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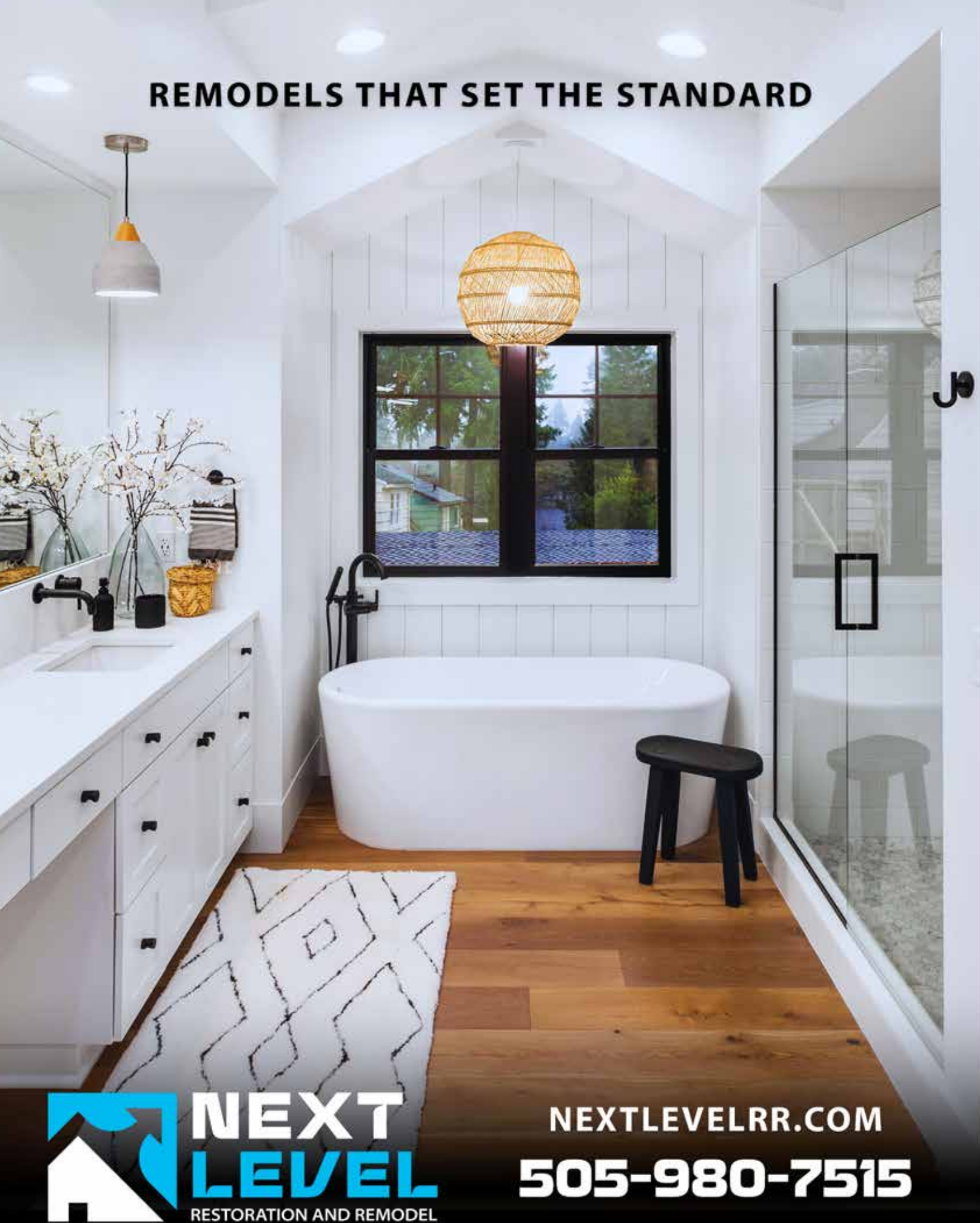
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INSIDE:

Michael LiRosi
Ross Murray and Ian Evans,
Neighborhood Loans
Masquerade of Milestones

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ROSS MURRAY & IAN EVANS

**NEIGHBORHOOD
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**MAKING
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A CINCH IN
A PINCH!**

BY: BETH MCCABE
PHOTOS BY:
PONIC PHOTOGRAPHY,
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**“THE BEST
WAY TO EARN
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“I started stacking mortgage loans when I was 17 years old,” says Ian Evans, Branch Manager of Neighborhood Loans. “I became a loan officer at 19 while going to school for mechanical engineering. I was approved to do an internship with Boeing, working on a chemical laser on the front of a 747.” But when he realized he was going to be confined to a cubicle, forced to interact with the same people year-round, he shifted gears.

“I wanted to be around and help more people,” he comments. “I fell in love with real estate when I was young. So I went full-time into mortgage lending.” With 25 years of experience in the industry, he is the trusted professional that people turn to time and time again.

“I’ve been a branch manager since June 16, 2025,” he comments. “I really like the autonomy.” With the tools to help more people and grow his team, Ian found his perfect niche. Why Neighborhood Loans? “Our rates are smoking,” he points out. “We pretty much have every product that is available.” Also, expect fast turnarounds. “We shoot for 14 day clear to closes.”

“I also like that our culture is solutions-driven,” he adds thoughtfully. “From top down, our focus is helping people in the best way possible.” Ian exemplifies that approach with his clients. “Anyone can do a loan,” he says, “but we go the extra mile of taking care of clients and our staff.”

Ian also appreciates Ross Murray, Division Manager and Loan Officer of Neighborhood Loans. “Ross represents the standard of leadership I aspire to. The chance to learn from his example, develop under his mentorship, and be trusted with such a meaningful responsibility has been profoundly rewarding,” says Ian.

Ross recognized Ian’s talent and invested in him. He wasn’t going to let this one get away! “He’s crushing it,” Ross says proudly. “He embodies everything I want.”

**Passionate
about Mortgages**

“I love this business more than I ever have. It’s fun,” says Ross. He knows owning a house can change the trajectory of someone’s life. “The fastest way to wealth is through homeownership,” he points out.

Make no mistakes. The mortgage industry has had its fair share of ups and downs over the past few decades. Ross and Ian? They’re unfazed by market volatility. “Tough times don’t last,” says Ross. “Tough people do.” This business isn’t for the faint of heart. “The business wasn’t meant to be easy. If so, everyone would be doing it,” he points out. During COVID, those new to the industry soared.

Let’s face the facts. The mortgage industry has changed drastically in recent years. “In 2021, there were 450,000 licensed mortgage loan officers, not even counting banks and credit unions,” Ross says. “Now, we’re down to about 95,000.” That’s an 80% reduction. “Now it’s back to the basics: relationship building, doing what you say you’re going to do,” he says. “The best way to earn someone’s trust

is to keep small promises.” Ross and Ian go above and beyond for clients, providing them with the best experience possible.

**Building a
Southwest Legacy**

“I’ve been doing business in New Mexico for almost 12 years,” says Ross. He came to Hobbs, New Mexico, over a decade ago because of a builder. “I became super ingrained with the builder and started picking up real estate business in that town,” he comments. Four years ago, he hired an operations manager whom he had worked with years ago. They grew vertically on the sales side and earned trust on the buyer side. “That’s when we opened an office here.” Although Ross resides in Gilbert, Arizona, he is deeply committed and invested in growing Neighborhood Loans in Albuquerque. “We love Albuquerque,” he raves.

“We’re building up the area.” He launched the Southwest Division in January 2020 with a team of 12. In its first year, the company exploded with the division growing to 150 people and 12 offices, closing more than 250 loans a month.

A Personal Side

When not working, Ross is a self-described golf junkie and fitness enthusiast. “I work out all the time,” he smiles. “I don’t like to sit.” Ian also has an active lifestyle. “During the winter, I love snowboarding,” he smiles. In his younger years, he used to race dirt bikes, but is now determined not to break any more bones.

Motocross made him who he is today. Ross explains, “My background in motocross instilled in me the discipline and grit that continues to drive my success in this business. The lessons learned from years of training, competition, and perseverance on the track have directly shaped my work ethic and resilience in the professional world.”

“I’m a painter as well,” he adds. He paints with epoxy and does oil painting.

What’s next for Ian? “I want to be one of the top producers in the state,” he says. He makes it as easy as possible for clients. “I do a lot of the hard work upfront to make sure that everything is taken care of,” he says. When time is of the essence, count on Neighborhood Loans to make mortgages a cinch in a pinch.



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A heartfelt thank you goes out to our Preferred Partners, and the community of Realtors who've supported us over the years—your continued collaboration makes it all possible. Cheers to six years of spotlighting Albuquerque's top real estate talent and to the exciting chapters still ahead!





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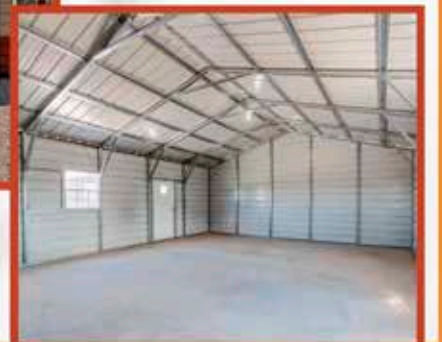
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Michael LiRosi

Former Football Coach Scores a Touchdown in Real Estate

IS LIVING THE SWEET LIFE

BY BETH MCCABE
PHOTOS BY PONIC PHOTOGRAPHY



“I grew up around the game of football my whole life,” says Michael LiRosi. “My cousin and brothers played and my older sister was a cheerleader. The love of football was instilled in us at a young age.”

It was only a matter of time before Michael played football himself. In the process, he learned valuable life lessons. “In high school, I learned a lot about mental toughness,” he points out, “the stop feeling sorry for yourself mentality.” As a high schooler, he realized that discipline and dedication are the key drivers of success.

“At that age, I thought, ‘This is so hard,’” he comments. But he didn’t give up. “A lot of problems are solved when you stop feeling sorry for yourself.”

Little did he know that Michael would become a high school teacher and football coach. “I’m a football coach with a teaching habit. Michael taught at Cleveland High School, his alma mater, from 2016 to 2022.

Why? “I wanted to give back to the school that gave me so much,” he smiles. Michael taught geometry in his first

year and then DECA. With a degree in marketing and business from New Mexico State University, he was an asset to his students.

Then everything shifted,” he says. “When COVID hit, it made a lot of us reflect. I started to think about what direction I wanted my life to take. Coming from a family of entrepreneurs, I felt called to try something new.” Instead of staying in his comfort zone, Michael decided to take action.

Starting a business? Why not? His father, the son of an Italian immigrant, became the owner of a pizzeria. “My Dad is a pizza man. It laid the foundation of who I am as a person.” Michael and his wife Kyla, however, decided to start a different business – a coffee catering business featuring mobile espresso.

“We started that because we wanted that for our wedding,” says Michael.



“We couldn’t find it. COVID happened.” That’s when they brainstormed ideas on how to start a business. With the money they received from COVID, they put it toward an espresso machine, naming the business Caffè di LiRosi.

A New Chapter

While serving their clients and doing open houses, they served coffee for a builder. “I talked to the sales manager and then the builder and the CEO,” says Michael. “We got to chit-chatting, ‘If you are ever thinking of leaving teaching, we are looking for a sales position.’ That started the conversation.

“It wasn’t a typical sales rep position,” he says. It was for a local builder who hired real estate agents. Michael got his

license, sitting at open houses over the weekends while starting his regular real estate career Monday through Thursday. “It was a cool opportunity to get started in real estate and get leads through open houses and new construction,” he says. He credits his father for his entrepreneurial skills and his mother, a licensed broker, for his love of real estate. “Watching her over the last 15 years inspired me,” he says. “The stars aligned for me.”

When Michael’s family expanded and he had a son, he had a change of heart. “I didn’t want to sit at the open houses anymore and give up Fridays, Saturdays, and Sundays.” He decided to market himself as a traditional real estate broker with Q Realty.

“A lot of problems are solved when you stop feeling sorry for yourself.”

“I’ve been licensed for four years now, and it’s gone really well,” he shares. He doubled his production in his second year, but it’s not about numbers for him. “I try to keep it servant-minded and serve my clients,” he says.

It hasn’t always been easy. “Real estate is really hard, and not enough people talk about that,” Michael admits. “There’s a lot of comparison, and emotions run high. I’m a people pleaser, so the struggles of a transaction and my clients’ hardships were affecting me.”

He turned to therapy, which helped him realize that success looks different for everyone. “I didn’t need a mega team or to sell 30 homes a year to feel accomplished,” he says. About a year later, Michael began working in Career Technical Education, supporting budgeting, grant writing, and curriculum. “It’s made a world of difference. I’m healthier and still serve my clients.”

In his free time, Michael treasures time with Kyla and their son Lucca. Whether going on a walk or hanging out in the backyard, he likes to slow life down as much as possible.

From football to real estate, Michael has reinvented himself time and time again. Working hard, loving others, and serving his clients comes naturally to this dedicated entrepreneur. It’s definitely la dolce vita, the sweet life.

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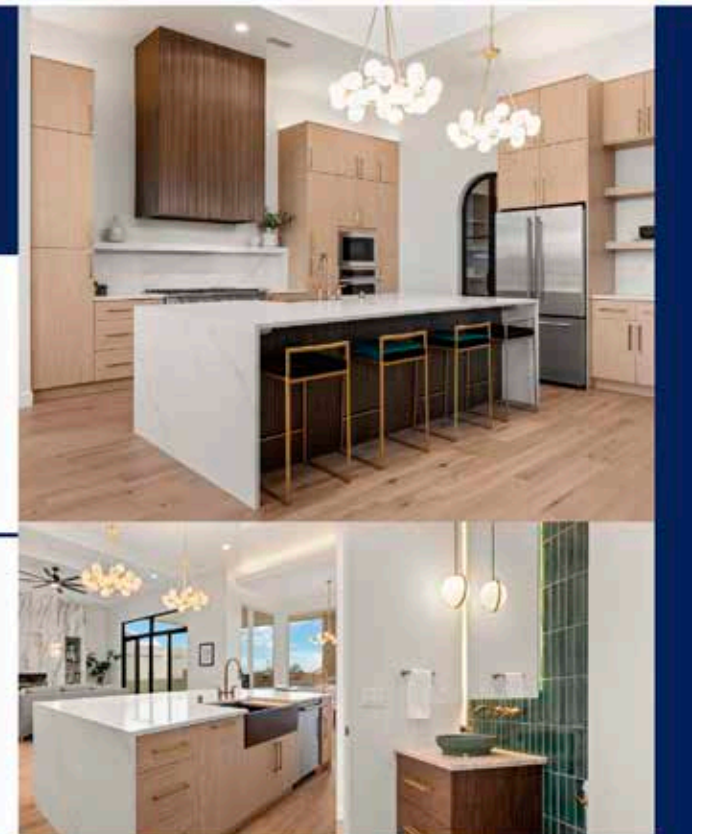
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From MASKS to REAL ESTATE

FEDERICO “KIKO” TORRES BUILT A
LIFE OF ART & ENTREPRENEURSHIP

“I’ve always been into sales and sold at flea markets as a child,” says Federico “Kiko” Torres. “I’ve always had some type of business going on.” An entrepreneur at heart, he decided to open his own real estate business, Kiko & Associates Real Estate, conveniently located next door to his retail store, Masks y Mas.

Interestingly, real estate was never on his radar. Originally from Kingsville, Texas, he attended Texas A&M, Kingsville, and studied International Business. “I had an opportunity to do a student exchange program in Mexico City through the university. It was amazing,” he raves. Studying in Mexico City allowed him to work with Mercedes-Benz and Huggies. “I had a lot of hands-on training with these companies, which was fun and exciting.”

After Mexico City, he came to Albuquerque, finishing his program at the University of New Mexico in Business and Latin American Studies. After graduation, he worked for Univision as an account executive. That’s when he decided to open his own retail store in 2002.

Masks y Mas was born.

“I live in Nob Hill, so I decided to open up an import business and see how it went,” he comments. With imports, masks, crosses, and pendant art, there is something for everyone. Why masks? “It all started with an idea because I have traveled and I collect masks myself.” Inspired by a mask store in Seattle, Kiko wanted to create something different. “The Day of the Dead figurines and artwork were more popular at the time, so I changed my vision and started concentrating more on that. Then I

transitioned within the past twenty years to more local art and saw there was a need for printing for artists.” He prints on canvas, making all sorts of elaborate creations. Kiko also features artwork from all over the world, showcasing pieces from Indonesia, Peru, China, Mexico, South America, Bali, and Africa.

A Second Venture

In addition to Masks y Mas, Kiko worked in the mortgage industry. In 2005, he started working at Wells Fargo Financial as a banker. “That’s when I started getting my feet wet with mortgages.” He also took other sales jobs. In 2009, he met with a friend who was managing DHI Mortgage, DR Horton’s in-house mortgage company. “I worked for them for under four years and obtained my mortgage origination license.

There was only one problem. “As I was doing the mortgages, I noticed the REALTORS® were making all the money,” he laughs. “I decided to change careers. I got my real estate license and started selling at DR Horton.” He really enjoyed it, selling to first-time homeowners, second-time homeowners, and others.

“Then I decided to apply for a management position at DR Horton.” When he was denied, Kiko decided to open his own brokerage. He worked with the M Group before working with Thomas Mestas. “I learned a lot from him over three years,” he comments, “until I decided to open my own brokerage.”

In 2023, his dream became a reality with the opening of Kiko & Associates Real Estate. As the Broker/Owner, Kiko has two agents underneath him and one admin named Darlene Gurule (an essential part of the team). He genuinely loves his job.

“

What I love about real estate is a challenge. I love to make deals happen & make both parties happy.”



“What I love about real estate is a challenge. I love to make deals happen and make both parties happy,” he smiles.

A Happy Life

When not working, Kiko enjoys spending time with his family. His parents, Nieves and Eliseo Torres, are a big part of his life. His father, the former Vice President of Student Affairs at the University of New Mexico for 27 years, sparked his love of travel. “When I was a child, we traveled through Mexico with a professor from the university in Kingsville. I was exposed to hidden ruins, archaeological sites, food, and a lot of art.”

What's his favorite memory? “When I was 12, we traveled in a caravan from Guatemala to South Texas through Mexico. In Southern Mexico, we were taken to the site where The Predator had just been filmed.” All the props were still hanging up in the mountains where Arnold Schwarzenegger jumped off a waterfall and covered himself with mud to hide from the predator. “All the locals had pictures with Arnold. We just missed him,” says Kiko. “But it was pretty cool to see it all.”

In addition to traveling, Kiko enjoys raising his 14-year-old son, Eliohn Torres. You can also find him spending time with his girlfriend of four years, Daphne Cooper. “She is working on getting her real estate license to help me with the business.”

Kiko is an inspiration. From flea markets to fine art, from mortgages to managing his own brokerage, he has created a masterpiece for himself. Let's see what he does next!





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