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

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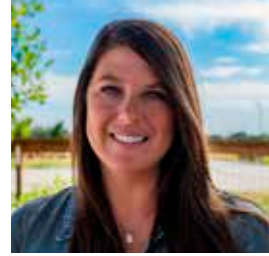
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Before entering the title industry Mallory worked as a licensed REALTOR® in Northern Colorado.

Mallory is a Colorado State alum. She studied finance and real estate at the College of Business, which is where her interest in real estate grew and led her to pursue a career in the industry.

Originally from the central coast of CA, Mallory is a wine enthusiast and studied to be a sommelier prior to finishing her finance degree at CSU.

Quality family time, hiking, camping, or adventuring around Colorado is how Mallory likes to spend her time out of the office.

Comfort, simplicity, and home buyer/seller education are what Mallory strives to bring to each transaction.

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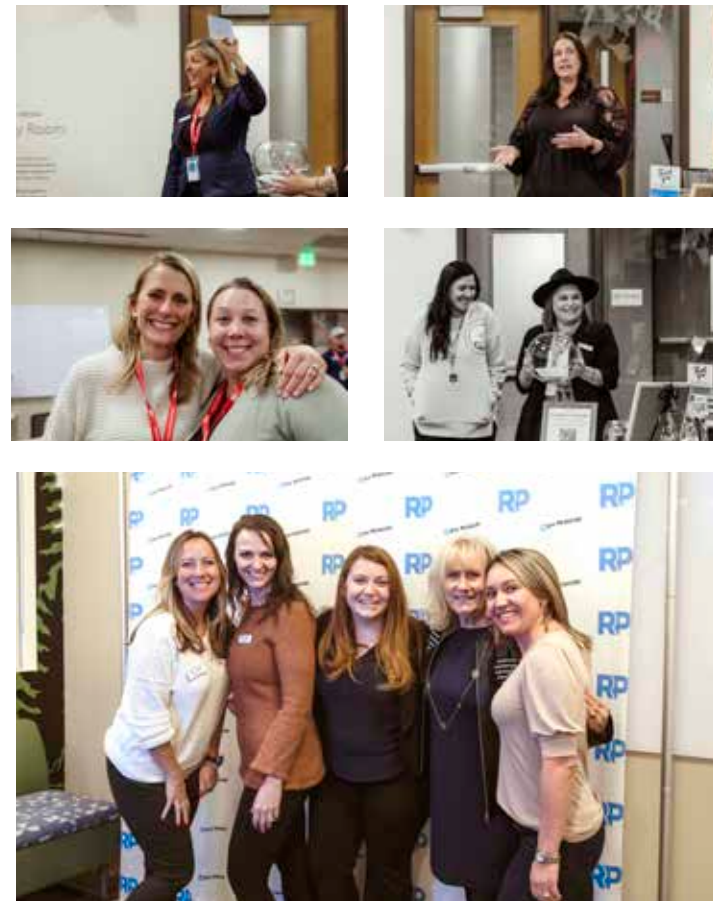
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A heartfelt thank you to everyone who made our Rising Star Event & Mastermind an incredible success! Your energy, insights, and enthusiasm made the evening unforgettable.

A special thanks to our panelists – John Valencia with Sears Real Estate, Joanne DeLeon with The Group, Inc., Jeff Daniels with The Daniels Group Real Estate, and Nick Bukowski with The Station RE. Your wisdom, experience, and willingness to share insights were invaluable to everyone in attendance. Thank you for inspiring us!

A massive shoutout to our gracious sponsors, **Elevations Credit Union**, for providing the perfect venue and delicious food that kept us fueled and focused throughout the event, **Trimlight NoCo** for keeping our spirits high with refreshing drinks, and **Bumblebee Photobooth** for capturing the fun-filled moments. Your support means the world to us!

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Certified Master Inspector Molly Edwards

Why did you choose this field?

I've joked about being a Jill of all trades because of my diverse work background, and I decided to make it "official." My background includes being a weapons technician in the Navy, stationed in Japan. I'm a former pastry chef, teacher and coach, door-to-door salesperson, and all-around customer service provider. My adaptability, curiosity, attention to detail, and people skills have made me a great home inspector. Plus, there are not very many female inspectors, and I've always enjoyed careers "outside the box."

What do you love about your work?

I love that every day is different, that I get to see so many different types and styles of homes, and most of all that I'm providing valuable information and protecting homeowners.

Fun facts:

I lived in Japan for four years with the military, and my daughter was born there. I love to travel and kind of grew up on a sailboat as a child. I enjoy all of the "Colorado" outdoor stuff – snowboarding, camping, hiking.



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Melissa

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By Kate Shelton
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SALES EXECUTIVE

Crouch,

CHICAGO TITLE OF COLORADO



Somewhere You Belong

“I hope that when REALTORS® work with Chicago Title, they feel valued as an important part of our team. It’s our goal to ensure that you feel like you’re somewhere you belong. We want you to feel like you’re part of the family,” said Melissa Crouch, Sales Executive at Chicago Title of Colorado.

Melissa is no stranger to the world of real estate. Early in her career, she started in the home warranty business. She helped thousands of homeowners protect their biggest investments for nearly a decade.

As her family grew, Melissa paused her career to spend time with her young children. “When my kids were little, we wanted to move somewhere where they could be outside and play,” she detailed. “I was in a yoga class, and someone came in and said that Fort Collins was great. We visited once and fell in love.”

Soon after, Melissa and her family moved to Fort Collins. When her children were school-aged, she became one of Northern Colorado’s most well-known home warranty experts. She provided excellent customer service and formed relationships with agents across the region.

“I never wanted to be in any other part of this business,” she said. “I loved what I did, and I didn’t think I’d be as good as anything else, but an opportunity came up that I just couldn’t say no to.” When the new Chicago Title of Colorado office opened, Brandon Smith and Ryan Martin convinced her to join the team in 2020.

“I’m one of two Area Sales Executives on the team,” she said. “My job is really to support agents throughout the whole real estate process. I help connect them to their dream closer and support their success.” Melissa works closely with the other Sales Executive, Barry O’Neil. They have a great working relationship and Melissa notes that he’s fun to work with.

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**“MY WHOLE
LIFE REVOLVES
AROUND
SEEKING TO
SERVE OTHERS.**

My goal is to be a good mother and serve my clients, and all of that comes from my faith in the Lord.

”



“

It’s our goal to ensure that you feel like you’re somewhere you belong. **WE WANT YOU TO FEEL LIKE YOU’RE PART OF THE FAMILY.**”

Chicago Title of Colorado has offices in Greeley, Loveland, and Fort Collins. While the business may be relatively new to the region, Chicago Title is one of the oldest title companies in the United States. The firm was founded in 1847 and they built a strong reputation in their nearly 175 years of business. Chicago Title provides title insurance, closing and escrow services, construction disbursing, and 1031 exchanges for

real estate professionals. Melissa and the Chicago Title team provide title services to hundreds of agents across the entire region.

Melissa supports her agents by providing resources, connections, and support for every part of their business. “I’m here to inspire their marketing, inspire them to keep working hard. I help provide marketing resources such as lists

of viable prospects. I am here to bounce ideas off of and answer questions,” she said. Melissa has spent the better part of four years building relationships and providing value for her agents.

Melissa excels in her role because of her willingness to serve others. “My whole life revolves around seeking to serve others. My goal is to be a good mother and serve my clients, and all of

that comes from my faith in the Lord,” she said.

Melissa’s work ethic and attitude fit right in with the Chicago Title way of doing business. “Chicago Title is all about putting our clients first and doing so with a good attitude,” she said. “I fell in love with the company culture; it fits my values and makes me excited to go to work every day.”

The thing that Melissa appreciates most about the Chicago Title team is the way they support each other in good times and bad. “We experienced the unimaginable when our dear coworker, Angie Mallory, passed away unexpectedly in October. In the wake of

her loss, we learned just how much we mean to each other,” Melissa said. “Not only are we coworkers, but we are also a family. We know Angie’s clients have felt her loss, too. We can’t thank our real estate community enough for being there for us through her loss. We are committed to honoring her memory.”

“Real estate transactions are just one of those big life things, no matter what side of the table you’re on,” Melissa said. “Losing Angie was a big reminder of that. It matters who you work with and it matters how it’s done.”

When she’s not working, Melissa loves spending time with her four children – Trenton (20), Micah (19), Kai (18)

and Lilly (15). They love to travel and play games together. They’re also all avid golfers and play together as the weather allows. Melissa loves to cook and is thankful to have family dinners every night.

“If you’re motivated to help people, there’s always someone to help,” Melissa added. “I’m thankful that my job ultimately means I get to help people. I’m thankful for all my clients who have trusted me and I’m so blessed to call so many of them friends.”

Connect with Melissa and learn more about Chicago Title at melissa.crouch@ctt.com.



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JAMIE EKLUND

P23 REALTY

DOING REAL ESTATE DIFFERENTLY

Jamie Eklund always knew he wanted to do things differently in real estate. The Wyoming-born and raised entrepreneur who worked in corporate America for 15 years after earning a degree in computer science never strived to work for or own a large brokerage. He saw himself starting a small operation to provide focused customer service. In 2021, he and his wife opened P23 Realty, a hyperlocal company highly invested in the Greeley community, serving the people and doing what's right for clients at the most affordable price.

Jamie learned the ropes from his good friend and REALTOR® Carolyn Brazelton, who had helped him buy and sell a few personal houses. When he asked her what real estate would look like for him, she told him to come work for her. He got his license in 2016, started with part-time hours and then went full-time. Four years later, he moved on. "Carolyn knew I did not intend to be an agent under her for long," Jamie shares. "She knew I wanted to go out on my own and needed to learn the business first."

P23 Realty, named after Philippians 2:3 (Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves), focuses on putting people before profits. "We make sure that we are doing what's right for our clients and our community," says Jamie, Owner/Broker, who works in the business while his wife works on the business. Jamie currently has one assistant and sees for the future bringing

on task-driven buyers' agents, listing agents and a transaction coordinator. "The structure will look more like a team format," he remarks.

For now, Jamie is the solo producing agent at P23 Realty, and he is excited about the creative options he has before him. "I can look at the landscape of the environment we are in and identify what the needs and pain points are and then build a business model to meet what people need," he explains, noting that he has experimented with adding services like staging, moving and cleaning. "I try to figure out what customers really want, and I've concluded that they don't want the add-ons. They want us to sell their house at top dollar or get them a deal on a new house in an affordable way."

Jamie can offer reduced commissions and cash back, for example. "We are not a discount broker," he notes. "We do the work and the marketing, but we are able to do so by controlling the costs."

“
**We make sure that we are
doing what's right for our
clients and our community.**
”



In the long term, Jamie envisions for P23 Realty top-notch agents running production while he focuses on the business. “I would love to open multiple offices in Northern Colorado and be able to say we have a system that works, now let’s replicate it somewhere else so we can serve another community,” he expresses.

P23 Realty is not the only business he and his wife, Megan, manage. Building a legacy of entrepreneurs, they help their four homeschooled children — 14-year-old twin sons, a 12-year-old son and a 9-year-old daughter — manage their sugar glider breeding business, Colorado Sugar Gliders. The kids researched and tested the market and determined demand, and then the phone started blowing up. “We had so much demand, we had to pivot and buy out a few breeders,” states Jamie, who calls the business a fantastic venture. “To be honest, I did not expect it to flourish, but it’s become profitable and is teaching the kids responsibility.” Next up for the business is making some draws and investing. At this point, the four Eklund kids report that they want to be business owners when they grow up.

Jamie also lends his business expertise to the community. Last year, he started a local



club in Greeley to partner with other business owners and help them market their products and services. “Many small businesses don’t have a huge marketing budget or marketing know-how,” he comments. “I enjoy helping them.” Jamie and his wife also support The Resource Center in town. Jamie names hunting as one of his hobbies, but business usually comes first. “Business is my hobby and my life,” he mentions.

Grateful for the Lord for blessing him, as well as his extremely supportive wife and his very accommodating kids, Jamie defines success as providing needed services to the community. “I want people to know what I do and then come to me,” he emphasizes. “I want my phone ringing because they see a need for what I offer.”

Connect with Jamie at jamie@p23realty.com.



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When he isn't working, Edward enjoys anything outdoors. You can find him on the mountain, hiking, camping, going on trips with friends, spending time with his family including their dog. He also enjoys time on the patio, going to festivals and watching parades.

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By Kate Shelton
Photos by Erin Waynick, Erin Waynick Photography

“I hit the ground running, that’s just what I do,” said Mandi Krueger, a C3 Real Estate Solutions agent. “I haven’t slowed down since day one, and every single day I wake up and run toward my goals.” This determination – and downright grit – has served Mandi, and especially her clients, incredibly well.

Mandi grew up in North Dakota and found a passion for running at an early age. She ran cross country and track in middle and high school, earning a spot running on her college team. Following in the footsteps of her mom, Mandi studied nursing while in college.

It was also during college that Mandi met her husband, Tom; they married soon after. Tom attended Northwestern Health Sciences University in Minnesota, earning a chiropractic degree. When their first baby was just one month old, the Krueger family moved to Loveland for a job opportunity for Tom. The Kruegers have lived in Colorado for 21 years and have built quite a life here.

“My dad was a REALTOR® in North Dakota, and he had his office in our home. I literally grew up in the business. I watched him work hard and provide for our family and I developed an appreciation for the work,” Mandi said. “I always loved helping my dad show houses, I would run from room to room, figuring out which room would be mine and I enjoyed finding out which home they would pick to make their own but I had a love for caring for people so I initially went into nursing instead.”

Their move to Colorado afforded Mandi the opportunity to chase the real estate dreams she had held since childhood. In 2018, Mandi became a licensed agent and joined C3. “I finally went for it. I had a strong calling that real estate is what I was meant to do. God finally konked me over the head enough times that I listened,” she said with a warm laugh.

Becoming a REALTOR® was exactly what she was meant to do. “This is truly my calling. I love helping people find their home, and I love that I have freedom over my schedule,” she said. With two more children born in quick succession, the move into real estate gave Mandi the flexibility to raise their daughters and run her business.

By the end of her first year in the business, she was named the Loveland-Berthoud Association of REALTORS® Rookie of the Year. Ever since, Mandi’s business has consistently grown and her clients continue to refer friends and family to her. She now manages upwards of 20 transactions a year.

“It wasn’t as hard to transition from nursing to real estate as you might think,” Mandi said. “In both careers, you’re taking care of people – you’re by their side in some of the biggest moments of life and you have to communicate through really tough decisions. The skills I learned in nursing to care, listen, and communicate effectively are the same skills I use to this day.”

Mandi appreciates the support and camaraderie she’s found at

“I haven’t slowed down since day one, and every single day I wake up and **RUN TOWARD MY GOALS.**”





C3. She also appreciates that her colleagues push her to grow and continue to learn. “John and Jesse are fantastic. They ask us to go above and beyond for our clients and our team. They set high expectations and they expect us to meet them. They ask us to be servants and I’m better because of their leadership,” she detailed.

Mandi hasn’t set out to be the biggest or the flashiest agent. Her goal is to do real estate the way her dad taught her – steady, consistent, and service-minded. “My dad sold real estate in North Dakota. It was never a booming market or an easy place to work like it can be here,” she explained. “My dad got up every day and worked hard, and that’s what I try to do, too.”

“I am proud of how I’ve built my business but I don’t focus on the numbers,” she said. “I focus on my clients. I focus on people. I maintain my relationships and I’m always continuing to build new ones. I do a good job of staying in touch with my clients and I work hard to meet their needs. That’s what’s kept me busy.”

When Mandi isn’t working, she still loves to run and be outside. The ability to set her schedule allowed Mandi to coach their daughter’s middle school running teams. Mandi has given back to the community by imparting her love of the sport to so many others. She is also an active member of their church, Foundations Church.

Although Mandi and Tom’s daughters are older now, they’re still very passionate supporters of all three of them. Kenadi and Olivia run track and cross country in college, and their youngest, Sophia plays soccer for her high school team. Mandi and Tom attend as many of their games and meets as they can. Mandi is also in the beginning stages of forming an adult running club.

Just like in running, Mandi’s success has been built on training, accountability, and dogged pursuit of the finish line.

CONNECT WITH MANDI AT
www.c3realestatesolutions.com/agent/mandi-krueger



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JENNIFER RE/MAX ALLIANCE MADRICK

EVERYONE HAS A STORY

“Ever since my kids were little, I always told them, ‘Everyone has a story.’ You don’t know what’s going on in their life, and you don’t know what they’re up against. Don’t judge, just be kind and give them the benefit of the doubt,” said Jennifer Madrick, a top agent at the Fort Collins RE/MAX Alliance office.

This approach has helped Jennifer serve her clients exceedingly well over the years. It has also helped her rise to the top of the business. People love that Jennifer is genuine, willing to listen, and supportive of her clients, no matter their station in life. Jennifer created success by becoming an excellent co-author.

“I love every niche of real estate. I don’t focus on one area or any type of listing because my only goal is to serve people. I get to meet the most interesting people; I get to hear about their lives. Everyone has had struggles, they’ve all had things to overcome. As their REALTOR®, I get to watch their story play out in front of my eyes. I get to play a small part in their goals, and that’s an honor,” she said.

Jennifer grew up in Pueblo, Colorado. A job opportunity for her father brought the family to Fort Collins in time for Jennifer to start ninth grade at Poudre High. After high school, she went to college at Iowa State. During her senior year, she met and fell in love with her husband, John. Jennifer graduated with a degree in journalism and advertising. After graduation, she worked for a publisher in Des Moines and then moved to Denver and was Sales Manager for MetroNorth Newspapers for a few years.

John’s career in the restaurant industry moved their family around the country. While living in Lake Tahoe, Jennifer got her first

taste of the business where she was in charge of the real estate section and special publications at the Tahoe Daily Tribune. Shortly thereafter, she and John had their first son.

Three more boys and several moves later, the Madrick family found themselves back in Northern Colorado. While the boys were young, Jennifer largely stayed home with her children. “I loved every minute of being a stay-at-home mom,” she said. “The boys were busy with sports and activities, and I know I’m so fortunate to have been there for all of it.” When she could squeeze it in, Jennifer offered her friends and family interior decorating services and was a substitute teacher for the Poudre School District.

When her boys left for college, Jennifer found that she had more time on her hands. “Everyone always said I should get into real estate,” she explained. “With all of our family moves, we’d bought and sold a ton of properties over the years, and I’d always had an eye for design. Real Estate just made sense.”

“It was intimidating to start a new career after so many years, but I decided to just go for it,” she said. Jennifer took real estate classes and got her license in 2018. “It was a little daunting at first. I wasn’t sure I could do it, but the best decision I ever made was to join RE/MAX Alliance. The whole team has been so supportive. I’ve learned so much from

► cover story

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Photos by Erin Waynick,
Erin Waynick Photography

all of them. It's been more fun than I could have ever imagined."

In just a few short years in the business, Jennifer has made a name for herself. "I've been so fortunate that so many people in my life have trusted me with their real estate needs," she said. "I just planted little seeds and eventually, the referrals started growing."

When the TPC Colorado/Heron Lakes development opened, DJ Johnson – a long-time friend and colleague of Jennifer's – asked her to be on the sales team. "I love working at TPC," she said. "Everyone who comes into the real estate office is so interesting. I love hearing their stories and helping them determine if this is where their next home will be. It makes for a beautiful office!"

Despite her impressive track record, Jennifer doesn't pay attention to her sales numbers. "I couldn't tell you how many homes I've sold a year," she said with a warm laugh. "Every business planner I've ever talked to cringes at this, but it's just not that important to me. I don't keep track. I just form relationships and do what's right for my clients. The paycheck follows."

In the last few years, Jennifer's family has suffered the devastating loss of both her parents. "I really needed to focus on caring for both of my parents – which was an incredible honor. But caring for them has taken a lot of time away from real estate. I thought it would hurt my



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business, but it hasn't. I have no regrets and I got to spend a lot of valuable time with them. I must thank my colleagues for their support both professionally and personally. Not just at RE/MAX Alliance, but also from other brokerages. So many agents were kind, understanding, and helpful throughout, and so was my title company."

When Jennifer isn't working, she loves to spend time with her husband. She's recently joined him in the game of golf and they now play around the country. Jennifer and John also enjoy mountain biking and hiking in their spare time. They spend time with their four boys – Andrew, Ben, Dugan, and Reilly – as often as possible – mostly around the dinner table or on the golf course.

John and Jennifer are co-owners of Pizza Vino in Windsor. "We dreamed of opening

a restaurant with our neighbors for years. Just before COVID, it finally happened," she detailed. "We barely made it through the pandemic by the skin of our teeth but now it's thriving. The food is great and the community feel is even better."

Jennifer also gives her time to the Crawford Advocacy Center. For many years, she served as a victim's advocate. Now she is on the fundraising committee, helping with the Holiday Home Tour, other events, and planning their first golf tournament in Estes Park. She volunteers to serve the





homeless community at the Guadalupe Center in Greeley frequently and is on the Meals Team at their parish, Our Lady of the Valley Catholic Church.

Jennifer doesn't see herself slowing down anytime soon. "This work has been a true blessing. I get to know people and I get to be a small part of their story. I don't take any of that for granted."

Jennifer loves helping clients write their next chapter.

Connect with Jennifer at jennifermadrick@remax.net.



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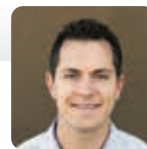
A New Year with New Opportunities

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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