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APRIL 2025

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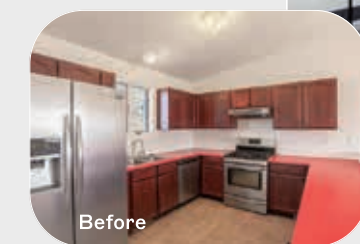
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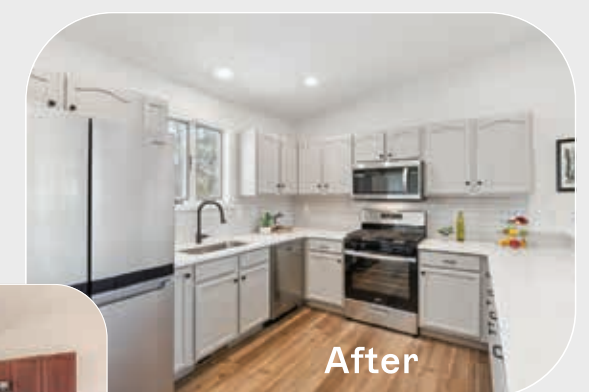


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THE GOOD *New* **DAYS**

It turns out the things we're nostalgic for are not behind us. Walking to grab a bite with friends. Riding a bike through open space. Taking in a Front Range sunset. Living in a place where homes have character and community still means getting together. It's all right here, at Kinston. Home of the Hub Café and part of Centerra in Loveland, Colorado. Here's to the future.

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Sarah Tyler **34**
COVER STORY

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Courtney Hafer



What brought you to this field & what do you love about it ?

I like talking to people on the phone about the homes they are buying and getting to see the photos!

Fun facts:

I like to be outside. I take my two adorable, retired Greyhounds hiking every morning before work. I really enjoy cooking, running, reading, and golfing with my husband. I also volunteer in the nursery at my church, where I get to hold cute little newborns.

Rej De Mesa



What brought you to this field & what do you love about it ?

Rocket Station, a virtual staffing company. Before receiving any formal training, I was fascinated by the gorgeous homes I saw in magazines and wondered how people would determine which one they wanted to purchase. I love the people I work with and assisting with scheduling inspections for these amazing properties.

Fun facts:

On July 26, 2018, I watched 24 episodes of The Big Bang Theory Season 11 for 15 hours, with no sleep! I enjoy spending time with my three cute doggos. I love to sing and cook. I can understand and speak four Filipino dialects: Tagalog, Cebuano, Waray-Waray, and Ilocano.



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Why are we here?

Q: WHAT IS THE MISSION OF Real Producers?

A: We are a national franchise in more than 140 markets across the country. Our mission is to connect, elevate, and inspire the real estate community in our market. Specifically, we provide opportunities for our top producing real estate agents and leaders to build more relationships, collaborate, and learn about and from one another.

Q: WHO RECEIVES THE MAGAZINE?

A: In print, the magazine is mailed to the top 300 agents in Northern Colorado (Larimer and Weld Counties) as well as real estate leaders and our preferred business partners. Digitally, the magazine is distributed more broadly via our “sneak peek” email each month. The most recent issues are available on our website as well (nocorealproducers.com). Our lists are updated annually and are based on the MLS.

Q: HOW DO WE DETERMINE WHO IS FEATURED IN THE MAGAZINE?

A: It’s very simple – every feature you see has first been nominated. You can nominate other agents, industry leaders, affiliates, non-profits, or even yourself! Because we don’t know everyone’s story, we need your help to learn about them. We will consider anyone brought to our attention.

Q: HOW DO YOU NOMINATE SOMEONE?

A: Go to nocorealproducers.com and click on the “Nominate an Agent” button halfway down the main page - explain why you are nominating them to be featured. It could be they have an amazing story that needs to be told – perhaps they overcame obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it’s a good fit. If it all works out, then we put the wheels in motion for our writer to conduct an interview and for our photographer to

schedule a photo shoot. As we only do 3 features per month, it may take some time to include them!

Q: WHAT DOES IT COST REALTORS®/TEAM TO BE FEATURED?

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away! We are not a pay-to-play model. We share real stories of Real Producers.

Q: WHAT ARE YOUR EVENTS ALL ABOUT?

A: We hold events, both big and small, so that our community can connect, get to know one another, and collaborate. Our events are fun and social and have become “can’t miss” for many of you. These are invite-only so we know we are getting the “best of the best” together. Invitations come by email and text, with notifications of upcoming events on our social pages.

Q: WHO ARE THE PREFERRED PARTNERS?

A: Anyone listed as a “preferred partner” in the magazine is a part of this community. They will have an ad in every issue of the magazine, attend our events, and be a part of our online community. We don’t just find these businesses off the street; one or many of you have recommended every single preferred partner you see in this publication. We won’t even meet with a business that has not been vetted by one of you and “stamped for approval” in a sense. Our goal is to create a powerhouse network, not only for the best real estate agents in the area but the best affiliates, as well, so we can grow stronger together.

Q: HOW CAN I RECOMMEND A PREFERRED PARTNER?

A: If you have a recommendation for a local business that works with top real estate agents, you can refer them on our website, nocorealproducers.com. Click on the “Refer Your Favorite Vendor” button halfway down the main page.

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With 18 years of experience in the title industry, Jennifer Hastings thrives on problem-solving, tackling unique challenges and helping her team grow.

Before transitioning into the title industry, Jennifer built and operated her own property and casualty/life and health insurance agency, an experience that provided her invaluable business insights. Recently, Jennifer has become involved with the Legislative Committee of the Land Title Association of Colorado where she has enjoyed learning a different side of the industry.

When she's not navigating the intricacies of title work, you'll find her at UNC games, camping, boating, and staying active with family and friends. Jennifer's adventurous spirit and commitment to teamwork makes her an invaluable part of our company.

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EVENT RECAP

Cornhole 4 ChildSafe

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THANK YOU to everyone who came out and played some cornhole to raise money for an amazing local non-profit, ChildSafe. With your support, we raised nearly \$3500!

Thank you to our co-tournament hosts, Justin Boling with EOS Worldwide and Daryl Wilson with Yardhouse Creations! And a special thank you to our host location, Centennial Leasing & Sales, as well as our board sponsors, ENT Credit Union and Inspections Over Coffee.







HEALING STARTS HERE

CHILDSAFE

KATHLEEN BAUMGARDNER, EXECUTIVE DIRECTOR

BY KATE SHELTON

“This work is hard but so incredibly necessary – not only for the health and wellbeing of our clients but also for our community. We have to take care of our own and that’s what ChildSafe does, we care for the most vulnerable of us. We provide treatment to those who need it most. Healing starts here,” said Kathleen Baumgardner, the Executive Director of ChildSafe.

ChildSafe provides therapy for victims of child abuse, child sexual abuse, and trauma in Northern Colorado. Their mission is to break the cycle and heal the trauma resulting from childhood abuse and neglect with specialized treatment, education, and community outreach.

“We are proud of the fact that we provide treatment for all who need our services,” Kathleen added. “We

are committed to offering safe, responsive treatment, without prejudice or discrimination. We treat all people with dignity and respect.”

Since 1986, ChildSafe has been helping victims of abuse find their voice and inner strength, putting them on a path toward healing. ChildSafe does this through comprehensive community-based care, partnering with law enforcement, child protection agencies, schools, medical professionals, and other mental health providers to ensure that client’s rights and privacy are protected throughout each stage of the process.

Despite the growing need for services, ChildSafe is Northern Colorado’s only outpatient treatment program treating those who have endured childhood sexual abuse. The ChildSafe program

combines group, individual, and family therapy to heal the trauma from abuse.

Last year, ChildSafe treated 732 clients. The majority of their child clients ranged between ages 4 and 11, with seven being the most common age. The average client works with ChildSafe for 83 weeks, and nothing about this work is a quick fix.

“Unfortunately, the staggering reality is the need for our services is growing,” Kathleen said. “There is a lot of pressure on our waitlist and sometimes, families have to wait much longer than we would want.”

The ChildSafe team has expanded to include 12 highly-trained therapists, as well as masters-level students working alongside the clinicians to gain hands-

on experience in these treatment modalities. The team also consists of seven administrative positions who serve the team and clients.

“Space is also a growing concern of ours,” Kathleen said. “The admin team recently moved out of our Fort Collins building to allow for more treatment space. We are currently working nomadically while we look for somewhere more permanent.” This speaks to the level of commitment to their clients that the ChildSafe team has. They are willing to do what it takes to provide this much-needed treatment for our community.

In an effort to address their space and waitlist constraints, ChildSafe is expanding. In the near future, they will open a second location in Loveland. “We are confident this is the right move for ChildSafe and our clients,” said Kathleen. “We will be able to meet people where they’re at and see more clients with a second location.”

ChildSafe will have space in the new Loveland Youth Campus facility. This building is a partnership between several nonprofits, Boys & Girls Clubs of Larimer

County (BGCLC) and Teaching Tree Early Childhood Learning Center with support from United Way of Larimer County and Early Childhood Council of Larimer County. The location will house at least nine organizations, each designed to support families in the region.

“We know that we’re better together,” Kathleen added. “By being in the same building as so many other wonderful groups, we will be better poised to help meet the need.” The building is slated to open later this year.

ChildSafe’s biggest challenge remains funding. “In 2023, only 1.2% of our work was paid out-of-pocket by our patients. We sourced another 10% from insurance and victim’s compensation programs, but the rest is up to us to figure out. That’s a lot of money to source for such a small organization. We must rely on grants and donations,” Kathleen said. “And with the changes in government funding, the future is uncertain.”

“We won’t let that stop us though. We have a big heart and a big role to play in this community. We are making an impact and we will continue this work,” she said.

Kathleen notes that their work is made possible thanks to generous donors and supporters. “We’re supported by so many wonderful organizations and people, including so many in the real estate community,” she said. “We simply couldn’t do this without you.”

“No child should have to wait for care and no family should have to face this alone,” said Kathleen. “Thank you for supporting our work and for getting involved with ChildSafe. You can make a big difference right here in Northern Colorado.”

Kathleen hosts public tours every Friday. She invites you to come to ChildSafe to learn more about the work and how to support its important mission.



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Matt Stephens

SALES REPRESENTATIVE

✉ Matt.Stephens@ctt.com | 📞 970-373-9775

FUN FACTS ABOUT MATT:

- COLORADO NATIVE. I HAVE LIVED EVERYWHERE ON THE FRONT RANGE AND SPENT SOME TIME LIVING IN THE MOUNTAINS, GLENWOOD SPRINGS AND BASALT.
- I DO VOLUNTEER COACHING FOR THE LHS GIRLS AND GUYS GOLF TEAMS.
- I HAVE A LOVE FOR OLDER VEHICLES AND LOVE WORKING ON THEM. SOMETHING SPECIAL ABOUT TAKING CARE OF SOMETHING OLD.
- I REALLY ENJOY COOKING. I AM TRYING TO GET BETTER AT COOKING THAN MY MOM. FRENCH ONION SOUP IS MY FAVORITE THING TO MAKE.
- LIST OF ACTIVITIES I ENJOY: GOLFING, COOKING, OFF-ROADING, WORKING ON VEHICLES, FLY FISHING, CAMPING.

CLIENT TESTIMONIAL:

"I HAVE KNOWN MATT FOR OVER 12 YEARS AND GOT TO WORK WITH HIM FOR ABOUT THREE OF THOSE. I CAN SPEAK TO HIS CHARACTER AND WOULD SAY HE IS DRIVEN, ADAPTABLE, AND FUN TO WORK WITH. HE HAS ALWAYS ACCELERATED IN WHATEVER POSITION HE IS IN. HE WILL QUICKLY BECOME AN ASSET TO ANY TEAM HE IS INVOLVED IN AND A RESOURCE IN THE AREA FOR THE CUSTOMERS HE SERVES. I LOOK FORWARD TO SEEING HIM GROW AS A SALES PROFESSIONAL IN HIS NEW ROLE AT CHICAGO TITLE.

—SALES MANAGER AT RTC RESTORATION AND ROOFING, COLE HICKERT



RURAL 1ST

AUSTIN GRIFFITH & KALEB BARTON

BY JACKI DONALDSON
PHOTOS BY A.B. CONSULTING NOCO

Austin Griffith and Kaleb Barton hadn't met before they began working at Rural 1st® in 2023. However, their similar onboarding timelines and overlapping territories quickly brought them together, forging a dynamic partnership that's earned them a reputation as trusted experts in rural lending. Though their paths to this point were as varied as the communities they now serve, their shared passion for helping others achieve their rural dreams has made them an unstoppable team.

After high school, Austin, originally from Wyoming, relocated to Colorado for college. In his junior year, he interned with a local credit union in Colorado Springs. The experience sparked a passion for banking and set him on a steady climb through the industry. In September 2023, Austin joined Rural 1st, bringing his expertise to a new frontier.

Kaleb Barton's journey to Colorado began on the East Coast. A native of upstate New York, Kaleb earned a bachelor's degree before pursuing a career with Enterprise. After seven years, he relocated to Florida and transitioned into real estate investing. As a REALTOR® and mortgage broker, Kaleb gained valuable insight into what agents and buyers need from lenders. He brought that expertise to Rural 1st in October 2023.

Determined to make an impact, Austin and Kaleb embraced their new roles as Rural 1st loan officers with relentless energy. Together, they crisscrossed Colorado, covering territories from the Wyoming border to Castle Rock and beyond. "We walked into real estate offices, introduced ourselves, did presentations, and attended everything—networking events, happy hours, meetings," Kaleb recalls. "We went all in for about six or seven months." Their hard work paid off. In their first year, they closed 55 deals that helped individuals and families achieve their rural dream. Now, they're aiming to double that number as they continue spreading the word about how Rural 1st is redefining rural lending and bringing people Closer to What Matters®.

Rural 1st stands out in the lending industry with its specialized focus on rural properties. "We offer loans for homes, land, and construction in very rural areas," Austin explains. "A lot of lenders won't touch land or will require high down payments. We can come in with a lower down-payment structure and no maximum acreage caps. Some lenders stop at 35 or 40 acres—we can do more than 100." Kaleb adds, "Anybody who deals with nontraditional real estate—land, cabins, hunting properties, mountain properties, log homes, farms, ranches—that's where we come in. Our mission is to make

rural living attainable for people who want to live outside the city."

One of Rural 1st's standout offerings is its rate conversion program, which Austin describes as a game-changer. "For a small fee*, customers can lower their rate to the current market rate every 12 months for the life of the loan," he describes. "It's a lot easier than a traditional refinance—no application, no hassle, just a five-minute phone call with Kaleb, me, or our customer care team. If customers are current on their loan payments, the process is incredibly simple and may save them time and money."

Austin and Kaleb credit much of their success to their collaborative dynamic and dedication to serving their clients. "We travel together often," Kaleb shares. "Some days, we're in the truck, finding a target area and hitting 10 to 12 offices." Austin agrees, adding, "We do a lot of cold calls. We walk right into REALTOR® shops, drop off packets, and talk to agents to let them know they've got an option for rural properties." Their hands-on approach extends to the field. Austin and Kaleb frequently visit properties with REALTORS® and clients, ensuring they stay connected to the communities they serve. As part of the Farm Credit system, they leverage extensive resources to help grow their business while staying deeply rooted in local markets.



Austin Griffith



Kaleb Barton

Both Austin, 31, and Kaleb, 32, grew up with an appreciation for rural life that continues to inspire their work today. Raised in Wyoming, Austin has a heritage rooted in farming and ranching, and Kaleb, who grew up on his grandfather's farm in a small town, shares that passion. He calls rural folks "the backbone of small-town America" and takes pride in helping them achieve their dreams.

Austin and Kaleb's work is more than just lending—it's about building relationships, strengthening communities, and creating possibilities. Together, they're proving that Rural 1st is the gateway to new opportunities in Colorado's heartland.

➤ **CONTACT AUSTIN GRIFFITH AT (720) 241-2302 OR AUSTIN.GRIFFITH@RURAL1ST.COM, OR REACH OUT TO KALEB BARTON AT (970) 896-6323 OR KALEB.BARTON@RURAL1ST.COM TO LEARN HOW RURAL 1ST CAN HELP YOU FINANCE LAND, HOMES, AND NEW CONSTRUCTION. WITH INNOVATIVE PROGRAMS AND A COMMITMENT TO SERVICE, THEY'RE HERE TO GUIDE YOU EVERY STEP OF THE WAY.**

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Angie Grothmann



RE/MAX Alliance, Downtown Fort Collins

BY JACKI DONALDSON
PHOTOS BY ERIN WAYNICK, ERIN WAYNICK PHOTOGRAPHY

Angie Grothmann does not hesitate to name Disneyland as one of her family's most beloved destinations. She and her family even have an annual tradition of celebrating their daughter's birthday at Disney. A short flight from her Fort Collins home, the Anaheim adventure park delivers an unforgettable experience packed with exhilarating rides, irresistible snacks, and quality family time. Angie admires Disneyland's ability to anticipate guests' needs—often before they realize them—and seamlessly orchestrate the details that transform moments into unforgettable memories.

She is also an expert at anticipating needs—whether providing market insights before a buyer asks or proactively addressing potential home inspection issues. “I take pride in prioritizing my clients' best interests and transforming what can sometimes be a complex process into a smooth, enjoyable transaction,” she shares. A self-proclaimed real estate enthusiast, Angie's wheels are always turning—day and night—as she pours into her buyers and sellers and crafts extraordinary journeys.

Originally from Jamestown, North Dakota, Angie has been committed to serving

others with precision and care since her first job at age 16, when she began serving customers at a small retail clothing store. “I have always had a deep desire to serve others and create an ideal experience,” she reveals. She initially pursued fashion merchandising in college and built a successful career in sales and upper management before transitioning into a legal assistant role—a position she valued. “I loved investigating, gathering information, and learning the legal processes and the complexity of contracts,” she explains. “Then, real estate found me by accident.”

After falling in love with Fort Collins while visiting friends, she and her husband moved to Colorado in 1999. Angie's career in real estate began that year, when she entered the industry as an assistant, a role that provided her with an invaluable foundation. By 2003, Angie was a licensed real estate assistant. She had the opportunity to learn from Laura Olive, a top agent and true legend in the field, gaining deep expertise in contracts, negotiations, and successful transactions. “I've had the privilege of learning from the best,” remarks Angie, who grew from licensed assistant to full-time REALTOR® and still works alongside The Laura Olive Team. “She has



“My approach focuses on matching buyers and sellers by CONSISTENTLY acting in the best interest of those I serve.”

been an incredible mentor throughout my career, and I am deeply grateful for the knowledge she has shared with me over the years. Licensed with RE/MAX Alliance since 2003, I am a RE/MAXer through and through. I feel loved and supported here, and the RE/MAX team is like a second family to me.”

Although Angie has been partnering with her network to buy and sell homes for more than two decades, she does not consider herself a salesperson. “I am an advocate for my clients,” she explains. “My approach focuses on matching buyers and sellers by consistently acting in the best interest of those I serve. I understand that most people navigating the real estate market are knowledgeable and are looking for more than a sales pitch—they want a professional with local experience who can add value to their transaction.” Just as Disney doesn't merely sell tickets but an excursion filled with joy, nostalgia, and connection, Angie doesn't simply sell

houses. She guides clients with personalized service, allowing them to embrace their next chapter stress-free.

With most of her business coming from repeat clients and referrals, she credits her success to her foundation. “My career is rooted in customer service, and I bring core strengths in problem-solving, high-level communication, and empathy to my real estate practice,” she describes. Another key piece of Angie’s business is relocating buyers, helping individuals and families seamlessly transition to Northern Colorado. She collaborates with departments at Colorado State University, providing community tours for incoming candidates.

In this role, she serves as a true ambassador for Fort Collins, offering insight into local neighborhoods, lifestyle amenities, and market trends—earning candidates’ trust and when they are ready, assisting them in finding the perfect home.

Beyond relocation, she focuses on matching families with both resale and new construction homes, ensuring they find a property that aligns with their needs and lifestyle. As a listing specialist, she brings a proven track record of selling homes quickly by leveraging her eye for detail, design expertise, and a comprehensive, high-impact marketing strategy. “My sellers benefit from an unmatched level

“My sellers benefit from an UNMATCHED LEVEL OF SERVICE, ultimately positioning their homes to attract buyers quickly and maximize value.”

of service, ultimately positioning their homes to attract buyers quickly and maximize value,” Angie explains. “When my clients work with me, they know they are in expert hands—whether buying or selling, they can expect strategic guidance, strong negotiation, and a smooth, successful experience.”

Family is also at the heart of Angie’s life. Married to her high school sweetheart for 34 years, her bond with her husband has been a cornerstone for everything they’ve created together. In 2006, the couple welcomed their daughter, Ava. Now 18, Angie couldn’t be prouder of the young woman she’s becoming. Twiggy, the family’s Havanese pup, brings extra joy and companionship. “The support of my family has been instrumental in my success, allowing me to pursue my passion for real estate,” she states.

Angie also gives back to her community and has had the

privilege of serving alongside her daughter through National Charity League, where they’ve logged hundreds of volunteer hours at NOCO Humane, specializing in small mammal care. Additionally, she is a proud business member of WomenGive, a program of the United Way of Larimer County, an incredible organization dedicated to providing financial assistance through childcare scholarships to single mothers pursuing postsecondary education. “Fort Collins has given me so much, and I believe that investing in the community that has enriched my life in countless ways is essential.”

Much like the charm that Disney crafts for every guest, Angie’s dedication shines through in everything she does. With a keen understanding of her clients’ needs and an eye for detail, she goes above and beyond to ensure that every part of the journey feels special. “Angie is an amazing REALTOR®,” one happy buyer expresses. “She not only remembered all our ‘must-haves’ and ‘nice-to-haves’ for buying a house—she offered great insight into things we didn’t think of ourselves. She truly understood what we wanted.”

The things clients don’t think of themselves: Therein lies the magic that keeps people coming back to Angie again and again.



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Sarah TYLER

KENTWOOD REAL ESTATE NORTHERN PROPERTIES, MANAGING BROKER

Staying **Connected**

BY KATE SHELTON
PHOTOS BY A.B. CONSULTING NOCO

“The market is ever-evolving and changing. Regardless of the ups and downs, being consistent is what it takes to survive in this business. Staying connected with my team and my clients is what drives my success. I’m consistently out there – having lunch, hosting events, and showing up for my agents and clients. Staying connected, being consistent – it makes all the difference,” said Sarah Tyler, REALTOR® and Managing Broker of the Kentwood Real Estate Northern Properties office.

With her ability to laser focus on what matters, it’s no surprise that Sarah is consistently a top agent in our region. She’s simultaneously built a strong business, family, and brokerage – a testament to her ability to stay connected to what matters.

Now with nearly ten years in the business, Sarah appreciates how far she’s come. “One of the things I’m most proud of is that I’ve been

in the business long enough now to enjoy consistency. My clients show me appreciation through referrals. All of my work is based on relationships. My clients have become my friends and I can trust that new business will come because of the work I’ve put in. That feels really good.”



“CLIENTS COME FIRST AND EVERYTHING ELSE SECOND. THIS WILL NEVER CHANGE FOR ME AND THIS CONSISTENCY WILL SEE ME THROUGH ANYTHING.”

When the Kentwood Real Estate Northern Properties office opened in 2018, Sarah was eager to join. “I’m at Kentwood because of how wonderful our team is. Everyone from the CEO, Gretchen, and the staff are helpful and provide amazing service. I can stay connected with my team and my family because I have the support of Kentwood behind me,” she said.

In 2021, Sarah was named the Managing Broker of Kentwood Real Estate Northern Properties. “It’s a huge honor,” she said. “I am honored that the team and our leadership trust me with this huge role. I am a big believer in Kentwood and this allows me to help others see just how wonderful this company is.”

Under her leadership, the office has gone from just six agents to now over 25. “I am proud of our team. We support our clients and each other. It’s an amazing office and our culture is unmatched.”

Sarah has found a balance between her team, clients, and family, even though it’s not



easy to do. “At Kentwood, all managers produce so that we understand the market and live it every day. I work really hard to be there for my team and my clients, but it works. It keeps me motivated and it keeps me connected,” she added.

Recently, Sarah took another big leap in her business. Sarah teamed up with Autumn Mestas to offer even more to their

clients. Last year, the team was recognized as the #1 Top Duo at Kentwood Real Estate in total transactions and the #5 Top Duo in sales volume for 2024.

“It can be hard to find another agent that works like you and offers the same level of service but also compliments your business. I’ve found that in Autumn. She’s great and I know



she treats clients with the care they deserve,” Sarah said.

Another way Sarah has found to stay connected with her team and clients is through appreciation events. She hosts one event a quarter including a pumpkin patch outing, a pool party, a spring party at Sweetheart Winery, and a holiday gathering. “Seeing people matters,” she said. “Events, coffees, lunches, and making time for people is key. When you’re there for them when they don’t need you, they’ll remember you when they do.”

Regardless of the inevitable changes in the market, Sarah plans to remain consistent on

all fronts. “This is a relationship business, not a sales business,” she said. “Clients come first and everything else second. This will never change for me and this consistency will see me through anything.”

“Myself and the whole Kentwood team are here to collaborate so everyone succeeds,” she said. “If you need support, we’re here for you.”

Sarah notes that Kentwood allows her the flexibility to show up

for her why – her family. Sarah and her husband Jon have two kids, Maggie (12) and Ian (7). Maggie is a blooming thespian, recently completing major roles in theatrical productions including Jane Seymour in *Six* and Evie in *The Descendants*. Ian is all football, all the time. He plays on a flag football team and loves to watch both college and professional football as much as he can. The Tyler family loves to spend time outside with their friends and travel as their schedules allow.



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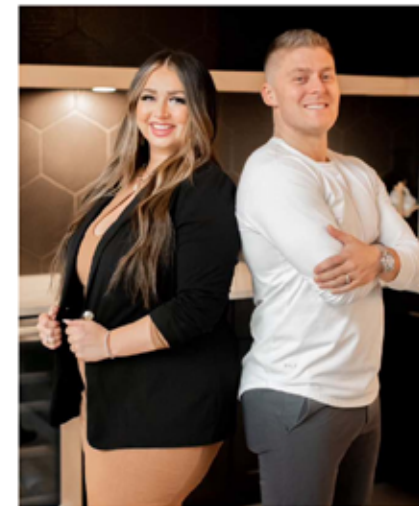
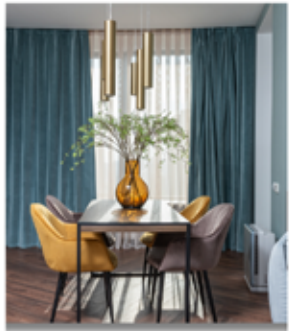
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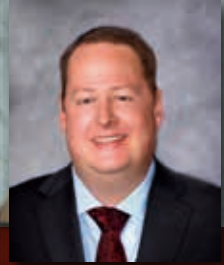
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2025 – The Year of Change and Volatility

The Good, The Bad, and The Unknown

With the New Year in full swing, the mortgage industry has a lot to contend with: Some good, some not-so-good, and a lot of speculation as to how 2025 will shape up. If anything, it will be a wild ride for us all.

On the positive end of the spectrum, conforming loan limits (the point at which loans become a "Jumbo Mortgage") increased in 2025, to \$806,500, a 5.2% increase over 2024. FHA loan limits also increased, with Larimer County going up to \$632,500 and Weld County reaching \$563,500.

Additionally, the Senate passed Bill S 3502, which aims to prohibit the sale of "Trigger Leads" - Whereby a credit bureau can sell a consumer's private contact information when a credit report is pulled, without permission, and with no requirement to report or limit the number of times it's sold. Buyers of these Leads are primarily online-based telemarketers, looking to weasel into a transaction with aggressive sales tactics and incessant calls and texts. The bill awaits a House vote before becoming law.

Unfortunately, 2025 is also starting off with stubbornly high interest rates, with the national average remaining slightly above 7.0% at the time of this writing. Forecasts and projections call for elevated rates through mid-year, with huge variations between year-end outlooks ranging from low-5s to mid-7s.

Lastly, with the new Administration taking over shortly after the writing of this article, it's expected that there could be a push to privatize Fannie Mae and Freddie Mac - The mortgage giants responsible for roughly 2/3rds of all mortgages, who have been in government conservatorship for most of the last two decades. And while there could be some positive implications of such a move, this change could remove the government guarantee on mortgage bonds, adding more upward pressure on rates. Only time will tell.

All-in-all, it's looking to be an extremely eventful year, and not for the faint of heart. So strap in, and keep in touch with your trusted mortgage resources - You're going to need them!



Justin Crowley

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