

REAL ESTATE

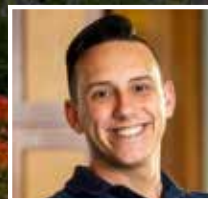
Vol. 1 • Issue 3

# ELEVATED

C O L O R A D O E D I T I O N



Meet the *Agents* Inside this Issue!





## Listings



**45523 Sun Country Dr  
Elizabeth, CO 80107**

**\$984,499**

**4 beds | 3 baths | 3,868 sqft**

**kw**  
KELLERWILLIAMS.

**DANIELLE MARTINI**

[daniellemartini.kw.com](http://daniellemartini.kw.com)

**720-630-5500**

Nestled on 35 beautiful fenced acres of open space and serene countryside, this updated farm offers the perfect blend of rustic charm and modern convenience.

This property features two spacious outbuildings, one outfitted with a 498 square foot apartment, a versatile shed with stalls, 2 loafing sheds, chicken coop and two wells for ample water access. A brand new septic system and leach field offer peace of mind and efficiency. Inside the home, you'll find a stunning newly constructed primary bedroom and ensuite with ample dual closet storage and a sitting room—all designed with comfort and style in mind.

The entire kitchen has been renovated with new cabinets, a beautiful island and all new appliances. Living room has a cozy stove and opens to the deck for sunset views. Fully finished walk out basement features a great room, bar, 2 bedrooms and a media room. Every corner has been thoughtfully updated making this property truly move-in ready. Whether you're dreaming of homesteading, raising animals or simply enjoying wide open spaces, this farm delivers endless possibilities for country living at its finest.

New furnace. 1,210 square feet added for a new primary bedroom and bath. New roof (2022), new siding, windows, carpet, and tile.

***New Leachfield Just appraised for \$1,150,000!!!***



# Letter from the *Editor*

As the year comes to a close, we find ourselves feeling especially grateful for our clients, our partners, and the many professionals who make the real estate community so special. Every success we celebrate comes from trust, collaboration, and a shared commitment to helping people achieve their goals.

At Elevated Title, we're proud to produce Real Estate Elevated magazine as a way to bring together the voices and stories of those who inspire us most. This third edition continues that mission by highlighting the vendors, partners, and clients who embody excellence, innovation, and integrity in their work.

Our leadership team — Tonya Stevens, Vice President of Sales; Diana Smith, Vice President of Escrow; and myself— share in the gratitude we feel for the relationships that make this business so rewarding. The holidays are a time to pause, reflect, and appreciate the people and moments that have shaped the year behind us. From all of us at Elevated Title, thank you for allowing us to be part of your story. We look forward to growing together and celebrating new successes in the year ahead.

Wishing you a joyful holiday season and a prosperous new year.

*With gratitude,*

**Tammy Hayutin**

Editor, Real Estate Elevated

Vice President of Operations | Elevated Title



MEET

# THE O'HEARN FAMILY





# *The O'Hearn Family:* Building a Legacy Through Real Estate, One Home at a Time

For the O'Hearn family, real estate isn't just a business—it's a shared mission that blends family values, entrepreneurial spirit, and deep community roots. Their story began in 2013 when Brooks, then a college student, was seeking a more fulfilling path than general business or sports marketing. Brian and Cheryl had already built a portfolio of rental properties following long careers in corporate America and small business. The family decided to join forces, launching what would become a thriving family real estate business.

A few years later, Tom graduated college and joined the team, and the O'Hearns began renovating single-family homes while expanding their expertise to meet the full range of their clients' needs. Today, Brian and Brooks are licensed brokers specializing in both residential and commercial real estate. Tom is finalizing his general contractor's license, and Cheryl applies her expertise as a loan officer specializing in creative and investor financing. Working with family, they say, is both the most challenging and most rewarding experience of their careers—and it's what drives them to keep growing together.

Their approach to real estate is hands-on and strategic. With two family members as licensed agents, they can buy and sell efficiently while keeping commissions in-house. Over the years, they've renovated more than 100 homes and navigated complex transactions, building a depth of experience that sets them apart.

Several transactions stand out as especially meaningful. One involved an elderly couple needing to sell their home quick-

ly to secure a place in assisted living within weeks. The family also needed extra time to review contracts and make plans, which complicated the timeline. The O'Hearns structured a creative partnership—providing funds upfront while allowing extra time to move—then took the property to market and maximized the sellers' net proceeds. Another memorable deal required stepping in after other investors failed to deliver. The family needed to close in just seven days to avoid another mortgage payment, and the O'Hearns pulled it off—while on vacation—thanks to their strong team. After renovations, they invited the sellers' family back to see the finished home. The family walked through, shared stories, and even joked about a disco ball that once hung in the family room. "Moments like that remind us why we do what we do," the family reflects.

They've seen the market shift firsthand. "The market as a whole is slowing down," they explain. Buyers are taking more time, and sellers must position their properties strategically. Investors, too, need to buy "right," as the days of the

market bailing out risky deals through rapid appreciation are gone. They're also watching lenders adjust their terms and timelines in response to changing conditions.

Preparation and calibration are the biggest challenges they see. Buyers often think real estate is "on sale" like in 2007, while sellers are still expecting 2021 bidding wars. Setting realistic expectations and preparing clients properly has become essential. Their advice is clear: buyers and sellers alike must be prepared. With a slower market, deals can be structured more thoughtfully—but both sides must adapt. Buyers shouldn't overpay or waive critical protections, while sellers need to be ready to make repairs, offer concessions, and stay flexible to bring deals to the closing table.

The Shamrock team's marketing approach is as methodical as their transactions. They leverage social media, video, and Zillow to maximize exposure. "No matter your personal feelings about Zillow, it's the largest marketplace for homes right now," they say. To stay in Zillow's good graces, they consistently use 3D tours, extensive photography, and keyword-rich listing descriptions.

Inherited properties hold a special place in their business. Over 70% of their deals fall into this category. They love helping families capture final memories in their longtime homes while solving the unique challenges of inheritance. "It's incredibly meaningful work," they note. "We're not just buying properties—we're helping families close a chapter with care."

***“We’re not just buying properties—we’re helping families close a chapter with care.”***

Their favorite part of working in the Denver Metro area is the relationships they've built across diverse neighborhoods. The friendships forged within the real estate community and the people they've met along the way are what they cherish most. Outside of work, the family loves to travel—Maui and Vail are favorite destinations.

True to their values, the O'Hearns also give back. They frequently partner with others in the real estate community to support organizations like Hope House Colorado and Food Bank of the Rockies.

At the heart of Shamrock Homes is a family that has turned their shared experience, skills, and passion into a thriving business rooted in trust and service. Their story is proof that when family and community drive your mission, success naturally follows.








**Connect with Shamrock Homes**  
**Cheryl O'Hearn**


 [@TheRealMomma.O](https://www.instagram.com/TheRealMomma.O)

 [cheryl@shamrockhomes.us](mailto:cheryl@shamrockhomes.us)



**Connect with Shamrock Homes**  
**Brian O'Hearn**


 [@TheRealBrianOHearn](https://www.instagram.com/TheRealBrianOHearn)

 [brian@shamrockhomes.us](mailto:brian@shamrockhomes.us)




**Connect with Shamrock Homes**  
**Brooks O'Hearn**


 [@BrooksOHearn](https://www.instagram.com/BrooksOHearn)

 [brooks@shamrockhomes.us](mailto:brooks@shamrockhomes.us)



**Connect with Shamrock Homes**  
**Tom O'Hearn**

 [@tohearn13](https://www.instagram.com/tohearn13)

 [tom@shamrockhomes.us](mailto:tom@shamrockhomes.us)

# THE NEW KEY TO HOMEOWNERSHIP:



## **The Rise of Down Payment Assistance in Colorado Why More Buyers Are Turning to Grants & Forgivable Loans to Achieve Homeownership**

*Tracey Christopher  
NMLS#248843, BOK Financial Mortgage.*

In Colorado's housing market, the dream of homeownership can feel increasingly out of reach. With home prices continuing to climb and affordability shrinking, many prospective buyers are discovering a powerful tool to help them cross the threshold: Down Payment Assistance (DPA).

Once considered a niche offering for first-time buyers, DPA programs are now becoming a mainstream necessity—and not just for those

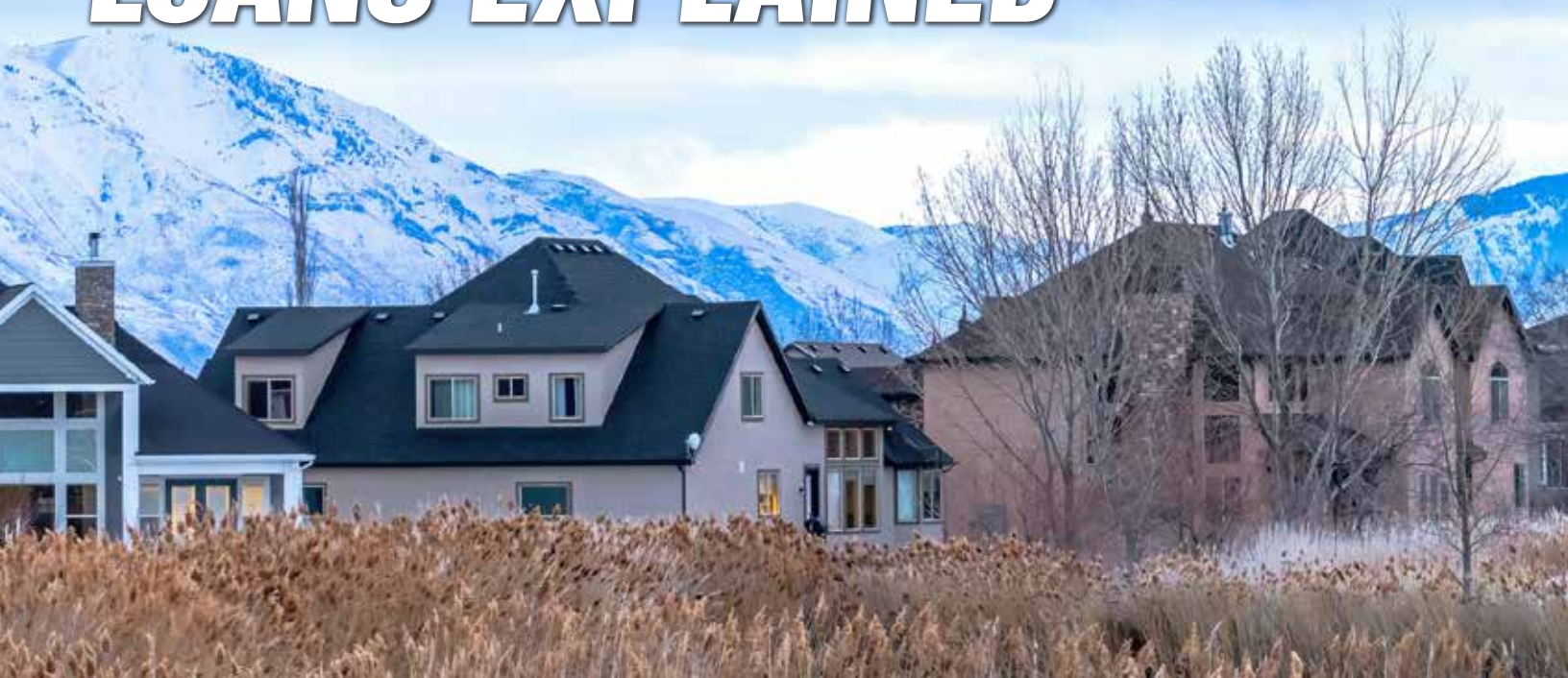
new to the market. With flexible eligibility, stackable grants, and support from institutions like BOK Financial, DPA is transforming how Coloradans buy homes.

Colorado ranks among the least affordable states for housing in the U.S., with the median home price consistently landing in the top 10 nationwide. According to recent data: 51% of renters in Colorado are cost-burdened, spending more than 30% of their income on rent. 21% of homeowners are also cost-burdened, with that figure rising to 31% for those with active mortgages.



# COLORADO

## GRANTS AND FORGIVABLE LOANS EXPLAINED



The average down payment on a median-priced home in Colorado exceeds \$20,000, a steep hurdle for many working families. These figures underscore why DPA is no longer just helpful, it's essential.

### **What Is Down Payment Assistance?**

DPA programs provide grants or low-interest loans to help cover the upfront costs of buying a home—primarily the down payment and sometimes closing costs. These programs are often backed by state housing agencies, municipalities, or financial institutions. One standout is BOK Financial, which offers stackable DPA grants—allowing buyers to combine multiple sources of assistance. This can dramatically reduce, or even eliminate, the cash needed at closing.

**Forgivable Grants:** A Path to Equity Among the most attractive options is BOK Financial's five-year forgivable grant.

**Here's how it works:** The grant is prorated monthly and fully forgiven after five years of occupancy. If the homeowner sells, refinances, or moves out before the five-year mark, only the remaining balance must be repaid. This structure encourages long-term homeownership while offering flexibility. Most DPA grants are structured as silent second mortgages—they carry no interest and no monthly payments, and repayment is only triggered by a sale, refinance, or vacancy.

## **Not Just for First-Time Buyers**

A common misconception is that DPA is only for first-time homebuyers. In reality, many programs allow repeat buyers to qualify—especially if they’re converting their current home into a rental. In fact, 75% of projected rental income from a departing residence can be used to offset the buyer’s debt-to-income ratio, making it easier to qualify for a new mortgage.

## **Who Qualifies?**

While each program has its own criteria, most DPA offerings in Colorado share these common requirements: Minimum FICO score of 620  
Completion of a First-Time Homebuyer Education Course  
Income limits based on area median income (AMI)  
Occupancy as a primary residence

## **Compatible Loan Types**

DPA can be used with a wide range of loan products, including Conventional Loans, FHA, VA, & USDA Loans. Even manufactured homes are eligible under many programs, expanding access to more affordable housing options.

## **The Bottom Line**

As housing affordability continues to challenge Coloradans, Down Payment Assistance is stepping in to fill the gap. With flexible eligibility, forgivable grants, and support from institutions like BOK Financial, these programs are helping more buyers achieve the dream of homeownership—without draining their savings. If you’re considering buying a home in Colorado, now is the time to explore your DPA options. You might be closer to owning a home than you think.

1 Source: US News (<https://www.usnews.com/news/best-states/colorado>)

2 Source: Pew Research (<https://www.pewresearch.org/short-reads/2024/10/25/a-look-at-the-state-of-affordable-housing-in-the-us/>)





## Listings



Nestled in the shadow of North Table Mountain awaits this seamlessly renovated four-bedroom, two-bathroom home, offering the perfect blend of modern comfort, functional space, and Colorado charm. With mountain views from both the kitchen and the refinished deck in the backyard, this home is perfect for day dreaming during any season. With a brand new oversized driveway, new furnace, new AC, new roof, and new sprinkler system, you won't have to worry about updating this home for over a decade! Step inside to find a bright, open-concept floor plan filled with natural light and stylish finishes.

The gourmet kitchen features quartz countertops, stainless steel appliances, new cabinetry, and a large kitchen island. The living and dining areas flow seamlessly, offering great space for gatherings or quiet evenings at home. Both bathrooms have been fully updated with contemporary tile, vanities, and fixtures. The home boasts four spacious bedrooms, ample closet space, and all new LVP flooring. A finished lower level adds even more versatile living space—perfect for a media room, home office, or guest suite. Outside, enjoy a spacious backyard with room to relax, garden, or entertain. The property also features a two-car garage and sits just minutes from parks, trails, top-rated schools, and downtown Golden. Don't miss this opportunity to own a next to brand-new home in one of Golden's most sought-after communities. Schedule your private tour today!

**18886 W 59th Dr.**  
**Golden, CO 80403**  
**\$725,000**

**4 beds | 2 baths | 1,728 sqft**



**MEITRA HOJJATIE**

[meitrahoj@gmail.com](mailto:meitrahoj@gmail.com)

**916-398-0533**



MEET

MELISSA  
MORENO

## *Melissa Moreno:* Leading With Kindness, Strategy, and Heart

For Melissa Moreno, real estate wasn't a lifelong plan—it was a calling that found her. Her career began in finance as an analyst, but despite professional success, she felt unfulfilled. "Honestly, it wasn't that glamorous," she says with a laugh. "My previous career as a financial analyst left me unfulfilled, and I started searching for more meaning at work. It came to me more than I sought it out; numerous colleagues and friends said that I'd make a great real estate agent, so I looked into it."

Having always been deeply involved in her community and passionate about helping others, real estate turned out to be the perfect fit. It gave her the opportunity to guide people through one of the most significant investments of their lives, while making a meaningful difference.

Melissa's love for being a real estate agent is rooted in connection. "The crux of my motivation is benevolence," she explains. She thrives on being a resource for clients and vendors alike, finding joy in problem-solving when challenges arise during transactions. For her, every obstacle is simply an exercise in creativity and an opportunity to serve with kindness. "Being an agent is about more than simply selling homes," she says. "It's about helping real people."

Her approach sets her apart. Melissa offers concierge-level service, handling everything from front yard cleanups to post-closing junk removal to ensure every property shines. But her commitment doesn't stop at transactions.



Through kindness initiatives and curated community events, she actively fosters a sense of connection that she feels has faded in recent years.

One of Melissa's most rewarding transactions came last December. A client and his fiancée were living in an RV while searching for a home. Shortly after, his fiancée was diagnosed with a brain tumor that required surgery. The lending process presented challenges, but Melissa navigated them with determination. "In the end, we were able to close a week before her surgery," she recalls. "It was such a powerful reminder of why I do what I do."

Melissa keeps a close eye on market trends and adapts quickly. Over the past year, she's observed increased inventory giving buyers more leverage in negotiations, while sell-

***“I focus on presenting each property at its best and connecting it with the right buyers.”***

ers are offering more concessions to get deals done. Many sellers, however, remain reluctant to price their homes for current market conditions, leading to longer days on market. "Proper pricing and presentation are critical, especial-

ly now with higher inventory," she explains. "Price cuts and expired listings can drive buyers away if sellers aren't strategic from the start.

Her advice is clear and practical. For buyers: take advantage of the leverage you have in today's market. With more inventory and longer days on the market, there's room to negotiate—not just on price, but on repairs, closing costs, or other concessions. For sellers: focus on comparable homes in your area and pay attention to how long they've been on the market and whether price reductions have occurred. That insight will help you position your home strategically and attract serious buyers.

Melissa's marketing strategy blends old-fashioned relationship building with modern digital reach. She sponsors community events for both visibility and impact, runs targeted social media campaigns, hosts engaging open houses, and leverages her agent network to maximize exposure. "Every home deserves a tailored strategy," she says. "I focus on presenting each property at its best and connecting it with the right buyers."

Her favorite properties to work with are single-family homes, where she can help families find spaces that truly fit their lifestyles. Her business philosophy is simple but powerful: focus less on self-promotion and more on providing value to others. "When people feel truly cared for and appreciated, business growth naturally follows," she says. "Human connection makes a difference."


Melissa is passionate about her


community, which is reflected in her Kindness Campaign—a personal initiative to spread random acts of kindness. This year, she also launched A Taste of Hope, a charity wine tasting event designed to raise funds for local nonprofits. Recently, the event supported M'Sterious Miracles, an organization aiding those living with Multiple Sclerosis. "I'm greatly impassioned about making a positive impact locally," she says. "It's more important now than ever."

Outside of work, Melissa loves spending time with her family, whether gathered around the kitchen cooking a big dinner or simply enjoying time together doing nothing at all. She stays active with exercise classes, enjoys date nights with her husband, and channels her creative energy into crafting projects. Salsa dancing brings her joy and keeps her connected to her vibrant rhythm.


For Melissa Moreno, real estate is the perfect balance of service, strategy, and heart. Her ability to combine concierge-level professionalism with genuine kindness and community engagement has made her a trusted and beloved presence in her market.


#### **Connect with Melissa Moreno**

 <https://melissamoreno.yourcastle.com>

 [https://www.instagram.com/melissaymoreno?igsh=MXB4aWVmaWdmeGZreA%3D%3D&utm\\_source=qr](https://www.instagram.com/melissaymoreno?igsh=MXB4aWVmaWdmeGZreA%3D%3D&utm_source=qr)

 <https://www.facebook.com/share/1BNXX6oy3d/?mibextid=wwXlfr>

 [mymoreno@yourcastle.com](mailto:mymoreno@yourcastle.com)

 720.800.1040

# Listings



**2131 Kahala Circle,  
Castle Rock, CO 80104**  
**\$1,325,000**

**5 beds | 6 baths | 6,275 sqft**

Welcome to this spectacular 6,275 sq. ft. custom home by Summit Chalet, ideally situated on a quiet cul-de-sac along Parade of Homes Street. Set on an expansive 16,596 sq. ft. lot, the property backs to the 12th hole of Plum Creek Golf Course and open space, offering breathtaking views, serene privacy, and unforgettable sunsets from the upgraded Trex deck (2010).

The home is surrounded by mature trees and professional landscaping, creating an inviting, park-like setting. A circular driveway, fully replaced in 2022, enhances the property's curb appeal and convenience.

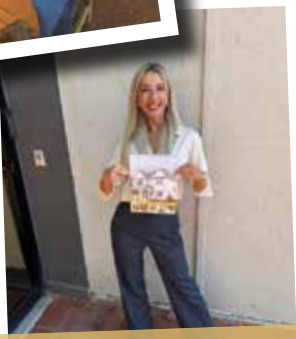
This is truly a one-of-a-kind property full of character and upgrades, located just a 30-minute walk to downtown Castle Rock with its charming shops and restaurants, and a 7-minute drive to the Miller Activity Complex, where you'll find hiking trails, zip lines, pools, and recreation for all ages. With easy access to I-25, this home blends luxury, comfort, and convenience in a stunning golf course setting.



**MONIKA WILNER**  
**720-935-3299**



# Candid





# Talia Bond, MBA:

## From Immigrant to Entrepreneur

### *A Journey of Family, Resilience, & Empowerment*

**I am Talia Bond, and my journey has taken me from Lima, Peru, to Centennial, Colorado.**

**Today, I am the proud owner of PostNet Centennial, where I help individuals and businesses elevate their brands. My focus is creating real and tangible results.**



*I've always had a passion for helping others succeed. Over the years, I've had the privilege of becoming a resource for local entrepreneurs, offering guidance, tools, and services to thrive in an ever-changing and competitive market. My path to getting here was full of stories of loving support, hard work and determination. Thank you for letting me share my story with you.*

#### **Early Life in Peru: A Different World**

I was born and raised in **Lima, Peru**, during a time when the country vacillated between nationalist military dictators and civilian governments plagued by terrorism and instability. In the late '80s and early '90s, the militant group known as the **Shining Path** wreaked havoc on everyone. Beyond the violence, the economy collapsed, and general political instability left most families, in-

cluding mine, struggling to survive.

Despite this, my parents (neither of whom attended high school) were determined to give my brother and me a better future. My mother—an entrepreneur in her own right—ran a small grocery store working endless hours. My father started as a driver for an airline and progressed to become a transportation supervisor. While ends met, my parents knew education **was the way out**. My mother even refused to teach me to cook saying, *"Your only job is to study and become a professional."* I wish I had done just that.

In my late teens and early twenties, I worked at my mom's store, partied with friends, and tried to live a normal life despite the chaos around us. But I didn't focus nearly enough on my studies. Eventually, I graduated with a degree in **social work** and



no prospects for a decent job. I found myself at 24 with no idea what to do next.

The turning point came when my father told me: *“If you want to be successful, you need to leave.”* He wasn’t thrilled about my boyfriend at the time either (a classic dad moment), but his advice struck a chord. Lima in the early ‘90s was rife with daily electrical blackouts, cavernous political division, and bombings in the streets.

So, at 25 and armed with \$3,000 my mother had struggled to save, I left everything I knew behind and boarded a plane to the US. I didn’t know what lay ahead, but I was determined to succeed.

### **A New Life in the U.S.**

My first stop was New York City, where I stayed with an aunt in Queens. Having grown up in Lima’s mild, coastal weather, I was wholly unprepared for the soul-sucking, bitter February winds of New York. Those weather conditions and the fact that Astoria, Queens was only marginally safer than Lima in the early ‘90s convinced me almost immediately the Big Apple was not for me. I was thinking about what was going to be my next move, when my cousin Henry invited me to give Denver a try. So, I did.

Denver wasn’t much warmer—March still meant snow and icy winds—but at least it had cleaner streets, friendlier people, and mountains that took my breath

away. I knew instantly that if I wanted to make this life work, I’d have to work hard for it.

With little work experience outside helping at my mother’s bodega, I took on any job I could find. I delivered newspapers, cleaned office buildings, and waited tables (sometimes all in the same day). Each job let practice my English, meet new friends, and save money.

Knowing her sacrifice, I reimbursed my mom right away. Then like most immigrants, I sent her whatever I could each month. I knew how important it was to lift up my family too.

### **Driving Lessons and New Beginnings**

My next big goal was to buy a car. There was just one small problem... I didn’t know how to drive.

Luckily, Henry once again came to the rescue. Every morning at 3 a.m., we would take to the empty streets of Denver to practice. I was terrified. I wasn’t sure if I’d survive learning to drive, and neither was Henry! But eventually, I passed my driving test and proudly bought myself a brand-new car.

It was sleek, sporty... and I crashed the very first time I took it out. That was the beginning of what would soon become *my legendary driving reputation*.

One time, I was pulled over for driving with a completely snow-covered windshield. The

officer asked, *“How can you see? This is reckless.”* I answered with blissfully ignorant confidence, *“Don’t worry. I know where I’m going.”* Let’s just say he didn’t follow my logic and handed over a ticket.

Over the years, friends and family learned that riding with me was an adventure of its own.

### **Climbing the Corporate Ladder**

I got my first “real” job as a bank teller. I felt proud. Finally, I did something that felt closer to the life my parents had envisioned for me.

However, I lost my job because I lost a few pennies over the course of three shifts. I was so embarrassed. But I dusted myself off, went back to waiting tables, and kept my eyes open for the next opportunity.

That chance came when I was hired at a telecommunications company. I started as a bilingual customer service representative. Step by step, I climbed the ranks until I became a supervisor. In that role, I learned invaluable lessons about helping clients, communication, and patience. These skills have been key for my success.

### **During this time, I married**

the love of my life, and when I found out we were expecting our first child, it gave me the push I needed to chase a bigger dream—I enrolled in an MBA program while still working full-time. *continued on next page*



*continued from previous page*

### **Bringing Family to the U.S.: A Dream Fulfilled**

For me, success has never been just about my own achievements. It's always been about my family. Every step I took, I did with the thought of helping them too.

Over the years, I worked tirelessly to bring my parents, my brother, my nephew, cousins and close friends to the United States. Despite the endless immigration paperwork and sponsorships, giving them the opportunity to build their own successful lives made it all worthwhile.

I realize now that helping my family move here is one of my proudest accomplishments. After two decades, I see how my family has contributed to this

country I love.

### **The Leap to Entrepreneurship**

For two decades I worked in corporate America, eventually ending up as an operations manager. I had great mentors, learned about leadership and how to put customers first. Then, during a company downsizing in 2014, I was laid off. After nearly a year of unsuccessful job seeking, I took a leap of faith and started my own consulting business. One of the most rewarding parts of that chapter was working with the Minority Business Office helping small business owners get government certifications. In 2017, I decided to take the full entrepreneurial leap and open PostNet Centennial.

The excitement of opening my own business was unlike anything I'd felt before. It was thrilling, but it also came with stress and endless work hours. There were times I questioned myself, wondering if I had chosen correctly.

Along the way, there were small victories that kept me going. I celebrated every loyal customer, every successful project, every person who walked out of my shop with a smile.

### **The Impact of Family and Community**

When COVID-19 hit, my business was at risk. Like many small business owners, I was terrified of losing everything. I searched for resources—grants, loans, anything that could help me

keep the doors open. With a federal loan and sheer determination, PostNet Centennial survived.

The greatest reward came not from financial survival, but from the chance to bring my daughter into the business. Hiring her was one of the most meaningful decisions I've ever made. Not only did it strengthen our bond, but it also gave her the chance to gain experience and see firsthand what it means to be an entrepreneur. Working side by side with her has been one of the brightest highlights of my journey.

I became an active member of the Chamber of Commerce and supported local entrepreneurs. I also partnered with the community attending ribbon cuttings to offering internships for graphic design students at the community college.

At the end of the day, PostNet has become more than a business—it has been a way to build community. Every connection, every collaboration, every person I've met along the way has made the struggles worthwhile. After almost eight years, I am blessed to have loyal clients who now have become friends.

***If you have not done business  
with us, I welcome you to stop  
by and be our friend.***

**9615-B E County Line Rd  
Centennial, CO 80112  
720.722.0525 | [co152@postnet.com](mailto:co152@postnet.com)  
10:00 AM - 6:00 PM**



## Listings



Welcome to your comfortable and modern, completely renovated four-bedroom, three bathroom, bungalow style dream home!

This home features all new kitchen appliances, a new roof, new electrical panel, new water heater, new furnace, new AC, all new windows, new sod and irrigation system in both the front and back yard. You won't have to do any updates to this home for at least a decade! Original archways frame the living room, preserving the homes 1920's charm.

Spacious bedrooms on the main level with exceptional sized closets for practical storage and living. The eat in kitchen offers generous counter and cabinet space with an exceptional sized pantry.

Downstairs in the basement, you are greeted with an open living room for additional comfort and fun, along with two bedrooms, one with ensuite access to the bathroom, providing comfort for any guests you may have staying over an extended period of time.

This property features a one-car garage at the end of a freshly poured drive way. Conveniently located three blocks south from Sloans Lake with a ton of restaurants, shopping & Alamo Draft House movie theatre less than a mile away. If the tasteful renovations don't sell you on this home, the location will!

Don't miss this opportunity to own a next to brand new house in the highly desirable west Sloans Lake neighborhood.

**1453 Utica St.**  
**Denver, CO 80204**  
**\$799,000**

**4 beds | 3 baths | 2,174sqft**

**MADISON**  
— & CO. PROPERTIES —

**MEITRA HOJJATIE**

[meitrahaj@gmail.com](mailto:meitrahaj@gmail.com)

**916-398-0533**

# When Your Roof Ages, Insurance Changes: What Colorado Homeowners Need to Know!

Colorado's dramatic weather — hail, high winds, snow, and blazing sun — has always made roofing claims a challenge. But in recent years, the rules of the game are shifting. Deductibles are getting bigger, roof age matters more than ever, and insurance carriers are scrutinizing claims in new ways. If your roof is aging, or you've noticed premiums climbing, these changes matter.

This article highlights the most important shifts, the real-world impacts, and the smart steps you can take to protect yourself.



***“Non-renewals often force homeowners to replace their roof out of pocket or risk expensive coverage gaps.”***

## What's Changing in Roof Coverage

**1. Deductibles** Are Getting Bigger Flat deductibles of \$500 or \$1,000 are becoming rare. Many policies now use percentage deductibles. Instead of a fixed amount, your deductible is 1–2% of your home's insured value. For a \$500,000 home, that's \$5,000–\$10,000 out of pocket before insurance pays.

**2. Roof Age** Is Under the Microscope Carriers are increasingly refusing to renew Replacement Cost Value (RCV) coverage for roofs 10–15 years old. Many downgrade these roofs to Actual Cash Value (ACV),

where depreciation is deducted, or decline renewal altogether.

## How This Hits Home

### *Surprise Out-of-Pocket Costs*

Higher deductibles and stricter age rules mean many homeowners face unexpected bills. Some contractors — including Just Roofs and Gutters and other reputable Colorado roofers — now offer financing, even 0% in some cases, to help ease that burden.

### *Confusion in Roles*

In the past, roofers often negotiated directly with carriers. Today, laws like UPPA (Unlicensed Practice of Public Adjusting) prohibit contractors from adjusting claims or interpreting policies. Roofing companies cannot ex-



plain deductibles or coverage — that's your insurance agent's role.

### *Burden on the Homeowner*

Because carriers won't negotiate directly with contractors, homeowners must communicate with their insurer. That means more calls, paperwork, and responsibility to ensure payouts match the actual scope of work.



## What Happens If Your Policy Is Non-Renewed

*When an insurer non-renews due to roof age, homeowners face challenges:*

### 1. Notice of Non-Renewal:

Usually 30–60 days before coverage ends.

**2. Loss of RCV:** Some roofs are downgraded to ACV before full non-renewal.

**3. Difficulty Finding Coverage:** Other carriers may also decline or require roof replacement first.

**4. Lender-Imposed Insurance:** Without coverage, lenders may impose costly ‘force-placed’ insurance.

**5. Reduced Property Value:** Homes without standard coverage are harder to sell or finance.

**Bottom line:** *non-renewals often force homeowners to replace their roof out of pocket or risk expensive coverage gaps. Financing from reputable contractors — including Just Roofs and Gutters — can be a lifeline, bridging the cost of replacement and helping you maintain coverage.*

**“Colorado homeowners face a tougher insurance environment than ever before.”**



## What Homeowners Can Do

### 1. Review Your Policy Before You Need It

Meet with your insurance agent to understand deductible type, roof age limits, ACV vs. RCV, and code upgrade coverage.

### 2. Choose Contractors Who Provide Retail Estimates

Many contractors now use a retail model, presenting their own pricing based on actual costs. Insurance scopes then serve as a cross-check.

### 3. Document Everything, Fast

Storms escalate quickly. After hail or high winds, get an inspection right away. Take photos, note visible damage, and contact your insurer promptly.

Also, have a licensed roofing contractor inspect, document, and prepare a report you can forward to your carrier. And don't wait for storms alone — scheduling an

annual roof health inspection provides a ‘before and after’ record.

### 4. Plan for Roof Aging

If your roof is 10–15 years old, start budgeting for replacement.

## How Roofing Companies Are Adapting

### Retail Pricing Models:

Many Colorado contractors, including Just Roofs and Gutters, set independent estimates.

**Agent Connections:** While contractors can't interpret policies, many maintain trusted agent relationships.

### Thorough Documentation:

Contractors provide detailed inspections and photo records.

### Financing Solutions:

Many companies offer financing, sometimes interest-free, to help with gaps.



MEET

ADRIAN  
KINNEY

## *Adrian Kinney:* Preserving Modernism, Shaping Colorado Real Estate

For Adrian Kinney, real estate isn't just a profession—it's a calling shaped by education, passion, and a deep love for Colorado's architectural legacy. His journey began at Colorado State University, where he majored in Business with a concentration in Real Estate through the Everett Real Estate program. While he knew he wanted to work in real estate, he wasn't yet sure which path to take. Graduating in 2010, at the height of the post-recession downturn, was hardly ideal timing. But Adrian dove in, starting at a local property management firm, working his way up from showing agent to property manager.

From there, he transitioned to the Denver Assessor's Office, where he earned his ad valorem appraiser's license and performed mass appraisals for five single-family home models across Denver. His expertise deepened further when he joined the State of Colorado's State Assessed Division, valuing constitutionally defined entities and apportioning values to all 64 counties. All the while, Adrian quietly built his real estate brokerage business on the side—he'd earned his broker's license in 2010—and by 2015, his "side hustle" took off. That October, he made the leap into full-time brokerage.

His passion and niche emerged naturally: Mid-Century Modern (MCM) homes. Denver, surprisingly rich in these architectural gems, had long been overlooked as a hub for modernism. Adrian began digging into their history, mapping their locations across Colorado, and learning how to market these homes



not as generic listings but as the pieces of art they are. His thoughtful approach resonated deeply with buyers and sellers alike, helping sellers earn more for their homes and connecting properties with buyers who appreciated their unique character.

Working in this niche attracts clients who want more than just four walls and a roof. “They’re looking for superior design, thoughtful layouts, and a strong connection to the outdoors,” Adrian explains. “And they’re looking for those themes of modernism at all price points.” Whether helping a seller find a buyer who sees their home as art, or guiding buyers to discover those same design principles, Adrian thrives on the energy and unpredictability of each day in real estate.

What sets him apart is his combination of education, hands-on experience, and design expertise. Beyond his 15 years as an agent, Adrian brings the perspective of an appraiser who understands how property values are derived, the practical knowledge of someone who has completed more than eight fix-and-flip projects, and the passion of a designer—he’s a published and awarded one, at that. He’s sold hundreds of MCM homes, knows their locations intimately, understands how they’re constructed, and advises on how to preserve or properly renovate them. “With that combination,” he says, “I’m able to offer my clients much more than most agents.”

One of Adrian’s most memorable transactions embodies his blend of empathy and problem-solving. A former client reached out to

him after her partner passed away under tragic circumstances. The home they shared—a property Adrian had previously renovated with her, complete with a meticulously reproduced pink bathroom—needed legally required decontamination and significant maintenance. A cash-out refinance had left the home underwater, compounding the financial strain. Adrian helped bring the mortgage current, developed a marketing plan, and after six months of overcoming obstacle after obstacle, he closed the sale as a short sale to a buyer who loved the home as much as she did. “Every week brought a new problem that could have blown up the deal,” he recalls. “It was an honor to help her again and to connect the right people with such a special home.”

Today, Adrian has his finger on the pulse of a shifting Denver market. “Wooooie—Denver is a hot mess,” he says with a laugh. While many neighborhoods are experiencing price corrections, pockets like Applewood are still seeing fierce bidding wars. Properties that are priced correctly and offer clear value are moving quickly, while overpriced or flawed listings are languishing. Sellers are hesitant to let go of their low mortgage rates, and buyers are no longer feeling the frenzied pressure of 2020–2022. The biggest challenge he sees is a lack of urgency on both sides, which makes negotiations and inspections more complex. Adrian counters this with honest conversations and clear expectations, helping buyers and sellers alike understand the current pace of the market and how to strategically navigate it. His top advice? “Be flexible, but ready. The right house might hit tomorrow, and it

could be a bidding war—or it could sit, and patience may give us room to negotiate.”

Marketing, for Adrian, is all about authenticity. He leans heavily into the history and character of MCM and MCM-adjacent properties, highlighting original features and celebrating their era rather than erasing them. “Embrace your home’s legacy and soul,” he says. His passion has not gone unnoticed—his redesign of a Cliff May home earned the Denver Mayor’s Design Award, and his current home graced the cover of *Modern in Denver* magazine. “It’s not just what I do for clients,” he adds. “It’s how I live.”

Born and raised in Lakewood, Adrian’s love for Colorado runs deep. His work spans from Colorado Springs to Northglenn, allowing him to connect with communities across the metro area. He also gives back by supporting local causes and preservation efforts through organizations like Historic Denver. Outside of work—when he manages to step away—he enjoys travel, cooking, design projects, movies, dinners with friends, and time with his beloved dog, Spock.

For Adrian, success comes down to being true to yourself. “Authenticity,” he says simply. “Be who you are and embrace it. You are your brand. Find what you love and lean into it.”



#### Connect with Adrian Kinney

 [Adrian.Kinney@midmodcolorado.com](mailto:Adrian.Kinney@midmodcolorado.com)

 [www.MidModColorado.com](http://www.MidModColorado.com)

 [@MidModColorado](https://www.instagram.com/MidModColorado)

 [Mid-Century Real Estate](https://www.facebook.com/Mid-Century Real Estate)

 [@MidModColorado](https://www.youtube.com/MidModColorado)

 [MidModColorado](https://www.linkedin.com/MidModColorado)



# Advance Planning IS KEY to Achieving Retirement Outcomes

**If you checked your savings and account balances today, what would it reveal about your preparedness for retirement? Would you feel confident about where you stand or the exact opposite?**

If you're feeling generally mixed about the progress you're making against your retirement goals, you're not alone. According to Thrivent's 2022 Retirement Readiness Survey\*, only 40% of Americans say they have 'very much' or 'somewhat' been able to achieve the retirement planning goals they've set for themselves. Of those nearing retirement, a surprisingly small number – only 5% – say they have everything planned out and are 100% ready.

What's behind this sentiment? The challenging financial environment we've experienced in 2022, marked by persistent inflation, has made it harder for people to build and preserve their level of savings. In fact, 66% of adults surveyed said they expect to be impacted by inflation upon reaching retirement, and 67% who are currently retired are concerned about the impact it is having. Other financial unknowns, like

future healthcare expenses or possible cutbacks to federal benefit programs, like Social Security, may add even more complexity to retirement planning.

Trying to make sense of all of these variables can be overwhelming and leave you feeling like a successful retirement is out of reach. But advance planning can help you hedge against some of these risks and bring you closer to reaching your goals.

**“Just 5% of people nearing retirement feel fully prepared and 100% ready.”**

At Thrivent, we believe in-depth retirement planning is best done in consultation with a financial advisor who is closest to your unique goals and dreams, but there are several steps you can

take independently to start identifying your retirement outcomes. Here is some advice that may be helpful at any stage of the planning process:



## **1. Establish a retirement timeline with your desired outcomes in mind.**

Before you can develop a retirement strategy, you should think about your timeline, which ultimately depends on the outcomes you're hoping to achieve. It's common to prioritize the math and just think about the total amount that needs to be saved in order to retire comfortably. But it's equally important to think about how that money will be used and spent over the years.

**As you start to think about your timeline, here are a few helpful questions to serve as a guide:**

***How many years are you (and your spouse or significant other) planning for?*** Be sure to factor in personal health considerations and circumstances that may affect this.

***Where do you want to live?***

This could depend on a variety of factors, including wanting to live near family, type of home and cost-of-living considerations, and accessibility to health and caregiving facilities.

***What passions will you pursue?***

Ending a career opens up new possibilities to think about your role in community and how you want to use your time and talents.

***How will you distribute your assets over time?***

You've spent your working years building up your nest egg, but if you don't have a distribution plan, you'll be sitting on what you've



worked so hard to accumulate.

Once you've done this important legwork, you'll be in a great position to meet with a financial advisor who can help you review your assets and figure out how you can use money as a tool to achieve your desired retirement outcomes.

## **2. Gather an inventory of what you have - and identify potential gaps.**

The next step in building a retirement strategy involves taking an inventory of what you currently have, which will also expose any gaps you have yet to fill. At Thrivent, we believe this is best done in partnership with a financial advisor who can help ensure you are getting the most comprehensive picture of your finances. During this phase, you should consider reviewing all aspects of your finances, including investments, employer or pension benefits and guaranteed income sources.

It's never too early to start planning for healthcare, either. According to Thrivent's survey, only 15% of those nearing retirement said they have spent a great deal of time focusing on this topic and feel confident in their level of understanding. Eleven percent haven't spent any time at all thinking about healthcare expenses or potential implications for retirement. Along with your spouse or partner, try to prioritize getting regular check-ups so you can start forecasting what future healthcare expenses may look like.

## **3. Consider different scenarios to stress test your retirement strategy.**

Because there are many variables and assumptions involved in planning for the future, you should consider the different scenarios that may impact your strategies and distribution plans, including:

- Taxes
- Inflation
- Health events
- Longevity
- Possible market downturns
- Other roadblocks, including debt, spending shocks or loss of a job

A financial advisor can help you forecast how these factors may impact your strategies and work with you to build in some flexibility into your plans, including exploring financial solutions that may help buffer against possible losses.

#### **4. Execute your strategy.**

If you're approaching retirement or are already retired, your focus will turn from accumulation to distribution, as you figure out how to manage withdrawals from your accounts to meet everyday needs. Now being on a fixed income, you'll need to consider how your money will fit into your budget and expenses, while keeping enough room to pursue other passions.

#### **5. Review your strategy regularly to ensure you're on track.**

Just like a broader financial strategy, thinking about retirement is never "one and done."

Your retirement outcomes may change as you advance in life and in your career, and financial circumstances may ebb and flow, too. Aim to review your retirement strategy on a regular basis with your financial advisor so you can determine if you're still on track or if you need to make

modifications.

Thrivent's survey found that while 57% of retirees and 43% of non-retirees feel confident about retirement, many from each group also report feeling anxious (19% and 41% respective-

**“66% of adults expect inflation to affect their retirement.”**

ly) and overwhelmed (14% and 34% respectively) about what is to come. Seeking support from a financial advisor and taking a holistic approach to planning that involves in-depth risk and scenario planning, can help people at any stage feel better positioned to achieve their desired outcomes.

This article was prepared by Thrivent for use by local financial

professionals Jovan Barrington at 9250 East Costilla Avenue, Suite 450, Greenwood Village, CO 80112

#### **About Thrivent**

Thrivent is a diversified financial services organization that helps people achieve financial clarity, enabling lives full of meaning and gratitude. Thrivent and its subsidiary and affiliate companies serve more than 2.3 million clients, offering advice, insurance, investments, banking and generosity products and programs over the phone, online as well as through financial professionals and independent agents nationwide. Thrivent is a Fortune 500 company with \$189 billion in assets under management/advisement (as of 12/31/21). Thrivent carries an A++ (Superior) rating from AM Best, a credit rating agency; this is the highest of the agency's 13 rating categories and was affirmed in June of 2022. Rating based on Thrivent's financial strength and claims-paying ability. Does not apply to investment product performance. For more information, visit [Thrivent.com](https://www.thrivent.com). You can also find us on Facebook and Twitter.

Thrivent is the marketing name for Thrivent Financial for Lutherans. Insurance products issued by Thrivent. Not available in all states. Securities and investment advisory services offered through Thrivent Investment Management Inc., a registered investment adviser, member FINRA and SIPC, and a subsidiary of Thrivent. Licensed agent/producer of Thrivent. Reg-





istered representative of Thrivent Investment Management, Inc. Advisory services available through investment adviser representatives only. [Thrivent.com/disclosures](https://thrivent.com/disclosures).

Insurance products, securities and investment advisory services are provided by appropriately appointed and licensed financial advisors and professionals. Only individuals who are financial advisors are credentialed to provide investment advisory services. Visit [Thrivent.com](https://Thrivent.com) or FINRA's BrokerCheck for more information about our financial advisors.

### About Morning Consult

Morning Consult is a global decision intelligence company changing how modern leaders make smarter, faster, better decisions. The company pairs its proprietary high-frequency data with applied artificial intelligence to better inform decisions on what people think and how they will act. For more information, please visit [morningconsult.com](https://morningconsult.com).

### \*Methodology

This research was conducted in June 2022 among a national sample of 1,500 adults in order to measure their sentiments, financial planning, knowledge, and issues regarding retirement. The interviews were conducted online and the data was broken into three sample groups; Saving, Nearing, and Retired. Results from the full survey have a margin of error of plus or minus 3 percentage points

**Jovan Barrington,**  
Financial Advisor,  
CA Insurance ID #4457417

📞 720-459-4700

✉ [jovan.barrington@thrivent.com](mailto:jovan.barrington@thrivent.com)

*continued from page 21*

## 5 Questions to Ask Your Insurance Agent Before Storm Season

1. What type of deductible do I have — flat or percentage — and how much will it cost me in real dollars?
2. Does my roof currently have RCV coverage, and will that change as it ages?
3. Am I covered for building code upgrades if replacement is required?
4. Are cosmetic damages, like gutter dents, excluded from my policy?
5. What deadlines apply for filing a claim after a storm?

### The Bottom Line

Colorado homeowners face a tougher insurance environment than ever. Deductibles are higher, roof ages are scrutinized, and contractors can no longer negotiate directly with carriers. But you're not powerless.

By reviewing your policy, documenting roof conditions annually, choosing the right contractor, and planning ahead, you can avoid expensive surprises.

Colorado is home to many excellent roofing companies — including Just Roofs and Gutters — that provide clear estimates, thorough documentation, and financing when needed. Partnering with the right contractor protects not only your roof, but also your peace of mind.

**Brian Friend – Founder/President**  
**Just Roofs and Gutters**  
**[Justroofsandgutters.com](https://Justroofsandgutters.com)**

**303-834-1126**



MEET

INES  
MCCANNA

## *Ines McCanna:* Building Legacy, Solving Problems, and Connecting Communities

Some careers are carefully charted, while others begin with a single unexpected moment. For Ines McCanna, her journey into real estate started when her husband came home one evening, energized after signing up for a real estate conference he'd heard advertised on the radio. What was meant to be a quick three-hour event turned into a three-day seminar that changed their lives.

"I learned more about financial literacy in those three days than I had in my 32 years prior," she recalls. "You could say I was hooked." Together, the couple began weaving a new vision for their family—one built on legacy, financial independence, and the ability to give back in ways that weren't possible on the corporate path.

Over a decade later, Ines has established herself as a respected agent and investor, known for her problem-solving skills and empathetic approach. "Every transaction is different," she explains. "Different humans, personalities, and circumstances bring their own flavor and challenges. Then there are the homes, which can be just as complicated as their owners. I love finding solutions and bridging the gaps we often have to navigate."

What sets Ines apart is not just her experience, but the depth of it. Having personally bought and sold more properties than she can count, she understands the emotional rollercoaster that comes with being on either side of the transaction. Whether it's an unexpected inspection report or a last-min-



ute lender issue, she's been there herself, which allows her to guide her clients through moments of panic or doubt with both practical solutions and genuine empathy.

When she reflects on her career, two transactions stand out. The first was early in her career in Oregon. A woman reached out after receiving one of Ines's mailers—one of hundreds that had landed in her mailbox. The home belonged to her late mother and was in serious disrepair, and the client was embarrassed by its condition and emotionally unable to take on the repairs. She also refused to show the home publicly, creating a complicated situation. Ines found a buyer willing to renovate without broadcasting the property's state online and minimized showings to protect the seller's privacy. After the renovation, walking the client through the finished home was deeply meaningful. "She was elated to see the home she grew up in absolutely shine. It gave her the closure she needed," Ines says. The transaction involved owner financing, so Ines didn't get paid until the investor resold the property—but the reward was worth the wait.

The second memorable story is closer to home. Longtime friends were ready to upgrade from their Park Hill bungalow to a larger home in Littleton as their family grew. It was during the height of the COVID buying frenzy, which made selling easy but buying nearly impossible. Ines blanketed the desired neighborhood with mailers and hustled to see every promising home within 24 hours of listing. By a stroke of luck, one of their friends heard about a neighbor preparing to sell. The only catch: the seller didn't want to pay

commissions or work with a broker. Ines stepped aside officially, providing guidance behind the scenes so her friends—both commercial brokers—could close on their dream home. "Technically I wasn't part of that transaction, but it's one of my favorites," she says. "In the end, we do what it takes for our clients to get their home, even if it means taking a financial loss. It all balances out in the end."

Today, Ines brings that same dedication to navigating a shifting market. She notes that trends vary significantly by neighborhood—some areas remain hot while others require pristine pricing and presentation to attract buyers. Sellers, she explains, often need help understanding that last year's price expectations may not align with today's reality, but data-driven market analysis helps ground those conversations. For buyers, her advice is firm: "Get off the sidelines. Five to seven years from now, you'll regret not jumping into the market today. This is the dip you've been waiting for."

While many agents rely heavily on social media, Ines has built her business primarily through personal relationships and referrals. Her listings receive broad online exposure, but her most successful tactic is direct-to-agent marketing. She reaches out to agents who have closed deals in the same neighborhood, giving them a reason to re-engage with clients who may have gone quiet. "It's a win-win," she says. "Often they end up showing my listing."

Her focus has also evolved since moving to the foothills, where mountain properties have captured her heart.

"You're not just selling a house—you're selling a unique lifestyle," she explains. Her philosophy on success is refreshingly simple: "Your business works if you do. Focus on income-producing activities and outsource the rest."


Beyond real estate, Ines has found a deep connection to the communities she serves. She's long admired the character and history of Denver's neighborhoods, where revitalization has occurred without erasing the city's charm. But it's Evergreen, her new home, that has truly surprised her. "Even though Evergreen is large geographically, the people are tightly woven together. There's something for everyone—art, music, athletics—and it still has that small-town feel," she says.

When she's not working, Ines enjoys hiking with her dogs right outside her front door and spending weekends at local spots like Little Bear and Cactus Jack's listening to live music. Family remains at the center of her life, as she's still deep in the season of raising her sons—and that always comes first.

For Ines McCanna, real estate isn't just about transactions; it's about connection, legacy, and the joy of seeing people find their place. It's a journey that began unexpectedly—and has blossomed into a career defined by heart, hustle, and community.

#### Connect with Ines McCanna

 [Ines@radixrealestateco.com](mailto:Ines@radixrealestateco.com)

 720-429-2927

 [www.radixrealestateco.com](http://www.radixrealestateco.com)

 [@radix\\_re](https://www.instagram.com/radix_re)

 [facebook.com/RadixRealEstateCo](https://www.facebook.com/RadixRealEstateCo)







# Candid







MEET

TYLER  
IDEKER

## *Tyler Ideker:* Building Trust, One Loan at a Time: Tyler's Journey from Broker to Lender

For Tyler, the path into real estate didn't begin with a clear vision—it began with curiosity. Fresh out of college, he landed his first job as a multifamily broker at Marcus & Millichap. On his very first day, he walked into a sales meeting where seasoned agents were tossing around terms like CAP rates, cash-on-cash returns, and IRR. "They might as well have been speaking Mandarin," he recalls with a laugh. "I had no idea what they were talking about." Rather than being intimidated, Tyler leaned in. Over time, the jargon turned into a language he understood. What really drew him in wasn't the numbers alone—it was the tangible nature of the work. Real estate was something you could touch, improve, and pass down through generations. Unlike the fast-moving tech boom happening around him at the time, real estate felt grounded, enduring, and meaningful.

Today, Tyler isn't a traditional agent; he's a lender. But his role is no less impactful. "I love being a lender because I get to help people bring their real estate visions to life," he explains. Whether funding a flip, enabling a new investment, or helping an entrepreneur grow their business, Tyler thrives on being the catalyst that turns plans into reality. In an industry where trust is everything, he has built his business on an unwavering commitment to reliability. "We do what we say we're going to do, and we show up," he says. Over 14 years and more than 2,600 loans later, Tyler's track record speaks for itself. His company has never failed to fund a deal they agreed to finance—a level



of consistency that gives clients real peace of mind in a market where last-minute changes can upend entire transactions.

Among the many deals Tyler has worked on, one stands out. About a year into the lending business, a new client approached him for a small loan on a \$23,000 condo in Aurora she planned to flip. Other lenders turned her away—she was new, the deal was small, and it was 2013, when the market was still uncertain. Tyler took the risk. She made a strong profit, and years later, she invited him to lunch to share the impact that one decision had made. That small loan had launched her real estate career, allowing her to achieve both financial and lifestyle success. “That deal reminded me that believing in people can change lives,” Tyler reflects. It’s a philosophy that continues to shape the way he does business today.

Colorado’s real estate market is anything but straightforward these days. Tyler sees it firsthand through his clients, many of whom focus on fix-and-flip projects. Turnkey properties with solid work and the right location will sell if they’re priced right, but no buyer is going to pay over market value with so much inventory to choose from. “Thinking your house is the best on the block might be true,” he says, “but the market sets the price.” The biggest challenge, he believes, isn’t just pricing—it’s psychology. “The toughest thing for buyers right now is deciding when to jump in. If you sit around waiting for the perfect deal, you might be waiting a while. Meanwhile, others are out there learning, winning some, losing some, but al-

ways gaining experience. You can’t understand the game if you’re not in it.” His advice for both buyers and sellers is simple: be patient and realistic. Negotiations can get intense, with buyers often asking for the world, but once both sides are committed to the deal, the psychology shifts. Patience and perspective often lead to win-win outcomes.

Tyler doesn’t rely on traditional marketing campaigns to grow his business. His reputation speaks for itself. Borrowers share their experiences with other flippers and investors—

“*The toughest thing for buyers right now is deciding when to jump in.*”

stories of deals that closed smoothly, terms that stayed true, and timelines that never slipped. His favorite type of property to work with is industrial. “I love seeing how creative business owners can be,” he says. “When you have a good industrial building in a good location, you meet entrepreneurs who want to grow their businesses. As the owner, you become part of that growth. Plus, you don’t get 2 a.m. calls about a lightbulb in the master bathroom,” he jokes. His advice for success in Denver is just as straightforward as his business philosophy: “Show up, do what you say you’re going to do, and never forget—Denver is still a small town.

Real estate makes it even smaller.”

For Tyler, Colorado isn’t just a market; it’s home. “We live in one of the best regions in the country,” he says. “You can choose city life, suburbs, mountains, plains, foothills, or farmland—and still enjoy them all, no matter where you live.” His commitment to community extends beyond real estate. He runs the ReDiscovery Foundation, a nonprofit that helps pay down student debt for recent college graduates who want to work for faith-based nonprofits. This initiative empowers nonprofits to hire passionate graduates, knowing they’ll be supported financially as they pursue meaningful work.

Outside of work, Tyler’s world revolves around his family. He and his wife are raising their three-year-old daughter in Golden, where biking has become a way of life. “At any given moment, you’ll find one—or all three—of us on a bike,” he says. About a decade ago, he traded in happy hour networking for something more authentic: a Real Estate Mountain Biking group that continues to thrive today. It’s a reflection of the same values that have guided his career from day one—community, consistency, and a genuine love for the people

#### Connect with Tyler Ideker



[indicatecapital.com](http://indicatecapital.com)



[@IndicateCapital](https://www.instagram.com/IndicateCapital)



[Indicate Capital](https://www.facebook.com/IndicateCapital)



[tyler@indicatecapital.com](mailto:tyler@indicatecapital.com)



# Home Insurance Isn't Set It and Forget It

Don't let your policy collect dust. Annual reviews keep your coverage aligned with your real risks.

When most people buy a new home, they tend to focus on the visible attributes: the style, the yard, number of bedrooms, etc. Homeowners insurance is easier to overlook, for a lot of buyers it is just seen as a line item at closing and an annual premium that many pay through escrow. The coverage choices that you make, and the person who helps you make them, can be the difference between a smooth claim and a difficult costly surprise. An agent who takes the time to explain your policy, answers your questions clearly, and reviews your coverage each year is one of the best investments you can make in protecting your home. It is my humble opinion that

relationship matters and annual policy reviews are essential (especially in fast-changing Colorado markets).

---

## ***Why an agent who can explain your policy coverages, limits, and exclusions matters***

- Insurance policies are full of terms and limits. The agent's job isn't just to sell a binder; it's to translate the policy language into practical terms: what is covered, what is excluded, and how the process works if you experience a loss.
- The role of an agent is to advocate for their client. If a loss occurs, a knowledgeable agent

can help advise you on the claims process and put you in touch with the right people to ensure the process goes smoothly.

- Local expertise matters. Agents familiar with Colorado's housing market, building costs, and common regional risks (wildfire exposure, hail, etc.) are in a better position to recommend appropriate coverages and endorsements.
- Discounts and savings aren't always obvious. An agent who asks about recent improvements (a new roof, updated plumbing/electrical, security systems) can often find discounts you won't get automatically.



*“The coverage choices you make can be the difference between a smooth claim and a costly surprise.”*

**Why should you review your homeowner's policy at least once a year? Insurance needs change. Homes appreciate, renovations happen, and new exposures appear. Annual reviews help ensure your policy keeps pace with reality.**

• Property values and replacement costs can change faster than policy settings. Many insurers rely on automated valuation tools (AVMs) or national replacement-cost algorithms that may lag behind local construction costs or rapid property appreciation. In Colorado, where some areas have experienced steep housing-market increases and rising construction costs, these tools can underestimate the cost to rebuild.

• Home improvements can change your risk and premiums. Major projects (adding a finished basement, upgrading to cement siding, replacing an old roof with a higher-quality roof system) can increase replacement cost but also qualify you for discounts. If you don't tell your insurer, you may be underinsured or miss savings.

common years ago — service line coverage for water and sewer lines, sewer backup or water backup endorsements, identity-theft protection, and equipment breakdown. These endorsements generally aren't included by default and must be added to provide coverage.

• Personal property limits and sub-limits matter. You might have a generous personal property limit overall (for example, \$500,000), but most policies



impose sub-limits on certain categories of valuables — i.e. jewelry, art, furs, business property, firearms, and silverware. Without scheduled coverage or a specific blanket endorsement, a “jewelry” loss may be capped at a modest amount. Scheduling high-value

• The endorsements that insurers offer are ever changing. Most insurers now offer endorsements for risks that weren't

items (listing them on your policy with appraisals or receipts) ensures they are paid at full value.

• Liability and living-expense coverage could be out of date. If you now rent out part of your home, have a home business, or host short-term rentals, your liability exposures have changed. Similarly, if your living expenses would be much higher after a loss (because your local rental market is pricey), you may want higher additional living expense/loss of use limits.

---

**Here are some of the key coverages and endorsements that should be checked annually**

• Dwelling coverage (Coverage A): Is the limit sufficient to fully rebuild your home? Keep in mind this coverage estimates replacement cost, not market value. Get a current replacement-cost estimate from your agent, an appraiser, or a contractor if needed.

• Other structures (Coverage B): Detached garages, fences, and sheds are often covered at a percentage of the dwelling limit. Make sure this value is adequate.

• Personal property (Coverage C): Understand the replacement-cost vs. actual-cash-value (ACV) basis of payment. Many policies allow you to add replacement-cost coverage for personal property; otherwise, in the event of a loss you may only be paid actual-cash-value (depreciated value).



MEET

DANIELLE  
MARTINI

## *Danielle Martini:* Building Stability, Honoring Service, and Creating a Sense of Home

For Danielle Martini, real estate has always been about more than houses—it's about family, community, and belonging. Growing up as a military kid, she moved frequently and knows firsthand how important it is to not just find a house but to truly feel at home. "That experience inspired me to help others through one of the biggest transitions and investments in life," she says. "Real estate allows me to support families in building stability and a sense of belonging."

Danielle's favorite part of being a real estate agent is helping families find a place they can truly call home. Every client's journey is unique, whether it's a first-time buyer, a growing family, or someone seeking a fresh start. She treasures the opportunity to be part of these pivotal moments and guide clients through them with honesty, care, and expertise.

What sets Danielle apart is her deep commitment to building lasting relationships rather than focusing on quick transactions. She takes the time to genuinely get to know her clients, their families, and their goals. "It's never about a quick sale," she explains. "It's about earning trust and building lifelong relationships so they know they can call me years down the road when life changes."

One transaction that holds a special place in her heart was helping a retired veteran purchase his very first home. "After a lifetime of service to our country, being able to hand him the keys to a place that was truly his own was



amazing,” she says. It was a moment that combined her professional expertise with her personal values—an opportunity to give back and honor someone’s service through the stability of homeownership.

Danielle has a sharp eye on the shifting Colorado market. She’s observed a significant increase in inventory and a transition from a seller’s market to a buyer’s market. Homes are staying on the market longer, and more sellers are listing, which has helped ease prices. She’s found great success with sellers offering concessions, such as covering closing costs, and has seen new construction companies respond with attractive interest rates and incentives.

The biggest challenge she sees today is rising interest rates, which have made it tougher for many buyers—especially with the average home price hovering around \$550,000. Danielle focuses on helping clients see the bigger picture, offering creative solutions like rate buydowns and connecting them with trusted lending partners who specialize in unique programs. “Even with higher rates, there are still great opportunities,” she emphasizes. “You’re building your own equity instead of someone else’s.”

For sellers, Danielle stresses the importance of strategic pricing and impeccable presentation. “Homes need to stand out as buyers have a bigger selection in today’s market,” she explains. Right pricing, thoughtful staging, and strong marketing are more crucial than ever. For buyers, she advises getting pre-qualified early and focusing on a comfortable monthly payment

rather than simply the maximum pre-approval amount.

Her marketing strategy goes far beyond listing on the MLS. Danielle

“*It’s about earning trust and building lifelong relationships so they know they can call me years down the road when life changes.*”

invests in professional photography, staging, and creates dedicated property websites to showcase each home beautifully. She also leverages her YouTube channel and targeted mailers to reach neighbors and potential buyers, ensuring maximum exposure across multiple platforms.

Danielle’s favorite properties to work with are first-time single-family homes. “There’s something so amazing about helping people buy their very first single-family home,” she says. “It’s such an exciting accomplishment for them.” Her personal key to success is simple but powerful: always operate with integrity and maintain a client-first attitude. “I focus on having my clients’ best interests at heart and

doing what’s right by them, no matter the outcome.”

Aurora holds a special place in Danielle’s heart, particularly because of the military community she serves. Having grown up as a military kid, she understands the unique challenges of frequent moves and the search for a true sense of home. To honor that connection, she donates a portion of her commission to each veteran she has the privilege of helping—a personal way to give back and express gratitude for their service and sacrifice.

When she’s not working, Danielle loves spending time with her three boys—though rarely all together at once. They enjoy skiing, hiking, and off-roading across Colorado. She also cherishes time with friends and soaking up all the beauty the state has to offer.

For Danielle Martini, real estate is about creating stability, honoring service, and building lasting relationships. Her commitment to integrity, community, and personalized care has made her a trusted guide for families navigating one of life’s biggest transitions.

#### Connect with Danielle Martini



[daniellemartinihomes.com](https://daniellemartinihomes.com)



[@daniellebrookemartini](https://www.instagram.com/daniellebrookemartini)



[facebook.com/danielle.martini.735](https://www.facebook.com/danielle.martini.735)



720.630.5500



720.630.5500



[danielle.martini@cbrealty.com](mailto:danielle.martini@cbrealty.com)

#### DANIELLE MARTINI, REALTOR®

Coldwell Banker Realty  
18801 E. Main St., Ste. 250  
Parker, CO 80134  
Lic#: FA.100055087

- Loss of use / Additional Living Expenses (Coverage D): Is the limit sufficient for temporary housing and living costs if your home is uninhabitable?
- Liability and medical payments (Coverages E and F): Do your liability limits reflect today's risks? Talk to your agent and make sure your limits are sufficient. If you have significant assets, a swimming pool, or high visitor traffic and umbrella policy may be a smart addition to your insurance portfolio.
- Water backup / sewer backup endorsement: Water coming up through drains or sewers is generally excluded unless you add this endorsement.
- Service line or utility line coverage: Breakdowns or corrosion of underground water, sewer, and service lines that connect your home to the street can be costly and are often excluded unless endorsed.
- Ordinance and law (building code upgrade): If you have an older home and have to rebuild after a loss most municipalities require your home to be rebuilt to current code. This endorsement helps cover the added expense.
- Identity theft and cyber coverage: Increasingly common and often inexpensive add-ons to consider.



Practical steps to take during an annual review

- Ask your agent for a replacement-cost estimate, not just a market-value estimate. If the policy uses an automated tool, ask how recently it was

- Inventory personal property. Keep photos, videos, receipts, and scanned appraisals in a secure cloud folder. An up-to-date inventory speeds claims and helps prove losses.

- Identify high-value items and ask about “scheduling” them. For jewelry, art, or collectibles, scheduled coverage pays full value, often without the sub-limit restrictions.

- Compare replacement-cost vs actual-cash-value for your personal property and consider which better matches your needs and budget.

- Re-evaluate your deductible. Higher deductibles reduce premiums but increase out-of-pocket cost for claims. Ensure you can afford the deductible you choose.

- Confirm that flood and earthquake risks are covered — they typically are not included in standard homeowners’ policies. If you live in a flood or seismic zone, consider separate coverage.



updated and whether it reflects local labor and material costs.

- List significant home improvements and provide receipts or contractor invoices to your insurer. Ask whether they lower your risk and whether discounts apply.



- Verify mortgage/lender requirements. If you've refinanced or changed your lender, your policy must meet the lender's coverage and naming requirements.

- Review umbrella policy needs. Umbrella insurance is inexpensive for the coverage provided and can protect against large liability claims.

---

### **Questions to ask your agent**

- *Does my policy include replacement cost for personal property or ACV?*

- *Are there sub-limits for jewelry, art, firearms, cash, or business property? What are those limits?*

- *Have I qualified for any discounts based on recent updates (roof, windows, wiring, alarm systems)?*

- *What endorsements do you recommend for this property and neighborhood (sewer backup, service line, ordinance/law)?*

- *How would a claim be handled? Who manages estimates and contractor selection?*

- *What's excluded from my policy that I should consider insuring separately (flood, earthquake, high-value collections)?*

- *If I renovate, do I need to notify you before work begins? While a good agent is only part of the insurance puzzle, they*

*are an important one. Having an advocate that is willing to be your first point of contact, help keep your coverages up to date and answer your questions is invaluable.*

---

### **A title company's**

**perspective:** coordination at closing If you're buying or refinancing, the title company typically confirms that a home-owners policy is in place that meets lender requirements. Before closing, confirm with your agent that your policy's effective date aligns with ownership transfer and that your insurer knows you will be taking possession. If you're a new owner, use the closing as an opportunity to schedule a policy review and discuss any immediate upgrades, security features, or endorsements you want to add.

---

### **Start your next annual review with a simple plan:**

call your agent, ask the questions in this article, and do a quick home inventory update. It may take an hour now, but it can prevent costly surprises later. Give yourself the peace of mind you deserve as a homeowner.

## **Andrew Aust** Sales Agent

Comparion Insurance Agency  
A Liberty Mutual Company  
4582 S. Ulster St. Suite 300

Denver, CO 80237  
Office 303-723-0367  
Direct 970-443-5111



## *Annual Home Insurance Review Checklist*

- ☐ Update dwelling coverage to match rebuild costs.
- ☐ Review personal property limits and sub-limits.
- ☐ Check for water/sewer backup coverage.
- ☐ Add service line or utility line protection if needed.
- ☐ Reassess liability limits and umbrella needs.
- ☐ List major home improvements for possible discounts.
- ☐ Update inventory of valuables and schedule high-value items.
- ☐ Confirm deductible amount is still affordable.
- ☐ Verify flood/earthquake coverage if in risk zone.
- ☐ Make sure policy meets mortgage/lender requirements.



MEET

LEONA  
HUNTER

## *Leona Hunter:* Strategy, Heart, and Lasting Impact in Colorado Real Estate

When Leona Hunter entered real estate in 2010, she stepped into one of the toughest markets in recent history. At the time, she was working full-time at Marriott hotels and cleaning homes for investors on the side. What began as a way to earn extra income quickly became something more. As she began helping out on their real estate transactions, she discovered how much she loved the strategy, the numbers, and spotting opportunities others overlooked.

What started as curiosity about homes and design blossomed into a career that allows her to combine strategy, advocacy, and guidance during one of the most significant decisions in people's lives. "That sense of possibility and purpose is what has inspired me ever since," she says.

For Leona, being a real estate agent isn't just about buying and selling homes—it's about helping people navigate big life transitions with honesty and care. Her clients know she'll give them the truth, even when it's not what they want to hear, because protecting their best interests always comes first. She combines that integrity with sharp market knowledge and strong negotiation skills, ensuring clients feel both supported and protected. "At the end of the day, people work with me because they know I'll treat their move with the same care I would if it were my own," she explains.

Leona's strategic mindset sets her apart. She focuses on making sure clients understand their options, feel confident in their decisions,



and achieve the best possible outcomes. She takes the time to explain the “why” behind every step, empowering clients to make informed choices while she fiercely protects their interests.

One transaction in particular stands out as especially meaningful. An older gentleman was selling his home after losing his wife—a deeply

**“My advice for buyers is simple but crucial: get pre-approved early so you’re ready to act when the right home comes along.”**

emotional time. Leona stepped in to make the process as easy as possible, helping him pack and prepare the home for sale while listening to his stories about their life together. “It reminded me that real estate isn’t just about selling a property,” she says. “It’s about honoring the life lived within those walls and helping someone move forward with care and compassion.”

Today’s real estate market presents new challenges, but Leona thrives in navigating them. Well-maintained, move-in-ready homes are still selling quickly, while others are sitting longer. Buyers are paying close at-

tention to interest rates, and sellers are relying more on strategy and presentation to stand out. Affordability remains a major challenge, and Leona helps clients by breaking down the numbers clearly and connecting them with trusted partners who can walk them through financing options. For sellers, she focuses on smart pricing, thoughtful staging, and marketing strategies that get results.

Her advice for buyers is simple but crucial: get pre-approved early so you’re ready to act when the right home comes along. For sellers, she emphasizes the power of presentation and pricing. “Professional photos, thoughtful staging, and the right pricing strategy can completely change your results,” she notes.

Leona’s marketing approach is grounded in consistency, education, and clear communication. She creates tailored plans for each listing, using professional photography, digital advertising, and strong social media exposure to reach the right buyers. Just as importantly, she tells each property’s story, ensuring that her clients are informed every step of the way.

Among her favorite types of transactions are investor flips, where creativity thrives. Watching a property transform and knowing the value created through the process is something she finds exciting and deeply rewarding. Her approach to business growth is rooted in relationships: “Treating every client as a long-term partner rather than a one-time deal has been key,” she explains. She stays connected, understands clients’ evolving goals, and surrounds herself with a strong

community and network that supports growth.

Leona loves the balance that living in Colorado offers. “Here we get the energy of city life and the beauty of Colorado living all in one place,” she says. “You can spend the morning outdoors and end the evening with a great cocktail and dinner in the city—it’s the best of both worlds.”

Giving back is central to Leona’s life and work. She volunteers with the Junior League of Denver and serves as the 2025 President-Elect for the Women’s Council of Realtors Mile High. These roles allow her to build connections, empower others, and make a lasting impact beyond her own business. She also hosts neighborhood events and donation drives throughout the year, strengthening the community she serves.

When she’s not working, Leona loves to travel, enjoy live music, and dive into a good book—whether for learning or leisure. Cooking is one of her favorite ways to unwind at home.

Leona Hunter’s real estate career blends strategy and heart, balancing sharp business acumen with genuine care for people. Her ability to guide clients through major life transitions, while staying grounded in community and authenticity, has made her a trusted voice in Colorado real estate.

#### Connect with Leona Hunter



[www.leonahunter.com](http://www.leonahunter.com)



[@corealtorleona](https://www.instagram.com/corealtorleona)



[linkedin.com/in/corealtorleona](https://www.linkedin.com/in/corealtorleona)



720.219-6732



[leona@leonahunter.com](mailto:leona@leonahunter.com)

## Listings



**5956 N Lisbon Street  
Aurora, CO 80019**

**\$515,000**

**3 beds | 3 baths | 1,951 sqft**

**LIKE NEW, BUT BETTER!**

Move-in ready home in the award-winning Painted Prairie community – where prairie meets city and urban meets suburban, offering the perfect balance of indoor and outdoor living.



**CINDIE PERRY**

**951-203-1066 • [cindieperry@kw.com](mailto:cindieperry@kw.com)**

**KW** KELLERWILLIAMS. REALTY  
DTC, LLC



# All About Ease ORGANIZING



- Simplify your life by creating calm, organized spaces
- Decluttering and customized home organization
- Downsizing support for sellers, Move management
- Transitions will be smoother and stress-free
- Online estate sales with convenient local pickup
- Handling all of the details, so you can focus on what matters most

Call Trish now to set up your **FREE 30-minute Find The Ease Consultation: (773) 391-3422**

*Helping families since 2007!*

f AllAboutEaseOrganizing    @allabouteaseorganizing  
🌐 AllAboutEaseOrganizing.com

## Professional Custom Painting



**PAINTING - INTERIOR AND EXTERIOR**

You will love our work.  
**We  
GUARANTEE It!**



**DRYWALL AND TEXTURES**



**PRESSURE WASHING**



*Serving The Denver Metro Area Since the 90's*

**Contact us for a FREE Estimate! 720-331-1397**  
**www.professionalcustompainting.com**

# Looking for an Elevated Closing Experience?



*Elevate Your Business with Confidence*



Partner with our team of seasoned professionals for unmatched title insurance protection and a seamless, elevated closing experience. Let us help you reach new heights in your business.

*Your success is our priority!*

## **ELEVATED TITLE**

8480 E Orchard Rd., Suite 4000  
Greenwood Village, CO 80111

📞 Office (720) 734 2767

📠 Fax (720) 734 2937

🌐 [elevatedtitleco.com](http://elevatedtitleco.com)

📷 [@elevatedtitlecolorado](https://www.instagram.com/elevatedtitlecolorado)

📘 [elevatedtitlecolorado](https://www.facebook.com/elevatedtitlecolorado)

🌐 [elevated-title-co](http://elevated-title-co)