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*Brunch &
Bubbles
Recap*

INSIDE:

Nick Bukowski
Phil Apodaca

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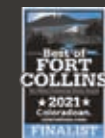
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TABLE OF CONTENTS

 <p>06 Preferred Partners</p>	 <p>10 Meet The NoCo Real Producers Team</p>	 <p>12 Event Recap: Brunch & Bubbles</p>
 <p>16 REALTOR® Spotlight: Nick Bukowski</p>	 <p>22 Standout REALTOR®: Phil Apodaca</p>	 <p>30 Cover Story: Berin Jacob Wachsmann</p>

 If you are interested in contributing or nominating Realtors for certain stories, please email us at mary.burrell@n2co.com.

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Real Producer:
Fun Facts:
Born and raised in Loveland. Her 3 kids graduated from Loveland High, where she graduated. All kids now in college, Eliza and her husband are adjusting to a new season in life as empty-nesters. She loves spending time with family, boating, jeeping or riding the side-by-side.
A strong and gritty breast cancer survivor, Eliza is passionate about supporting others through their cancer journeys.
She loves interacting with clients, sellers and buyers during the exciting process of selling and buying a home.
Eliza worked at the Larimer County Clerk and Records office before coming to Chicago Title.

What customers are saying about Eliza:
"I love working with Eliza at Chicago Title; she is always efficient, courteous, and reliable. Eliza pays attention to detail and promptly informs me of any changes or updates. Working with Eliza is always enjoyable and seamless. She explains things well and puts my clients at ease."
—Courtney Sampson, NoCo Home and Land Services
"As a loan officer, I cannot recommend Eliza Brock and her team with Chicago Title enough. So personable, professional, and always quick to respond. She goes above and beyond to make sure our clients' questions are answered, and the transaction goes smoothly beginning to end. She is my go-to and highly recommend!"
—Stephanie Beutz, Loan Officer

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Why did you choose this field?

We were purchasing a home in Colorado, and our agent advised that finding a home inspector might be difficult due to a shortage. I was curious, so I researched becoming a home inspector. As a very detailed and process-oriented person, I saw this path as a great opportunity for a new career outside the film industry, where'd I'd been for 24 years.

What do you love about your work?

That I get to be outside and work with amazing people every day. I lead by example, and I truly love looking at a home from top to bottom and taking both a macro and micro look at all of the components and how they work to give our clients the best picture of their future home.

How do you spend your free time?

My wife and I moved here from California a few years ago, and we love living in Colorado. I enjoy gardening and working in my yard, cooking, traveling, and watching movies.



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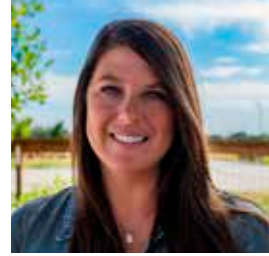
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▶▶ event recap

& brunch bubbles

Thank you to all who made it out to our 2024 kick-off event, Brunch & Bubbles on January 11th! Attendance was great throughout the morning and everyone had fun connecting and checking out the products & services offered by our newest Preferred

Partner, Xanadu Med Spa. A big thank you to Mark Koepsell, Kristin Baca, and the entire staff at Xanadu for hosting us and for the great giveaways, worth over \$1600. Congratulations to our big winners, Carli Nitzel, Lisa Powell, and Erin Waynick!





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Nick BUKOWSKI

**The
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▶▶ REALTOR® spotlight

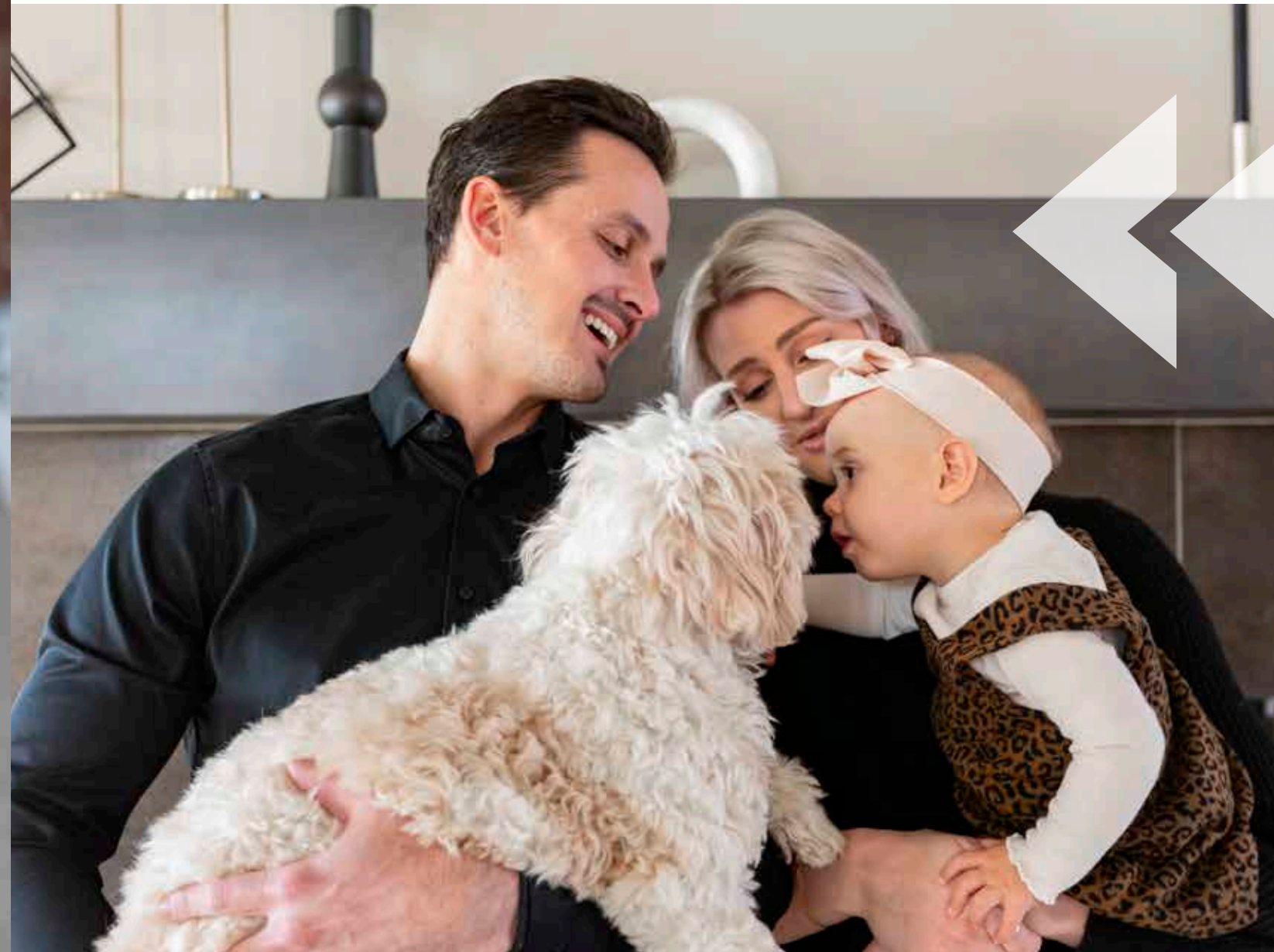
By Jacki Donaldson | Photos by Erin Waynick, Erin Waynick Photography

Ask Nick Bukowski what drives him in life and work, and he will respond with an unwavering “relationships and service.” The 36-year-old REALTOR® and Managing Broker of The Station RE Co. would have shared the same sentiment at the age of 17, when he became a volunteer firefighter for the Loveland Fire Rescue Authority. Nick would go on to spend 18 years in fire service, advancing to the rank of Lieutenant, before launching full-time into real estate, a career that has allowed him to pour into individuals during an often stressful time in their lives.

Nick, born and raised in Northern Colorado, grew up knowing that he’d become a firefighter, just as 16 of his family members had done before him. Real estate was never on his radar until a fellow firefighter fell on hard times and had to foreclose on his house. Single and 21

years old at the time, Nick moved back with his parents and rented his home to his friend for one year, which sparked an important realization. “Having some cashflow while someone else paid down my mortgage was great,” shares Nick, who then serendipitously met a real estate investor who helped him find a few investment properties. He and his wife have since grown their rental portfolio to more than 100 units.

In 2015, when Nick found himself devoting as much time to investing as he was to firefighting, he decided to get his real estate license, proudly becoming a top 5% producing agent in the country year after year. In 2022, Nick left the fire service, earned his employing level broker’s license and opened The Station RE Co. Nick says, “For several years leading up to me leaving the fire service, my wife and I had regular conversations about when I should leave a career that I love to pursue something that lets me be more present as a father and husband and have less stress in my life.” Nick was working 48-hour shifts at the fire department and then putting in 60-70 hours a week in real estate. Now, he is laser-focused





“

If we look back on life and say that we did something to help others breathe easier, in whatever our job capacity is, then I think we've been successful.

”



on real estate, closing about 40 transactions per year — 90% residential and 10% commercial or multifamily. He also recently launched a property management division of The Station RE Co.

The Station RE Co.'s name is a nod to Nick's driving forces. "We pride ourselves on relationships and service in the fire department, and those same values carry over into real estate," Nick comments. "As a firefighter, I helped people on the worst days of their lives, dealing with highly emotional situations, and now, in real estate, I am dealing with the same high emotions, but mostly during some of the best times in people's lives."

Also, like a train or other station, The Station RE Co., home to 13 agents, is a one-stop shop for everything buyers and sellers need to get to their destinations. "The most rewarding times are when I get pictures and cards from people thanking me for playing a small part in getting them to their destinations or accomplishing their goals," states Nick, who in 2023 heard from the children of three

clients sharing that their parents had passed and thanking him for being such a positive force in their lives. "If we look back on life and say that we did something to help others breathe easier, in whatever our job capacity is, then I think we've been successful," he expresses.

Nick, who firmly believes in the power of real estate and the financial freedom it creates for families, is grateful for his wife, Kelsey, a nurse practitioner and devoted mom to their daughter, Ellie, born in August 2022, for wholly supporting his work. He is also thankful for his and Kelsey's families, who live locally, for championing his passion for making a difference, whether as a first responder or a real estate professional.

When he is not busy working, Nick enjoys traveling with Kelsey, especially to beach locations with an opportunity for scuba diving, his favorite hobby.

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PHIL

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One of Phil Apodaca's most memorable client experiences happened last year when a family who had been following him on Instagram reached out desperate to sell their house that had been on the market with another REALTOR® for five months. Phil, who did not know the family, agreed to meet with them and share his insights. They asked him to take on the listing, and he did. "We pulled out all the stops and sold it in an hour for \$15,000 more," Phil shares.

How did he accomplish such a feat?

Technology — specifically, the tools that belong to the innovative luxury residential real estate firm Compass.

Phil and his wife, Leigh Apodaca, are the co-owners of The Apodaca Group with Compass, a modern real estate platform in 72 markets across the country that launched in 2012 to pair top talent with technology for an intelligent and seamless search-and-sell experience. Phil credits selling his clients' home in a day to Compass' innovation, nationwide market presence, superior quality of products and services and extensive network of partnerships, connecting him with 30,000 agents within the Compass network. After swiftly employing the tools and

marketing outreach, the phone rang from an agent in Arizona, and Phil had the house under contract within the hour. The clients were elated.

Of course, technology alone did not seal this deal. With each client, Phil leverages his advanced education in strategic marketing and 33 years' experience in law enforcement and military service. In the Air Force, Phil flew cargo planes and earned medals for his humanitarian efforts, including providing food and shelter after flooding in Honduras and delivering medical supplies to a plague-affected Rwanda. As a Lieutenant with the California Highway Patrol, Phil, in addition to holding individuals accountable, helped people in need. "All of that automatically transitions to real estate," he expresses. Clearly, Phil is a consummate helper.

The Apodaca Group serves clients in both California and Colorado. Phil is the go-to guy in Colorado, and in California, the point person is Leigh, who is part of Phil's reason for entering the real estate industry. He mentions with a smile, "My wife managed to convince me. Just kidding. In truth, she has been deeply involved in real estate for nearly two decades, and my journey began as her assistant

back in 2005. Over time, I seamlessly integrated into the team and obtained my real estate license a decade ago."

During the past 10 years, Phil has been operating according to the question, "What is the primary inquiry that eludes most buyers and sellers when engaging with their agents?" By discerning what clients often overlook, he and Leigh have defined their approach and distinguished themselves amid a sea of other agents in the industry. "While entering the real estate business is an open avenue for many, not everyone achieves success," he explains. "We've consciously chosen to transcend the norm, and a key element contributing to our distinctiveness lies in the collaborative efforts of our behind-the-scenes team and the support of our brokerage company."

Phil and Leigh are proud to have closed about \$20 million in 2023 between the two states, and they look forward to a

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productive and successful 2024. They will continue their journey of continual learning, staying current with peaks and troughs of the market, and their dedication to excellence and a genuine desire to meet the unique needs of their clients. “Facilitating the realization of buyers’ and sellers’ objectives is genuinely rewarding for me,” Phil voices. “Our scope of work extends to collaborating with numerous investors and navigating complex scenarios, such as 1031 exchanges and trust liquidation, among other intricacies of real estate. Our commitment to delivering a wealth of knowledge and expertise is what every client rightfully deserves.”

During his downtime, Phil enjoys attending his 15-year-old son Mason’s baseball games and golfing, fitting for a guy who has a niche in golf course communities and lives in a private country club. “I play a ton of golf in the summer,” he shares.

Connect with Phil at
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THERE ARE NO ACCIDENTS IN THE UNIVERSE

“One little piece of plaque can change your whole life. It certainly changed mine,” said Berin Jacob Wachsmann, partner at The Group Real Estate. “But I always say – there are no accidents in the universe. That little piece of plaque that stopped blood flow to my brain was the wake-up call I needed to truly start living my life. And I’m so grateful that I got a second chance.”

Just three years ago, Berin was driving to work like any other day. As he got close to the office, his life changed instantly. A piece of plaque dislodged and created a small blockage to the blood flow in his brain, which caused Berin to suffer a type of mini-stroke, known as a TIA or Transient Ischemic Attack.

“It was such an eye-opener. I was in my mid-forties. Healthy. Active. I never saw it coming,” Berin said. “It wasn’t an accident though. It wasn’t random. If anything, it taught me what I was missing in life. I needed to slow down. I needed to appreciate the journey and all of the special moments and people in my life. It was time to start truly investing in the people who invested in me.”

After his TIA, Berin spent weeks relearning how to read, write, and speak normally again. Berin fought hard to be able to talk without long pauses and remember people’s names he had known for years. “I really have to stay focused and intentional with my thoughts and words,” he said. As Berin focused on his recovery, he also suddenly lost his dad to a heart attack. Despite everything, Berin came back

stronger than ever. He has a new appreciation for life and will never take another day for granted.

“After that, I changed the way I do business,” he said. “I changed the way I do life.”

Berin started meditating daily and focused on reducing stress and living in the present moment as much as possible. He slowed down and built a more sustainable work-life balance. These days, Berin travels more and spends more time with loved ones. He enjoys the outdoors and his hobbies. “Every day I wake up and tell myself this is the best day of my life so far and every day it’s true,” he said. “Every day that I’m still alive, I’m super grateful.”

Berin is a Fort Collins native. He grew up in a real estate family – his grandfather was among the original partners of Hall and Hall, one of the largest land brokerages in the country. “I love this business. Sometimes I describe myself as a deal junkie,” he detailed. “It’s in my blood.”



» cover story

By Kate Shelton
Photos by Alyssa Benson,
A.B. Consulting NoCo



After high school Berin moved to San Francisco for a year and returned to attend CSU. Following that, he moved to Vail to work in construction specializing in timber frame and log homes. “I learned so much and got a good hands-on education.” After several years in the mountains, Berin moved back to the Front Range and continued to work in construction. “I am a recovering carpenter. I love seeing things get built and transform. I realized I should get my real estate license when I was spending my Friday nights doing deals,” he said with a big laugh.

In 2001, Berin followed in his grandfather’s footsteps and earned his real estate license. Berin leveraged his local network and his industry contacts to build a thriving business. In 2007, he joined The Group Real Estate. “For as long as I can remember, I wanted to be a Groupie,” he said. “When the opportunity came up, I jumped on it.”

Berin now describes himself as a “company man.” He loves the culture at The Group and the support he receives. “I’ll be here until I retire,” Berin said. “In my opinion, there’s just simply nowhere better.”

“**I STRIVE TO MEET PEOPLE WHERE THEY’RE AT AND I TAKE THE TIME TO LISTEN. I HAVE A SMALL DATABASE BY INDUSTRY STANDARDS, BUT IT HAS SERVED ME WELL BECAUSE I KNOW MY CLIENTS AND THEY KNOW ME.**”

Despite his deep experience in the real estate business, Berin’s stroke caused him to pause and reimagine his business. “I decided to do a little experiment,” Berin detailed. “I wanted to prove that you don’t need social media to be a successful REALTOR®. You just need people and you need to invest in the relationships with those people.”

Berin stopped using social media to foster business. “I have built a solid business through person-to-person connection. I’ve rarely posted on social media in the last three years and I’ve

had my best years yet. When it comes to money and crucial conversations, I meet in person or I pick up the phone. That helps set me apart. After my TIA I started making more time for people. Real-time without your device in front of or between you,” he said.

This approach has worked. Not only is Berin healthy, but his business is exploding. It’s grown by almost 200% since that fateful day. He manages upwards of 40-50 transactions a year. More importantly, his relationships are stronger than ever.

“I’ve really slowed my roll,” he said. “I strive to meet people where they’re at and I take the time to listen. I have a small database by industry standards, but it has served me well because I know my clients and they know me. That’s a shift from what can become a transactional relationship and I’m proud of that.”

There are many ways Berin has committed to practicing his way of life. One of them is keeping flowers, books, and cupcakes in his car to give to people he encounters throughout the day. “I rarely wake up with a plan for who will get the flowers or cupcakes, but every single day I find someone who could use a pick-me-up. This is such a fun way to meet people and brighten their day. It’s an easy way to bring joy – to them and me.”

This year, Berin was given an opportunity to cultivate relationships in a new way. Berin was chosen by the producers for The American Dream TV: Selling Fort Collins with an offer to become one of the region’s hosts. The show is dedicated to the lifestyle, culture, and real estate in Northern Colorado. “It’s outside of my comfort zone but I’m excited,” he said. “I can’t wait to show what makes this place special.”

The Emmy-nominated show airs locally on television. It also streams nationally online. Each episode features five, 5-minute segments presented by the hosts. Berin’s segments will range from local neighborhoods to businesses, events, and notable community members. He will also have the opportunity to feature homes on the show. Berin’s first episode comes out in January;





it features Joe Buckner, owner of Beautifully Savage Boxing Studio, and Gino Campana, President of Bellissimo, Inc.

Another way he's building relationships and giving back is through his nonprofit, Fly Fishing Saves Lives. The organization's mission is to introduce the magic of nature and fly fishing, coupled with mentorship, to at-risk youth as well as veterans and victims of abuse suffering PTSD. "I believe that fly fishing can actually save lives," he said. "I want people to know that there's so much more to life than what's in front of them. Giving them a taste of nature and support gives them an outlet."

When Berin isn't working, he's an avid outdoorsman. He loves fly fishing, snowboarding, carpentry,

and the gym. He has several motorcycles and enjoys riding when he can. In the winter, you can find Berin in his makeshift woodworking shop at home. He's still very close with his family and is thankful his sister and two nephews live close.

"I love this career more now than I did on day one. I'm so thankful that I'm still here and still able to do what I love with the clients who have become friends and family. I look forward to the next twenty years," he said.

Connect with Berin at www.the-realestateberin.com or give him a call and leave a voicemail. "I promise I'll call back; who knows I may even bring you cupcakes and flowers."



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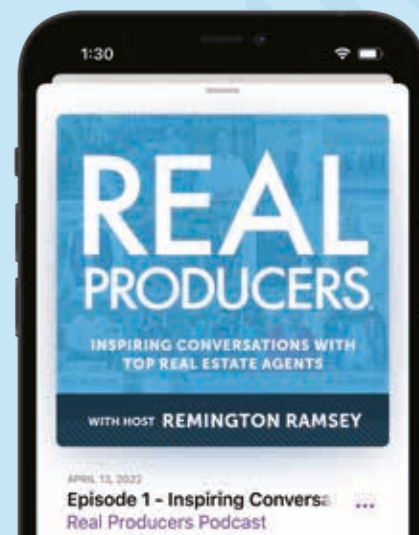
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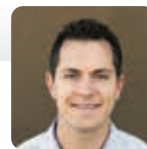
A New Year with New Opportunities

A quick look at several changes for 2024:

Every year, the mortgage industry welcomes (and sometimes dreads) various changes that can affect the ability for the average borrower to obtain a great mortgage. This year, however, brings with it more changes than usual. The most noteworthy of which being:

Conforming/Government Loan Limit Increases:
Standard Limits were raised to \$766,500, with high cost counties going as high as \$1,149,825 for a 1 unit property, and as high as \$2,211,600 for a 4-Plex

Legislation was passed in late 2023 which lowered the property tax assessment formula for 2024, providing some much-needed relief to homeowners and prospective home buyers. Specifically, the assessment rate was lowered from 6.765% to 6.70%, with an additional \$55,000 exemption taken off of the assessor’s market valuation, before the computation is done. For the average \$600,000 home, this will result in a savings of approximately \$400 per year in property taxes.



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Minimum Down Payment Requirements for Owner-Occupied 2-4 Unit Properties were reduced from 15/25% to only 5% on Conforming Loans. This enhancement, aimed to compete with FHA’s 3.5% minimum, can provide an easier and less-expensive mortgage solution for buyers with limited funds and good credit. For example, a well-qualified buyer of an \$800,000 3-Plex would enjoy savings of around \$250/mo, with far lower closing costs, and would be able to use the future rents of the two unoccupied units to qualify, without restrictions.

A proposed bill to ban the practice of selling “Trigger Leads” in 2024 has unfortunately stalled out in Congress. This refers to how a credit agency can sell a consumer’s contact info without permission or notification, to as many telemarketing companies as they wish. Consumers can, however, visit the website OptOutPreScreen.com to remove themselves from these call lists (although it can take up to four weeks to activate).

Have a fun and prosperous 2024!

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