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JUNE 2025

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Inside:

First American
Home Warranty

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Bry Barton

Ryan Livingston

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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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Contents



Ryan Livingston **36**
COVER STORY

PROFILES



24 Bry Barton



30 Justin Walker



18
First American Home Warranty

IN THIS ISSUE

- 10 Preferred Partners**
- 18 Partner Spotlight:** First American Home Warranty
- 24 Rising Star:** Bry Barton
- 30 Standout REALTOR®:** Justin Walker
- 36 Cover Story:** Ryan Livingston

If you are interested in nominating people for certain stories, please email us at: mary.burrell@realproducersmag.com

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3 Easy Ways to Stay in Touch with Your Sphere During the Busy Season



BY MAYAN ROHRER

It's officially the season when the best-laid marketing plans fall by the wayside. Between contracts, negotiations, showings, and everything going on in your personal life, it's easy to let consistency slip. Monthly newsletters become bi-monthly (or non-existent), spring pop-bys turn into fall ones, and the seeds for fall and winter business get pushed to the back burner.

Don't let this be you.

With a quick mid-year mindset shift and a few simple strategies, you can stay connected to your sphere and keep your momentum going throughout the year. Here are three easy ways to show up for your people without adding hours to your workload.

Send an Email Newsletter

First and foremost, you should be sending a real estate email newsletter at least once a month. Even if someone doesn't open your email, seeing your name in their inbox is a subtle way to stay top of mind.

Want to make an even bigger impact? Make your newsletter helpful. Leave the sales behind and focus on content that's useful or relevant to your audience. Here are a few ideas that have performed well:

- A list of Northern Colorado preschools
- Summer concert series calendar
- Home improvements with the best ROI

Once you've positioned yourself as a go-to resource, not just a real estate agent, when your people are ready to buy or sell, or know someone who is, they'll think of you first.

Repurpose Content

You've taken the time to write a newsletter, now, don't let that content go into email inboxes, never to be seen again. If you are on Instagram, Facebook, or LinkedIn, you can take small snippets of the information you shared in your newsletter and reshare it on social media.

Rather than reinventing the wheel every time you want to post on social media, or even worse, not posting at all, take the article you wrote about home improvements and turn it into a carousel or a short reel. Repurposing content saves you time and helps you reach people who may not be on your email list.

Bonus: use your social media posts to invite people to subscribe to your newsletter.

Send Quick Text Messages

Phone calls and handwritten notes are incredible ways to stay in touch with your people. But let's be honest, they take time and energy that can be hard to come by during the busy season.

Instead, when someone pops into your mind, shoot them a quick text. It seems obvious, but it's simple, personal, and effective. Whether it's a birthday wish or a quick check-in, it builds trust and deepens relationships outside of a real estate transaction.

Enjoy the success you're having this season and take a few extra steps to continue that success through fall and winter, without burning out.




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PROVIDING HOMEOWNERS & AGENTS PEACE OF MIND

While consumers continue to see increased prices on goods and services, First American Home Warranty area manager for northern Colorado and Wyoming Kyle Arenson offers some relief:

“A home warranty can save thousands of dollars in out-of-pocket expenses on unexpected repairs or replacements, especially for things like heating, air conditioning, plumbing, and other important systems and appliances in our homes. I see it on a daily basis,” he said. With the prices of major appliances and contractors’ costs increasing over the past couple of years, Kyle reassures top real estate agents and homeowners that an investment in a home warranty can really pay off.

An Antidote to Rising Costs

In his five years with First American, Kyle has seen the industry evolve from pandemic no-contact video meetings to in-person continuing education classes and office visits to teach agents and brokers about the valuable benefits home warranties can provide their clients.

“I heavily lean into what inflation has done for repair costs in trades like heating, air conditioning or plumbing,” he said. “A few years ago, local plumbers typically charged \$1,500 to replace a water heater. Now, the same plumbers often quote \$3,500 to \$4,000. That’s happening with a lot of trades. And that’s a lot of money for a homeowner to spend on an unexpected repair.

“But, if a homeowner has a First American home warranty, they could be paying a small portion of that,”

he said. “One of our primary goals is to save homeowners money.”

Having a First American warranty can also provide homeowners with peace of mind, knowing the company has generous coverage limits and a dependable team to take care of them.

“The two most important factors in a home warranty are – first, having substantial coverage limits, like First American does,” he said. “The second is working with a local area manager who you can count on and has the support of a dedicated team, like I do.”

What Exactly Is a Home Warranty?

A First American home warranty is a renewable service contract that protects a home’s systems and appliances from unexpected repair or replacement costs due to a breakdown. When a covered item fails from normal wear and tear,



First American sends a pre-screened technician to the home to diagnose and repair or replace the item.

Home warranties generally cover home systems, such as heating, air conditioning, and plumbing, and appliances, including dishwashers, ovens, clothes washers and dryers, and refrigerators – with upgrade options available.*

In contrast, a typical homeowner’s insurance policy doesn’t cover mechanical failures, so a home warranty can help bridge that gap in protection.

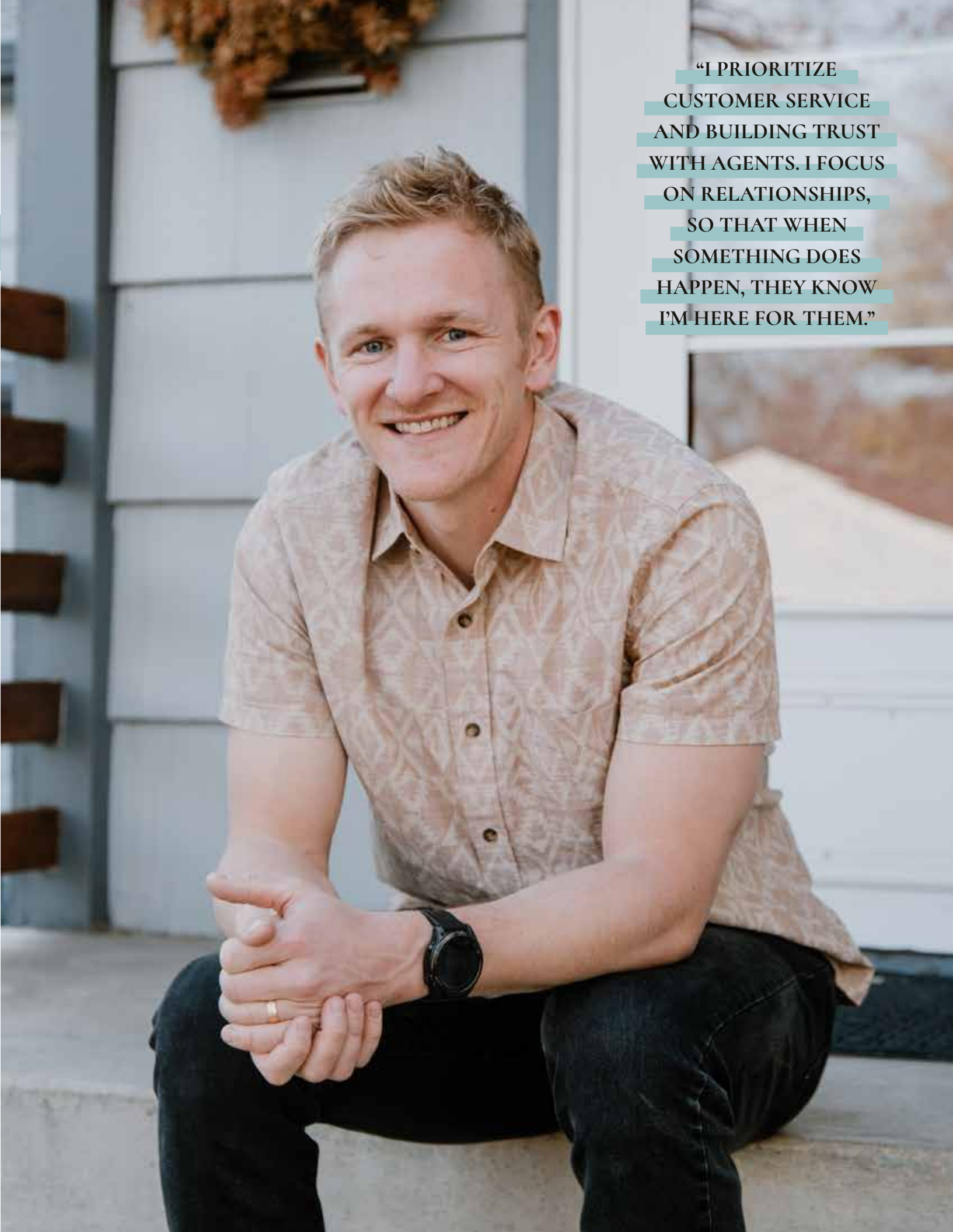
With Kyle’s guidance and expertise, northern Colorado and Wyoming real estate agents can help their clients decide which home warranty coverage is right for them. First American offers warranties for both home buyers and sellers during a real estate transaction, for current homeowners wanting to purchase protection, and for property owners with multiple units.

Returning Home to Colorado

Kyle came to First American in 2020 with a background in medical equipment sales and marketing. He tries to make learning about home warranties entertaining for agents, even when he’s teaching about refrigerant requirements or code upgrades.

“I really enjoy joining the local real estate agencies’ team meetings in northern Colorado. It’s such a great community and it’s fun to get to know the culture of each individual office,” he said. “I try to bring relevant and valuable info to the real estate teams I work with.

“I PRIORITIZE
CUSTOMER SERVICE
AND BUILDING TRUST
WITH AGENTS. I FOCUS
ON RELATIONSHIPS,
SO THAT WHEN
SOMETHING DOES
HAPPEN, THEY KNOW
I’M HERE FOR THEM.”





“IT’S BEEN A WILD FEW YEARS
IN THE INDUSTRY AND AGENTS HAVE HAD
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WARRANTIES CAN BENEFIT REAL ESTATE
AGENTS AND THEIR CLIENTS.”

“It’s been a wild few years in the industry and agents have had to adapt. I always try to put myself in their shoes and think how our warranties can benefit real estate agents and their clients.”

Kyle began his career after earning a master’s degree in business administration, while playing ice hockey at New England College. Born in Fort Collins, Kyle and his wife now live in her native Loveland, where they enjoy the area’s natural beauty, backpacking, mountain biking, and skiing. The couple is even training for a half-Ironman this summer, and they are thinking of starting a family.

Avoiding Horror Stories
When discussing the peace of mind and budget protection a home warranty can provide with top real estate agents, Kyle likes to share true stories of what can happen to homeowners who don’t enjoy the benefit of a home warranty.

“I’m aware of too many situations where homeowners panic, call the first company they locate through a web search and wind up significantly overpaying for a new heating and air conditioning system, when they could’ve paid a small fraction of that if they’d had a First American home warranty.”

A home warranty can boost a homeowner’s confidence, providing peace of mind that their budget is protected when a covered appliance or system fails, or a plumbing failure wreaks havoc on their home.

“Agents here know I will take good care of them and their clients when they need home warranty coverage,” Kyle said. “I prioritize customer service and building trust with agents. I focus on relationships, so that when something does happen, they know I’m here for them.”

**Connect with Kyle at
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FUN FACTS ABOUT MATT:

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- I REALLY ENJOY COOKING. I AM TRYING TO GET BETTER AT COOKING THAN MY MOM. FRENCH ONION SOUP IS MY FAVORITE THING TO MAKE.
- LIST OF ACTIVITIES I ENJOY: GOLFING, COOKING, OFF-ROADING, WORKING ON VEHICLES, FLY FISHING, CAMPING.

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The Group, Inc.

Bry Barton once thought being a real estate agent entailed little more than opening doors. Now, she laughs at how wrong she was. After 15 years as a physical therapist, she pivoted careers, thinking real estate would be more flexible—and maybe a little easier. It wasn’t. But it was precisely what she needed.

Born in upstate New York, Bry, whose dad was in the Air Force, moved multiple times growing up—from Montana and Wyoming to Colorado and Texas. After earning her degree in exercise physiology from the University of Wyoming, she relocated to St. Augustine, FL, for graduate school in physical therapy. Then came Baltimore, MD, for her healthcare career, followed by a move to Fort Collins, where she settled with her family.

Real estate landed on Bry’s radar when she and her dad were working on home improvement projects. She got her license as they entertained the idea of flipping houses. Still, she continued working as a physical therapist, but when the pandemic hit and the healthcare landscape became increasingly difficult to navigate, she hunkered down with her wife and four daughters and found herself rethinking her path. “When I thought of returning to work, I kept wondering—how can we have a better balance of our work and family obligations knowing that life will continue to throw curve balls our way?” she remembers. Bry found the answer in real estate.

Bry has worked full-time in real estate for four years and has been with The Group Real Estate the entire time. After getting her feet wet, she found early success with her sphere but admits that learning the ropes wasn’t as linear as she would’ve liked. “This industry was nothing like what I was used to—going to school, learning a series of steps, and training,” she remarks. The self-guided learning curve challenged her Type A personality, so she teamed up. “We have so many seasoned agents at The Group that partnering with someone is easy,” she asserts. She also credits The Group’s Ninja Selling approach—developed by Co-Founder and Chairman Emeritus Larry Kendall—for helping her

“WHEN SOMEONE DOESN’T KNOW HOW TO MOVE FORWARD, THEY RELY ON ME—THE PROFESSIONAL—TO GUIDE THEM WITH CARE, KNOWLEDGE, AND COMMITMENT.”



build a relationship-driven business and immerse herself in the community with a consistent plan.

Bry’s business has steadily grown. “With repetition, everything got easier,” she recalls. “At first, preparing for a buyer consultation might take three hours. But now, I can walk in confidently and use those three hours elsewhere.” That efficiency allows her to elevate the client experience and keep people coming back. “I hold myself to a high standard—one that’s not all that different from healthcare,” she explains. “When someone doesn’t know how to move forward, they rely on me—the professional—to guide them with care, knowledge, and commitment. People deserve to know that their agent takes the process seriously because they’re dealing with huge financial and emotional decisions.”

Blending emotional intelligence with practical structure is one of Bry’s superpowers. “Every house and every client is different,” she notes. “Some people can live peacefully in a 125-year-old home with cracks in the foundation—others lose sleep over it. That’s why I take the time to understand what matters most to each client.”



Like in healthcare, Bry knows when to stay in her lane and when to encourage collaboration. “I advise my clients to have a great lender, financial planner, and tax advisor,” she says. “Those relationships overlap more than people realize.” And she’s not afraid to speak up. “I want my clients to know I’m not going to put on blinders,” she adds. “I’ll give strong opinions, especially when something feels off. But at the end of the day, they make the decision. I’m just here to help them make an informed one.”

Outside of real estate, Bry and her wife enjoy savoring 5:00 a.m. coffee dates, running together, and taking family trips. “We love breaking the routine, getting away from the laundry, and stepping into a different space with the kids,” she describes. Life at home brings a different kind of adventure, thanks to their young daughters’ spontaneous dinner-time performances. “It’s ongoing entertainment,” she smiles. “We have a beautiful amount of drama in the house right now.”

Bry has found peace in embracing life’s natural rhythm and is soaking up this season—where real estate is rewarding and her kids still want her around. “What is more joyful than that?” she asks. She brings that same mindset to her professional world. “I swear, the happiest homebuyers are the ones who aren’t trying to make a forever decision,” she shares. “They’re deciding for right now.”

When she first entered real estate, Bry imagined she could draw hard and fast boundaries between work and family life. But over time, she discovered something beautiful: the overlap wasn’t something to avoid—it was something to embrace. By weaving intention and joy into everything—from family dinners and morning runs to client consultations and community events—Bry has crafted a life and business that shine with presence, purpose, and connection. She wouldn’t say it’s easy. But she’ll be the first to say it’s just right.

Connect with Bry at Bbarton@thegroupinc.com.



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JUSTIN WALKER

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Magic Happens Here

BY KATE SHELTON
PHOTOS BY ERIN WAYNICK,
ERIN WAYNICK PHOTOGRAPHY

“Real estate moves at the speed of trust. When you build deep, meaningful relationships with your clients that are rooted in trust, magic happens. It’s a beautiful thing,” said Justin Walker, a seasoned REALTOR® at Coldwell Banker Realty. “If we work together, magic can happen. I’ve seen it, and my clients have experienced it. Trust provides hope, and if there was ever a time we needed hope, it’s now.”

Justin Walker grew up the son of a single mom in Memphis, TN. From a very young age, he understood the value of family, strong relationships, and a sense of home. Justin studied business management and marketing at the University of Memphis before making his way to Colorado in search of mountains and adventure.

“I came to Colorado on a ski trip once in high school. I vowed that after college, I would move to the mountains, and that’s just what I did,” he recounted. Justin lived in Summit County for several years, working in property management and taking advantage of all that the area has to offer.

“I love meeting my clients at a local brewery or taking them to an Eagles game. It reduces any kind of fear associated with real estate and allows for true connections.”



In 2018, a friend convinced Justin to pursue licensure. “When I was just 12, my mom bought our first home. She was completely taken advantage of by the agent. It was a terrible experience. We had to live with the repercussions of that transaction for the rest of my childhood. That whole thing changed me. I knew I wanted people to have a different experience than we did,” he said.

Justin moved to Fort Collins and began his real estate career in earnest. “I don’t consider myself a real estate agent, I’m a real estate advisor. It’s my job to give people all the information, advise them on their options. I let them make the best decision for their family. I’m not selling anything, I’m just here to advise,” he said.

As an only child, Justin learned to make fast friends at a very young age. That skill has served him well in the real estate business. “I have always been able to make friends. I have built my own family,” he said. “Real estate is no different. I focus on meeting people where they’re at in life and building real human connections. This ability has allowed me to find a way to work with almost anyone.”

One of the ways Justin finds common ground with his clients is by removing barriers. “I don’t want my clients to



ever think of me as someone unapproachable,” he said. “I am an advisor, a trusted source for information. I don’t come off as some big, bad businessman. I’m just a regular guy.”

Justin’s favorite way to connect with clients on a human level is over a beer or at a hockey game. “I really like to get out of the office and just connect with my people,” Justin added. “I love meeting my clients at a local brewery or taking them to an Eagles game. It reduces any kind of fear associated with real estate and allows for true connections.”

With a customer-first mindset, it’s no surprise that Justin has made

quite a name for himself in the seven years he’s been in business. Last year was his best year yet, with nearly 20 transactions closed; this year is shaping up to be even stronger. Justin is now seeing the fruits of his labor with many repeat clients and referrals coming through the door.

“I owe a lot to my team,” Justin said. “They provide a great support system and are a constant source of encouragement and advice. I feel really lucky to work with amazing people like Jessica Gallegos, Reba Tipton, Jody Jewell, and, of course, our Managing Broker, Jason Kingery and countless others. They have all mentored me so much over

“I have always been able to make friends. I have built my own family. Real estate is no different. I focus on meeting people where they’re at in life and building real human connections.”



the years, and I’ve learned a great deal from each of them.”

Justin serves clients from all walks of life but has a special place in his heart for first-time buyers. “I remember when my mom bought her first house. That feeling has stuck with me,” he said. “There is just something special about seeing the smile on their faces when they get to call a place home. There’s nothing that compares.” Justin has also found a niche in helping friends and family back in Memphis connect with great agents.

While work consumes much of his time, Justin makes a point

to give back to the community that’s given so much to him. He is on the Community Outreach Committee of the Fort Collins Board of REALTORS®, where they work together to provide support to organizations in the community. He also volunteers at the Food Bank for Larimer County. Last year, he donated 38 skateboards to Toys for Tots in time for the holidays. He plans to do even more philanthropic work in the coming years.

Justin and his long-time partner, Brianne, recently got engaged. They share two Blue Heelers, Wayland and Whimsy, who are their constant companions. Justin

still loves the Colorado mountains and all they have to offer. He and Brianne snowboard as often as possible during the winter months and love to hike, camp, and spend time on brewery patios in the summer months. They’re also diehard Colorado Eagles fans who rarely miss a home game as season ticket holders.

“Collaboration is the key to success,” Justin said in conclusion. “If we work together and work toward the best interest of our clients, magic happens.”

Connect with Justin by email at soldbyjustinwalker@gmail.com or on social media @soldbyjustinwalker.





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RYAN LIVINGSTON

BY JACKI DONALDSON
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When Ryan Livingston walked away from his job as a general manager in the restaurant industry, he wasn't chasing a dream—he was trying to survive. He was a single dad with nothing more than gut instinct and the kind of grit you can't teach.


Born and raised in Fort Collins, Ryan began his career in construction before pivoting into the restaurant world—where the chaos of the kitchen quickly became home. He worked his way up to head cook, but the birth of his son, Kayden, in 2012 changed everything. “I knew I had to change my lifestyle,” Ryan says. “I couldn't keep working nights and weekends in the kitchen with a kid.” Ryan took on a management role and within two years became one of the youngest general managers at Old Chicago. He later held the same role at Famous Dave's, unknowingly stepping onto a path that would reshape his life.

Right across the parking lot from Famous Dave's sat a

real estate office—and fate. Ryan's former restaurant mentor had become a broker-owner at that office and saw a real estate career in Ryan's future long before he did. “Then one day, he showed me what he made in a month, which was more than I made in a year,” Ryan recalls. That moment flipped a switch.

Ryan quit his job, enrolled in real estate school, got his license, and hit the ground sprinting in 2018. Within his first two months, he had several deals under contract, and he happily took a vacation for the first time in five years. The trip cost him dearly. He lost four contracts while he was away. When he returned, he had no business, funds, or safety net. The next six months were a blur of struggle. He spent every dollar on ill-advised marketing and took odd jobs to get by: cleaning, yard work, handyman gigs—anything to get to the following week. “I learned the ultimate lesson,” he reflects. “Don't count your chickens until they hatch.”



A man with short brown hair and a beard, wearing a black martial arts gi with a red flame logo on the chest and "ORIGIN" on the sleeve, stands barefoot on a red mat in a gym. He is smiling and pointing his index fingers upwards. Behind him is a large black punching bag hanging from the ceiling. To the left, there is a large window with a view of a rocky landscape.

**"I KNOW
WHAT IT'S
LIKE TO
WORK HARD
WITHOUT A
HOPE OR A
PRAYER."**

Then, the tide turned. Five closings at the end of the year and a meeting with Dennis Schick set him on a new course. Dennis was a local legend—highly respected and wildly successful—and when he walked into one of Ryan's open houses one day, Ryan was intrigued. "I have an idea," Dennis shared. "I'd like to mentor you." After praying about it, Ryan departed C3 Real Estate Solutions and joined RE/MAX Alliance in 2019—a decision he calls the most difficult and transformative of his career.

Now in his eighth year, Ryan is a solo agent who partners with Jamie Madsen (marketing) and Spencer Smith (transaction coordination and buyer's agent). Together, they form a small but mighty team. Ryan serves clients at every price point—though many see him as a luxury specialist—primarily through word of mouth and referrals. He's proud of the trust his clients place in him and values

the friendships that grow from those relationships.

Ryan remembers early in his career showing up to the office seven days a week with a smile, even when he had no business or hope. He followed up with thousands of cold leads and hosted three to four open houses every week, and he stuck to the routines other successful agents swore by—even when they didn't seem to be working. His life looks very different today. He's taken vacations, traveled out of the country for the first time, spent more time with family, and reconnected with friends on both coasts. He trains in Brazilian Jiu-Jitsu and escapes to the mountains whenever he can. He shares his life with his son Kayden (13); his girlfriend, Jamie, and her daughter, Ruth; and their daughter Faith (3). His loyal Australian Shepherd, Raya, is never far from his side.

Ryan's proudest accomplishment in real estate is paying his blessings forward. He mentors agents,

shares his story, and hopes to help others find success earlier in life than he did. "I know what it's like to work hard without a hope or a prayer," he says. He is also a founding member of The Good Fellas Alliance, a men's group devoted to improving lives. Last year, they fully renovated a disabled woman's home—new roof, HVAC, floors, fence, the works. Now, the group is seeking ways to support victims of human trafficking.

When Ryan left the restaurant industry in 2018, he had no backup plan—only a deep conviction that he couldn't keep living the same life. "I didn't have a Plan B," he states. "I was going to go down with the ship before I quit." Eventually, everything clicked, and Ryan's business surged. As his story unfolds, one thing's for sure: Ryan isn't waiting for opportunity—he's making it happen.

Connect with Ryan at
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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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