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OCTOBER 2018



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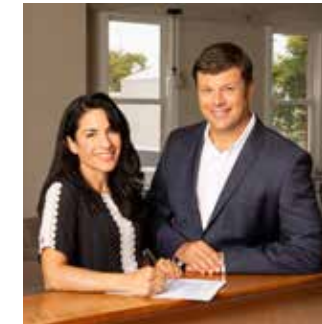


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TABLE OF
CONTENTS



07
 Publisher's
 Note



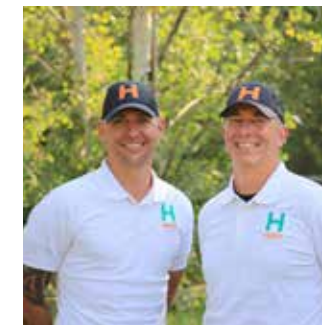
08
 Top
 Producer:
 Rich Dana
 and Live
 West



12
 Realtor
 to Watch:
 Danielle
 Davis



15
 Sponsor
 Spotlight:
 Premier
 Mortgage
 Group



20
 Business
 Beat:
 HERO
 Home
 Inspec-
 tions



23
 BARA Brief



24
 Realtor on
 the Move:
 Chris
 Ratay



28
 Realtor
 on the
 Rise: Jim
 Thomas



32
 Ask The
 Architect:
 How to
 work with
 a Builder



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A Note From The Publisher



Hello, Boulder County Real Producers,

Our goal is to bring unique profiles on some of the TOP Realtors in Boulder County to life, in hopes that their unique story inspires and informs all Realtors in Boulder County.

Every Realtor featured in this publication has been directly referred to us by another Realtor for a host of reasons besides being a TOP production Realtor. If you'd like *Boulder County Real Producers* to feature a TOP Producer, a Realtor to Watch, a Realtor on the Move or an elusive Rising Star, just let us know –nominate them – and we'd be happy to feature them in an upcoming issue.

Realtors do not pay us or incur a fee to be featured in this publication; in fact, we do not sell anything to Realtors. Realtors can only purchase reprints of the issue in which we published their profile.

If you have a story or something you'd like to share and have us publish something relevant to Boulder County, we'd love to hear from you.

If you have any comments about this publication, we'd like to know that, too.

Regards,

John Mendez
Boulder County Real Producers
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Hello!

You have some amazing stories to tell, and I love to tell them. If you know a Realtor or business owner with a colorful background, please get in touch with me. We'd also love to feature your real-estate-related events in our magazine and help you spread the information that you find important.

Thanks for reading!

Mike Shelton
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october's top producer ◀◀

Rich Dana AND LIVE WEST REALTY

THE REAL ESTATE TEAM
YOU KNOW HAS A NEW NAME

Photography by Arlan Crane • By Darren Thornberry

Sometimes the new kid on the block has been here the whole time.

Live West and its 37 broker/Realtors are the sales division of Boulder's former FourStar Realty. This summer, the property management division and the sales team amicably split the business in two, creating a Realty brand: Live West Realty. And though the brand is shiny and new, the team's experience and resources are anything but. "We're writing our new story but taking our values with us," says company President and Managing Broker Rich Dana. "We make buying or selling a home more fulfilling, more relational, and more profitable for our clients."

Dana and his team have decades of experience buying and selling homes in and around Boulder County and across the entire Denver Metro area. As they continue to do swift business as Live West, not a thing has changed about the motto that guides them every day: "Your home is where our heart is." They firmly believe that the plot has been lost when buying and selling a home is nothing more than a transaction.

Live West is a true client-services real estate company. Their clients come back time and time again because they enjoy the relationship, trust, and expertise their brokers provide. It's the human side of the business. A Live West agent isn't only going to ask a homebuyer where they want to live. They'll also ask what they're looking for in a neighborhood and strive to truly understand their clients' needs. Live West is interested in what their clients want out of life and helping them achieve their goals. When Live West knows its clients better, it means a more equitable, enriching, and enjoyable outcome for them.

Boulder's successful real estate brokers have a thick book of business. Dana estimates that 85 percent is referral and repeat business, with the rest coming as people move into the area and start calling realtors without a previous connection to them. The Boulder/Denver Metro real estate inventory is not what it once was, and future development is limited, so you can bet that competition is fierce. Brokers here do this work with passion, pride in their craft, and professionalism, or they don't stay in business long.

Since 1995, Live West's brokers' residential sales are more than \$1.4 billion. That longevity and



volume aren't by accident. "We have a quality group of brokers who put clients first," Dana says. "It's a really honest, ethical, hard-working group of people with great character. With 37 brokers, we're technically competing, but we've built our business on strong broker collaboration and working with, not against, one other."

Meet the Team's Top Brokers

Rich Dana has, for 26 years, been one of the top-producing Realtors on the Front Range. He represents with equal commitment buyers, sellers, real estate developers and investors. Almost a Boulder native (moved here at age 2), he is intimately familiar with the community, the real estate market, and the city. Rich has two grown children, and lives in Boulder with his wife, Jennifer, and three stepchildren. Although his work and clients are among Rich's passions, he also loves to travel and spend time in the mountains with his family.

Marketing and Operations Manager **Kristen Teel** moved to Colorado in 1993, graduated from Ft. Lewis College in Durango, then moved to Boulder County in 1997. Along with raising a family here, her focus is making Live West Realty a success. She is, as Dana puts it, the "backbone" of Live West Realty, making everything happen in the background so the Live West brokers have full support, allowing them to do their jobs with ease.

Husband-and-wife team **Lance Smith** and **Alison Sirlin** — the Sirlin group — have a combined 35-plus years of real estate experience (32 combined years with Live West!) in Boulder County and Denver. Some areas in which they specialize: Downtown Boulder, University of Colorado Campus, Gunbarrel, Louisville, Indian Peaks in Lafayette (where they live), Erie, Longmont and Highlands in northwest Denver. They have lived in Colorado for a combined 45-plus years and have loved every minute of it. Lance and Alison have a daughter, Ruby, and two sons, Jonah and Tiger.

••• **Megan Reed**, a 14-year Live West broker, has the uncanny ability to negotiate the best terms for her clients, along with her extensive knowledge of the area's condos, town homes, and single-family homes, truly distinguishing herself as a top-notch agent. Megan enjoys working with a variety of clients, from first-time homebuyers to those downsizing or upgrading, to seasoned investors. Her honest and dedicated approach toward every client has placed her in a league of her own. She enjoys running, hiking, and traveling with her husband and two kids, and serves on the South Boulder Little League Board.



Jeff Hebler's client-centered approach and genuine care for his buyers and sellers sets him apart. He assists buyers using a consultative homebuyer program and guides them through the marketplace, helping to make wise investment decisions. Whether it's selling or buying property, Jeff actively listens to his clients and acts as a trusted adviser, skilled negotiator, and valuable community resource. He has lived in Colorado for 20 years, 14 of which he's been a top producer at Live West.



Twelve-year Live West Realtor **Mary Seifert** was the company's number-one volume Realtor in 2011 and a top volume and production Realtor in 2012, 2013, 2015 and 2016. With passion and a strong-as-steel work ethic, she represents her clients' interests, educating them throughout the process. With 30-year sales and finance background and 40 years of living in the Boulder/Louisville area, she uses her resources and negotiates the best possible price, while making the real estate transaction fun and exciting, not frustrating and stressful.

Eyes on the Horizon

Live West is well positioned to continue taking market share, and part of that success is due to the fact that the company doesn't focus only on Boulder. Their wide knowledge of surrounding communities has allowed them to find wonderful homes for their buyers who don't want to settle right in the city. When asked how the transition time for the company is affecting team morale, Kristen Teel was emphatic: "I have no concerns — just excitement. We're different from other Realty firms in town. Our family culture sets us apart, and that's why so many agents work with us for a long time. We support each other. That's who we are."

Live West looks forward to hearing from you!

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▶▶ realtor to watch

Photography by Lynn Fischer • By Mike Shelton

danielle DAVIS

OWNER OF FIRST SUMMIT REALTY

In a quaint historic cottage in downtown Louisville, right across the street from the eminent commercial corner of Lucky Pie Pizza and Sweet Cow Ice Cream, Danielle Davis opened the doors of First Summit Realty just over three years ago – but Danielle’s real estate experience goes back more than 20 years, even more than that if you count the insight she gained as a child from her father and grandfather, who were both experienced home builders.

Nowadays, her tight-knit team covers residential housing markets from Loveland to Castle Rock. Last year, the eight dedicated agents at First Summit Realty successfully closed on over \$40 million worth of real estate, and so far, 2018 looks to be just as good. The impressive numbers are the result of Danielle’s passion for excellence, a drive that she credits to her parents and professional mentors like Mike Hart, the VP of Sales and Marketing and her former boss at Wonderland. “He exemplified leadership, gave good direction, and stood by his team. Lots of people say that; he did it. I looked up to him, and although he’s retired and I own my own firm, I still call him ‘boss,’” Danielle told me with a chuckle.

Wonderland Homes was Danielle’s first job after receiving her real estate license in 2000. After six years there, she moved on to McStain for a couple more years. If you count that up, that brings us to 2008, when the market crashed and builder jobs evaporated. Still loving real estate, she moved to the resale side and joined Keller Williams. After several years there she went to Team Lassen in Broomfield, a Top Producing Team in Colorado for

many years running. With Team Lassen, she gained tremendous understanding, but after seven years she wanted to set off in her own direction.

Danielle’s father was a home builder, and so was her grandfather. She grew up in Chicago around conversations about plumbing, framing, and electric wiring, but collegially, she was drawn toward psychology and earned a bachelor’s degree in that from Illinois State University. She wanted to help people but couldn’t find a job, so she went to the University of Michigan to get a master’s degree in social work. Back in Chicago with another diploma, she still struggled to find a job in social work. At 23 years old, she had all the time in the world but no time to waste, so she thought it was time to explore other states.

Colorado was a natural selection. Her grandparents on her father’s side lived in Colorado Springs and they had visited them many times, especially over holidays. Colorado had all the outdoor recreational opportunities an active person like Danielle could want; the only question was which perfect place she’d call home. Looking at a map, she spotted the Town of Superior right in between Boulder and Denver, so she packed up in 2003 and moved there with no job but high hopes.

After 15 years of learning all the right ways to do business, she had a book of business that was too much to handle on her own. She also had an urge to go independent where she could serve the clients in a more conscientious way. Danielle called up an old Realtor friend from Chicago who had experience selling for Ryland Homes, Ryan Mogan. Eager to try something new himself, Ryan agreed to come out and join up with her. “I always thought highly of him professionally and I’m glad he’s here,” Danielle told me.

The Team is what gives clients the coverage and dependability that Danielle wanted to provide. They didn’t recreate the wheel, but they strive every day to work in a more conscientious way so that they are working around the clients and not the other way around. They’re experts in certain geographic areas, too, which is better for buyers.

Jenna Catalona came onboard as a buyer’s agent a couple years ago and under the tutelage of Danielle has very quickly become a Top Producing agent with her own book of business, in addition to team responsibilities. Jenna had done event planning for charity events before and Danielle had been hiring her to organize fundraisers for years. “I met her through my brother, and as we worked together, we became great partners and friends,” Danielle





said with a smile. Molly Stauffer recently joined as an agent and is focused on Longmont and north Lafayette. “She’ll be a big name,” Danielle said.

Danielle has a fantastic staff that is accountable and leaves no slack, but she’s always looking for more agents to add to the team. She impresses upon every team member that they are not salespeople; they are there to understand client goals and advocate fiercely for them. “If an agent is going to represent this brand, I want them well trained, consistent, mentally strong, a good approach, and confident when handling surprises. We obsess with excellence around here. We talk about it at our regular team meetings. What are other industries doing? How can we do better? Where can we innovate? Raise the bar? How can we be a leader in this industry?”

Even though she never leveraged that degree in social work, Danielle has always wanted to help people and loves to make a difference in the lives of others. In real estate, she’s instrumental in the process, meeting clients where they’re at, understanding their short-term and long-term goals, being open and honest, and being a good advocate for what they want. “It’s a tough job, but I want it to be easy for my clients,” Danielle testified. “I want to create wealth for them, help them makes investments in their own future.” She also started a First Time Homebuyer informational course that is held almost monthly. “I had heard horror stories from

clients, and I knew I needed to reach out to them and provide information that they need to make an informed decision.”

Throughout the year, First Summit Realty is usually involved in half a dozen different fundraisers for many local charities. Donation drives for Community Food Share, school backpacks, Imagine!, A Precious Child, Children’s Hospital, the ASPCA, Boulder County Humane Society are all on the list. “We mix it up every year. We did a masquerade party in Boulder, ice cream socials at Sweet Cow, family fun events at neighborhood parks, movies in the parks. A whole lot of activity, worthy of a nearly full-time event planner!” she joked.

Danielle does find time away from work to be with her family. Her husband, Dan Mallard, works for a builder as a construction project manager. He has built a lot of homes in and around Boulder County with Boulder Creek, and he started working for Wonderland a couple years ago. Together, they have a 3-year-old son and a 5-year-old daughter.

Danielle Davis and Summit Realty were brought to our attention by Portia Noel of Premier Mortgage Group, who had made a large impact on Danielle’s career early on and continues to perform at a high level. If you’d like to nominate a Realtor to Watch, contact publisher John Mendez at john.mendez@realproducersmag.com.



PREMIER MORTGAGE GROUP

BIG COMPANY ADVANTAGE, SMALL COMPANY TOUCH

NOEL BENNETT, PORTIA NOEL, AND ALICIA ALPENFELS – LOAN OFFICERS

By **Mike Shelton**
Photography by **Arian Crane**

These three independent mortgage lenders from Premier Mortgage Group have joined together as a single sponsor. We need a series to properly show off their skill and expertise! Noel Bennett told you about himself last month, and next month it will be Alicia Alpenfels’ turn. This month, we’re featuring Portia Noel.

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real estate communities, Premier Mortgage Group has earned the reputation for being timely, professional and supportive.

Born and raised in Boulder, Portia Noel has been financing residential home purchases for the past 25 years, but her experience in mortgage banking and real estate goes back more than 36 years. Since joining Premier Mortgage Group 18 years ago, her volume there has consistently put her in the Top 10 Producers. She's even reached the top 5 percent for the nation.

As more than 3,000 clients can attest, Portia's extensive knowledge is leveraged in a personable way so they don't just get any ordinary loan product, they're getting the best one for their particular needs. Portia's well-rounded background gives her a vast understanding of the complex array of financial tools and housing programs available. With the backing of the local underwriters, she is able to quickly deliver you or your client a loan package that is best suited to your lifestyle and goals.

Portia's introduction to the real estate world came while she was attending college at CU-Boulder when she worked for Benchmark VII and Grubb & Ellis, a residential and commercial real estate office, and then as an on-site salesperson for Wonderland Homes. After graduating with a bachelor's degree in marketing, she began working for a financial advisor and several years later transitioned to be a marketing assistant for a local title company. After she got married and moved away from Boulder, she took an office position with a local Farmers Insurance branch. It was

about a year later when she decided that lending was where she wanted to start focusing. "I loved the real estate industry but also loved finance," she told me. "Writing mortgages is the perfect marriage of my two favorite professions."

"Some people have a very complex financial picture, and the optimal solution involves creative loan structuring. I am a very technical loan officer; I know the ins and outs of lending rules and regulations. This allows me to deliver a product that is most fitting for anyone's particular situation. I can think creatively outside the box and give buyers options that best fit their financing needs. Where there's a will, there is a way."

Portia's trustworthy advice and get-it-done attitude have helped thousands of people fulfill their dreams of homeownership, and led to many long-term relationships and repeat customers. "One of my best friends today is a client from over 20 years ago," she said fondly. "I love the feeling of satisfaction I get when clients buy their first home or buy up." The feeling is mutual among clients, as she's been rated a Five-Star Mortgage Professional six years in a row.

Portia was born in Boulder and first met her husband, Steve, when she was 5 years old. They were reacquainted 23 years later at a mutual friend's wedding, and they started dating. A year later they were married. They have a 23-year-old son, Justin, and a 19-year-old daughter, Olivia. Their 10-month-old yellow lab is named after Portia's favorite spot, Aspen. "We love to travel and spend time outdoors, gardening, running, biking, hiking, and skiing. My son, husband and I started the Fairview High School Mountain Bike Team nine years ago. It's a great community of other outdoor enthusiasts that has grown from two kids to over 80 this season. FHS won the State Championship in 2017."



Portia, Alicia, and Noel

Portia prides herself on honesty, integrity, and service. "In lieu of a Christmas party, we at PMG buy gifts for a revolving list of local charities that we nominate, and every month we give a percentage of proceeds from loans to a different charity we've nominated." Portia's favorite charities are Blue Sky Bridge, a home for abused children, the Denver Rescue Mission, Boulder Shelter for the Homeless, and Community Food Share.

Louisville Realtor Danielle Davis had nothing but good things to say about her. "I met Portia very early in my career when she did a presentation at a real estate office I worked at in Stapleton. I was blown away, and she's been my go-to person ever since. I hand off a loan to her, and that's the last time I think about it. She's incredibly competent. She's really good at what she does. She tells me right away if there are issues. If she tells me a loan is good on day one, then I know I really am good. In all the 10 years I've worked with her, she's never

missed a deadline. Never. She's there in the clutch if things ever go wrong on the other side. She's incredible. She's my secret weapon. I'm a huge fan."

Dedication to goals and commitments to relationships has greatly improved the lives of many people that have worked with Portia Noel. With the backing of Premier Mortgage Group and their local team of underwriting, closing, funding, and appraisers, she's sure to bring financial security and happiness to many more.

Pick us up next month when we'll feature Alicia Alpenfels. She's another Top Producer at Premier Mortgage Group, in addition to Noel Bennett and Portia Noel, who would be happy to help you on your journey to home ownership!

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HERO

INSPECTIONS AND ENVIRONMENTAL

the new face of home inspection



By
Brenda Ritz
Photography
by Lynn
Fischer

The face of home inspections is changing, and Curt Kloc and Greg Fowler are major players in making this change happen. Curt and Greg are the co-founders of HERO Inspections and Environmental and, with it, have created a unique approach to the inspection industry. These two are not the usual hammer-toting, wrench-turning tradesmen many of us have known as our typical home inspectors.

Curt and Greg met 10 years ago while cycling in Florida and became fast friends. After selling an inspection company in Florida, Curt moved to Colorado, and they decided to partner up in 2015 to open HERO in Colorado. They have been changing the home-inspection industry ever since. Curt was formerly a nuclear chemist for the U.S. Navy and is currently training for the Ironman Barcelona. Greg has an MBA, was a management consultant and was previously with a renewable energy company. These guys are bringing a white-collar approach to a traditionally blue-collar profession.

The philosophy behind HERO is to PROTECT the Realtor and their business by protecting their clients like no one else in the industry. How do they do this? Every residential inspection includes the “HERO Home Protection Plan,” which is \$100,000-plus of warranties, guarantees, and extras to both the buyer and their Realtor. The team at HERO smoothes out the home-inspection process by being meticulous without alarming the parties involved. They do their job in an incredibly thorough, systematic, professional, and consistent manner.

In addition to owning HERO Colorado that serves the front range area, Curt and Greg have sold four HERO franchises: one in Colorado and three in Florida. The reasons that HERO franchises work



Curt Kloc and Greg Fowler

is because everything has been thought out, tested, systematized and can be easily duplicated. No matter which inspector with the H on their chest comes to inspect a property, each and every HERO inspection will be performed exactly the same. They are streamlining the process, so buyers and Realtors know what to expect, making every inspection consistent and taking out the subjectivity that many inspectors tend to bring to the process.

You can book your next inspection service with HERO knowing that everyone at HERO is thorough without being alarmist; HERO makes scheduling easy, bringing tons of experience through extensive training and will provide a fully digital and automated experience. All of this is done by a fun, friendly, empathetic and professional team. Beyond all the protections of the company, they are also NACHI Certified (National Association of Certified Home Inspectors), insured up to \$1,000,000, CDPHE and EPA Licensed, and even provide \$10,000 liability coverage for every realtor for every inspection performed.

What is the HERO Home Protection Plan? It’s a list of warranties, guarantees, and extras that protect the client and their Realtor long after the inspection. It includes a “Buy Your Home Back Guarantee,” a 90-day inspection warranty, a 90-day mold warranty and a 90-day warranty against the sewer line breaking, the plan also includes a five-year roof leak warranty, \$200 towards handyman services, a 200-percent money back guarantee, and two extra reports: a Buildfax report, which is like a Carfax for your home, and a “Recall Chek” on home appliances and systems. HERO also helps their Realtors with ongoing, non-salesy marketing automated for them to help them stay in front of their clients for as long as they own their home.

With regards to the actual inspection experience, they are quick to drive home the fact that they don’t get bogged down in side





••• conversations about small concerns. They don't overemphasize the issues found, yet they convey the information relevant to the house and the client. They see their role as a "home buyer advisor" making sure the buyer doesn't inherit any problems from the seller, unknowingly – the key word being "unknowingly."

The reality is that the entire process is a negotiation between the two parties. They tailor the message to many types of buyers, from the multi-million-dollar investor to the first-time home buyer. As Greg told me, "As a team, we have inspected more than 10,000 houses in two states over the last 12-plus years. This process should be thorough, yet concise. If I am chatting up the clients for hours, I am not being thorough in my inspection."

The key is that they are there to provide information so that the home buyer can make the most educated decision and give everyone involved the tools to make sure all parties walk away with the information to move forward with confidence. Even with this mentality, and all the extra value of the HERO Home Protection Plan, the prices are extremely competitive with a residential inspection starting at \$250 and increased only based on square footage.

The following 5five-star reviews and the more than 100 others that HERO has received speak volumes to the satisfaction that both the buyers and the realtors involved in each transaction:

"My client loved having HERO Inspections do their inspection. They are very thorough and go over all aspects of the inspection with the buyer. The inspection reports are very user-friendly and easy to read. The inspectors are friendly and professional." – Brooke M.

"My realtor recommended HERO Inspection. The overall price (including all the extra tests) compared to the other inspectors I looked at was great. The inspector was very nice and walked me through the house, pointing out gas and water shut off, etc. I was very impressed with the report. It is very extensive and interactive/user-friendly. This will be a great resource for me as a new homeowner." – Roxana M.

These partners love that they are in what they consider to be a 'feel-good' business. They get to be advocates for clients while also protecting the Realtors during one of the most stressful times in the clients' lives. The role that HERO plays is one that facilitates problem-solving while helping clients buy their next home with confidence, that they are buying a home with eyes wide open and with the information in hand to move forward with confidence in the purchasing of their new home.

Contact HERO next time you need a thorough inspection with a guarantee!

303-500-3378



By Christina Davies, BARA President



Fair housing is more than a bunch of information for our real estate exam or continuing education; it's more than a list of penalties or paragraphs on "what to do" and "what not to do" in our profession. Fair housing encourages a free, open market that embraces equal opportunity while protecting our livelihood and business. 2018 marks the 50th anniversary of the Fair Housing Act.

This is a time to reflect on all the progress we made over the past 50 years. This is also a time to focus on the work that needs to be done — to end discrimination in housing markets and to promote housing opportunity for everyone. We have the opportunity and the responsibility to support diversity and inclusivity in the housing industry.

According to the National Association of Realtors, where people live has a direct impact on the quality of their health, education, and access to economic opportunities. Discriminatory housing practices create racial and economic segregation and affect overall quality of life.

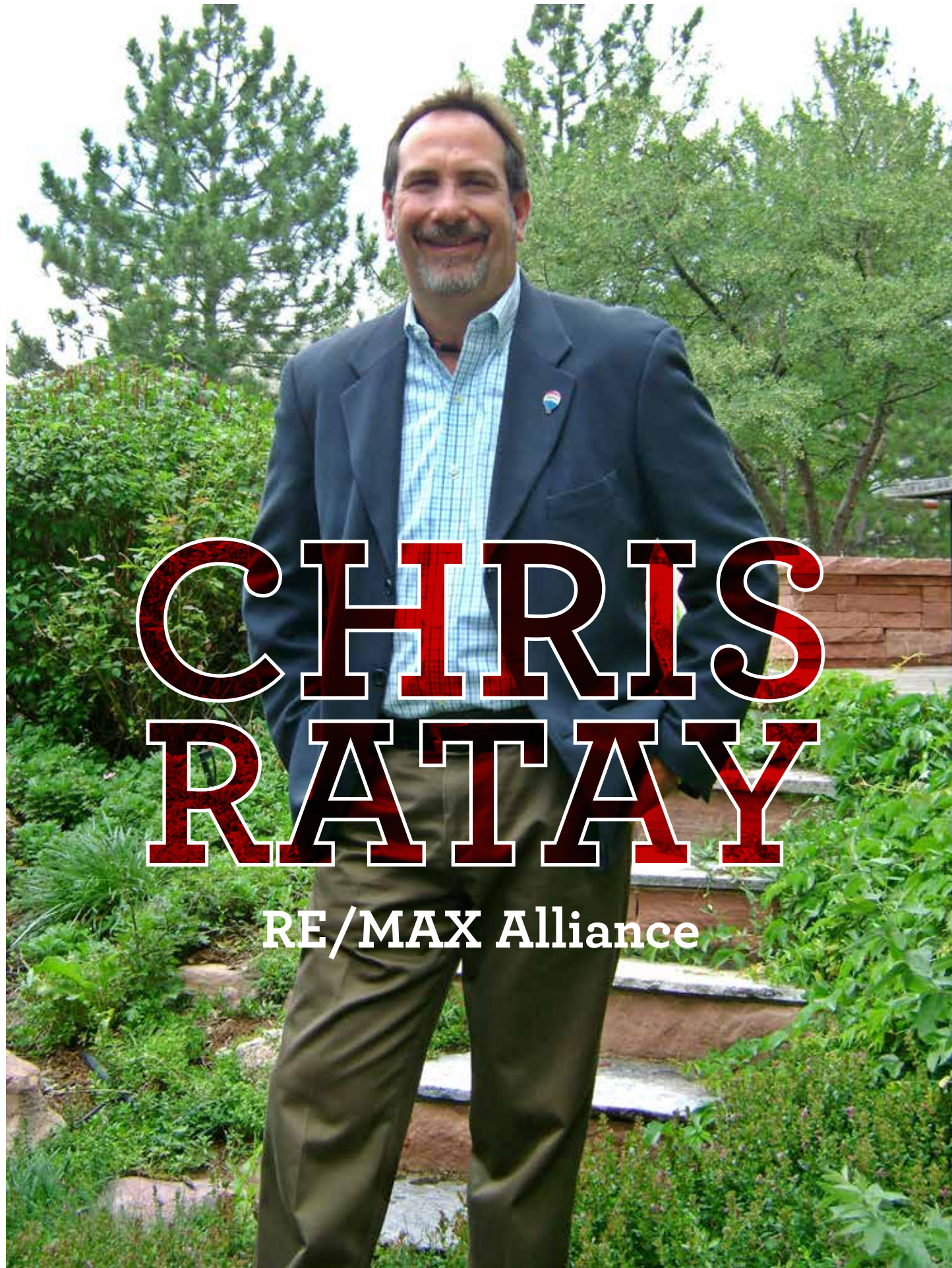
From NAR: "Three important and inter-related aspects of residential housing that have links to health include: physical conditions within homes; conditions in the neighborhoods surrounding the homes; and housing affordability, which not only shapes home and neighborhood conditions but also affects the overall ability of families to make healthy choices. Where someone lives affects both their physical and mental wellbeing. Fair housing has a role in fostering healthy people and neighborhoods.

"Housing factors that affect education include: residential stability, affordability, and neighborhood location. Children are often assigned default public schools based on neighborhood locations. The presence of affordable stable housing can support holistic community development, including new or improved schools, tutoring, and strong out-of-school-time programs. Communities with high concentrations of poverty and a history of disinvestment may have less access to the type of housing that can bring about positive change to local schools. Fair housing has a role in creating and expanding educational opportunities.

"Neighborhoods are becoming more segregated economically. The number of poor people living in neighborhoods with concentrated poverty doubled from 3 million in 2000 to 6 million in recent years. At the same time, high-income households have become more likely to live in largely high-income neighborhoods. The stability provided by affordable housing can help households secure and maintain employment, increase their savings, and take steps to become self-sufficient. Fair housing has a role in creating neighborhoods that are economically diverse."

History has been written, but we don't know the future. LBGTQ is still not protected the fair housing act on a federal level. If you believe the fair housing act should include ALL people, I urge you to show your support by giving a donation to RPAC to fight for everyone to be included in the fair housing act. I encourage us all to support the development of more diverse communities!

Fair housing makes us all stronger!



▶▶ realtor on the move

Photos and article by **Mike Shelton**

WORK. PLAY. LIVE!

Chris Ratay has been a Realtor in Boulder for 14 years, averaging \$30 million per year in sales during that span. He's earned pretty much every RE/MAX award there is, including the Titan Club, Chairman's Club, Platinum Club, Hall of Fame and Lifetime Achievement. He's been ranked in the Top 10 Teams in Colorado 2013-2015, and a top 10 Individual in Colorado for multiple years.

With a background that includes 25 years of sales and marketing experience, Chris excels in management and client relationships. He's creative, a firm negotiator, technologically savvy, and tackles tough problems with good strategies to limit client stress and manage expectations during the buying or selling process. He is proud to be a real estate agent.

Chris grew up on Long Island and after high school went to the University of Massachusetts. He's okay with the fact he failed out after freshman year, even though his Ph.D.-educated parents weren't, and he more than made up for it when transferred to St John's University and graduated with honors in business and marketing. Chris is a dependable, high-energy person, leading to his selection as the college's basketball team mascot in his senior year. (Picture is permanently unavailable.)

After college, Chris worked in contract furniture sales in New York City, meaning he was designing and renovating the plush offices of major Manhattan law firms and media outlets. From there, he went into cosmetic display sales for a small family business which produced the color chips

that go on lipstick displays. It may sound small, but they had a corner on this market, and he was selling to all the biggest names in cosmetics.

During this time, when he was 28 years old, he met his future wife, Erin. They happened to be at the same bar in New York where he was tilting back some brews with his rugby pals. They've now been married 22 years and have shared some awesome adventures together. Two of their passions – seeing the world and riding motorcycles – came together in one epic idea sparked by meeting other couples who were traveling by motorcycle: Take a few months off of work, ride down from New York City through Mexico and Latin America and on down through South America, then fly back home with the bikes and resume work. The problem was their jobs may not be there waiting for them when they returned. Chris couldn't justify taking three months off of work and then possibly taking another three months to find a new job, and neither could Erin. "But if we took a whole year off of work, we could justify a job search and get to ride our bikes all around the world!"

One could be forgiven for saying that Chris' mind must work differently from most, because it is a fact. He and Erin are unique in the world – that motorcycle trip that was supposed to take 15 months ended up stretching into four and a half years and spanning 101,322 miles through 50 countries, across six continents, which earned them a place in the Guinness Book of World Records. "We just kept finding things to do and we found ourselves wanting to spend more time than we planned in each place we visited," Chris said. As if being on the road for half a decade isn't impressive enough, the low total cost of the trip will blow you away: \$110,000.

When they returned to the States, they got back out on the road and found themselves in Boulder. They'd been blogging during their trip and developed a large online following of



••• fellow motorcycle enthusiasts. A group of them met at The Med, took them on a drive to Nederland, and as they began to think of a checklist of things they wanted in a place to live – close to a big city that isn't NYC but wide open enough to ride, near an international airport, a university for Erin to work, and the most beautiful mountains anywhere – they were sold. Chris and Erin moved to Boulder in 2004 with a small Uhaul and a couple motorcycles.

Bikes took Chris to his next destination, too. A motorcycling buddy told him to check out what is now RE/MAX Alliance. While they were traveling, he and Erin noticed that most people who traveled for a significant amount of time had some sort of real estate investment, so with that in mind he signed up for their real estate training program, completed it, and he's been full throttle ever since. Ever the showman, he made a splash by wearing branded shirts and wrapping his cars and moving trucks with branding; even his paragliding wing reads, "If you can read this, MOVE!" "People got a kick out of that," he laughed. That's how he got started, and you'll notice it's a trend that has caught on.

People started noticing, and three years later he needed help, so he brought his wife on. He's been the team leader to several agents over the years and currently has a team of four. Alyssa Seiner is their transaction coordinator, and marketing is managed by Sy Belletti, Chris' former administrative assistant. His wife, Erin, is the COO, helping with brand awareness, organizing philanthropic efforts, and staying involved in Rotary and other community groups. Because of Chris' involvement in the company and passion for it, he became an owner at RE/MAX three years ago with Greg Smith and Chad Ochsner. There are now 117 talented agents at the office.

One of those agents is Jim Thomas, who Chris is proud to be partnering up with and happy to announce on these pages. "Jim operates at a high level and brings experience in the commercial and luxury sectors," Chris told me, "where I



Jim Thomas and
Chris Ratay

work with the everyday folks," he chuckled. "We each wanted to build small teams and coach agents to be successful, so we grew our businesses together, but separately – although we've been referring clients to each other the whole time because we appreciate how each other does business. Now we're ready to bring our resources together as a collective."

Realtors have a lot of power to guide people in certain directions. There are times where agents have put their own interests before their clients'; Chris has witnessed this and strives to be better. He'd much rather clients visit more properties than fewer in order to make the best decision. "They're making one of the biggest financial decision of their lives, and they should take their time and be sure," he advised. "Once they find a home they like, I always ask them to think of five things they don't like about it or the deal, list them out, and decide if any are deal breakers. Not the right area? Not enough space to grow? Wrong configuration? Too much updating required? Ready to buy because you're tired and want it over with? Monthly expenses a tad too high? If so, maybe we should keep looking." The trust he's established has resulted in nearly all of his business coming from repeat clients and referrals.

Chris' passion for helping people has prompted him to support several good causes, such as New Story, a group that builds homes in Haiti and Bolivia, the I Have a Dream Foundation and Children's Miracle Network through RE/MAX. He was elected to the board of BARA two years ago, and he sponsors a Rugby team, too. Erin started a program at CU-Boulder Career Services to get internships for youth with financial hardships.

I asked Chris for advice he would give to Realtors: "Focus on your sphere, be involved, show up. It's a contact sport, so when there's a problem, step up, acknowledge it, and do the right thing. Think of it as service, not sales; it's four parts counseling, four parts marketing, one part real estate. Get a mentor. Learn from experienced and successful people. Strive to be remembered for being honest and communicative. Finally ... have fun! Work. Play. Live!"

Chris can be reached at **303-241-6181** and **Chris@RatayHomeSales.com**.



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realtor on the rise
Photos and article by Mike Shelton

Jim Thomas and team provide brokerage and advisory services for both residential and commercial sales and commercial leasing. With \$18-24 million in annual sales, Jim has reached the RE/MAX Chairman Club the last two years and was named the #1 Commercial Team in Rocky Mountain Region in 2016.

Realtors come in all types and forms. Jim considers himself a real estate advisor and he takes what he does very seriously. “We are asked real estate questions like you might ask your financial advisor about finances, and our answers bring an extra level of service and comfort to our clients,” Jim told me. “We are a repository of information related to all things real estate. Our approach is to be a jack of all trades. Someone on our team can help with whatever questions our clients have. If we don’t know the answer we have a list of trusted professionals we can point our clients toward for help.”

Originally from New Jersey, Jim came to Boulder to attend the University of Colorado. He earned a degree in aerospace engineering but found the job market on the Front Range tougher than expected. His expertise was in aircraft and industries at the time were more focused on rockets and spacecraft. With a bachelor’s degree but no job, he went back to school for a master’s degree in aerospace engineering. This time he landed a job--at Cessna--but in Wichita, Kansas. There he performed fatigue tests, damage tolerance, and accident investigating. Later, he took a job at Boeing with roles in product development and corporate audit. While living in Seattle, he and his wife Nicole started a family with a baby boy. As his son went from crawling to walking, Jim realized his travel schedule was too much and he needed a big change.

In 2005, they moved back to Colorado and dug into several redevelopment projects on investment properties in and around Boulder that he owned together with family. Then the 2008 crash happened and things got tough. He stuck with real estate and dove even deeper, though, getting his real estate license in 2010 while at the same time, attending school at night to earn an MBA. Jim graduated in 2012 and started his new business then.

“It takes people a couple years to think of you as a Realtor when they already know you as a parent, investor, or an engineer, but I’ve earned their confi-

dence and business is booming. I like solving real estate problems. It’s a lot like engineering, actually. People come to me with certain requirements, and I solve for those requirements within tolerance,” he said with a proud smile. But unlike the stereotypical engineer, Jim loves to be out and about, meeting new people and experiencing the differences of each day.

Being successful in real estate is tough enough, but selling in commercial and residential real estate markets at the same time is even tougher. “A great piece of advice I learned from an expert was this business has a lot of different requirements, so do the parts you like and hire competent specialists to do the rest,” Jim shared. “As my business has grown, I’ve collaborated more and hired out the parts that can be done better by others.”

Jim has added two team members in the last couple of years and he wants to add a few more brokers, soon. Amber Farenholtz is transaction coordinator and team assistant. “She was a licensed broker so she knows her stuff. She keeps us organized--does everything, really. She’s fabulous,” Jim said glowingly. Greg Johnson is a broker associate and is well on his way to creating that work/life balance that Jim insists everyone on the team has. “I can see my family in the morning, or during the day, and I get to eat dinner with them and put them to bed. I traveled way too much to do that before. They’re both family-oriented folks that love their work and are dedicated to providing great service, so if we can create an infrastructure that can fully support our clients and allow each one of us to take a vacation every once in a while, we will have found balance.”

Jim and his wife Nicole were married in 2000 while living in Wichita but they had the wedding in Boulder, where they met. Jim had moved out of an apartment and met Nicole as she moved in. They dated until he was out of grad school and when he got the job at Cessna, he proposed. A few years later, they had a son named Ailer. An homage to airplanes, aileron means “small wing” in French. He’s a rugby player and is intrigued by how things work, like an engineer’s son will be. Their daughter Kya loves everything to do with horses.

Whenever he can, Jim will be playing ultimate frisbee, something he started playing in Seattle after work with a bunch of people. He’s a member of Grassroots Ultimate, a large organization of leagues, and Boulder Lunchtime Ultimate, a fun midday group.

Jim THOMAS

RE/MAX Alliance



••• If you haven't keyed in on all the aeronautical themes, yet, Jim is also a pilot who takes to the skies for recreation and relaxation. He's also been launching himself into the air on kiteboards in the past few years, a new physical and mental challenge that he welcomed as a break from the predictable.

Jim's path through life has taken unexpected turns but he kept going, discovered new things, and finally found his niche. He's always liked skiing and camping in the Colorado mountains and traveling when he can, so no wonder his favorite book is *Undaunted Courage* by Stephen Ambrose, the story of Lewis & Clark. Jim is

giving to others during his journey, too; a donation to Children's Miracle Network is made in the name of his buyer or seller with every transaction they complete.

"Real estate is turning out to be how I make my mark on the planet," Jim professed, "I want to be a good dad, a good husband, provide good advice, and make people happy." That is why Jim Thomas is our Realtor on the Rise for October!

If you know a Realtor who should be profiled in our magazine, contact John Mendez at john.mendez@realproducersmag.com

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HOW DO YOU WORK WITH A BUILDER? IMPROVING YOUR CHANCES AT A HAPPY OUTCOME

You've probably heard the horror stories from friends at a party as they tell you about their construction project headaches: Budgets blown. Schedules shot. Questionable quality. And lawsuits. Oh, the joy of building. Sometimes it sounds like the only thing worse would be trying to do it yourself. But there are plenty of success stories too – they just don't make for as good a story. Here's what you need to know to improve your chances for a happy outcome.

Spend plenty of time getting to know your builder (a.k.a. "general contractor") before signing anything. Meet a few times, tour their projects, call their references, go to lunch. This is a decision with major financial and legal consequences. You need to know them and like them.

Be clear about who will actually be your project manager. Sometimes the person you're interviewing is not the person who will be running your project. The Site Supervisor is the person in charge of the actual construction. You will often not meet them during the interview unless you request it. Ask how many projects they will be supervising (if it's more than two, their attention may be overly divided, and that can lead to errors).

Most projects start with the architect. They then will often recommend one to three builders for you to interview, and can help guide you through the process of selecting and working with the builder. You can start with the builder (and they can recommend an architect), but, sequentially, you work with the architect first. It is helpful to have a builder on board during the design process; if it's a collaborative relationship, they can help successfully guide you and the architect to stay within budget as you design. Sometimes the builder will do this for free in order to have a foot in the door, and sometimes they will charge a "pre-construction services" fee.

Design/build companies are ideally set up to offer you the best of both worlds as you have both professionals working for you from the get-go.

There are different types of residential builders, but in the Boulder area most are small companies that specialize in custom homes, and provide project management and site supervision, but hire out all the sub-contracted trades (plumbing, framing, electrical, etc.).

Most construction companies have a niche where they excel. Choose a builder that has a track record of projects similar in scope, scale, and quality to your project (ex. budget kitchen remodels vs. whole new high-end homes). Note that most builders are adept in multiple architectural styles, so that is a less important criteria.

Specifications:

On a custom home/addition/remodel, if you are paying the architect for full services, they will generally guide you through the time-consuming process of selecting products for your house (tile, flooring, plumbing and lighting fixtures, mechanical systems, siding, windows, etc.). Some architects prefer to send you to an independent interior designer for interior finishes. If you have hired the architect to do only minimal services in order to keep their fee low, note that someone will still have to do the specifications, and you will have to pay for it. Unless you've built several houses yourself, do not try this at home. It usually costs "first timers" tens of thousands of dollars in mistakes, months of time, and a lot of stress. Some builders offer this service; sometimes they charge for it up front as pre-construction services, and sometimes they bury it in their general profit and overhead. The budget for most of these items are called "allowances" because the builder will create a pot of money for each type of item – then you use that dollar number as a guide when you go shopping.

Contracts:

You can either select a builder based on their qualifications (up front) or select based on cost (on the back end after the design is done). If you chose them up front, you will negotiate their fee or percent markup before signing a contract. If you are doing it based more on price, it's called a "competitive bid" as they will be simultaneously bidding against a couple of other builders. Surprisingly, there isn't an industry standard process or format for how to work with the builder from a business point of view, but here are the most common types of contracts:

Fixed fee (a.k.a. "stipulated sum") – The design and specifications must be complete and well-detailed by the architect so that the full scope of the project is clear. In that case, the builder can give you a fixed-fee contract. This offers you the most protection against cost creep, as the only time it can change is if you sign an official "change order" prior to that portion of the work being undertaken.

Cost Plus (a percent profit and overhead mark-up) (a.k.a. "time and materials") – The advantage here is that you can often start work before all design decisions have been made as you will simply pay for what the project ultimately costs. On the down side, there is no top end to the contract cost. Most builders will provide a non-binding estimate before work starts. Note that what's included in the "plus" varies from builder to builder, so if you are getting competitive bids, make sure they are apples to apples (ex. the "builder's risk" insurance).

••• **Guaranteed Maximum price** – Like cost plus with a backstop set at some percent above the estimate.

Pass through with a management fee – The builder tells you what their management fee will be up front, but the cost of the work is just the actual cost passed through to you.

One additional note: The process of estimating and bidding takes a lot of work by the builder. During busy times like these, the builder will often charge for that service as a “pre-construction” contract. In leaner times, some builders may offer some or all of that fee back when you sign a contract, or may even do it for free in hopes of winning the job. The bid typically takes three to four weeks (once the builder has all the drawings and specifications).

There are four main areas where conflicts typically arise:

Quality and completeness:

Thorough drawings, specifications, and a detailed construction contract will explicitly set expectations for these items (don't skimp on the architectural scope/fees or it will bite you in the butt when you start working with the builder). In the interview process, talk about how you will negotiate when there is a conflict, for example about the subjective quality of a granite countertop.

Process and communication:

The builder should tell you how often you will have meetings and scheduled site visits.

Schedules:

They should provide you with a written and regularly updated schedule that you can refer back to as your benchmark so that you know if you are on track.

Cost/budget:

The contract should be clear about not just the estimated or bid cost, but how you will deal with the inevitable changes during construction.

What to do if things are going wrong:

Don't assume you know what's going on; ask. Buyers sometimes get extremely worried at the initial appearance of something, wondering “is the floor supposed to look like that?!” Oftentimes, it simply isn't finished yet. Don't assume; go ahead and ask.

Voice concerns to the builder as early as possible so that discussions are respectful rather than dramatic, and so that there's still time for course correction. Ask them instead of telling them how they will fix the issue.

When things go wrong (which they will), make sure to give the builder permission to tell you. Most builders hope that they can “catch up” on the schedule or find additional savings later to offset unexpected costs. They might, but empower them to tell you the truth about what's happening now.

Ask for information. You deserve to understand how the builder is doing on schedule, quality and budget. Typically, a good builder will have a clear process for periodic check-ins that allow you to stay appropriately informed.

There should be a clause in the contract about “retainage” or some mechanism where you withhold a chunk of the final payment (or progress payments) until the “punch list” is complete (and you are satisfied that the project is done).

There should also be a clause in your contract about lien-waivers that says that if you've paid the builder, and they fail to pay their subs, that they will protect you against liens by the subs.

My final piece of advice is: Trust your team. Micromanaging a builder is a sure-fire way to muck up the process. Don't show up on the job site unannounced. They want to get the project done right for you, and they have developed their process over years of trial and error. Let them guide you.

About the author:

Scott Rodwin, AIA, LEED AP, is the owner of the Rodwin Architecture/ Skycastle Construction, a 13-person award-winning design/build firm specializing in high-end custom green homes in Boulder. He teaches a free course (good for two CEU's) called “Understanding the Rules for Building in Boulder” through BARA several times a year that goes into depth on these topics.

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