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In my experience, **NOCO roofing** has always been reliable, transparent, and honest in their dealings with clients. Their communication with clients is timely and efficient, ensuring that everyone is on the same page throughout the entire process.

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Meet Your Inspector

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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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Jacki Donaldson
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Writer



Candace Braden
Event Coordinator



Alyssa Benson
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FUN FACTS ABOUT MATT:

- COLORADO NATIVE. I HAVE LIVED EVERYWHERE ON THE FRONT RANGE AND SPENT SOME TIME LIVING IN THE MOUNTAINS. GLENWOOD SPRINGS AND BASALT.
- I DO VOLUNTEER COACHING FOR THE LHS GIRLS AND GUYS GOLF TEAMS.
- I HAVE A LOVE FOR OLDER VEHICLES AND LOVE WORKING ON THEM. SOMETHING SPECIAL ABOUT TAKING CARE OF SOMETHING OLD.
- I REALLY ENJOY COOKING. I AM TRYING TO GET BETTER AT COOKING THAN MY MOM. FRENCH ONION SOUP IS MY FAVORITE THING TO MAKE.
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—SALES MANAGER AT RTC RESTORATION AND ROOFING, COLE HICKERT



A man with short grey hair, wearing a dark blue button-down shirt and light grey trousers, sits on a black metal park bench. He is positioned in front of a red brick wall. The ground is paved with grey cobblestones. The text 'First Western Trust Justin Crowley Senior Mortgage Loan Originator & Regional Residential Mortgage Director' is overlaid on the bottom left of the image.

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Justin Crowley

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The Importance of Home

BY KATE SHELTON
PHOTOS BY A.B. CONSULTING NOCO

“My four-year-old, Mia, was recently diagnosed with Type-I Diabetes. It’s a tough disease and we’re focused on finding the best way to manage it for her. This experience has given me a new perspective on life and it’s made me recommit to my priorities.” said Justin Crowley, a Senior Mortgage Loan Originator at First Western Trust in Fort Collins.

Justin notes that this whole experience has changed the way he works. “It’s been an incredible refresher about the importance of the place we call ‘home,’” he said. “Every family has challenges to face. If I can make the home-buying process easier and take one thing off their plate, I’m going to. If I can help someone get into an affordable, suitable house, I’m going to do everything in my power to make it happen.”

You don’t have to talk to Justin for long to know that he’s committed to his family, team, and his clients. He works with integrity and his goal is to help as many people as he can. Justin is an asset to many; it’s no surprise he’s one of the top originators in our area.

Despite his incredible success, Justin admits he fell into this business by accident. “I was 19 – fixing computers and providing basic IT services. I was also working at a mortgage company, just trying to make ends meet. When 9/11 happened, all my computer work dried up overnight. I was worried about paying my bills, so when I heard someone at the mortgage office say they needed an assistant, I asked if I could have the job,” Justin said with a laugh. “I don’t know why but they took a chance on me. I’m so glad they did.”

Justin has now been in the industry for 23 years, 15 of those at First Western Trust. “They’re a very impressive Colorado-based private wealth management bank,” he said. “I know

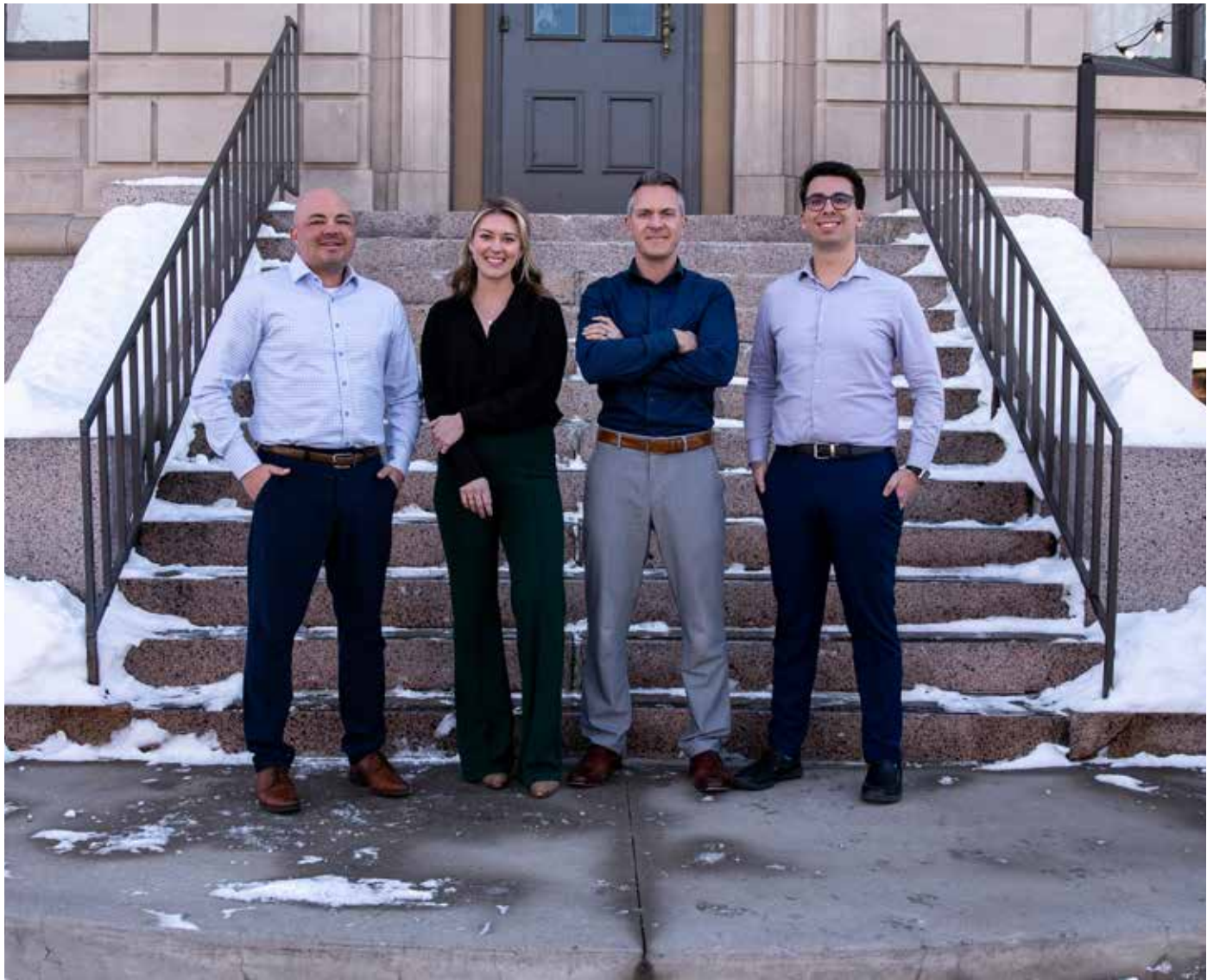
that I can trust my clients’ financial futures with First Western and that’s not something I would ever compromise on.”

With the support of his team, Justin has closed over 8,000 deals in his career – an impressive feat. “When I first started, a mentor told me to not focus on simply being the biggest producer, but rather, to become the expert that everyone knows and trusts, and the business will come naturally.” Justin knows the ins and outs of the business and can help his clients through nearly any kind of transaction in Colorado or beyond.

Justin lends in all 50 states, with roughly 30% of his business taking place outside of Northern Colorado. He has done nearly every kind of deal, but his two niches include first-time buyers and those looking to build a portfolio of properties over time. “It’s the best of both worlds,” he said. “I get to help people who are just starting the process and those who have big real estate goals. It keeps me on my toes and allows me to get creative.”

His team makes it all possible. Luke Kingsley has been with Justin for nearly 15 years. Justin calls Luke his “right hand.” Loan Assistant, Rachael Anstett has been working with the team since 2021. She helps manage all the behind-the-scenes work to keep transactions running smoothly. Alex Giuliani has been in the business for many years; he joined Justin in 2023 and serves as

“I know how important homes are. I’m not going anywhere. I’m here to support my clients and the agents I serve,”



their customer-facing assistant to ensure satisfaction remains high.

“These people take care of our clients. They’re sharp and they care. They’re very attentive, reliable, and responsive. It can be hard to find any of those characteristics, but they have all three. Our clients are lucky to have them.”

Buying a home can be a stressful process, but their team is focused on making it as seamless as possible. “Our team works hard to make things easy and efficient for our clients. We take applications over the phone instead of sending someone to a frustrating online portal. We answer the phone and we make sure they understand every bit of the process. We reduce the stress where we can,” he said. With hundreds of positive reviews, Justin’s method works. His clients and real

estate agents love working with the First Western team.

Even in the face of her diagnosis, Mia and the rest of the family are thriving. Justin says, quite proudly, that she is, “The sweetest, most resilient human being he’s ever known,” and she’s challenged the rest of them to follow suit. The situation has brought the family closer and keeps everyone’s focus on what’s important.

Justin and his wife, Ali, love to spend time outside. They travel and sneak to the lake or mountains when they can. Their boys Max and Leo enjoy sports and Justin eagerly coaches their teams. Mia loves to dance and sing. The family supports Respite Care, an organization that provides care for children with developmental disabilities in Northern Colorado.

“These people take care of our clients. They’re sharp and they care. They’re very attentive, reliable, and responsive. It can be hard to find any of those characteristics, but they have all three. Our clients are lucky to have them.”

Justin remains just as committed to his work as ever. “I know the importance of my role, and I’m not going anywhere. I’m here to support my clients and the agents I serve.”



Connect with Justin by phone at 970.691.2214 or email at Justin.Crowley@myfw.com.

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BY JACKI DONALDSON
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“TO BE GOOD AT ANYTHING, YOU MUST KNOW PEOPLE, **CONNECT**, AND BUILD RAPPORT.”

In real estate, connections are everything. Like a spider weaving an intricate web, a skilled real estate agent builds a network of relationships—one satisfied client, trusted colleague, and glowing referral at a time. Each thread strengthens the foundation of the business, organically and strategically expanding opportunities. For Dustin Khaffaji, every handshake, conversation, and closing is another strand in a web of relationships, ensuring that when someone needs a home, his name is the first that comes to mind.

“To be good at anything, you must know people, connect, and build rapport,” Dustin shares, drawing parallels between real estate and his previous experiences as a United States Marine Corps combat veteran, federal law enforcement officer, insurance agency owner, and oil field operations manager and safety director. In law

enforcement, he cultivated positive encounters with suspects and criminals by treating them with respect and dignity. In insurance, he served clients by carefully listening and doing the right thing, resulting in a 60% close rate. In the military, Dustin, who earned multiple commendations for his heroic actions, led with discipline, adaptability, and an unwavering commitment to his team in high-pressure environments. For the past four years, he has applied the same principles of integrity, service, and excellence to real estate.

Born and raised in Fort Collins, Dustin graduated high school in 1999 and left for boot camp two weeks later. By 20, he had traveled to 23 countries and was part of the initial push into Iraq in 2003 as an Aviation Ordnanceman with HMLA-267, whose unit logged more combat hours





than any other. After four years of service, he returned home, earned a business management degree, and became a federal agent. A job-related injury led to his medical retirement in 2015. Dustin subsequently earned a full law school scholarship at Western Michigan University but chose to stay in Fort Collins when he and his wife learned they were expecting their youngest child. He later worked in the oil fields before purchasing a Farmers Insurance agency in 2018. Although he excelled in insurance, he wasn't fond of spending his days in an office. After hiring someone to run the agency in 2021, he found his true passion. He explains, "I had bought and sold properties before as rentals and asked myself, 'Why am I not doing real estate full-time?' I absolutely love this work."

By May 2021, Dustin was working as an agent with The Group, and in 2023, he transitioned to RE/MAX Alliance. Known as NOCO's Veteran REALTOR®, Dustin has built his brand on minimizing stress for his clients. "If you hire me, I do everything to ensure a smooth process," he remarks. "My style is to answer questions before clients even think to ask them and take their calls at any hour. If they call at 11:00 p.m., I answer. If calling me at that time is important to them, then it's important to me." Dustin does not pressure anyone to work with him, preferring to partner with those who genuinely want to work with him. "That's a better transaction overall," he comments.

Dustin's referral-based business is a testament

to his ability to cultivate lasting relationships, but he emphasizes that success didn't come overnight. "My first year, I did very well," he reflects. "In my first 90 days, I closed four deals. But after that fast start, things slowed down, especially after COVID." In his third year, the market was tough, yet Dustin hit his stride. At one point, he juggled 13 transactions simultaneously, ultimately passing six listings to newer

**"EVERYTHING
I'VE BEEN
THROUGH
HAS TAUGHT
ME THAT TIME
DOES HEAL."**

agents in a 50/50 split, sharing the workload while strengthening his network.

Now, entering his fourth year, Dustin is seeing the payoff of his long-term approach, with multiple closings underway and more in the pipeline. In addition, Dustin and his wife, Mandy, an interior designer, share a passion for flipping houses. "I buy properties, she makes them pretty, and we sell them," he describes. Last year, they flipped eight homes, and they're already working on their second this year. Because family is at the heart of everything Dustin does, he ensures his children—Davin (17), Ava (13), Ella (11), and Allie (7)—are involved in the flipping business, letting them take on small tasks to earn money.

In rare moments of free time, Dustin loves to golf, take family trips, and help fellow veterans. "I enjoy working with veterans and helping them whenever I get the chance," he says. His journey through multiple personal and professional transitions has shaped his perspective on resilience and healing. "Everything I've been through has taught me that time does heal," he states.

Recently, Dustin took another big step in his career, selling his insurance agency to focus entirely on real estate and the network he's built. As his web widens, he looks forward to making a difference for his clients, his family, his community, and those he encounters along the way.

**Connect with Dustin at
dustink@remax.net.**



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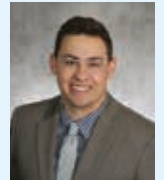
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Mitch BENNER

Benner Real Estate by eXp Realty

BY JACKI DONALDSON
PHOTOS BY A.B. CONSULTING NOCO

Mitch Benner is the kind of guy who lights up a room. Whether working on a construction site, building cell phone towers for Verizon Wireless, guiding clients through a real estate transaction, or pouring into his family, friends, and community, he brings an energy that inspires living life to its fullest.

Mitch recalls his lightbulb moment a year ago that sparked a passion and redefined his purpose. In May 2024, he woke from a dream with an idea so vivid he had to write it down. The idea was to amplify the voices of those who had walked the difficult path of sobriety and come out the other side stronger. That dream became the foundation of his podcast, Shattered Darkness.

Born in Ohio and raised in Loveland, CO, Mitch had excelled in real estate for 11 years before his fateful dream. Earning his license in 2013 to build a career in which his effort directly influenced his success, he reflects on the years he was closing more than 20 deals annually and enjoying the rewards of his hard work. Behind the scenes, though, Mitch was struggling with the weight of alcohol addiction.



Alcohol had become a constant for Mitch, who began drinking at 19. When one of his closest friends died by suicide in 2021, Mitch spiraled. Fortunately, the husband and father of two made the life-changing decision to get sober in November 2023 and again in July 2024, which altered the course of his life and set him on a path to help others facing similar battles. As the co-host of the Shattered Darkness podcast with his pal and go-to loan officer Aaron Nelson (sober since 2016), Mitch launched his platform in January 2025 for individuals in Northern Colorado to share their sobriety journeys, bringing light to an often-stigmatized topic.

“I feel like change starts to happen once you start **LIVING YOUR PURPOSE** and living outside of yourself.”

As the podcast gained traction, Mitch and Aaron realized an even bigger need within their industry. Thus, earlier this year, they launched Clean and Sober Connections. This networking group provides space for real estate professionals who want to engage in meaningful connections without alcohol at the center. Traditional networking events often revolve around drinking, leaving little room for those in recovery or simply choosing a different path. “I think the biggest issue right now with the sobriety process is post-rehab,” Mitch reveals. “We are trying to put together something that has longevity for folks, including us.”

What started as a small gathering of three people quickly grew. By the second meeting, 25 individuals showed up, and before long, the network had expanded to 40 committed members. Mitch and Aaron hope to expand into outreach, service, and fundraising efforts. “Our goal is to really plug into the community and reframe sobriety,” Mitch says. “Getting sober is hard, but would it be hard if our society supported it? We

want to clap people through this thing and make sobriety a badge of honor.”

Just as Shattered Darkness and Clean and Sober Connections are lifting folks in the sobriety space, Mitch, as the sober Broker/Owner of Benner Real Estate by eXp Realty, is witnessing the upward swing of his business. “At the end of 2023, I started with eXp Realty to rebrand myself post-sobriety,” he shares, adding that his wife works alongside him. “We are expecting to have our best year since 2019.” Currently, Mitch has \$4.5 million in business on the market. Aaron remarks that he is also on his way to a record year.

Mitch credits his accomplishments in real estate to building relationships, and he names first-time homebuyers as one of his favorite groups to serve. “I love being able to hand people their keys and see the expressions on their faces,” he emphasizes. He also attributes his triumphs to finding his God-given purpose. “I feel like change starts to happen once you start living your



“Getting sober is hard, but would it be hard if our society supported it? We want to clap people through this thing and make sobriety **A BADGE OF HONOR.**”

purpose and living outside of yourself,” he reveals. Mitch’s purpose—leading through vulnerability to help recovering alcoholics find their purpose—has no limits, and he is committed in mind, body, and spirit to lighting up rooms across Northern Colorado and beyond.

Mitch’s journey has come full circle. What began as a battle within himself has transformed into a mission to support others. Through the podcast, networking group, and his continued excellence in real estate, he is proving that sobriety isn’t a limitation—it is a new beginning. And as his vision for the future evolves, one thing remains clear: He is just getting started.

Tune in to the Shattered Darkness podcast on YouTube or Spotify and connect with Clean and Sober Connections on Facebook.



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Jess Gallegos

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NO ONE CARES MORE

BY KATE SHELTON
PHOTOS BY
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“When it comes down to it, no one cares more than me. I care about the person, not just the transaction. I care about them now and down the road. I take a lot of pride in that because I’m invested in the people, not the profit. And my clients can sense that. They know I care because I show up, I answer my phone, I’m always working. I pour my whole heart into this,” said Jessica Gallegos, a Coldwell Banker Realty agent.

Jessica, who prefers to go by Jess, has spent her whole career helping people. Her identity is rooted in giving back and she’s always willing to go the extra mile. It’s this unwavering dedication to her clients and our community that has cemented Jess as a top Northern Colorado REALTOR®.

Jess grew up in Loveland. From a young age, Jess watched her mother work as a caretaker for



the elderly. As she got older, Jess helped her mom as much as she could. Jess notes this is likely where her passion for helping others started.

With the help of their father, Jess and her brother started a lucrative lawn care business when she was 15. This business not only taught her the

importance of hard work, but it also showed her just how much the family home means to people. This business also helped put her through college. Jess attended Colorado State University where she got a dual degree in psychology and criminology.

After college, she had a short stint working as a flight attendant. Jess quickly learned that she wasn’t suited for that job, but it did introduce her to her husband, Kyle. Jess left the airline business and moved into 911 dispatching.

For the next decade, Jess answered the call in people’s most distressing moments. “That job taught me so much,” she said. “You hear people at their worst and have to learn how to help them immediately.”

“You have to be a center of calm in their storm. You cannot freak out, you have to keep the stress level down, and you have to



“
BUT MORE THAN
ANYTHING, I
WANTED TO
help people
AND I WANTED TO
HAVE AN EXCITING
JOB. REAL ESTATE IS
ALL OF THAT AND
MORE FOR ME.”

decisions of their lives. Jessica earned her real estate license in 2018 and hit the ground running.

“I’ve always loved real estate. I love decorating and home design, so I knew it would be a good fit for me,” she said. “But more than anything, I wanted to help people and I wanted to have an exciting job. Real estate is all of that and more for me.”

In her first year, she hosted dozens of open houses and got all of her business from walk-ins. “I’m able to have conversations with anyone and I can get along with just about everyone. I think my background has given me the skills to connect with my clients. They can see that I truly care.”

Jess now works out of the Coldwell Banker Realty office in Johnstown. She loves the culture and appreciates the willing-to-help nature of her colleagues. “It’s been a good move for me and my business,” she said. “I have been able to grow and Jason Kingery is a great

be good at multitasking. You also have to contain people’s emotions. These skills really help me in real estate because a lot of this job is managing the stress and containing people’s emotions,” she said. “I’m good at real estate because I know

how to talk to people from all walks of life. I know how to help them through the storm.”

With a pilot husband and young kids, Jess craved a more flexible work schedule. She decided to stick to her roots – helping people through some of the biggest

business coach. Coldwell offers a lot of resources for me and my clients.”

The majority of Jess’s business comes from referrals. She closes upwards of 30 transactions a year and averages \$15-20 million in production. A couple of years ago, Jess diversified her business by becoming a Zillow Premier Agent, which accounts for a small part of her work.

“It’s a hustle,” she said. “It’s just different than before. I work a lot but it’s on my terms. I can be present with my family and for my clients. I don’t have a set schedule so I can manage my time in a way that works for us.”

Despite it all, Jess still makes time to give back and serve others. She delivers Meals on Wheels every Wednesday and loves her time with her elderly friends. She also volunteers at her kids’ schools.

Jess and her family love to travel and spend time together. Jess makes it to the gym nearly every day and reads at least a book a week. Kyle is a Southwest Airlines captain, and they have three kids – Gavin (21), Brooke (14), and Blake (9). Gavin is following in his dad’s footsteps, having graduated from flight school as a commercial pilot. He now works as a flight instructor while further advancing his aviation career. Brooke is in middle school and loves piano. Blake is the firecracker of the family, keeping them all on their toes.

“Right now, I’m just focused on my family and my clients,” she said when speaking of the future. “I’ve worked hard since I was 15 and have no plans to stop anytime soon. I don’t think I’ll ever retire from real estate.”

She feels lucky to be an agent in Northern Colorado. “It’s a small group of agents and we all know each other. Everyone is nice, and we all have our clients’ best interests at heart. I really enjoy working together.”



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Outside of work, De Anna enjoys nature, hiking, kayaking, and disc golfing. She is passionate about advocating for her nephew on the spectrum. She has a love for floral design and cherishes time spent with her husband, Plott Hound dog, family, and friends.

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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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