

LOCAL SERVICE PROVIDERS *for the* BOULDER – LONGMONT ASSOCIATION OF REALTORS®

-18th Edition

BARAONLINE.COM | 303.442.3585

the go to book	
TABLE OF CONTENTS	
1031 EXCHANGE	Ŀ
APPRAISAL COMPANY 4	ł
ARCHITECT	,
AUTO DETAILING	)
CARPET AND TILE	7
CLEANING SERVICE	5
CLOSING GIFTS	6
DOWN PAYMENT ASSISTANCE	)
HOME BUILDER	)
HOME STAGING/DESIGN 10	)
HOME WARRANTY10-11	
HOME INSPECTORS11-15	,
HOME STAGERS 15	,
INSURANCE	,
LAW OFFICE	,
MLS 17	,
MOLD REMOVAL	6
MORTGAGE LENDING19-35	,
NEWSPAPER	,
ORGANIZING	)
PHOTOGRAPHY/VIDEOGRAPHY	)
PROPERTY MANAGEMENT	,
ROOFING	,
TITLE COMPANY	•
TRANSACTION COORDINATOR/NOTARY 43	,

The Mission of the Affiliate Partners of the Boulder – Longmont Association of REALTORS<sup>®</sup> is to provide resources to facilitate real estate transactions, establish relationships, and grow our respective businesses.



## **1031 EXCHANGE**

#### **1031 SOLUTIONS, LLC**

www.1031service.com 303-440-1031

Rich Levy rich@1031service.com,

Linda Levy linda@1031service.com

1031 Solutions is the only Boulder-based 1031 exchange qualified intermediary. Rich Levy has been handling exchanges in Boulder for over 30 years. The team at 1031 Solutions includes two attorneys and a real estate paralegal who can handle any 1031 exchange questions or situations you or your clients have. Thousands of satisfied clients, including BARA itself, can vouch for the quality of our service. We make it easy for you!

### **1031 EXCHANGE** continued

#### EXCHANGE RESOURCE GROUP, LLC

www.erg1031.com 303-789-1031 Ken Palmen Direct Number 303-579-5545 ken@erg1031.com

Exchange Resource Group (ERG for short) provides exemplary Qualified Intermediary (QI) services for clients and their properties located in Colorado and throughout the United States. We are proud to be a family owned and operated Colorado Company. With offices in Lakewood and Louisville, we assist clients in successfully completing Section 1031 Like-Kind Exchanges, aka tax-deferred exchanges. We strive to provide unsurpassed value to every client and referral partner: service excellence, security of clients' interests and subject matter expertise. Our team has over 100 years of dedicated QI experience, facilitating routine to highly complex 1031 Exchanges. There's never any cost or obligation for information, consultation or to review a particular scenario. ERG: the resource for 1031 Excellence!

### **APPRAISAL COMPANY**

#### CRUDEN APPRAISAL INC.

CrudenAppraisal.com Stuart Cruden stucruden3@gmail.com Direct 303-702-1842

Wide range of residential appraisal services since 1989. Mainly Boulder County and surrounding areas.



## ARCHITECT

#### **RODWIN ARCHITECTURE + SKYCASTLE CONSTRUCTION**

www.rodwinarch.com 303-413-8556 Scott Rodwin scott@rodwinarch.com

Rodwin Architecture + Skycastle Construction founded in 1999, is a local 13 person firm, and is one of Colorado's top green Design/Build companies. RA/Skycastle specializes in creating award-winning custom homes and commercial spaces in Boulder. RA/Skycastle provides free initial consultations to REALTORS and property owners, helping them to understand what is possible with their property.

### **AUTO DETAILING**

#### THE KIDS AUTO DETAILING

970-331-2205 www.TheKidsAutoDetailing.com Broby Leeds Direct Line – 970-331-2205

The Kids Auto Detailing started in Vail, Colorado by two motivated high school students who got internships to learn the ropes within the Detailing Industry. Five years later they are still offering superior service for the interior and exterior to keep your vehicle exceptionally detailed. We are constantly examining our industry and competition for strategies, equipment, and success stories on how to succeed with the best detail!

Our goal is to provide our customers with a convenient and thorough experience through utilizing efficient and proven processes with the highest attention to detail. Staying informed on current detailing trends allows us to make use of the most current strategies, materials, and techniques in the Auto Detailing Industry. Our vetted and fully trained staff is available to tailor a service to your needs with the following fully inclusive packages.



## **CARPET AND TILE**

#### SUMMIT CARPET AND TILE, INC.

SummitCarpetandTile.com Greg Fineberg Greg@SummitCarpetandTile.com Office 303-678-0704 Mobile 303-775-2252

We supply and install Carpet, Tile, LVP, Laminate and Hard wood floors. We also offer Dustless Hardwood Floor Refinishing. 2021 marks our 40th year in the floorcovering industry.

### **CLEANING SERVICE**

#### COLORADO SERVICES, INC.

720-338-0874 www.coloradoservicesinc.com Juan Torres torresgmz@yahoo.com

Family owned and operated. We promise to give you or your client's home professional and personal attention. We offer very competitive pricing and use environmentally friendly products.

### **CLEANING SERVICE** continued

#### NESHEIM'S CLEANING SERVICE

303-666-8888 https://www.nesheims.com/ Edward Fosado Direct Number 720-614-1199 edward@nesheims.com

Nesheim's is a professional carpet cleaning, upholstery, rug, and water damage restoration company proudly serving the Boulder, Broomfield, Lafayette, Longmont, Louisville, Arvada, Westminster, Erie, Thornton, Frederick, Superior, Firestone and most of North Denver Metro. We have enjoyed serving our clients since 1981. Most recently we were awarded the prestigious Boulder County Gold People's Choice Award again for the 20th year in a row.

### **CLOSING GIFTS**

### **CUTCO CLOSING GIFTS**

CutcoClosingGifts.com Alex Chaves Direct 615-594-9421 ASharpChaves@gmail.com

We help Realtors stay Top of Mind with their clients. Our strategies will bring more referrals and repeat business.



## **DOWN PAYMENT ASSISTANCE**

#### COLORADO HOUSING AND FINANCE AUTHORITY

800-877-2432 www.chfainfo.com Elfriede Leicht Direct Number - 303-297-7306 eleicht@chfainfo.com

Established in 1973, CHFA is a mission driven, nonprofit serving all of Colorado. We offer affordable single-family loan programs, down payment and/or closing cost assistance, and free in-person homebuyer education to all Coloradoans. We partner with over 100 lenders across the state that provides our programs.

### **HOME BUILDER**

#### **RODWIN ARCHITECTURE + SKYCASTLE CONSTRUCTION** www.rodwinarch.com 303-413-8556

303-413-8556 Scott Rodwin scott@rodwinarch.com

Rodwin Architecture + Skycastle Construction founded in 1999, is a local 13-person firm, and is one of Colorado's top green Design/Build companies. RA/Skycastle specializes in creating award-winning custom homes and commercial spaces in Boulder. RA/Skycastle provides free initial consultations to REALTORS and property owners, helping them to understand what is possible with their property.

## **HOME STAGING/DESIGN**

### **ROCKY MOUNTAIN HOME STAGING**

www.RMHomeStaging.com 720-295-0720 Sara M. Garden Direct number 720-475-6238 info@rmhomestaging.com

Helping savvy home sellers and busy listing agents create spaces designed to get multiple offers fast! Consultations; Art & Accessory Stagings; Use What You Have Stagings; Vacant Stagings; Paint & Curb Appeal; Home Improvement Project Management. Ensuring your sellers never leave money on the table.

### **HOME WARRANTY**

#### FIDELITY NATIONAL HOME WARRANTY

303-246-5888 homewarranty.com Robert Bird robert.bird@fnf.com

Fidelity National Home Warranty helps manage and protect your home expenses with protection plans that cover major systems and appliances. Whether you are a home buyer or home seller, a home warranty is a very affordable way to protect your most valuable asset! It is the type of investment that pays for itself. There is simply no substitute.



### HOME WARRANTY continued

### FIRST AMERICAN HOME WARRANTY

Melissa Crouch 970-404-5099 mecrouch@firstam.com

First American Home Warranty has been an industry leader in home warranty for over 30 years. We have the experience, integrity, and stability to honor our commitment to you.

## **HOME INSPECTORS**

### ADVANTAGE HOME INSPECTIONS, INC

InspectionAdvantage.com Mark Pepin mark@inspectionadvantage.com Direct 303-881-1241

Your personal full-service inspection company. Over 20 years' experience providing clients the information they need to make an informed purchase decision.

### **BEAGLE HOME INSPECTIONS, LLC**

BeagleHomeInspections.com David A. Holt David@BeagleHomeInspections.com Direct 303-731-6891

Home, condo, apartment and log home inspections, radon testing, sewer scoping. New construction and 11-month warranty inspection package. Long term apartment inspection package.

### HOME INSPECTORS continued

### **BOULDER HOME INSPECTION**

www.boulderhomeinspector.com 303-676-8006 Brett Duryea Direct Number: 720-771-7272 brett@boulderhomeinspector.com

Boulder Home Inspector provides certified residential home inspections and Radon testing. Our inspections will visually observe, document and report safety issues, material items, maintenance, and recommended repair items. We specialize in thorough detail-oriented property inspections and exceptional customer service. Whether you are buying or selling a home, remodeling an existing home or just want to know the overall state of your property our inspection services will provide details about each component of the property.

#### INSIGHT INSPECTION SERVICE, INC.

303-652-3828 www.insightinspection.com John Parnigoni john@insightinspection.com

### HOME INSPECTORS continued

#### McCLISH TEAM HOME INSPECTIONS

Steve Martinez Certified Home Inspector McClish Team Home Inspections 303.586.1494 Steve.Martinez@PillarToPost.com

Everyone wants to know that they are dealing with people they can trust, people with integrity who will look out for their good and who will do the best they can every hour, every day. That is the name of the game with the McClish Team Home Inspections. We are family owned and operated, so we know that buying a home is one of the biggest decisions someone can make. Our team of inspectors put all our decades of experience and education to work, so that you can feel at home. Let the McClish Team be your home inspection partners, anywhere in the Denver Metro area.

### PILLAR TO POST HOME INSPECTIONS

The Ken Peter Team 303-772-1997, call or text pillartopost.com/kenpeter office.kenpeter@pillartopost.com

Serving Estes Park to Denver for 21+ years, performing 12,000 inspections on over \$4 Billion of real estate. Insured and bonded inspectors deliver reports that are printed on-site with digital photos, and a great binder with additional information and for organizing your documents. We offer 3 different inspection packages with infrared scans, radon testing, sewer scoping, mold testing, water testing, appliance recall checks, and more. Check out our hundreds and hundreds of great on-line reviews on our website and on Google.

### HOME INSPECTORS continued

#### SCOTT HOME INSPECTION

ScottHomeInspection.com info@ScottHomeInspection.com (303) 373-2424 Ann Scott ann@scotthomeinspection.com

Since 2006, Scott Home Inspection has provided agents and builders with integrity-based home inspections and energy services all along the Front Range (serving Fort Collins to Castle Rock). We have a dedicated team of certified inspectors and customer service staff, and offer a broad range of home inspection services, including radon testing, sewer scope, infrared scans, mold air sampling, and more. We also perform energy services for new construction and remodels, and rental license inspections. We are the largest multi-inspector firm in the area and are geared up to help you with all of your inspection needs, promptly and professionally.

### HOME INSPECTORS continued

#### WESTERN HOME INSPECTIONS

https://www.westerninspect.com Nick Amico info@westerninspect.com 720.683.9020

At Western Home Inspections, you receive honest, fair and detailed feedback on your home. We help families and individuals protect their greatest investment, from the initial real estate transaction throughout the life of the home. We offer all our services in-house, without relying on 3rd party partners or services. Sewer scopes, radon testing, infrared imaging, mold testing and drone imaging are among the many services we offer in addition to popular home buyer or seller inspections. As a local, family owned company, we treat every client as an extension of our family. We are a certified, licensed and fully insured home inspection company providing unique, custom service to our clients.

### **HOME STAGERS**

ROYAL HOME STAGERS RoyalHomeStagers.com Clare Kalisher Direct 720-276-7254 Clare@RoyalHomeStagers.com

I am a certified professional home stager that is recognized by the R.E.S.A. Personable, easy to work with, effective even in a seller's market, I am confident I can help REALTORS increase the sale price of their properties smoothly, quickly & efficiently.

### **INSURANCE**

#### **BOLDER INSURANCE**

http://www.bolderinsurance.com/ 303-449-9595 Brent Frietsh 303 - 931-5993 brent@bolderins.com

#### **BROWNING INSURANCE AGENCY**

get.insuranceoffer.co/browning-insurance-agency/ Sean Browning Direct 720-453-3881 Sean.Browning@American-National.com Full-service insurance company

#### TAMMY SANDOVAL STATE FARM INSURANCE

www.tammysandoval.com 303-494-4700 Tammy Sandoval tammy@tammysandoval.com Ty Watt ty@tammysandoval.com

State Farm is the nation's leading insurer in Auto & Home insurance. We also provide Rental, Commercial, Life and Disability insurance. Our office would like to become the insurance agency of choice in the Boulder area. Our goal is to provide a "Remarkable" experience for our customers. We promise to provide prompt service, education and protection with our insurance and financial service products. Call today.



### **INSURANCE** continued

#### THE LANOSGA AGENCY, LLC

TheLanosgaAgency.com 303-306-8797 John Lanosga Direct Number : 707-508-9779 john.lanosga@american-national.com

We create collaborations that work for all involved. Give us a call and our agency will help you and your client to close the deal.

### LAW OFFICE

#### MORGANLAW PLLC

MorganLawPllc.com Stephen Morgan Direct: 720-899-2065 SMorgan@MorganLawPllc.com Legal Services for real estate, estate planning & more.

### MLS

IRES, LLC http://www.ires-net.com 800-596-4901 Lauren Hansen lauren@ires-net.com

### MOLD REMOVAL

### **GREEN HOME SOLUTIONS**

www.greenhomesolutions.com/centennial-co/ Summer Brim Direct Number 303-522-9729 Erik Hansen summer.brim@greenhomesolutions.com

We are an environmentally conscious company that focuses on indoor air quality assessments and ecologically safe solutions to remedy mold and other air quality issues. We specialize in mold assessments, testing, and remediation. Our company is an IICRC Certified firm and we have educated and certified team members that are here to assist you with any mold-related issues that may arise in your real estate transactions. We use EPA-registered, eco-safe, plant-based enzymes exclusive to our company for our remediation process. We offer consultations for real estate agents and evaluations of lab reports and will conduct visual inspections of properties that you may have encountered a mold problem free of charge.



## **MORTGAGE LENDING**

#### **8Z MORTGAGE**

8Zmortgage.com/chris-baarts 303-563-4117 Chris Baarts Direct Number 720-785-3533 cbaarts@8zmortgage.com

At 8z Mortgage all our underwriting and closing is done in-house, allowing us the greatest measure of control and communication throughout the process, from pre-qualifying to closing. The 8z Mortgage team has over 100 years of combined experience in the mortgage lending business. At 8z, we have access to the most competitive rates and program offerings on conventional, FHA, and VA mortgages. Please call one of us to discuss new mortgage scenarios, get prequalified or preapproved for a purchase, or to inquire about refinancing a property you already own.

#### ACADEMY BANK

www.academybank.com Wendy Hartman Direct Number 720-456-5020 whartman@academybank.com

A full-service mortgage bank offering all products including some unique portfolio products that set us apart. Federally insured bank lending in all states but 3 in the nation. Local offices and branches throughout Denver and the Springs.

### MORTGAGE LENDING continued

#### ALPINE BANK

Alpinebank.com 720-697-5085 Freyja Troop Direct Number 720-975-7931 freyjatroop@alpinebank.com

Chris Maughan Direct Number 970-579-0029 chrismaughan@alpinebank.com

Employee-owned and locally operated, Alpine Bank has been a part of Colorado since 1973. With 39 convenient locations from Durango to Denver, including Front Range branches in Denver's Union Station, Cherry Creek and Denver Tech Center neighborhoods, Alpine Bank serves 140,000 customers with personal, business, wealth management1, mortgage and electronic banking services. While we are a growing company, we are also forever committed to remaining the true community bank we've always been. Because we are not a national banking chain, our size and streamlined organizational structure provide us the ability to make local decisions promptly.



### MORTGAGE LENDING continued

#### **BANK OF ESTES PARK**

www.BankofEstesPark.com Terry Gushiken, Asst. Vice President, Loan Officer Phone: 303-652-8082 Cell: 720-448-4440 tgushiken@bankofestespark.com

Bank of Estes Park is a full-service community bank established in 1965 that offers exceptional customer service. Our Bank officers have vast knowledge and experience in all forms of lending as well as financial operations. Serving the Boulder community and beyond, we can assist you with all consumer and commercial lending needs including forward and reverse mortgages. Call today to see how we can benefit you.

#### **CALIBER HOME LOANS**

www.caliberhomeloans.com Patty Kulton Direct Number 720-291-7809 patty.kulton@caliberhomeloans.com NMLS ID: 688546

Founded in 2001, Caliber Home Loans is a privately owned mortgage banking firm. Caliber Home Loans is committed to responsible lending. We believe that one of our greatest responsibilities is to educate homeowners. At the core of our company's culture is a genuine desire to give back to our community and to make a positive impact on people's lives.

### MORTGAGE LENDING continued

#### CARDINAL FINANCIAL

JoAnn Ross-NMLS 409780 CardinalFinancial.com/JoAnnRoss/ JoAnn.Ross@CardinalFinancial.com 720-491-2520

Kevin Nelson-NMLS 1986757 CardinalFinancial.com/KevinNelson/ Kevin.Nelson@CardinalFinancial.com 303-941-0712

Cardinal Financial offers nationwide lending for Conventional, FHA, VA, USDA, Jumbo, Construction and Renovation loans. Mortgage lending is more than selling loans. It's about helping people achieve their homeownership goals. Whether that's helping them reach a better financial position or connecting them to the home of their dreams, it's about guiding them to the finish line. JoAnn and Kevin have each served the Front Range real estate market for more than 25 years. They have an extensive knowledge of the lending process and success in making their clients happy homeowners. Their commitment to their community includes civic and volunteer work. Give them a call, let them meet you over coffee!

## MORTGAGE LENDING continued

#### CHASE BANK

303-927-1500 Ron Kershner Ronald.m.kershner@chase.com

Matthew Vohl Direct Number: 303-245-6632 Matthew.s.vohls@chasebank.com

Jay Manansala Direct Number - 303 - 746-2187 jay.s.manansala@chase.com

Jenny Austin Direct Number 734 - 330-4562 Jenny.l.austin@chase.com

Chase serves nearly half of US households with a broad range of products including mortgage. We have home lending options to purchase a new home or finance and existing home. We want to create lifelong relationships with our customers and hope you will let us help you achieve your homeownership goals.

#### COLONIAL NATIONAL MORTGAGE

303-443-4427 Amanda Angha amanda.angha@gocolonial.com Scott Bakke scott.bakke@gocolonial.com Stephanie Joy Cox, 919-796-9297 stephanie.cox@gocolonial.com Bruce Jennings bruce.jennings@gocolonial.com

### MORTGAGE LENDING continued

### **COMMERCE HOME MORTGAGE**

www.calvinloans.com 303-544-0600 Calvin Cox Direct Number 303-931-8360 teamcalvin@commercemtg.com

Peter Rosato Direct Number 303-859-1575 prosato@commercemtg.com

Commerce Mortgage is a local, friendly, hassle free mortgage office with advisors who truly care about your individual needs. As current residents of Boulder and Louisville, we take great pride in serving our local communities and members.





### **MORTGAGE LENDING** continued

#### COMMUNITY BANKS MORTGAGE

www.COBnks.com Karen Hicks, SR Mortgage Banker NMLS #246174 Karen.Hicks@cobnks.com Direct 303-224-3415 Mobile 303-525-3417

Cindy Vaughan, SR Mortgage Banker NMLS #777175 Cindy.Vaughan@cobnks.com Mobile 970-405-2185

Bruce Vaughan, SR Mortgage Banker NMLS #1486151 Bruce.Vaughan@cobnks.com Mobile 970--405-2183

Can do loans in 48 of 50 states, local processing, underwriting & closings. Conventional, VA, FHA, CHFA, USDA Office location: 825 Delaware Avenue, Suite 100, Longmont, CO 80501. A division of NBH Bank.

#### **CROSSCOUNTRY MORTGAGE**

Diane DeSalvo Cunningham Direct Number 303-905-7707 diane@myccmortgage.com

Diane DeSalvo Cunningham is a long-time Boulder resident and has been in the mortgage business for nearly 20 years. Diane's extensive knowledge of every loan type and financing options, along with her high-touch philosophy of ongoing communication being a daily commitment, has awarded her one of the top mortgage consultants in the state.



### MORTGAGE LENDING continued

### **ELEVATIONS CREDIT UNION**

www.elevationscu.com 303-443-4672 Elizabeth Million - Senior VP Mortgage Lending - 303.717.4609 Elizabeth.Million@elevationscu.com Cameron White-Ford - VP Mortgage Sales - 303.402.5467 Cameron.White-Ford@elevationscu.com Aaron Staufer - Mortgage Sales Manager - 720.652.7108 Aaron.Staufer@elevationscu.com Blake Schaefer - Mortgage Sales Manager - 303.328.7748 Blake.Schaefer@elevationscu.com Chris Cullen - 303.522.6211 Chris.Cullen@elevationscu.com Greg Roller - 303.859.3427 greg.roller@elevationscu.com Ian Bennett - 303.443.2050 Ian.Bennett@elevationscu.com Lacey Hoenshell - 720.562.4612 Lacey.Hoenshell@elevationscu.com Lauri Larson - 303.402.5451 LLarson@elevationscu.com Laurie Mead - 303.519.2617 Laurie.Mead@elevationscu.com Matthew Hill - 970.846.7356 Matthew.Hill@elevationscu.com Mark Sööt - 303.817.0089 Mark.Soot@elevationscu.com

## MORTGAGE LENDING continued

**ELEVATIONS CREDIT UNION** continued Melissa Cotton - 720.309.7008 Melissa.Cotton@elevationscu.com Mike Roth - 303.402.5455 Michael.Roth@elevationscu.com Sara Ibarra - 303.402.5456 Sara.ibarra@elevationscu.com Sarah Reams - 303-402-5448 Sarah.Reams@elevationscu.com Trevor Cook - 720.939.6000 Trevor.Cook@elevationscu.com Rick DeMario - 920.450.3180 Rick.Demario@elevationscu.com Ashley Reed - 303.261.6128 Ashley.Reed@elevationscu.com Alison Dutcher - 970.556.8015 Alison.Dutcher@elevationscu.com

Because we are a local company, we can be more flexible and personal. We take an out-of-the-box mortgage lending approach. We only lend money to Colorado properties, keeping the money local. Being a Credit Union, we are not- for –profit; our members are our owners. No need to be a member to apply for a loan. Voted best financial institution 11 times.

### MORTGAGE LENDING continued

#### EQUITRUST LENDING

720-890-8700 Don Sprague don@equitrustlending.com

#### FAIRWAY INDEPENDENT MORTGAGE

www.BodnerTeam.com 720-600-4870 Gabe Bodner Gabe@BodnerTeam.com

Nicole Rueth 303-214-6393 NRueth@Fairwaymc.com www.TheRuethTeam.com

We are a full-service mortgage company with a national presence and local expertise! We specialize in Reverse Mortgages for seniors, financing for First Time Homebuyers, Investor financing, and every other type of mortgage in between!

We sleep better at night knowing you've built financial diversity, security, and multigenerational wealth. We believe in the power of real estate.

Financing a home is one of the biggest commitments you will ever make - let us help guide you throughout the entire loan process from application to closing and beyond. We look forward to putting our mortgage service to work for you!

## MORTGAGE LENDING continued

#### FIRSTBANK

efirstbank.com Malik Sommers Office 303 684 6950 Malik.Sommers@efirstbank.com

Kayla Myers Direct 303 682 7020 kayla.myers@efirstbank.com

Mario Melendez Direct 303 684 6951 mario.melendez@efirstbank.com

Justin Mason Direct 303 684 6887 justin.mason@efirstbank.com

With its headquarters being in Lakewood, FirstBank is the largest privately owned bank in Colorado. We offer a variety of consumer and commercial loan products as well as numerous other banking services.

#### FIRST NATIONAL BANK

https://rlis-1stnationalbanklo.mortgagewebcenter.com/Randy Lis 303-544-7999 Randy Lis Direct Number 303-875-4309 rlis@fnni.com Colby Stephens – Table Mesa Direct Number 303-378-6754 cstephens@fnni.com

### MORTGAGE LENDING continued

## GATEWAY MORTGAGE GROUP, A DIVISION OF GATEWAY FIRST BANK

GatewayLoan.com/officers/denise-wilts Denise Wilts Denise.Wilts@GatewayLoan.com Direct 605-644-7280 Mobile 303-514-8317

Gateway Mortgage Group takes its obligation to serve our customers, employees, and communities through homeownership seriously. Founded in 2000 and built upon the principles of Communities, Families, and Homes, Gateway Mortgage has become one of the largest privately held mortgage companies in the country. On Time Every Time is not just a saying; it is our driving force behind every loan.

We offer a wide variety of mortgage loans including VA, USDA-RD, FHA, Conventional, Jumbo, Construction, One-Time Close Construction, Lot Loans, Rehab, Investor, and Down Payment Assistance loans.

### MORTGAGE LENDING continued

#### **GOLDWATER BANK**

http://bgroening.goldwaterbank.com/ 303-517-3948 Robert (Bob) Groening rgroening@goldwaterbank.com

Bob concentrates on educating those who have an interest in knowing more about Reverse Mortgages. For Seniors aged 60, or higher, he guides them through the process to determine if a Reverse Mortgage is most suitable to their needs. For those Seniors who want to stay in their own home, without a monthly mortgage payment, a Reverse Mortgage can be the perfect financial instrument. Home purchases can be aided by their use as well. Several lenders offer proprietary products that exceed the FHA insurable level. Goldwater lends in all 50 states and offers FHA, VA, Conventional, Jumbo loan products, and a variety of construction loans.

### MORTGAGE LENDING continued

#### **GUARANTEED RATE, INC.**

303-443-6292 Jan Hansen Direct Number 303-579-3957 Jan.hansen@rate.com

Robert Myers Direct Number: 303-817-5600 Robert.myers@rate.com

Guaranteed Rate is one of the largest retail mortgage lenders in the US. Since its founding in 2000, Guaranteed Rate has helped hundreds of thousands of homeowners with home purchase loans and refinances and funded nearly \$19 billion loans in 2017 alone. The company has become the Home Purchase Experts<sup>®</sup> by introducing the world's first Digital Mortgage technology and offering low rate, low fee mortgages through and easy to understand process and unparalleled customer service.

### MORTGAGE LENDING continued

#### PIVOT LENDING GROUP

Karen Woolhiser, Senior Loan Officer Pivot Lending Group 303-817-2089 Kwoolhiser@Pivotlending.com NMLS #345248

My goal is to provide high touch premier service to all my clients. Whether you are a first-time homebuyer, move up buyer, 2nd home buyer or investor I promise to provide you superior service. Because Integrity, Honesty, Knowledge and Service matter. Pivot Lending Group is a well-established mortgage banker. We are a local Colorado company with in-house processing, underwriting, and funding. Our Private Mortgage Insurance rates are reduced due to our Credit Union Relationships, which also allows us to offer portfolio programs. Pivot Lending offers in-house loan servicing and has an Internal Appraisal Management Company. FNMA/FHLMC/FHLB/FHA/VA/USDA and down payment assistance programs.

Please call me to find more Reasons to Pivot... Experience the difference between a Transaction and a Relationship!

### MORTGAGE LENDING continued

#### PLANET HOME LENDING BOULDER

Dirk Walker Direct Number 720-205-8847 dwalker@planethomelendingboulder.com

At Planet Home Lending Boulder, we know there is a better way to get a mortgage. We opened the branch in May 2018 with the belief that the home loan process should be clear, stress-free, and honest. We know the Boulder County market. Whether you are buying your first home, a move-up home, a second home, or adding to an extensive real estate investment portfolio, we have the right loan for you.

#### PREMIER MORTGAGE GROUP

303-449-8855 www.pmglending.com Lou Barnes - 303-302-3837 lbarnes@pmglending.com Chris Larson - 970-319-6443 clarson@pmglending.com Dana Briganti – 646-327-5184 dbriganti@pmglending.com Brad MacHamer - 303-579-1197 bmachamer@pmglending.com

We have more experience working in the local market than any other mortgage team, so you know it will be done right, the first time. We offer the widest range of loan products available, so you get the best possible loan for your situation. We handle every step of our loan in-house, so communication is accurate and efficient.



### MORTGAGE LENDING continued

#### PREMIER MEMBERS CREDIT UNION

pmcu.org Dianna Arrington Office 303-657-7229 Mobile 303-808-8286 darrington@pmcu.org

Few people would say there's an art to banking. Money in. Money out. A fee or two along the way. But we see it differently. Because we don't have customers, we have members. Because we treat them like family more than clients. We make taking care of our customers an art. Giving back with better rates and paying it forward in our communities. PMCU is a full-service credit union that offers mortgage loans, home equity lines, car loans and personal lines of credit in several states. Dianna Arrington is a true artisan, put her 25+ years of industry experience to work for you to craft an amazing transaction with a variety of loan products and programs. PMCU services our own loans, makes decisions locally, offers low rates and competitive fees. PMCU pays the first \$3000 of Buyers closing costs and offers conventional, jumbo, FHA, Condos, 80\10\10, fixed and adjustable.

### **NEWSPAPER**

DAILY CAMERA 303-442-1202 www.dailycamera.com Thais Hafer hafert@dailycamera.com

### ORGANIZING

### **BE FREE ORGANIZING**

befreeorganizing.com Brian Saeger Call or text: 303-817-3470 Brian@befreeorganizing.com

\*Move Management\*Declutter\*Pack/ Unpack\*Downsize\*Organize\*Estate Clear Outs\*Staging\* Our strong, compassionate team takes the STRESS out of moving! We help declutter your rooms and organize the move so you can transition quickly & efficiently into your new home!

### **PHOTOGRAPHY/VIDEOGRAPHY** 3DB PRODUCTIONS / REALVIDEOTOUR

3dbproductions.com or realvideotour.com 303-478-4264 David Bremner david@3dbproductions.com

3db Productions is Boulder based and provides real estate photography using HDR techniques, immersive 3D tours, and video production. We created the on-line RealVideoTour which elegantly showcases a home for sale to prospective buyers. These are not virtual tours of pictures, but Real Video Tours. All videos and immersive 3D tours are posted on the MLS as well as Zillow. com to maximize on-line exposure. We also provide videos for businesses to showcase their products/services. If a picture is worth a thousand words, then video tells the whole story.



## **PROPERTY MANAGEMENT**

### ALL COUNTY BOULDER PROPERTY MANAGEMENT

www.allcountyboulder.com Simon Heart Direct Number 303-408-9470 SHeart@allcountyboulder.com

Heather Grant Direct Number: 312-636-4126 HGrant@allcountyboulder.com

We are experts in residential property management. We are a locally-owned, full-services operation – handling leasing, tenant screening, rent collection, property maintenance, security deposit return, and all property-related accounting. We provide free rental analyses to help your clients make wise investment decisions, and we take the hassles out of owning investment properties. Backed by over 25 years of experience, our team will take great care of your clients' most valuable assets.

### ROOFING

#### **COLUMBINE ROOFING LLC**

ColumbineRoofingllc.com Jeremy Riehl Office 720-539-7500 Mobile 720-219-1116 jeremy@columbineroofingllc.com

Full-service roofing company. We specialize with all conventional roof systems both residential & commercial.

### TITLE COMPANY

8Z TITLE Michael Sherman michaels@8zTitle.com

#### COLORADO ESCROW AND TITLE

www.ColoEscrow.com Chris McGrath Direct: 303-678-8500 Mobile phone # 970-371-7595 Email: chrism@coloescrow.com

Colorado Escrow & Title has proudly been serving the Colorado community since 1985.

Our goal is to focus on what we believe has become an underserved market: the individual real estate professional. We are relationship focused, committed to service excellence, and believe in a solid business-to-business approach. Your success depends upon absolute delivery at the closing table every time, and that is our guarantee! A genuine full-service entity, Colorado Escrow & Title not only handles standard residential refinance and re-sale transactions, but also possesses the industry-leading talent to handle commercial, farm, ranch, and water transactions.

### TITLE COMPANY continued

#### FIRST AMERICAN TITLE

www.firstcoloradotitle.com 303-449-8442 Dori Van Lone - 720-534-8190 dvanlone@firstam.com

Suzan DeBerg - 720-284-4990 sdeberg@firstam.com

Debbie Coleman – 303-443-3333 drcoleman@firstam.com

We have been serving Boulder County for over 30 years, offering the highest quality title insurance, and closing services. Our knowledge of the industry is unbeatable as most of our staff members have been with the company for over 20 years. We are proud of the service that we provide and look forward to working with you for many years to come.

### TITLE COMPANY continued

#### FIDELITY NATIONAL TITLE

www.fntcolorado.com DeMarie Niedling, Business Development 720-260-1162 dniedling@fnf.com

Jill Hatfield, Senior Title Officer 303-441-5112 jhatfield@fnf.com

Sharon Dixon, Regional VP 303-441-5122 sdixon@fnf.com

Rebecca Ringman, Escrow Manager 303-441-5116 rringman@fnf.com

Larissa Zach, Escrow Officer 303-441-5119 lzach@fnf.com

Jessica Obenchain, Sales Associate 303-441-5121 jess.obenchain@fnf.com

Doing business since 1946, Fidelity is not only your trusted resource in Boulder, but the largest title company nationwide. With over \$1 Billion dollars in claims reserves with Fidelity National Financial, our first priority is protecting our insureds. We are a team of dedicated professionals with a strong foundation, and we would love the opportunity to earn your business. Call us today!

### TITLE COMPANY continued

#### **GOLDEN DOG TITLE & TRUST**

www.GoldenDogTitle.com 720-221-8143 Thomas Waddle Direct Number 720-221-8162 Tom.Waddle@GoldenDogTitle.com

Golden Dog Title is a full-service title and escrow provider. We expertly handle transactions for sellers, buyers, borrowers, investors, and developers.

#### HERITAGE TITLE COMPANY

www.heritagetco.com 303-443-3333 Julia Lazartic Direct Number - 303-332-3233 jlazarti@heritagetco.com

Lesley Draper ldraper@heritagetco.com

Brandy Pietroiacovo Direct Number 303-514-2646 Brandy.Pietroiacovo@heritagetco.com

Heritage Title has operated in Colorado for over 30 years. Heritage is a direct operation of Fidelity National Financial and is underwritten by Commonwealth Land Title Insurance Company. Our closers have over 100 years' experience combined and take pride in "Making Transactions Personal".

### TITLE COMPANY continued

#### LAND TITLE GUARANTEE COMPANY

www.ltgc.com 303-444-4101 Stan Urban Direct Number: 970-846-0412 surban@ltgc.com Anthony Meisner Direct Number: 303-968-9868 ameisner@ltgc.com Melanie Bimson Direct Number: 720-471-7605 mbimson@ltgc.com Tucker Brock Direct Number: 303-859-3671

tbrock@ltgc.com

Land Title has been Colorado's industry leader since 1967 and uses only the most financially sound underwriters to protect your transaction. Our products are produced locally, by Coloradans, for Coloradans. We know the people and we know the properties. Land Title has been Colorado's industry leader since 1967 and uses only the most financially sound underwriters to protect your transaction. Our products are produced locally, by Coloradans, for Coloradans. We know the people and we know the properties.

### TITLE COMPANY continued

#### STEWART TITLE

Stewart.com/Denver Chris McGrath Direct: 970-371-7595 Email: Christopher.McGrath@Stewart.com

For more than 50 years, Stewart Title has been Colorado's title and escrow partner. We have closed countless real estate transactions in Cherry Creek, Longmont, Parker, DTC, Highlands Ranch, Westminster, and Boulder. We work harder to provide the experiences and the lasting relationships you deserve. Find out for yourself how we do business differently out here on the Front Range.

### TRANSACTION COORDINATOR/ NOTARY

#### MONARCH TRANSACTIONS, LLC

monarchtransactions@yahoo.com 720-401-2468 Lyn Luensmann

Let me help you with your under-contract transactions with the following: review all contracts and disclosures; upload documents to your website; keep track of dates and deadlines; review settlement statements; and notarize documents. I have been in the real estate business since 1978 and a real estate closer for 10 years.



Boulder – Longmont Association of REALTORS® 4790 Table Mesa Drive Suite 200 - Boulder, CO 80305 303-442.3585 420 Kimbark Street - Longmont, CO 80501 303-772-5555 BARAONLINE.COM