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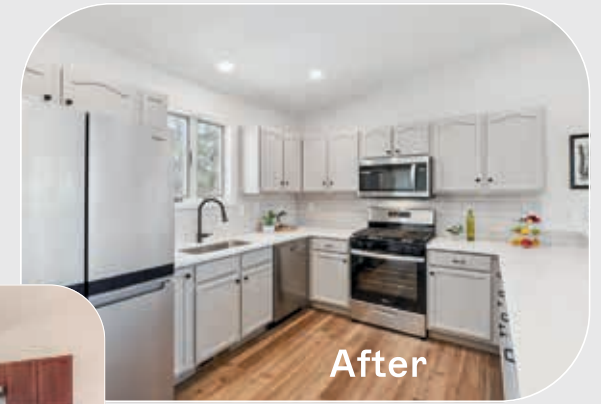
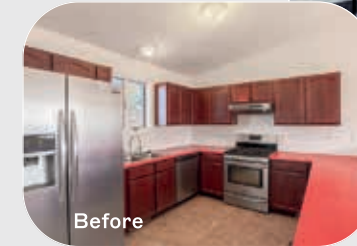
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— Brent Duggar,  
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## Meet Your Back Office Staff

Inspections Over Coffee's goal is to make booking your inspection easy and seamless from beginning to end. Meet the team that makes this possible!

# 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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# Meet The Team



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**FACTS ABOUT MIKE:**

- HE WAS BORN AND RAISED IN COLORADO - HELLO COLORADO NATIVE!
- MIKE HAS BEEN IN THE TITLE INDUSTRY FOR 32 YEARS AND HAS EXPERIENCE IN ROLES RANGING FROM TITLE EXAMINER, OWNER AND MANY OTHERS IN BETWEEN.
- HE HAS 2 DAUGHTERS, 2 SONS & 4 GRANDBABIES.
- MIKE'S BEEN MARRIED TO HIS WIFE KATHY FOR 8 YEARS! - FUN FACT: THEY KNEW THEY WERE MEANT TO BE WHEN THEY FOUND OUT HER 2 DAUGHTERS AND HIS 2 DAUGHTERS HAVE THE SAME NAMES!
- SOME OF MIKE'S INTERESTS INCLUDE: GOLFING, OFF ROADING, TRAVELING TO ANY AND ALL BEACHES AND GOING TO BREWERIES.
- HE IS A PAST PRESIDENT OF THE GREELEY CENTENNIAL ROTARY AND HAS BEEN A MEMBER SINCE 2005.

**CLIENT TESTIMONIAL:**

"I'VE KNOWN MIKE OAKES FOR 20 YEARS AND HAVE FOUND HIM TO BE AN EXCELLENT RESOURCE FOR TITLE MATTERS AND IN SITUATIONS THAT REQUIRED CREATIVE SOLUTIONS TO ISSUES AT HAND. MIKE IS A KNOWLEDGEABLE PROFESSIONAL AND WOULD MAKE A GOOD TITLE PARTNER FOR ANYONE NEEDING HIS ASSISTANCE, I WOULD HIGHLY RECOMMEND HIS SERVICES." - NICK BERRYMAN, REALTEC COMMERCIAL

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# Sarah Dick

BRANCH BUSINESS DEVELOPMENT MANAGER

*The Connection Queen*

BY KATE SHELTON • PHOTOS BY A.B. CONSULTING NOCO

“There is no better feeling in the world than helping someone get connected with the right person. In this business, it often only takes one connection to make a huge difference. I love connecting people and I love connecting with new people. The more people you’re connected with, the more you know you’re not alone in real estate. And the more connected you are, the better your business will be. My passion is in making those connections,” said Sarah Dick, Branch Business Development Manager at CrossCountry Mortgage.

Anyone who knows Sarah knows just how true this is. Sarah is a well-known figure in our region. She gives back a tremendous amount of time and energy to make our community a better place for all. She lights up a room with her big smile and infectious energy. When Sarah walks in, people gravitate toward her. She is the connection queen and we’re all better for it.

Sarah grew up in a small, rural town in Utah. College led her to Grand Junction where she started in sales in the oil and gas industry. This role eventually moved her to Northern Colorado where she met her long-time significant other, Kye. Sarah worked her way up in the industry, creating quite a successful role for herself.

“A friend was working in real estate and she pointed out that I was working way more hours and making quite a bit less. She talked me into joining her,” Sarah recounted. Following her friend’s advice, Sarah worked as an assistant at a RE/MAX office for several months before the team dissolved. She soon







“

“There is no better feeling in the world than helping someone get connected with the right person. In this business, it often only takes one connection to make a huge difference.”

found work at a lending office and has been on that side of the business ever since.

“I initially liked the idea of lending because it was flexible with my stepkids’ schedule but I soon found I love the people the most,” she said. Sarah quickly found that her ability to build meaningful relationships and her passion for connection has served her well in this role.

In 2020, Sarah met Ryan Lendrum, the Originating Branch Manager at the Loveland CrossCountry Mortgage office, at a happy hour and the rest is history as they say. “Ryan noticed that all night long I was fielding calls from agents. He recruited me shortly after,” she said with her infectious laugh. The move ended up being the best choice Sarah could have made.

“Ryan has built an incredible team. We’re all like family and we share the same values and work ethic. We’re all here to help our clients succeed and we love helping agents get to the next level,” she said. “Ryan is an incredible team lead and I feel really fortunate to work in an environment where our boss shows all of us that there is no limit to what we can do.”

As the Branch Business Development Manager, Sarah’s role centers around helping agents get the resources and connections they need to grow their business. “We are all in,” she said. “Our involvement is what really makes us different. We’re here to help with social media, buyer lists, marketing, making sure every deal gets to the closing table, and more. We do a lot of coaching and we partner with agents of all sizes to grow their business, no matter what their needs are.”

CrossCountry Mortgage is the number one retailer in the industry. In the past 5 years, the Loveland CrossCountry branch has helped over 700 families achieve their dreams. They're not slowing down anytime soon. Despite the volatility in the market, the team has continued to show consistent growth. In 2024, CrossCountry Mortgage was honored by the Denver Post as a 2024 Top Workplace.

Sarah's passion for supporting the community and making connections doesn't end with work. She's involved with the Northern Colorado Home Builders Association, Professional Women in Building, the NoCo Parade of Homes, NoCo Real Producers, and the Women Optimizing Women organization. She's a Windsor Chamber Chamber of Business Ambassador and a Chamber board member. She also serves on the Chamber's event committee.

In 2021, Sarah founded an organization called NOCO Women in Business. They exist to support local women entrepreneurs and business professionals in a space where they can build authentic connections and grow their businesses. "I'm always out supporting organizations and women, so this is my way to do even more," she said. NOCO Women in Business hosts five educational events annually, as well as monthly Coffee and Connections events to spotlight local entrepreneurs and foster relationships.

When Sarah's not working, she attends many local events and supports businesses and organizations across the region. She spends her time with friends and family and loves watching her step-son, Little Kye, play football and lacrosse. Sarah also enjoys being outdoors boating, camping, fishing, and shooting. She was also named a 30 Under 30 honoree by NOCOStyle magazine in 2023, an award she is very proud of.

She is a proud step-mom of Jolee, Hayla, Caleb, Cale, and Little Kye. Sarah and Kye love to travel, play golf, and try new food. She is always dressed to impress and has made a point of spending more time with her family in recent years.

Sarah misses her dog Peanut fiercely. "Peanut was with me throughout my growing up years and helped me get to this point. I miss him every day," she said. Kye and Sarah have recently adopted a new dog named McLovin'; he's growing on her slowly.

The entire CrossCountry team is here to help agents succeed. "We're never too busy to help you with any of your needs. Big or small, we're here to help you get to the next level," she said.

Sarah is always eager and willing to make new connections. Join her for the next Coffee and Connections meetup or find her at a Real Producers event. Connect with Sarah at sarah.dick@ccm.com or on Instagram at @sarahdickkkk.



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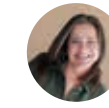
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# Colleen Yoo

The Group, Inc.

BY JACKI DONALDSON  
PHOTOS BY ERIN WAYNICK, ERIN WAYNICK PHOTOGRAPHY

From a bustling Chicago suburb to the mountains of Colorado, from marathon days in hospitality to marathon races on the road, Colleen Yoo's journey is anything but ordinary. Her dream of opening a restaurant led her to real estate, where she discovered that success was less about the finish line and more about the endurance, authenticity, and balance she cultivated along the way. Through bold moves and strategic pivots, Colleen built a career that aligns with her values, her family, and her drive to help others find their "better" in Fort Collins.

After graduating from high school in Chicago, Colleen departed for the University of Dayton in Ohio. Having worked in the restaurant and hospitality industry and aiming to become a restaurant owner, she earned her bachelor's degree in business entrepreneurship. Before launching into a full-time career, though, she and a childhood friend followed their hearts to Vail, CO, to be ski bums for a year. Colleen worked at the iconic Red Lion on Bridge Street, and when the one-year mark was up, she landed a management position with Marriott in Boston, MA. Colleen, who met her now-husband, Pete, while in the city, realized the

demanding hours did not align with the lifestyle she wanted. Transitioning into event planning, she embraced the opportunity to meet and partner with many amazing people. Then came marriage, a move back to Chicago, a new position as an event planner for the Juvenile Diabetes Research Foundation (JDRF), and a first, second, and third baby. Longing to return to Colorado, Colleen and Pete (who had also previously lived in Vail) packed up and moved to Fort Collins.

Once in Fort Collins, Colleen, a fitness enthusiast, began teaching yoga and barre classes. She also sold



Photo by Natalie Upton





**“I AM A MARATHON RUNNER, AND MY MANAGING BROKER AT THE TIME KEPT REMINDING ME THAT REAL ESTATE IS LIKE A MARATHON, AND I HAD A LOT OF FAITH IN THAT ANALOGY.”**

jewelry for Stella and Dot and natural skincare products for BeautyCounter and became a life coach, starting a company called Find Your Better. “When we moved here, I planned to slow my roll,” Colleen reports. “But I like to work, and I love making connections.”

The relationships Colleen has built through her varied endeavors have propelled her work in real estate, a career she never saw herself pursuing despite her husband recommending it years earlier. Then, her previous boss in Boston encouraged her to meet with a broker friend of hers in Colorado. “We met for coffee, and she advised me to read Larry Kendall’s *Ninja Selling* book, and that, in a nutshell, is how it all evolved,” Colleen reveals. “Ironically, my next-door neighbor at the time was the president of The Group, and he suggested I get my license. I read the *Ninja Selling* book, took the course, passed the test, and interviewed with The Group. And that was five years ago.”

Colleen’s first year in real estate, coinciding with the pandemic, was a rebranding and building year. “I am a marathon runner, and my managing broker at the time kept reminding me that real estate is like a marathon, and I had a lot of faith in that analogy,” she explains. “I was just proud that I didn’t give up.” In the years following the pandemic lockdown, Colleen found her way, and by 2022, she was amassing impressive numbers. “Then, I took a step back in 2023,” she reveals. “I did very well for three years post-pandemic, and then I had to take care of myself because I wasn’t when I was producing at a high level.” Attributing her success in 2024 to the time she

took for herself, Colleen is now in her consistency era, serving clients that flow largely from her sphere, referrals, and running community.

Reflecting on her “why” in real estate, Colleen talks about her family and financial freedom. “When my kids come to me with opportunities, I want to be able to say yes to them,” she comments, reflecting on a recent trip to London with her oldest daughter, Catherine (14), and a previous excursion to Hawaii with the whole family—Pete, Catherine, Shannon (12), and Danny (10). The family is also committing to forgoing gifts and spending every other Christmas on a fantastic adventure. Making memories is the priority for Colleen and Pete, the Chief Financial Officer for Brinkman, a commercial real estate company.

Colleen displays her collection of medals on the wall of her home office, each a reminder of her marathons in Chicago, London, New York, St. George, and Fort Collins. Wearing a 26.2 bracelet on her right wrist that she crafted with native women in Africa, she draws parallels between real estate and long-distance running. With a steady pace, she pushes through challenging moments, adapts to changing terrain, and keeps her focus on the end goal. Each deal, like each mile, presents its hurdles, but her persistence and determination turn the journey into a testament to personal growth and achievement. Both in real estate and on the marathon trail, Colleen cherishes the community she builds, connecting with inspiring people and finding joy in helping others reach their dreams.

**Connect with Colleen at [cyoo@thegroupinc.com](mailto:cyoo@thegroupinc.com).**

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**Michele Taylor**

# MICHELE TAYLOR TEAM POWERED BY EXP REALTY

BY SAM BURRELL  
PHOTOS BY A.B. CONSULTING NOCO

It's no secret that for a very long time, Colorado has been a haven for those moving from other states, seeking refuge in the Rocky Mountains. Michele Taylor, Northern Colorado REALTOR® and head of the Michele Taylor Team Powered by eXp Realty, is a transplant who came here, fell in love, and now helps others find their happy place; she's been a REALTOR® for 15 years now, but it took some time to get where she is today. Michele grew up and started her family in Southern California, but grew tired of the brick walls, 8 lane freeways, and smog in the air. "I remember telling my sister, there has be

somewhere better than this," Michele says. Eventually she got in contact with Dominic East, an old friend and REALTOR®, who had recently moved to Loveland, and when Michele and her family visited the area, she realized that this was the better place she'd been hoping for. One visit, Dominic showed the family a few houses, and the rest is

history. As Michele says, "That was all it took for us to go back to California, pack up the house, and move to Colorado."

Michele didn't start her career as a REALTOR®. She started in the grocery business and worked her way up to Grocery Manager. From there, she moved to being a vendor and then a territory manager for sales, first at Kellogg's and then at Coca-Cola. When the family moved to Loveland, Michele was still working at Coca-Cola, but she was inspired by how much Dominic loved his job. She was tired of the inflexibility of her corporate job and became interested in what Dominic did for a living. Eventually, Dominic offered to take her under his wing at his brokerage, working with him as his

**"YOU NEED TO TREAT IT LIKE A BUSINESS. YOU HAVE TO PUT IN THE WORK EVERY DAY. MAKE SURE YOUR BUSINESS IS THE FIRST THING YOU FOCUS ON EACH DAY AND IT WILL PAY OFF."**



buyer's agent. "I really wanted to do this," Michele says, "but I wasn't ready to jump right in and quit my steady corporate job." So, even though she accepted Dominic's offer to work with him, she kept her job at Coca-Cola for the time being. She spent her weeks working her corporate job and every weekend holding open houses from 10am-4pm for a local builder they were representing, an incredibly busy schedule she continued for two years. Once she'd established herself, she took the leap, quitting her corporate job and going to work full time in Real Estate with Dominic East at Coldwell Banker. After a few years, Michele decided it was time to go out on her own.

All those open houses early in her career, along with internet advertising, had paid off, and her solo career was booming; Michele says that connecting with clients and building relationships was one of the best things she did while establishing herself. But that success also taught Michele a valuable lesson: sometimes we can't do it all on our own. When she ended up with 20 deals at one time, Michele says, the stress made her realize she couldn't do it alone. "I learned to delegate and to let people help me," she says. After this, Michele started her team, initially at RE/MAX Infinity and then to RE/MAX Alliance where her team made top team in 2020. As Michele explains, "I manage the team and the business. I write all the contracts, I am the main point of contact, and I do all the negotiations and bring in the leads. My team is my 'boots on the ground.' We have finally figured it out and it works smoothly." Now, 15 years into her career, it's the team that is Michele's passion. "My passion is working on and with my agents. Getting them to be successful and helping them get to the next level is my main focus right now so they can have the freedom that I do now." Her agents are well-trained, and they handle showings and listing appointments.



The business is even a family affair; the team's Transaction Coordinator, who helps keep the team running smoothly, is one of Michele's daughters, who has been with the team since 2019, and her husband, a lender for Rocket Mortgage, works closely with her and her Team. "When you work with the Michele Taylor Team you get the whole package," Michele says.

When Michele isn't managing her team, she spends time boating and being on the water, hiking, and traveling, often between her homes in Loveland and in Sarasota, Florida; she splits her time between the two. Her children are very important to her; Michele has six children, three in Colorado and three in Florida, as well as eight grandchildren. She loves being a Mom and a Grandma, and she especially loves traveling

**"MY PASSION IS WORKING ON AND WITH MY AGENTS. GETTING THEM TO BE SUCCESSFUL AND HELPING THEM GET TO THE NEXT LEVEL IS MY MAIN FOCUS RIGHT NOW SO THEY CAN HAVE THE FREEDOM THAT I DO NOW."**

with her family. She and her husband have an RV, and since she can work on the road, they have the freedom to travel through the States. They also fly around the world, with Mexico being a family favorite. As Michele says, "You never know where I'm at! I'm constantly on the move." Having these new experiences is hugely important to Michele, and she loves that her job gives her the flexibility to take that time with her family.

When reflecting on her own career trajectory and how she got where she

is now, Michele gives the following advice for any up-and-coming REALTORS® who might be wondering how she's done it. "Be present and be communicative with your clients and other REALTORS®. Accept feedback from clients and everyone else in the business you interact with." She continues, "You need to treat it like a business. You have to put in the work every day. Even though I am constantly traveling, there is still no days off. Make sure your business is the first thing you focus on each day and it will pay off."



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# Koa Schumann

## Exceptionally Minded

Selling Northern Colorado  
LIV Sotheby's International Realty

BY KATE SHELTON

PHOTOS BY ERIN WAYNICK, ERIN WAYNICK PHOTOGRAPHY

I work hard to make every piece of the puzzle exceptional – from the staging to marketing to my service, I strive for excellence for my clients. And that's what makes all the difference, they can feel that extra touch. They know we'll go the extra mile for them," said Koa Schumann, a LIV Sotheby's International Realty agent.

Koa makes up half of the Selling Northern Colorado team. She and Jason Filler are a dynamic duo who serve their clients exceptionally well, every single time. Together, they've become one of the most well-known teams in the region and their business continues to grow, despite the market shifts.

As nearly a native, Koa is proud to still call Colorado home. She was born in Scottsbluff; her family moved to Loveland when she was just a baby. She graduated from Mountain View High School, where she met her husband when she was just a freshman. She and her family now call Berthoud home.

Koa spent the first 14 years of her career working as a paralegal at a busy law firm. That experience taught her all about contracts, legalese, and a deep attention to detail. "I really enjoyed that job but I was eager for a change. I wanted to be more engaged and more

interactive with people, I wanted to help them achieve their dreams in a more fulfilling career," she detailed. A friend talked her into applying to be an assistant at a real estate brokerage.

"That was the best career move I could have made," said Koa. "I worked with 12 agents and learned so much about the business. That's when I really fell in love with real estate."

It was in that role that Koa met Jason. Jason was one of the top agents at the brokerage. He became more and more successful. He eventually was seeking a personal assistant and I was happy to fill that role.

Koa worked as Jason's assistant for a year before deciding to get licensed herself. "It was something I always talked about but I was a little hesitant at first. Jason gave me the push I needed to jump in." She earned her real estate license in 2021 and began working alongside Jason.

Now the pair shares every listing and both are fully informed about each client. They founded Selling Northern Colorado. They serve the entire region and have clients at all levels. Together, they have incredible stats – over 150 transactions closed together, many in the luxury category.



“

I assist people in finding their dream homes or investment properties, which often mark a significant milestone in their lives. I help alleviate stress and ensure they make informed decisions by guiding them through this important process.”

“It just works well for us,” she said. “We are very like-minded and we share the same values. Our clients get the best of both of us and having two people working together makes this business so much more manageable.”

“We’re actively engaged in the market, which is the key to our clients’ success,” Koa explained. “We stay current, regularly tour homes, and continuously foster relationships with other agents, lenders, and service providers. We are present every day, answer calls promptly, and deliver excellent service. Our clients notice this dedication and share their positive experiences with their friends.”

“I chose to become an agent to make a meaningful impact, and I can proudly say I’ve achieved that,” Koa shared. “I assist people in finding their dream homes or investment properties, which often mark a significant milestone in their lives. I help alleviate stress and ensure they make informed decisions by guiding them through this important process.”

Koa is proud of the relationships she’s built along the way. “Additionally, I’ve built lasting relationships with my clients, many of whom have become friends. These connections go beyond

transactions; they are built on trust and mutual respect. Knowing that I’ve played a part in helping someone achieve their goals gives me a profound sense of purpose and fulfillment,” she said. “Moreover, my work has a ripple effect. Happy clients often refer their friends and family, expanding my network and allowing me to help even more people. This continuous cycle of positive impact not only enhances my professional life but also enriches my personal life.”

Two years ago, Koa and Jason transitioned to LIV Sotheby’s International Realty. “We wanted to offer our clients more,” Koa explained. “More of that exceptional feeling, elevated marketing, and the client-centered touch we believe in.” With the top-notch support from Sotheby’s, their business has flourished. The enhanced resources and prestigious brand have allowed them to provide unparalleled service, attract a broader clientele, and achieve remarkable growth. Their commitment to excellence and the backing of a renowned real estate firm has truly elevated their business to new heights.

With a bustling business, Koa notes that her free time is spent



“  
I chose to become an agent to make a meaningful impact, and I can proudly say I’ve achieved that.”

either with clients or her family. Koa and her husband, Bradley, have two children: Kasyn, 14, and Bodhi, 11. She coaches her daughter’s under-12 softball team and makes it a priority to attend all softball games, as well as Bodhi’s soccer and Kasyn’s basketball and baseball games. Co-owning the business with Jason provides her the flexibility to be present for both her clients and her kids. This balance allows her to maintain strong professional relationships while also being an active and supportive parent.

Koa has no plans of slowing down anytime soon. “I’m a very competitive person, I am always setting new goals and working to reach them. “I just want to keep improving so that I can offer my clients even more,” she said.

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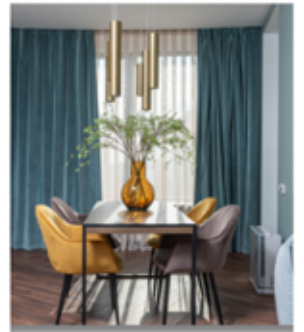
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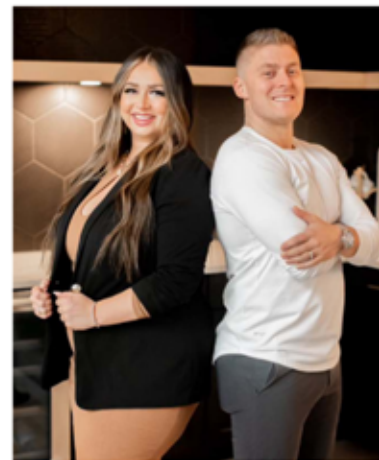
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# Understanding Appraisal Waivers

Dispelling the Myths and Adding Insight

For any transaction with financing, there will inevitably be a conversation about the appraisal process. *Is it expected to appraise? Are there sufficient comps? What if there's a gap?* These implied risks can affect the success of any contract, or at the very least, make for interesting posturing and negotiating along the way. It's no surprise, therefore, that when a lender offers an appraisal waiver (Property Inspection Waiver or "PIW"), buyers and sellers can breathe a sigh of collective relief. The understanding of how, when, and why these PIWs can be granted, however, remains largely misunderstood by the common home buyer/seller.

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

Sr. Loan Originator    200 S. College Ave Ste 10,  
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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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