



Official publication of the Aurora Association of REALTORS®

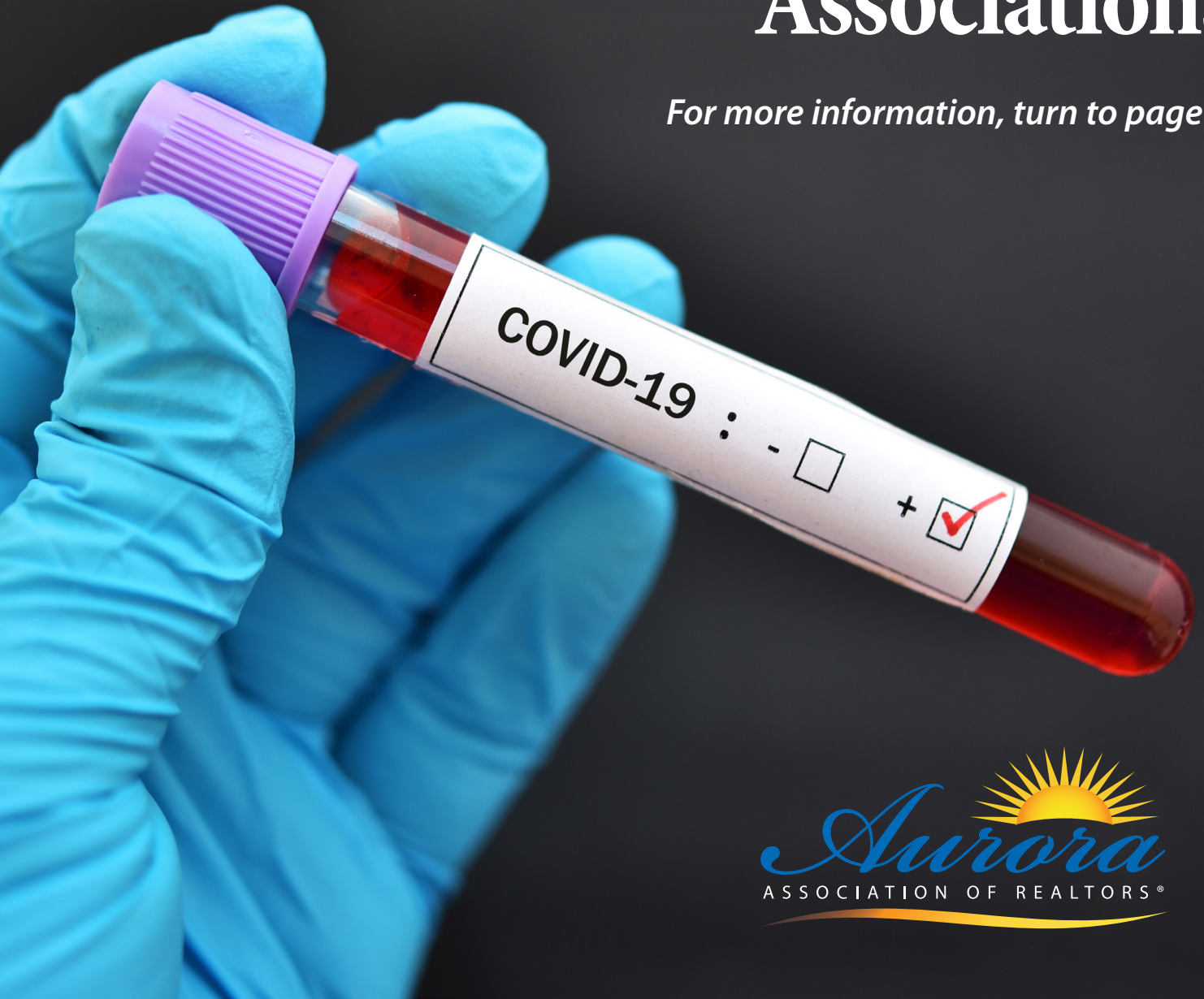
# Aurora Outlook

The Voice of Real Estate in Aurora, Colorado

MARCH 2020

## CORONAVIRUS: A Guide for REALTOR® Associations

For more information, turn to page 4.



Aurora  
ASSOCIATION OF REALTORS®

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 - Leadership in a crisis
- 4-5.....Coronavirus: A Guide for REALTOR® Associations
- 6.....Affiliate Corner - All Things E
- 7.....Welcome New Members
- 8.....New REcolorado Matrix Enhancements
- 10.....What They're Saying: Highlights from NAR's Housing Affordability Forum
- 12.....At Housing Affordability Policy Forum, NAR Examines Racial Homeowner Gap
- 13.....The CE Shop
- 14-15.....AAR Industry Partners

### SPONSORS

#### SUPPORT THOSE WHO SUPPORT YOU

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

- Bridge Capital Resources LLC**
- 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®

## Leadership in a crisis

The Board of Directors has been monitoring the COVID-19 situation closely. We are all aware that situations like this can develop quickly. At the same time, we don't want to create unnecessary panic. Our primary concern is the safety and health of our members and our staff.

Having said that, the Board feels that it is in your best interest at this time to make some temporary changes to how we do business. Effective Tuesday, March 16, all events and education sessions are postponed until the Board feels it is safe, based on CDC recommendations, to reschedule. In addition, the office will be closed. To make sure we provide the best service possible given the situation, we will see members by appointment in the event of an urgent matter that cannot be handled via email or phone. For now, staff is available by calling 303-369-5549 and you can always reach us at our emails: [membership@aaor.org](mailto:membership@aaor.org) and [karen@aaor.org](mailto:karen@aaor.org).

The Board will continue to monitor the situation and keep you updated on any changes. We value your membership (and YOU) and want you to stay healthy.

Until further notice, the following meetings/events are being postponed or cancelled:

- Friday Morning Marketing Meetings
- All committee meetings
- All live education courses
- Texas Hold'Em Event
- RPAC Breakfast

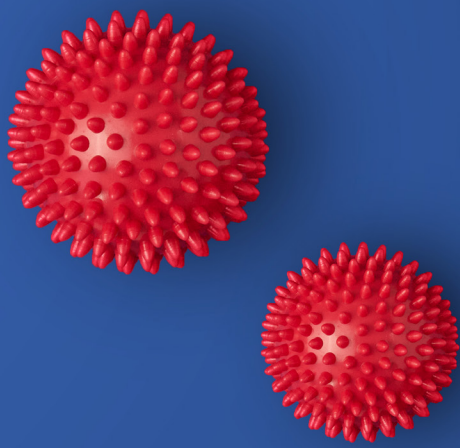
On hold for the moment (wait and see):

- Casino Charity Bus Night
- Bowling Tournament

Quick-click resources for you:

- [Coronavirus: A Guide for REALTORS®](#)
- [Centers for Disease Control](#)





# CORONAVIRUS

## A Guide for REALTOR® Associations

March 15, 2020

### Why is NAR issuing this guidance?

In response to the growing concerns about COVID-19, commonly referred to as coronavirus, NAR is providing this guidance to help REALTORS® respond to the coronavirus's potential impact on the real estate industry. As of March 15, 2020, the U.S. Centers for Disease Control and Prevention (CDC) has issued Level 3 Travel Warnings for China, Iran, South Korea, and most of Europe. There is a Level 2 Travel Health Notice issued for travel globally and the situation is rapidly evolving. Be sure to refer to the [CDC's website for up-to-date information about travel warnings](#), as well as information about the [coronavirus' current impact in the United States](#). Daily updates about the coronavirus are also available from the [World Health Organization](#).

### What is Coronavirus?

COVID-19 is a novel coronavirus that has infected more than 142,000 individuals in 134 countries, causing the World Health Organization (WHO) to classify this outbreak as a pandemic on March 11, 2020. Symptoms include fever, cough, and shortness of breath. Anyone experiencing emergency signs such as difficulty breathing, persistent pain or pressure in the chest, new confusion or bluish lips or face should immediately seek medical attention.

### What is the risk of exposure to coronavirus?

Older adults and people who have severe underlying chronic medical

conditions like heart or lung disease or diabetes seem to be at higher risk for developing more serious complications from COVID-19 illness. The virus is thought to spread mainly from person-to-person and the best way to prevent illness is to avoid being exposed to this virus. The CDC urges citizens to monitor your health and practice social distancing. Social distancing means staying out of crowded places, avoiding group gatherings, and maintaining distance (approximately 6 feet) from others when possible. Visit the [CDC's website](#) for latest updates.

### What preventative measures may be taken to reduce the risk of contracting and spreading coronavirus?

The CDC urges individuals to take these measures to protect themselves and others:

- Wash your hands frequently with soap and water for at least 20 seconds. If soap and water aren't available, use an alcohol-based hand sanitizer.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Practice social distancing by staying out of crowded places, avoiding group gatherings, and maintaining distance (approximately 6 feet) from others when possible.
- Avoid close contact with anyone who is sick.
- Stay home if you have a fever, cough, shortness of breath or any other cold or flu-like symptom.

- Clean and disinfect frequently touched objects and surfaces.
- Cover your mouth and nose with a tissue when you cough or sneeze, or cough or sneeze into your sleeve.

### How should associations address staff travel?

The CDC has issued a Level 2 Travel Health Notice for global travel and urges individuals to take special precautions to try to prevent the spread of COVID-19 when traveling. Consider whether employee business travel should be restricted, and whether such restrictions should apply to countries where the CDC has issued travel warnings or whether the restriction should cover all non-essential international and domestic business travel. Once these determinations are made, communicate the association's policy to staff, and appoint a contact to whom your staff can direct travel-related questions. Also, consider how to address staff's personal travel plans. For example, you may consider adopting a policy that requires all staff who have recently traveled to a country or location with reported outbreaks, or who have been in close contact with someone who has traveled to such a location, to work remotely for a specified period. Before returning to work, employees should confirm they are asymptomatic. If the employee shows symptoms of illness, consider extending the remote work period without penalty to the employee.

### Should association events be cancelled?

Possibly. In deciding whether to cancel association events, be sure to consider all relevant factors, such as your geographic location, how other businesses and schools in your area are responding to the issue, the ease of rescheduling the event, and whether the event involves travel. Continue to monitor updates from the CDC, as well as your state and local health authorities for the most up-to-date additional information and guidance on holding events in your area.

### What precautions should associations take in the workplace?

The CDC urges individuals to practice social distancing by avoiding close contact, so seriously consider alternative work arrangements for your employees, such as remote work, and holding virtual meetings. To prepare your staff, distribute your

business continuity plan so staff is aware of the association's policies and practices, and is prepared in the event they are unable to report to work. It may be a good idea to do a trial run in which all staff work from home for a "test" day to ensure your association's plan and systems are functioning properly.

### Has NAR provided guidance for REALTORS® on coronavirus and its impact on their business?

Yes. Please refer members to NAR's "[Coronavirus: A Guide for REALTORS®](#)", dated March 15, 2020.

### What else should associations consider in handling coronavirus?

First, implement a mandatory "stay-home" policy for employees exhibiting any signs of illness, and decide whether your staff will need to use "sick days" for the time off or be allowed to work remotely. The

CDC recommends that employers not require a healthcare provider's note for employees who are sick to return to work, since doctors' offices will be very busy. In addition, consider allowing staff to stay home to care for sick family members, and communicate that policy in advance.

Second, provide staff with regular updates on how the Association is handling this issue. Make sure staff knows where to address any questions or concerns.

Finally, do not panic, stay informed, and use your best judgment. The situation is rapidly changing, so focus on putting policies and procedures in place to keep your employees informed, safe, and to avoid business disruption in the event the situation worsens. The [CDC's Interim Guidance for Businesses and Employers](#) is a helpful resource.

# PROVIDING THE RESOURCES FOR TRANSFORMATION™

- ◆ Private financing for real estate investors
- ◆ Closely held source of funds gives us flexibility over lending guidelines and total decision making authority for loan requests
- ◆ One point of contact from initial loan application through final payoff
- ◆ 30 years of mortgage banking and real estate investment experience



CALL GREG OSBORNE AT 303-475-5873  
OR VISIT [BRIDGELENDING.COM](#)  
TO START THE LOAN PROCESS





By **Tish Gaddy**  
Heritage Title Company  
tgaddy@heritagetco.com

## All Things E

In order to talk cyber, the world has had to create a new vernacular to describe new electronic documents and processes, especially those surrounding a real estate transaction, which has historically been paper intensive. Below are definitions to guide you through the 2020 articles about all things "e."

**eClosing:** The act of closing a mortgage loan electronically. This occurs through a secure electronic environment where some or all of the closing documents are executed and accessed online.

**Electronic Notary:** Electronic notarization is a process whereby a notary affixes an electronic signature and notary seal (where required) using a secure public key to an electronic document. Some states issue an eNotary commission in addition to a traditional notary commission.

**eMortgage:** A mortgage loan where the critical loan documentation, specifically the promissory note (e-note), is created electronically, executed electronically, transferred electronically and ultimately stored electronically. This often includes a wet-signed security instrument.

**eNote:** An e-note is another term for an e-mortgage. An eNote is an electronic version of what was traditionally a paper document. An eMortgage is created when an electronic promissory note is produced. An eClosing produces an eMortgage if the promissory note is signed electronically.

**eVault:** Provides the ability to accept, receive and securely store

electronic mortgage documents post-closing and prior to investor delivery.

**Hybrid closing:** eClosing process where certain key documents (e.g., Note, Security Instrument) are printed to paper and traditionally wet-signed, while other documents throughout the process are signed electronically.

**MISMO:** The Mortgage Industry Standards Maintenance Organization (MISMO) is a not-for-profit, wholly owned subsidiary of the Mortgage Bankers Association responsible for developing standards for exchanging information and conducting business in the U.S. mortgage finance industry.

**Remote Notary:** A legally commissioned notary public who is authorized to conduct notarizations

over the internet via digital tools and a live audio video call. All notaries, no matter how they perform their service, must watch as someone signs a document.

**SMART Doc:** An electronic document created to conform to a specification standardized by MISMO. A SMART Doc can lock together data and presentation in such a way that it can be system-validated to guarantee the integrity of the document. SMART is an acronym meant to explain the purpose of the document standard — to make documents securable, manageable, achievable, retrievable and transferable.

*Reference FNF Fraud Insights volume15 issue1*



# 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.

## REALTORS®

**Sara Jacobson**  
Coldwell Banker Denver Central

**Alaisha Sanders**  
Keller Williams Realty Denver SE

**Lyn Story**  
Kenna Real Estate Co

**JB Martinez**  
Equity Colorado Real Estate

**Jacob Rosett**  
Harmony Real Estate Group

**Cheryl Diamond**  
Keller Williams Preferred Realty

**Lane Reinhardt**  
Fathom Realty

**Namoh Baek**  
LoKation Real Estate

**Ilse Alvarado Gonzalez**  
Keller Williams Preferred Realty

**India Wilkins y Martinez**  
Keller Williams Realty Denver SE

**Dylan Hepburn**  
United Real Estate Prestige

**Martina Palovic**  
Coldwell Banker Denver West

**Cynthia Swiss**  
Keller Williams Preferred Realty

**Aileen Winter**  
Coldwell Banker Residential Brokerage

**Robert Colby**  
HomeSmart Cherry Creek

**Darlene Tatlow**  
Coldwell Banker Res. Brokerage

**Alexandra Martinez**  
West and Main Homes Inc

**JoAnna Pruitt**  
Turn Key Homes

**Shelby Lott**  
Start Real Estate LLC

**Veronica Ibarra**  
Start Real Estate LLC



**Aaron Lorange**  
Brokers Guild Real Estate

**Esther Devore**  
Colorado Banker Residential Brokerage

**Josh Behlar**  
MB Realty Oasis

## INDUSTRY PARTNERS

**Alex Chaves**  
CUTCO Closing Gifts



**BLUE  
RIBBON  
HOME  
WARRANTY,  
INC.**

Colorado company,  
Colorado contractors

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

Having a Blue Ribbon Home  
Warranty is like having a  
Four-Leaf Clover!



*Susan Rivas*



303.349.5120  
[MissWarranty@brhw.com](mailto:MissWarranty@brhw.com)



# New REcolorado Matrix Enhancements



The new version of REcolorado Matrix was introduced in January, and we've heard a lot of positive feedback and suggestions from you. The launch was very successful, but our work isn't finished!

Thanks in part to the great feedback we've been receiving from you, we are continuing to work closely with CoreLogic, the provider of Matrix, to make ongoing enhancements to the new REcolorado Matrix. This week, we released several updates, including:

- Full Displays were adjusted to bring the County, Subdivision, Year Built, and Tax Legal description fields to the top section.
- New Listing Input forms have been added to the [REcolorado Resource Center](#)
- New Webinars were added to the [REcolorado Learning Center](#) including videos on Auto Emails and Custom Displays.
- Office, Library, and Gym were

added as available room types during listing input

- Price Per Square foot (PSF) for Above Grade, Finished, and Total have been added to the full displays
- Days in MLS (DIM) has been added to the Quick CMA for all listing statuses
- Adjustments have been made to input rules and status change forms
- Improvements were made to the auto-calculation for bathrooms per level and specific types of bathrooms
- We modified reports to display more information. The Appraiser 1-page report now displays Concessions information
- The display of REcolorado Matrix stats data was updated

We take your feedback seriously and are tracking enhancement requests to

continue making REcolorado Matrix an MLS by brokers for brokers. You'll see these enhancements in the coming weeks:

- The Broker and Client 1 Page Displays will be adjusted to bring County, Subdivision, Year Built, and Tax Legal description fields to the top section.
- Display of sent properties will be updated to show notes between you and your client

Thank you for calling our Customer Care team to provide suggestions and ask questions. We have collected some of the most common questions you've asked and provided answers in a list of [New REcolorado Matrix FAQs](#).

If you have additional questions or suggestions, please let us know! We're here for you as you continue to learn the new system. Please contact us at 303.850.9576, option 1, or [support@REcolorado.com](mailto:support@REcolorado.com).



In 2020.

Set new goals. Aim for new heights.  
Always remember why you do what you do.

Take a moment to review the REALTOR® Pledge  
and all that it stands for.

## I AM A REALTOR®. I PLEDGE MYSELF:

To protect the individual right  
of real estate ownership and to  
widen the opportunity to enjoy it;

To be honorable and honest in all  
my dealings;

To seek better to represent my  
clients by building my knowledge  
and competence;

To act fairly towards all in the  
spirit of the Golden Rule;

To serve well my community, and  
through it my country;

To observe the REALTOR® Code of  
Ethics and confirm my conduct to  
its lofty ideals.



## 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.



SERVING THE DENVER METRO AREA | 303-946-6535 | [QUALITYFIREPLACESOLUTIONS.COM](http://QUALITYFIREPLACESOLUTIONS.COM)



**What They're Saying:  
Highlights from  
NAR's Housing  
Affordability Forum**

WASHINGTON (February 12, 2020) – Over 300 government officials, academic experts and industry stakeholders gathered last Thursday in Washington for the National Association of Realtors®’ second annual Policy Forum. Panelists across a half dozen sessions offered perspective on the lack of housing supply, mortgage credit access and the racial homeownership gap. The full day’s events can be viewed [here](#).

“With housing affordability set to be one of the defining policy issues of this decade, it is imperative for NAR... to lead discussions that will generate solutions to this problem,” NAR President Vince Malta said after the forum. Here are a few highlights from last Thursday’s discussions:

**Pam Patenaude, former deputy secretary at HUD**

*“Housing is not necessarily headline news every day. I’m pleased that this administration has embraced this challenge [of housing affordability]. The President has created the White House Council on Eliminating Regulatory Barriers, and the Realtors® are playing a huge role by responding to their Request for Information...”*

*“The Realtors® play an enormous role in communities across the country... [Even though] their day job is a hard job, they make time to make housing affordability an issue in their communities and share their strength.”*

**Remarks prepared for Brian Montgomery, Federal Housing Commissioner**

*“We understand from the Realtors® that there are a number of suggestions for HUD and FHA to remove impediments and improve incentives for affordable housing, including rules related to private flood insurance, HUD counseling, Opportunity Zones and the*

*recently-passed Condo rule...*

*“Rest assured, our commitment to reduce the affordability gap, increase the supply and ensure we can focus limited resources on solving other aspects of both demand-side and supply-side deficiencies are paramount.”*

**Stockton Williams, executive director, National Council of State Housing Finance Agencies**

*“I really appreciate everyone at the National Association of Realtors® using this forum this year to talk about housing affordability. I think everybody knows that when NAR’s members get organized and focused on a policy issue, things in Washington happen.”*

**Steve Francks, CEO of Washington REALTORS®**

*“Rather than focusing on just one area of this massive problem, [the Washington Realtors®] decided to group together a range of legislation that addressed housing, from [serving] the most vulnerable populations, to addressing the infrastructure, to condo reform, to incentives to increase density and supply. We wanted to... deliver a message of reform and market-based solutions that addressed the housing shortage over the entire spectrum.”*

**Julia Gordon, president of the National Community Stabilization Trust**

*“This is such an important conversation, and what I see today is a lot of creativity out there, as well as some big*

*and very, very wide coalitions working together... So, thanks to everyone at the Realtors® for being such a great partner on so many projects right now.”*

**Muriel Bowser, District of Columbia Mayor**

*“You mentioned our commitment to local funding and funding gaps for building new units. We’ve had a tool in the District [for about 15 years], our Housing Production Trust Fund, where we [dedicate] a portion of our deed and recordation taxes to the Housing Production Trust Fund – so thank you, Realtors®, for making sure that part of our economy continues to churn... Because we’ve been consistent, our development partners tell us they are ready to build more units because they know the city is going to be there. We have created more demand for HPTF, which means more units.”*

**Lawrence Yun, chief economist at the National Association of Realtors®**

*“Home sales – even with record low unemployment and high job creation – are not breaking higher. We need to ensure there is an adequate [tax] incentive to bring more new homes to the market... If homeownership isn’t rising, the wealth divide will expand between the haves and have-nots. [And if the homeownership rate continues to lag behind historical norms] one has to wonder: Are we turning into a renter nation?”*

Access NAR and Rosen Consulting Group’s White Paper, unveiled at the February 6 Policy Forum, reiterating the case for homeownership while calling on Congress to restore homeownership incentives in the U.S. tax code. This research found that, since 2013, the median family net worth for all homeowners has increased by nearly 15%, while net worth declined approximately 9% for renter families over the same period.

# At Housing Affordability Policy Forum, NAR Examines Racial Homeowner Gap

WASHINGTON (February 6, 2020) – While housing affordability concerns intensify throughout the U.S., the gap in homeownership rates between white and black Americans recorded at the end of 2019 is larger than it was over 50 years ago. At the National Press Club in Washington, D.C., the National Association of Realtors® hosted discussions examining the issue and the various factors pushing homeownership out of reach for American families.

During a session at NAR's second-annual Policy Forum, panelists highlighted proposals that would tackle housing supply constraints; improve access to credit for mortgage-ready Americans; and increase post-purchase support and counseling programs, among others. NAR continues to contend that sustainable and affordable homeownership is essential toward improving households' long-term net worth and financial security.

"In 2020, there is still a persistent gap in homeownership rates between whites, African Americans, Hispanic Americans and Asian Americans," said Bryan Greene, NAR's Director of Fair Housing Policy. "On one hand, you might expect there to be a lower homeownership rate among minority Americans, as a history of discrimination in this country has left many with lower incomes... and less generational wealth to pass on for down payments and the like.

"We've seen homeownership rates among racial groups steadily rise, but I think many of us would have expected rates to have risen more. We did see that

happen for a period from the early 90s to the early part of this century, but dramatically, at least for African Americans, we started to see that homeownership rate decline – so much so that last year the homeownership rate for African Americans dipped below the rate in 1968 when the Fair Housing Act was passed."

Greene was joined by Jim Park, chairman emeritus of the Asian Real Estate Association of America; the Urban Institute's Alanna McCargo; and National Association of Real Estate Brokers President Donnell Williams. Greene served for 29 years at HUD's Office of Fair Housing before joining NAR in 2019.

"Along with the individuals joining me today and the groups they represent," Greene continued, "we're continuing to explore the dimensions of this problem, the contributing factors and the solutions to help close the racial homeownership gap."

[NAR recently announced sweeping changes in its approach to housing discrimination](#), last month unveiling a proposal that would review state real estate licensing laws; create a voluntary fair-housing testing program; and institute new training programs across the association. NAR's eight-member Leadership Team voted unanimously to approve the new plan in early January.

In addition, NAR, NAREB and the Urban Institute last year convened a roundtable focused on this goal of bolstering African American homeownership rates. Despite fifty years of federal efforts, white homeownership rates of 73.7% still significantly exceed the 44% rate for black Americans, according to [the latest figures from the U.S. Census Bureau](#). A five-point framework that can be applied across all minority communities emerged from last year's conversations and continues to be expanded upon as the groups work together to tackle the issue.

"The fact that homeownership rates for African Americans have regressed in spite of the presence of fair housing laws makes clear that various institutional challenges still must be faced and defeated," said NAR President Vince Malta, broker at Malta & Co., Inc., in San Francisco. "By strengthening post-purchase counseling; funding programs to prevent foreclosure for low- and moderate-income and vulnerable families of color; and building tools that help create early-warning displacement triggers, we can ensure first-time homebuyers have the knowledge and resources to remain homeowners for the rest of their lives."



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

We are sharing amazing savings on your real estate education from The CE Shop. This discount is available site-wide for one day only on **March 18th!** 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  
**PLANT**

Valid 3/18 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.

PLANT THE SEEDS  
FOR YOUR CAREER

BUY TODAY & COMPLETE YOUR  
COURSES ON YOUR SCHEDULE.

**SAVE  
40%**

ON THE BEST  
REAL ESTATE  
EDUCATION

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 Kneppshield—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





# OWN YOUR PRESENT.



# EMPOWER OUR FUTURE.



**You can lead the way.** Commitment to Excellence is a program for REALTORS® that empowers you to enhance and showcase your high level of professionalism. It gives you an advantage in our highly competitive market, and will help lead the way in improving consumer perception of our industry as a whole.

**Be an advocate for the future of our industry. Be committed to excellence.**  
Get started at [C2EX.realtor](https://C2EX.realtor) by taking the self-assessment today!



NATIONAL  
ASSOCIATION *of*  
REALTORS®