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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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- Brent Duggar, The Group

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Kennan Razey **32**
COVER STORY

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Altitude Home Mortgage



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PROFILES



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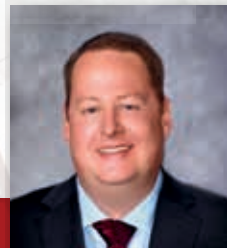
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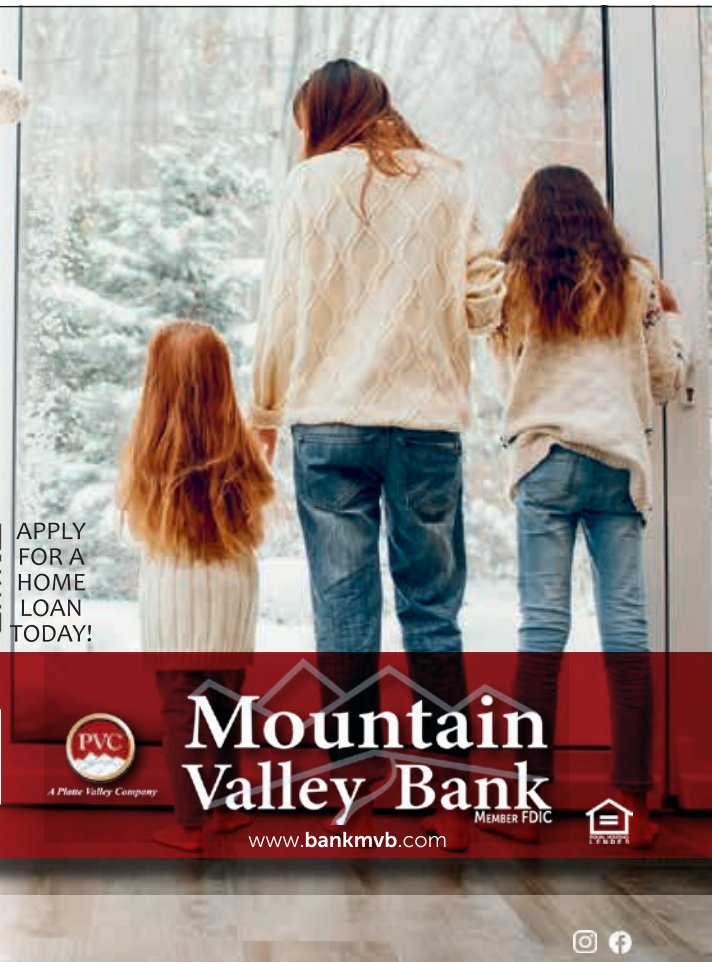


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BY KATE SHELTON
PHOTOS BY ERIN WAYNICK,
ERIN WAYNICK PHOTOGRAPHY

ALTITUDE HOME MORTGAGE

KEN SCHMIDT, Owner / Mortgage Loan Originator

“A big reason I’ve been successful in this business is that I love a good challenge. I love solving the puzzle, putting the pieces together. I’m a problem solver and critical thinker, that’s where I excel. No loan is too complicated and all deals can be figured out, it’s just about finding what works for the client and their situation. That’s what we do, we figure it out,” said Ken Schmidt, Owner and Mortgage Loan Originator at Altitude Home Mortgage.

It’s Ken’s tenacious attitude that has made him one of the top originators in the region. He’s unwilling to take no for an answer and his success is rooted in his belief that everyone can have an amazing experience buying a home. This attitude has more than propelled his altitude.

Ken largely grew up on a farm East of Greeley. From a young age, he learned the value of hard work and a positive attitude. He studied at CU & UNC and then worked for a big chain store as an area

manager. The company moved him all around the Midwest before he fell into the mortgage business by chance.

“I’m convinced no one gets into this business on purpose,” he said with a big laugh. “That’s true for me, too. I met a group of friends who worked in the business and one of them said “You’d be really good at lending”. I took a leap of

“

Our goal is to create more financially stable people. This creates better consumers, better neighborhoods, and better communities. This makes Northern Colorado better.”

faith and jumped in with both feet and I’m still here 25 years later.”

Ken always longed for the opportunity to move his family back to Northern Colorado, but with an established mortgage business, it never seemed like the right time. “When the recession hit, I knew it was my chance,” he said. “My kids were young and my grandmother was getting old. I wanted them to be able to spend more time with her and the rest of the family.” The Schmidts moved back to Northern Colorado in 2012.

Shortly after the move, Ken started mortgage lending at a bank. His years in this environment helped Ken understand the other side of the industry. “I now have the best of both worlds,” he said. “I know how bankers and brokers operate. Both have good things and bad. I wanted to take what each does well and make a place where the employees and clients are treated right.”



“

We wanted to create a mortgage company where REALTORS®, our customers, and our team feel good about the entire process. That’s what we’ve done with Altitude Home Mortgage.”



Ken left the banking world and went to the drawing board. He imagined a place where everyone is valued and all are treated right. Ken and his business partner, Stefanie Gilbert, designed Altitude Home Mortgage to encompass everything they wanted in a mortgage company – good culture, great people, white-glove service, and community engagement. They opened their doors in October 2023.

“It’s all about how people feel,” Ken added. “At the end of the day, that’s all that matters. We wanted to create a mortgage company where REALTORS®,

our customers, and our team feel good about the entire process. That’s what we’ve done with Altitude Home Mortgage.”

Stefanie works out of their Sheridan, Wyoming branch while Ken manages the Northern Colorado operations. They serve all of Colorado, Wyoming, and 42 other states. The team has now grown to include 12 loan officers and seven support staff. In just their first year in business, they’ve exploded. The Altitude team has helped hundreds of families get into new homes and they’ve only just begun. The sky’s the limit.

“We want people to get to the finish line,” Ken said. “If it’s a normal deal, we can beat the banks’ rates. If it’s a strange deal, we can make it work. Our goal is to create more financially stable people. This creates better consumers, better neighborhoods, and better communities. This makes Northern Colorado better.”

The whole Altitude team is committed to their clients. “Our goal is to provide white glove service throughout the entire experience. That is our expectation of our team and that is what we provide every single time,” he said.

Ken’s wife, Lindsay, was an escrow officer. She and Ken met in the industry. After kids, she stayed home for many years but when Altitude Home Mortgage opened, she joined the team and now serves as their closer. Her official title is ‘Closing Captain.’

Ken and Lindsay have four kids, McKenzie, Natalee, Oaklee, and Paxton, along with two dogs (Dasher & Piper). They love to travel and camp. Ken is a whiskey and bourbon connoisseur. He’s also a big Avs and Broncos fan. Ken and Lindsay are in the process of starting a nonprofit designed to fundraise for local charities.

“If you haven’t tried Altitude or our loan officers, try it once,” Ken said. “You have nothing to lose and I promise the experience will be better than you can imagine. You’ll want to come back, again and again.”

In a business where attitude is everything, Altitude has it right. Together, you can reach unimaginable heights.

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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.
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Victoria Grace

RE/MAX Advanced

BY JACKI DONALDSON
PHOTOS BY A.B. CONSULTING NOCO



At the beginning of every year, Victoria Grace brings out the scissors, glue sticks, and a sprinkle of creativity as she hosts her annual vision board workshop—a lively gathering of friends and clients-turned-friends. This beloved tradition is equal parts playful and purposeful, embodying Victoria’s unique ability to combine fun with focus.

Participants dive into stacks of magazines and clippings, searching for images, words, and phrases that resonate with their goals. With Victoria’s spirited guidance, they transform their cut-outs into vibrant, visual representations of their aspirations and share their final products before taking them home and displaying them as an ongoing source of inspiration. Victoria’s board hangs in her bathroom, and her wife—one of roughly 25 people who attend the annual workshop—displays her aspirations in her home office.

Victoria has long been mapping out her dreams, her response to growing up as a military kid and moving every two years. The frequent relocations (14 in all) taught her the value of grounding herself in a clear sense of purpose. “Moving has directly impacted the way I carry myself as an adult,” Victoria explains. “I find myself creating normalcy even in uncertain times.” As a result, the RE/MAX agent who just completed her second full year in real estate has become an expert at helping her buyers and sellers navigate life transitions.

Crediting her early success to her knack for connecting, the transferable skills she developed as a fourth-grade teacher in Michigan and as a director with the Boys & Girls Club in Colorado and the numerous productive open

houses she has hosted, Victoria is proud to shine as a one-woman show. “Every email my clients get is from me, every card or handwritten note, every property evaluation, every set of listing paperwork—it all comes from me,” she shares. “I keep a pulse on my business and ensure my clients receive top-notch service from start to end.”

Real estate is not just Victoria’s job; it’s part of her life, and she delights in her daily routines. “Some days, I am showing homes; other days, I am designing marketing materials and making personalized gifts; and some days, I am lucky enough to be sitting with clients over a cup of coffee listening to their dreams.” And on most days, she is learning. “I have taken it upon myself to be a sponge and soak up every bit of knowledge so I can to protect my clients, make sure they are in control, safeguard myself, and build a long-lasting business.” A self-proclaimed lifelong student, Victoria pours herself into listening to business podcasts, reading self-help books, or diving into real estate courses. “If I can get my hands on it, I’ll learn from it,” she says with a smile.

Victoria is a force and steadfast in her message about equating success with age. “A big challenge I face in this industry is being the youngest in the room,” says the 26-year-old University of Colorado Boulder graduate. “I think it is important



“In the same way that rookies can learn from longtime industry partners, the younger professionals in the room can bring fresh ideas to the table. Collaboration is crucial across the board.”



for clients and industry partners to pause when they catch themselves linking age with quality of service or success rate. Most of my clients don't even realize I am under 30, which is my goal. I have always been known for being the mature friend, the 'mom' of the friend group, which comes across to my clients. In the same way that rookies can learn from long-time industry partners, the younger professionals in the room can bring fresh ideas to the table. Collaboration is crucial across the board."

During the past two years, first-time and young buyers have become Victoria's niche, and she is also passionate about serving the LGBTQ+ community, ensuring they feel safe and comfortable in the community. Looking ahead, she aims to scale her business to serve more people and develop a mentor program for new agents as a bridge from real estate



classes to in-the-field know-how. Victoria also strives to focus on allotting time for herself. "My vision board for 2025 includes finding out who I am outside work," she declares, naming her interests as cooking and baking, spending time outdoors, and singing karaoke with friends and family or belting out tunes at home—Abba's Dancing Queen is her anthem.

Victoria and her wife, Ashlee, are also part of an all-women's beer meet-up group called Beer Necessities. "We tour

local breweries and spend quality time with women, encouraging one another and fostering friendship," Victoria notes. This group beautifully reflects her business motto: "The door is always open," a simple yet profound message that means, "Come as you are."

As Victoria looks upon 2025 as a fresh chapter and welcomes the unknown, she is sure of one thing: Colorado will always be "home." It's where she's built her career, cultivated her community, and found joy in life's simple moments. Anchored by the sense of belonging she's created, she looks ahead with optimism, ready to balance ambition with self-discovery and continue turning dreams—her own and her clients'—into reality.

Connect with Victoria at victoriagracrealestate@gmail.com or on Instagram at [@victoria_grace_real_estate](https://www.instagram.com/victoria_grace_real_estate).

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Jessica

BY SAM BURRELL
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Joles

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The question “what do you want to do when you grow up?” is one that we are asked to answer far earlier than many of us are ready, and Northern Colorado REALTOR® and Broker Associate Jessica Joles is no exception. But in her case, that first real job is the career she still loves and appreciates. Back in 1999, just after Jessica had graduated high school in her home state of Wisconsin, she was still trying to figure out what she wanted to do when her father, a home builder in their community, told her he needed someone to sell what he was building. He thought Jessica would be a great fit for the job, and since Jessica didn’t know what else she might want to do, she decided to go for it. That fall, she took all the necessary schooling to obtain her real estate license, and by March of 2000, she was in business and has been ever since.

Starting out in real estate at just 18 years old was not easy for Jessica. Back then, it was typical for REALTORS® to be much older than she was. “It definitely felt like I was different for sure, because nobody went right from high school

to having a real estate license,” Jessica explains. “When I was first starting out, my biggest hurdle was that I looked so young and I was inexperienced, but once I got the confidence and knew what I was doing, that hurdle went away.” Once she gained that experience, she was doing well in the real estate business in her community in Wisconsin, but even back in high school, Jessica knew she didn’t want to stay in Wisconsin permanently. She’d grown tired of the cold and humidity of the Midwest, and she wanted to try somewhere new. She had visited Fort Collins before and loved it, so she packed up and moved out to Northern Colorado.

Initially, Jessica wasn’t planning on getting her Colorado real estate license once she moved to Fort Collins, given the difficulty of changing locations as a

“Real estate as an industry just ebbs and flows. You have to get used to the rhythm of it.”



REALTOR® and her lack of connections here. But in a short matter of time, she went back to the career she loved so much. Jessica got licensed here back in 2008, right in time for the financial recession, but she knew she'd just have to ride out the storm. "Real estate as an industry just ebbs and flows," she says, "and you have to get used to the rhythm of it." She's had to get used to the changing landscape of real estate over the years, but that isn't the only challenge she's had to overcome; ever-changing technology, she says, has made being a REALTOR® more difficult over time. "Most people my age haven't been in real estate as long as I have. When I started, there was no internet or cell phones. We had MLS books that came out monthly, and if you wanted to show something, you had to look it up in the book and call that agent and see if it was still available," she says. "Nowadays, you have to sort of become an expert in all these different areas to succeed: social media, digital marketing, AI use, etc." But whether it's a move to an entirely new state, a housing market bust, or virtual property tours, Jessica has adapted and continued to thrive.

From 2012-2022, Jessica ran one of the largest property management companies in Northern Colorado. This is a great place to invest in real estate, Jessica says, and helping people do just that is what she enjoys most in her work. She says, "I am really passionate about identifying investment properties and potential opportunities; I love helping people grow their portfolios. I love investment properties." Within the investment realm, many REALTORS® do not have the experience Jessica does; she performs cap rate analysis, rental analysis, and 1031 exchanges, something she's very proud of. "I love helping

people build wealth through real estate because I think it's the number one path to increasing your net worth," Jessica says. She may enjoy property investments the most in her line of work, but she enjoys everything about what she does: "I think that's the biggest thing; I love what I do. I couldn't imagine doing anything else. I wake up every day and feel like I don't work. I love it."

When she isn't helping others invest in property or selling homes, what Jessica likes most is being outside and spending time with her family. Back when she was in high school in Wisconsin, Jessica used to be on a water ski show team, performing 2 shows a weekend every summer, and she still loves being on the water. A proper Coloradoan now, she spends most of her spare time outdoors. She enjoys hiking and mountain biking. She lives in Windsor and she's recently gotten married; her husband, Sean Pike (owner of Pike's Auto Care in Windsor), became her husband on February 1st, combining their two families. Jessica is now putting all her real estate knowledge to work to find them a new house in the Windsor area.

Over the course of her twenty-five years in real estate, Jessica has learned a few things, and she has some advice for up-and-coming REALTORS® starting out their careers. "At the end of the day, stick to the basics and provide value. It doesn't matter how much AI or social media you use if you are not an honest, transparent, authentic person. The three things I think are most important are to educate, communicate, and negotiate. "If you do the basics consistently, to a high standard and sprinkle in a little magic, you'll do well."

Connect with Jessica at jessica@propertycrushers.com.

"I think that's the biggest thing; I love what I do. I couldn't imagine doing anything else. I wake up every day and feel like I don't work. I love it."





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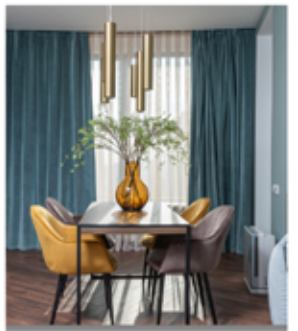
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Kennan Razey

The Group, Inc.

BY JACKI DONALDSON
PHOTOS BY A.B. CONSULTING NOCO

Fort Collins native Kennan Razey approaches real estate with a unique blend of artistry, empathy, and business savvy. The spirited dancer attended Arizona State University on a dance scholarship, spent a year studying abroad in Australia, and graduated with a Bachelor of Fine Arts in dance with a minor in psychology. Before becoming a star in real estate, Kennan worked for an agency in Greeley that supports adults with developmental disabilities and then served as the business development director for a roofing company for eight years.

Kennan's pivot into real estate in 2017 resulted from her fascination with a significant person in her life: her accomplished father, REALTOR® Bud Razey. "He is one of my favorite people," she shares. "He has always inspired me, and I

have always looked up to him." The father-daughter duo worked together until Bud retired in 2020, and Kennan credits her dad for shaping her into the stellar agent she is today. She recalls her early days of driving around with him, touring neighborhoods and drinking from the fountain of wisdom and learning from the business he threw her way. Kennan is also grateful to her managing broker at the time, Susie Ewing, for her exceptional coaching.

Earning the Fort Collins Board of REALTORS® Rookie of the Year in 2019 and a Colorado Magazine 40 Under 40 winner, Kennan, now Broker Associate/Partner at The Group Real Estate, has grown her business year after year. She is proud to report that 2024 was her best year yet—an impressive feat as she navigated real estate alongside motherhood. She credits her incredible

mother who was always an example of unconditional love and patience. Her son, Harrison, was born in 2019 and her daughter, Logan, in 2022. Kennan applauds her husband, River Davenport, for supporting her through the trials and triumphs of real estate.

Powered by her mission of being a trusted advisor, Kennan prioritizes relationships and promises her clients trust, honesty, and integrity. Her favorite part of real estate is helping people—especially first-time buyers and young families—achieve their dream of homeownership when they think it's something they can't do. "I love problem-solving, communicating thoroughly, and making the process fun even when it's stressful," she remarks.

Kennan's clients rave about her service. One happy buyer and seller shares, "Kennan was so friendly





“
My primary focus is
my family,
and anything I can do
to be with them more is
what drives me.”

at our first meeting. Her expert advice helped us through a sale and purchase at the same time. Her thoughtfulness and attention to detail made sure we got the house we wanted and sold our house at the right price. Kennan was the calm in the whirlwind stress of buying and selling at the same time.” Another client calls her the hardest-working REALTOR® he’s ever met, and another appoints her the best REALTOR® he’s ever worked with.

Kennan sees herself continuing to build her business on referrals, and she aims to retire early

enough to spend a lot of time traveling with her family. Currently, she carefully carves out morning and evening time for family. She picks up her kids from school whenever she can, and when appropriate, they accompany her on the job. “I work hard to set decent boundaries with work and family life,” she notes. “My primary focus is my family, and anything I can do to be with them more is what drives me.”

In addition to taking care of her clients and family, Kennan stays true to her dance roots, teaching Be Bad Hip Hop classes, designed to build confidence and





“
I love problem-solving,
communicating
thoroughly, and making
the process fun even
when it's stressful.”

creativity and bring energy and accessibility to hip-hop dance through structured classes. (Feel free to join her on Saturday mornings at 9:00 a.m. at Studio West Dance Center). Kennan also safeguards her sanity by working out at Grit Fitness four to five times weekly.

While growing up and witnessing her father's real estate journey, Kennan was sure that she would never enter the industry, with its long hours, unpredictability, and inevitable ups and downs. However, after years of building her diverse career and inspired by her father's example, Kennan took a chance. Now following in his footsteps and thriving, Kennan embraces the challenges of real estate, using her unique skills to connect with clients, problem-solve, and navigate the unpredictable market. With a deep commitment to her professional and personal life, she has found a balance that allows her to succeed while maintaining her family values.

Connect with Kennan at krazey@thegroupinc.com.



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First, it's important to understand **who** grants the waiver (as it is not the originating lender). The two federal lending agencies, Fannie Mae (FNMA) and Freddie Mac (FHLMC), host electronic Automated Underwriting Systems (AUSs) which lenders utilize to complete the underwriting approval process. **Note that these conforming loans are the only ones that qualify for these PIWs.**



Justin Crowley

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Once enough loan data is available (Property address, purchase price, closing date, Debt-To-Income Ratio, FICO, etc), a lender can submit an application through these AUSs, which deliver an assessment of (among many things) whether or not an appraisal is required. In other words, **waivers are either granted, or they're not - They are not "applied for," or "approved."**

These systems are mainly scouring county record sale data, along with data from recently-submitted appraisals. Loan details, such as down payment, borrower credit scores, and/or occupancy type, are merely a secondary level of analysis. In other words, if there isn't enough data available for a waiver to be possible, it won't matter if a buyer has a huge down payment, or an 800 FICO - A PIW just might not be in the cards.

In short, it's a bit of a "black box," and you may not know whether or why a waiver is available, until the lender can process a complete AUS submission. As for your next transaction, may the odds forever be in your favor...

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