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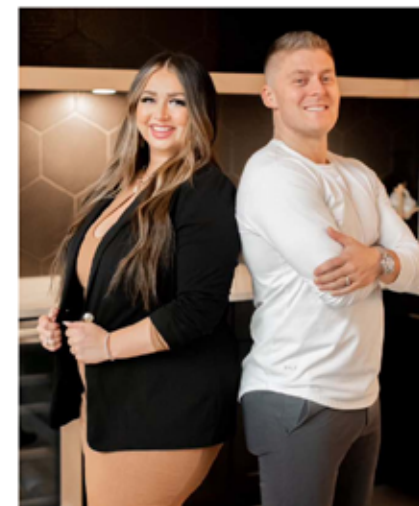
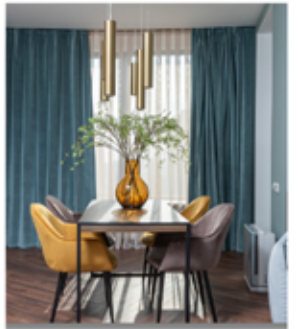
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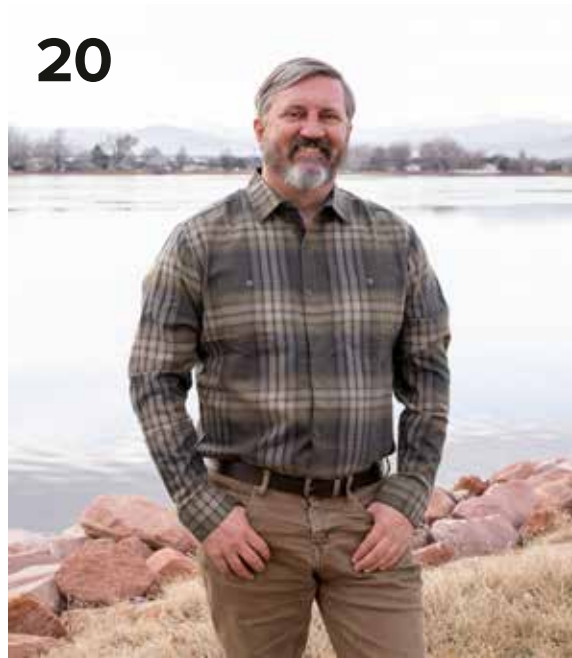
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Andy Hawbaker



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

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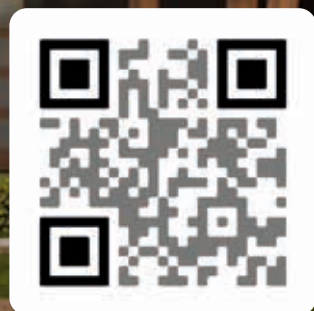
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# LOVELAND DESIGN CARPET ONE FLOOR & HOME

AN AMAZING OPPORTUNITY FINDS CHRISTY GETTMAN RETURNING TO HER ROOTS

BY KATE SHELTON

“I’ve worked in flooring my whole career, and now I’m so thrilled to say that I’m back where it all started for me. It feels like coming home, and that’s a really good feeling. I am right where I’m meant to be – helping people transform their homes,” said Christy Gettman, the new owner of Loveland Design Carpet One Floor & Home.

Christy grew up on a farm in Eastern Colorado and graduated from Colorado State University with a degree in design. Her first job out of college was at Loveland Design. “I worked at Loveland Design for ten years, and I learned all the things they don’t teach you in college,” she said with a warm laugh. Christy credits Loveland Design’s founder, Cindy Corbett, with giving her a start in the business.



Cindy Corbett, original business owner/founder, and Christy Gettman, current owner (left)



She then went on to learn other aspects of the business, including working for a builder design showroom and as a sales representative for a tile manufacturer. “I was actually Loveland Design’s tile sales rep, so I came in often to show them new products and support their business. It was nice to stay in touch and watch them grow over the years.” Several years ago, Christy’s daughter, Laura, took a job at Loveland Design Center, strengthening the bond between them all.

The Corbett family offered Christy the opportunity to lead the Loveland Design team in 2021. “I was scared to death, but in my heart, I knew it was something I had been longing for. It took a lot of

“  
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to go for it. It felt  
like coming home.”

soul-searching and prayer, but I decided to go for it. It felt like coming home.”

Christy worked as the general manager of Loveland Design for 18 months before purchasing the business from the Corbett family in 2022. Christy knows she made the right decision. “This is right where I’m meant to be. I learned so much from Cindy, and it’s such an honor to carry on the legacy she built,” Christy said. “I am blessed to inherit the most amazing employees. Each of them is deeply committed to the success of Loveland Design.”

Loveland Design Carpet One Floor & Home is a full-service flooring company. They offer the latest trends





Christy Gettman, owner, and her daughter Laura (left)

in carpet, area rugs, tile, hardwood, laminate, luxury vinyl, countertops and window treatments. They have a fully remodeled showroom where clients can see and feel all options. The team also offers design services to ensure clients love the final product.

The Loveland Design Carpet One Floor & Home team is made up of nine people. Laura is still a critical member of the staff, helping with everything from backend operations to sales. "I think I'm the newest person on the team," Christy said. "Everyone has decades of experience, and we're all incredibly committed to our clients and the work we do."

Loveland Design is committed to the community. Over the years, they've supported many local schools, churches and fundraisers of all types. They are also proud to provide products for House of Neighborly Service.

When she's not working, Christy loves to spend time with her family and grandchildren. They enjoy camping, fishing, and family trips. She still loves to dabble in design.

Loveland Design Carpet One Floor & Home underwent a complete showroom update last fall. If you haven't been in recently, stop by and see all that they have to offer.

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# Andy Hawbaker

## Coldwell Banker Realty

### Full Circle Real Estate

BY KATE SHELTON  
PHOTOS BY A.B. CONSULTING NOCO

“I have a background in banking, I worked in marketing for years. I know the ins and outs of this business and can give my clients a full-circle approach to real estate. They can trust that I deeply understand the financial side of the business, I know how to market their home effectively, and I give the service they deserve,” said Andy Hawbaker, a successful Coldwell Banker Realty agent. “I’m both analytical and creative, and as a result, I can make their goals a reality.”

Andy was raised in central Iowa. Growing up, his family spent their vacation time in the mountains of Colorado. From a young age, he knew he wanted to move here just as soon as he could. Andy made good on that plan, moving to Summit County when he was 19. He met his wife, Suzy, at a bar in 1998, and they’ve been together ever since. Life took Andy and Suzy to Durango for a couple of years.

Andy had always loved the idea of real estate but was scared he wouldn’t make it. While in Durango, he got into banking where he was able to find stability for his young family. With a new baby, the Hawbakers craved familial support. They moved to Loveland in 2005 to be closer to Suzy’s side of the family.



He worked in banking for several more years, eventually making his way to the Vice President of Commercial Lending. Andy found success in that role but didn’t love the lack of interaction. With the financial crisis of 2008, Andy decided to make a radical career shift and found himself working in marketing. After a few years in this industry, Andy landed a Senior Marketing Executive position at Madwire®, a major Northern Colorado marketing agency.

At Madwire®, Andy honed his social media and digital marketing skills. “When I started there, online marketing was a new frontier,” he detailed. “It was really exciting to be a part of and I learned so much that I still use to this day.”

When COVID hit, Andy was ready for another career shift. “Something about the global change gave me the courage to finally follow my dreams,” Andy said. “I had wanted to



“  
I am just a simple guy.  
I do right by my clients  
and the rest comes around.”



Even though it took me a long time to find myself here, I fully believe my background has set me and my clients up for success.”



pursue real estate since I was young. The time was finally right to take the chance. I am so incredibly glad I did.”

Andy was licensed in January of 2021 and he hit the ground running. “I think one of the best things I ever did for myself was to treat this like a business from day one. I have always been all in and my work reflects that. I couldn’t fail,” he said. “My family counts on me and so do my clients.”

“Even though it took me a long time to find myself here, I fully believe my background has set me and my clients up for success. I have a lot of valuable experience from my previous two careers that apply to real estate. I understand the financial side of real estate and I’m able to help my clients make smart decisions. I also know how to market the heck out of a new listing. My success is rooted in my experience,” Andy said.

As of November 2022, Andy has found a home at Coldwell Banker Realty. Andy is honored to work under Jason Kingery. Andy notes that the support he’s received at Coldwell is top-notch. “There’s not a better managing broker out there than Jason. He’s awesome and we have such a great culture in our office,” Andy said.

Thanks to his background in marketing, Andy prioritizes social media, online, and video



marketing, creating a strong presence and followers who engage. This effort has fueled Andy’s success, making him an up-and-coming agent in the region. In 2024, Andy closed 21 deals and aims to increase that number in the coming years, despite the challenges in the market.

Andy hosts the YouTube channel dubbed, Living in Windsor or Northern Colorado. His videos detail life in the region, including market updates, current listings, and area attractions. He has hundreds of subscribers and thousands of views across his uploads.

“I get a fair amount of business from my online presence,” Andy said. “I think people find me relatable and my content helpful. That carries over into

the trust they place in me to be their real estate advisor.”

Plenty of other leads come from Andy’s community engagement. He’s an experienced homebrewer and a member of two local brew clubs. He lives right on Windsor Lake and walks or paddleboards nearly every day, connecting with people along the way.

Andy and Suzy have two daughters – Magnolia (20) and Sienna (18). Magnolia is studying pre-law at Montana State University and Sienna is a senior at Windsor High. In the fall, Sienna will be swimming for the University of Wyoming. The family loves spending time together, traveling, and being outdoors. Andy is a big IPA guy and loves brewing his own recipes, as well as enjoying others.

“I am just a simple guy,” he said. “I do right by my clients and the rest comes around.” With a deep and varied background, Andy is poised to offer full-circle service to his clients.

“I love real estate and I’ve finally found where I’m meant to be,” Andy said.



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# ALANNA Bassuk

Kittle Real Estate

BY JACKI DONALDSON  
PHOTOS BY A.B. CONSULTING NOCO

**A**lanna Bassuk’s journey into real estate feels like destiny, rooted in a childhood spent watching her parents excel in the field. Her father was a builder in Florida, while her mother worked as a real estate broker. Alanna vividly recalls lying on the floors of homes her father built, filling her coloring books, as her mother held open houses. These early memories, infused with love and a sense of sanctuary, laid the foundation for her eventual real estate career.

That foundation—steeped in community and connection—left a lasting impression on Alanna, who relocated with her family to North Carolina when she was 13. After finishing high school, she returned to Florida to attend the University of South Florida, where she studied business administration and finance. Alongside her studies, she gained professional experience as a loan originator and banker.

In 2008, when the financial crisis upended the housing market, Alanna moved back to North Carolina and explored a new path in healthcare and attended Western Carolina University for her nursing studies. In 2011, at age 29, she relocated with her two small children to Colorado, a state that had captured her heart during childhood family trips. “My dad took us on a camping trip around the United States for three months to see all the states,” Alanna recalls. “I remember Colorado—the snow drifts towering over our RV—making such an impression and bringing me peace. Colorado felt like home, and I knew I wanted to live there.”

In Colorado, Alanna grew her healthcare career, working in hospice, memory care, and hospital settings. She attended CSU-Global, completed her healthcare administration and management degree, and launched her home healthcare business from the ground up, writing policies and procedures to become licensed by the



Colorado Department of Public Health and Environment. “Helping families through life’s transitions was deeply fulfilling,” says Alanna, who eventually put her career on hold to care for her mother through acute renal failure.

**“I strongly believe in the law of attraction—what you put out there, you get back tenfold.”**

Despite her success in healthcare, Alanna couldn’t ignore the pull of real estate. In 2023, after her mom’s passing and with her characteristic determination, she completed her real estate course and passed her state and national exams on the first try. Joining Kittle Real Estate, Alanna hit the ground running, leveraging her business acumen and people-first mindset. Within months, she built a thriving pipeline and had six families under contract in 16 days. Her drive earned her a top producer spot at her brokerage.

Her hard work didn’t go unnoticed, and Alanna was honored with the Fort Collins Board of REALTORS®

Rookie of the Year. Reflecting on the achievement, she says, “I strongly believe in the law of attraction—what you put out there, you get back tenfold.” For her early success, she credits her mindset, perseverance, ability to create her destiny, and transferable skills.

“My education, experience, and empathy as an advocate on the healthcare side for 15 years have had a profound impact on my real estate career,” she explains. “I once dealt with a lot of loss and helped patients through the end stages of life. Now, I help clients with new beginnings and getting them into homes. Being part of that journey means a lot to me.”

Alanna welcomes every client into her sphere. “My smallest deal was a \$24,000 land deal, and my largest deal was \$2.2 million,” she reveals. “I treat them all the same, just as I did with any patient I ever cared for.” She is especially fond of educating buyers and is already planning how she can serve more people. “I love assisted living, so through real estate, I am looking for properties I can turn into residential assisted living facilities for seniors in our community,” she remarks. Alanna is also eager to return to hospice work as a volunteer. “I want to have that humbling



experience again,” she declares. “It keeps me grounded and lets me see the big picture in life, which is beautiful.”

Alanna’s life revolves around her family and their shared interests, creating a balance that fuels her personal and professional success. Her daughter, Isabella, 16, and son, Liam, 10, are enthusiastic cheerleaders, eagerly celebrating every milestone in her career. Her husband, Mason, a network engineer, is now pursuing his real estate license. While his primary focus remains on IT, the family is excited to see where his real estate journey might lead.

“I once dealt with a lot of loss and helped patients through the end stages of life. Now, I help clients with new beginnings and getting them into homes. Being part of that journey means a lot to me.”

The family enjoys a home filled with love and furry friends, including Phebe, a playful Maltese, and three lionhead bunnies named Willow, Nala, and Sugar. When not home, they thrive on outdoor adventures—boating, camping, and exploring hot springs, soaking in mineral-rich waters, relaxing, and reconnecting with nature.

Alanna’s journey has come full circle—from coloring in the homes her father built to helping families find their perfect place to create cherished memories. The same sense of love and sanctuary she felt as a child now guides her work. “I am dedicated to leading with excellence and keeping my clients at the heart of everything I do,” she remarks. “Exceeding expectations is my mission. I’m here to navigate and empower my clients through every real estate journey with integrity, gratitude, and care.”

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# Chris Phillips

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## Going the Extra Mile

BY KATE SHELTON • PHOTOS BY ERIN WAYNICK, ERIN WAYNICK PHOTOGRAPHY

“I have a lot of confidence when I say this, I truly go the extra mile for my clients and that’s what makes all the difference,” said Chris Phillips a top REALTOR® on The Hub Team, brokered by eXp Realty. “If there are questions, I get them answered. If there are issues, I fix them. If I need to learn more about intricate details, I do so. My clients can trust that I’ll do whatever it takes to get them where they belong.”

Chris grew up in South Dakota and went to the University of Montana. After college, he moved back to South Dakota and met his wife, Sarah. Chris’ brother and sister moved to Fort Collins to attend CSU and never left. Chris and Sarah vacationed here whenever they could. Eventually, the Phillips couldn’t resist the temptation any longer; Chris and Sarah moved to the state, ready to make a life here, too.

Chris spent the first part of his career working as a manager in the restaurant industry. “It was hard work and felt very alienating,” he detailed. “I worked when everyone else was off. I missed a lot of time with my family and a lot of celebrations. I kind of had a blindfold over my eyes as to the difficulties in that industry. I just felt

that was my job, but luckily Sarah understood that our family needed more.”

With a young baby at home, Sarah finally convinced Chris to pursue his life-long goal of real estate. “I’d loved looking at houses since I was a teen, but I never really thought I could be an agent myself,” Chris said. “When we moved here, Sarah started working

as a graphic designer at Hub and she kept telling me I should try it out, but I was honestly scared.”

“One day, I got home from work and the real estate class materials were on the table. Sarah had bought them without telling me. We had been seriously discussing a change, but that was the push I needed. It’s



been life-changing. That one decision has had a profound effect on our life and I have her to thank for that.”

Chris earned his license in 2018 and hit the ground running. “My sphere was all people from the restaurant world. They weren’t necessarily in the place to purchase a home so I had to get scrappy,” he said. That first year, Chris hosted over 60 open houses and called any for sale by owner listings he could find.

“It was hard work, but I knew I had to build a strong foundation,” Chris said. “I made sure to do a good job for every client – no matter how I found them or what kind of budget they had. I went the extra mile for every single one of them. That foundation allowed me to eventually build a really strong referral business and I’m proud of that.”

“I have truly found what I love to do,” Chris said. “I love my job because I love helping people.” It’s this very service-oriented attitude that has given Chris such a strong reputation in the Northern Colorado region.

Even in the challenging market of 2024, Chris was able to close more than 30 transactions. This number speaks to the trust Chris has built with his clients.

“My focus has never been on my commissions, though,” he said. “My job is to educate my clients so that they feel confident in the decisions they make. That’s it. That’s what I focus on. If I take the time, energy, and effort to answer their questions and help them make informed decisions, the rest will come.”

Despite being absorbed by eXp Realty, Chris remains loyal to the Hub team. “I

stay at Hub because it’s family,” he said. “I love Hub. The people and the foundation of that company have shaped who I am and I know I can succeed there. I appreciate all they have done for me and I don’t see myself doing anything else.”

Chris notes that he would not be able to do what he does without Sarah’s support. She helps him on the back end with everything from business management to marketing and graphic design. “She’s a huge part of my business,” he said. “Sarah is the backbone of so much that happens behind the scenes. I can succeed because she’s on my team.”

Sarah and Chris have three kids: Everett (7), Corinna (3), and a newborn, Avery. They love being outside camping, hiking, and finding new places they’ve never been. A lot of their

travel revolves around finding live music to enjoy. Chris volunteers annually with the Special Olympics events and Sarah provides part-time graphic design support for the Hub team through her design company, Wild Canyon Creative.

“I feel incredibly proud to be part of the Northern Colorado real estate community. We have great agents and I feel very blessed to live and work here.”

Chris plans to continue providing great service to his clients for years to come. “I always focus on doing the right thing, on going the extra mile. That will never change.”

 **CONNECT WITH CHRIS AT [CHRISPHILLIPS@HUBREAL.COM](mailto:CHRISPHILLIPS@HUBREAL.COM).**



“ If there are questions, I get them answered. If there are issues, I fix them. If I need to learn more about intricate details, I do so. My clients can trust that I’ll do whatever it takes to get them where they belong.”



Photo by Blue Sage Photography



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Courtney Hafer



### What brought you to this field & what do you love about it ?

I like talking to people on the phone about the homes they are buying and getting to see the photos!

### Fun facts:

I like to be outside. I take my two adorable, retired Greyhounds hiking every morning before work. I really enjoy cooking, running, reading, and golfing with my husband. I also volunteer in the nursery at my church, where I get to hold cute little newborns.

Rej De Mesa



### What brought you to this field & what do you love about it ?

Rocket Station, a virtual staffing company. Before receiving any formal training, I was fascinated by the gorgeous homes I saw in magazines and wondered how people would determine which one they wanted to purchase. I love the people I work with and assisting with scheduling inspections for these amazing properties.

### Fun facts:

On July 26, 2018, I watched 24 episodes of The Big Bang Theory Season 11 for 15 hours, with no sleep! I enjoy spending time with my three cute doggos. I love to sing and cook. I can understand and speak four Filipino dialects: Tagalog, Cebuano, Waray-Waray, and Ilocano.



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# 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!



**Justin Crowley**

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