



Official publication of the Aurora Association of REALTORS®

# Aurora Outlook

The Voice of Real Estate in Aurora, Colorado

FEBRUARY 2020



## Masters Club 2019 Recipients Announced

*For more information, turn to page 6.*



The purpose of AAR is to:



- provide its members the resources required to serve their customers and clients in a professional and ethical manner;
- advocate for private property rights;
- and actively support the communities it serves.

## 2019 - 2020 Officers and Directors

### AAR Directors

**Mitch Myers, Chairman**  
Myers Realty LLC  
mitchellmyers@comcast.net

**John Mitchell, Immediate Past Chairman**  
Metro Brokers - Mitchell Realty Services  
john.mitchell7@comcast.net

**Beth Gillard, Chairman-Elect,**  
Blue Ribbon Brokers  
blueribbonbeth@comcast.net

**Barb Riley, Corporate Secretary**  
RE/MAX Alliance  
barbrealty@gmail.com

**Jeff Alexander**  
Alexander Pro Realty, LLC  
jeff@alexanderprorealty.net

**Tanner Berkey**  
HomeSmart Cherry Creek  
tannersellsrealstate@gmail.com

**David Cline**  
Metro Brokers - Colorado Realty NOW, Inc.  
davidj.cline@gmail.com

**Sharon D. Henderson-Long**  
Keller Williams Realty  
SharonDHendersonLong@kw.com

**Jo Ann Patrick**  
RE/MAX Professionals  
jpatrick@q.com

**David Sullivan**  
Key Real Estate Group  
Docdds30@gmail.com

**Tanner Berkey**  
Homesmart Realty Group  
tannersellsrealstate@gmail.com

**Aaron Ravdin**  
D.R. Real Estate Brokers  
aravdin@hotmail.com

### CAR Directors

**Sunny Banka**  
Sunny Homes & Associates  
sunnybanka@comcast.net

**Bob Brown**  
RE/MAX Southeast  
Brespecial@comcast.net

**Ed Hardey**  
Integrity Real Estate Group, Inc.  
ed@integrityregroup.net

**Aaron Ravdin**  
D.R. Real Estate, Inc.  
aravdin@hotmail.com

### NAR Directors

**David Barber**  
RE/MAX Professionals  
djbarber@comcast.net

**Linda Philpott**  
Westwind Realty  
linda@lindaphilpott.com

### REColorado Directors

**Nancy Griffin**  
Metro Design Realty  
metrodesignrealty@gmail.com

**Cheri Long**  
Priority Properties  
Cheri@CheriLong.com

### Affiliate Representative

**Richard Workman, Chair**  
Pinnacle Design & Marketing  
rworkman@pinnacledm.com

**Carrie Levy, Vice Chair**  
Exodus Moving  
clevy@exodusmoving.com

## Staff

**CEO**  
**Karen Becker**  
karen@aaor.org

**Membership Coordinator**  
**Sallie Arnold**  
membership@aaor.org

**Member Services Specialist**  
**Jodie Myers**  
membership@aaor.org

**Accountant**  
**Karen Myers**  
accounting@aaor.org

**Building Operations Supervisor**  
**Mike Kuhl**

## Table of contents

3.....CEO Corner

4-5.....Affiliate Corner

6.....Masters Club 2019 Recipients Announced

7.....Welcome New Members

8.....4 Things to Know When Evaluating Square Footage

9.....The Most Misunderstood Property Type: Residential Income

10.....RPR and ShowingTime Build a Showing Integration

11.....How's the Market? City of Aurora

12-13.....AAR Industry Partners

14.....The CE Shop

### SPONSORS

#### SUPPORT THOSE WHO SUPPORT YOU

*This edition of the Aurora Outlook is made possible by the following industry partners:*

**Blue Ribbon Home Warranty**  
**Quality Fireplace Solutions**



**The Aurora Outlook** is published monthly by the Aurora Association of REALTORS®. Ideas and suggestions for articles may be submitted to membership@aaor.org, at 14201 E. Evans Drive, Aurora, CO 80014. Phone: 303-369-5549.

The Aurora Outlook is distributed free to AAR members. Editor reserves the right to edit submitted materials. Opinions expressed in articles are not necessarily those of AAR, and AAR does not necessarily endorse the companies, products, or services advertised in the Aurora Outlook unless specifically stated.

For sponsor/advertising information, please contact Jim MacDonnell of Foley Publicaiton at 303.758.7878, ext. #6 or Jim@FoleyPub.com





By **Karen Becker**  
CEO of the Aurora Association  
of REALTORS®

## What a difference a culture makes

Is there such a thing as a culture that creates loyalty and engagement in an Association? Is that a thing? Turns out it is. At least in Aurora. But how do we define something we can't hold in our hands? Maybe through pictures, through the feeling we get when we go into a meeting or class and are greeted by the smiling faces of our friends and colleagues.

As I write this, I'm hearing the passionate voices of one of our committees right down the hall. They're excited, they're committed, they benefit from their engagement and that feeling of community that Aurora embodies. Not just to make deals, but to learn from each other.

To celebrate together. Sometimes to commiserate together. In good times and in bad. Like a family.

Do we occasionally have growing pains? Sure. Do we occasionally disagree? Yup. Just like any close family. Heck – just look at the tidal wave of new homes going east and south. Of course we have growing pains!

When your culture is about community and family, it soon embodies your everyday life. Your interactions with your clients, your friends. Because that culture doesn't end at the front door. It permeates every aspect of your life.

Or is it that because of our culture, we attract the kind of members who value family and community? Maybe a little of both. Whatever the case, there is something special about Aurora. We aren't the biggest or, necessarily, the coolest. But our camaraderie goes deep and what we have is extraordinary.

When you think about where you want to be, who you want to be with, and your priorities are about family and community (and business, of course!) and you want to be somewhere where the welcome is sincere, then Aurora is where you want to call home.



The Association will be closed Monday February 17th for President's Day!







By **Bert Hermelink**  
*Strategic Advantage Financial*  
Bert.hermelink@clsecurities.com  
(303) 696-6700

## Long-term Investing With Tax Avoidance- The Financial Swiss Army Knife

After serving from 1998 to 2008 as the US Comptroller General, equivalent to the government's CPA, David M. Walker resigned his position. David is now the Founder and CEO of Comeback America. He travels the country speaking about the severe economic troubles facing the United States. According to Mr. Walker, the current Debt Situation of the U.S. is so serious that without drastic steps being taken our nation will become a 'Sovereign Debtor Nation' and will be unable to sell our paper (our debt), to other nations. Our government's operations currently are largely financed by this debt, not by its income. Although we all complain about our current taxes, according to David Walker, and a plethora of other highly reputable economists, unless tax rates are doubled, and/or spending is dramatically curtailed (halved), the U.S. Government will not have the money to continue to operate. Only one of these options, doubling tax rates, or halving spending, is remotely likely to take place. Take a guess which one!

On an individual basis, knowing that we can't fix the government, are there steps we can take to alleviate the impact on our lives? Can we personally withstand the impact of taxes being doubled? While we are in the workforce, it's bad enough, but if we are retired or on a reduced/fixed income, and all of our income is taxable, what then?

The obvious truth is that while we are working, we want to make as much, and save as much as we can, against a future where we are going to spend much more of our time working for the government. But, where should we be putting the money to protect ourselves from this voracious, confiscatory taxation??

There are basically only two places where we can stash the money we are accumulating to protect it in such a climate. The first will not surprise anyone. Roth IRAs are financial instruments, funded by after-taxed, already-taxed, dollars. Once the money is in a Roth, it will never be taxed again. This is a terrific source

of tax-free income. The problem is that many people have not been able to fund Roths because their income was too high. Even if you could fund a Roth, the \$5,000-\$7,000 allowed contributions are pretty slow in accumulating. Most people have, therefore, contributed to other qualified plans, 401(k)s, 403(b)s, and Traditional IRAs. Problematically, these are better retirement plans for the government than for us. We deduct the money going in, but everything coming out, including all the growth, is taxable at our highest tax bracket. You get to deduct the small, annual contributions, so you can be taxed at higher brackets when it comes back to you. One possible, though expensive, solution, is a vehicle often referred to as a "back-door Roth Conversion". There are currently no limitations on who can do this, or on how much money can be move from traditional qualified plans into Roth IRAs. I say "currently" because the enabling legislation providing for IRAs, and other qualified plans, gave the government the right to



invade your accounts. Still, Roth IRAs would be considered "PREFERRED PROPERTIES".

The only other Preferred Property will probably surprise you. It is a tool used by high level executives, entrepreneurs, high net worth individuals and families, and even banking institutions. In fact, organizations like Bank of America and other major banks, hold more of this type of property, than almost anyone else. And, it is accessible to almost all of us!

Incessantly, on TV and Radio, you hear commercials saying you are paying too much for your life insurance. "Why, you can get \$500,00 for 10 years for next to nothing". While this can be important and invaluable if you have short term needs, or if you are young and poor, with a young family, otherwise, this is the absolute wrong way to think about life insurance. In actual point of fact, life insurance is the "swiss army knife" of financial planning. There is a huge range of ways to fund a particular death benefit amount. It can be slanted toward Protection... very little premium for very large death benefit, or it can be slanted toward accumulation, large premium for small death benefit. What makes

it such a great tool, is that the death benefit is tax-free, the income you can pull from it is tax-free, you can put money in, then take it out, then put it back in, using it as your own bank. When you borrow against it, the money you borrowed is still earning interest in your account. It is such a good property that about 35 years ago the government decided to limit how much money you can put into a given death benefit. Why? Because it is basically a risk-free financial instrument the proceeds of which have tremendous growth and tax benefits. Now, think about this. If your taxes are going to be doubled, but you've arranged your financial situation so that your income comes from Roth IRAs, from life insurance and from your social security. Your tax is ZERO. The Roth and Insurance income doesn't count when determining the taxability of your social security so it will not be taxed. If your tax rate doubles, two times ZERO is ZERO. Or, triple my tax rate, and see if I care!

Taxes are going up. While you are working, you have control. Make the changes now to protect yourself from what is to come. Here's a few more benefits of Permanent Life Insurance: 1. Growth is tax-deferred; 2. Distributions are tax-free, and can

provide substantial income for life, followed by a tax-free death benefit; 3. Competitive returns; 4. You can make high contributions, not limited like IRAs; 5. It can be used as collateral when you borrow; 6. Unlike qualified plans, this is by definition a 'safe harbor investment'; 7. There are "no-loss" provisions; 8. Loans are guaranteed to be available at a guaranteed interest rate; 9. Loan repayments are not structured; 10. You always have liquidity, use and control of the funds. Remember: Swiss Army Knife!

For more information, call me.  
Bert Hermelink, CLU, ChFC  
Retirement Income Certified  
Practitioner candidate  
Strategic Advantage Financial  
Bert.hermelink@clsecurities.com  
(303) 696-6700

*Investment products, Insurance, and Annuity products are not FDIC Insured/Not Bank Guaranteed/ Not Insured by any Federal Government Agency/ May Lose Value. Securities offered through Cabot Lodge Securities LLC, New York, New York 10005 Member FINRA / SIPC / MSRB. Advisory Services are offered through CL Wealth Management, LLC, formerly Allied Beacon Wealth Management, LLC., Headquarters: 1100 Boulders Parkway, Suite 605, Richmond, VA 23225, 888-720-4872. Strategic Advantage Financial is not controlled by or a subsidiary of Cabot Lodge Securities LLC or CL Wealth Management LLC.*

## GAS FIREPLACE SERVICE, REPAIR AND CERTIFICATION FOR THE SALE OF YOUR CLIENT'S HOME

 **Quality Fireplace Solutions** The Original QFS since 1991

We work with REALTORS® in the Metro Area to provide everything you need to create a safe, attractive and functional gas fireplace within the homes of your clients.





# Masters Club 2019 Recipients Announced

What does it take to be a Masters Club recipient? More than just a high producing agent. It takes a commitment to our industry, to our community and to our Association.

The Masters Club Award is designed to recognize outstanding professionalism which includes exemplary

performance in education, service, achievement in sales, property management or appraisal of real property. The persons selected will be honored as recipients of the Masters Club Award without reference to the manner in which they qualified for the award. Only REALTOR® members of AAR in good standing are eligible for the award.

PLEASE JOIN ME IN CONGRATULATING THIS YEAR'S RECIPIENTS!



**ED HARDEY**  
*Integrity Real Estate Group*



**SUNNY BANKA**  
*Sunny Homes & Associates*



**TANNER BERKEY**  
*Home Real Estate*



**BETH GILLARD**  
*Blue Ribbon Brokers*



**ALEX KISHINEVSKY**  
*Key Real Estate Group*



**DAVID DEELENA**  
*Coldwell Banker Residential Brokerage*



**AARON RAVDIN**  
*D.R. Real Estate, Inc.*



**JOAN COX**  
*House to Home, Inc.*



**DAVE EDWARDS**  
*Key Real Estate Group*



**BARB CLINE**  
*MetroBrokers Colorado Realty NOW*



**DAVID SULLIVAN**  
*Key Real Estate Group*



**BARB RILEY**  
*RE/MAX Alliance*



**CHERI LONG**  
*Priority Properties*



**DAVID BARBER**  
*RE/MAX Professionals*



# Welcome New Members

Applications have been received from the following for membership. Any member who believes that an applicant is not eligible for membership in this Association should submit the objection in writing in accordance with the bylaws.

## DESIGNATED PRIMARY REALTOR®

**Bernadine Langan-Smith**

*Home & Company Realty*

## DESIGNATED SECONDARY REALTORS®

**Keith R. Alba**

*Keller Williams Advantage Realty, LLC*

**Deborah Conner**

*Keller Williams Executives Realty*

**Deidra Christensen**

*HomeSmart Cherry Creek*

**Darrell E. Evangelista**

*MB-First Choice RE Brokers*

**Katherine R. Kiker**

*Keller Williams Realty-DTC*

**Caleb Pence**

*Black Crown Real Estate LLC*

**Margaret (Peggy) Richardson**

*Vylla Home*

**Kevin Stahle**

*Blue Picket Realty*

**Wes E. Stewart**

*Mile High Luxury Real Estate*

**Neil S. Walton**

*Mile High Dwellings*

## REALTORS®

**Kerri Burgs**

*HomeSmart Realty Group*

**Doris Castillo**

*Keller Williams Realty LLC*

**Casey Ray Clark**

*Worth Clark Realty, Inc.*

**Lisa deGraffenried**

*Redfin Corporation*

**Eduardo Estrada Aguilar**

*RE/MAX Altitude*

**Kathryn Ford**

*Madison & Co. Properties*

**Sean Furlong**

*Keller Williams Realty Success*

**Mark Holmes**

*Coldwell Banker Res. Brokerage*

**Christopher Lane**

*Berkshire Hathaway Home Service Innovative Real Estate*

**Joseph Lemieux**

*Your Castle Real Estate, Inc.*

**Joshua Morris**

*Start Real Estate LLC*

**Kiara Najera**

*HomeSmart Realty Group*



**Robert Perry**

*HomeSmart Realty Group*

**Kira Marie Regrut**

*Sellstate Ace Realty*

**Ethan Shapiro**

*Coldwell Banker Res. Brokerage*

## INDUSTRY PARTNERS

**Jen Sieve**

*Carpet Connection*

**Mandy Gladstone**

*Aurora Federal Credit Union*

**Spiro Hristopoulos**

*Armitage Bickford Creer, LLC*

**Michael Imelmann**

*Paint-N-More*

**Van Korell Jr.**

*Goosehead Insurance*

**Ana Ybarra-Locklin**

*Integrity Credit Corporation*



**BLUE  
RIBBON  
HOME  
WARRANTY,  
INC.**

*Colorado company,  
Colorado contractors*

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

# PROTECTING HOMEOWNERS

*in our own backyard!*

*Susan Rivas*



303.349.5120

MissWarranty@brhw.com





# 4 Things to Know When Evaluating Square Footage



It's easy to second guess yourself when evaluating square footage. Real estate professionals come across their share of \*ahem\* interesting layouts, but the REcolorado [Square Footage Companion](#) helps clear things up. In addition to the reference document, here are four things to keep in mind.

## 1. Use the Property Type and Subtype Guide.

In the new REcolorado Matrix, the Property Type you select during dynamic listing input will determine which Property Subtype and Structure Type options are available. To ensure you are entering the most accurate listing information which will, in turn, make everyone's search results in REcolorado Matrix more accurate, be sure to reference the [Dictionary of Property Types](#).

## 2. Determine the number of above grade levels that the main structure of the property has.

The number of levels there are in a home whether it be 1, 2, 3+, B-Level, Tri-Level or Muilt/Split will help you determine the Above Grade Finished Area, Living Area, and Building Area Total.

## 3. There are three required square footage fields in REcolorado Matrix.

- Above Grade Finished Area (SqFt Above): Above grade and partially above grade finished square footage.
- Living Area (SqFt Finished): All finished square footage of the property, including the basement if finished.
- Building Area Total (SqFt Total): All finished and unfinished square footage of the property, including all levels and the basement. The total area within the structure.

## 4. Don't let basements trick you.

The new REcolorado Matrix now includes required the **Basement Yes/No** field that you can use to indicate if the property has a basement. Below Grade Finished Area and Below Grade Unfinished Area are calculated automatically based on previous required square footage field entries. Be sure to indicate basement features, Full, Partial, Standard/Interior Entry, Garden Level, Walk-Out Access, Unfinished, and more.

**Pro Tip:** Bi-Level homes will never have a basement, but Tri-Level homes could.

*Have questions about square footage? Please do not hesitate to contact our Customer Care team at [support@REcolorado.com](mailto:support@REcolorado.com) or 303.850.9576, option 1.*



# The Most Misunderstood Property Type: RESIDENTIAL INCOME



Residential Income has long been the most misunderstood Property Type. What makes a home qualify as an “income” property? If you could rent any property, couldn’t any property also be income producing?

REcolorado Matrix follows the RESO Data Dictionary definitions for Property Types, which provides a clear and consistent definition for a “Residential Income” property. You can easily determine which Property Type to use based on the number of units for sale.

## One unit is for sale = Residential



Use the Property Subtype to provide more information about the type of property available, including Condo, Townhome, and Multi-Family. Then, choose the Structure Type that represents how the home looks. Learn more in [New REcolorado Matrix: Where is Single-Family Attached?](#)

## 2-4 units are for sale = Residential Income



*The definition of the Residential Income Property Type is:*

Multi-family properties of two to four (2-4) units, which may potentially generate income for the buyer.

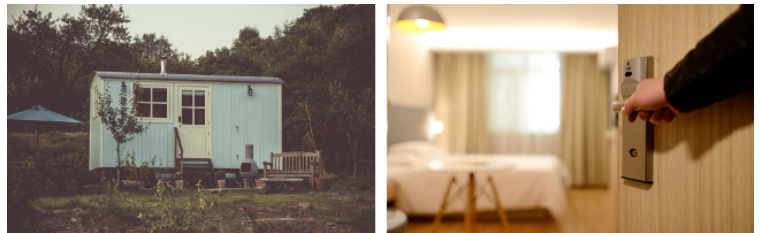
Use this Property Type when the entire Duplex, Triplex, or Quadruplex is for sale. If only one unit is for sale, use the Residential Property Type.

## More than 4 units for sale = Commercial



Use the Property Subtype “Multi-Family” to indicate that the commercial property is an entire structure or complex for sale with five or more (5+) units that are individual dwellings.

## Accessory Dwellings



If you’re selling a home with an accessory dwelling, could it be considered a duplex? The correct Property Type is Residential. Even though the accessory dwelling could be rented separately, the primary structure is a single-family house. Therefore, the listing belongs in the Residential Property Type.

You can indicate that a home has an accessory dwelling, carriage house, in-law suite, or other livable structure during Residential Listing Input. Specifically, this information can be entered in the Parking and Structures tab under the Livable Structures section. Use Also Marketed As to indicate that the home may be used as a Residential Income property.

*As you prepare to enter your listing into REcolorado Matrix, review the [Dictionary of Property Types and Subtypes](#) and the [Square Footage Companion](#) for helpful guidelines and definitions. If you’re not sure how to categorize a property, contact REcolorado Customer Care at 303.850.9576, option 1, or [support@REcolorado.com](mailto:support@REcolorado.com).*



# RPR and ShowingTime Build a Showing Integration



RPR And  
ShowingTime  
Team Up

*ShowingTime*<sup>®</sup>

RPR is pleased to announce that most REALTORS<sup>®</sup> can now schedule property showings with ShowingTime<sup>®</sup>, a leading showing management tool, directly from the RPR platform, saving them time and effort.

This integration, available to more than 250 MLSs representing more than 950,000 real estate professionals, allows REALTORS<sup>®</sup> to conduct more of their daily business seamlessly.

Partnering with technologies and services that REALTORS<sup>®</sup> are using, such as ShowingTime, is a strategy that RPR is deeply committed to, knowing it will help REALTORS<sup>®</sup> increase their productivity and boost their bottom lines.

Available in the RPR website application and mobile app, the connection point is on RPR's Property Details page, where a button will allow users to easily schedule showings for the property. RPR MLS partners with ShowingTime access will be receiving an email in the next few days to enable this new feature.

"MLSs, brokers and agents have consistently asked us to deliver even more integrations", said Jeff Young, RPR's Chief Operating Officer. "One of our primary goals in 2020 is to deliver more tools to REALTORS<sup>®</sup> so they can be more efficient and more productive."

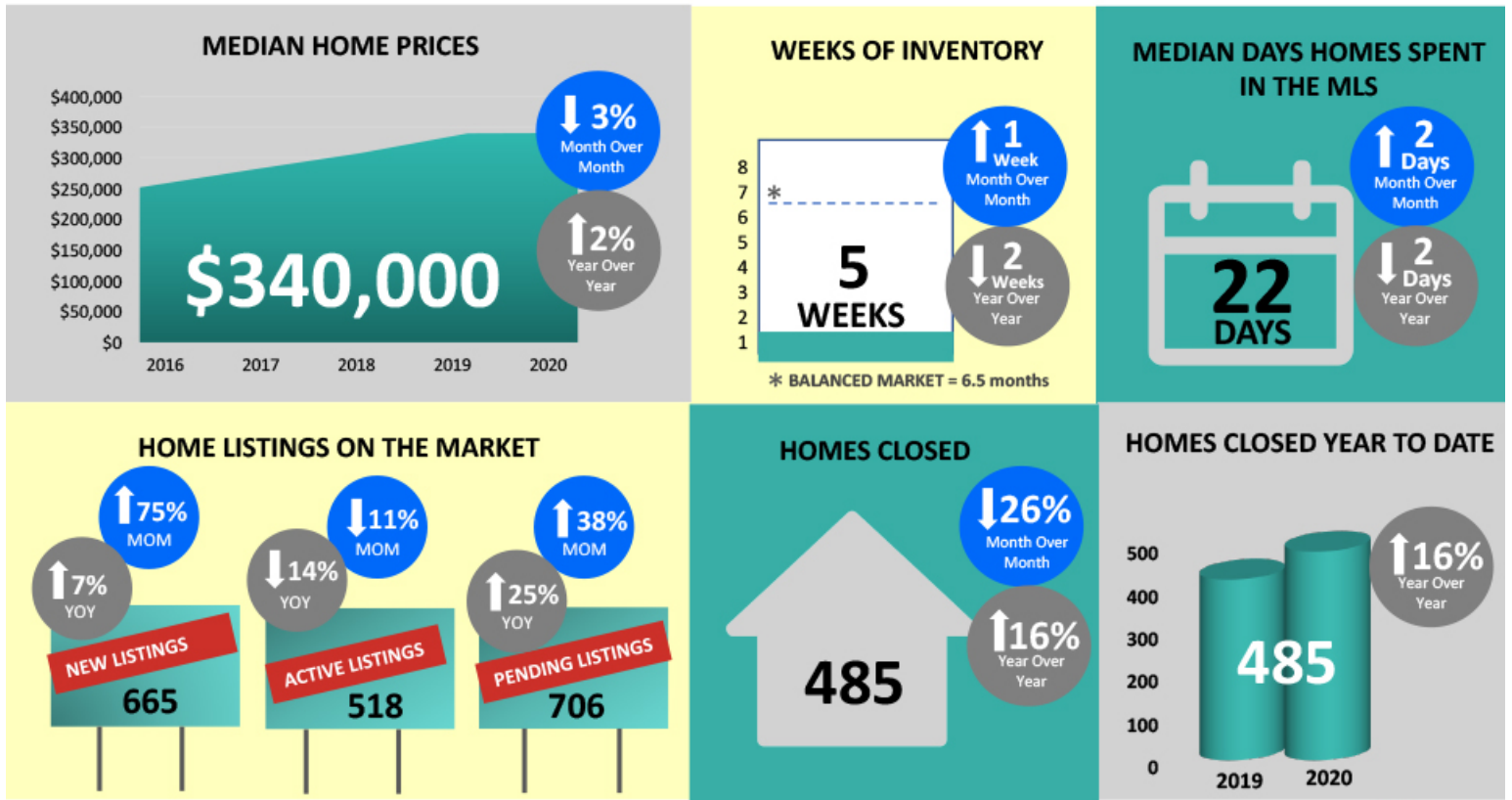
ShowingTime CEO Scott Woodard adds, "We're pleased to be collaborating with Realtors Property Resource to provide scheduling links in the RPR platform for the MLSs that would like to provide this. It's beneficial for agents, buyers and sellers when these integrations occur since it helps facilitate more showings."

Jeff Young continues, saying "This collaboration between RPR and ShowingTime connects directly into NAR's mission to put Members First. RPR looks forward to adding more market level tools to help REALTORS<sup>®</sup> "wow" their clients and close more deals."



# HOW'S THE MARKET? | January 2020

Hunting season has come early this year! January showcased a 16% jump in home sales and a whopping 25% increase in pending listings (under contract) over last year. Inventory does not support uber-picky buyers unless your price point exceeds \$500k or you are willing to compete with multiple offers.... (again).



## A FREE MEMBER BENEFIT OF AAR

# Tech trends. Tech topics.

## Tech Talk for 2020

Become a more tech-savvy professional in 2020.

To stay on top of business, you have to stay on top of trends in technology. What are the latest apps? Is a colleague tapping into a program that could benefit your business? Do you have some great info to share? Network with your colleagues as you stay on top of the latest trends, tricks and tips that can keep your business technologically sound at AAR's monthly Tech Talk. Bring a brown bag lunch.

## AAR's Tech Talk

Wednesday, March 4, Noon – 1 p.m.  
AAR Conference Center

Tech Talk typically meets the first Wednesday of every month.

The Aurora Association of REALTORS® is proud to feature its Industry Partners  
Reference these pages often and support the AAR Industry Partners who support you.

Kevin Fuentes—Five Star Quality Painting Inc  
Beverly Robinson—Maid Simple of Aurora, LLC  
Geary M. Diltz—Master Odor Removal  
Justin Key—Service Network Plumbing & Heating, Inc.  
Steve Pisano—Vacant Interiors, Inc.  
Becky Fraser—After Hours Garage Door  
Drew Giffin—Aurora Federal Credit Union  
Bonfilice Calderon—Bonfy's Cleaning  
Ashley Eugene—Curly Girl Cleaning LLC  
Hector Cornejo—HMC Painting LLC  
Scott Miller—Miller Plumbing and Heating INC  
Dave Peterson—TCF Home Loans  
Antonio Mayorga—A&B Electric  
Ray A. Kauffman—C/T Home Services  
Raquel Ojeda—Intertech Environmental INC  
Shawn Williams—Iron Phoenix Inspections  
Jerri Grable Mullis—M. Mullis Collectibles  
Jay Munoz—Professional Custom Painting, LLC  
Ronald Jett—Wanderful Carpet Care  
Karen Hyman—2-10 Home Buyers Warranty  
Thomas D. Gross—Assurance Mortgage Corporation  
Rona Lewis—Certainty Home Loans  
Don Booher—Colorado Escrow & Title  
Clay Fell—Fidelity National Title  
Alex Beardsley—First Bank  
Tim Burns—Home Team Inspection Service  
Angela Grunst—Roof Brokers, Inc.  
Pamela White—Synergy Credit Services  
Jesse Aschenberg, Esq.—Family Law Professionals  
Ann Bagwell—BOK Financial Mortgage  
Tim Flores—CoPro Home Inspection  
Gabriel Nave—Elite Garage Doors  
Michael Juliano—Farmers Insurance  
Hank McClellan—JDog Junk Removal & Hauling  
John Romero—Synago Commercial Capital  
Theresa L. Huffman—Trade Pro Colorado  
Emmanuel C. Bible—American Family Insurance  
Mike Dyer—Blackstone Home Inspections  
Shelly Thoman—Carpet Connection  
Faith Trossbach—Carpet Connection  
Fathi Hanish—Century Communities Anthology

Marissa Brennan—First American Title  
Sidney King—My Denver Mortgage Company  
Craig Smith—S and S Inspections  
Bert Hermelink—Strategic Advantage Financial  
Thomas R. Gould—WIN Home Inspection  
Tony Dorris—Mesa Moving & Storage  
Deborah L. Gustafson—Navy Federal Credit Union  
Samantha Houchin—The Weather Changers  
Glen Hendricks—Capital Credit Service LLC  
Gregory Lee Duff—Envirotech Carpet & Upholstery Cleaning  
Natalya Tsubarkova—American Pacific Mortgage  
Galina Bankina—Allstate Insurance  
Rae Boyce—Integrity Building & Roofing  
Matt Mullins—Farmers Insurance  
Terry Kerwin—Reliant Radon Solutions  
Gary Thomas—Legal Shield & Identity Theft Shield  
James E. Carey—PCM Heating  
Katherine Nickerson—American Advisors Group  
Debbie Blanc—Precision Transaction Management Corp  
Robert Knepshield—RBS&K Home & Building Inspectors  
Michael Bedford—Castle Peak Mortgage  
Jodi Burkett—Redesign by Lyn  
Melanie King—Colorado Structural Repair  
Oscar E. Galloway—Able Financial Inc.  
Benjamin Martin—Alliance Mortgage Group  
Ross Pounders—Bank of England Mortgage  
Mike Nekoerad—Colorado Financial Advisors  
Annette Mastin—Fairway Independent Mortgage  
Henry Leines Jr.—First Western Trust Mortgage  
Stacey Branch—Healthmarkets  
Alex Yakubovich—HM Brown and Asso.  
Matthew Hiltner—Nationwide Home Loans Inc.  
David R. Williams—Trusted American Mortgage  
Whitney Harris—Lokal Homes  
Scott Clarke—Metrolink Mortgage  
Robert Matibag—Mountain States Home Inspections, LLC  
Cassandra Thacker—New Way Marketing  
Savannah Becerril—Quality Building Inspections  
Doug Fast—Quality Building Inspections  
Andrew J. Marquez—Ready2Show  
Chris Tyrrell—Chris' Garage Doors





Joel Pavelis—360 Tour Designs  
Kandice Dougherty—Kandice Lee Designs  
Keziah Aaliyah—Aaliyah Appraisals  
Robert Hall—McClish Team Home Inspections  
Daniel Pearsall—Artistic Aerial Productions LLC  
Joshua Prestidge—TCF HOME Loans  
Randy Berg—The Randy Berg Agency  
Louis G. Plaven—LP Notary Services LLC  
Mike Barnhill—National Property Inspections  
Bailey Templeman—National Property Inspections  
Bryan Rose—Rose Inspections Co.  
Justin Clark—ENT Credit Union  
John Humiston—Radon Mitigation of the Rockies  
Arlen Van Alstyne—Spectrum Improvements Inc.  
Christopher Carter—Structurecheck, LLC  
Ann Bartels—A Cleaner Carpet/Flood Master  
Cynthia Bethurum—Quality Fireplace Solutions  
Larry Dorsey—Big Dog Lock-N-Key  
Elfriede Leicht—CO Housing & Finance Authority  
Ricardo Herrera—MAX HARDWOOD FLOORS LLC  
Desiree D. Banka—New Home National Title  
Kristina Fischer—US Mortgages  
Robb Stenman—Point and Click Staging  
Jayne Bail—Platte River Mortgage and Inve  
Brendon Jump—Colorado Discount Heating & Cooling  
Simon Horowitz—Rubbish Removers, Ltd  
Benjamin Ruh—Alpine Building Performance, LLC  
Ashley Karros—Core Contractors  
Jason Glick—Positively Charged Electric  
Sam Sawhook—Songbird Maids  
Jeff M. Watson—A Better Sewer Inspection  
Donald G. Peterson—Donald Peterson - Attorney - At - Law  
Jerrod Paterson—First Alliance Title

Paula Budd—RE/MAX Alliance Relocation  
Dave C. Leonard—Universal Lending  
Paulette Wisch—Universal Lending Corporation  
Terry Remigio—Universal Lending Corporation  
Lori Hendrex—Get A Grip Resurfacing Denver LLC  
Cindy Bonick—Equity Title of Colorado  
Madeline Ossello—Show  
Alexander Kaminskiy—Copper Creek Construction  
Sean Choi—First Bank of Aurora  
Justyn Larry—Strong Financial Group  
Stephanie Martychenko—Sweet Green Photography  
Susan Rivas—Blue Ribbon Home Warranty, Inc  
Ryan T. Urbach—American Pacific Mortgage  
Michael R. Lucero—Colorado Escrow & Title  
Deniece Loucks—Heritage Title Co.  
Cassandra Byrns—Heritage Title Company  
Tish Gaddy—Heritage Title Company  
Amelia Meza—Heritage Title Company  
Priscilla Sandoval—Home Mortgage Alliance LLC  
John M. Dingess—Hamre, Rodrigues, Ostrander & Dingess, P.C.  
Tim Edwards—JetClosing  
Kyle Seth—JetClosing  
Stevie Hill—North American Title Co  
Kelsey M. McMaster—North American Title Co  
Mickey Sanders—North American Title Co  
Rich Workman—Pinnacle Design & Marketing, Inc.  
Erynn Dostaler—Arizona Tile LLC - Moving Makeover  
Paul Tubbs—Tubby Appliance  
Carrie Levy—Exodus Moving & Storage, Inc.  
Connor Dolan—My Way Mobile Storage of Denver  
Tim Simon—Sewer View, LLC



## DON'T MISS OUT ON THE BEST REAL ESTATE EDUCATION

We are sharing all the love this February with amazing savings on your real estate education from The CE Shop.

This discount is available site-wide for one day only on **February 19th!** Don't miss out on your chance to save big on all Pre-Licensing, Post-Licensing and Continuing Education.

---

BUY NOW AT

<http://aurorarealtors.theceshop.com/>

promo code  
**HEART**

Valid 2/19 until 11:59PM CST on all products. Prices, promotions, and products are subject to change without notice. Products not included: OH & MD Pre-Licensing not included and all exam prep products.

SHARE  
THE LOVE

SAVE  
40%

ON THE BEST  
REAL ESTATE  
EDUCATION