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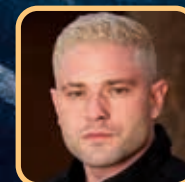
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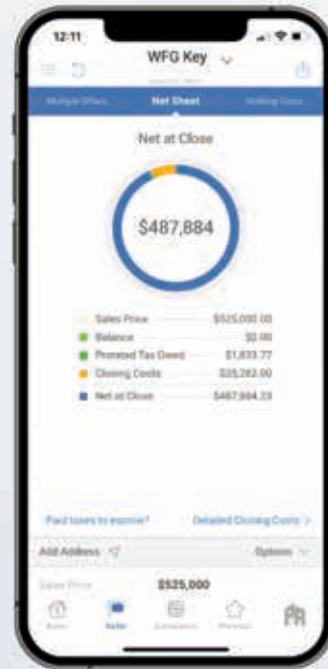
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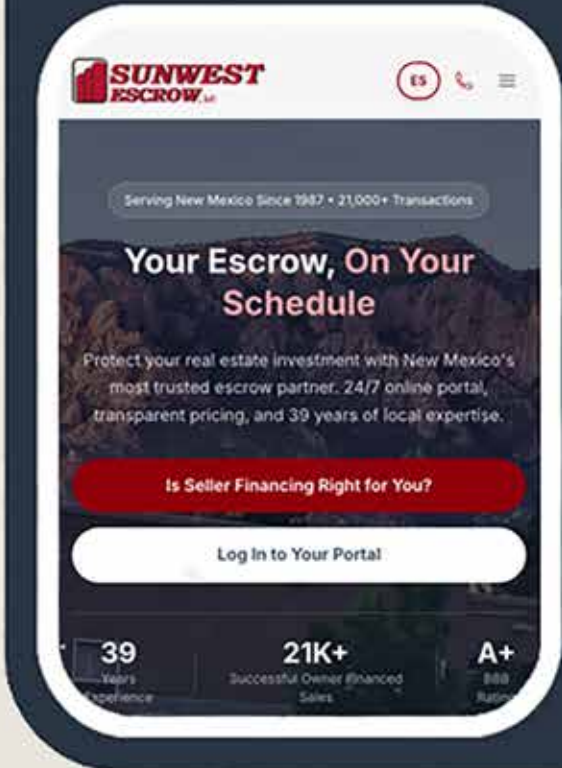
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LENDING

BY ELIZABETH MCCABE
PHOTOS BY LIZ LOPEZ PHOTOGRAPHY

It happens all the time. Sometimes with only days to spare. A buyer can find property with a closing date on the calendar. Then, there's a problem. It's too rural. A farm is connected to the property. The lender drops the deal.

That's when Gabriel Baeza and Chance Honey at Rural 1st get a phone call.

"We have a few calls from agents about this," Gabriel says. "People are in a really tight spot."

Rural 1st comes in to save the day, frequently finding another route forward. Those are the calls that Gabriel remembers. "It's always great to hear the excitement in people's voices," he says.

In New Mexico, Rural 1st comes to the rescue with rural properties, vacant land, hobby ranches, rural home construction, farms, and large-acreage homes.

"Most lenders are not going to finance a farm or a hobby ranch or a large-acreage tract with 200 or 300 acres," Chance says. "That is our bread and butter."

About the Company

"In New Mexico, we are relatively new," says Gabriel. Rural 1st got started in early 2024 through a partnership that allows it to provide consumer financing in the state. One distinction is that they handle their loans directly.

"We are not a traditional bank," says Gabriel. Don't expect USDA or FHA loans. They set themselves apart. "We don't hold deposits; we are strictly a lender. We purchase our loan funds from one of four agricultural banks. That allows us to get creative in terms of rates, and since we're a cooperative, there are more benefits tied to that as well," points out Gabriel.

Rural 1st has a funding structure that gives the team the ability to finance properties that may not fit into the traditional secondary mortgage market. A property may have too much land for a conventional lender or be too small to



qualify as a true agricultural business operation. Rural 1st operates in that space in between.

"We try to set ourselves apart by having unique products," Chance says.

Bare land is a significant part of the business. Depending on the property, that could mean a 10-acre tract or land with hundreds of acres. Rural 1st also finances vacant land where owners may want to hunt, hike, fish or ride horses.

Construction is another specialty. Rural 1st can help finance the land, provide a construction loan and ultimately refinance it into one loan going forward.

Understanding the Land

What makes Gabriel and Chance unique is that they understand agricultural and

rural communities. Why? They have lived and worked in them.

Gabriel has been in banking for approximately 14 years. He began as a commercial banker in 2012 and moved into agricultural lending in 2019. What keeps him in the industry is the people.

"You get to work with rural communities," he says. "I work with great people and help them achieve their dreams."

As for Chance, he grew up in the southeastern Colorado community of La Junta, where his family owned a livestock sale barn with cattle and horses. Chance even competed in rodeo before finding his niche in agricultural lending almost 11 years ago. With his rural background, he understands the importance of acreage.

“We take care of the customers and let the cards fall where they might.”



Collaboration Counts

In contrast to traditional mortgage lending, Gabriel and Chance have a powerful partnership because they work together. Expect to find them traveling throughout New Mexico as a team, going where they are needed most. Whether at a REALTOR® association event in Las Cruces or a stop in Albuquerque, they literally go the extra mile for their clients.

“There is no telling where we will be,” Chance says. “We don’t mind the windshield time.”

Rather than competing for deals, they divide opportunities based on who has the bandwidth to serve the customer most quickly. “We don’t run on a philosophy of scarcity,” Chance adds. “We take care of the customers and let the cards fall where they might.”

When not working, Gabriel savors time with his family. His wife works

as an escrow officer, and they love spending time with their 10-month-old daughter and 14-year-old niece who lives with them. With three females in the house, “I’m outnumbered,”



Gabriel jokes. Fortunately, he has a male dog named Pepper.

Chance and his wife have a young son who turned one in June and recently started walking, which means there is never a dull moment. To relax, he returns to his rural roots by hunting deer and elk. Or you could spot him at his wife’s family ranch near Yeso, New Mexico.

“We get to brand and gather,” he says. “I also spend time on horseback, which I enjoy.”

Final Thoughts

Real estate professionals need to know that there is another option for rural properties: Rural 1st. What might be complicated for another lender simply makes sense to Rural 1st, whether it involves a hobby ranch, construction project, or agricultural property. 🏡

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MOVING FORWARD WITH LOVE



“I care deeply about each client and each transaction,” says Mathis. “I am not perfect but I am grateful and I try always to lead with love.”

ANDREW MATHIS

BY ELIZABETH MCCABE
PHOTOS BY PONIC PHOTOGRAPHY

Andrew’s life hasn’t always been easy. Long before he helped clients buy and sell homes, he learned the importance of home for himself while growing up between Gainesville, Georgia, and briefly in Grants, New Mexico. When he was 7 years old, his parents were divorcing, going through bankruptcy, and they had no choice but to leave their big, beautiful house behind. Andrew moved back and forth between New Mexico and Georgia. The time was challenging, but there was a silver lining: open houses.

“We would look at open houses on the weekends, and they were like hope,” Andrew recalls. Open houses represented possibility and potential. Decades later, Andrew is helping other people find the home of their dreams.

Finding His Path

Before entering the real estate scene, Andrew really wanted to be an architect as a child.

“I would build big buildings out of brick and had a little town,” he smiles. “I have a very creative imagination.” The youngest of three children, Andrew lived in an imaginary world and loved to build. “I have always loved structure and form, but I was terrible at architectural drawing,” he laughs.

He decided to pursue architecture at the University of New Mexico. However, during his second architectural drawing class, his teacher held up his drawing and told the class, “If your drawing looks like this, you should drop the class.” Andrew got the message. “That was the end of architecture.”

Saying no to architecture, however, caused his dream of real estate to take flight. “I always wanted to be in real estate. I talked about it for almost twenty years. It wasn’t until I met my partner, Charles Robillard, that he gave me the wings and toughness to do it.” Charles saw Andrew’s potential and encouraged him to pursue real estate.

Andrew got his license on December 31, 2022, and started full-time on February 1, 2023 at Weichert REALTORS®. His first transaction closed that August, and he closed a staggering nine transactions in his first full year in real estate.

Prior to that, he earned his degree in Communications from the University of New Mexico and his MBA from Regis University in Denver. He learned from a variety of industries with his work experience in marketing, mortgages, loan sales, mortgage servicing, landscaping, construction services, and the wholesale granite and cabinet industry.

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IT’S NOT
ABOUT
WHAT
HAPPENS,
BUT HOW
YOU LEARN
FROM IT
AND GROW
FROM IT.”

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Overcoming Obstacles

Real estate isn’t for the faint of heart, but Andrew is a go-getter.

“Consistency makes a good REALTOR® great,” he mentions, “especially consistency in prospecting.” Andrew struggled to find consistency. “I’m a work in progress, but it’s not about giving up,” he says. He has learned to get back on his feet and find his stride again. Andrew credits his 84-year-old father with instilling in him the work ethic and perseverance that keep him moving forward. Andrew has also learned to be calm, especially with his clients. Calmness and compassion have become his strengths. As he says, “You’re dealing with a trying and emotional time for buyers and sellers. There is a lot at stake.”

Andrew knows about navigating difficult seasons. “I’m an addict in recovery,” he says. He overcame obstacles that could have sidelined him. “It’s not about what happens, but how you learn from it and grow from it.” Now his emotional outlook has changed. “I’m full of life, love, and gratitude.” Andrew is often heard saying, “I am not perfect, but I am grateful.”

The difficult chapters in life are opportunities to keep moving forward.

Family Matters

With the flexibility of real estate, Andrew enjoys being there for his family and kids. He has two children, a son (12) and a daughter (14), and enjoys being present in their lives.

“They look out for each other,” he comments. His son is chill and loves to put things together with what Andrew calls his “engineer brain,” while his daughter is a well-spoken, driven young lady and a social butterfly. “They’re very different but best friends,” he adds.

To relax, Andrew loves being on the beach, spending time in the mountains, and being in the water. “You have a different appreciation for water when you are in the desert,” he notes. He also loves hanging out and watching movies. Andrew is a proud pet parent of two Basset hounds, Norman P. and Buzz LightYear. “We like to take our ‘low riders’ to the Plaza in Old Town on Sundays to check out the cool cars. That’s one of our things,” he smiles.

When viewing his real estate career, Andrew has a heart of gratitude. Although his life hasn’t always gone according to plan, he has turned a new page with real estate. With hopes and dreams of growing his real estate business, eventually building a team, and venturing into commercial real estate, the greatest chapters of his career are yet to be written. ▀

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BY ELIZABETH
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HELPING FAMILIES MOVE FORWARD

Put integrity into everything you do. Overcome your fears and failures. Keep moving forward. Look at what hard work can do for you. Be a good family man.

These are some of the words of wisdom that Jason Jenkins lives by in his real estate career at Century 21 Camco Realty. Jason understands firsthand what it's like to move and brings that empathy to every client he serves.

Born in Albuquerque, Jason remembers moving many times as a child. "My Dad was an engineer," he explains. "He was moved from plant to plant, based on his job. I went to

thirteen different schools growing up, moving about every two years."

The oldest of five children, Jason understands how stressful moving can be. "It's branded into my mind," he says. "People get overwhelmed, and they need a helping hand. If you can take some of that stress off them, it goes smoother." That's exactly how Jason runs his business. He is there when his clients need him, answering their questions and relieving their concerns with compassion.

Entrepreneurial Roots
In his youth, Jason always wanted to get into some form of technology, but he ended up working in restaurants instead.

"I always had the mindset of wanting to own my own business," he says. "At 19, I was given the opportunity to manage my own Pizza Hut location, becoming a general manager at a young age. From there, I eventually became an area manager." Then he moved to Michigan after the franchise where he was working went through a rebrand. Jason worked for a pre-foreclosure inspection company for three years, giving him his first real exposure to the housing and real estate industry.

All of these experiences made Jason willing to reinvent himself. When he became a single dad of three children, he was no stranger to starting over. "I

realized I needed to move back to Albuquerque." He remarried, and together they blended their families. Today, Jason and his wife are raising seven children, including two they have welcomed together.

"When I got down to Albuquerque, I had an option to do insurance or real estate," he candidly comments. "I felt like real estate was more for me."

In 2022, he earned his real estate license. "I just hit the ground running," he comments. "I was already working for myself, so the mindset of being self-employed was already there. No one is going to give you a silver spoon. You have to work hard for it."



Skyrocketing to Success
“Real estate is a hustle,” he says. “I work on deals, farm, and connect with future and past clients.”

The road hasn’t been easy, however. “You have to grow thick skin,” he laughs. Sometimes you invest time in someone, only to have them ultimately choose another broker. You learn not to take those setbacks personally and find ways to improve. “Don’t dwell on it,” he cautions others. “Just keep moving forward. Take those failures in life and improve on the business. Use those failures as a stepping stone. Do better and get better.”

One thing that Jason wished he had known

before starting real estate is that it’s all about building relationships. Making sure he stays connected with his clients, builds genuine relationships, and remains available long after the transaction is essential to his success.

He’s done remarkably well for himself. His first year, he closed ten transactions. “Every year after that, it’s nearly doubled,” he points out. “But you can’t continue that every year if it’s just me. That’s not possible, especially when you have a family.” That’s why Jason has expanded his team to include a transaction coordinator, a couple of assistants, and a marketing company.

Jason also has high hopes for the days ahead. “I want to build a portfolio of rentals and eventually fix and flip homes,” he comments. “I eventually want to get my contractor’s license and expand into that side of the business. I want to be able to build my own home and continue to provide for my family, especially by taking my family on memorable vacations.”

When not working, Jason loves to travel, work on DIY projects, and spend as much time as he can with his family. “Real estate is my biggest hobby,” he laughs. “It brings me a lot of purpose, even though it’s stressful and requires a lot of problem-solving.”

“
I JUST HIT
THE GROUND
RUNNING.”

Moving Forward

Jason knows there will always be another deal, another challenge, and another opportunity waiting around the corner. That’s why he refuses to dwell on setbacks. Instead, he keeps his head down, puts in the work, and focuses on serving the next family who needs his help. In his mind, success is defined by having the grit to get back up, keep moving forward, and never compromise his integrity along the way. 📌

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Jonathan ORTIZ

POURING INTO THE PLACE HE CALLS HOME

BY ELIZABETH MCCABE
PHOTOS BY PONIC PHOTOGRAPHY

Jonathan Ortiz wears a lot of hats: REALTOR®, Qualifying Broker, businessman, village councilman, volunteer youth coach, husband and father. Soon, he'll add brokerage owner to that list. While his accomplishments are impressive, his ties to the area are even more noteworthy.

"I was born and raised in The Village of Tijeras in the East Mountains," says Jonathan. As an heir to the Cañon de Carnué Spanish Land Grant and part of a founding family of the Village of Tijeras, his family roots run deep. "Every third or fourth house is a relative," he comments. That rich history and heritage have given him a sense of pride.

"I'm very proud to be a part of the village and where I'm from," he says.

Raised by a single mom, Jonathan's drive and determination were shaped in childhood by her hard work. He comments, "My mom would be at work at 6 a.m. She worked in quality control for manufacturing companies." He learned to get ready by himself when he was very young.

Jonathan didn't want to work in factories. He says, "I wanted to be a professional athlete like every other little kid. That dream was short-lived," he laughs. "I played a lot of sports, including basketball and baseball." Sports helped make him competitive, and baseball, his main sport, was the one he loved most.

Road to Real Estate

After graduating high school, Jonathan attended college before embarking on a new chapter: real estate.

"I got my real estate license at 20 years old in September of 2005," he says. The only problem? "Not a lot of people wanted



to trust a 20-year-old kid with their largest investment,” he candidly comments. When he didn’t do much business, he quickly pivoted. He applied and was selected for the City of Santa Fe Fire Department, following in his dad’s and uncle’s footsteps into firefighting.

Five years later, he was back on the real estate scene full-time, fighting fires to arrive at the closing table. He gained traction from working on FHA foreclosures (HUD homes).

“My Qualifying Broker had the largest HUD account in the state,” explains Jonathan. When he asked Jonathan to help him, he jumped at the opportunity. Shortly after, his business started taking off and quickly gained steam.

“I did foreclosures for seven years with 300-400 transactions a year, between the two of us. Most of our transactions were under \$50,000,” he comments. It was a grueling time, but



Jonathan put the pedal to the metal in real estate. “I was driving from one corner of the state to the other in the same day. It was crazy. I don’t miss it at all,” he says.

Working every Thanksgiving, Christmas, and New Year’s took its toll after four years, but Jonathan was grateful for the experience. He learned a lot from his Qualifying Broker. “He’s still the hardest-working human I ever met,” he says.

This experience was the catalyst for Jonathan’s career. Afterward, he was ready for anything residential real estate had to offer him. In his career, he has had countless satisfied clients with transactions going smoothly. That’s how he was able to build a 100% referral-based business from clients, friends, and family.

What’s next for Jonathan? “Starting my own brokerage,” he says without hesitation. Currently, he is a Qualifying Broker and is in the process of buying his own building. He’s taking his team, Your Hometown Team, to his own boutique brokerage. His team is small but mighty, consisting of friends who have earned their licenses.

His business partner Andrea Romero will be the office manager and team manager. Together, they are 50/50 partners at the brokerage and team. Jonathan is very involved with the agents on his team. “I help them with whatever they need,” he points out.

Family, Faith, Fun

When not working, Jonathan treasures time with his family. He is married to his wife Jordan and they are blessed with two younger children, Nikko, age 10, and Rylee, age 8. “I’ve got an awesome family and great kiddos,” raves Jonathan. Together, they enjoy going to church and are active in youth sports.

“My wife and I coach a lot of youth sports,” says Jonathan. “Our kids play basketball, baseball, volleyball and soccer.” He also enjoys playing sports himself. As a family, everyone likes hiking. Another popular pastime? Cruising around in classic cars.

Jonathan also enjoys being a councilman and was recognized as the East Mountain Citizen of the Year in 2023 for his volunteer work and community outreach. “I like my community and pouring into it,” he says.

Whether he is helping a client find the home of their dreams, coaching his kids’ sports, or serving as a councilman, Jonathan is happiest when he is giving back to the people and community that have given him so much. 🏡

“I was born and raised in The Village of Tijeras in the East Mountains. Every third or fourth house is a relative. I’m very proud to be a part of the village and where I’m from.”



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