

REAL ESTATE

ELEVATED

COLORADO EDITION



DENVER
REALTORS
ON THE RISE

THE ALL WOMEN OWNED
ELEVATED
TITLE
FEATURED
NATIONALLY

INDUSTRY MAGAZINE



Jill Clark

Broker Associate

Keller Williams Realty DTC, LLC

720-581-5035 | jillclarkmoves@kw.com

5569 Troy St.

\$464,800

Completely renovated home on corner lot! All new flooring and paint, with updated kitchen and bathrooms. Brand new kitchen appliances. Beautiful new french doors in the kitchen open to a low maintenance Trex back deck. Built-in banquette and extra storage pantry added in the kitchen. New roof with high impact shingles, newer water heater, new windows and new main electrical panel. A lot of little extras have been added to make this charming home special for the new owners. No HOA and low taxes make this like-new home a rare find in this price class.



Letter from the Editor

Welcome to the inaugural issue of Real Estate Elevated, a celebration of the Denver market's top producers—the agents, lenders, and investors who go above and beyond to make their mark in this ever-evolving industry.

Denver is more than just a thriving real estate hub; it's a community fueled by innovation, ambition, and an unyielding passion for growth. In this magazine, we're shining a spotlight on the individuals and teams who embody these qualities—those who set trends, break records, and elevate the standard of excellence in the Mile High City.

In this issue, you'll meet some of Denver's most dynamic real estate professionals. From agents closing remarkable deals to lenders transforming dreams into reality and investors redefining possibilities, these are the stories of the people who inspire us.

At Elevated Title, we believe in recognizing and celebrating the exceptional talent that drives our industry forward. Real Estate Elevated is not just a magazine; it's a platform to connect, inspire, and share the wisdom and successes of those who make Denver's real estate market truly extraordinary.

Thank you for joining us as we honor the best in the business. Together, let's continue to elevate the industry and the incredible community that supports it.

With gratitude,

Tammy Hayutin

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MEET

**SARAH
MANALISAY**

A Journey Defined *by* Experience *and* Purpose

Early Influences:

So much of our early lives defines who we become as adults. For me, moving to so many places growing up has been a major influence.

Moving frequently had its challenges, but it also gave me unique perspectives. I've experienced diverse city infrastructures, home styles, and communities, which now helps me connect with clients from all backgrounds. While I may not know every street in Denver like a native, I understand what it's like to start fresh in a new place—a feeling many Denver residents can relate to.

Another defining experience was a mission trip to the Costa Rican jungle during high school. We rebuilt a village devastated by the rainy season, focusing on their church, which also served as a school and community center. Over 10 days, we installed a new roof and windows, extended the awning, and mixed concrete by hand to create a sloped foundation to prevent flooding. We slept on bedrolls on concrete floors and bathed in the river, but the joy and resilience of the villagers left a lasting impression on me. That trip not only shaped my perspective on gratitude and hard work but also inspired me to learn Spanish, a skill I still use today. I began my

real estate journey about seven years ago, and I wish I had started sooner! It's rare to truly love what you do, but I've found my calling in this career. My background, including degrees in Psychology and Sociology, and my experiences in various jobs, have all contributed to my ability to understand and connect with my clients. Real estate is more than just a job to me—it's an opportunity to guide people through one of the most significant decisions of their lives.

Defining Moments:

A pivotal moment came when I closed a seamless land deal that changed my perspective on real estate's potential. That transaction allowed me to become a homeowner and house hack, deepening my understanding of real estate as a tool for building wealth. Mentors and colleagues have been invaluable, offering knowledge and support that continue to inspire me.

Core Values:

Integrity, kindness, enthusiasm, and patience guide my decisions. I tailor my approach to meet each client's unique needs, ensuring they feel supported, informed, and cared for throughout the process. It's about building relationships, simplifying complexity, and making real estate fun and stress-free.

Inspiration and Motivation:

The joy of handing clients their keys is unbeatable. My “why” is empowering others to build futures and generational wealth while living my dream life.

Personal Passions:

Outside of work I enjoy travel, reading, yoga, live music, cooking, trying new places with friends and anything outdoors! Self-care & balance are so important in this always “on” industry.

Lessons Learned:

Listening is everything. Clients often have deeper motivations for their decisions, and truly understanding these allows me to serve them on a meaningful level.

Current Projects:

I’m focused on creating a nonprofit to provide safe housing for women affected by trafficking. This project combines my expertise in real estate with my passion for making a difference.

Personal Legacy:

I hope to be remembered for using real estate as a tool for positive change, helping clients achieve their dreams while addressing housing affordability through innovative solutions.

Advice for Others:

Not all business is good business. Focus on clients who align with your values and approach, and don’t be afraid to walk away from unproductive situations.

Future Vision:

I envision a collaborative real estate industry focused on creating affordable housing solutions and benefiting all parties involved. Personally, I plan to continue building my portfolio, traveling, and using my skills to make a lasting impact both locally and globally.

Listings



4510 W 36th Ave Denver, CO 80212 \$635,000

Welcome to this beautifully renovated home nestled in one of Denver's most desirable neighborhoods! This property boasts a new roof, windows, and a complete interior renovation, combining modern convenience with timeless charm. The open-concept layout features a fully remodeled kitchen with sleek cabinetry, quartz countertops, and stainless-steel appliances. The light-filled living spaces showcase beautiful flooring and designer finishes throughout. Step outside to a private back patio perfect for entertaining or relaxing and enjoy being just a short stroll from Tennyson Street, Highlands Square, and all the dining, shopping, and entertainment options they offer. With Sloan's Lake just minutes away, this home truly provides the best of Denver living. Don't miss the opportunity to own this home in one of Denver's best neighborhoods!

Drew Beach

Real Broker, LLC

336-314-5282

drew@milehighluxury.com

**PAY OFF
YOUR HOUSE
WITHOUT CHANGING
YOUR SPENDING**



It's Not Magic – It's Just Math!

For as long as we can remember, the homebuying process has largely remained the same: apply for a mortgage, make a deposit, and pay it off in 30 years. But this archaic process puts homeowners at the mercy of their banks for too long, causing unnecessary stress, excessive interest charges, and financial strain for seemingly no reason.

What if there was a way to streamline the homebuying process – an option to pay down your principal and simultaneously build up your equity sooner than you could possibly imagine?

At Life Changer Loan, we're making that a reality for homebuyers in Arizona by offering a special loan that can help you pay off your loan and build equity in record time.

Learn how you can ditch the old-fashioned ways and capitalize on a revolutionary new way to buy a home.

What is a Life Changer Loan?

A Life Changer Loan is a special type of home loan that merges home finance with personal banking in a convenient, integrated package. In a traditional mortgage, you pay towards your loan in monthly payments from your checking account.

In a Life Changer Loan, your mortgage is your checking account – and any deposits automatically lower your principal balance. You always have 24/7 access to any money for your regular daily expenses, much like a traditional banking account – but the cash you don't spend goes directly toward your loan.

In addition, you also have flexible access to your equity dollars for 30 years without refinancing – even if you've paid off your loan early.

A Life Changer Loan is a home loan that works like a fully secured checking account. It allows you the freedom to use your income to reduce your exposure to decades of mortgage interest costs.

Why is the Life Changer Loan Better Than a Traditional Mortgage?

All of your payments go toward the principal balance – not interest.

Traditional mortgages force you to pay off interest before paying toward principal, making it incredibly difficult to build equity immediately. In fact, most homeowners won't pay more principal than interest until the 22nd year of their 30-year mortgage. In a Life Changer Loan, your payments immediately go toward the principal – allowing you to immediately build equity from the month number 1 of your homeownership journey.

Any total interest paid is significantly lower.

In a Life Changer Loan, interest is calculated based on your daily balance, which stays low because of your cashflow. This, combined with regular reductions in your principal,



result in total interest paid that is much lower than that of a traditional mortgage.

Your idle cash works for you much harder.

Any cash in low interest-bearing accounts can now go toward your principal balance to significantly lower interest costs – working harder than it ever did in your savings account.

You pay off your mortgage much quicker.

Most homeowners are shocked to find that, under a Life Changer Loan, they pay off their mortgage in a matter of years – not decades.

You pay off your mortgage much quicker. Most homeowners are shocked to find that, under a Life Changer Loan, they pay off their mortgage in a matter of years – not decades.

Who Is This For?

It is important to note that the Life Changer Loan is not for everyone. Generally, this option is best for those who:

Have good equity or a large down payment
Have a positive cashflow – they bring in more money than they spend
Kept a strict budget for their expenses
Have good credit

If you are unsure whether the Life Changer Loan is best for you, please contact us today. We can figure out the best option for your home finances in a way that best suits your needs.

FAQs

Why hasn't a Life Changer Loan type product been offered to the public before?

There have been smaller institutions that have indeed launched similar types of products. The mortgage products we use primarily today were developed during the Great Depression Era, lengthening the repayment terms for borrowers in an effort to making housing more affordable. Since then, there has been no substantial lobby for change and unfortunately, conventional products haven't kept up with consumer demands and behavioral changes. In time, we believe mainstream lending institutions will eventually evolve too.

How does the mortgage company benefit by promoting a loan that saves borrowers interest?

Although the vast majority of mortgages purchased in the U.S. are for 30-year terms, most are paid off every 5-7





years, historically, either through a refinance or by the sale of the property. Lenders only earn income on those loans for a short period of time. But the Life Changer Loan is different. It provides a variety of benefits not offered with conventional financing and therefore, less incentive to be replaced. The result is reduced risk for a lender, the potential to earn interest income for a greater period of time, and the opportunity to develop "stickier" relationships with borrowers.

How is a principal payment made?

Every time funds are deposited into the Life Changer Loan a principal payment is made, meaning, the loan balance reduces by the same amount the day of the deposit. Effectively, deposited funds help borrowers save loan interest at the same rate as the Life Changer Loan. As an example, if the interest rate is 4% and the borrower deposits their \$5,000 paycheck into their Life Changer Loan with a principal balance of \$200,000, the balance would lower to \$195,000. Those dollars are now saving the borrower loan interest at a

rate of 4% by lowering the balance versus earning near 0% in their regular checking account.

How many years can a borrower draw from their Life Changer Loan line of credit?

Borrowers can draw funds from the line of credit for a total of 30 years as long as their principal loan balance is below their credit limit

For more information about this loan please contact the publisher directly so we can refer to you to a local expert – Bryan@Homeownermag.com

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MEET

DIANNE
GOLDSMITH
HOMES BY DIANNE

Real Estate Elevated: *meet* Dianne Goldsmith.

As the Colorado real estate market thrives, it's the professionals who bring integrity, passion, and resilience that truly elevate the industry. One such leader is Dianne Goldsmith, a seasoned real estate expert with 28 years of dedication to helping clients achieve their dreams of homeownership.

Early Influences: A Passion for Homes.

Growing up in a family that modeled values like integrity, hard work, and compassion, Dianne discovered an early love for architecture and homes. By the age of 23, she transitioned from a career as a paralegal to real estate after encouragement from a broker she often met at open houses. "I still love it—every part of it," she shares.

Defining Moments: Overcoming Obstacles.

Dianne moved from Canada to Denver at the age of 19. She says it was both exhilarating and intimidating. For the first time, I was completely on my own, with no family or familiar faces to rely on. Every decision, big or small, was now my responsibility—navigating everything new for myself. It was overwhelming at times, but there was also a sense of empowerment that came with knowing I was capable of handling whatever came my way. In those moments of uncertainty, I discovered the strength I didn't know I had, and each challenge overcome made me more resilient and independent. It was a journey of self-discovery, where I learned that, no matter how far from home I was, I had the ability to thrive and shape my own path.

Core Values and Driving Principles.

Guided by values of honesty, compassion, and resilience, Dianne consistently strives to leave people better than she found them. Her favorite mantra, "*Fall seven times, stand up eight,*" reflects her unyielding determination.

Personal Passions and Inspiration.

Outside of real estate, she finds joy in Colorado's great outdoors—boating, hiking, and exploring the state she's called home since moving from Canada at 19. **Her why** and constant source of motivation is her family - husband Troy and daughter Elena.

Lessons and Advice.

Reflecting on her career, she emphasizes grace, kindness, and authenticity. "*Believe people when they show you who they are. Be kind—you never know what someone is going through.*" To aspiring real estate professionals, she advises, "Work hard, be disciplined, and truly listen."

Legacy and Future Vision.

Looking forward, Dianne hopes her legacy is one of impact and compassion. "*I want people to remember how I made them feel and how I helped them achieve homeownership when it felt impossible.*" She envisions a future where the industry continues to prioritize relationships, innovation, and community impact.

With unwavering passion, Dianne exemplifies what it means to bring an **'Elevated experience'** to real estate—leaving her mark on clients, colleagues, and the industry itself.

How to Sell *Your* Home: *Checklist*



Your dream home's calling your name, but first, you have to sell your current residence. That means you need to get your home in the best condition possible, so it appeals to more buyers as they tour the property. We all understand that a first impression is important for a job interview, but did you know it's the same for selling your home? Luckily, there are tried-and-true things you can do to enhance the curb appeal and overall aesthetic of your home to help your buyers better envision the life they can have in the space.

The look and feel of your home isn't the only thing you need to think about before you take the steps to sell your home. Pricing, selecting the right real estate agent and making sure you have all the paperwork in order are also on the list. Not quite sure where to begin? Not a problem! The process may seem daunting, but we're here to help you prepare your

home for sale (and find a new one that meets your criteria!).

That's where our handy checklist comes in! Regardless of the size, age or location of your abode, there are certain things you can do to help ensure a speedy and successful home sale. Many steps don't cost a cent, just your time and a little research to set yourself up for success. Our checklist outlines nine simple steps to take before selling your home, townhome or condo.

So without further ado, let's get started:

1. Choose a Real Estate Agent.

If you're planning on buying a new construction home, ask your homebuilder if they have a program to help you sell your current home. If not, it's time to choose a real estate agent. Ask friends and family members for referrals and take the time to interview several candidates. It's important to select an agent who understands your home, your community and your expectations. An agent can help with everything from advertising your home and setting a fair price (see below) to scheduling showings and negotiating your sale. For more information, see [Choosing an Agent to Sell Your Home: 4 Tips](#).

2. Set an appropriate price.

Did you know that setting the wrong price can delay your sale? You want your house to be appropriately priced so you draw in buyers who are searching for similar homes in your area. This is where choosing the right real estate agent really starts to pay off. Agents have quick access to sales data and can pull together some numbers. To help set a price for your home, your agent will conduct a market analysis of current listings and recent sales of comparable homes in your area. He or she may also request that you have your home evaluated by a certified appraiser. Factors such as your timeframe and whether or not you're willing to make necessary repairs (see below), will also play a role in determining your asking price.



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Your home's exterior is the first thing potential buyers will notice. So make sure they remember your residence for the right reasons.

3. Get a pre-listing inspection.

Many sellers choose to have their home inspected prior to putting it on the market. A pre-listing inspection can help uncover any surprises and allow you to get estimates for repair work well before you reach the final stages of the home sale. Although this step isn't required, it can save you a lot of time in the long run. Even if you're unable or unwilling to make the recommended repairs, knowing how much it will cost to fix or replace faulty items (e.g., your water heater or furnace) can help during negotiations.

4. Gather your paperwork.

What is the average electricity bill for the home? What about the water? Is the dishwasher still under warranty? Buying a new home is a big commitment and prospective buyers will likely have many questions. Think of all the information you will want to know about your next new home, then compile all of your important documents, such as appliance manuals, warranty information, examples of past utility bills—even a list of the home's paint colors—so you are able to address potential questions from prospective buyers as they arise.

5. Make updates and repairs.

While you don't have to make any updates or repairs before you sell your home, some quick, budget-friendly fixes, such as applying a fresh coat of paint, swapping out the hardware on your kitchen cabinets, fixing that leaky faucet and replacing discolored caulking in the bathrooms, can make your abode seem fresh, functional and more modern—which may help you sell it quicker and for top dollar. As noted above, if you

choose not to make even minor repairs and updates, you may have to adjust your home's price accordingly, especially if it's a buyer's market. Even little things like a broken outlet cover or cobwebs can give the buyer the illusion that the house isn't well cared for and therefore not a great investment. Don't let the little things give the wrong impression about your home.

6. Boost your curb appeal.

Your home's exterior is the first thing potential buyers will notice. So make sure they remember your residence for the right reasons. Touch up peeling paint, fix cracks in your driveway, pull weeds, plant flowers and, in short, do everything in your power to immediately impress house hunters. Even installing new fixtures, such as door hardware and a mailbox, can go a long way toward making a great first impression. For additional advice, see [Kick up the curb appeal: 5 ways to give your home a great first impression](#).

7. Clean, depersonalize & declutter (a.k.a., stage).

Prospective buyers must also be able to envision themselves inside your home. The best way to achieve this is to ensure that the home is clean (hire a professional if necessary!), clutter-free (store knick-knacks and kids' toys safely out of sight) and light on family photos and other personal items. It's so easy to ignore clutter that you see every day, so consulting a third-party can help shed light onto the objects in your home that will get in the way of potential buyers seeing the its potential. Another wise way to win over prospective buyers? Stage the home by emphasizing

stylish, universally appealing color schemes and furniture arrangements (your agent can help!). Make sure your home is ready to be viewed at all times (hint: live like you are a guest in someone else's home) because you never know how much notice you'll get before a showing! For additional advice, see:

- *Tips for selling your home: To-do's when putting your home on the market*
- *More tips for preparing for the home for sale and making it look its best*
- *Preparing for a Move: How to Declutter & Minimize*
- *Declutter strategies to kick off your clean out*
- *The Best Home Organization Resources*
- *Resources to organize your home so buyers understand the storage possibilities*
- *The Importance of Home Staging*
- *A more in-depth look at what you need to do to stage your home right*

8. Remove proof of pets.

Your furbaby is an important member of the family. But not everyone loves pets, and even those who do may be hesitant to buy a home that was previously occupied by your furry, four-legged friend. So stash the chew toys, hide the litter box, vacuum the floors and remove pet hair from furniture. When it's time for showings, you may choose to send Fido to your neighbor's house or look into temporary doggie

daycare. You may also want to invest in some vanilla-scented room deodorizer to help make your home smell fresh. And don't forget the backyard! If the space looks ravaged by animals who dig or damage outdoor furniture, that can increase the repair budget in the minds of potential buyers. Don't deny that you have a live-in canine companion—just demonstrate that your home is clean, move-in ready and worthy of your asking price. For more information, see *Prepare a House for Sale (Despite Kids & Pets!)*.

9. Get fabulous photos and videos.

Everyone knows that good listing photos get buyers in the door. After all, they say a picture is worth a thousand words. Good thing as homebuilders, we know a thing or two about showcasing homes for sale and taking the best photos possible. Be sure to present your home in its best possible light with a variety of interior and exterior photos and/or a virtual home tour. Buyers may choose to skip the tour altogether on homes online that have sparse or dark photography. More buyers touring your home may mean more potential offers, so this is not a place to skimp! Many sellers choose to hire a professional photographer who specializes in home photography (ask friends, family or your real estate agent for a recommendation). Some agents even include photography as part of their service. If you are determined to take on the task yourself, see *Capturing Curb Appeal: 4 Real Estate Photography Tips*.

If you've made it to the end of this list, congratulations! You've done the work to make sure your home sells and you can start thinking about your next new living space. Even if you're still working through this list, it's never too soon to start researching floor plans and communities in the area. The prospect of a new home may even be the best motivation to getting this checklist done in record time!

When you're ready to start that window shopping, Richmond American offers a variety of floor plans. Explore RichmondAmerican.com or call a New Home Specialist at 888.500.7060 to find the perfect community and floor plan near you!

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Prospective buyers must also be able to envision themselves inside your home.

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MEET

**STEVEN
SUMEY**

From the Field to the Frontlines of Real Estate: An Inspiring Journey

Early Influences

For as long as I can remember, sports have been at the center of my life. Growing up, I lived and breathed competition, learning early on the value of hard work, discipline, and believing in myself. Sports didn't just teach me to push through challenges—they shaped my personality. Being competitive, outgoing, and determined turned out to be the perfect recipe for success in the real estate industry.

My real estate journey began right after college when I dove into wholesaling, primarily working with investors. Starting on the investment side gave me a solid foundation—I learned the ropes of identifying great opportunities, understanding numbers, and working with contractors. That knowledge elevated me and made the eventual transition into traditional real estate seamless.

Defining Moments

The pivotal moment in my career came when I shifted from investments to traditional real estate. At the brokerage where I started, there was a huge need for agents to handle leads. I was handed a flood of opportunities, which gave me the chance to learn quickly and grow. Balancing that with my ongoing work with investors accelerated my career and gave me a diverse skill set early on.

Along the way, I've been fortunate to have incredible mentors. Chris Russell was

instrumental in teaching me everything about the investment side—from identifying profitable properties to managing contractors. Kyle and Shellee Scherr were my guides in understanding traditional real estate, helping me navigate the world of buyers and sellers. Sean Nealon, another key mentor, pushed me to think bigger—to transition from being just an agent to treating my work like a full-scale business.

Core Values

Both personally and professionally, my decisions are guided by a simple philosophy: stay friendly, positive, and trustworthy. I've always been someone who can strike up a conversation with anyone, and I believe that positive energy, paired with a smile, has the power to brighten someone's day. Trust is critical, especially in real estate, where financial stakes are high. People knowing they can rely on me is something I value deeply.

I'm also determined to figure out solutions no matter the situation. When faced with a challenge, I always find a way to get things done.

Inspiration and Motivation

What drives me the most? Freedom. I want to be the person who can say "yes" to any opportunity. Whether it's a spontaneous trip or a family event, financial freedom gives me the ability to live life on my own terms. That sense

of freedom also fuels my motivation to ensure my family never has to worry about money, no matter what life throws our way.

Personal Passions

In the Ted Lasso spirit of “getting to know you,” my first concert was Nickelback, and my favorite band is RÜFÜS DU SOL. Outside of work, my life still revolves around sports. If I’m not playing a game, you’ll find me watching one. Sports keep me grounded and give me the energy I need to tackle my goals. I also make it a point to work out daily—it’s not just about fitness but about staying sharp mentally and physically.

Lessons Learned

One of the most valuable lessons I’ve learned is this: If something happens, it has already happened. What matters now is what you’re going to do to ensure it doesn’t happen again. Mistakes are inevitable, but growth comes from how you respond.

Current Projects

These days, I’m laser-focused on building and expanding my real estate business. I’ve developed a system to help first-time and experienced investors flip homes—I project manage the entire process while they provide the financing. Personally, I flip about two homes every 3-4 months and manage an additional 7-8 projects at any given time. At the same time, I continue to grow my traditional real estate business, balancing both sides of the industry.

Personal Legacy

When people reflect on my contributions, I want them to remember me as the person who helped make their new life possible—whether that’s through a profitable investment property

that creates financial freedom or a new home that brings joy and stability. I’m a numbers guy, and my goal is always to prioritize my clients’ best financial interests for the long term.

Advice for Others

To anyone aspiring to follow a similar path in real estate, my advice is simple: be prepared for the long game. Real estate isn’t easy. It demands consistency, relentless networking, and sacrifices, especially in the first few years. Have at least six months of savings before starting out, as it can take 6-8 weeks to close your first transaction. Give it three solid years of consistent effort, and you’ll start to see the momentum build through referrals and repeat clients.

Future Vision

Looking ahead, my vision is clear. I plan to retire by 35-40, with 10-15 rental properties providing consistent income. I want to continue growing my business to the point where it becomes entirely referral-based, generating 30-40 new leads each year. By focusing on building lasting relationships and maintaining a reputation for excellence, I’m confident that vision will become a reality.

Final Thoughts

From sports fields to the competitive world of real estate, my journey has been defined by hard work, positive energy, and a relentless drive for success. Whether it’s flipping homes, guiding first-time buyers, or helping investors achieve financial freedom, my mission remains the same: to create opportunities that change lives for the better.



Investment Community of the Rockies
THE ROCKY MOUNTAIN REAL ESTATE INVESTORS ASSOCIATION

Colorado RE CON 2025

(<https://events.icorockies.com/reconfeb2025>)

Sat. February 8, 2025, | 9:00 AM - 3:30 PM

Asterisk | 1075 Park Ave W, Denver, CO 80205

• **9:00 - 9:30 AM | Check-in & Networking**

o Kick off with coffee, light breakfast, and table networking.

• **9:30 - 10:15 AM | Market Reality & Investor Journey**

o Discover key market insights, why old strategies fail, and today's best opportunities.

• **10:15 - 10:30 AM | Break & Networking**

o Recharge and build connections during a quick networking break.

• **10:30 - 11:45 AM | "How I Made My First Million" Panel**

o Top investors share their success stories and 2025 pivots and take your questions.

• **11:45 AM - 12:45 PM | Working Lunch**

o Build connections over a facilitated networking lunch.

• **12:45-1:15 Eckard**

o The Profitability AND Tax Benefits of Oil & Gas Investing

• **1:15-1:45**

o Inspira - Self-Directed IRA Strategies

• **1:45 - 3:30**

o Comprehensive Strategy Panel

o Deep dive into three investor paths to navigate 2025 with confidence.

**Lunch and Cocktails Included*

What You'll Learn

We're not just talking about strategies—we're handing you the exact playbook Colorado's top investors are using right now to thrive in a high-interest-rate market. This is where you get the tools, insights, and confidence to take your portfolio to the next level.

Here's what you'll walk away with:

- **A Fresh Perspective on High Rates:** See how successful investors are flipping the script and turning rising rates into opportunities.
- **Proven Strategies That Work Today:** Get access to real-world, tested frameworks that are driving ROI in Colorado's unique market.
- **Market Insights You Can Act On:** From medium-term rentals to co-living and value-add multifamily, you'll learn exactly what's creating results in 2025.
- **A Step-by-Step Plan for Your Portfolio:** No guesswork here. You'll leave with a clear, actionable plan tailored to your goals and the tools to execute it.
- **Connections That Open Doors:** Network with dealmakers, operators, and experts who are shaping the future of real estate in Colorado.
- We're giving you everything you need to take control of your portfolio, navigate the market shifts with confidence, and make big moves in 2025
- This is your chance to stop wondering what's next and start building what's next.

CLICK
ME!



Zo Azubuike #1205172

Mortgage Broker / Team Lead

Edge Home Finance Corporation #891464

Cell: 720-232-8314 | Fax: 763-219-8405

zo.azubuike@edgehomefinance.com

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HUNTER
HINSON
EQUITY HUNTER

Trailblazing Success: The Rise of Hunter Hinson in Real Estate

From teenage ambition to a recognized name in Denver's real estate market, Hunter Hinson's journey is a story of determination, innovation, and relentless drive.

Early Influences: Hunter Hinson, a Colorado native, embarked on his real estate career at just 19 years old with a local wholesaling company. From the start, Hunter's dedication and sharp instincts set him apart. While others were learning the ropes, Hunter was already exceeding expectations, laying the foundation for an entrepreneurial career destined for success.

Defining Moments: In 2021, Hunter founded *Equity Hunter LLC*, marking a significant milestone in his professional journey. With a reputation for closing deals efficiently and effectively, Hunter has become a well-known figure in Denver's real estate investment scene. His results-driven mindset and relentless work ethic make him a leader others attempt to imitate but cannot duplicate.

Core Values: At the heart of *Equity Hunter LLC* lies a foundation built on trust, perseverance, and exceptional service. Hunter's goal-oriented approach ensures that every client and project receives unparalleled attention, reflecting his unwavering commitment to excellence.

Inspiration and Motivation: For Hunter, success is driven by the thrill of results and the satisfaction of helping others achieve their investment goals. His mantra, "*Outwork the competition, every single day,*" serves as both a personal creed and a challenge to those around him.

Personal Passions: Beyond the world of real estate, Hunter finds joy in skiing the majestic slopes of Colorado and beyond. A collector of fine watches and an enthusiast of luxury cars, he also cherishes moments spent sharing good

food, great wine, and meaningful conversations with friends.

Lessons Learned: Hunter's journey has reinforced one key truth: success demands unmatched dedication and focus. While many admire his achievements, few are willing to put in the level of effort he consistently delivers. Discipline and determination have become hallmarks of his brand.

Current Projects: Hunter currently manages a diverse portfolio, including rental properties, Airbnbs, fix-and-flip ventures, and a thriving wholesaling business. His keen eye for identifying opportunities and his ability to execute strategic plans keep *Equity Hunter LLC* at the forefront of Denver's competitive real estate market.

Personal Legacy: Hunter aims to be remembered as a trailblazer who redefined standards in real estate through hard work and innovation. His mission is not only to succeed but to inspire others to pursue their potential with dedication and resilience.

Advice for Others: "Set clear goals, stay focused, and be willing to outwork everyone around you," Hunter advises. His belief in the power of relentless effort and strategic thinking continues to guide his path to success.

Future Vision: Looking ahead, Hunter envisions *Equity Hunter LLC* growing into an even more influential force in real estate. With plans for portfolio expansion, mentorship initiatives, and innovative strategies, Hunter is poised to leave an indelible mark on the industry—all while continuing to enjoy his passions for skiing, fine cars, and life's finest moments.

Hunter Hinson's story serves as a powerful reminder that with focus, determination, and a clear vision, extraordinary success is within reach.

THE **POPULARITY OF SHIPPING CONTAINER HOMES**



In today's economic environment there is a shortage of materials for building homes. Also today's inflation & high prices are also a driving force for people to live a more sustainable lifestyle. As it is said we as Americans usually find solutions to today's problems, hence the idea of converting shipping containers into residential homes came to be. With over 100,000,000 shipping containers around the world the use of them for this purpose is a "No-Brainer".

Even though container homes are becoming more popular there are still things that you should know. As a starter home they are a natural choice. In thinking of buying a ready made container home or possibly a DIY project which you are going to take care of yourself you need to know a few things.

First you must own the land. Then

find out what the city's zoning is for that property and make sure that a container home can be built on that property.

Next, you must determine how you can bring in the utilities, water, electric and sewer. A well may need to be drilled for water. If city sewer connections are not available a septic system will need to be built. Then an architect will be needed to do the drawings needed to submit for permit. A structural engineer may need to review the plans as well. Once all have reviewed the plans a building permit is issued.

It is important that embarking on a project such as this that you desire to live a sustainable lifestyle. Your new container home should reflect this. Not just the products you use in it but the products that have gone into the building of it. Some items to research for sustainable products are composite

shingles, smart glass windows & eco-friendly insulation such as hemp insulation. Eco friendly LED lighting is a natural for this purpose plus many more.

When new technologies & innovations come along the one thing that is most important is that the average homeowner does not have any reliable source to access for information. With container homes this is not the case. Starting in September your source for all things container home and sustainable living can be found online on "Boxcar Universe" weekly on Dave Pratt's Star Worldwide Networks. From DIY info to accessing sources to have your own container home built for you make sure you listen every week to "Boxcar Universe" hosted by Steve Deubel & Mel Alva on starworldwidenetworks.com



"It is important that embarking on a project such as this that you desire to live a sustainable lifestyle."

Steve Deubel





MEET

AURUMYS GROUP

ALEX LEE

Real Estate Elevated

VIP Feature: Alex Lee – Building Success in Colorado Real Estate

In the competitive and ever-changing landscape of Colorado real estate, Alex Lee has emerged as a leading force. From humble beginnings to navigating unprecedented challenges, Alex's journey is marked by resilience, leadership, and a passion for helping others achieve success.

Early Influences: The Foundation of Hard Work

Alex's drive and dedication can be traced back to early family influences. "My father was a doctor, and he instilled a strong work ethic in me early on," Alex shares. That commitment to perseverance and determination became the bedrock for his professional success.

In 2018, Alex stepped into the world of real estate, beginning in the investment space at a large brokerage. His natural talent and strong work ethic propelled him quickly through the ranks, earning management opportunities early in his career. Today, Alex leads a growing team, combining his experience with a vision for cultivating future leaders in real estate.

Defining Moments: Triumph Through Challenge

Every career has pivotal moments, and for Alex, one of the most defining came at the height of uncertainty in 2020. "I listed my first flip property on the day they stopped showings for COVID," he recalls. Faced with a challenge unlike any before, Alex leaned into adaptability and grit. "Navigating the unknown ultimately made me a stronger investor and businessperson," he explains.

Throughout his journey, mentorship has been key. Alex credits Trey Watson, CEO of Aurumys, as an instrumental figure in his success. "Trey was my manager when I first started in real estate, and he's been there for me ever since. His guidance has been a major factor in where I am today," Alex says.

Core Values: Leading With Integrity

At the heart of Alex's career is a simple but powerful principle: treat others the way you'd like to be treated. This golden rule guides his decisions, both professionally and personally, and has helped him earn the trust of clients,

colleagues, and team members alike. Alex's reputation for honesty, reliability, and hard work is a cornerstone of his success.

Family, Fitness, and Personal Passions

Alex's motivation goes beyond the boardroom. "My 5-year-old son and 3-year-old daughter are my world and my 'why,'" he shares. "They keep me on my toes and constantly pushing for more in life."

Outside of real estate, Alex is passionate about health, fitness, and spending quality time with his family. "You can find me at the gym every morning at 5:30 a.m. It's how I start my day and stay focused," he explains. An avid golfer, Alex is always ready for a round on the course, finding balance and enjoyment in the game. Family time with his wife Morgan, son Jaxen, and daughter Emmerson is where he truly recharges.

Lessons Learned: Relationships Matter

Reflecting on his career, Alex emphasizes the importance of building strong relationships. "Relationships are the biggest key in this business," he says. "Never burn a bridge—you never know when someone might play a role in your future." This mindset has allowed him to cultivate long-term success and a strong network within the industry.

Current Focus: Building the Future

Alex is currently focused on expanding his team at Aurumys, a goal that reflects his passion for mentorship and leadership. By empowering others, he hopes to help new professionals and clients alike achieve financial freedom. "Building my team isn't just about growth—it's about creating opportunities for others to succeed," Alex explains.

Legacy and Vision: A Lasting Impact

When asked about the legacy he hopes to leave, Alex's response is clear: "I want to be remembered as someone who does good business—honest, reliable, and trustworthy." For Alex, success isn't just measured in transactions, but in the relationships and trust he builds along the way.

Looking to the future, Alex remains driven by a singular vision: "Helping as many people as I can achieve financial freedom." With his focus, values, and leadership, Alex Lee is not only shaping his own success but also helping elevate the Colorado real estate community for years to come.

Advice for Aspiring Real Estate Professionals

For those looking to follow in his footsteps, Alex's advice is straightforward: "Get on the phone, and don't be scared of rejection." In an industry that demands persistence and confidence, Alex's words are a reminder that success comes to those who take action.

Women owned & operated, Elevated Title Company Featured Nationally

HER. SERVES AS A MEDIUM FOR WOMEN OF TITLE INSURANCE TO SHARE THEIR DIVERSE IDENTITIES AND PERSONALITIES THAT BUILD THEIR COMPANY BRANDS.

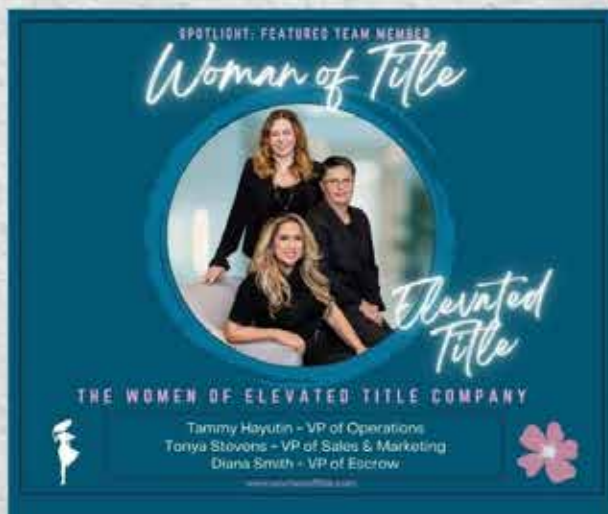


Raising the Bar: The Journey of Elevated Title Company.

In a dynamic real estate market, Elevated Title Company has emerged as a standout, combining professionalism, passion, and a client-centric approach. At the core of this thriving enterprise is the visionary trio of Tonya Stevens, Diana Smith, and Tammy Hayutin.

Shaping Their Pathways.

Each of Elevated Title's principals brings a unique background that influences their professional philosophy. Tonya Stevens, an avid Yankees fan, channels her competitive edge and team spirit into her leadership. Diana Smith, a former professional golfer, draws on years of discipline and resilience learned on the course. Tammy Hayutin, a Colorado native, embodies the adventurous and innovative spirit of her home state through her approach to business. Despite their diverse experiences, their mutual passion for connecting with people and ensuring seamless real estate transactions brought them together.



Her.

Women of Title

Women of Title is a community built to connect, collaborate, and create. Our mission is to inspire, share stories, foster trust, and help you discover and amplify your unique voice in this field. We honor trailblazers by showcasing their stories in title. This is a space to share ideas that bring purpose and fulfillment to our careers. Together, we aim to help you embrace your purpose, let your spirit shine, and live your best life with the authentic support of women who understand your journey.



Susan Stewart
www.womenoftitle.com
www.hermagazine.com

REAL ESTATE
ELEVATED
COLORADO EDITION

MEET

**KIM
HUBBARD**

Trailblazer in Real Estate Finance: Kim Hubbard and the Success of Merchants Mortgage & Trust Corporation

For more than six decades, Merchants Mortgage & Trust Corporation (MMTC) has been a steadfast partner to real estate investors, specializing in fix-and-flip and ground-up construction projects across both single-family and multi-family markets. As a trusted private lender, MMTC has built a reputation for providing flexible and timely financing solutions, empowering investors to bring their visions to life.

Kim Hubbard has been a pivotal force behind MMTC's success, working alongside a dedicated team that has collectively contributed to the company's achievements. As one MMTC's top Loan Originators. Kim's journey in finance spans nearly four decades, a testament to her expertise, leadership, and dedication to the field.

From the Treasury to the Boardroom

Kim's impressive career began in 1986 when she served as a Savings and Loan Examiner for the United States Treasury Department's Office of Thrift Supervision. This early experience instilled in her a deep understanding of financial regulations and risk assessment—skills that would become invaluable as her career evolved.

In 1993, Kim transitioned to residential loan origination, taking the helm at KeyBank (formerly OmniBank), where she led the division until 1997. Her success at KeyBank paved the way for her next chapter at MMTC.

A Leader at MMTC

Kim joined MMTC in 1997, bringing with her a wealth of experience and a passion for real estate finance. Over the years, she has become an integral part of MMTC's operations, playing a dual role as an executive leader and top-performing Loan Originator. Her ability to navigate complex financial scenarios and deliver tailored lending

solutions has earned her the trust of countless real estate investors.

As a Team Lead, Kim fosters a collaborative environment, mentoring new talent while driving results for the company. Her leadership has helped MMTC maintain its reputation as a reliable lender in an ever-changing market.

Building the Future of Real Estate

Under Kim's guidance, MMTC continues to support real estate investors with innovative loan products that meet the needs of today's market. Whether it's financing a quick turnaround fix-and-flip or enabling ground-up construction for new housing, MMTC's role is pivotal in driving real estate development and investment success.

Beyond the Office

Outside of her professional achievements, Kim is an avid traveler who enjoys exploring new destinations. She finds balance through outdoor activities like hiking and embraces her love for music and sports by attending concerts and live events. This well-rounded lifestyle complements her dynamic career, reinforcing her ability to connect with clients on both professional and personal levels.

A Legacy of Excellence

Kim Hubbard's journey from the U.S. Treasury Department to Executive Vice President at MMTC is a story of resilience, expertise, and leadership. Her contributions have not only shaped MMTC's success but have also played a key role in supporting real estate investors across the nation. With Kim at the helm, MMTC remains committed to delivering exceptional service and fostering growth in the real estate industry for years to come.

MEET

TONYA
TAMMY
DIANA



Elevating Excellence: The Story Behind Elevated Title Company

In a competitive real estate landscape, Elevated Title Company has carved a niche by blending professionalism, passion, and a client-first approach. Meet the powerhouse trio behind the brand: Tonya Stevens, Diana Smith, and Tammy Hayutin.

Early Influences: The principals of Elevated Title each bring unique life experiences that have shaped their professional journeys. Tonya Stevens, a devoted Yankees fan, carries her passion and competitive spirit from the baseball field into her work. Diana Smith, a former professional golfer, honed resilience and a drive for excellence through years on the green. Tammy Hayutin, a Colorado native, grew up skiing, fishing, and embracing the adventurous spirit of her home state. While their paths were distinct, their shared desire to connect with people and deliver seamless real estate experiences united them in a common vision.

Defining Moments: The launch of Elevated Title in 2021 marked a bold step forward during an uncertain real estate market. For Tonya, Diana, and Tammy, the decision to establish a boutique title company reflected their belief in their vision and their ability to navigate challenges with determination. Guided by mentors who instilled values of resilience and client-focused service, they built Elevated Title into a trusted name in the industry.

Core Values: At Elevated Title, integrity, exceptional service, and authentic relationships are the foundation of every transaction. These core values guide the team in delivering client experiences built on trust and care, ensuring each partnership is meaningful and every deal is handled with precision.

Inspiration and Motivation: The team's driving force is their commitment to creating a company where every client feels valued and every transaction exceeds expectations. Their mantra, *"Elevate every transaction, exceed every expectation,"* serves as both a promise and a guiding principle.

Personal Passions: Outside the office, the three principals share a deep love for the outdoors and a passion for life's finer moments. Tonya, who moved to Denver in 2012 with her wife Anna and their son, enjoys hiking, camping, and exploring Colorado's landscapes. Diana, a retired golf pro who settled in Denver in 2000 with her husband Daryl and their twins, thrives in outdoor adventures and embraces the beauty of nature. Tammy, a lifelong Coloradan, finds joy in skiing, horseback riding, and fishing, and now shares those passions with her partner Matt and two daughters. Together, they share an appreciation for good wine, delicious food, and memorable company.

Lessons Learned: One of the key lessons the team at Elevated Title holds dear is the importance of building a strong, supportive team. They believe that every team member plays an essential role in the company's success. This collective mindset has allowed them to deliver exceptional service and achieve their shared goals.

Current Projects: As Elevated Title continues to grow, the team remains

focused on expanding beyond Colorado while staying true to their boutique, client-first philosophy. Their strategic growth plan emphasizes maintaining the personalized service and attention to detail that have become their hallmark.

Personal Legacy: Tonya, Diana, and Tammy aim to leave a legacy defined by trust, integrity, and genuine relationships. Their hope is to be remembered as leaders who elevated standards in the title industry while building lasting connections with their clients and team members.

Advice for Others: Their advice to aspiring professionals is simple yet powerful: *"Build genuine relationships, embrace continuous learning, and always prioritize your clients' needs."* Success, they believe, is built on trust, adaptability, and a willingness to grow.

Future Vision: Looking ahead, Elevated Title envisions sustainable growth while preserving the boutique charm that sets them apart. By expanding into new markets, they plan to carry forward their reputation for excellence, integrity, and personalized service.

Elevated Title Company is not just a title company; it's a symbol of passion, dedication, and a commitment to excellence. With Tonya, Diana, and Tammy at the helm, the future looks brighter than ever.

Spotlight: Stephanie Hayutin, Business Development Manager at Elevated Title



At Elevated Title, we believe that strong relationships and deep community connections drive success. No one embodies this more than our Business Development Manager, Stephanie Hayutin.

With a passion for building meaningful partnerships, Stephanie plays a crucial role in expanding Elevated Title's presence in the Denver real estate market. Her expertise and dedication make her a go-to resource for real estate investors, agents, and industry professionals looking for a trusted title partner.

Active in the Industry & Community

Stephanie is deeply involved in the Denver Metro Association of Realtors (DMAR) and the South Metro Denver Chamber of Commerce, two of the region's most influential professional organizations. Through these affiliations, she stays at the forefront of industry trends, fosters valuable connections, and champions business growth across the metro area.

- DMAR Member & Advocate – Visit: www.dmarealtors.com

- South Metro Denver Chamber Supporter – Visit: www.bestchamber.com

Why Work with Stephanie?

Her energy, industry knowledge, and relationship-driven approach set her apart. Whether she's assisting investors with complex transactions or collaborating with real estate professionals to streamline closings, Stephanie is committed to making every deal seamless and successful.

Want to connect with Stephanie and explore how Elevated Title can elevate your closings? Reach out today!

Contact Stephanie: stephanie@elevatedtitleco.com

Serving Colorado with Excellence

Elevated Title – A Step Above the Rest.

Why Energy Efficiency Matters *for Your Home* *and Your Wallet*



As homeowners, we all aim to create spaces that are comfortable, functional, and financially sustainable. Yet, in today's world, there's another critical factor to consider: energy efficiency. Investing in an energy-efficient home is no longer a trend—it's a smart, forward-thinking decision that benefits your family, your wallet, and the planet. But what if you could make these improvements more affordable? That's where an Energy Efficient Mortgage (EEM) comes in, offering a pathway to finance a home that works harder and smarter for you.

The Benefits of an Energy-Efficient Home

Energy-efficient homes aren't just about cutting down on your utility bills, although that's certainly a major advantage. They're about creating a home that's healthier, more sustainable, and more comfortable. Here are just a few reasons why energy efficiency should be a priority:

1. Lower Utility Bills

Perhaps the most immediate and tangible benefit of an energy-efficient home is reduced energy consumption. Features such as high-performance

insulation, energy-efficient windows, and ENERGY STAR® appliances can significantly cut heating, cooling, and electricity costs. According to Fannie Mae, homes with better energy efficiency often see lower monthly utility bills, which can translate into substantial savings over the long term.

2. Enhanced Comfort

Energy-efficient homes maintain more consistent indoor temperatures, reducing drafts and hot or cold spots. Improvements such as high-efficiency HVAC systems and proper air sealing ensure a more comfortable living environment year-round.

3. Increased Home Value

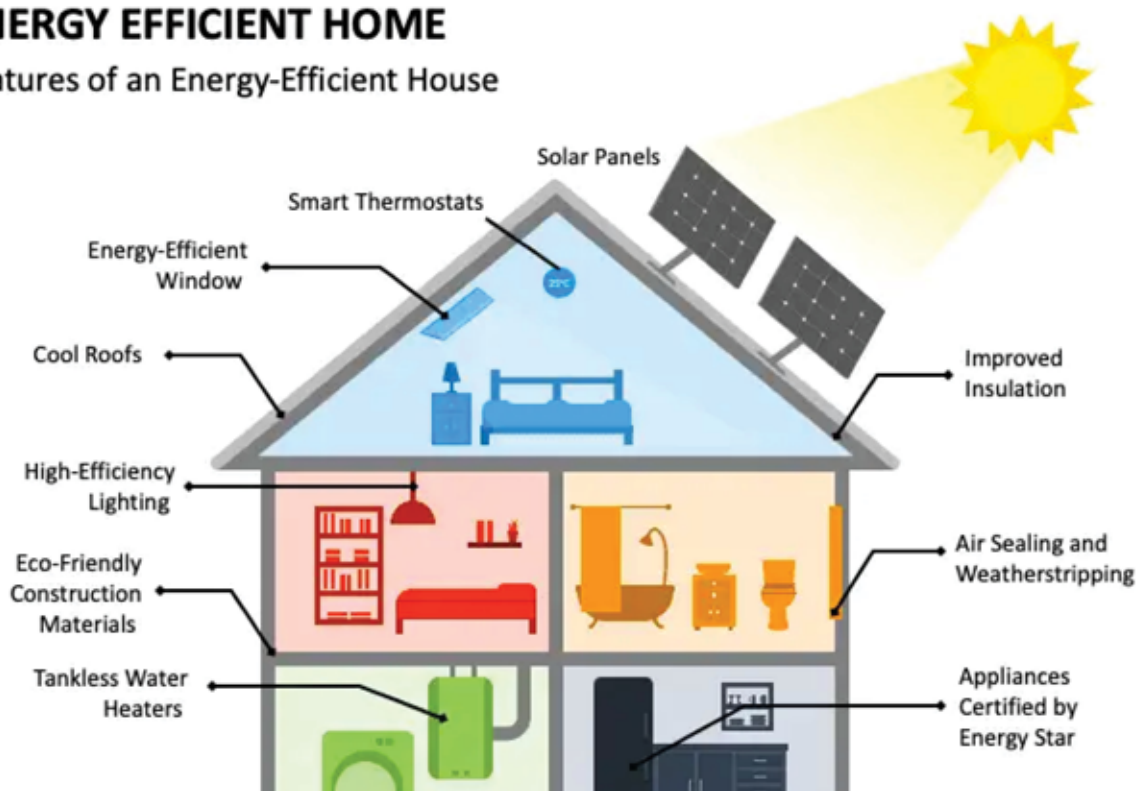
Homes with energy-efficient features are increasingly in demand. A report from the U.S. Department of Energy indicates that these homes often sell faster and at higher prices than their less efficient counterparts.

4. Environmental Impact

Using less energy reduces your home's carbon footprint, contributing to a healthier environment.

ENERGY EFFICIENT HOME

Features of an Energy-Efficient House



Energy-efficient homes use fewer fossil fuels and produce fewer greenhouse gas emissions, helping to combat climate change.

5. Better Indoor Air Quality

Features like advanced ventilation systems and air purifiers improve indoor air quality, reducing allergens and pollutants. This can be especially beneficial for households with children, elderly family members, or anyone with respiratory concerns.

The Role of an Energy Efficient Mortgage

Making energy-efficient upgrades or buying a new energy-efficient home can feel financially daunting. That's where an Energy Efficient Mortgage (EEM) becomes a valuable tool. These specialized loans are designed to help homeowners finance energy-saving improvements without overextending their budgets. Let's break down how EEMs work and why they're worth considering.

What Is an Energy Efficient Mortgage?

An Energy Efficient Mortgage is a type of home loan that allows borrowers to finance energy-saving upgrades as part of their mortgage. These loans are available for both new home purchases and existing home improvements. By rolling the cost of energy-efficient upgrades into your mortgage, you can spread the expense over the life of the loan, making it more manageable.

Fannie Mae's HomeStyle® Energy Mortgage is a prime example. It enables borrowers to finance energy-efficient improvements, renewable energy systems, or resiliency upgrades. The program even allows up to 15% of the as-completed appraised property value to be used for these upgrades, providing significant financial flexibility.

Key Benefits of an EEM

1. **Affordability:** With an EEM, you're not required to pay for energy upgrades out-of-pocket. Instead, the costs are included in your mortgage.



allowing you to benefit from energy savings while making manageable monthly payments.

- 2. Improved Borrowing Power:** Energy-efficient homes typically have lower operating costs, which can improve your debt-to-income ratio. This may enable you to qualify for a larger loan amount or a more favorable interest rate.
- 3. Incentives and Rebates:** Many energy-efficient upgrades qualify for local, state, or federal incentives and rebates. Combining these with an EEM can maximize your financial benefits.
- 4. Streamlined Process:** EEMs are structured to simplify the financing of energy-efficient improvements, often eliminating the need for additional loans or credit lines.

How to Use an Energy Efficient Mortgage

If you're considering an EEM, here's a step-by-step guide to get started:

1. Get a Home Energy Assessment A home energy assessment, often referred to as an energy audit, is the first step. This audit evaluates your home's current energy efficiency and identifies areas for improvement. An energy rater will provide you with a detailed report, which serves as the foundation for your upgrade plan.

2. Choose Your Upgrades

Based on the energy audit, you can decide which improvements to prioritize. Common upgrades include:

- Installing high-efficiency HVAC systems
- Adding insulation and sealing air leaks
- Replacing windows with energy-efficient models
- Upgrading to ENERGY STAR® appliances
- Incorporating renewable energy systems like solar panels
-

3. Work with a Qualified Lender

Not all lenders offer EEMs, so it's essential to find

one familiar with these programs. They'll guide you through the process, from pre-qualification to closing.

4. Complete the Improvements

Once your mortgage closes, you'll have a set timeframe to complete the energy-efficient upgrades. Your lender may require verification that the improvements were made, ensuring that your home meets the projected energy savings.

5. Enjoy the Benefits

After the upgrades are complete, you can start enjoying lower utility bills, improved comfort, and the satisfaction of owning a home that's both environmentally and financially sustainable.

Making the Right Choice

At our mortgage company, we believe in empowering homeowners with the knowledge and tools to make informed decisions. An Energy Efficient Mortgage isn't just a financial product; it's a pathway to a smarter, healthier, and more sustainable future.

Whether you're buying your first home, upgrading your current one, or planning a major renovation, we're here to help you explore your options and make energy efficiency a reality. By investing in your home's energy performance today, you're setting the stage for years of savings and comfort.

Final Thoughts

Energy efficiency is more than a buzzword—it's an investment in your future. With the right knowledge, resources, and support, you can create a home that aligns with your values and financial goals. An Energy Efficient Mortgage offers a powerful way to turn this vision into reality. So, why wait? Start your journey toward a smarter home and a brighter future today.

10 THINGS EVERY HOMEOWNER

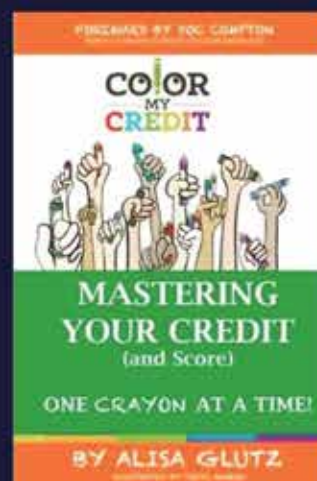
(AND HOMEOWNER TO BE)

NEEDS TO KNOW GOING INTO 2025 ABOUT CREDIT

BY ALISA GLUTZ @COLORMYCREDIT



COLOR
MY
CREDIT



“

Personal information on a credit report never has an impact on credit scores.”

1. Credit scores impact more than mortgage and auto loans. They also can have a great impact on the amount you pay for car and home insurance. If you recently increased your credit scores, it might be a good time to shop around and see if you can save money on your policies.

2. Student loans in default, holding you back from buying a home? Not anymore. The Biden Administration announced earlier this year that anyone in default on a government loan can apply for the Fresh Start program, which allows them to rehabilitate their student loans after only one month versus having to make 9 months of payments to pull them out of default and receive a clear CAIVRS. Consumers need to contact their current loan servicer and ask if they qualify for the Fresh Start Program.

3. Medical collections have the same impact as non-medical collections on mortgage specific FICO scores. How you handle them is very different. Non-medical collections that are paid are not automatically deleted which means if account activity is updated to show a zero balance, it also updates the activity on a bad account, and typically drops the score even more. However, medical collections are deleted automatically once they're settled and the balance is updated to zero to the credit bureaus. Starting in the spring of 2025, medical collections that are under \$500 that haven't been paid will automatically be removed from the credit bureaus.

4. Many people don't want their credit pulled by a loan officer until they're ready to move forward because they don't want a hard inquiry.

You can always go to myFICO.com and purchase a 3B report with 28 industry specific FICO scores, including the three scores mortgage lenders use without having an inquiry or hit on their credit. There are many ways for you to obtain what "looks" like a credit score, but you must get specific when applying for a mortgage, and none of the free credit scores offered by banks, or websites are the credit scores that mortgage lenders use.

5. If you want to improve the credit score quickly, focus on the balance and limit reporting on each revolving account monthly. Revolving accounts include credit cards, store cards, Care credit or Car Care or any account with a credit line that you can use and pay back. If you focus on the negative accounts, they must be removed from the credit report to have any sort of positive impact or you will have to allow time for the negative activity to fade out of what goes into the credit score model. Most people can reach 620+ within 30 to 45 days regardless of where they're starting from, if they have open credit cards only reporting \$20 or less a month.

6. Judgments do not show on credit reports anymore under the public records. It doesn't mean they don't exist. Do your due diligence and check public county records to make sure there's not a surprise judgment that will come up through the mortgage process and need to be settled. (www.maricopa.gov)

7. Bankruptcies typically only impact credit scores for the first 24 months, even though they sit on your credit report for 10 years. Once the bankruptcy is discharged, the scores

will depend heavily on the activity that happens after the bankruptcy and whether or not, you are displaying financial discipline on the credit reports with 3 to 4 accounts reporting monthly.

8. Personal information on a credit report never has an impact on credit scores. Save your time and energy by not going through the process of trying to update that type of information with the credit bureaus. Do take a moment to register on www.optoutprescreen.com and www.donotcall.gov to reduce robo calls and not allow the credit bureaus to sell your info. to companies that want to market to you when you apply for a mortgage or auto loan.

9. If you are in the process of divorce, it's easy to assume that one party being awarded responsibility of a joint account relieves the other of any impact to their scores in the future. Make sure any joint debt is paid off and closed before the divorce is finalized. A divorce decree does not trump a joint card holder agreement and if the other party goes late or decides to file bankruptcy, it will have a great impact on both parties.

10. The FHFA recently approved two credit scoring models to use for mortgages that will be able to be used eventually and the keyword is eventually with Fannie Mae and Freddie Mac. We don't expect to see these scoring models being used for at least a couple years. The scoring models are Vantagescore 4.0, and FICO 10 T, which both focus quite a bit on trended data and include rent and utilities payment data, if properly reporting monthly.

CONSUMER REPORT-HOME LOANS

SHOPPING AROUND?

HERE'S THE INSIDE SCOOP
ON HOW TO DO IT RIGHT

First: make sure you are working with an experienced, professional loan officer. The largest financial transaction of your life is far too important to place into the hands of someone who is not capable of advising you properly and troubleshooting the issues that may arise along the way. But how can you tell?

HERE ARE **FOUR SIMPLE QUESTIONS** YOUR LENDER ABSOLUTELY MUST BE ABLE TO ANSWER CORRECTLY. IF THEY DO NOT KNOW THE ANSWERS... RUN... DON'T WALK... RUN...TO A LENDER THAT DOES!

What are mortgage interest rates Johnson Lending Team - for daily markets in response to inflation. based on? (The only correct answer is Mortgage Backed Securities or updates. Want more? Let me For more information and Mortgage Bonds, NOT the 10-year know if you want to be added to explanation, just give us a call). my weekly distribution list. Treasury Note. While the 10-year Treasury Note sometimes trends in the same direction as Mortgage Bonds, it is not unusual to see them move in completely opposite directions. DO NOT work with a lender who has their eyes on the wrong indicators.)

What is the next Economic Report or event that could cause interest rate movement? (A professional lender will have this at their fingertips. For an up-to-date calendar of weekly economic reports and events that may cause rates to fluctuate, visit our Facebook page Finance of America Mortgage - Bryan Johnson Lending Team - for daily updates. Want more? Let me know if you want to be added to my weekly distribution list.

When Janet Yellen {Chairmen

of Federal Reserve and the Fed "change rates", what does this mean... and what impact does this have on mortgage interest rates? (The answer may surprise you. When the Fed makes a move, they can change a rate called the "Fed Funds Rate" or "Discount Rate". These are both very short-term rates that impact credit cards, Home Equity credit lines, auto loans and the like. On the day of the Fed move, Mortgage rates most often will actually move in the opposite direction as the Fed change. This is due to the dynamics within the financial markets in response to inflation. For more information and explanation, just give us a call).

Do you have access to live, real time, mortgage bond quotes? (If a lender cannot explain how Mortgage Bonds and interest rates are moving in real time and warn you in advance of a costly intra-day price change, you are talking with someone who is still reading yesterday's newspaper, and probably not a professional with whom to entrust your home mortgage financing. Would you work with a stockbroker who is only able to grab yesterday's paper

to tell you how a stock traded yesterday, but had no idea what the movement looks like at the present time and what market conditions could cause changes in the near future? No way!) pexels-kindelmedia-7578944



BE SMART.. ASK QUESTIONS... GET ANSWERS!

More than likely, this is one of the largest and most important financial transactions you will ever make. You might do this only four or five times in your entire life... but we do this every single day. It's your home and your future. It's our profession and our passion. We're ready to work for your best interest.

SHOPPING... PART 2

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to "shop" effectively.

FIRST, IF IT SEEMS TOO GOOD TO BE TRUE, IT PROBABLY IS. But you didn't really need us to tell you that, did you?

Mortgage money and interest rates all come from the same places, and if something sounds really unbelievable, better ask a few more questions and find the hook. Is there a prepayment penalty? If the rate seems incredible, are there extra fees?

What is the length of the lock-in? If fees are discounted, is it built into a higher interest rate?

SECOND, YOU GET WHAT YOU PAY FOR. If you are looking for

the cheapest deal out there, understand that you are placing a hugely important process into the hands of the lowest bidder. Best case, expect very little advice, experience and personal service. Worst case, expect that you may not close at all. All too often, you don't know until it's too late that cheapest isn't BEST. But if you want the cheapest quote - head on out to the Internet, and we wish you good luck. Just remember that if you've heard any horror stories from family members, friends or coworkers about missed closing dates, or big surprise changes at the last minute on interest rate or costs... these are often due to working with discount or internet lenders who may have a serious lack of experience. Most importantly,

remember that the cheapest rate on the wrong strategy can cost you thousands more in the long run. This is the largest financial transaction most people will make in their lifetime. That being said - we are not the cheapest.

Of course our rates and costs are very competitive, but we have also invested in the systems and team we need to ensure the top quality experience that you deserve.

Once you are satisfied that you are working with a top-quality professional mortgage advisor, here are the rules and secrets you must know to "shop" effectively.





THIRD, MAKE CORRECT

COMPARISONS. When looking at estimates, don't simply look at the bottom line. You absolutely must compare lender fees to lender fees, as these are the only ones that the lender controls. And make sure lender fees are not "hidden" down amongst the title or state fees. A lender is responsible for quoting other fees involved with a mortgage loan, but since they are third party fees - they are often under-quoted up front by a lender to make their bottom line appear lower, since they know that many consumers are not educated to NOT simply look at the bottom line! APR? Easily manipulated as well, and worthless as a tool of comparison.

FOURTH, UNDERSTAND THAT INTEREST RATES AND CLOSING

COSTS GO HAND IN HAND. This means that you can have any interest rate that you want - but you may pay more in costs if the rate is lower than the norm. On the other hand, you can pay discounted fees, reduced fees, or even no fees at all - but understand that this comes at the expense of a higher interest rate. Either of these balances might be right for you, or perhaps somewhere in between. It all depends on what your financial goals are. A professional lender will be able to offer the best advice and options in terms of the balance between interest rate and closing costs that correctly fits your personal goals.

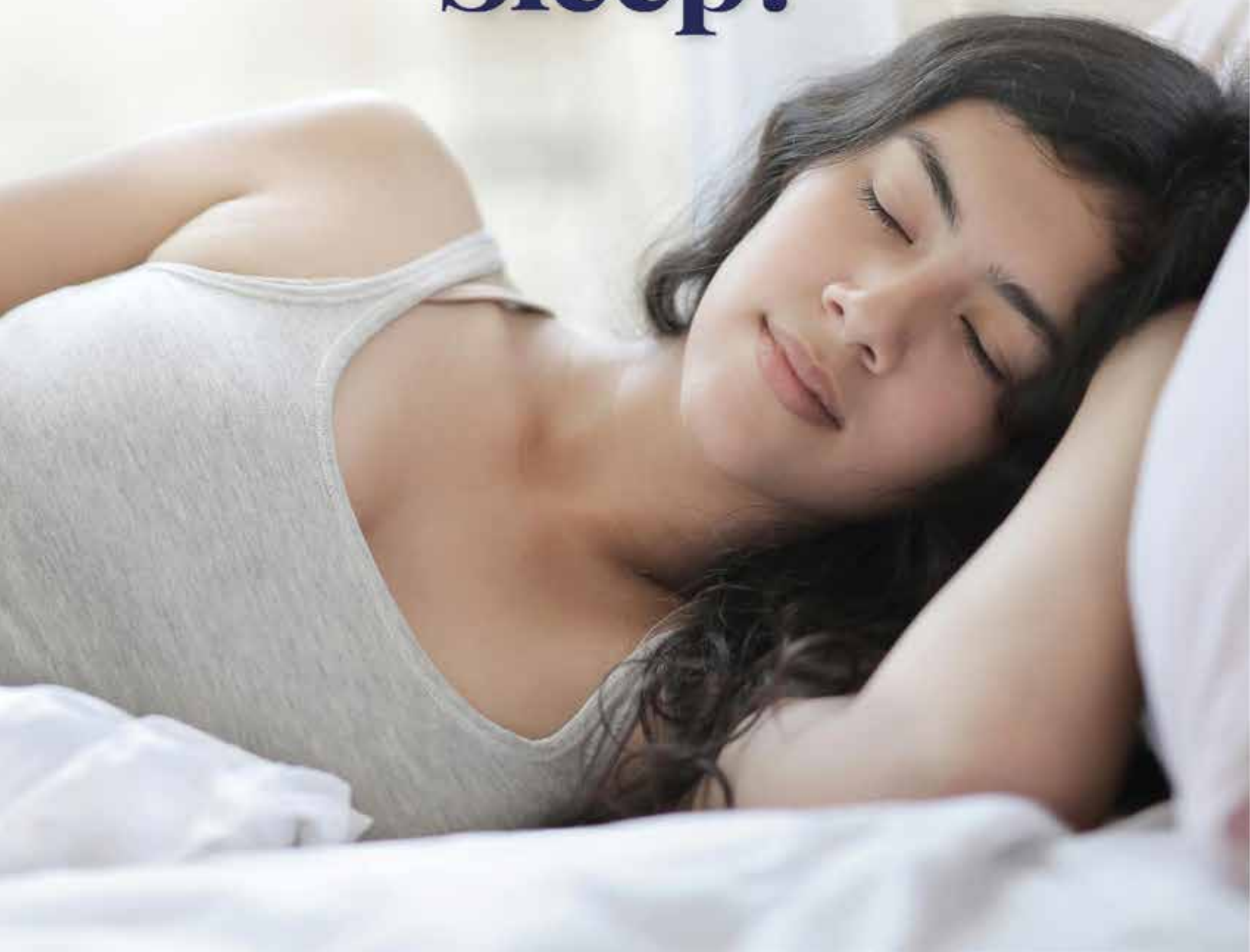
FIFTH, UNDERSTAND THAT INTEREST RATES CAN CHANGE DAILY, EVEN HOURLY. This means that if you are comparing lender

rates and fees - this is a moving target on an hourly basis. For example, if you have two lenders that you just can't decide between and want a quote from each - you must get this quote at the exact same time on the exact same day with the exact same terms or it will not be an accurate comparison. You also must know the length of the lock you are looking for, since longer rate locks typically have slightly higher rates.

Again, our advice to you is to be smart. Ask questions. Get answers.

As you can imagine, we wouldn't be encouraging you to shop around if we weren't pretty confident that we feel that we can give you a great value and serve you the very best.

Does Blue Light Affect *Your* Sleep?



We have all heard at least once that blue light exposure before bed will make it harder to fall asleep/make your sleep less restful, but is this true? How much could a little light change your sleep if you turn it off and close your eyes? The answer is quite a bit.

It is because your brain processes this "blue" light very similarly to daylight. The light passes very easily through the eye and into your retina. This tricks your brain into thinking it is daytime and you must stay awake.

While exposure to all colors of light helps control your natural sleep-and-wake cycle or circadian rhythm, blue light messes with your body's ability to prepare for sleep the most because it blocks a hormone called melatonin.

Melatonin is the hormone that tells your brain you are tired and need to go to sleep, so not having enough of it before bed will keep you awake and alert. If you are wondering what items produce blue light so that you can avoid them before bed, here are some examples:

Televisions

Smartphones

Tablets

Gaming systems

Fluorescent light bulbs

LED (light-emitting diode) bulbs

Computer monitors

Etc.....

In summary, if you want to improve how fast you fall asleep or get a more meaningful rest

throughout the night, cut off the blue lights and find something else to do before bed. Sleep good this week Armor Nation!



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!

