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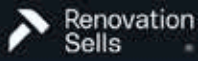






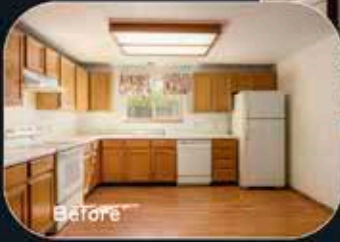
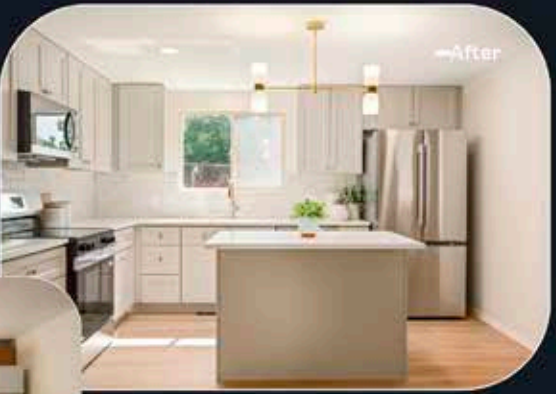


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Contents



12 Stephanie Woodard



18 Kelly Nehls Coonrod

IN THIS ISSUE

- 4 Preferred Partners**
- 6 Meet the Team**
- 12 Partner Spotlight:** Stephanie Woodard, Bumblebee the Photobooth
- 18 Featured Agent:** Kelly Nehls Coonrod
- 24 Making a Difference:** Beyond the Uniform
- 28 Cover Story:** Brian Franzen
- 32 Dog Days:** Angus Cowhead Stenson



28 Brian Franzen
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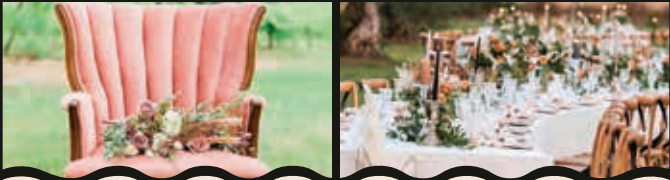
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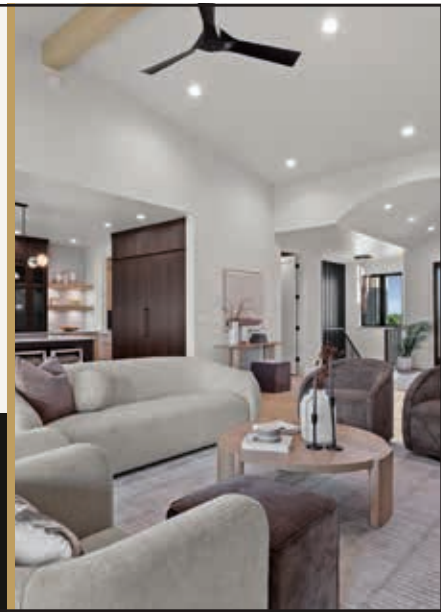
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Stephanie
Woodard

Bumblebee

the **PHOTOBOOTH**

The *buzz* at Your Next Event

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

“We always get such great feedback from events,” says Stephanie Woodard, the owner of Bumblebee the Photobooth. “People love the Photobooth, and it makes the event so much more lively. It gives people something to do, and it captures the memories. Bumblebee the Photobooth loves to be the buzz at your event.”

Stephanie was born in Greeley and has lived most of her life in Northern Colorado. She started her career in retail management, developing strong customer service skills and the

ability to connect with people from all walks of life. When she unexpectedly became a single mom, Stephanie quickly had to find a way to support herself and her son, Taven. She built an incredible real estate business and became one of the region’s top agents. Her real estate career provided the flexibility and stability she and her son needed at the time.

One way Stephanie has retained clients and built a referral business is through her twice-annual customer appreciation events. “I’ve done all kinds of things for clients, but my goal has always been to make them fun,” she shares. A couple of years ago, Stephanie attended a nonprofit fundraiser and found the Photobooth a positive addition to the night. “I knew it would be a blast to have a booth at my upcoming client event,” she notes. “I looked into it and realized it could be such a good side hustle.”

Fueled by her entrepreneurial spirit and passion for giving clients more, Stephanie founded Bumblebee the Photobooth in January 2024. To date, the booth has become the buzz at hundreds of events across Northern Colorado and a natural fit for real estate agents looking to bring a little extra fun and connection to client appreciation events. “A Photobooth is a



great addition to any event,” Stephanie stresses. “We can custom brand the photos with your logo, phone number, or whatever else you want. People take home fun photos—and a reminder of your business. It’s a great way to give back to clients and market your services. Not to mention, people love it. Everyone smiles. The props are so fun, and the photos always turn out great. I love seeing how happy it makes people.”



Bumblebee makes adding a Photobooth to your event simple, seamless, and fun for everyone. From the moment you book, Stephanie works with you to create an experience that fits your event's style, with options for custom lighting, overlays, prints, backdrops, and digital delivery. Once the booth is set up, guests can easily step in and capture the moment. Whether it's a wedding, real estate client event, nonprofit gathering, or special occasion, Bumblebee handles the details so clients can relax and enjoy their event while guests create moments they'll want to remember.

Stephanie attends all events and handles everything from setup to the guest experience at the booth. She ensures everything runs smoothly and steps in should any technical issues arise.

While Stephanie remains an active real estate agent, Bumblebee gives her another way to connect with clients and guests in the region. Through it all, Stephanie's why is her son. Taven is now 19, and they spend as much time together as they can. An avid water skier, Stephanie also loves camping and hiking. She and Taven have a sweet sidekick named Buck, a 14-pound Heeler mix.

Stephanie's impact extends far beyond transactions and photos. She supports the Rocky Mountain Raptor Program and Mountain States Children's Home. She especially loves owls and eagles; one of her favorite client events is a Rocky Mountain Raptor Program fundraiser that lets her customers experience the majestic birds firsthand.

Through Bumblebee, Stephanie has found a meaningful way to give back to her clients and the real estate community. Bumblebee extends Stephanie's commitment to bringing people together, supporting fellow professionals, and adding a little more joy to every event. 🐝



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Kelly

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A text from a longtime client landed on Kelly Nehls Coonrod’s phone one weekend. Kelly had previously sold four properties for him, and they were working together on another unique property that required extra investment and effort. “I really appreciate how you take the partnership approach with these properties,” he wrote. “I want you to know you are doing a great job.”

Kelly’s partnership approach—grounded in communication, education, and working alongside her clients—helps explain how someone who spent years insisting she didn’t want to be a REALTOR® ultimately found her place in the business.

Kelly was born in Fort Lauderdale and grew up partly in Hollywood, Florida, moving between Florida and Colorado before settling in Fort Collins in ninth grade. She graduated from Rocky Mountain High School and, like plenty of teenagers, had no grand career plan waiting for her. “I was one of those kids who was ready to be out of school,” she shares.

A month after graduation, her then-boyfriend’s mother, who worked for RE/MAX, suggested Kelly take a part-time job while figuring out what came next. In 2007, Kelly became a weekend receptionist.

When the recession hit, a full-time front desk and listing coordinator position opened at another RE/MAX office. Kelly moved into that role in 2008, later became a transaction coordinator and, in 2013, took over as office administrator for RE/MAX Boardwalk. By 2017, she was overseeing three offices, managing staff, and supporting more than 250 agents. Kelly handled everything from onboarding agents to processing closings and cutting checks.

When RE/MAX created its own escrow department in 2021, Kelly spearheaded the effort and built a team. She also earned her real estate license that year at the encouragement of Broker Hazel Reed, who believed becoming a managing broker might be the natural progression of Kelly’s career. By the time Kelly became licensed, she had already spent more than a decade learning real estate from the inside out—contracts, closings, agent support, transaction management, office operations, and the countless details required to get a transaction successfully across the finish line.

Kelly began realizing she wanted something different. Her new responsibilities put her increasingly behind a computer and away from people. After 15 years as an employee, she left her salaried position in early 2022 to pursue real estate full time.

The irony wasn’t lost on her. For years, Kelly had said she didn’t want to be an agent. She had managed enough agents to know how difficult and expensive the business could be, and she never considered herself sales-oriented. “I’m relationship-focused,” she says. What Kelly eventually discovered was that the analytical and operational side of real estate she had spent years mastering didn’t have to compete with that part of her personality. Combined, the two became one of her greatest strengths.

Several agents had approached Kelly about working together, but the idea didn’t click until Laura Gippert suggested a partnership. Kelly and Laura remain independent agents but collaborate closely, co-list properties, share an assistant, and check in twice each week. Their personalities balance each other well. “She’s a beautiful dreamer,” Kelly notes. “I’m analytical.”

Kelly entered production with a deep understanding of contracts, documentation, transaction management, and the mechanics of the business. Laura helped her translate that operational expertise into the day-to-day rhythm of representing buyers and sellers, while Kelly developed a



“
*I want my
clients to feel
like we're in it*
together.”



client experience rooted in education, collaboration, and relationships.

Kelly's first year quickly validated her decision. Several family members needed to buy and sell, giving her an early opportunity to put years of behind-the-scenes experience into practice as their agent. From there, her business continued to grow year after year, increasingly driven by relationships, referrals, and repeat clients. By September 2026, she had already reached the production level she achieved in all of 2025—a reflection of the momentum she has continued to build since stepping into sales full time.

Another client, a woman in her 70s, recently told Kelly she loved working with her because she had “mothered” her through the entire process. Kelly laughed but recognized the description immediately. “I’m very nurturing, and I like to hold people’s hands through the process,” she says. But for Kelly, that doesn’t mean taking over. She views every transaction as a team effort—educating her clients, talking through decisions, anticipating what comes next, and making sure they feel like an active part of the process. “I want my clients to feel like we’re in it together,” she says.

Kelly and Laura bring that same hands-on, team approach to their listings. They professionally stage nearly every property and invest in professional photography. Depending on the listing, they may cover the first month of staging, handyman services, and pre-listing or post-closing cleaning, making those

investments strategically to help each property show and compete at its best.

Staying connected matters just as much after closing. Kelly and Laura have hosted a luau, silent disco, children’s movie premiere, ice cream social, and even a women’s clothing swap. Their Legacy Lunches bring together a small group of women for conversations about the impact they hope to leave on their families and communities.

Kelly’s personal story has shaped that desire for connection and stability. As a second-generation American, she was raised primarily by her Cuban mother and grew up moving in and out of apartments. Her grandparents came to the United States from Cuba, and Kelly remains deeply proud of their story and sacrifices. Those experiences shaped Kelly’s understanding of what home can represent: stability, independence, and the ability to build something of your own. She bought her first home at 22.

Today, home includes husband Seth, whom Kelly first met when she hired him to do work at the RE/MAX office. Years later, after both were single, they reconnected. They have been together for seven and a half years and will celebrate their second wedding anniversary this fall. Seth’s children, Tessa, Lauren, and Rylan, are now 25, 22, and 21, and the couple recently became empty-nesters. Keeping the house from feeling too quiet are two shepherd pups, Ozzy and Nyx.

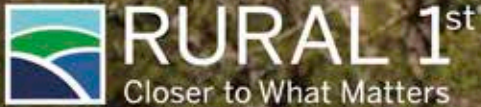
Kelly fills her pockets of downtime with morning walks, hot yoga, pickleball, audiobooks, live music, and a newer hobby, stained glass, which a former client taught her.

Nearly two decades after taking a weekend receptionist job because she didn’t know what she wanted to do, Kelly has her answer. The girl eager to find her independence built a career around something she understood all along: people want someone willing to walk beside them. 🐾



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Beyond the Uniform

Nick Dunagan Found New Purpose **HELPING VETERANS
& FIRST RESPONDERS** Through Health4Heroes

STORY BY JACKI DONALDSON
PHOTOS PROVIDED BY NICK DUNAGAN (PICTURED LEFT IN ALL)

Nick Dunagan built Health4Heroes to help veterans and first responders care for themselves after years of serving others. Through fitness, wellness, and community, the Northern Colorado nonprofit helps them build healthier lives alongside people who understand.

Years before Nick encouraged others to walk through the door of a gym, join a group, or ask for help, he was trying to do those things himself.

Nick joined the U.S. Army at 21 after a difficult adolescence. His mother died when he was 15, and in the years that followed, he dropped out of high school

and struggled to find direction. The Army offered a chance to better himself and build a different future.

In 2011, Nick deployed to Afghanistan, where the threat to his life became part of daily existence. About a year after returning, something changed. “I just knew something was wrong inside me,” Nick says. He was oversleeping, arriving late to work, and struggling with anger, anxiety, and hyper-vigilance. Eventually, a supervisor pulled him aside and told him he needed to figure out what was happening.

Nick made an appointment with a mental health clinician on base. The clinician prescribed several

medications, but as Nick walked toward the pharmacy, he remembers telling himself, “This is not the path you want to go down.” He never filled the prescriptions.

But finding another way wasn’t quick. Without healthy coping skills, Nick turned to alcohol and avoidance. His life spiraled. The military career he once expected to last 20 years ended after five. Bankruptcy, foreclosure, and divorce followed.

Nick moved to Colorado Springs, where an aunt and uncle gave him a place to land. About two years after leaving the military, a friend convinced him to visit a rock-climbing gym. There, Nick happened upon a veterans group that met every Thursday night. He joined them, and something shifted. For the first time, he could talk openly with people who understood. They gave him motivation, direction, and something he hadn’t felt in a long time: hope. “They were where I was,” Nick shares. “You can and will feel better. You have to get out of the spiral, starting with being around people who get it.”

Nick found a donation-based yoga studio and began practicing hot yoga twice a week. His knee and back pain improved, and he felt calmer. He returned to the gym and focused on nutrition. As his physical health improved, so did his mental health. “It’s not a cure, but it’s a treatment,” he notes.

That realization changed his professional direction, too. Nick switched his college major from business to health

and exercise science and transferred to Colorado State University in 2017. After working briefly for a nonprofit that provided gym memberships to veterans, he saw an opportunity to continue the work when the organization closed. In September 2020, he founded Health4Heroes.

Nick deliberately included first responders in the mission after seeing fewer resources serving firefighters, EMTs, law enforcement officers, and others facing similar pressures. “These people sacrifice so much of their own health for others,” he says.

Health4Heroes offers coaching, training, and education while connecting those needing additional support with other resources. Its Take Command program is a structured 90-day lifestyle transformation addressing sleep, stress management, nutrition, strength, and conditioning. Led by Program Director Rachel Gayle, a U.S. Air Force veteran and nationally board certified health and wellness coach, the program provides coaching and accountability. A revamped virtual format launching in January 2027 will make it accessible to participants beyond Northern Colorado.

Nick is quick to redirect credit for the organization’s success. “I get a lot of the accolades, but I did not do this alone at all,” he comments. “It takes a group of dedicated people to make this work, and we have an incredible team working behind the scenes.”





“
I get a lot of the accolades, but I did not do this alone at all. It takes a group of dedicated people to make this work, and we have an incredible team working behind the scenes.
”

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Today, Nick operates a personal training and health and wellness business while still leading the charge at Health4Heroes. He describes himself as a completely different person from the man who left the military years ago.

Nick calls his girlfriend, Hannah, his sounding board and biggest supporter at home. She helps with Health4Heroes when she can, and the organization welcomes volunteers, business members, event sponsors, and opportunities to speak with community groups.

Most of all, Nick wants veterans and first responders to know the door is open when they are ready to walk through it. “If we can get someone into our program and connected with a coach, we can make something significant happen,” he says.

And this month, his message extends to everyone who knows someone who has served. “Thank a veteran,” Nick says. “Reach out and let them know how much you care.” 🇺🇸



CONNECT WITH NICK AT
HEALTH4HEROES.ORG.

MEET THE Loveland Office



JUSTINE HOFF | BRANCH MANAGER & ESCROW OFFICER

Colorado born and raised, Justine enjoys gardening, traveling and time with her boyfriend, 3 daughters and 2 dogs. **Fun Fact:** She has heterochromia, a rare condition that gives her two different colored eyes.

“Justine is a treasure. She’s professional, responsive, and extremely helpful. I’m looking forward to working with her again.” – Matthew Starr, Lokation Real Estate Office

JO HERNANDEZ | ESCROW ASSISTANT

Jo moved to Northern Colorado from Arlington, Texas at a young age and proudly calls Fort Collins home. She’s a CSU Child Development graduate and devoted dog lover who enjoys making memories with family and friends. **Fun Fact:** Jo followed her love of the beach and moved to Santa Barbara before returning to NoCo.

“Jo is the best. She is the most welcoming and friendly person to greet people walking into the office for their closing.” – Ryan Magnus, C3 Real Estate Solutions

BRITTANY KOENIG | ESCROW OFFICER

With six years in title, Brittany loves making life’s biggest moments smooth and less stressful. Off the clock, it’s her family, Great Dane and true crime documentaries. **Fun Fact:** Before title, Brittany was a grave digger

“We have worked with Brittany on a few different files and every time she does an exceptional job! Thank you all for your hard work!” – Samantha Gilbert | John Feeney , C3 Real Estate Solutions

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BRIAN FRANZEN

The Franzen Group at eXp Realty

At 65 years old, Mildred had never owned a home. She had rented her entire life because homeownership had always remained just out of reach. Then she called Brian Franzen about a condo he had listed. The condo never became hers, but the phone call led to something far better.

For the next year and a half, Brian helped Mildred navigate every obstacle that stood between her and a set of keys. In May 2026, she closed on her first home. “To see the accomplishment, the joy in her eyes, and the pride she has in her home now is why I do this,” Brian says.



STORY BY JACKI DONALDSON
PHOTOS BY ERIN WAYNICK,
ERIN WAYNICK PHOTOGRAPHY



Recently, Brian ran into Mildred at the grocery store. For him, that encounter is part of what makes real estate what he's always believed it should be: a relationship business.

Born and raised in Greeley, Brian knows the community inside and out. Before real estate entered the picture, however, his career took several turns. He spent his younger years in the restaurant industry, eventually becoming an area manager overseeing seven Chipotle locations. The job demanded roughly

80 hours a week, and after he married his wife, Samantha, the lifestyle became harder to justify. Brian knew something needed to change. So he pursued entrepreneurship, working alongside his father-in-law and attempting to build several businesses. “I became a serial entrepreneur,” he says. “I learned a lot of different ways to *not* make a living.”

The ventures may not have worked, but the lessons stuck. When Brian's father-in-law helped open a local RE/MAX

office, Brian partnered with him in property management while earning his real estate license.

Licensed in 2014, Brian discovered he had found the right fit. His first year taught him a lot. Seven deals fell apart before closing for reasons ranging from financing issues to a client buying a truck just days before closing. “Everything you hear, I experienced,” Brian says about the multiple ways a deal can tank. Still, he closed 10 transactions that year. His Greeley roots gave him a strong network,

but building a sustainable business took time.

After working with his father-in-law, he spent about a year considering what he wanted the next chapter of his career to look like. In 2019, he took the leap and began building The Franzen Group at eXp Realty. “I wanted control over my own destiny,” he says. His mission was, and still is, to take exceptional care of people.

Today, approximately 95 percent of Brian's business comes from past clients and referrals.



He credits that loyalty to consistently making decisions based on his clients' best interests. Sometimes that client care looks like negotiating a complicated contract. Other times, it means cleaning out a basement, painting, or mowing a lawn before a property hits the market. "This is an emotional transaction," Brian says. "Caring for people sets us apart."

Social media has become another important piece of the business. Several years ago, Brian worked with a coaching company, and one piece of advice stayed with him: Create and post videos consistently, and business will follow. He took those words seriously. Today, Brian and Samantha maintain an active presence through The Franzen Group on Instagram and Facebook, mixing real estate with content showcasing Greeley restaurants, businesses, and community favorites. Samantha joined the business about two and a half years ago and serves as marketing director.

The group also includes an assistant, and Brian has expanded his eXp revenue-share organization to about 10 agents. Training and mentoring represent his

“This is an emotional transaction. **CARING FOR PEOPLE** sets us apart.”

next area of growth. "I like to train, coach and help younger agents," he says.

Brian's goals include growing his team to 100 transactions annually while bringing approximately 10 new agents into eXp each year and helping them build successful businesses of their own.

For someone focused on growth, Brian remains firmly planted in the community that raised him. He serves on the Greeley Planning Commission and stays involved with organizations addressing housing and food insecurity. Samantha serves on several boards and is president of a local nonprofit. Most recently, Brian volunteered as food and beverage chair for the Cattle Barons Ball. If it involves housing, food, or Greeley, chances are the Franzens will find a way to participate.

Home life is equally full. Brian and Samantha have two daughters, Amelia, 14, and Lucy, 12, who keep the family busy with hours of dance each week. Their Cavachon, Cooper, rounds out the household.

Golf runs through the entire family story. Brian and Samantha met in high school, where both played the sport. Brian later proposed on a golf course, and today, they intentionally live on one. Their daughters play, too.

When they aren't golfing, chasing dance schedules, volunteering, or working, the family enjoys traveling and seeking out great food and service, a lingering influence from Brian's restaurant days.



Roots, Routine & Relationships

Early riser: Brian's day typically starts around 6 a.m.

Morning routine: Before heading to the office around 9, he spends time tending to the flowers in his yard.

Business mindset: As his business has grown, Brian has become increasingly focused on systems, procedures, his CRM, and keeping a disciplined schedule.

People person: Despite the structure, Brian calls himself a "relationship guy," joking that he does not have just a few close friends; he knows 100 people everywhere he goes.

Brian is still an entrepreneur, still building, and still looking for the next opportunity to make his sandbox a little bigger. But whatever size the business becomes, Brian wants the foundation to remain the same: people, relationships, service, and faith. "I give all the glory for my success to

God," he says. "We want to glorify Him in all that we do."

Reflecting on his success, Brian points back to seeing Mildred in the grocery store and knowing he played a part in the journey that put the keys to her first home in her hand. ▀

Connect with Brian at brian@thefranzengroup.com.

Angus Cowhead STENSON

Linda Sioux Stenson
THE GROUP

Meet the Mane Man

Angus Cowhead Stenson is a 6-year-old Newfoundland. He is also known as a moving mood stabilizer and breathing bear rug.

A Different Breed of Real Estate

Angus is my third Newfoundland. I have been actively educating and



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assisting real estate clients in Northern Colorado since 1988 and have used all my animals, including my Clydesdales, in my advertising. I have had numerous situations (both listings and sales) because of my animals. I recently had the opportunity to list a couple of beautiful large acreages, as both sellers had and loved Newfoundlands. Angus is also a welcome visitor at closings and our Centerra office.

Big Dog, Soft Touch

Angus is large—130 pounds. Other dogs have been intimidated by his size and presence. On the other hand, he is a large gorilla of love and care, and once the other dogs know his intentions,

friendliness follows. The real estate process can also feel intimidating, but with Team Angus's client education approach, our guidance creates a gentle, successful environment.

Leader of the Pack

Angus is a hard worker and is currently engaged as the lead of Team Angus. We partner with the brilliant and kind Ericka Cunningham, and Angus also volunteers at Medical Center of the Rockies and Denver International Airport. He always looks for ways to spread his love. Because he has yet to grow opposable thumbs, I drive and escort him to all his volunteer responsibilities.

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When is the “best” time to refinance? *And when should you wait?*

With 30-year interest rates remaining stubbornly in the 6s for most of the last four years, many homeowners are running out of patience. And with many of those loans in the high 6s, low 7s, and/or with temporary buydowns that are set to expire, the question of “when to refinance” is an all-too-common one.

For most, the answer can be found in a simple two-part test, which can be taken after a quick conversation with any competent lender: (1) Can you reduce your rate enough to save a meaningful amount of money per month? and (2) Can you do so with no or minimal closing costs? For example, if a homeowner with a \$600,000 loan balance can save just .25% on his rate, with 100% of the fees covered by his lender, then he could save over \$120/mo in interest at no actual cost, aside from his time. Conversely, if a homeowner with a \$200,000 loan balance can save a full 1% on her rate for \$5,000, then she would need 2.5 years to break even, and she may want to wait.

A simple analysis like this makes the decision easy: If both answers are “yes,” then now is the time. If either answer is “no,” then you might take a little more thought, or maybe a bit more time, before pulling the trigger.

And sometimes, a homeowner will be in a position where they can lower their rate, but they decide to wait, in

anticipation for even lower rates. This is a classic trap of believing that “past performance is indicative of future results,” just as a gambler will believe that a winning streak somehow increases his odds, and he’ll almost always play until he loses. But with mortgage debt, the odds actually get worse. After all, if the balance is already owed, then delaying a refinance will continue to cost more, the longer the wait: If a lower rate is already available, then rates don’t just have to go lower to save more money – They have to keep getting lower, just to save back the missed savings from not refinancing sooner. It’s a losing game.

So in short, while everyone has their own “rule of thumb,” I feel it’s worth every homeowner’s time to take this quick and simple two-part test. After all, they’ve already been waiting ... But they may not need to be.



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