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OCTOBER 2026

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Agent Spotlight
STEVE BAUMGAERTNER

Featured Agent
ERIN RIDGE

Partner Spotlight
TRIMLIGHT NOCO

CONNECTING. ELEVATING. INSPIRING.

ASK THE STAGING EXPERT

What gives sellers the biggest ROI before listing?

With 19 years in home staging, 10 years previously as a real estate agent, and a B.S. in Applied Psychology, one thing I've learned is this: taking the time to prepare a home the right way, the first time, is what creates the greatest return.

Nine out of 10 buyers struggle to visualize a home's potential, so we need to help them see it—and, more importantly, feel it.

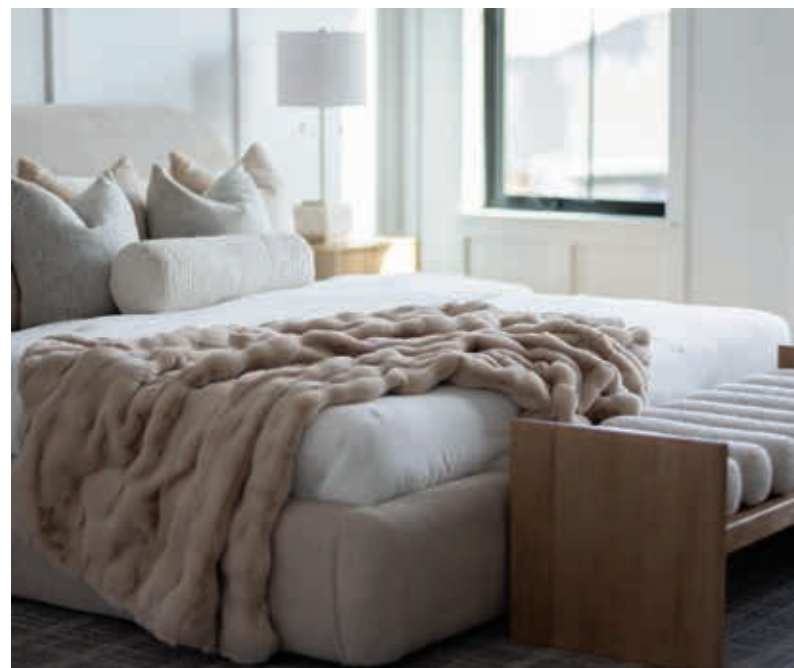
WHERE SHOULD SELLERS INVEST?

Start with what buyers notice immediately: fresh paint and touch-ups, updated inexpensive light fixtures for instant impact, consistent soft-white lighting, small repairs, a deep clean, professional photography, and, of course, strategic staging.

Before a home hits the market, look at it through the lens of buyer psychology. Eliminate those little negative comments buyers make as they walk through, and highlight the home's best features and create a feeling of living there.

NOT ALL STAGING IS CREATED EQUAL

Over the last few years, staging has changed immensely. Today's approach is more curated and design-forward, with less of the traditional "staged" look. And with staging companies ranging widely in price, inventory, and style, don't choose on price alone. Look at their portfolios, the quality of their inventory, and whether their style supports your listing. The right staging should elevate a home—not simply fill it.



“The goal isn't simply to make a home prettier. It's to make buyers feel connected—and make the home feel worth more.”
— Jena Tack

Jena Tack
Founder + Creative Director
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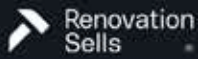
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The
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30 Nikki Dishneau
COVER STORY

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RYAN & ALYSSA BENSON



TRIMLIGHT NOCC

Brightening Homes, Building Community

STORY BY KATE SHELTON
PHOTOS BY AUDREY ROYBAL, BLUE PHOTOGRAPHY

“We have a heart to serve our community, and we’re always looking for ways to give back,” says Ryan Benson, owner of Trimlight NoCo. “We love Northern Colorado, and everything we do is geared toward making it a better place. With Trimlight NoCo, we have the platform to help people enjoy their homes and bring them joy and the opportunity to employ

more people and create resources to donate to local nonprofits.”

Trimlight NoCo transforms homes and businesses with permanent outdoor and landscape lighting, which enhances safety and increases property values. Designed to withstand Colorado’s ever-changing weather, the company’s durable, energy-efficient lighting

systems are fully customizable and easy to control from a smartphone.

Through exceptional craftsmanship and a commitment to serving the Northern Colorado community, Trimlight NoCo has become the region’s trusted choice for innovative lighting solutions. With more than 100 five-star reviews, word-of-mouth referrals have largely built

its reputation. Its dedication to quality has also earned industry recognition, including being named Best Outdoor Lighting Company in NOCO Style Magazine’s annual Readers’ Choice Best of NOCO contest for the past two years. In 2026, it was once again selected as one of the top three finalists and is eagerly awaiting this year’s results.

Ryan and his wife, Alyssa, both grew up in the area and met more than 10 years ago. After spending more than 15 years working in construction, Ryan felt called to ministry in 2020. That same year, he and Alyssa founded He Will Restore Ministries, and Ryan transitioned into serving as a youth pastor.

Through He Will Restore Ministries, Ryan and Alyssa seek to bridge the gap between the church and the community by providing practical, compassionate support to individuals and families

facing difficult circumstances. Supported by a dedicated team of volunteers, the ministry offers tangible assistance through fellowship, home repairs, and connections to regional resources.

In 2022, Ryan and Alyssa also had the opportunity to purchase Trimlight NoCo from the original owner. “We met for coffee for the first time, and by the time the meeting was over, we decided to buy it on the spot,” Ryan shares with a warm laugh. “The business was an easy fit for me,” he adds. “Kids are my passion. I always look for ways to bring more joy and serve the community. What brings more joy than beautiful lights that change with the holidays and seasons? I knew this work wouldn’t feel like a job, but rather a way to give back.”

Ryan and Alyssa built Trimlight NoCo into a thriving business, but it didn’t start that way. The previous owner

mishandled the community and let a lot of people down. Ryan’s main goal starting out was simply to clean up that mess. In the first year in business, Ryan fixed more than 40 homes that were either unfinished or not operational. “I was really scared we weren’t going to make it,” Ryan admits. “I just knew we had an opportunity to give back, and I focused on that.” Despite the rocky start, Trimlight NoCo survived that first year and has expanded exponentially. Its growth can be directly attributed to Ryan’s integrity and commitment to doing the job well.

Trimlight NoCo has established a strong presence in Northern Colorado. To date, the team has completed well over 300 homes in the region, and customers love the finished results. “I absolutely love what I do,” Ryan notes. “The final results are incredible. When my customers see their home light up



for the first time, it brings the little kid out of them. I love helping people and putting a smile on their faces.”

In addition to permanent exterior lighting, Trimlight NoCo offers professionally designed landscape lighting that enhances curb appeal, safety, and security. Customizable, energy-efficient LED systems illuminate pathways, driveways, steps, and entryways while creating beautiful, functional outdoor spaces.

One of Trimlight NoCo’s core values is giving someone a second chance. The Bensons are proud to offer



“

I ABSOLUTELY LOVE WHAT I DO. THE FINAL RESULTS ARE INCREDIBLE. WHEN MY CUSTOMERS SEE THEIR HOME LIGHT UP FOR THE FIRST TIME, IT BRINGS THE LITTLE KID OUT OF THEM. I LOVE HELPING PEOPLE AND PUTTING A SMILE ON THEIR FACES.

”

opportunities to individuals who need a champion. By investing in their team members, providing meaningful work, and creating opportunities for growth, Trimlight NoCo helps employees get a second try at life. Brett Corona has been with the team for more than a year and serves as the lead installer. “Brett is amazing at what he does,” Ryan comments. “He’s embraced our culture of service, and he treats our clients so well.”

When they’re not helping Northern Colorado shine, Ryan and his family make the most of Colorado’s outdoor lifestyle. Whether they’re exploring mountain trails in their four-wheelers, riding e-bikes, or enjoying time together outside, staying active is a big part of family life. Ryan’s competitive spirit extends beyond the workplace

to the basketball court and the golf course. Ryan and Alyssa have three children, Destiny, Kaleb, and Abby.

In addition to He Will Restore Ministries, Ryan and Alyssa are proud to support Mountain States Children’s Home, including donating permanent lighting to the organization’s primary building to help create a warm and joyful campus.

Trimlight NoCo is proud to partner with the real estate community and is ready to serve.

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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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PASSION FOR PEOPLE

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

“My passion lies in helping people,” shares Steve Baumgaertner, a top agent at C3 Real Estate Solutions in Fort Collins. “Throughout my career, serving people has been the common thread. Everything I learned in the Army and everything being a pastor taught me all comes back to people, which has fueled my real estate career.”

Steve grew up in Washington state and fulfilled his dream of joining the military, serving for four years as a U.S. Army Ranger with the 75th Ranger Regiment. During his enlistment, Steve met John Simmons, co-founder of C3 Real Estate Solutions, while training for the Army’s grueling Best Ranger Competition. The pair became fast friends, but the Army sent them in different directions, and they eventually lost touch.

After completing his military service, Steve spent the next 18 years as a pastor. In 2011, he and his family moved to Fort Collins, where he served as pastor of student ministries. “One day, I was working at the church, and a colleague invited me to come to this veteran function,” Steve remembers. “He said that a former Ranger named John Simmons was going



business,” he says. “I focus on the people. I build relationships and serve them well. The rest follows.” That people-first approach has become the foundation of a business built largely on repeat and referral clients.

Reflecting on his success, Steve shares, “During my time in the Army, I learned three essential skills: shoot, move, and communicate. Communication was the foundation of our work. If I couldn’t connect with my team, the mission would fail, and lives would be at stake. While working in ministry, communication was also at the heart of caring for people and serving my congregation. In both roles, I had the privilege of

working with people from every walk of life, and every person mattered to me the same. Those experiences taught me the greatest lesson of all: good leadership can only happen when you truly care for those you lead. That same commitment to people guides me to this day.”

His background also taught Steve that precision, discipline, and leadership are non-negotiable, values he brings to every real estate relationship. His motto is ingrained in his work: Built to Serve. Trained to Lead. Committed to Results.

Steve’s years in the military and ministry also developed the empathy that defines his approach to clients. “A client recently told me that I have the highest emotional IQ he’s ever seen in business,” Steve shares. “The deal was tense, and he would call me quite often. After one of our conversations, he said that I made him feel better. That’s what I want for all my clients—to know that I will take care of them.”

That approach has translated into success. Last year, Steve was among the top 10% of agents in Northern Colorado, and his business continues to grow.

Steve also brings a deep understanding of the market and negotiates fiercely for his clients. “Data is the foundation of every decision I make,” he notes. “I believe real estate is both an art and a science. The science is understanding the numbers, the market, the inventory, and the trends. The art of it lies in understanding people, knowing what they

value, and helping them make confident decisions.”

In 2024, Steve earned his Certified Luxury Home Marketing Specialist designation to serve his clients better. Many of his listings are now above the million-dollar mark, but Steve never turns away someone he can help, even first-time buyers.

Family is at the heart of Steve’s why. He and his wife, Katy, met in college and have been married for 26 years. Together, they have three children: Bailey (22), Kiah (20), and Lydia (17). Steve enjoys life’s simple moments with his family, from walks with Katy to card and board games and movie nights. Steve also volunteers as a chaplain at the local shelter, something he finds deeply rewarding and challenging. He and John continue to host events supporting the local veteran community.

Steve’s journey has always had a singular purpose: serve people well. From the Army to ministry to real estate, his passion for people has remained constant. Today, he builds relationships, provides guidance, and makes a meaningful difference in people’s lives.

Steve doesn’t measure his success in closed deals, but in the impact he makes. One thing is certain: Steve’s impact is immeasurable. 🏡

Steve is always willing to connect with fellow agents and veterans. Reach him at sbaumgaertner@c3-re.com.

to be speaking. I couldn’t believe it. I hadn’t heard that name in years.”

Steve attended the function and reunited with John after more than 15 years. The pair began working out together and building a community of veterans. Around the same time, John was launching C3 with Jesse Laner and encouraged Steve to join them. “At first, I didn’t want anything to do with real estate,” Steve explains. “I thought it was just a sales gig, but John understood my passion for people. He helped me see that real estate is another way to serve.”

In 2019, Steve earned his real estate license. “It sounds cheesy, but I really think I was made for this

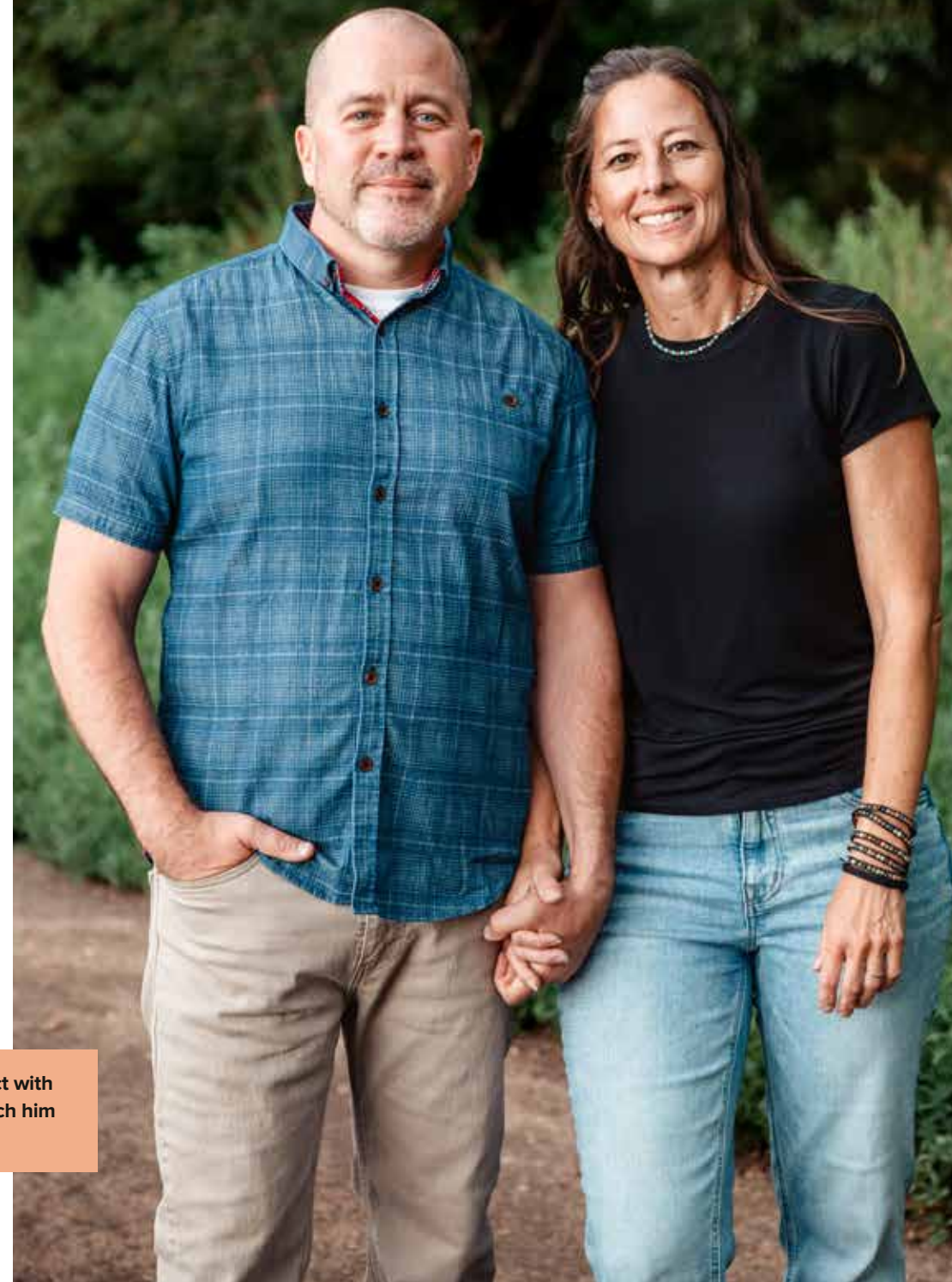


“

I believe real estate is both an art and a science.

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Erin Ridge

8Z REAL ESTATE NORTHERN COLORADO

STORY BY KATE SHELTON
PHOTOS BY AUDREY ROYBAL,
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“At heart, I’m an educator,” says Erin Ridge, a successful agent at 8z Real Estate Northern Colorado. “That’s a big part of my identity. I’ve left the classroom, but I still get to educate my clients. I approach real estate as I did teaching. I’m here to help people learn, grow, and succeed.”

Erin’s journey has always centered on education, connection, and helping others achieve their goals. Her family moved to Colorado just after she was born; she grew up in Westminster and attended Colorado State University. She earned her bachelor’s degree in history education. She also met her husband, Adam, and fell in love with the region. She later earned a master’s in linguistically diverse education at the University of Northern Colorado.

Before transitioning into real estate, Erin spent 13 years as an educator. She first taught social studies and then shifted her focus to supporting English learner students. She taught students ranging from pre-K through college and worked with the Thompson School District and the University of Northern Colorado.

Through her years in education, Erin developed a deep understanding of communication, mentorship, and building meaningful relationships—skills that now guide her success in helping clients navigate one of life’s most important transitions: finding a home.

After many years in education, Erin was ready for a new challenge. She craved the opportunity to build something of her own while still

making a meaningful impact. Through real estate, Erin has created an opportunity to use her passion for teaching, advocacy, and collaboration to serve people in a different capacity. She was licensed in 2019 and has spent the last several years building a real estate business to be proud of.

“The move was scary, but I’ve found that real estate is what I’m meant to do,” Erin shares. “I still get to educate people and advocate for them, just as I did with my students but in a different way. The scope and gravity of real estate is different but no less important than working with students.”

Her education and classroom experience have become a defining advantage in her career, allowing her to listen closely, educate clients throughout the process, and tailor her approach to each person’s unique needs. “Working in education and getting my master’s in this field set me up well for real estate,” she details. “In education, we call it *differentiation*, tailoring our work to what our students—or clients—need. I’ve found this approach works incredibly well in real estate. Every client has different needs, diverse communication styles, and varying levels of understanding of real estate. I’m here to provide

➤ *from*
CLASSROOMS
to **CLOSINGS**



“
The entire brokerage has high standards, and I’ve learned so much from my colleagues.
”

my clients with the services they need in the way they need them.”

Erin also leverages the advocacy skills she learned in education to benefit her clients. “Similar to my role in education, where I had to advocate for my students and their needs, I have had to learn to negotiate and advocate for my real estate clients,” she notes. “Surprisingly, I like this part of the business and continue to hone these skills.”

Teaching taught her patience. “In so many aspects of life, people are rushed,” she comments. “No one wants to sit down and have a conversation or take the time to explain something. I have found that my patience is a real asset. I believe I am quite patient, and I’m willing to take the time to make sure my clients understand the process upfront to reduce stress and make people feel like they can trust me.”

Erin was a dedicated educator, and she’s brought that same commitment to her work as a real estate agent. Her business has expanded year over year, and she’s still finding ways to grow. She averages about 15 transactions a year, serving clients on both sides in Windsor, Fort Collins, and surrounding areas.

She’s found a warm home at 8z Real Estate and appreciates the team’s supportive, collaborative culture. “The entire brokerage has high standards, and I’ve learned so much from my colleagues,” she says. “8z offers so many resources, especially for new agents. Coupled with Ninja Training, I feel like

I was ready to go and had the tools I needed to start in this business.”

Erin also shines as a community connector. She loves to introduce people and foster connections among clients, friends, service providers, and neighbors. She sends her list a weekly email titled “5 Shot Friday.” It’s filled with fun facts, local events, and referrals to great businesses, restaurants, recipes, and more.

Outside of real estate, Erin finds joy in everyday moments that bring her closer to family and community. She loves spending time outside, playing catch, going for a run or walk, or cheering on her children as they participate in activities and sports. Erin and her husband, Adam, have been married for 20 years and are proud parents to their daughter, Payton (15), and son, Dillon (11).

Erin is passionate about supporting causes that create meaningful impact. Locally, she continues to support students in Thompson School District. Along with 8z, she hosts an annual coat drive, benefiting Truscott Elementary last winter. The Ridge family also supports Elshadai Child Development, sponsoring a young Ethiopian student’s education and growth through school supplies, clothing, and ongoing encouragement.

Looking ahead, Erin sees a future of service, connection, and continued growth. Through her real estate career, she hopes to keep making a positive impact in her community by building relationships and helping others navigate important milestones. She also looks forward to watching her children grow and pursue their passions and talents, while creating new memories with her husband

through travel, staying active, and enjoying life’s adventures together.

From the classroom to closings, Erin has carried the same passion for helping others into every chapter of her story. Although she changed careers, her mission remains the same: to educate and advocate for those who trust her most. ➡

Connect with Erin at
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STORY BY JACKI
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Nikki Dishneau grew up in Byers, Texas, before moving to Pagosa Springs, Colorado, at 13. Originally planning a career in healthcare, she completed a nursing program in high school and graduated as a Certified Nursing Assistant. But after moving to Alaska with her then-husband during his military service, she realized nursing wasn't where her heart was. "I got emotionally attached to people," Nikki says. "It was too hard." Instead, she took a position at a title company, unknowingly laying the foundation for the career that would capture her heart.

Nikki's father had been a homebuilder, one of her lifelong friends was the daughter of a real estate agent, and coworkers in the title industry kept telling her she'd be a natural in real estate. Because she enjoys working with people, she decided to try real estate.

In 2013, Nikki earned her real estate license—on the same day she found out she was

pregnant. "I walked in to start on a team, and I was throwing up on my first day," she laughs.

At the time, as she and her husband were raising their children, real estate's flexibility offered something she valued deeply.

She quickly discovered she had found the right fit. With an experienced team behind

her, Nikki put nearly 30 homes under contract during her first year and a half in the business. She credits that early success to the structure around her, including hosting open houses, knocking on doors, and getting involved in the community.

Then life asked her to start over.

After moving back to Colorado, Nikki rebuilt her business and her personal life as a single mom. The referral network and relationships she had built in Alaska no longer existed. To support her family, she pieced together multiple jobs. She worked as a health coach, cleaned houses, and continued selling real estate while raising her daughters, Azra and Zahria. Along the way, her sister, Misty



Gallup, became an important part of the journey. “My sister and I started All Avenue together,” Nikki shares.

The team’s first year produced 13 transactions, an accomplishment Nikki is especially proud of, considering everything happening behind the scenes. Today, Misty serves as the team’s transaction coordinator.

As referrals grew and past clients returned to buy and sell again, Nikki’s business steadily expanded. Today, she leads All Avenue Luxury, an eXp Realty team serving Northern Colorado and Wyoming. Her fiancé helps run the business,

and together, they lead a team of nine licensed agents.

Despite the team’s name, Nikki believes luxury has nothing to do with price. “When we say All Avenue Luxury, we mean everyone should get luxury service, not just a certain price point,” she explains. Rather than trying to fit every transaction into the same mold, Nikki has built a team with diverse strengths, allowing clients to work with agents who best fit their unique needs. Her motto—Clients Over Commission—is reflected in every story she tells.

She remembers helping a family with five children who

had completely outgrown their three-bedroom home but couldn’t afford the repairs necessary to sell it. Nikki coordinated flooring, paint, mold remediation, and other improvements, allowing the family to reimburse the expenses at closing. “They went from a three-bedroom to a six-bedroom dream home they never thought possible,” she notes.

In another transaction, Nikki reduced her commission to help a single mother purchase a home. She also encouraged her to purchase a home warranty. Just three weeks after closing, the water heater failed. “The home warranty paid for it, which was awesome,” she says.

She also fondly recalls helping a seller who had lived in her home for 40 years. “She raised her whole family there,” Nikki reflects. “She said, ‘What do I do? This is my whole life.’” Nikki helped her sort through memories as much as belongings, guiding her through one of life’s most emotional transitions.

Nikki’s personalized approach includes professional staging, photography, a trusted vendor network, monthly client appreciation events, and custom closing gifts crafted by a local woodworker. Relationships don’t end at the closing table. They’re just getting started there.

Away from real estate, Nikki’s world revolves around Azra, 12, and Zahria, 10, who have spent much of their childhood tagging along to showings, cleaning houses alongside their mom, and learning the value of hard work. These days, free time means horse shows, hiking, road trips, Corvette drives with her fiancé, yoga retreats, and supporting a Colorado nonprofit that helps families battling addiction.

As her business continues to grow, Nikki’s focus has shifted from simply building a successful team to helping others build successful careers. She was recently recognized among the top 100 agents in Northern Colorado and has been invited to speak at Northern Colorado Women in Business. Yet her greatest excitement comes from watching those around her succeed. “I just love watching other agents grow,” she says.

After rebuilding her life more than once, Nikki has learned that when she shows up every day, puts people first, and takes care of her clients, everything else falls into place. 🏡



“When we say All Avenue Luxury, we mean everyone should get luxury service, not just a certain price point.”



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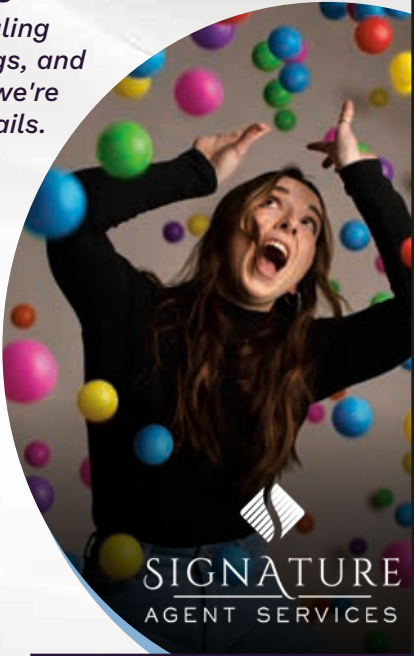


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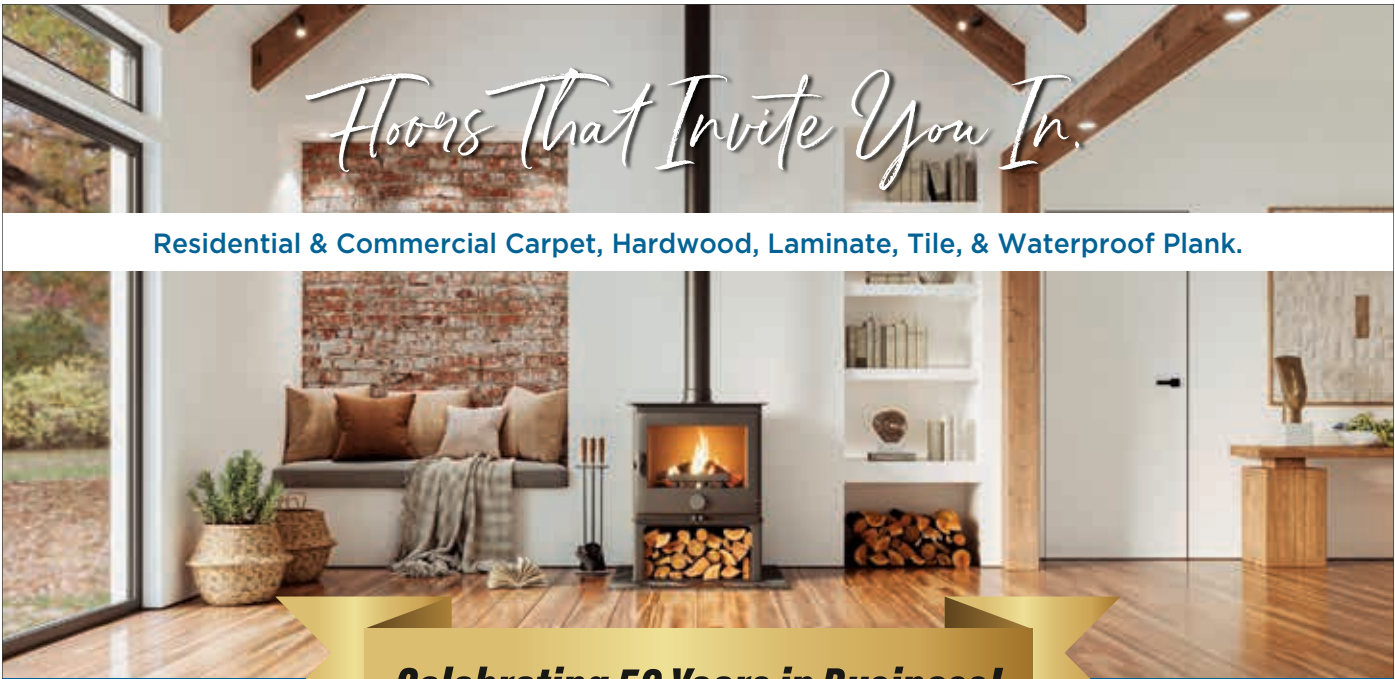
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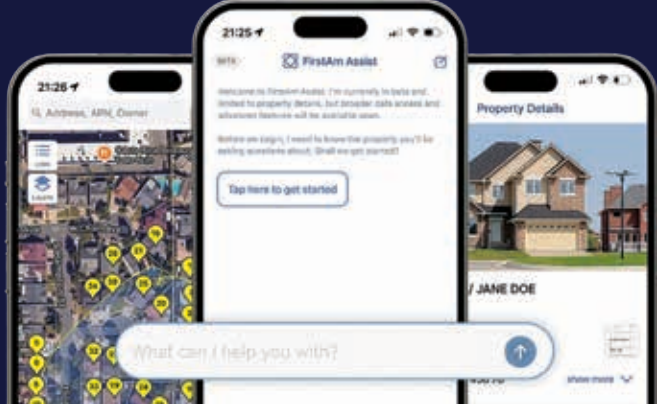


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When is the “best” time to refinance? *And when should you wait?*

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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