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Partner Spotlight:

Evergreen Home Loans
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Woman to Watch:

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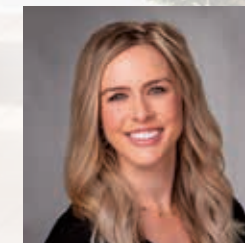
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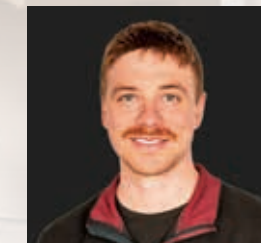
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BIG SKY SOTHEBY'S INTERNATIONAL REALTY



Can you tell us about a community nonprofit or philanthropic cause that is close to your heart? What inspired you to get involved with it? The Big Sky Community Organization. Some of my happiest memories in our little village were created on the trails, so the idea of building more of them really excited me. It started with the mission, but the quality of the staff and board was an added bonus.

How long have you been involved with The Big Sky Community Organization? What roles or activities have you taken part in as part of your involvement? I've been on the board for seven years and served as its chair for the last two years. My primary areas of focus have been fundraising, board recruitment, and strategic oversight.

What personal experiences or values motivate you to give back to the community, and how has that shaped your approach to philanthropy? BSCO oversees all of Big Sky's parks, trails, and the BASE community center. We're responsible for the places where people gather, make new friends, play sports, enhance behavioral health, and connect with the outdoors. We also envision and activate new pathways and public spaces for everyone who lives in or visits Big Sky.

How do you balance your real estate career with your community involvement? Are there specific ways you integrate your work and philanthropic efforts? Having a strong team at work enables me to focus on volunteering. Claire Thayer and Emily Eckhoff leverage my time so I can serve, and they also contribute to the community in impactful ways. Giving back is central to our shared business values. My skill set—deal-making and knowing Big Sky's nooks and crannies—lends itself well to BSCO's needs. When newcomers envision a life here, I help them see how they can give back, get involved, and make an impact. Giving back predates my success, not the other way around.

Are there any stories or moments from your work with The Big Sky Community Organization that stand out to you as especially meaningful? Thanks to my market knowledge and hard-earned relationships, I helped guide BSCO in acquiring the only park on the Madison County side of Big Sky. Beehive Basin, one of our most beloved summer hikes and backcountry ski spots, is now enhanced with expanded parking, safety signage, and a bathroom. The donor who generously funded this acquisition joined our board and has become a good friend—it was a win-win-win-win. Additionally, opening the doors of BASE was a true highlight of my life. After working with a small group for over 10 years to build a community center, seeing it full of people fills my heart with joy.

In what ways has your community involvement influenced or enriched your professional relationships and business as a REALTOR®? My business has thrived because I started giving back when I didn't have much to give. Since then, Big Sky has been good to me beyond my wildest imagination, so it only makes sense to give back in return.

“

My business has thrived because I started giving back when I didn't have much to give.”

Have you collaborated with other local businesses or REALTORS® in your philanthropic efforts? If so, how has this strengthened the impact of your work? I got tired of giving cheese boards as closing gifts, sensing my clients didn't really want another cutting board when they bought a home. So Claire and I created a platform where clients, both buyers and sellers, could choose a nonprofit that mattered to them. We'd make a donation in their name and connect them with the nonprofit for future giving. This was positively received by both nonprofits and clients. Later, Ania Bulis and I co-founded the Big Sky Real Estate Collective, which empowers local Realtors to donate 1% of their compensation to local nonprofits and encourages clients to match those funds. Showing clients how to give back is easy, and they appreciate it.

How do you encourage or inspire others in the real estate community to support local causes? Actions speak louder than words. Many Realtors post online to get accolades, but that feels hollow to me. I simply do the work and invite others to join—it's that simple.

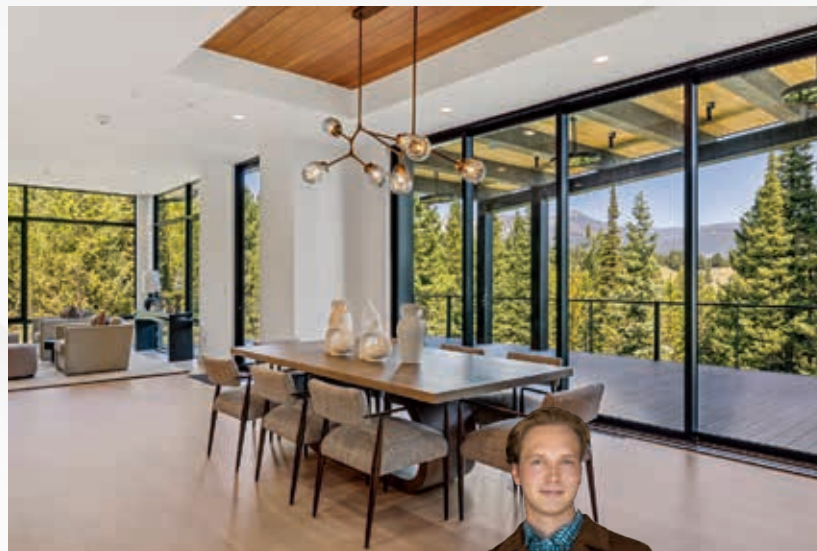
Looking ahead, are there any new community initiatives or nonprofits you're excited to support? What draws you to these new causes? About a decade ago, I served as chair of the Arts Council of Big Sky Board of Directors. At the time, I was only 30 years old and completely in over my head. Recently, I helped guide the same organization in acquiring an old abandoned bar to retrofit into an arts and cultural center. While it's not a new nonprofit, their initiative to fundraise for its renovation and endowment is very exciting to me.

On a broader scale, I'm helping lead efforts to guide our community toward self-governance. Big Sky currently relies on two counties to function, but I believe we, as residents, know best how we should live together. It's time to self-organize and form a government of our own.

What advice would you give to other REALTORS® who want to become more involved in their community or start giving back through philanthropy? Be yourself and get involved in ways that align with your values. While supporting others can be good for business, it's also worth doing simply to be a good citizen. If possible, invite a client or prospective client to join you—it's a great way to connect and make an impact together. Let me know if you'd like further adjustments!



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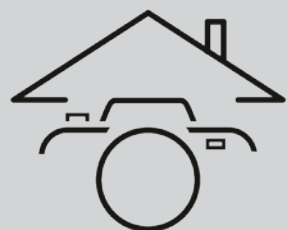


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EVERGREEN HOME LOANS

BRETT EVERTZ

Producing Area Manager

BUILDING MONTANA'S FUTURE

BY ZACHARY COHEN • PHOTOS BY BESS BIRD PHOTOGRAPHY

As the Producing Area Manager for Evergreen Home Loans, Brett Evertz has brought his passion for personalized service and his deep connection to Montana into the heart of the state's mortgage market. With nearly two decades of experience in the mortgage lending industry, Brett helped welcome Evergreen Home Loans to the state in 2023. Now, he's using his expertise and commitment to the community to help make Evergreen one of the states fastest rising names in lending. In just a year, Brett has established Evergreen Home Loans as a trusted partner for homebuyers and real estate professionals alike, managing branches in Bozeman, Billings, Helena, and most recently, Great Falls.



From Ranch Life to Real Estate

Brett's journey into the mortgage industry began with humble roots on a small ranch in eastern Montana. Growing up on a reservation and attending school on another, he developed a strong work ethic and a deep appreciation for community.

"My initial career aspirations were in veterinary science," Brett shares with a laugh. "In high school, I interned at a veterinary clinic and spent a summer digitizing their bookkeeping and billing system. By the end, the vet said, 'I don't think being a vet is for you—you should consider business.' That advice stuck."

From that point forward, Brett was drawn to finance. During college, he interned at a bank and worked as a loan assistant, solidifying his career trajectory in banking and mortgage lending.

Bringing Evergreen Home Loans to Montana

Brett went on to build a successful career in mortgage lending, working for several local banks during his career. In January 2023, he helped launch Evergreen Home Loans in Montana, introducing a new approach to the state's mortgage industry.

"I wasn't necessarily looking for a new opportunity, but when I learned about Evergreen, it felt like finding a car with all the bells and whistles you didn't know you needed," Brett explains. "Evergreen is based in

Bellevue, Washington, and while it's large enough to offer the capital and resources needed for significant projects, it's still privately owned and small enough that everyone's voice matters."

This balance of size and personalization aligns with Brett's values and his vision for serving Montanans.

"Montana is unique. Our properties have nuances that aren't always understood by lenders unfamiliar with the area," he says. "Being a Montana native, I understand those intricacies and can provide local expertise for homebuyers."

For Brett and his team at Evergreen, success isn't just about closing loans; it's about building lasting partnerships with real estate professionals.

"Because we're privately owned, we focus on the customer experience—and that includes our referral partners," Brett says. "Right now, with higher interest rates, we're constantly innovating and finding creative solutions to help people get into homes. It's all about adding value."

Looking Ahead

While the future of the mortgage industry is uncertain, Brett is optimistic.

"If I had a crystal ball, I'd be a rich man," he jokes. "But one thing that's clear is the rise of AI. AI is going to revolutionize the industry and streamline

many processes, but I don't think it will replace the human element. At the end of the day, people still want human advice."

Brett's focus remains on blending innovation with the personal touch that defines his approach.

When he's not helping Montanans achieve their homeownership dreams, Brett takes full advantage of the natural beauty and

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recreational opportunities in Bozeman.

“I’m fortunate to live in a place with four distinct seasons and so many outdoor activities,” he says. “From skiing and boating to hiking Montana’s incredible trails, there’s always something to do. And I’m lucky to have a great group of friends to share it with.” Travel is another passion for

Brett, and he makes time to explore whenever his busy schedule allows.

As a proud Montana native, Brett sees his work as an extension of his commitment to the state and its people.

“I’ve always been passionate about helping others, and mortgage lending allows me to do that in a meaningful way,” he says.

FOR MORE INFORMATION, VISIT WWW.EVERGREENHOMELOANS.COM/LOAN-OFFICERS/BRETT-EVERTZ.

Amanda Menzel



Madison Traucht



“ I’VE ALWAYS BEEN PASSIONATE ABOUT HELPING OTHERS, and mortgage lending allows me to do that in a meaningful way.”



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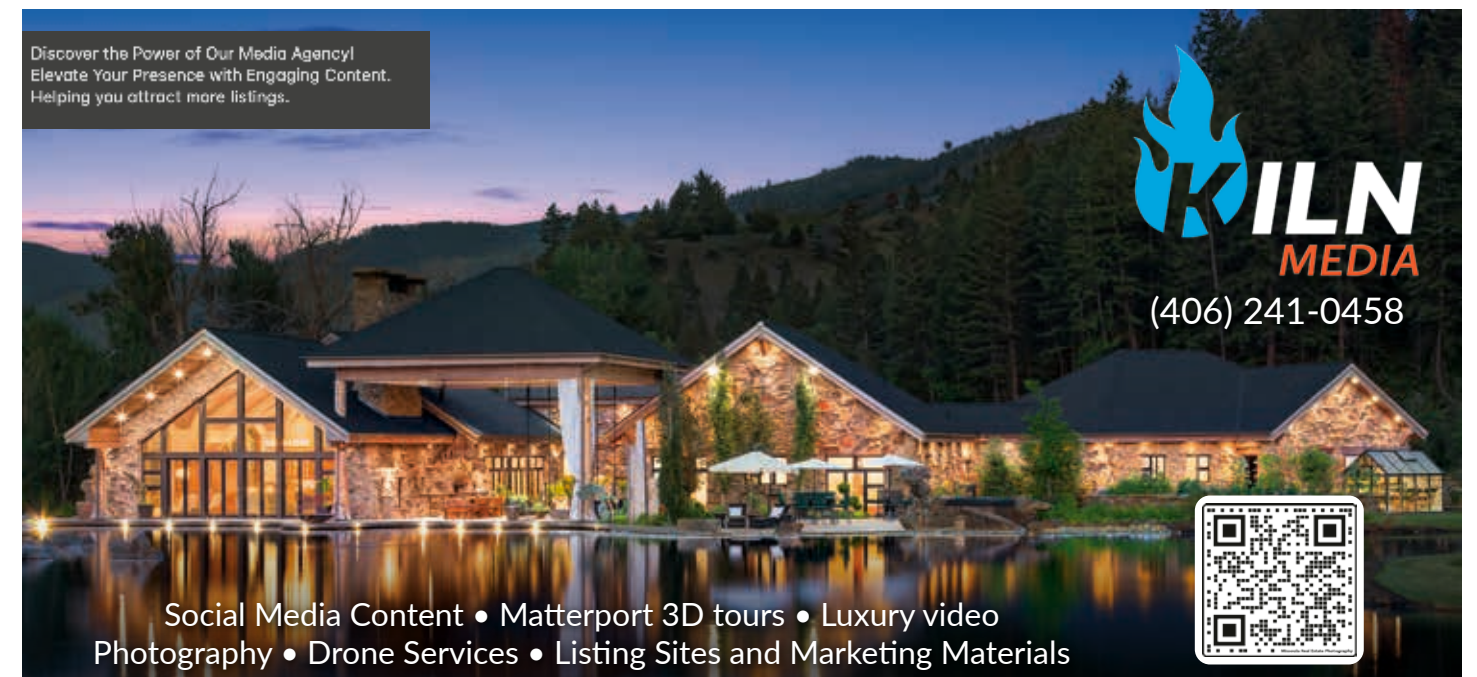

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Navigating Risk Reduction in MONTANA'S REAL ESTATE MARKET

A Proactive Approach to Lawsuit Prevention

BY ANGELA HUGHES, BROKER/OWNER OF A
HAUS OF REALTY INC. & MAR PRESIDENT ELECT

As the real estate market in Montana experiences continued growth, professionals across the state are facing a concerning rise in lawsuits and legal disputes. Whether it's due to misunderstandings in transactions, unclear contractual language, or disputes over property conditions, real estate agents, brokers, and property managers are finding themselves more vulnerable to legal challenges.

To navigate this increasingly litigious environment, the need for effective risk reduction techniques has never been more urgent. Below, we'll explore key strategies that can help mitigate risks and ensure a smoother, more secure operation in Montana's real estate market.

1. Disclosure Laws and Practices

One of the most critical ways to reduce risk in real estate transactions is through thorough and transparent disclosures. Under Montana law, sellers are required to disclose adverse material facts that could affect the value or desirability of a property. Failing to do so, or providing incomplete information, can expose professionals to significant legal liabilities.

Real estate professionals should make it a habit to have in depth discussions regarding disclose and any known issues with a property—from structural defects to environmental hazards—before a sale progresses. Using standard disclosure forms and double-checking details can help ensure that nothing important is overlooked.

2. Clear, Concise Contracts

Ambiguity in contracts is often the root cause of legal disputes. Contracts must be clear, concise, and well-structured, leaving no room for misinterpretation. A few key areas to focus on include clearly defining the terms of sale, timelines, contingencies, and any rights or obligations of the parties involved.

The key here is clarity: The more detailed and precise the contract, the less likely there will be room for disagreement. If in doubt, seeking legal advice when drafting or revising contracts can help ensure all terms are enforceable and fair.

3. Effective Communication and Documentation

Often, misunderstandings in real estate arise from poor or misinterpreted communication. One of the best ways to protect yourself from legal action is to document all communications and decisions related to a transaction. Whether it's emails, texts, or meeting notes, keeping a record of your discussions with clients, colleagues, and other parties can serve as a valuable defense if a dispute arises.

This documentation can be especially important if any allegations of negligence or misrepresentation surface. Being able to prove that you've acted in good faith and followed standard industry practices can be pivotal in avoiding liability.

4. Maintain Professional Liability Insurance

Professional liability insurance, also known as errors and omissions (E&O) insurance, can provide vital protection for real estate professionals. This insurance covers claims made by clients for mistakes, negligence, or failure to meet contractual obligations.

This is required by law in Montana, obtaining E&O insurance is highly recommended for anyone in the real estate business.

5. Stay Informed: Form Changes Coming in February 2025

In response to the changing landscape of real estate law, Montana's real estate community will see significant updates to standard forms used in transactions, effective February 2025. These form revisions aim to further protect both parties involved in real estate transactions and reduce legal risks by clarifying terms, enhancing disclosures, and addressing emerging issues.

Professionals should take time to review these new forms to understand the changes and how they impact day-to-day practices. Familiarizing yourself with the revisions now can save you from potential legal pitfalls down the road. Ignorance of these updates is no excuse when it comes to compliance.

6. Commit to Ongoing Education

One of the most effective risk reduction techniques is continuous education. Montana real estate professionals should prioritize attending educational sessions, workshops, and webinars to stay up-to-date on legal trends, form changes, and best practices in the industry.

Real estate law is complex and ever-evolving, and taking the time to engage in ongoing learning can equip you with the tools and knowledge needed to reduce risk in your business. Plus, it ensures you remain competitive in a crowded market where professionalism and expertise are highly valued.

Conclusion

The rise in lawsuits in Montana's real estate market highlights the importance of taking proactive steps to minimize risk. By focusing on comprehensive disclosure, clear contracts, effective communication, and professional liability insurance, real estate professionals can better protect themselves and their businesses.

Equally important is the need to familiarize yourself with the form changes coming in February 2025 and to invest in continuing education. Keeping yourself informed and prepared will not only help you avoid legal disputes but also demonstrate your commitment to professionalism and client care. In an industry where reputations are everything, reducing risk can go a long way in safeguarding your future.

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BY ZACHARY COHEN



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Crafting Distinction

Known for its detailed custom finishes and exceptional log craftsmanship, Lohss Construction has built a portfolio of projects ranging from rustic log homes to modern mountain retreats. Chris and his team thrive on variety, embracing challenges that span different materials and styles.

“Steel has become a significant component of the mountain modern [aesthetic],” Chris explains. “We saw that shift and invested in a steel shop, welding equipment, and metal craftsmen to improve our craft. That’s just one example of how we’ve grown.”

While Lohss Construction is often associated with high-end residential builds, Chris is quick to point out the company’s versatility.

“We don’t limit ourselves to one type of project. Whether it’s a remodel, a rural Montana home, or a larger estate, we enjoy the diversity. It keeps things fresh and our team engaged,” he says.

For over 25 years, Chris Lohss has been building more than just homes in Montana’s Gallatin Valley. As the founder and owner of Lohss Construction, Chris has cultivated a reputation for excellence, innovation, and a deep connection to the community he calls home.

Building a Foundation

Chris’s journey to Montana began with a childhood dream. Born in Indiana and raised in Virginia, Chris discovered construction early, working as a glazer’s apprentice at 15. His desire for adventure and a love for the mountains led him to Montana, where he earned a biology degree from Montana State University in 1993.

Chris worked in construction throughout college, learning the ropes and refining his skills. After graduating, he continued to pursue his passion, working under master log craftsmen in Jackson Hole before returning to Bozeman in 1996 to establish Lohss Construction.

“I’ve always loved being hands-on in the process,” Chris shares. “From the very beginning, I wanted to perform as many construction tasks in-house as possible.

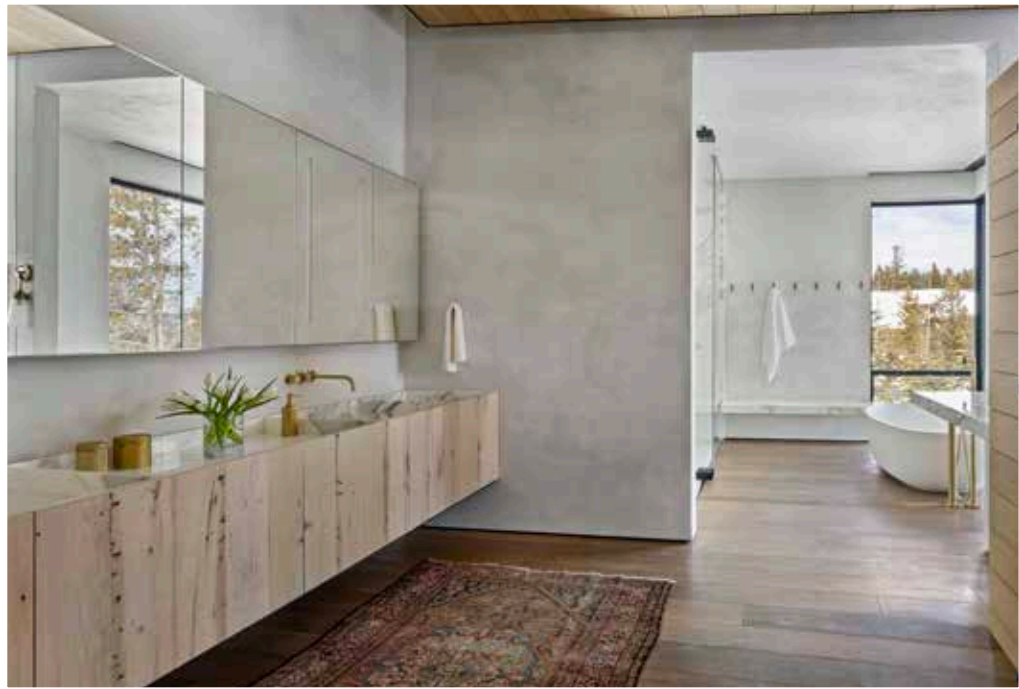
Building a Legacy

In an industry where reputations are hard-earned, Lohss Construction stands out. “We take referrals seriously. Real estate agents want to know that their clients will be in good hands, and we’ve built a long reference list of satisfied homeowners,” Chris explains.

The company’s emphasis on quality and communication has helped it maintain its status as one of the most trusted builders in southwest Montana.

Over the past decade, Chris has focused on mentoring the next generation. His son, Cade, and nephew, Tyler, have been learning the ropes since their teenage years. Now adults, they work in project management under Chris’s guidance.

“I’ve spent a lot of time teaching them what it takes to run this business. My goal is to pass it down to them one day,



“

We don't limit ourselves to one type of project. Whether it's a remodel, a rural Montana home, or a larger estate, we enjoy the diversity. It keeps things fresh and our team engaged.”

so Lohss Construction stays in the family for another generation,” Chris shares.

Giving Back

Chris's connection to Montana extends far beyond his work. As an active member of the community, he's made it a priority to give back.

“I've been deeply involved with local nonprofits over the years,” Chris says. “One project I'm especially proud of is my work with the Alex Lowe Charitable Foundation. We've helped build a school for climbing instruction in the Everest region of Nepal.”

When he's not on a job site, Chris is an avid outdoor enthusiast. He has a passion for rock and ice climbing and spends much of his free time mountain biking, skiing, and exploring Montana's natural beauty. Even in winter, Chris can be found on his fat bike tackling snowy trails.

Chris and his wife, Sharon, an interior designer, have a blended family. Their daughter, Chloe, is a senior at Montana State University studying graphic design, while their son, Cade, works full-time at Lohss Construction. Their grandson Jed,



has been a big part of their lives and has joined Chris in outdoor adventures from a young age.

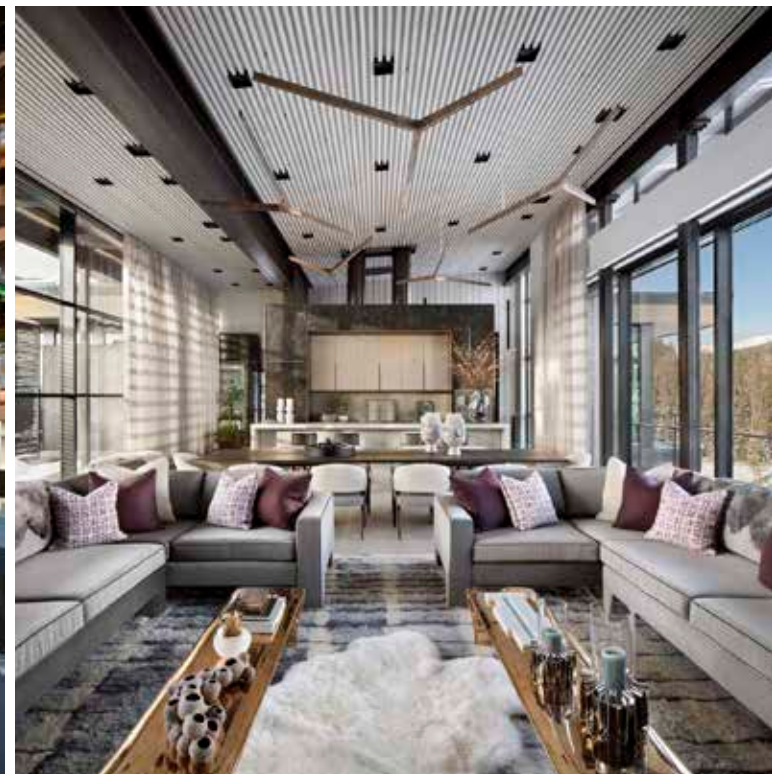
Looking Ahead

As Lohss Construction continues to thrive, Chris remains focused on growth and innovation. He's equally committed to maintaining the company's core values of quality, craftsmanship, and community.

"Building homes is more than just a business for me—it's about building relationships and contributing to the community I love," Chris says.

For more information, visit <https://www.lohssconstruction.com>.

“ Building homes is more than just a business for me—it's about building relationships and contributing to the community I love.”



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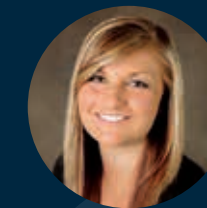
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COMMUNITY

CONNECTIONS

BY ZACHARY COHEN



For Lyric Johnson, real estate is a way of life deeply intertwined with family, community, and her Montana roots. As a third-generation REALTOR® who grew up in the Bitterroot Valley, Lyric has long had a front-row seat to the real estate world, watching her mother and grandmother shape their paths in the industry. Today, Lyric is building her own legacy, blending tradition with a fresh perspective to serve her clients and community with genuine care.

Real Estate Roots

Lyric's journey in real estate began long before she officially started her career in 2019. "I've been attending showings since I was seven years old, right alongside my mom and grandma," she recalls. Lyric's mother, Brooke DeVries, is the owner of their family brokerage, DeVries Real Estate, which she founded during the challenges of the Great Recession.

"After school, we'd go to the office until the evening, tagging along as my mom worked. I recognized how hard she worked, but I also learned a lesson—I wanted better balance for my own family someday," Lyric explains.

Although real estate seemed like a natural path, Lyric hesitated at first. "I wasn't sure if balance was possible in this field. My mom worked a lot, and I didn't know if I could make it work differently," she says. However, her love for the Bitterroot Valley and its unique lifestyle ultimately pulled her in.

At just 18, Lyric decided to pursue real estate. By the time she entered college, she was already gaining momentum. "Growing up in the backseat with my mom all those years, I realized I knew quite a bit," she laughs. "It gave me a head start."

Building a Business

Lyric quickly became a top-producing agent in the Bitterroot Valley, a success she attributes to a combination of innovative marketing, deep local knowledge, and a commitment to exceptional customer service. In

2021, her husband, Joe Johnson, joined the family business as a licensed agent. Together, they've built a complementary partnership: Lyric handles client relations and negotiations, while Joe focuses on marketing, showings, and paperwork.

The couple's approach to real estate is grounded in their love for the Bitterroot Valley. "I've always valued our close-knit community and the relationships we've built here," Lyric shares. Whether hiking mountain trails, dining at local restaurants, or attending the farmers'



“

We're here to build relationships, make a difference, and help others find their own slice of happiness in the Bitterroot Valley.”

market, she's deeply connected to the area she calls home.

Supporting the Community

Lyric and Joe strive to support local businesses and foster a sense of community in all that they do. “We want to be conscientious,” Lyric explains. “If we're going to make a good living here, we want to provide great service and give back.”

She emphasizes the importance of authenticity in their work. “REALTORS® sometimes get a bad rap, but we're focused on changing that perspective. For us, it's not just about transactions—it's about relationships. We want people to know that we genuinely care about them and their investments.”

That commitment to community extends beyond work. Lyric and Joe bring their two-year-old son, Vance, along to events and outings, building connections that are both professional and personal. “It's a special feeling when people in town know our son by name,” Lyric says. “It's a reminder of what makes this place so unique.”

Finding Balance

As Lyric continues to grow her career, she remains focused on achieving

the balance she once doubted was possible. “My mom laid a strong foundation for us to build on, and because of that, we don't have to work all the time,” she says.

Her perspective on work-life balance shifted even further with the arrival of her second child in December. “During my first pregnancy, I didn't take any time off. I felt like I had to keep pushing,” she admits. The second time around, Lyric decided to take three months of maternity leave. “It's a chance to step back, focus on family, and come back even stronger,” she says.

For Lyric, the future is about continuing to serve her clients with care and compassion while staying true to her family values. “I hope people recognize that we always put people first,” she says. “Real estate agents often get a reputation for being all about the grind, but we approach things differently. This is one of the biggest investments in someone's life, and it means a lot to us to be a part of that journey. I want people to know that we're not just here for the sale. We're here to build relationships, make a difference, and help others find their own slice of happiness in the Bitterroot Valley.”



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For us, it's not just about transactions—it's about relationships. We want people to know that we genuinely care about them and their investments.”



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Building Bridges

BY ZACHARY COHEN • PHOTOS BY OUT THE BOOTHE PHOTOGRAPHY

Kristin Zuckerman's introduction to real estate came during her college years. As a finance major, she found a passion for applying cash flow analysis to tangible assets while interning in McDonald's real estate department. That led her to dig in deeper, discovering what was possible in the real estate field.

"I liked real estate because, unlike Wall Street and equities, it had a tangible component. That clicked with me," she recalls.

Kristin went on to earn an MBA in real estate from the University of Connecticut. She then embarked on a career in commercial real estate, working for brokers, developers, and lenders for more than two decades.

"Commercial real estate is black and white—the property either cash flows or it doesn't. Residential real estate is different; it's much more emotional," she explains.

After twenty years in commercial real estate in her home state of Connecticut, Kristin's life took a turn in 2015. Her husband, a surgeon, accepted a job in Montana, and so the family packed up and headed west. In Whitefish, Kristin was tasked with rebuilding a business. She had dabbled in residential real estate back in Connecticut, and with a smaller commercial market in Montana, she decided to focus her energy toward building a residential sales business.

"I realized there was an opportunity for me in residential real estate. My background in commercial real estate equipped me with strong communication and project management skills that translated well," Kristin says.


Starting over in Montana wasn't easy. Kristin relied on sweat equity and community involvement to grow her business.

"I didn't know anyone when I arrived in Whitefish. I worked hard, dove



Kristin ZUCKERMAN

Engel & Völkers
Western Frontier



“I DIDN’T KNOW ANYONE WHEN I ARRIVED IN WHITEFISH. I WORKED HARD, DOVE INTO THE COMMUNITY, AND ESTABLISHED MYSELF.”

into the community, and established myself,” she shares.

Real Estate Success

After several years with Sotheby’s, Kristin joined Engel & Völkers Western Frontier in 2020. She now manages the Kalispell and Polson offices. Her success in Montana has been built on hard work, strong client relationships, and community involvement.

“I’m a people person, and I think that’s why I have so many repeat clients. I invest in long-term relationships. For me, marketing dollars are better spent serving nonprofits or getting involved in the community than on print advertising,” she says.

Kristin’s business thrives on referrals, word of mouth, and repeat clients. She attributes her success to her dedication and a hands-on approach.

“I put my head down and try to outwork everyone else until success comes,” she says.

Expanding Horizons

Kristin’s real estate career isn’t confined to Montana. In 2022, her husband took a job in Reno, Nevada, prompting her to get licensed there. Over the past few years, she has successfully built a business in Reno while maintaining her strong presence in Montana.

“I like my husband, so I got licensed in Nevada,” she jokes. “My clients know I’m working no matter where I am. As long as I have reliable team members in Whitefish, I want to remain a force there,” she says.

Looking ahead, Kristin envisions a robust business in both states while striving for a better work-life balance.

Community Commitment

Kristin’s commitment to her community is evident in her volunteer work. She serves as the President of the Whitefish Theatre Company board of directors, a role she deeply enjoys, especially with her children’s prior involvement in music and theatre.



“I PUT MY HEAD DOWN AND TRY TO OUTWORK EVERYONE ELSE UNTIL SUCCESS COMES.”

“It was the first board I joined and will be the last one I leave,” she says.

She’s also the vice chair of Housing Whitefish, an organization that aims to address the town’s affordable housing crisis. Kristin participates in Housing Whitefish’s contribution at closing program, making a donation to the organization with every closing.

“I believe in giving back to the community that’s given so much to me,” she says.

Outside of work, Kristin enjoys skiing, biking, and hiking in Montana and golfing, skiing, and pickleball in Nevada. She and her husband have six children, ages 20 to 30.

A Legacy of Hard Work

Kristin hopes her legacy reflects her hard work, integrity, and dedication to her clients and community.

“Professionally, I hope I’ve done the right things to maintain my reputation. I want my clients and friends to know me as someone who worked hard and did her best,” she says.

On a personal level, Kristin strives to model the rewards of hard work for her family while also prioritizing her time with them.

“I worry my legacy is that I worked too much, but I’m consciously trying to back off and be more present at home,” she reflects. “It’s been incredibly rewarding to grow this business and establish myself in a place I love.”

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