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JULY 2025

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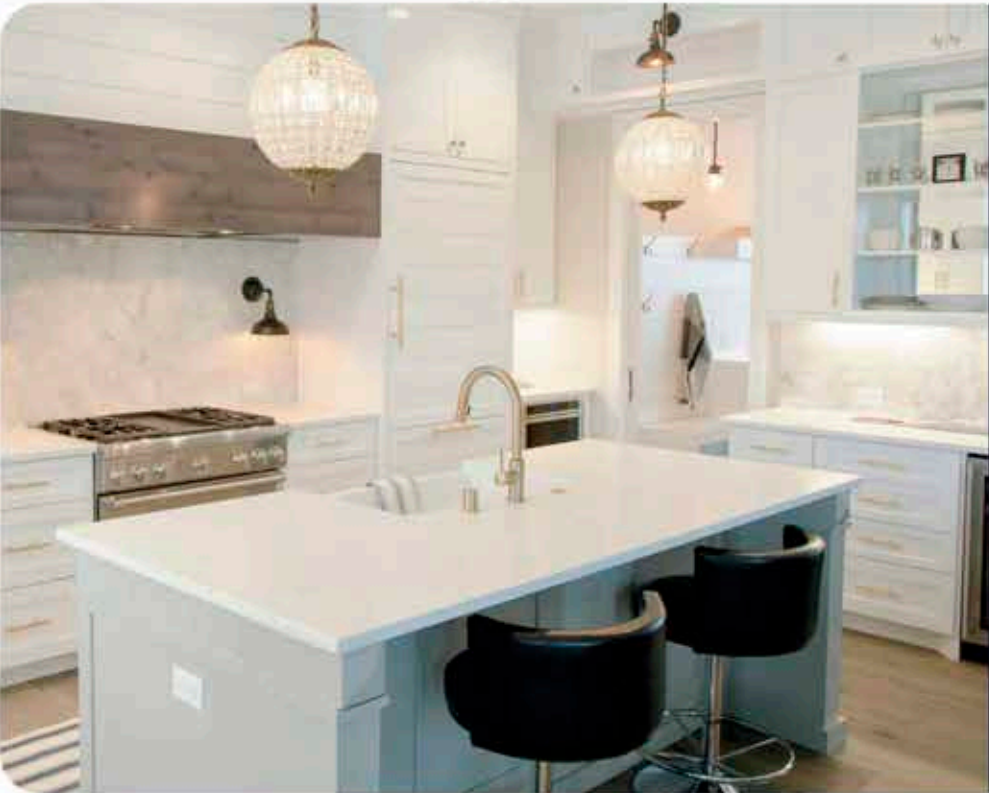
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The Only Email Newsletter Formula You'll Ever Need



BY MAYAN ROHRER

Sending a monthly email newsletter is one of the easiest, and most effective, ways to stay in touch with your sphere. Even if someone doesn't open it, your name showing up in their inbox is a win. But how do you take your email from one of many to something people actually look forward to opening?

Here's a simple, repeatable newsletter formula that builds trust and drives referrals, without taking hours of your time.

1. Pick the Right Email Service Provider

Start by choosing a platform that fits your needs. Want beautiful emails and landing pages without needing a design degree? Try Flodesk. Looking for CRM integration and simple automation? Mailchimp might be the way to go. If you've got coding skills and want full customization, SendGrid could be a fit. Just pick one that works for your comfort level and stick with it.

2. Create a Template

Design your email template once and let it be. Maybe revisit it once a year to keep it fresh, but monthly updates are a waste of time. Your audience cares more about what you say than how many Canva graphics you add.

3. Choose Your Monthly Sections

Here's where the magic happens. Choose a few consistent sections for your email and don't deviate. When people know what to expect they're more likely to keep opening.

Here's My Go To Layout:

- Introduction: A quick insight from you. What's going on in your life, what

you're seeing in the market, or a relatable anecdote. It builds trust and connection.

- Value-Add Content: Share tips for homeowners or timely insights that may impact your audience, not just buyers or sellers. Think seasonal maintenance checklists or renovation ROI insights, summer City construction to look out for or utility savings tips.
- Community Update or Event: Link to something local. It shows you're active in the community and gives people a reason to engage.
- Market Stats or a Listing Highlight: Keep it brief. Not everyone is actively looking to buy or sell, so focus on relevance over promotion.

Avoid filling your email with listings or advice that only applies to people mid-transaction. Most of your list isn't moving this year, but they know someone who is.

4. Schedule It

Set a recurring reminder in your calendar to write and send your newsletter. Accountability matters. A half-written email in your drafts doesn't keep you top of mind.

5. Build a Content Bank

Anytime you see a great local event, article, or homeowner tip, drop it into your Notes app or a Google Sheet. Pull from it when you sit down to write. And don't be afraid to outsource or link to sources like Visit Fort Collins, the City of Fort Collins, or NAR for inspiration.

6. Hit Send

Done is better than perfect. Your fifth email will be better than your first, but you can't get to five without sending the first one. Focus on consistency, not perfection, and watch your results grow.



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Get to Know

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With more than two decades of experience in the NoCo real estate and title industry, I bring a deep, hands-on understanding of every step—from processing files to crafting strategic marketing campaigns that get results. My mission? To earn your trust, elevate your business, and become a valued extension of your team. Let's make an impact—together.

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We're also grateful to **Rural 1st** and **Rubber Stone Solutions** for your silver sponsorship and partnership. Your involvement helped create a vibrant celebration that brought everyone together.

Thank you for believing in our mission and for helping us elevate this celebration in every way. We couldn't have done it without you!



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Elevate & Celebrate

Thank you to everyone who joined us for our *Elevate & Celebrate Cinco de Mayo* event on May 1st! We're so grateful for each of you who showed up, mingled, and helped turn a rainy, windy afternoon into such a fun time.

A huge shoutout to Jack Taylor for letting us use his gorgeous barn—seriously, it was the perfect spot for the day (and yes, the property is currently for sale if you fell in love with it like we did!).

And of course, a big thank you to our amazing Preferred Partners for sponsoring and supporting the event.

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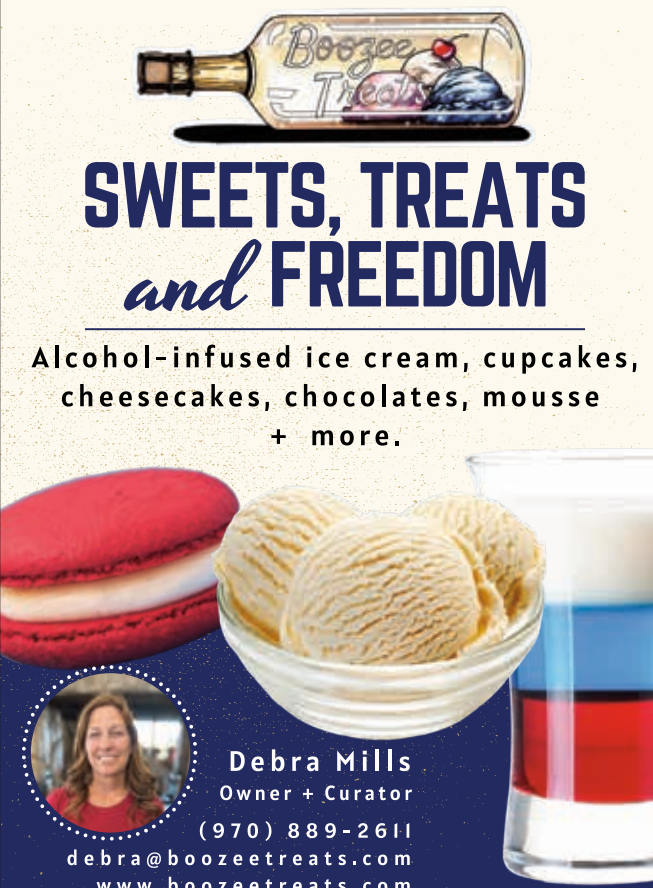


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What brought you to this field?

For many years, I ran a large home appraisal branch. I was ready for a change and knew I wanted to do something where I could stay connected with the client relationships I'd built over the years, which brought me to my job as a home inspector.

What do you love about your work?

I love being out in the field (not at a desk), meeting and working with great people and seeing interesting properties.

Fun facts:

My wife and I have been married for 19 years, and we have three sons who play many sports throughout the year. I enjoy hunting, fishing, skiing, being outdoors, and spending time with my family. I also coach football and lacrosse.



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Homes with Heart

BY KATE SHELTON
PHOTOS BY A.B. CONSULTING NOCO

Welcome to Kinston, Centerra in Loveland – Northern Colorado’s best place to call home. The word Kinston symbolizes the intersection of kinship and town, a place where people belong, and homes are built with heart.

This development is designed to foster a sense of community and a place where homes are built with character, life is full of variety, and people spend time together. Kinston, Centerra is located at the I-25 and Highway 34 interchange. The Kinston community encompasses just over six hundred acres and includes a wide variety of new-build residential homes, enticing amenities, walking paths, recreational opportunities, and intentional community-building spaces and events.

One of the things that makes this place special is the Kinston Hub. The Hub embodies the very spirit of what Kinston is all about – time together. Residents and guests can enjoy the Hub Café by Fresh Plate, with its Colorado-inspired menu, while gathering in comfortable spaces. For residents, there are plenty of clubs, events, and groups to join.

Kinston recently welcomed Hannah Bornhoft to the team. She is the Community Experience and Marketing Coordinator, helping build connections for all. Hannah works at the Kinston Hub and is there Monday through Friday. For REALTORS®, Hannah serves as your point of contact for tours and information about the community. For visitors, she helps plan events and create a sense of connection.

At Kinston, beauty is built right into the homes. This development has an incredible lineup of builders reinterpreting paired- and single-family homes at a variety of price points and styles.

ACTIVE KINSTON BUILDERS

David Weekley Homes

David Weekley Homes (DWH) was founded by David Weekley and his brother, Dick. They started building in the Houston area in 1976 and expanded from there. Denver was their first division outside of Texas, with the first home built in Colorado in 1993.

DWH and McWhinney have partnered on other projects with great success, making Kinston a great fit. DWH says, “Kinston is

a stunning community with breathtaking views of the Colorado Front Range.”

For the DWH collection, it’s all about thoughtful design. They offer 2 to 7-bedroom options in both single-family and townhome plans. These two-story homes range from 1,499 to 3,898 square feet and start in the \$400s. David Weekley Homes’ LifeDesignSM balances sightlines, natural light, and flow to enhance the Northern Colorado lifestyle. Their sales team includes Chris Flores and Jennifer Wilton.



Jennifer Wilton & Donna Hartley
with David Weekley Homes



Suzanne Wolf with Bridgewater Homes

Bridgewater Homes

Bridgewater Homes has been in business locally for 10 years, building homes in Northern Colorado, the Denver Metro, Wyoming, and Nebraska. They are proud to be building in the Kinston neighborhood and have an incredible lineup of offerings. The Bridgewater team is dedicated to service, quality, and craftsmanship.

In Kinston, Bridgewater Homes offers a variety of options to suit different needs and budgets. Their semi-custom homes provide the perfect balance between personalization and efficiency. With a variety of thoughtfully designed floor plans, buyers can choose the layout that best suits their lifestyle. Each home features high-quality finishes and attention to detail, ensuring that living spaces are both stylish and practical. This approach allows buyers to enjoy the customization of a unique home without the complexities of a fully custom build.

With 14 spacious Bridgewater Collection floorplans, there is something for everyone. Bridgewater Homes offers semi-custom open ranch and two-story homes ranging from 2-7 bedrooms, with careful attention to detail in design, construction, and customer service. Bridgewater Homes range in price point from the \$600s to over \$1M and Suzanne Wolf serves on the sales team at Kinston.

COMING SOON

Richmond American Homes

Richmond American began building homes in the late 1970s. Today, they have communities under construction in 15 states, and they're ranked among the top 10 builders in the nation. Richmond has built 250,000+ homes from coast to coast, but the real success is that no two homes are exactly alike.

In Kinston, Richmond's inspired single-family and paired home collections infuse both character and color into the neighborhood. These beautifully detailed 2 to 4-bedroom ranch and two-story homes are as open and welcoming on the inside as they are charming on the outside. These homes will begin pre-selling in Summer 2025. Richmond builds will range in price point from the \$400s to \$600s; contact their sales representative, Jessica Stephens, for more information.

Richmond's duplexes within the Kinston development proved to be very popular and have already sold out.



Jessica Stephens with Richmond American Homes

Lennar

Since 1954, Lennar has built over one million new homes for families across America. They build in some of the nation's most popular cities, and are proud to be building in Kinston soon. Their floor plans will cater to those ready to have a place to hang a porch swing and rediscover the lost art of conversation. Lennar is planning to start building in Kinston this Fall.

Trilogy by Shea Homes

From the Shea family's role in building the Hoover Dam and Golden Gate Bridge, to their careful selections of materials, they are a home builder who cares about every detail. In 1977, Shea began building apartments and homes in California. In 2006, Shea began working in Colorado, developing the Denver Tech Center and building thousands of homes along the Front Range.

This celebrated homebuilder with deep roots in Colorado will create and deliver a world-class 55+ resort-style Trilogy® Boutique Community™ within Kinston,

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Sign up for Kinston's interest list and be the first to know about upcoming events, community announcements, and more! Scan the QR code or head to www.centerra.com/kinston



Hannah Bornhoft, Community Experience & Marketing Coordinator at McWhinney

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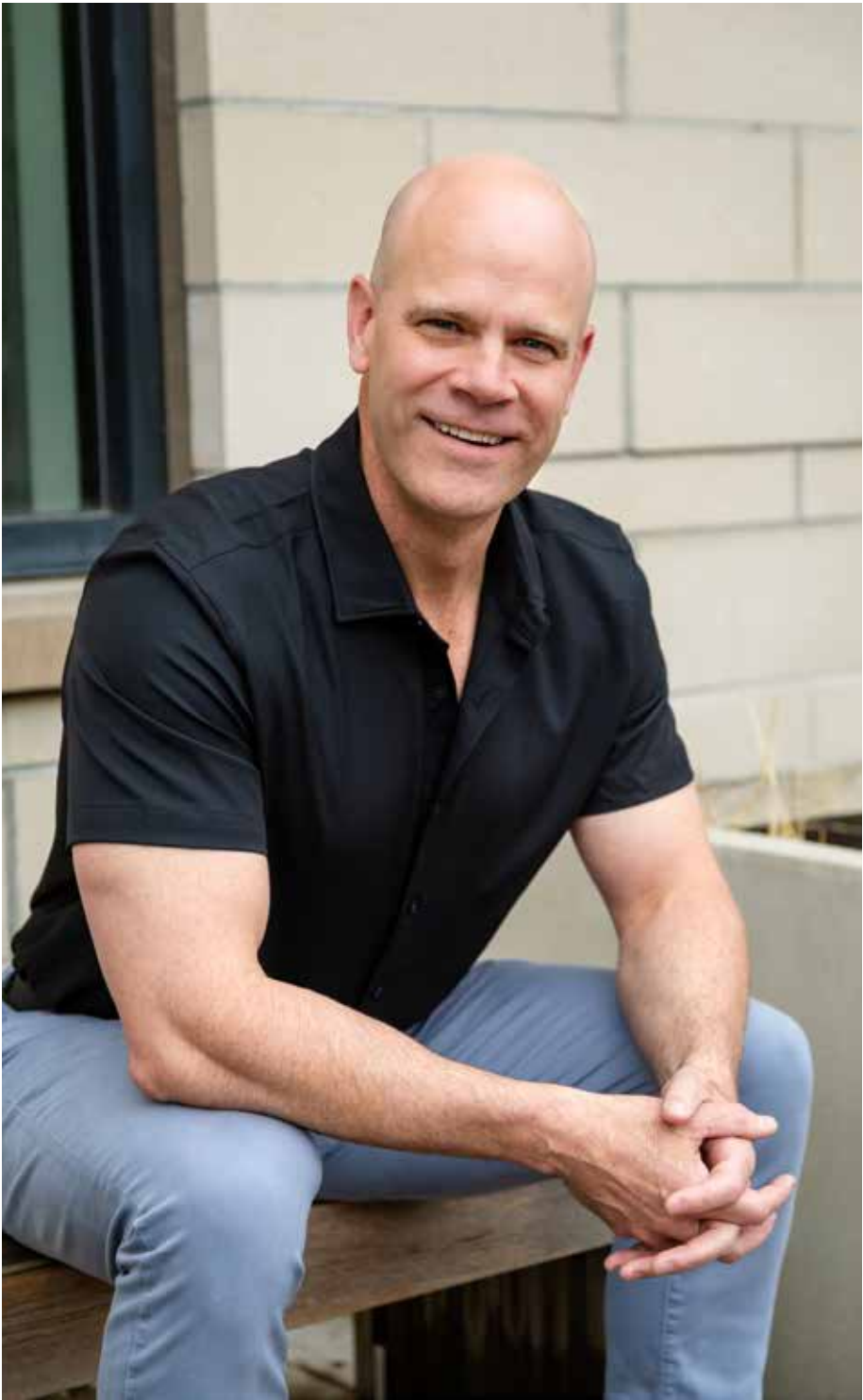
Amy & Jeremy HOULTON



HOULTON HOME TEAM

BY JACKI DONALDSON
PHOTOS BY ERIN WAYNICK,
ERIN WAYNICK PHOTOGRAPHY

Amy and Jeremy Houlton didn't plan on starting over, but a season of quiet unraveling tested their careers, their family, even their sense of identity. During that time, they likened themselves to two sparrows in a hurricane, holding on against the winds of change. And in that storm, they found something steady: a calling to help others find stability, belonging, and home.



Today, Amy and Jeremy are two eagles soaring. The leaders of Houlton Home Team (powered by eXp Realty) began partnering in real estate in early 2024. Amy had been a Colorado agent since 2021, and when Jeremy joined her 18 months ago, they grew Amy's business by 60%—in a down market. Not bad for the couple who had previously downsized from a 3,600 square-foot home to an RV with their three daughters and an 80-pound boxer.

The couple sold their house under duress after closing the church they had started in Colorado and run for four years. "We had a beautiful community of about 30 people, but we could not financially make it," shares Jeremy, who served as the pastor. "Closing the church was the beginning of a pretty dark season for us. We were in our 40s with no real savings or retirement and had to walk away from our dream." While scrambling to secure a Plan B, family members offered them their non-winterized RV. Landing on the warm shore of San Diego, CA, the family of five—plus their canine companion—lived in close quarters for three months.

“WE ARE IN A LIFE-GIVING SEASON. OUR BUSINESS IS STRONG, OUR MARRIAGE IS THRIVING, AND WE HAVE REMARKABLE, STRONG, TALENTED DAUGHTERS WHO ARE EXTREMELY GRATEFUL. WE ARE TRULY DELIGHTING IN DOING LIFE TOGETHER.”

RV life revolved around education. The girls were homeschooling, and Amy and Jeremy were studying everything they could about real estate, the stock market, and cryptocurrency, steadfast in their commitment to determine how people used money to make money. Eventually, they started buying and renting properties in Rust Belt



states like Illinois and Indiana, and a construction management job for Jeremy helped the family move out of the RV and into a house. “That job allowed us to start making money for survival as we were learning about investing,” he reveals. Then, Amy got her California real estate license just as the pandemic was emerging. She didn’t start practicing until the family moved back to Fort Collins in 2021 and she got her Colorado license.

Back home in Fort Collins, Amy and Jeremy, who had become a Certified Financial Planner, arrived in another difficult situation. “I was doing finance, and she was doing real estate,” Jeremy explains. “Her business and mine were growing, but we were growing in different directions. So, we decided to consolidate our efforts in real estate.” The result: They went further faster. Although Jeremy spends most of his time in real estate, he is also a Certified Financial Planner with Navigation Wealth Management in Fort Collins.

Amy credits their early success to leveraging social media, networking, and building bonds. “We’re community builders,” she notes. “It’s something we’ve always done well.” The couple frequents restaurants and pubs, shouting them out on social media whenever possible. They co-lead the BadAss Real Estate Investors Group of Northern Colorado and are ambassadors for their gym, F45. For two years, they have produced a series of YouTube videos (Fort Collins Real Estate), and they are thrilled about their new organization

called The Million Dollar Marriage for entrepreneurial couples building thriving businesses and marriages. One of their The Million Dollar Marriage TikTok videos has already garnered 27,000 views. Strong processes also power Houlton Home Team. “Jeremy is good with the systems and structures,” Amy asserts. “He is a large reason why we grew as much as we did the last year.”

When Jeremy, who grew up in Los Alamos, NM, and Amy, who lived in Wisconsin before moving to Colorado, reflect on their path, they agree that the impetus for their personal and professional growth was that chapter when everything fell apart. “That disorienting situation, that pain, was the doorway through which we began to transform,” Jeremy comments. “We’ve come to believe that pain is an assignment—a tool assigned for that moment so you can become a better



version of yourself. And it turns out that the better version is what the world needs.” Amy adds, “The goal is not to just put everything back together. The goal is to stand back up, hold one another once again, and move forward.”

Forward motion has ushered Jeremy and Amy into a beautiful space. “We are in a life-giving season,” Amy emphasizes. “Our business is strong, our marriage is thriving, and we have remarkable, strong, talented daughters (21, 19, and 16) who are extremely grateful. We are truly delighting in doing life together.”

Without hesitating, Jeremy professes that the growth they are experiencing as a couple and family is the most rewarding part of their journey. “There is something wonderful about surviving terrible chaos and coming out victoriously,” he relates. Amy adds, “I think we’re more aligned than we’ve ever been. I feel like we are really going somewhere now.”

When Amy and Jeremy take their daily walks, they almost always see a bald eagle flying by. “That eagle is a reminder of who we are,” Amy says with a smile. “We are soaring, and we have such a different vision for our future than we previously had.” Their story isn’t over—in many ways, it’s just beginning—and with each new chapter, the pages are filling with more hope, more laughter, and more light.

Connect with Amy and Jeremy at www.houltonhometeam.com.

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Jeff Lewis

CORE PROPERTY GROUP AT COLDWELL BANKER

BY JACKI DONALDSON
PHOTOS BY A.B. CONSULTING NOCO

When Jeff Lewis Googled “How to become a REALTOR®,” he was more curious than serious about joining the real estate industry. Knowing he had grown tired of his corporate career as a VP of Sales, something had been nudging him toward the field, so he decided to explore the possibility—not realizing his internet search would be the first step toward the most rewarding chapter of his professional life.

One day, almost on a whim, Jeff signed up for real estate school. “I signed up for the licensing course,” he announced to his family. He started classes the following week and has never questioned his path. In fact, he wishes he’d started years earlier.

Raised in Chicago and a proud Michigan State grad, Jeff’s first career in sales and executive leadership ushered him into the thick of the dot.com boom. He grew into the role of sales manager at Apartments.com, where he met his wife, Lisa, who was in marketing then. The couple faced a crossroads when Lisa mentioned that she wanted a completely different career as a vet tech.

What started as a temporary move to Denver for Lisa to attend vet tech school in 1999 turned into a permanent adventure. After Lisa decided she wanted to become a full veterinarian, they stayed in The Centennial State. Lisa attended Colorado State University’s prestigious vet school, and they got married, bought a house, had their daughter, and settled into the year-round lifestyle of Fort Collins.

Meanwhile, Jeff’s successful career pivoted into publishing and head-of-sales roles for high-tech magazines and global online job boards. Eventually, the corporate hustle started to wear thin. Lisa, already deeply connected to the community through her work as a veterinarian, encouraged him to find something more meaningful—like real estate.

Jeff’s early days as an agent weren’t glamorous. A referral from Lisa, whose veterinary client was moving to Dallas, led to his first sale. “From a sales perspective, you don’t convince your friends to move,” he jokes. “It was a bit bare after that first sale.” But Jeff stayed





confident, slowly building a pipeline by working with whoever needed him. When COVID-19 shut down the world, he adapted and closed 12 deals that year. One of his first lessons sticks with him today. “When I mentor new agents, I tell them—nothing matters if you don’t have a client, so find your people,” he shares.

Jeff has been fortunate to partner with some truly great people throughout his real estate career, including several veteran agents. These relationships have helped him develop invaluable habits that now benefit his clients every day. He works hard to think ahead, anticipating his clients’ needs. He strives to address issues before they become problems, always aiming to stay one step ahead in every transaction. Most importantly, Jeff focuses on lightening his clients’ load, using his trusted resources to get important things done efficiently and effectively.

“When I mentor new agents, I tell them—nothing matters if you don’t have a client, so find your people.”

At Coldwell Banker, Jeff found his home, surrounded by smart, professional agents. He even co-founded a team, Core Property Group, with fellow agent Josh Chapel. “We wanted to build camaraderie and learn from each other’s experiences,” Jeff explains. Their model—independent businesses under one team—has been a huge success, landing them in the top 2% of Coldwell Banker teams globally in 2024.

Jeff’s approach is simple but powerful: Clients come first. He recalls a buyer who backed out of a home purchase only to find a perfect house a month later. “At the end, they told me they appreciated that I didn’t push them to stick with the first

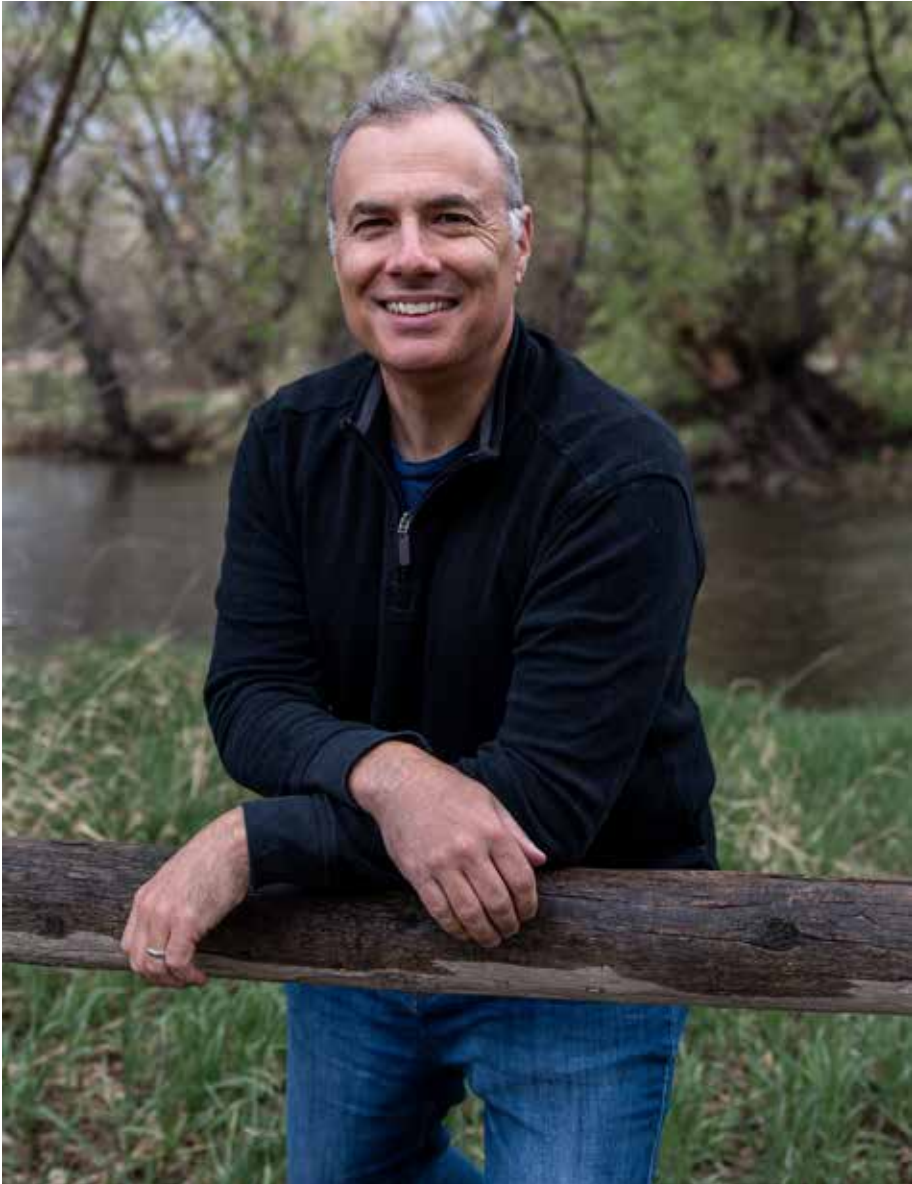
deal,” he recalls, adding that he assists his buyers and sellers whenever he can. He is no stranger to shoveling driveways or crawling through basements to mop up pooled water for his clients. Also a skilled mentor, Jeff was named Coldwell Banker’s Mentor of the Year in Fort Collins in 2024—a nod to his dedication to helping new agents find their footing.

When he’s not busy ensuring his clients are living their best lives, Jeff enjoys everything Colorado offers—hiking, trails, restaurants, breweries—with his friends and family (daughter Lillian is 20, and son Logan is 17). And if you spot Jeff around town, chances are Springsteen will be blasting from his car stereo. “I’m a die-hard Springsteen

fan,” he proudly reveals. “I’ve seen him 44 times.” Last summer, he got to check off a dream: seeing The Boss at Wrigley Field in Chicago.

If Jeff Lewis were to see his name in lights, on a book cover, or in a movie title, he knows what the title would be: “Funny-Looking Kid from Chicago Makes It in Real Estate”—a perfectly humble summary of a life Jeff has built on resilience, heart, and the courage to follow the nudges that lead somewhere better, proving that sometimes, the best success stories sometimes start with a quick Google search.

Connect with Jeff at jeff@corepropertygroupre.com.



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Min Meisel

RE/MAX ALLIANCE

BY JACKI DONALDSON
PHOTOS BY ALYSSA BENSON, A.B. CONSULTING NOCO

When Min Meisel boarded a train for a week-long trek to East Germany at 25, she carried just a single suitcase—and an extraordinary amount of courage. Armed with a physics degree but no German language skills, she knew only one person in the country: her twin sister, who asked her to come to be with her. “I dropped everything and went without knowing German at all,” Min says. “I just knew I had to be there for her.”

That leap of faith in 1989 landed Min squarely in the middle of history. She was in West Berlin when East and West Germany reunited—a momentous event that was not the first upheaval she had witnessed. Min grew up in China during the Cultural Revolution, navigating political and social turmoil from a young age. “I started my life three times,” she reflects. “First in China, then in Germany, and again in the United States. I went through wars, revolutions, and loss.”

In Germany, Min taught herself the language, passed a fluency exam within a year, and enrolled at a technical university in Berlin to study IT and electrical engineering. She juggled multiple jobs—restoring ancient artifacts at a museum and cleaning offices, sometimes working three shifts a day—to make ends meet. While in Germany, she married, had two daughters, and began laying the foundation for the next chapter of her life in America. “I always wanted to come to the United States,” Min shares. “I didn’t have any connections, but when my ex-husband got a job in California, we moved.”

In January 2000, Min and her young family arrived in the Bay Area. She could read English but struggled to speak it. “I couldn’t open my mouth,” she laughs. But necessity lit a fire under her. Min earned her California real estate license in 2003 and joined the region’s largest office, Coldwell Banker. “My girls were three and six years old,” she

remembers. “I needed the flexibility to care for them. Real estate gave me that.”

True to form, Min didn’t settle for “good enough.” She earned the prestigious GRI (Graduate, REALTOR® Institute) designation early in her career and built her business around a philosophy of service—helping clients not just buy and sell homes, but also navigate life’s other challenges, from insurance disputes to car accidents. “If my clients have a problem, they come to me,” she notes. “I help however I can.”

In 2006, a road trip changed everything again. “Four days into the trip, I fell in love with Colorado,” Min recalls, smiling. On instinct, she bought a house sight unseen. Five weeks later—just before the new school year—she moved her family to Fort Collins.

Starting over yet again, this time in a much smaller town, Min quickly made her mark. Without knowing a soul, she



had secured four listings within six months. Her work ethic, fearlessness, and full-service approach swiftly spread by word of mouth. Personal challenges didn’t slow her down either. When her marriage ended and her ex-husband questioned whether she could survive alone, Min replied, “I’ll show you.” And she did.

Today, Min’s thriving business relies almost entirely on residential, commercial, new construction, and referrals. Her service extends well beyond the closing table—whether finding landscapers



“
I’M A SURVIVOR,
A LIFETIME LEARNER, A HELPER.
IF SOMEBODY ELSE CAN DO
IT, I CAN DO IT. I NEVER SAY,
‘I CAN’T’—I JUST LEARN.”



“
**I STARTED
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FIRST IN CHINA,
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AND AGAIN
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STATES. I WENT
THROUGH WARS,
REVOLUTIONS,
AND LOSS.”

for new homeowners or donating furniture to families in need. “I offer full-service and lifetime service before, during, and after the transaction,” Min remarks. “Now remarried, Min’s husband of 15 years, Erik, serves as her unlicensed assistant and trusted handyman.

Min’s drive extends into every corner of her life. She exercises 60 to 90 minutes daily to stay mentally and physically sharp. She sings in choirs, square dances, cooks homemade meals for her open houses, and serves as a Chinese medical interpreter at local hospitals. She also holds a Master’s Certificate in Student Affairs in Higher Education from

Colorado State University and has volunteered to help international students improve their English. “I’m a survivor, a lifetime learner, a helper,” Min asserts. “If somebody else can do it, I can do it. I never say, ‘I can’t’—I just learn.”

Min’s daughters, now grown, are following in her footsteps, living internationally and mastering multiple languages. And Min? She’s still learning, still helping, still building—and confidently speaking four languages: Mandarin, German, English, and real estate!

Connect with Min at
www.minmeisel.remax.com

Team Member Spotlight



Laura Kovari
Closer
970-658-4685 | lkovari@firstam.com

With a reputation built on trust, communication, and consistent results, Laura Kovari brings over 30 years of title expertise to every transaction. She is a true professional who understands the complexities of real estate transactions and ensures smooth, efficient closings.

"I love being part of helping people achieve their dream of homeownership," says Laura. "Strong relationships and great service never go out of style."

Outside of work, Laura is a proud grandmother of five, an outdoor enthusiast, a sports fan and loves spending quality time with friends and family.

If you're looking for a closer who approaches every deal—and every client—with care, Laura is ready to support your success.

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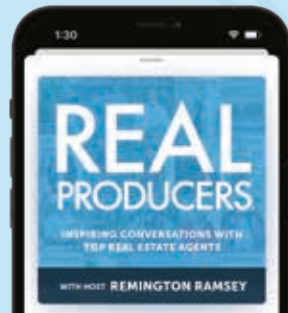
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2025 — The Year of Change and Volatility

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!



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