

BizWest

BOULDER VALLEY ♦ NORTHERN COLORADO



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 CU-Boulder researchers strive to improve space gardens. 13A

VOLUME 33 | ISSUE 5 | MARCH 21-APRIL 3, 2014

FirstNet opens technical HQ in Boulder

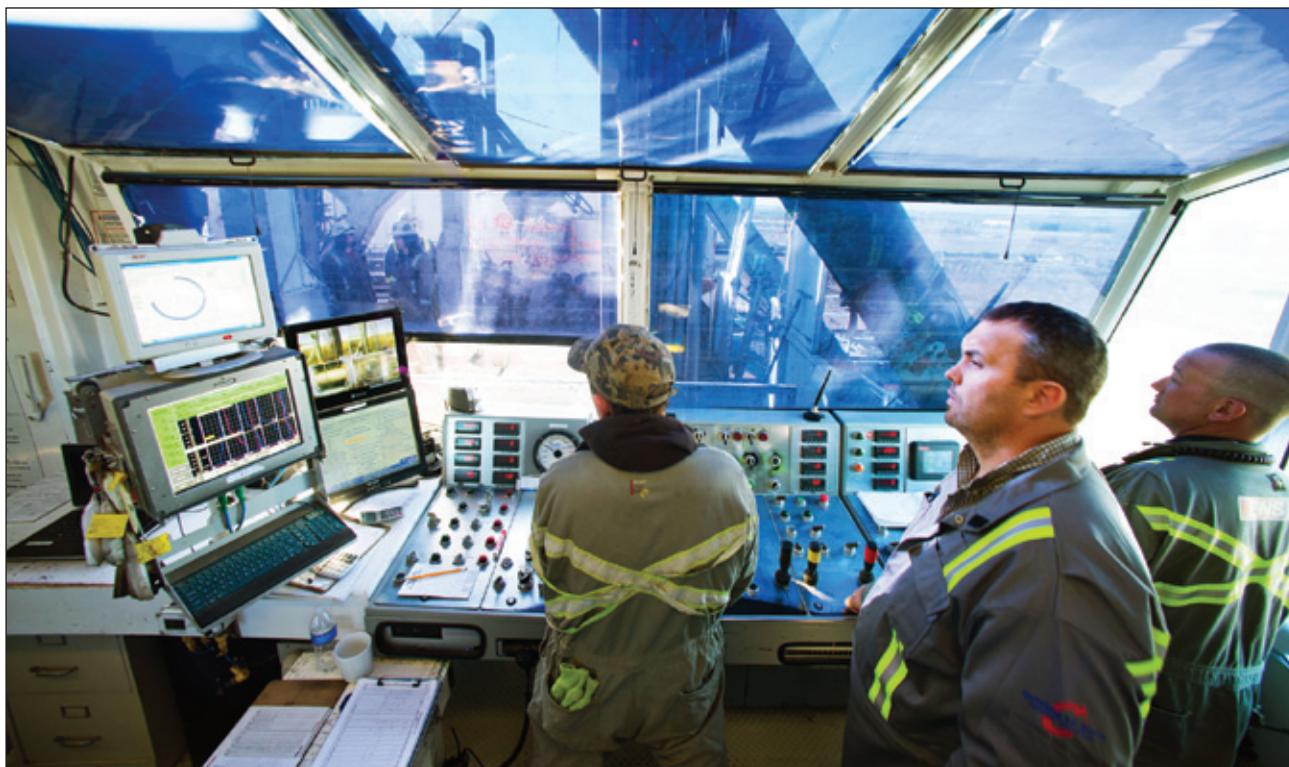
BY JOSHUA LINDENSTEIN
 jlindenstein@bcbr.com

BOULDER – A new federal initiative to create a nationwide wireless broadband network for police and firefighters is opening its technical

headquarters in Boulder this spring. The First Responders Network Authority, or FirstNet, has leased 28,000 square feet of space at 3122 Sterling Circle, and will hire 100 employees to begin designing the ground-breaking system dedicated to

public safety. Since the Sept. 11, 2001, terrorist attacks, the nation has wrestled with how to ensure first responders can communicate during public emergencies. Last September, as floods ravaged

Boulder, Larimer and Weld counties, the public turned en masse to mobile devices to document events and check on loved ones. As the surge of cell signals hit the airwaves, some first responders saw their own communi-
 ▶ See **FirstNet, 26A**



JONATHAN CASTNER

ROBOTICS IN THE FIELD

Synergy Resources Corp. workers – from left, Loren Williams, Jason McKenzie and Joe Edgerton – operate robotic equipment in a “dog house,” the main control room for a drilling rig. ▶ See **Page 7A**.

Water prices create woes for affordable development

BY MOLLY ARMBRISTER
 marmbrister@ncbr.com

Deviations in the way water prices are determined by area water districts could keep affordable real estate development out of some of Colorado’s fastest-growing areas. Many water districts in Colorado, including East Larimer County Water District and Fort Collins Utilities, charge for raw water based on a tiered system that takes into account the size of the residential lot where the water will be used. Using this approach, these districts are able to keep costs down on smaller lots, something real estate professionals believe will help keep develop-
 ▶ See **Water, 11A**

Bipartisan bill would reward energy efficiency in home loans

BY JOSHUA LINDENSTEIN
 jlindenstein@bcbr.com

You’ve found your dream home, crunched the numbers and decided you can swing the monthly payments. The only problem is that your debt-to-income ratio is a shade too high to

comply with new mortgage lending rules that went into effect in January with the federal Dodd-Frank Act. If that home you covet is more energy efficient than most, you might be in luck if the SAVE Act is passed. Co-sponsored by Sen. Michael Bennet, D-Colo., the bill requires

lenders to take into account energy cost savings of a particular home when considering a loan applicant’s eligibility for federally backed mortgages – about 90 percent of all new home loans. Despite a wide coalition of supporters ranging from the National

Association of Homebuilders to the Natural Resources Defense Council, some question how much positive impact the legislation will have and whether it might entangle the loan application process further. Bennet and Sen. Johnny Isakson,
 ▶ See **Loans, 15A**

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Health care still a job engine in region

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

The United States saw its first decrease in health-care employment in a decade at the end of 2013, but Northern Colorado and the Boulder Valley are bucking that trend, with several new health-care projects in the works.

Changes in health care, from new technologies to shifts in the way providers are paid, caused the nation to lose 6,000 jobs in December, the biggest loss since July 2003, when the industry shed 9,000 jobs.

But in Larimer, Weld, Boulder and Broomfield counties, health-care companies have added about 1,000 jobs in each of the past two years, according to data from the Colorado Department of Labor and Employment.

All four counties together had 47,458 people working in the health-care sector as of the third quarter of 2013, the most recent data available, an increase of about 2 percent over the same period in the previous year.

Many of those work for large health-care systems such as Banner Health, which employs 4,500 people in Larimer and Weld counties with a payroll of about \$252

million, according to spokesman Paul Matthews.

One factor in the region's ability to maintain health-care employment is the strong economy and a quality of life that draws people from across the nation, said Karen Haight, director of sourcing for physician and provider recruitment for Banner Health's western region.

More people living in a region means greater need for health-care services. Banner Health is building a new medical campus in Fort Collins, including a 24-bed inpatient facility, which will employ 150 people when it opens in 2015.

Other area projects include University of Colorado Health's cancer center, under construction at the system's Harmony Road campus in Fort Collins; Columbine Commons, a skilled-nursing and assisted-living facility completed last year by Columbine Health Systems in Windsor; and Clear View Behavioral Health, a 92-bed mental-health hospital in Johnstown.

The Patient Protection and Affordable Care Act also is having an impact on employment by changing the way providers are paid, switching from a fee-for-service model to an outcomes-based model, said Stephen Summer, chief

executive of the Colorado Hospital Association.

Rather than being paid for each service rendered, providers will be paid based on the overall health of their patients. This change has placed an increased focus on wellness and prevention.

Englewood-based Centura Health announced earlier this month that it will open three new wellness centers – in Westminster, Thornton and Dacono – as part of its health neighborhood approach, which creates a team of professionals to help keep patients well through the use of health-care navigators and care coordinators.

"Expanding our presence into these communities will ensure we are meeting the individual health needs of these fast-growing areas," said Jeff Brickman, president of Centura Health's Mountains and North Denver Operating Group, in a statement.

It is not yet clear how many people will be hired to staff the new facilities, said Sharon Burnette, interim group director of marketing and communications at Centura, but they will employ physicians and specialists, as well as a variety of support staff.

Employed physicians are those

who work for a health system or hospital rather than maintaining an independent practice. More physicians are choosing this option in the wake of health-care reform, which has created uncertainty on many levels for independent providers.

According to a study by New York-based consulting firm Accenture, 212,000 physicians were employed by hospitals and health systems nationwide in 2012, compared with 160,000 in 2000, an increase of 32 percent.

When a health system employs a physician, said Haight, it also must hire support staff including nurses, lab technicians and administrative staff.

The Affordable Care Act also authorized Medicaid expansion for states, which Colorado approved in May 2013. So far, 135,560 new Medicaid patients have been added to state rolls, and more providers will be needed to care for these patients, many of whom require care for chronic conditions or other severe health problems.

Molly Armbrister can be reached at 970-232-3139 or marmbrister@ncbr.com. Follow her on Twitter at @MArmbristerNCBR.

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Banks cry foul on compliance rules

BY MOLLY ARMBRISTER
marmbrister@ncbr.com

It's official. Banks now employ more compliance officers than lenders.

Since the Dodd-Frank Wall Street Reform and Consumer Protection Act passed in 2010, bankers have been sounding the alarm over the impacts of new regulations on their ability to conduct business. Now, a new report indicates some of their concerns may be justified.

In Colorado, banks now employ 1.2 compliance officers for every lending officer, according to the Colorado Bankers Association.

Integrating marijuana businesses

into the banking world is likely to make the matter worse. For instance, in years past, when a bank employee happened to notice the smell of marijuana coming off a cash deposit, he or she would have to fill out a suspicious-activity report. Now, bank employees are required to smell every cash deposit, according to Don Childers, president of the bankers association.

"This has become a huge issue for us," said Bruce Alexander, president and chief executive of Denver-based Vectra Bank and former director of the Denver branch of the Federal Reserve Bank of Kansas City. "Compliance touches us on a number of fronts."

Dodd-Frank began creating new

rules for banks when it was first passed in the wake of the 2008 financial crisis, and has not slowed down. Early on, the law mandated the creation of the Consumer Financial Protection Bureau to help educate consumers and prevent them from borrowing more than they could afford or taking on high-risk loans, some of the issues that brought on the recession.

In January, for instance, a new rule issued by the Consumer Financial Protection Bureau concerning "qualified mortgages" went into effect. It calls for stricter documentation of the borrower's ability to pay, which is intended to prevent mortgages being made to borrowers who are unable to make the payments, a problem that

► See **Compliance, 17A**

World must come to Feld's door – or else

"If you'd like to have an in-person meeting with venture capitalist Brad Feld," wrote the Harvard Business Review last month, "there's only one place you can do it: Boulder."

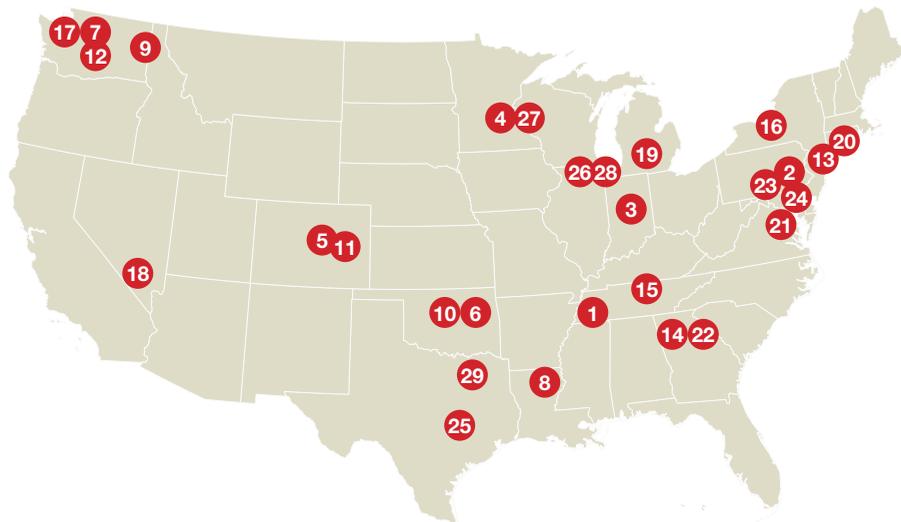
BIZWEST EYE

The decision to give up business travel entirely was a major one for Feld, the angel investor who co-founded venture-capital

► See **The Eye, 4A**

Zayo's national reach

The fast-growing Boulder-based telecom has acquired 29 companies in seven years.



Company	Date	Headquarters	Cost (Millions)	Description
1 Memphis Networkx	July '07	Memphis, Tenn.	\$9.2	Network
2 PPL Telecom	Aug. '07	Allentown, Pa.	\$56.7	Network
3 Indiana Fiber Works	Sept. '07	Indianapolis	\$22.6	Network
4 Onvoy	Nov. '07	Minneapolis	\$26.9	Network
5 VoicePipe	Nov. '07	Golden	N/A	Network
6 Citynet	Feb. '08	Tulsa, Okla.	\$99.2	Network
7 Northwest Telephone	May '08	Wenatchee, Wash.	\$5.2	Network

Source: Zayo Group

Company	Date	Headquarters	Cost (Millions)	Description
8 CenturyTel Tri-State	July '08	Monroe, La.	\$1.7	Network
9 Columbia Fiber Solutions	Sept. '08	Spokane, Wash.	\$12.1	Network
10 Citynet Retail	Sept. '08	Tulsa, Okla.	\$3.4	Network
11 Adesta	Sept. '08	Denver	\$6.4	Conduit
12 NTI California	May '09	Wenatchee, Wash.	N/A	Network
13 FiberNet	Sept '09	New York	\$96.6	Network & Colocation
14 AGL Networks	July '10	Atlanta	\$73.7	Network & Colocation
15 Dolphini	Sept. '10	Nashville, Tenn.	\$0.2	Colocation
16 American Fiber Systems	Oct. '10	Rochester, N.Y.	\$114.1	Colocation
17 360networks	Dec. '11	Seattle	\$332.2	Network & Colocation
18 MarquisNet	Dec. '11	Las Vegas	\$15.9	Colocation
19 Arialink	May '12	Lansing, Mich.	\$16.3	Network
20 AboveNet	July '12	White Plains, N.Y.	\$2,200.0	Network & Colocation
21 FiberGate	Aug. '12	Washington D.C.	\$117.5	Network
22 USCarrier	Oct. '12	Atlanta	\$28.8	Network
23 First Telecom Services	Dec. '12	Akron, Pa.	\$110.0	Network
24 Litecast	Dec. '12	Baltimore	\$22.0	Network
25 Core Nap	May '13	Austin, Texas	\$7.3	Colocation
26 CoreLink	Aug. '13	Chicago, Ill.	\$15.2	Colocation
27 Access Communications	Oct. '13	Minneapolis	\$40.1	Network
28 FiberLink, LLC	Oct. '13	Chicago	\$43.0	Network
29 CoreXchange	Mar. '14	Dallas	\$17.5	Colocation

STEVE MILLER/BIZWEST

Zayo mulls paths to continued growth

BY JOSHUA LINDENSTEIN
jlindenstein@bcbr.com

BOULDER – With seven years and 29 acquisitions in the rear-view mirror, it seems the only thing that might be able to stop Zayo Group LLC's aggressive growth track would be running out of fiber optic networks to buy.

Acquisitions or not, the Boulder-based provider of fiber, data centers and associated services figures to keep growing, even if only organically. The world's thirst for high-speed fiber optics, after all, has grown exponentially in recent years. There are few signs of that changing any time soon.

"When these networks were built (in the 1990s), nobody even thought of smartphones, didn't even know they were going to exist," said Glenn Russo,

Zayo's executive vice president for corporate strategy and development. "Nobody had even thought of tablets. And what's it going to be in five years? I don't know. But I bet it's something that's going to need a lot of bandwidth."

To keep up, Zayo is going to need more funding, making the likelihood of an initial public offering for the private company high. Company executives have acknowledged that they're exploring the possibility in the next year or two.

That doesn't mean an IPO is a given. Zayo's board could consider a buyout if an offer came along. The company also could raise more private equity. It has raised more than \$700 million in three rounds since 2007. Such a decision ultimately will rest with the board and shareholders, Russo said.

Russo admits, however, that adding a fourth

round of equity would be complicated at this point given the company's size. Also, the company's investors – which include Oak Investment Partners, Columbia Capital, MC Partners, Centennial Ventures, Battery Ventures, Charlesbank Capital Partners, Morgan Stanley Alternative Investment Partners, and GTCR LLC – will at some point want liquidity.

Depending on the metrics used for determining the value of the company, Zayo's latest investor presentation estimates that \$700 million in equity now is worth \$2.4 billion to \$6.3 billion after debt is subtracted.

Zayo reported revenue of \$273.6 million for the second fiscal quarter ended Dec. 31, meaning annualized revenue of \$1.1 billion if extrapolated

► See **Zayo, 16A**

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THE EYE from 3A

firm Foundry Group and startup accelerator TechStars. Both organizations have helped shatter the misperception that Boulder is unfriendly to business by propelling it to No. 1 nationally for density of high-tech startup companies. Feld told Inc. magazine that he used to travel for business 50 percent to 75 percent of the time but “I woke up one day in January and realized I couldn’t – and didn’t want to – do it anymore.”

Feld said he now relies on teleconferencing, using the Mezzanine system developed by Los Angeles-based Oblong Industries Inc., in which Feld’s Foundry Group has a stake.

An account of Feld’s decision in The Economist notes that “Mr. Feld is no dummy, and he’s not just benefiting emotionally and physically from dropping the business travel; he’s also winning great free publicity for Foundry.”

By extension, he’s conveying another message as well: If you’re in Boulder, why would you want to leave?

That consideration probably should apply to Colorado in general – especially given some new statistics released by WalletHub.com, a Virginia-based social network devoted to personal finance.

Its 2014 report on the “Best and Worst States to Be a Taxpayer,” released this month, analyzed how the 50 states and the District of Columbia compare with the national median in terms of 10 different categories of taxation, ranging from state and local income taxes to alcohol and telecom taxes. The study found Colorado tied for first place in the nation for lowest local income tax (none), lowest auto property tax (none) and lowest state food tax (none), and in 10th place for lowest real estate tax (0.63 percent.).

WalletHub ranks Colorado 10th overall for best tax climate, and 14th based on cost of living.

You can take a complete look at the rankings online at wallethub.com/edu/states-with-highest-lowest-taxes/2416 – a task that shouldn’t be too taxing either.

Business calendar online only

BizWest will no longer publish a calendar of area business-related events in its biweekly print edition, but will continue to offer its online calendar to those who wish to publish their events.

The online calendar can be found on the home page at ncbr.com and bcb.com.

At the bottom of the calendar, click “submit events” and follow the prompt. For assistance, please contact Dallas Heltzell at 970-232-3149 or dheltzell@bcb.com.



CORRECTIONS

BizWest will correct any errors that appear in its pages. To suggest a correction or clarification, please contact executive editor Jerd Smith at 303-630-1951, or email at jsmith@ncbr.com.

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 (303) 440-4950 Fax: (303) 440-8954 E-mail: cwood@bcb.com

Minimum-wage hike spurs maximum debate

BY MELISSA SCHAAF
reporter@ncbr.com

A heated national debate has been sparked over \$2.85.

Earlier this year, the 2013 Fair Minimum Wage Act, an initiative of President Obama, proposed raising the federal minimum wage from \$7.25 to \$10.10 by July 1, 2016.

The newly proposed wage increase is raising concerns among Colorado business owners, despite many economists' reassurance that it will benefit the nation as a whole.

The minimum wage has been a hot-button topic since President Franklin D. Roosevelt's 1938 Fair Labor Standards Act established a minimum wage starting at 25 cents per hour. In the 76 years since then, Congress has raised it nine times. The federal minimum wage now sits at \$7.25 per hour, or \$2.13 per hour for tipped employees.

"The reality is that a minimum-wage increase would inevitably result in price increases for most businesses to afford the increased costs," said McCabe Callahan, founder of Mugs Coffee Lounge in Fort Collins. "So if people are making more and having to pay more, it kind of offsets. While I want to pay my employees more money, the reality is that increase would result in a pretty significant

increase in my costs as a business and I would have to raise the prices to my customer."

Callahan said he has 25 employees working at the two Mugs locations and that all employees are paid higher than the minimum wage after they complete training.

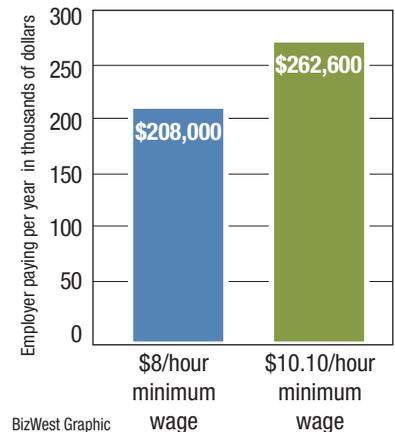
For a business that has 25 part-time employees working 20 hours per week at the \$8 Colorado minimum wage, the business owner is paying \$208,000 per year in wages. Bumped up to \$10.10 an hour, the business owner would pay \$262,600, an increase of \$54,600.

The minimum wage in Colorado is higher than the federal standard, and is determined using a Consumer Price Index model. In Colorado, minimum wage goes up each year according to inflation, under a constitutional amendment approved by voters in 2006. Colorado is one of 12 states to tie its minimum wage to the cost of living. The most recent increase occurred Jan. 1, when the minimum wage was raised from \$7.78 to \$8 per hour. The minimum wage for tipped workers is \$4.98, compared with the national \$2.13 rate that has been in effect since 1991.

Although concerns have been raised by some business owners, economists evaluating the effect of

What it costs employers

For a Colorado business with 25 part-time employees working 20 hours per week.



an increased minimum wage nationwide have documented positive economic growth as a result.

"Raising the minimum wage to \$10.10 will raise wages for roughly 28 million workers, giving them roughly \$35 billion in wages," said economic analyst David Cooper with the Washington, D.C.-based Economic Policy Institute, a non-profit, nonpartisan think tank. "Additionally, it will lead to a net increase of about \$22 million in GDP (Gross Domestic Product). Additional wages are important during a time when consumer spending

is depressed; transferring income to low-wage workers can have a stimulating effect on the economy."

In a briefing paper he co-authored in March 2013, Cooper analyzed where wage rates would fall if they kept pace with the rest of the workforce.

"If the minimum wage had kept pace with the average wages – i.e., if minimum-wage workers' paychecks had expanded at the same rate as average workers' – it would be about \$10.50 today. If the minimum wage had kept pace with the economy – the economy's overall capacity to generate income – it would be almost \$18.75 today. Finally, if the minimum wage had increased at the same rate as wages of the top 1 percent, it would be over \$28 per hour."

Still, job loss is a major concern among many organizations. The Congressional Budget Office published a report in February stating that an increase to \$10.10 would cost 500,000 workers their jobs, or 0.3 percent of the total workforce. However, the increase would generate an additional \$16.5 million across workers who would retain their positions. To offset job losses, the CBO suggests a \$9 minimum wage as a more viable option.

Economists counter the CBO

► See **Wage, 12A**

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BUSINESS NEWS DIGEST

What follows is a compilation of recent news reported online at ncbr.com and bcb.com. Find the stories by using the search window at the top of the home pages.

ICR, UW partner on business development

BOULDER – The Innovation Center of the Rockies in Boulder will partner with the Wyoming Technology Business Center and the Wyoming Research Products Center at the University of Wyoming to help nurture startups and commercialize inventions springing from research at the university. Financial terms of the partnership were not disclosed. The Innovation Center of the Rockies selected David Bohling to serve as the program manager who will work directly with the two centers in Wyoming. The Wyoming Technology Business Center is a business development program on the UW campus in Laramie. Opening in 2006, the 30,000-square-foot facility offers laboratory, office and shared conference room space for client companies as well as collocation space in a data center. The Innovation Center of the Rockies has a team of mentors and advisers to support entrepreneurs and startup companies.

Posted March 18.

COO for Banner medical center chosen

FORT COLLINS – John D'Angelo, chief executive of Banner Churchill Community Hospital in Fallon, Nev., will relocate to serve as chief operating officer of Banner Fort Collins Medical Center. D'Angelo expects to relocate to Colorado by mid-summer. He served as associate administrator at North Colorado Medical Center in Greeley before moving to Fallon. The medical campus, an \$86 million project, is located near the intersection of Harmony Road and Lady Moon Drive in southeast Fort Collins and will include a 24-bed hospital.

Posted March 18.

Booths available for business showcase

LOUISVILLE – The Louisville Chamber of Commerce is selling booth space for its 14th annual Business Showcase set for Wednesday, April 23. Eight-foot long tables cost \$100 for members of the chamber and \$250 for nonmembers. The showcase, an opportunity to show residents and businesses what your business has to offer, will be from 4 to 7 p.m. at the Tri-City Elks Lodge, 525 Main St. in Louisville. Participants will be invited to a free Sandler Training Workshop called "How to Get the Best Return From Your Showcase Investment." Businesses can sign up online by visiting louisvillechamber.com and clicking events. Call 303-666-5747 to receive an application form by mail.

Posted March 18.

Big Shot Bikes expands shop

FORT COLLINS – Building off its fall launch of a line of cruisers, bicycle manufacturer Big Shot Bikes LLC recently expanded its headquarters at 100 N. Link Lane in Fort Collins from 7,000 to 12,000 square feet. Big Shot makes and sells single-speed and fixed-gear road bikes, including custom versions, in addition to the cruiser bikes. Founded in 2009, the company has grown steadily, selling about 4,200 bikes in 2013. Owner Matt Peterson said he's projecting about 4,500 sales this year.

Posted March 18.

Building department extends hours in Estes

ESTES PARK – Larimer County's Building Department has expanded the hours of operation at its office at 1601 Brodie Ave. in Estes Park. A new building-permit technician has been hired to cover the extra office hours. The hours were added in response to additional projects and an increase in permit activity in the Estes Valley. New office hours are 8 to 11 a.m. Mondays, Wednesdays, Thursdays and Fridays and 8 to 9 a.m. Tuesdays. Previously, the office was not open on Tuesdays and was open for a shorter period of time the rest of the week.

Posted March 18.

Luxury-home sales slip a bit in February

BOULDER – Luxury-home sales in the Denver metro area, booming over the past several months, finally slowed in February, according to the latest report from Coldwell Banker Residential Brokerage. Forty-two luxury homes sold in February, down from 45 for the same month a year ago and even with January sales. The numbers are based on Multiple Listing Service data of homes sold for \$1 million or more. Denver led the way with 13 million-dollar sales last month, followed by Boulder with eight. The median sale price dipped to \$1,252,500, down 3.3 percent from February 2013 and down from January's mark of \$1,389,300. Sellers on average received 95 percent of asking price in February, the same as January and down from 95.8 percent a year ago.

Posted March 18.

Craft breweries still upping market share

BOULDER – American craft brewers increased production volume by 18 percent in 2013 generating a 20 percent increase in retail dollar value, according to figures released Monday by the Boulder-based Brewers Association, the trade group representing small and independent American craft brewers. The production figure represents a total of 15.6 million barrels, the association reported in a press statement. U.S. craft brewing continues to be a primary driver of growth in the beer industry, the association statement said, recording 7.8

percent volume of the total U.S. beer market in 2013, up from 6.5 percent the previous year. It estimated retail dollar value from craft brewers at \$14.3 billion, up from \$11.9 billion in 2012. The association's database lists 363 breweries in Colorado, including 35 in Boulder, 20 in Fort Collins, 10 in Longmont, nine in Loveland and eight in Greeley.

Posted March 17.

OtterBox, Rally, SendGrid among code-challenge hosts

FORT COLLINS – OtterBox LLC in Fort Collins and Boulder-based firms Rally Software Development Corp. (NYSE: RALY) and SendGrid Inc. are among five organizations that will host the Go Code Colorado Challenge Weekend. The challenge in Fort Collins will be held at OtterBox's headquarters, 209 S. Meldrum St., while the challenge in Boulder will occur at Rally's headquarters, 3333 Walnut St. SendGrid will host the challenge at its office in Denver at 1451 Larimer St. The event begins at 6 p.m., Friday, March 21, and will continue through Sunday evening, March 23. More than 100 programmers and tech geeks will gather at five locations across the state to see if they can develop apps that will make the Colorado Secretary of State's Office more user-friendly to businesses. In addition to the sites in Boulder, Fort Collins and Denver, programmers will compete at EpiCentral Coworking in Colorado Springs and Durango Space in Durango.

Posted March 17.

GlobeImmune makes second run at IPO

LOUISVILLE – Drug-research firm GlobeImmune Inc. in Louisville is taking a second run at an initial public offering. GlobeImmune on March 17 filed documents with the Securities and Exchange Commission for an IPO with the hope of raising \$35 million. GlobeImmune wants to have its stock traded on Nasdaq with the ticker symbol GBIM. The number or price of shares have not been disclosed, nor has a date been set. The company would use the proceeds to continue to work on drugs in clinical trials and prepare its manufacturing plant for clinical trial and commercial scale manufacturing, according to the documents. GlobeImmune filed for an IPO last June to raise \$69 million, but withdrew the plan in October, saying at the time that the market was not sufficiently attractive as a place to raise money.

Posted March 17.

CDOT grants Boulder airport \$1.4 million

BOULDER – The Colorado Department of Transportation's Division of Aeronautics awarded a \$1.4 million grant the Boulder Municipal Airport. The grant is to be used to rehabilitate the western aircraft parking ramp, a project that also includes \$155,556 in matching funds from the Boulder Municipal Airport Fund. The grant comes from a \$19.7 mil-

lion pool in state aviation fuel-tax revenue. It is being distributed to public-use airports in the state. The Aviation Discretionary Grant Program requires that all state aviation fuel-tax collections to be returned to the public aviation system through grants and other projects.

Posted March 17.

\$199.3 million in flood relief for Boulder, Larimer, Weld

Boulder, Larimer and Weld counties will be the primary recipients of another \$199.3 million in federal flood relief. The counties were among the hardest hit by September's floods. The award brings to \$262.1 million the total that the U.S. Department of Housing and Urban Development has provided the state since December, when it provided \$62.8 million in flood recovery money. According to the state, 80 percent of the funds will go to Boulder, Larimer and Weld counties. Some 2,800 homes were severely damaged in this area. Any money remaining can be used to help areas hit hard by other disasters – primarily wildfires – in the past three years,

Posted March 14.

4 restaurants sign on at Lafayette Crossing

LAFAYETTE – The developers of Lafayette Crossing have announced the names of four restaurants slated to open later this year at the southeast corner of U.S. Highway 287 and South Boulder Road. Chipotle Mexican Grill, Noodles, Einstein's Bagels and Firehouse Subs are onboard for a pair of new commercial buildings under construction as part of the redevelopment of the Coal Creek Sports Center. Armstrong Capital Development of Centennial is behind the redevelopment of the 7.25-acre site, which includes an existing 55,000-square-foot commercial building anchored by a bowling alley.

Posted March 14.

Biopharma eyes Boulder; state offers \$1.4 million

BOULDER – The state of Colorado would pay a Durham, N.C.-based contract pharmaceutical research and manufacturing company \$1.4 million if the company brings 123 jobs to Boulder. The state Economic Development Commission approved the incentives March 13. Officials from KBI Biopharma Inc. were not immediately available for comment. According to its website, KBI was founded in 1996 and has 160 clients worldwide, including pharmaceutical, biopharma and academic organizations. Clif Harald, executive director of the Boulder Economic Council, said he has met with KBI, but that it's not clear whether the company actually will choose Boulder for its expansion. If KBI did open a facility here, it would be joining the ranks of such name-brand bioscience firms as Amgen (Nasdaq: AMGN), Covidien Ltd. (NYSE: COV) and Array Biopharma Inc. (Nasdaq: ARRY),

Posted March 14.

ENERGY

8A | Utility Providers list



JONATHAN CASTNER

Synergy Resources Corp. worker Loren Williams operates robotic equipment in a “dog house,” the main control room for a drilling rig.

Robots in the oil patch: This crew needs no sleep

Automated drilling rigs reduce noise, emissions and cost

BY STEVE LYNN
slynn@ncbr.com

FIRESTONE – Synergy Resources Corp. is taking oil and natural-gas technology to a new level by using a robotic rig to drill wells in Colorado’s

most prolific oil field.

The automated rig, a steel platform and tower used to drill oil and gas wells, uses software not found in traditional rigs that increases the safety of drilling operations. Powered by natural gas instead of diesel fuel, the automated rig, known as Ensign 131, also causes less pollution.

“Emissions are cut down greatly by the natural gas,” said Craig Rasmuson, chief operating officer for Synergy Resources (NYSE: SYRG). “It’s a

much cleaner burning fuel.”

On a mild March morning in Firestone near Union Reservoir, Rasmuson pointed to a pale plume of barely visible vapor coming from the rig to the west.

“You can see some emissions come off the very top of the rig,” he said. “That is so limited (compared with) two big diesel engines that are driving and throwing the black cloud in the sky every time they’re revving their engines” on a normal rig.

Inside a room on the rig platform, one crew member touched a joystick to move sections of pipe in and out of the ground. Computer monitors mounted above a control panel with a variety of colored buttons displayed the depth and pressure in the well.

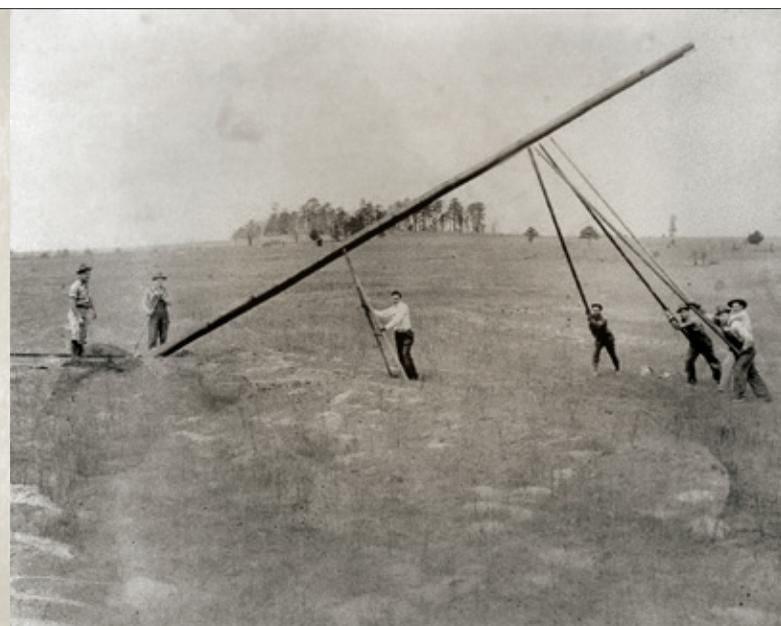
The rig and a second one developed and operated by Ensign Energy Services Inc. (OTC: ESVIF) (TSX: ESI) will drill two horizontal wells per month during the year, Rasmuson said. It also makes less noise. Synergy hopes

► See **Rigs, 9A**

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BUSINESS REPORT LIST

Utility Providers

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RANK	Company	No. Customers No. Employees	% Electric % Water	% Gas % Sewer	Email Website Phone/Fax	Person in Charge Title Year Founded
1	PLATTE RIVER POWER AUTHORITY 2000 E. Horsetooth Road Fort Collins, CO 80525	150,000 220	N/A% N/A%	N/A% N/A%	communications@prpa.org www.prpa.org 970-226-4000/970-229-5244	Jackie Sargent general manager 1973
2	CITY OF GREELEY WATER & SEWER DEPARTMENT 1100 10th St., Suite 300 Greeley, CO 80631	124,293 125	0% 70%	0% 30%	water@greeleygov.com www.greeleygov.com/water 970-350-9811/970-350-9805	Jon Monson director of water and sewer 1870
3	UNITED POWER INC. 500 Cooperative Way Brighton, CO 80603	71,985 160	100% 0%	0% 0%	unitednewline@unitedpower.com www.unitedpower.com 303-659-0551/303-659-2172	Ronald Asche CEO 1938
4	FORT COLLINS UTILITIES 700 Wood St. Fort Collins, CO 80522	67,000 400	N/A% N/A%	N/A% N/A%	utilities@fcgov.com www.fcgov.com/utilities 970-221-6700/970-221-6619	Brian Janonis executive director 1882
5	ATMOS ENERGY CORP. 1200 11th Ave. Greeley, CO 80631	49,000 42	N/A% N/A%	N/A% N/A%	brian.martens@atmosenergy.com www.atmosenergy.com 888-286-6700/N/A	Gary Gregory president, Colorado-Kansas division 1942
6	LONGMONT POWER & COMMUNICATIONS 1100 S. Sherman St. Longmont, CO 80504	38,000 N/A	100% 0%	0% 0%	www.ci.longmont.co.us/lpc 303-651-8386/303-651-8796	Tom Roiniotis director N/A
7	POUDRE VALLEY RURAL ELECTRIC ASSOCIATION INC. 7649 REA Parkway Fort Collins, CO 80528	37,400 90	100% 0%	0% 0%	pvrea@pvrea.com www.pvrea.com 800-432-1012/970-226-2123	Jeff Wadsworth CEO 1939
8	CITY OF LOVELAND - WATER & POWER 200 N. Wilson Ave. Loveland, CO 80537	33,797 119	38% 39%	0% 23%	sustainloveland@cityofloveland.org www.cityofloveland.org 970-962-3000/970-962-3400	Stephen Adams water and power director 1887
9	FORT COLLINS - LOVELAND WATER DISTRICT 5150 Snead Drive Fort Collins, CO 80525	15,726 25	0% 100%	0% 0%	mike@fclwd.com www.fclwd.com 970-226-3104/970-226-0186	Michael DiTullio district manager 1964
10	LITTLE THOMPSON WATER DISTRICT 835 E. Colorado Highway 56 Berthoud, CO 80513	7,900 25	0% 100%	0% 0%	jhibbard@ltdw.org www.ltdw.org 970-532-2096/970-532-3734	Jim Hibbard district manager 1961
11	NORTHERN COLORADO WATER CONSERVANCY DISTRICT 220 Water Ave. Berthoud, CO 80513	2,000 95	0% 100%	0% 0%	bwerner@ncwcd.org www.northernwater.org 800-369-7246/970-532-0942	Eric Wilkinson general manager 1937
12	XCEL ENERGY 1225 17th St. Denver, CO 80202	N/A N/A	53% 0%	47% 0%	www.excelenergy.com 303-245-2254/303-245-2292	David Eves CEO/president, Colorado 1909

N/A-Not Available.

Xcel Energy does not provide regional customer numbers.

Researched by Mariah Tauer

Source: Business Report Survey

Interactive Webinar

FUTURE ELECTRICITY RESOURCES

Platte River Power Authority has provided wholesale electricity to its owner communities of Estes Park, Fort Collins, Longmont, and Loveland for delivery to their utility customers for more than 40 years. As part of its long-term resource planning efforts, Platte River is conducting an interactive webinar to gather the thoughts and preferences of customers regarding future electricity resource alternatives.

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RIGS from 7A

the cleaner, quieter approach will reduce opposition from citizens in cities where drilling is occurring.

With a market capitalization of more than \$786 million, Synergy Resources posted record revenue of \$46.2 million during fiscal 2013, an 85 percent jump from the \$25 million in revenue the company reported the previous fiscal year. The company employs about two dozen people.

The rig's increased safety and lower emissions features represent one of multiple factors in Synergy Resources' commitment to efficient drilling operations, said David Beard, managing director of Energy Equity Research for Iberia Capital Partners in New Orleans. Neither Beard nor Iberia owns securities in Synergy Resources.

An oil and gas company's drilling costs can include everything from fluid used to complete the well to worker's compensation, Beard said. That includes having a safe and clean operation.

Synergy Resources' use of these sophisticated, robotic rigs has allowed it to achieve one of the lowest drilling costs of any company in the Wattenberg field, which extends north of Denver into much of Weld County.

"Synergy is extremely well run," Beard said. "They're on top of every detail."

Investors also win if these quiet, low-emission rigs can help the company win permits to drill in cities, he said.

A horizontal well drilled at the location near Union Reservoir in Firestone earlier this month will cost Synergy Resources \$4 million, Rasmuson said. The company plans to drill 24 such wells in Weld County in coming months.

In Firestone, Synergy Resources will drill six wells 350 feet apart from the same well pad. They will take two weeks apiece to drill. Crew members work 12-hour shifts and sleep in modular dwellings



JONATHAN CASTNER

Loren Williams, left, and Joe Edgerton operate and monitor a robotic rig for Synergy Resources Corp.

next to the rig.

Earlier this month, crew members were encasing the drilled hole with cement and steel to prevent any sort of rupture when it extracts a mixture of oil and gas. They will later contract an oilfield services company to hydraulically fracture the well, which involves pumping a high-pressure mixture of water, sand and chemicals into the Niobrara shale formation to release oil and natural gas from deep underground.

Calgary, Alberta-based Ensign, which has an office in Denver, says it has a better safety record than the industry average, in part because of the automated drilling rigs. It has about 30 rigs operating in Colorado and surrounding states. Five of those

rigs are automated drilling rigs.

As for safety, fewer crew members are needed to join heavy 30-foot-long sections of pipe linked together to drill 7,000 feet underground. Instead of three crew members at a time, the rig makes use of software and equipment so that just one crew member can perform the job.

"You've got one person," said Jim McCathron, Ensign vice president of sales and marketing. "His job is to stand out of the way, let the automation put the pipe in the stump,"

Steve Lynn can be reached at 970-232-3147 or slynn@ncbr.com. Follow him on Twitter at @stev-elynnncbr.

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HEALTH CARE

What Non-medical Home care is available through Columbine Health Systems?

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Some examples of what Personal Care Providers are able to assist with include bathing, dressing, toileting, repositioning in bed and medication reminders. Companion services include meal preparation and planning, light housekeeping, laundry, errand running, going on walks, plant care, pet care, and many more. We can provide relief to family and friends who fill the role of primary caregivers, allowing for personal time. Also, transportation is available through Columbine Health Systems fleet services.



Torrey McCoy
Manager



TORREY MCCOY
Bloom at Home Non-medical Home Care
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970-460-9200; Windsor

COMMERCIAL REAL ESTATE

New Development challenges the Old assumptions

Northern Colorado has been the grateful recipient of an aggressively recovering development market over the last 18-24 months, but new challenges to development have grown from this recovery as well. Water rights and construction defect litigation have caused developers to re-evaluate their approach to new construction.

Rapidly rising raw water costs and aggressive construction defect laws have sidelined many locally proposed projects. The resolutions to these items will take the cooperation of municipalities, developers, and even the consumers.

Conservation methods of our water resources will need to become customary instead of discretionary. Programs such as North Weld County Water District's conservation tap system should serve to lead the way as the model for other water providers (www.nwcd.org).

And hopefully, as home affordability rapidly decreases, the demand on ever-essential multi-family housing will increase pressure on legislators to revise the current laws and make attached housing feasible in our market again.



Russell Baker
Vice President, Principle
Cassidy Turley



772 Whalers Way, Suite 200
Fort Collins, CO 80525
970-267-7721
Russell.Baker@cassidytruley.com
www.cassidytruley.com/colorado

ACCOUNTING

Strategies to become more tax-efficient

As you complete your 2013 tax returns, you may find yourself looking for ways to bring your tax bill down. One of the most tax-efficient planning strategies available to almost everyone is maximizing contributions to an employee sponsored deferred compensation plan (i.e. 401(k) Plan).

This reduces your taxable income during higher earnings years, allowing you to defer the income into years where you'll earn less (the golden years of retirement). Additionally, most companies offer some level of matching contribution, which is effectively a bonus. At a minimum, you should consider contributing the same amount as the employer match. As you would with other investments, consult an advisor to make sure you're investing your funds in risk-appropriate options. If you're self-employed, there are other options you should explore with your tax and/or investment advisors.



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WATER from 1A

ment moving. For instance, raw water can be obtained through Fort Collins Utilities for a 3,000-square-foot lot for a one-time fee of \$5,319.

But at the Fort Collins-Loveland Water District, a flat fee of \$18,500 for raw water is applied to all lots, regardless of the size of the lot in question. A similar amount of money will buy water for a 23,000-square-foot lot within the East Larimer County Water District. Officials at Fort Collins-Loveland Water District did not return requests for comment.

In Boulder County, fees fall in the middle of the pack. In Longs Peak Water District, for example, a water for a new residential lot can be purchased for between \$8,300 and \$13,400, depending on where in the district the property is located.

The city of Fort Collins is able to keep its water prices lower because its water comes from a variety of sources, including Horsetooth Reservoir and the Cache la Poudre River, while other water districts in the area get their water only from the Colorado-Big Thompson, which in 2013 saw prices four times higher than in 2010.

Several new subdivisions in the area are within the pricier Fort Collins-Loveland Water District, including McClelland Creek, Mail Creek and Ketcher Farms, all on the southern edge of Fort Collins, a booming area for residential development.

But the more expensive water prices haven't impacted these developments because of the price point of the homes there, according to Mike Sollenberger, who is developing Ketcher Farms with his business partner Tom Dougherty.

Ketcher Farms is awaiting platting and annexation with Fort Collins but eventually will include more than 400 homes beginning at a price point of about \$350,000, Sollenberger said.

Homes in the other subdivisions in the area are priced similarly, Sollenberger said, which means they are able to withstand higher water prices.

"Developers have to be building a house at a price point that can absorb a higher water fee," Sollenberger said. Homes that are considered "affordable," or in the \$250,000 range, will not be feasible in the area, he said.

The median price for a home in Fort Collins was \$248,000 in January.

Tiered systems are important for keeping costs down, said Russell Baker, land broker at Cassidy Turley, but water companies can go a step further by determining how much water will be used on a given property and using that to determine the amount of water that needs to be purchased for a given lot.

North Weld County Water District uses such a system to determine

how much customers must pay, basing pricing on the size of tap and subsequently the volume of water a property will use. Water tends to be more expensive in Weld County than in Larimer County because water – in this case Colorado-Big Thompson – has to travel farther from the source to get to customers.

Rather than setting prices by lot size, North Weld County Water District uses tap size to determine how much should be paid to get water to a lot. The district also imposes a "distance fee" of \$300 per mile from the water tank to the lot location.

For a full-size tap six miles from the tank, for example, a customer would owe \$26,300, while providing about 228,000 gallons of water to a lot per year, according to Rick Pickard, district manager for North Weld County Water District, while a 75-percent tap at the same distance would cost \$19,725, providing about 171,000 gallons per year.

It is important for customers to choose the right tap size, said Pickard, because if they exceed their water use for the year they must pay a surcharge of \$1.50 per 1,000 gallons used.

North Weld Water District offers an option for customers who will use only a very small amount of water. Conservation taps are available for qualifying customers, Pickard said, and those customers do not pay either a plant investment fee or a distance

fee, saving thousands of dollars.

A conservation tap comes at a rate of \$17,000, according to North Weld's rate schedule.

This method is preferred by real estate professionals trying to get the best prices in order to avoid passing on higher costs to homeowners.

"We want to try and get all the districts to figure out how much water is being consumed so raw water costs don't stop development," Baker said.

Lance Smith, strategic financial planning manager for Fort Collins Utilities, and Mike Schied, general manager of East Larimer County Water District, say their tiered systems based on lot size were chosen because they keep things equitable.

At East Larimer, the system came into place as the district crept closer to the city, said Schied.

Years ago, when the district's customers were all similar users in rural parts of Larimer County, a flat fee made sense, he said. The decision to switch to a tiered system is one that pre-dates Schied at East Larimer.

"When they started getting closer to city development, they decided that a flat fee was inequitable," he said. "This schedule matches raw water requirements to lot size."

Molly Armbrister can be reached at 970-232-3139 or marmbrister@ncbr.com. Follow her on Twitter at @MArmbristerNCBR.



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WAGE from 5A

argument with the notion that higher wages mean more economic activity, which ultimately results in the generation of new jobs. In fact, the Economic Policy Institute estimates an additional 140,000 jobs would be created if the Fair Minimum Wage Act is approved.

"The number of job losses the CBO is predicting is just a midpoint on a wide range of estimates," said Steven Shulman, chair of the economics department at Colorado State University. "There's always going to be different research models, However, there are many estimates that conclude there is minimal impact on employment" when the minimum wage is increased.

The hallmark study on this question was published in the 1994 American Economic Review. The authors examined more than 400 fast-food restaurants on both sides of the New Jersey-Pennsylvania border after New Jersey raised its minimum wage in 1992, while Pennsylvania's minimum wage held constant. In telephone surveys conducted before and after New Jersey's minimum-wage increase, the authors found no evidence that it led to job loss, and instead that employment increased in fast-food restaurants in New Jersey.

Additional arguments against raising the minimum wage stem from the perceived stereotype that low-wage workers are teenagers. However, data show that the median age of the low-wage worker is 34.9.

"By no means are minimum-wage workers just teenagers. More and more adults working full time are receiving minimum wage or close to it," Shulman said. "There are many, many working poor families that will benefit from an increase. Opposition isn't wrong from an economic standpoint, but it's just cruel to argue against this."

For better or worse, Colorado may see less of an economic impact with such a wage increase because its economy already is strong compared with that of other states, said

CSU economic professor Stephan Weiler.

"Minimum wage may not be quite as relevant in places like Fort Collins or Boulder, partially because the cost of living is higher than in other places," he said. "Employers can't necessarily offer minimum wage and expect to get a lot of workers."

“The number of job losses the CBO is predicting is just a midpoint on a wide range of estimates.”

Steven Shulman
CHAIR OF ECONOMICS DEPARTMENT
COLORADO STATE UNIVERSITY

A U.S. Bureau of Labor report found that Colorado had 42,000 hourly employees making at or below the minimum wage in 2012, roughly 3.4 percent of the total 1.234 million hourly workers.

"We have a pretty educated workforce, which translates to less low-wage workers," Shulman said.

Full-time minimum-wage workers in Colorado would see annual earnings of \$21,008 under the \$10.10 rate, an increase of \$4,368 more than they are receiving today.

Although Cooper and others believe any resulting increase in prices would be minimal, business owners such as Mugs' Callahan expect to have to increase prices to maintain profits if they are forced to pay more in wages.

"Most small businesses, especially in food service, are stoked for a 5 to 10 percent net profit," Callahan said. "So while it is only a couple of dollars more per hour, if you add it up it would pretty much wipe out that margin. I would indefinitely have to raise my prices a minimum of 5 to 10 percent depending on the product."



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COURTESY CASEY A. CASS, UNIVERSITY OF COLORADO

As astronauts spend more time in space, NASA is looking for ways to make plants grown there more nutritious to protect astronauts' health. University of Colorado undergraduate researcher Elizabeth Lombardi, left, and evolutionary biology professor Barbara Demmig-Adams examine plants being treated with special light pulses to see if nutrient levels can be improved.

Light pulses could boost space veggies' nutrition

BY MELISSA SCHAAF
reporter@ncbr.com

BOULDER – University of Colorado researchers are studying the effects of light pulses on the growth and nutrition retention of plants to be consumed by astronauts during space flight.

Specifically, the research group is using different methodologies to grow plants rapidly and trigger the retention of certain carotenoids, specifically zeaxanthin, which are important to protect human vision from the exposure of low-level radiation during long-duration manned spaceflight missions.

According to a NASA research study, one of the main problems for astronauts traveling on long-duration space flight is the exposure to ionizing radiation and the consequent oxidative stress, which can harm the retina.

Gioia Massa, a project scientist in International Space Station ground processing and research with the NASA Kennedy Space Center, said that NASA has been looking for ways to produce nutrient-rich

vegetables in space, safe for astronaut consumption.

"A space diet has certain things in the prepackaged diet, but might be low or deficient in certain nutrients," she said. "The farther away you get from Earth, the more DNA-level damage there is. There are potentially some plant-based beneficial compounds that could help or prevent this. It's a really promising area for study."

Massa said that NASA is looking to implement a vegetable production system on the next space resupply mission in the near future.

"If plants are grown under certain conditions, they might be able to express more phytochemicals and get higher levels of nutrients, which can help keep the crew healthy," she said.

Compounds absorbed by the human body, such as zeaxanthin, can help prevent biological damage to eyes during spaceflight.

Zeaxanthin, which is known to promote eye health, could be ingested as a supplement, but there is evidence that humans are better at absorbing carotenoids from whole foods, such as green leafy vegetables. The human body cannot

produce zeaxanthin on its own.

The CU team included undergraduate researcher Elizabeth Lombardi, postdoctoral researcher Christopher Cohu, and ecology and evolutionary biology professors William Adams and Barbara Demmig-Adams.

With the study idea conceived by Lombardi, the team set out to determine the best way to simulate plant growth while also retaining high amounts of carotenoids.

Current studies of space gardening tend to focus on rapid plant growth, producing large plants as fast as possible while providing optimal light, water and fertilizer. Although this process can yield larger plants, the nutritional value may be depleted because of hurried growth and synthetic climate conditions.

"There is a trade-off," Demmig-Adams said in a statement. "When we pamper plants in the field, they produce a lot of biomass but they aren't very nutritious. If they have to fend for themselves – if they have to defend themselves

► See **Discoveries**, 14A

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DISCOVERIES from 13A

against pathogens or if there's a little bit of physical stress in the environment – plants make defense compounds that help them survive. And those are the antioxidants that we need.”

Using two lines of species of the Arabidopsis thaliana plant, the research team altered conditions to mimic different climates. They found that manipulating growth conditions to cooler temperatures and high light triggered a greater amount of zeaxanthin, but with smaller plants. The optimal growth condition proved to be that of low-growth light supplemented with several short daily light pulses of higher intensity. This triggered zeaxanthin retention without disrupting plant growth.

Zeaxanthin is produced by plants when their leaves are exposed to more sunlight than they can use or absorb, often initiated when the plants are stressed. Limited water availability may hinder the plant's ability to use all the sunlight it's exposed to for photosynthesis. To prevent plant damage, it produces zeaxanthin that protects the plant from excess light and prevents damage. The compound acts similarly with the human eye.

“Our eyes are like a leaf; they are both about collecting light,” Demmig-Adams said. “We need the same protection to keep us safe

“If they (plants) have to defend themselves against pathogens or if there's a little bit of physical stress in the environment – plants make defense compounds that help them survive. And those are the antioxidants that we need.”

Barbara Demmig-Adams
EVOLUTIONARY BIOLOGY PROFESSOR
UNIVERSITY OF COLORADO BOULDER

from intense light.”

Results of the study could be used for plant production on Earth as well, including research of plant-based human nutrition and urban food production. Additionally, findings could spur an investigation to manipulate plants to express stronger or weaker genetic traits.

Funded by the National Science Foundation and the CU-Boulder Undergraduate Research Opportunities Program, the study was published in October in the journal Acta Astronautica.



Professor V. Chandrasekar at CSU's CHILL radar site

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LOANS from 1A

R-Ga., reintroduced the Sensible Accounting to Value Energy Act last summer after it failed in the previous session of Congress. Last month, the SAVE Act was included as part of a larger energy bill introduced by Sens. Jeanne Shaheen, D-N.H., and Rob Portman, R-Ohio, that could see a vote later this year.

The SAVE Act would update underwriting and appraisal guidelines for borrowers who submit a home energy report when applying for a loan.

The bill has three main components:

- If an energy report shows that a home has lower monthly energy costs than the average home in the area, the lender would be required to consider that savings an offset to the borrower's other monthly expenses when calculating the person's debt-to-income ratio.

- The bill requires lenders to consider the value of energy savings in calculating the loan-to-value ratio if not accounted for in the home appraisal.

- Finally, the bill requires that lenders inform loan applicants who do not submit a home energy report of the benefits of energy efficiency and how they can upgrade their homes.

"We think this is a fairly modest tweak in the existing regulatory code that can unleash huge economic benefits," said Sean Babington, senior policy adviser in Bennet's office.

Bennet's office provided numbers from the U.S. Energy Information Administration that indicate that the average American household spends about \$2,500 in annual energy costs. Cut those in half in a home with efficient appliances, windows, insulation and the like, and it amounts to a savings of a little more than \$100 per month. Put toward a 30-year mortgage with a fixed rate of 4.375 percent, that extra cash could equate to about \$20,000 in extra buying power as it relates to purchase price.

Homebuilders herald the legislation, saying they are required by code in many areas to include energy-efficiency upgrades. Those upgrades, they say, aren't always accounted for when a person is deciding between purchasing a new home versus an older one that might be less expensive but also less efficient.

While sustainability has boomed in popularity in recent years, particularly in areas along the Front Range such as Boulder County, David Ware, president and chief executive of Denver-based McStain Neighborhoods, said there is still limited recognition by the lending industry about the impact energy-efficiency upgrades can have.

"The energy efficiency we bring to the table today can significantly reduce those costs upward of half or maybe 75 percent compared with a home built 20 years ago," Ware said.

Michael Markel, president of Boulder-based Markel Homes, said passage of the SAVE Act probably wouldn't affect the efficiency aspects built into his company's homes because they already far exceed what's required by code. However, he added, the legislation could make Markel homes more

SAVE Act

The Sensible Accounting to Value Energy Act has three main components:

- If borrowers submit a home energy report, the bill requires lenders to consider the energy cost savings of the home when calculating the loan applicant's debt-to-income ratio.
- If the energy report is provided, lenders also must add the value of the energy savings when calculating the loan-to-value ratio if such is not already accounted for in the home appraisal.
- If borrowers don't submit a home energy report, lenders must provide them with information about the benefits of energy efficiency and how homeowners can improve their homes' efficiency.

Source: Business Report Research

affordable to a wider range of people given that energy-efficiency upgrades generally come with added upfront cost.

"If there's a cost in that, there should be a benefit to the buyer" in the form of easier loan qualification, Markel said.

Other supporters of the bill say increased economic activity would be reaped by contractors and other businesses in the clean-energy industry, of which there are many in Colorado.

Previous iterations of the SAVE Act stalled largely because the new structure would have applied to all home loans, whether a home report was supplied or not. That caused many to fear that older homes would be branded with a "scarlet letter" of inefficiency and be tougher to finance. The bill in its current form makes the home reports voluntary. If a borrower doesn't have one completed, the lender doesn't factor efficiency of a home into the debt-to-income calculations.

But the bill does have its skeptics.

Lenders still are dealing with the increased regulations and processes imposed by Dodd-Frank, the most notable being a 43 percent cap on the allowable debt-to-income ratio. Many also question whether another layer of regulation in the process is a good thing.

Mark Bower, executive vice president at Home State Bank in Loveland and treasurer of the Colorado Bankers Association, said having the government dictate how to underwrite loans hurts consumers in the long run. He added that he's not sure how much benefit actually will be provided to someone who is on the cusp of the debt-to-income ratio ceiling, particularly given some of the unknowns.

One variable of the SAVE Act is how the baseline for comparison will be set as it relates to average home energy costs. If the bill passes, the Department of Housing and Urban Development will write guidelines for determining how that baseline is calculated.

Jay Champion, chief lending and member services officer at Boulder-based Elevations Credit Union, said

Elevations absolutely is a proponent of energy-efficiency financing. But he questions whether the SAVE Act is necessary given programs already in the marketplace such as rebates from energy companies for financing energy-efficiency upgrades. Elevations partners with Boulder and Denver counties on loan programs to finance such upgrades, although not through mortgages.

Adding regulations to the mortgage process, Champion said, generally only increases the cost and time involved in acquiring financing.

"I think the intent is good," Champion said of the SAVE Act. "We just want to make sure any regulations that are enacted are done in a way that keeps consumer access and costs in time and money reasonable."

Still, Ken Hotard, senior vice president of the Boulder Area Realtor Association, said worries about added regulation overlook the "significant benefit" to consumers in the wake of tighter lending restrictions.

"I think Dodd-Frank begs for something like this," Hotard said. "This is designed to open that door up a little bit for prospective homeowners in securing a mortgage and taking into account real cost savings."

Joshua Lindenstein can be reached at 303-630-1943 or jlindenstein@bcbr.com. Follow him on Twitter at @JoshLindenstein.

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ZAYO from **3A**

over a full year.

"They're right at this critical point of a billion dollars in revenue," said Erik Mitisek, chief executive of the Colorado Technology Association. "I think where they're at today, the public markets open up some additional opportunities to raise capital to continue on their acquisition track that they've been on."

Zayo's fiber optic network spans 45 states and seven countries, and includes 77,000 route miles of fiber. The company is part of a booming telecom industry in Colorado that includes Broomfield-based giant Level 3 Communications Inc. (NYSE: LVT) and Greenwood Village-based TW Telecom Inc. (Nasdaq: TWTC), not to mention operators such as Century Link, Verizon and Sprint, which all have major fiber networks in the state.

For comparison, Level 3, with 2013 revenue of \$6.3 billion, has a market cap of \$8.8 billion, based on its March 14 closing share price of \$37.23. TW, with 2013 revenue of \$1.6 billion, has a market cap of \$4.3 billion.

"We won't know until we go public what people think we're worth," Russo said.

It's hardly luck that Zayo has reached this point.

Founder and chief executive Dan Caruso was a founding executive of Level 3. He led a buyout of ICG Communications in 2004, rescued the company from the brink of its second Chapter 11 bankruptcy filing, and sold it two years later to Level 3 for \$170 million.

Some of the same investors who were part of the ICG turnaround helped start Zayo in 2007 with an initial funding round of \$225 million that led to five acquisitions in that first year of operations.

Zayo's recipe largely has been to purchase "fiber orphans," or companies launched during the telecom boom of the 1990s – before there was enough bandwidth demand to support all of the fiber optic networks being built – that have a single or limited market and were perhaps doing OK but couldn't thrive as a standalone entity. With Zayo, the companies gain synergies as well as relationships with large customers, from wireless carriers such as AT&T and Verizon to media and content providers such as Google and Netflix.

"Having led acquisitions and having been in the industry so long, Dan has a sixth sense as it relates to opportunities," Mitisek said of Caruso.

Another key piece of Zayo's suc-

cess, Russo said, has been in the way the company rapidly integrates its acquisitions, quickly transitioning employees to Zayo's systems.

"Doing it quickly and getting it 85-plus percent right is much better than trying to be perfect at it and taking a year or two to do it," Russo said.

Of that annualized revenue of \$1.1 billion, \$890 million is attributable to acquisitions and \$204 million to organic growth. The company doubled in size in 2012 with the acquisition of AboveNet, which brought nearly \$500 million in revenue to the ledger.

Still, not everything has been about acquisitions. Organic revenue growth has been about 9 percent per year, and plenty more is coming in Colorado alone.

Only two of Zayo's acquisitions have been Colorado companies. Zayo landed its first significant network in Colorado in 2008 with the purchase of Denver-based Adesta. At first centered mostly around downtown Denver, Zayo's Colorado network now stretches up and down the Front Range from Colorado Springs to Fort Collins.

Zayo has 728 route miles of fiber in Colorado, with 300 more under construction and another 400 in planning. The in-state expansion

includes a heavy presence in Boulder County as Zayo builds out networks for a pair of large customers that Russo said he couldn't disclose.

"The good news is the Front Range is filled with companies (needing more bandwidth)," Russo said. "Not to mention Boulder and Denver have very active startup and technology communities, and we think it's a really good environment for us to be here."

Much of Zayo's work in Colorado includes replacing copper wires to wireless carriers' towers with fiber as those carriers rush to increase the data capabilities of their customers' smartphones and tablets. But the space continues to evolve.

Instead of large cell towers that cover maybe five square miles, some carriers are going to several small cell towers that might cover a couple of blocks each to reduce the number of people drawing bandwidth from each tower.

Each of those small cell towers needs to be connected with fiber.

"We still have a lot of work ahead of us," Russo said.

Joshua Lindenstein can be reached at 303-630-1943 or jlindenstein@bcbcr.com. Follow him on Twitter at @Josh-Lindenstein.

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COMPLIANCE from 3A

contributed to the financial crash that triggered the recession in 2008.

This is only the beginning, Childears said. Regulators are about one-third of the way through adopting the rules set forth by the Dodd-Frank Act, which includes 398 regulations that must be implemented, he said.

By the time all the regulations called for in Dodd-Frank are in effect, there will be “thousands and thousands of pages” of new rules, Childears said.

The costs of adhering to these rules are adding up for banks, said Alexander. Institutions must analyze new rules, rewrite existing policies, fill out new reports and monitor the way loans are underwritten as they never have before, he said.

“The complexity of having to comply with all of that is huge,” he said.

Even the way lenders are compensated has changed, Alexander said. Vectra Bank, which holds about \$2.3 billion in assets, is part of a holding company called Zions Bancorp. The holding company hired a third-party consultant to help deal with the changes in compensation at an expense of \$2.3 million, he said.

Zions has had to hire more than 100 people in the last calendar year, Alexander said, and Vectra Bank itself has had to add 15 to 20 staff members in the past three years to keep up with compliance changes. Vectra

can use some of the infrastructure of its holding company to help its own staff, which means it must share in a percentage of the cost to maintain the employees hired by Zions.

The impact is felt most by community banks, said Alexander. Those banks with less than \$1 billion in assets that are still owned and operated locally do not have the same capital levels as do large banks to make the new hires needed to keep up with new compliance requirements.

“The first thing to remember about community banks is that they’re small businesses just like any other,” said Barbara Walker, executive director of the Independent Bankers of Colorado. Small banks in the state have had to double or triple their compliance staffs in some cases, Walker said. While that may mean adding just a few people, that cost adds up for a small bank.

The extra cost is causing some banks to withdraw from some markets such as mortgage lending, which forces customers back to large banks that Dodd-Frank was meant to rein in, Walker said.

However, community banks are coming up with solutions, Walker said. Denver-based Bankers’ Bank of the West was formed to cater specifically to community banks, providing low-cost services including help with compliance.

An older piece of banking regulation, the Bank Secrecy Act, has been

imposing rules on banks for years, but with new developments in federal banking rules pertaining to marijuana that are especially pertinent in Colorado, there now is an extra regulatory burden.

The Bank Secrecy Act was passed in 1970 to help detect and prevent money laundering. Specific to the legalization of marijuana, this act matters because it requires banks to fill out paperwork and other tasks if they believe that a customer is engaging in illegal activity. The Federal Deposit Insurance Corp., the federal regulator for banks, still classifies providing banking services to marijuana businesses as illegal.

Last month, the U.S. Department of Justice and the Financial Crimes Enforcement Network issued guidance that banks would not be prosecuted for serving marijuana businesses in states where marijuana had been legalized, something that many considered a “green light” for marijuana banking.

Instead, the guidance “made that light redder than ever,” Childears said. Banks still cannot accept deposits or otherwise provide services to marijuana businesses because the FDIC does not allow it. In order to change this, Congress will have to pass legislation, said Childears.

But with the guidance, the DOJ and FinCEN added an extra regulatory burden to banks, said Childears. Now banks’ suspicious-activity reports, which they must fill out when they notice something they think may be connected to illegal activity, must be broken down into three separate reports. Banks were also given 24 new “red flags,” that they must keep an eye out for, Childears said.

“Banks must more closely review transactions, which requires lots of staff,” he said.

Molly Armbrister can be reached at 970-232-3139 or marmbrister@ncbr.com. Follow her on Twitter at @MArmbristerNCBR.

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Start With Trust



New investments keep Weld schools connected

BY MAGGIE SHAFER
news@ncbr.com

For the Weld RE-4 School District, 2014 stands to be a momentous year.

With the announcement of a new fiber connection for two of its schools and Chromebooks for student testing, the district is making big investments in new technologies. Trevor Timmons, the district's director of technology, shared why he thinks they'll pay off.

Question: What drove the decision to build a fiber-optic connection between Severance and Windsor? How will this affect the district?

NEWSMAKER Q&A

Answer: The Weld RE-4 School District is made up of eight schools – six in Windsor and two in Severance. Several years ago, before Severance Middle School and Range View Elementary were built, the district worked with the town of Windsor to jointly install fiber-optic cables throughout the town. This allowed the district to connect all of its Windsor-area schools at a high speed (the town's facilities also are interconnected using the same fiber route). Windsor High School and Windsor Middle School connect to the district office at 10 gigabytes per second while our Windsor-area elementary schools connect at 1 gbps. These speeds can be easily increased by simply swapping out devices at each end of the fiber.



Trevor Timmons

By contrast, Severance Middle School and Range View Elementary connect to the district office at a combined 1 Gbps using a leased line. Installing our own fiber will provide a significantly faster connection, facilitate connectivity to potential future schools in the area and pay for itself several times over when compared with the current lease cost.

As technology has become more readily available, learning has evolved. It is not uncommon to find teachers or students using high-speed Internet connectivity to research or collaborate with

others. They routinely use bandwidth-intensive resources such as YouTube or Google Earth to allow students to explore topics in greater depth. It is critical that our community of learners has ubiquitous access to these resources; at present, it is difficult to achieve this type of access consistently at SMS and RV.

Q: Where did the \$600,000 come from for the connection? How does that amount compare with the rest of the district's technology budget?

A: Seeing this project as a high priority, the Weld RE-4 Board of Education approved a one-time transfer of \$600,000 from district reserves for this project at its December board meeting. The total cost of this project is roughly equivalent to the rest of the district's technology expenditures this year.

Q: Of all the different tablets out there, why did the school decide to go with Chromebooks? How do you plan to incorporate the new hardware into the curriculum?

A: Chromebooks are quickly becoming popular in K-12 schools across the country because of their comparably low price point, ease of management and reliability. A Chromebook with the management suite can be purchased for about half the price of an iPad, and requires less setup and ongoing support than most other devices. Chromebooks are based on a web browser, so there is very little software that needs to be installed.

It is important to note, however, that Chromebooks are not suitable for all situations. There is

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The net result is that overhead continues to increase, things slow



SMALL BUSINESS ADVISER

Carl Dierschow

down, and you lose innovation. This is one of the most powerful reasons why upstart companies can succeed at the expense of the larger incumbents.

Your challenge is to constantly look for opportunities to achieve improvement through

subtraction, removal and optimization. You want to improve speed, reduce cost and eliminate unnecessary overhead whenever possible.

It's not easy, of course. But here are some areas to look for.

A great place to start is to look at processes which were put in place long ago and might have become obsolete. There may be reports that no one is paying attention to anymore, or data being gathered which is no longer relevant.

Look to reduce chains of overhead.

Multiple approval steps should be reserved for high-risk situations, not where you can trust your folks to do the right thing.

Help people to have jobs where they can make their own decisions, rather than seeking group consensus. This is tricky because you'll balance this against the need for alignment and visibility. But employees are generally more productive when they're not waiting for others.

Align your people around the mea-

► See **Dierschow, 25A**

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BizWest merges papers, announces launch of new regional publication

BY BIZWEST STAFF

Boulder-based BizWest Media LLC will combine its two biweekly business publications into a single print edition that will launch March 21.

Its new publication, known as BizWest, will consolidate the Boulder County Business Report and the Northern Colorado Business Report. The combined publication will have initial circulation of 9,000 and will provide ongoing news coverage of Boulder, Broomfield, Larimer and Weld counties, as well as the Denver-Boulder Corridor.

BizWest will continue its morning and afternoon online news reports, as well as the biweekly print edition.

Chris Wood, and his partner Jeff Nuttall, founded the Northern Colorado Business Report in 1995 after joining forces with the company that owned the Boulder

County Business Report, which was founded in 1982.

“This is a very exciting new venture for our company,” said Nuttall. “When we launched the Northern Colorado Business Report in 1995, we saw the increasing convergence of the economies of Larimer and Weld counties. We’re now seeing the same sort of business, government and political connections between the Boulder Valley and Northern Colorado.”

The region is one of the most dynamic, innovative areas on the Front Range, Wood said, and has numerous entities in common, including research universities, a host of federal labs and businesses whose service areas cross multiple county lines. The fast-growing region is projected to have nearly 1 million residents by 2015.

“If we were to look at these four counties from scratch today, we would be launching one paper, not two,” Wood said.

The new editorial initiative will help streamline the news division, expand online news offerings, reduce redundant coverage and provide advertisers a greater reach, he said.

Nuttall and Wood, in addition to serving as managers of BizWest Media, will serve jointly as publishers of BizWest. Jerd Smith, currently the editor of the Northern Colorado Business Report, will serve as executive editor of the new publication, while Doug Storum, editor of the Boulder County Business Report, will assume the role of editor.

As a result of the consolidation, four positions will be eliminated and three new posts will be added, for a net staff reduction of one. The publishing company will maintain offices in Boulder and Fort Collins.

BizWest Media LLC also publishes the Cheyenne-based Wyoming Business Report, which is not affected by the move.



Nuttall

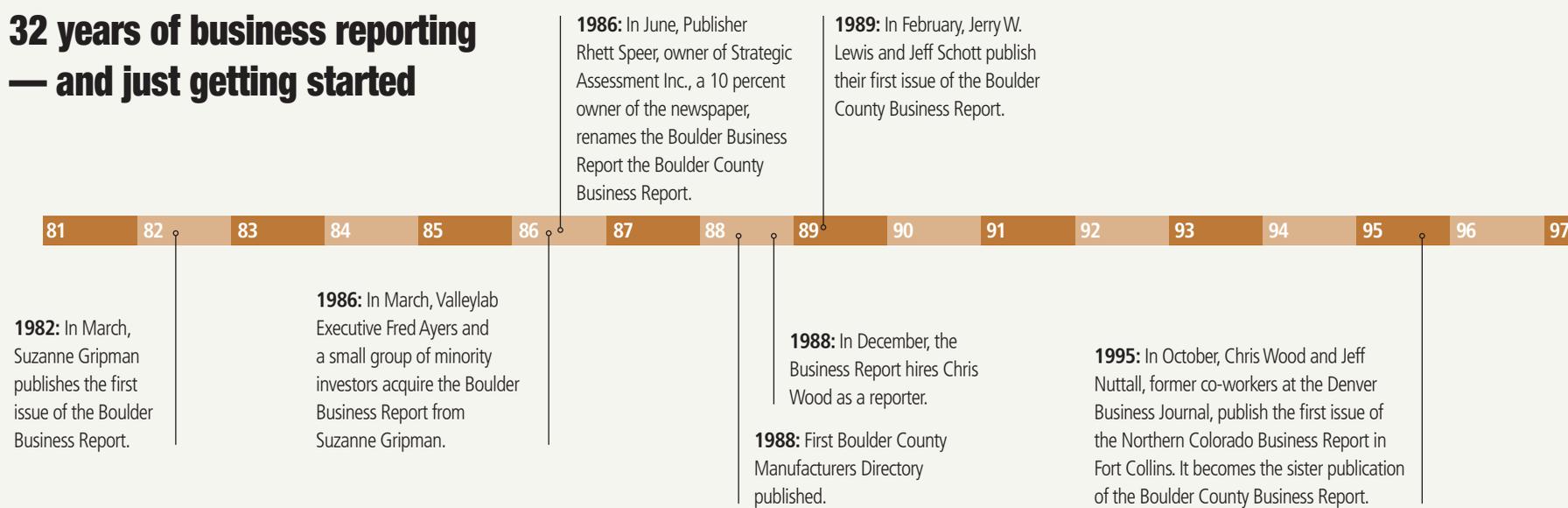


Wood

“When we launched the Northern Colorado Business Report in 1995, we saw the increasing convergence of the economies of Larimer and Weld counties. We’re now seeing the same sort of business, government and political connections between the Boulder Valley and Northern Colorado.”

Jeff Nuttall
MANAGER
BIZWEST MEDIA LLC

32 years of business reporting — and just getting started



BizWest's news staff: Who we are

Reporter **Molly Armbrister** covers banking, finance, health care, insurance and other beats for BizWest.



Armbrister grew up in the Colorado farming town of Burlington, and received a bachelor's degree in technical journalism from Colorado State University in 2010. Her work has been published in daily and weekly newspapers in Colorado. She has received fellowships from the Society of American Business Editors and Writers, The Commonwealth Fund and the Association of Health Care Journalists, and has received awards for her news coverage from the Society of Professional Journalists. She is a 2013 graduate of the Leadership Northern Colo-

rado program.

She can be reached at 970-232-3139 or marmbrister@ncbr.com. Follow her on Twitter at @MArmbristerNCBR.

Dallas Heltzell is a copy editor and writer for BizWest. He has lived in Colorado since 1979 and worked in the newspaper business since 1973, serving in roles including sports writer, wire editor, news editor, outdoor columnist and online news producer. His resume includes stints at the St. Louis Post-Dispatch, Denver Post, Colorado Springs Gazette and Longmont Times-Call. A graduate of the University of Missouri School of Journalism, Heltzell volun-



teers at KRFC-FM in Fort Collins.

He can be reached at 970-232-3149 or dheltzell@bcbcr.com. Follow him on Twitter at @DallasHeltzell.

Reporter **Joshua Lindenstien** covers technology/startups and real estate/con-



struction for BizWest, with some outdoor products, natural foods and craft breweries mixed in. Lindenstien began working for BizWest in May 2013 as a reporter for the Boulder County Business Report, where he also interned in another lifetime. He came to BizWest following a nine-year run covering prep, college and pro sports at the Boulder Daily Camera, most recently serv-

ing as editor of BoCoPreps.com. He owns a bachelor's degree in journalism and a minor in business from the University of Colorado Boulder.

He can be reached at 303-630-1943 or jlindenstien@bcbcr.com. Follow him on Twitter at @JoshLindenstien.

Reporter **Steve Lynn** covers energy, agriculture, education, transportation and other beats for BizWest.



Raised in Colorado Springs, Lynn studied history at the University of Colorado Boulder and journalism at the University of Kansas. His work has been published in daily newspapers in Colorado, New Mexico and Kansas. He has won

A new era of business journalism begins now

Why combine two long-standing business journals into one?

That's a question we honestly haven't heard since we announced Feb. 26 that we were consolidating the Boulder County Business Report and the Northern Colorado Business Report.

The dominant response has been something like, "It makes sense."

So, what does the market know? Quite simply, that these regions have

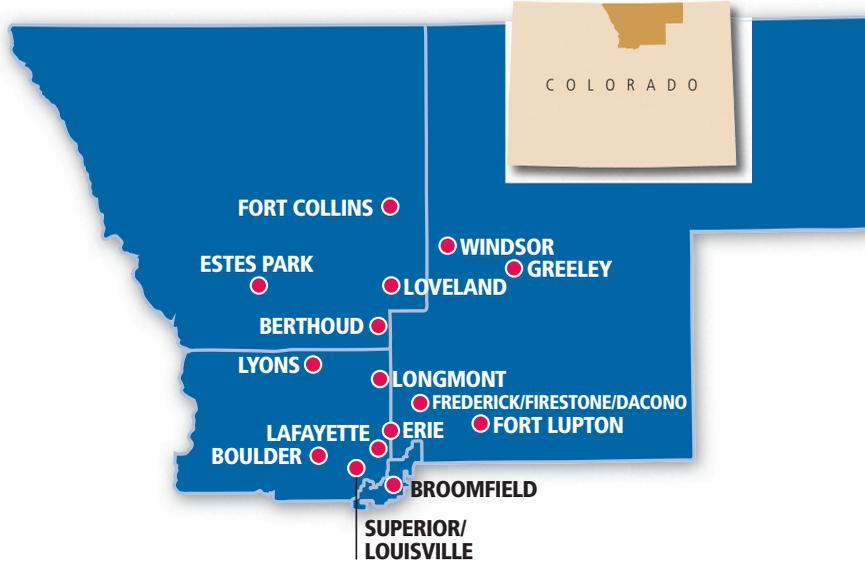
PUBLISHER'S NOTEBOOK

Christopher Wood

been converging for years. Looking back, connections have been common

among Boulder, Broomfield, Larimer and Weld counties for years. (Think the Del Camino area of Weld County, which bears a Longmont address.) Longmont itself stretches into Weld County, and much of the growth in Erie has been across the Weld County line.

A recent commuting study for Longmont found that one of the major sources of in-bound workers hailed from Loveland in Larimer County. It pretty much takes the same amount



of time – sometimes less – to travel from the Colorado Highway 119 interchange at Interstate 25 to Loveland at U.S. Highway 34 that it does to drive from Longmont to Boulder on the Diagonal Highway at rush hour. Broomfield, too, abuts Weld County at I-25 and Colorado Highway 7.

The ties that increasingly bind these communities have grown much deeper than commuting patterns and municipal boundaries. Businesses of every type have expanded from one

county to another. Some of those connections include:

- Boulder-based W.W. Reynolds Cos. long has been one of the largest owners of commercial office space in Fort Collins.
- Boulder-based Aurora Organic Dairy's main operation is in Platteville in Weld County.
- Elevations Credit Union of Boulder has expanded into Loveland and recently announced plans to enter the Fort Collins market.

• Loveland-based McWhinney is developing North Park, a commercial project in Broomfield.

• Loveland's Home State Bank has expanded into Longmont and Lafayette. Add connections between universities, financial institutions, restaurants, retailers, service companies, accounting firms and law firms, and you begin to get a picture of the convergence.

That's especially true on the health-care scene, where Longmont United Hospital has opened the Indian Peaks Medical Center in Frederick, Exempla Good Samaritan Medical Center has purchased land in Firestone, Centura Health (parent of Avista Adventist Hospital in Louisville), has announced plans for a facility in Dacono and University of Colorado Health, one of Northern Colorado's dominant providers, has announced new facilities in Broomfield and Boulder.

Such connections, and countless more like them, demonstrate the need for one business publication to cover a region of a million people and 28,000 businesses.

Christopher Wood is publisher of BizWest. He can be reached at 303-630-1942, or via email at cwood@bcbr.com.

1999: Northern and Boulder County business reports change publication schedule from monthly to bi-weekly.

2008: In February, Brown Media Holdings acquires Boulder Business Information Inc. from Jerry Lewis, Jeff Schott and Jirka Rysavy. The sale included a majority in the Northern and Wyoming business reports. Chris Wood becomes publisher of the Boulder County Business Report, and Jeff Nuttall becomes publisher of the Northern Colorado Business Report.

2010: In April, Brown Media Holdings files for bankruptcy. Boulder County Business Report is taken over by Ohio Community Media LLC, a consortium of banks.

2000: In April, Nuttall and Wood launch the Cheyenne-based Wyoming Business Report.

2011: Chris Wood, Jeff Nuttall and investors form BizWest Media LLC and acquire the Boulder County Business Report from Ohio Community Media LLC. BizWest Media becomes the holding company for the Northern Colorado Business Report, the Wyoming Business Report, and the Boulder paper and a majority interest in its data and software company, DataJoe LLC.

2014: In March, BizWest Media combines the Northern and Boulder business reports into one regional publication covering Larimer, Weld, Boulder and Broomfield counties, as well as the Denver-Boulder corridor.

awards for his news coverage from the Society of American Business Editors and Writers, Alliance of Area Business Publications, Colorado Press Association and Society of Professional Journalists.

He can be reached at 970-232-3147 or slynn@ncbr.com. Follow him on Twitter at @SteveLynnNCBR.

Jerd Smith is executive editor of BizWest. She has more than 30 years of experience as a reporter and editor. She joined BizWest Media as editor of the Northern Colorado Business Report in April 2013. Smith has had stints as a reporter and editor at the former Rocky Mountain News, the



Boulder Daily Camera and the Denver Business Journal. She graduated from the University of Evansville (Ind.) in 1981 with a bachelor's degree in political science. She completed her master's degree in journalism at Northwestern University in 1989. Her work has been honored by the Associated Press, Colorado Press Association, Society of Professional Journalists, American Planning Association and Stanford University, among other organizations.

She can be reached at 303-630-1951 or jsmith@ncbr.com. Follow her on Twitter at @JSmithBizWest.

Doug Storum is editor of BizWest. He has been a reporter, photographer and editor for 36 years. He was editor of the Boulder County Business Report for the past six years after serving as its manag-



ing editor from 2000 to 2007. He has held various positions in newsrooms of the Durango Herald and Four Corners Business Journal, both in southwestern Colorado, and the Sanford Herald in Florida. He graduated in 1971 from the University of Central Florida and served two years in the U.S. Army. Storum was a minor-league baseball player in the Pittsburgh Pirates' organization in 1969 and 1970.

He can be reached at 303-630-1959 or dstorum@bcbr.com. Follow him on Twitter at @DStorumBizWest.

Mariah Tauer is research manager for BizWest. Tauer maintains a database of



more than 30,000 companies across Boulder, Broomfield, Larimer and Weld counties and creates lists and directories related to the numerous industries BizWest

covers. She grew up in Kremmling, Colo., and received her bachelor's degree in journalism and technical communication from Colorado State University in 2011. Prior to joining BizWest in 2011, Tauer had internships at publishing companies in Los Angeles and Washington, D.C., and spent her school years at CSU working in the English department.

She can be reached at 303-630-1961 or mtauer@bcbr.com. Follow her on Twitter at @MTauerBizWest.

BRIEFCASE

BRIEFS

Longmont-based **ARC Group Worldwide Inc.** (Nasdaq: ARCW) said its division, 3D Material Technologies LLC, bought two Electro Optical Systems M 280 Direct Metal Laser Sintering industrial 3-D printers for the company's Colorado production facility. The 3-D printers will increase the division's capacity to manufacture complex parts out of stainless steel, maraging steel, cobalt chrome, titanium and aluminum.

CONTRACTS

Denver-based **studioINSITE** was selected by the Fort Collins Downtown Development Authority to lead a group of local and regional design and engineering consultants to revitalize the historic Old Town Square. Jim Leggett of studioINSITE was a member of the original Old Town Square architectural team in the 1980s.

Niwot-based **Bootstrap Brewing Co.** entered into an agreement to rent **Sanitas Brewing Co.'s** brewing tank part time as Bootstrap tries to ramp up production and distribution. The alternating proprietorship deal will allow Bootstrap to brew at Sanitas and begin canning its Insane Rush IPA. Sanitas opened in September in a 15,000-square-foot space at 3550 Frontier Ave. in Boulder with plenty of room to spare. But Bootstrap, which opened in summer 2012 with 1,200 square feet, now occupies all 3,200 square feet of its building at 6778 79th St. in the Cottonwood Square shopping center – and quickly is running out of brewing capacity.

Sierra Nevada Corp. expanded its collaboration with NASA's Marshall Space Flight Center in Huntsville, Ala., as the company gears up for the first orbital launch of its Dream Chaser spacecraft in 2016. Sierra Nevada, which has its Space Systems division based in Louisville, also signed an agreement to work with Teledyne Brown Engineering in conjunction with the deal with the MSFC.

DEADLINES

The deadline is May 13 for contributions to a "Unity in the Community" capital campaign to raise funds to expand the **Longmont Museum & Cultural Center**. Ninety-eight percent of the \$4.5 million goal has been raised, and organizers are looking for 20 businesses to form teams and compete to raise a minimum of \$3,000 each. Expansion of the museum at 400 Quail Road will include a 250-seat auditorium, atrium event space and new education and meeting space. Teams are asked to sign up through Stacy Cornay at scornay@comm-concepts.com or 303-651-6612.

GRANTS

CSU Ventures, the technology commercialization agent for Colorado State University, funded several projects through its new Creative Works Awards program. CSU Ventures launched the new program this year to support innovative research projects in the social sciences, humanities and the arts – areas that often fall outside of the traditional focus of most technology transfer offices. CSU Ventures awarded: \$13,044 to **Juyeon Park**, a design and merchandising professor in the College of Health and Human Sciences, to develop a new line of hospital gowns to replace the "one-size-fits-all" version that was introduced in the 1920s and is still used today; \$5,500 to **Joseph Patrick Cannon** and **Brian Fugate**, marketing and business management professors in the College of Business, to test Active82Learn, a web-based software application that provides online-instructors a platform to deliver course materials through active-learning methods; \$5,950 to **George Morgan**, education professor, and **Karen Barrett**, human development and family studies professor, both in the College of Health and Human Sciences, to test a computer-based tool that measures preschoolers' motivation to learn and whether they are ready for school; \$5,000 to **Toni Schindler Zimmer-**

man, Shelley Haddock and **Jen Krafchick**, human development and family studies professors in the College of Health and Human Sciences, to expand the CSU Campus Corps model to other universities; \$6,300 to **Antero Garcia**, an English professor in the College of Liberal Arts, to develop the Educator's Design Toolkit, a packaged collection of games and guides for educators so they can create and implement games to aid learning; and \$5,000 to **Nathaniel Riggs**, a human development and family studies professor in the College of Health and Human Sciences, to further develop the evaluation of Connected Minds, a school-based violence and bullying prevention curriculum.

Dennis Repp, businessman and Colorado State University alumnus, donated \$1 million to a university program serving veterans. The gift raises Repp's contributions to the New Start Program to more than \$2.5 million. CSU announced another more than \$1.5 million donation from Repp in August. Repp started Storage Technology Corp. in Louisville. Repp donated \$50,000 to help start the CSU program. He later gave the \$1.5 million to establish the Repp Distinguished Veterans Fund supporting New Start. The program is free for student veterans thanks to Repp's contribution. Repp's latest \$1 million contribution will help better track the progress of program participants from college entry to graduation and beyond. The gift will fund a research director for the program. Aaron Eakman, assistant professor of occupational therapy at CSU, will serve in the position. Repp's gift also will fund additional staff for the program, which serves 40 student veterans.

Bank of Colorado donated \$50,000 to the construction of the Center of Agricultural Education located at Colorado State University's ARDEC Research Campus, which will train new generations of agricultural teachers and leaders. The Center for Agricultural Education will be constructed at the CSU research farm north of Fort Collins when the university and Colorado FFA Foundation have fulfilled a \$3.3 million fund-raising goal.

The Broomfield-based Ball Corp.'s **Ball Foundation** in 2013 awarded approximately \$2.4 million to nonprofit organizations operating in U.S. communities where Ball Corp. (NYSE: BLL) employees live and work. The foundation focuses its investments on education, recycling and community engagement.

KUDOS



Deni La Rue, shown with Brian Hughes, executive director of public-access radio station KRFC-FM 88.9 in Fort Collins, won first place as "best talk show host in the major-market category from the Colorado Broadcasters Association. She also won second place for public-affairs programs for "KRFC/Community at Work." La Rue, public information manager for Larimer County, interviews county staff and officials who provide the programs.

Brian C. Baldwin celebrated his 35th anniversary as a financial representative of Northwestern Mutual Insurance Co. in Fort Collins. He earned a bachelor's degree in business administration from Colorado State University in 1979.

Ryan Yoder, managing director of Northwestern Mutual Insurance Co. in Fort Collins since 2004, received the company's Managing Director Achievement Award, which recognizes overall excellence in district network office development, including productivity, recruitment and retention of financial representatives, and persistency in serving and retaining clients.



Yoder

MERGERS & ACQUISITIONS

Lakewood-based **TZA Water Engineers Inc.** merged with **Lamp Rynearson & Associates Inc.**, a civil engineering, surveying, and planning firm with more than 130 employees and offices in Fort Collins, Omaha, Neb., and Kansas City, Mo. Under the new corporate structure, Bruce Kroeker, TZA president, will lead Lamp Rynearson's operations in Lakewood.

Broomfield-based **MWH Global Inc.**, a provider of consulting, environmental engineering and construction services, received the American Council of Engineering Companies' Gold Award for its work on Puget Sound Energy's Lower Baker Floating Surface Collector project near Concrete, Wash.

MOVES

Vision Graphics Inc., a Loveland-based commercial printing and marketing company, will relocate its print production from Loveland to its Denver marketing and fulfillment facility by fall. Vision will maintain a satellite office in Loveland at a site to be determined. The Denver facility is at 5105 E. 41st Ave.

GH Phipps Construction Cos.' Northern Colorado office moved to 4800 Innovation Drive, Fort Collins.

OPENINGS

Less than two years after adding a Denver location, Fort Collins-based **Burns Marketing** announced plans to open a branch in London on May 1. Ben Kay, interactive director of strategy, will spearhead the expansion; he has worked with the British Broadcasting Corp. and Bacardi Global Brands.

Louisville-based information technology governance, risk and compliance software company **Coalfire Systems Inc.** opened an office in Manchester, United Kingdom, its first outside the United States.

Dunkin' Donuts opened its first shop in Boulder at 3235 28th St. on March 4. The restaurant and drive-through is open from 4:30 a.m. to 11:30 p.m. seven days a week.

PRODUCT UPDATE

Boulder-based SolidFire Inc., maker of all-flash storage systems for data centers, introduced Version 6 of its **Element OS**, named **Carbon**, and a new set of enterprise-class features into its all-flash array. The company said new functionality will be generally available in the second quarter of this year.

Boulder-based **KDB Software Inc.** launched Reflections, a software tool designed for baby boomers to document family histories, recount life experiences, and solicit thoughts and advice for sharing with family, friends and future generations. Reflections takes users through a simple interview process to create a series of e-books of their lives, similar to an encyclopedia. The volumes include "Me," "Family," "Friends," "Journey," "Regrets," "Bucket List," "Advice" and "Ramblings." The result is a psychographic compilation of morals, values and attitudes that define each individual.



Ayre Acoustics Inc., an 18-person company that has been doing business in Boulder since 1993, launched music icon Neil Young's Pono-Music digital music player, which was introduced by Young at the South by Southwest festival in Austin, Texas.

Boulder-based **Rudi's Organic Bakery Inc.** launched Organic White English Muffins, Organic Pretzel Rolls and a new recipe for its Organic Hot Dog Rolls and Hamburger Buns. Rudi's Gluten-Free Bakery announced new Cherry Almond Bars, Heat & Serve Ciabatta Rolls, Deli Style Sandwich Bread, Double Fiber Sandwich Bread and Savory Herb Stuffing.

Instead of flushing away human waste, how about burning it to save water? That's the idea behind a solar-powered, waterless toilet developed at the **University of Colorado-Boulder**, with the help of a \$77,000 grant from the Bill and Melinda Gates Foundation. The device is designed to help some of the 2.5 billion people lacking safe and sustainable sanitation around the world, including in India where it will be unveiled this month. The toilet converts human waste to sterilized "biochar," a highly porous charcoal.

Lyons-based **Sol Bites Inc.**, doing business as Two Rivers Foods, launched SolBites Cracker Sandwiches in four flavors: chocolate peanut butter, maple peanut butter, peanut butter honey and nut-free cinnamon sunflower butter.

Boulder-based **Olomono Nut Co.** launched Vim Vinegar and Sea Salt Almonds, the first of many flavors planned for its new dry-roasted, lightly salted and savory snack line.

Boulder-based **Squerb Inc.** launched a public beta of the first multidimensional online opinion graph.

Print industry veteran **Jordan Darragh** launched PrintReleaf Exchange, a cloud-based software program that reverse-calculates paper consumption into the number of trees needed to "releaf" the paper used. Darragh created the program in his Lafayette basement and launched it from his Louisville office.

The video subscription service of **Gaiam TV**, a division of Boulder-based Gaiam Inc. (Nasdaq: GAIA), is available via the Gaiam TV app in Apple's App Store. Subscribers can view a collection of more than 6,000 titles of unique video content for use with iOS tablets. Designed and developed by Cainkade, the new app lets subscribers watch yoga videos, fitness classes, documentaries and original programming.

If you have an item to share about a promotion, job change or career news of note, email it to Dallas Heltzell at dheltzell@bcbcr.com or mail it to Briefcase at BizWest, 1790 30th St., Suite 300; Boulder, CO, 80301. Items to be considered for a specific issue must be received three weeks prior to publication date.

TIME OUT



COURTESY GREELEY CHAMBER OF COMMERCE

From left, Tony Trevino of the Weld County Clerk and Recorder's office, Gage Ostoff of Realtec; Levi Gain of Doug's Carpet & Upholstery Care, University of Northern Colorado communications student Lexi Love and Brad Inhulsen of Sears Real Estate attend the Young Professionals gathering in Greeley.



COURTESY GREELEY CHAMBER OF COMMERCE

Mollie Lane, left, and Troy Alsobrook, right, both of the Greeley Tribune, join Christina Wilkening of Fairfield Inn, center, at a March 6 Greeley Young Professionals gathering hosted by Pellegrini Ristorante Italiano.



COURTESY GREELEY CHAMBER OF COMMERCE

From left, Romia Pritchett of RC Auto Detailing and Carpet Cleaning, Ryan Mausbach of American Family Insurance and Ryan Mayeda of Mayeda Family Chiropractic meet at the March 6 Greeley Young Professionals gathering.

Submit your event photos for BizWest's Time Out page!



Email your event photos to Dallas Heltzell, dheltzell@bcb.com. Include complete identification of individuals.



Make it easy for customers to see you're the one.

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**Realities For Children's Business Members
Make it their business to make a difference**



Realities For Children Charities is a 501c3 non-profit organization dedicated to providing for children in Larimer County who have been abused, neglected or are at-risk. In order to maintain 100% distribution of donations; we have over 150 local businesses underwrite our administrative expenses. Whenever you shop, dine or hire one of these businesses, you are becoming part of the solution to child abuse in our community.

We Welcome These New Business Members!



Your membership fee is a tax deductible business marketing expense. We will provide you with comprehensive marketing benefits AND you will be giving back to the most vulnerable members of our community.



Realities For Children provides for the unmet needs of children who have been abused, neglected or are at-risk by uniting local businesses, youth agencies and the community in collaborative and mutually beneficial service.

For more information on becoming a Business Member or for a listing of all Business Members, please call 970.484.9090 or visit www.RealitiesForChildren.com.

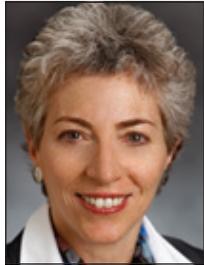
ON THE JOB

ADVERTISING/MARKETING

Natalie Riquelme joined Lafayette-based The Creative Alliance as a client services manager. Previously, Riquelme was a learning and development manager at SDL International, an information technology and services company. She also worked as a project manager for the company. Riquelme earned a bachelor's degree in business administration and an International Business Certificate from the University of Colorado-Boulder's Leeds School of Business.

BANKING/FINANCE

Mimi Goodman was promoted to vice president/trust officer in the wealth-management division of Colorado State Bank and Trust. Responsible for supporting and developing trust relationships in the Boulder area, she is located at the bank's branch at 1505 Pearl St., Suite 105, Boulder.



Goodman

Nathan Ewert was promoted to president of consumer banking at Adams Bank and Trust. He has more than 18 years of finance and banking experience. He earned a bachelor's degree from the University of Nebraska-Lincoln and a master's from Loyola University in Chicago, and graduated with honors from the Colorado Graduate School of Banking program in Boulder. He is board secretary for the Thompson Education Foundation and is a member of the Loveland Sertoma Club. Headquartered in Ogallala, Neb., the bank has 18 offices in Colorado, Nebraska and Kansas.

ECONOMIC DEVELOPMENT

Jennifer Pinsonneault, Boulder Economic Council director of marketing and communications, is beginning work as the city of Boulder's business liaison, giving the city's economic vitality office greater reach in working with area companies. Pinsonneault's new job is a two-year, fixed-term position for 2014 and 2015 that will support economic vitality coordinator Liz Hanson.

Naturally Boulder, which nurtures startup natural-foods companies and promotes Boulder and the Front Range as the epicenter of the natural-products movement, announced the results of elections for its 2014 officers and board. **Bill Capsalis**, founder of MarkEnomics LLC, was elected president. **Jennifer Margoles**, general manager of 34 Degrees, and **Blake Waltrip**, chief executive of Quinoa Corp., will be co-vice presidents. **Rob Goldstein**, shareholder at Polsinelli, was elected treasurer. **Edmee Knight**, sustainability manager for Alfalfa's Markets, and **Adriane Little**, marketing manager for the Earth Balance division of Boulder Brands, will be secretaries of the board. Elected to the board for two-year terms are: Knight; **Joe Beuprez**, general manager of Eagle's Wing Natural Bison and president of Phosphene Consulting; **Alex Hanifin**, head of innovation marketing at Rudi's Organic Bakery; **Clif Harald**, executive director of the Boulder Economic Council; **Jason Vieth**, vice president for strategic planning and business development at White-Wave Foods Co.; **Nicole Vilegi-Sandage**, sales and marketing manager at Fresca Foods; and **Steve Wangler**, vice president for sales at SPINS. Re-elected to second two-year terms were: **Paul Raab**, senior vice president and partner at Linhart Public Relations; and **Mike Van Arsdale**, regional sales manager at Presence Marketing.

EDUCATION

John P. Hayes, University of Florida Institute of Food and Agricultural Sciences dean for Research, was selected as the new dean of the Warner College of Natural Resources at Colorado State University. Hayes, director of

the Florida Agricultural Station in Gainesville, will begin his new position at CSU on June 1. He will replace Joyce Berry, who served in the position from 2004 to 2006 and returned to the position in 2009.

FOOD AND BEVERAGE

Broomfield-based Famous Brands International, the parent company of TCBY Yogurt and Mrs. Fields Cookies, appointed **Joyce Hrinia** and **Joseph Nasr** to its board of directors. Hrinia serves as managing partner of A&R Strategy Partners, a marketing firm. Nasr serves as a director at Z Capital Partners LLC, a private-equity firm with approximately \$1.5 billion of regulatory assets and committed capital under management.

Thomas Ruprecht, formerly of New Planet Brewing, was hired as chain sales manager for Longmont-based Left Hand Brewing Co.

GOVERNMENT

The city of Boulder hired **Joyce Lira** as its human resources director effective April 21. Lira was selected from approximately 300 applicants in a national search. She will assist the city's 1,200 union and non-union/management employees. Lira has 30 years of human resource experience and was director of human resources for the city of North Las Vegas, Nev., population 223,491, until April 2013. Lira's annual salary is \$148,000.

HEALTH CARE

Carlene Crall was named vice president for human relations at Lafayette-based TRU Community Care, formerly HospiceCare of Boulder and Broomfield Counties. She has more than 30 years of human-resources experience, including more than 20 in the health-care industry. She previously served on the executive teams of health systems along the Front Range, including Memorial Health System in Colorado Springs and, most recently, Cheyenne Regional Hospital in Cheyenne, Wyo. An Ohio native, Crall graduated from Bowling Green State University with a degree in hospital personnel administration.



Crall

Juan Rodriguez, a family medicine physician, joined Banner Health and is seeing patients at the Banner Health Clinic at 1300 Main St. in Windsor. He specializes in sports injuries, pediatrics, adult medicine, preventive care and chronic medical conditions such as hypertension, diabetes, COPD and asthma. A graduate of Ohio University's College of Osteopathic Medicine, he completed his internship and residency at the University of Colorado Family Medicine Residency Program at Swedish Medical Center in Englewood.



Rodriguez

INFORMATION TECHNOLOGY

Paul Ford was hired as vice president for product and marketing at Boulder-based SendGrid Inc., a developer of a cloud-based e-mail delivery infrastructure. Ford will lead global marketing efforts, overall product strategy and new product creation. He has two decades of



Ford

technology sector experience, with an emphasis on infrastructure-as-a service and software-as-a-service organizations. He most recently served in senior marketing and business development capacities at Softlayer Technologies, an IBM company.

INSURANCE

Brian Campbell, a financial adviser with Northwestern Mutual Insurance Co. in Fort Collins, was appointed as a field director in the Northern Colorado/Southern Wyoming area. He has worked with Northwestern Mutual since 2006, first as an intern while attending Colorado State University and later as a full-time financial adviser and a college unit director. An Arvada native, he received a bachelor's degree from Colorado State University in 2007.



Campbell

INTERNET

Doug Thoutt was named senior vice president for corporate strategy and development at Affiniti LLC in Broomfield, a broadband services provider that serves underserved communities.

LEGAL

Sharon Caulfield, an attorney with Caplan and Earnest LLC in Boulder, was named to the board of the Colorado Chapter of the American Association of Health-care Administrative Management. She has practiced health-care law for more than 30 years. She also has a background in employment law, including health-plan design for public employers, and health-plan denial appeals. She has been selected annually since 2007 to the Best Lawyers in America list, and has been named a Colorado health care Super Lawyer multiple times.



Caulfield

Jessica Groom joined Fort Collins-based Coan, Payton and Payne, LLC, working as a paralegal with Peter Scott and Michelle AmRhein as part of the firm's estate-planning team. She has worked as a legal assistant and paralegal in Fort Collins since 2004.



Groom

MEDIA

Kenneth Amundson joined Boulder-based BizWest Media LLC as vice president for operations. He will oversee internal operations for the company, which publishes business journals, magazines and directories in Colorado and Wyoming. He will divide his time between BizWest Media's offices in Boulder and Fort Collins. Amundson served as managing editor of the Loveland Reporter-Herald from 1987 to 1998, when he was named assistant to the publisher at Longmont-based Lehman Communications Corp. He was named general manager of the Long-



Amundson

mont Times-Call in 2006. In 2007, he became editor and general manager of the Loveland Reporter-Herald, a position he retained until May 2011, shortly after Lehman Communications was purchased by Prairie Mountain Publishing Co. He spent the past two years overseeing publishing operations for Ballantine Communications Corp., a Durango-based operator of newspapers, telephone directories and digital services in southwest Colorado and New Mexico. Amundson and his wife, JoEllen, also own a Curves health and fitness facility in Loveland.



Davis



Doyle

REAL ESTATE

Broker associate/partners **Natalie Davis**, **Cindy Kutin**, **Kathy Beck**, **Chris Doyle** and **Chad Brent** of The Group Inc. Real Estate, which has offices in Fort Collins and Loveland, have received awards or certifications. Davis was awarded the Seniors Real Estate Specialist designation by the National Association of Realtors after completion of a comprehensive course in understanding the needs, considerations, and goals of real estate buyers and sellers aged 55 and older. Kutin earned a Quality Service Certification as measured by Leading Research Corp., based on independently validated customer satisfaction survey results. Beck, Doyle and Brent earned a Quality Service Certified Platinum designation for earning 100 percent client service satisfaction rating in 2013.

Re/Max Alliance added five broker associates across its Northern Colorado office locations. **Louise Creager**, **Jessa Unkrich**, **Mike Engel** and **Jane Spencer** joined the South Fort Collins office. Creager specializes in mountain and rural properties. Unkrich recently moved back to the area after having previously lived in Colorado for 15 years. Engel recently graduated from Colorado State University with a bachelor's degree in business administration, with concentrations in marketing and real estate, and joins the Daniels Group team. Spencer, who obtained her license earlier this year, has lived on the Front Range for 15 years. La Junta native John Lowe, new to the Greeley office, obtained his real estate license in 2005.

Ralph Matt Will joined Cassidy Turley's Fort Collins office as a broker associate. He has 10 years of experience as a licensed real estate broker serving the Northern Colorado area. His in-depth expertise of current market conditions and expansive professional network position him to serve the burgeoning Northern Colorado market. He previously was president and managing broker at North American Real Estate Brokerage.



Will

If you have an item to share about a promotion, job change or career news of note, email it to Dallas Heltzell at dheltzell@bcb.com or mail it to On The Job at BizWest, 1790 30th St., Suite 300, Boulder, CO 80301.

Learn salesperson's 7 keys to victory

Victory for any salesperson is closing deals and achieving the goals to buy things, including a lifestyle for themselves and their families. For many, sales offers a life of personal growth and development. Probably the most difficult of all tasks is being great at human relations. This is why great salespeople make millions over their lifetime.

When victorious, you feel great about what you're doing. If you are struggling, the profession can be daunting and you may be considering another profession. So, here are a few things to keep in mind if you or your salespeople aren't where you want to be in your career in sales:

Success does not come from "one big hit." It comes from consistency. That is, consistent behaviors that generate leads which, in turn, produce consistent results. You must get up every day and "work your plan" – no procrastinating. You can do it! We have a saying at Sandler that you don't have to do a lot of prospecting and selling behavior some of the time. You need to do a little selling and prospecting behavior all of the time.

Sometimes when you are suc-

ceeding, it may feel like you aren't. Sales results come from planting seeds. Things take time to grow, so be patient but persistent.



SALES SMARTS
Bob Bolak

Do you have the wisdom, patience and faith of a farmer?

Support from your family is important.

If you don't have that, find a way to get it. Your family

can either be a source of great emotional support through your ups and downs of selling or a great source of pressure as you work hard for success in the field, but with a strong headwind because of a lack of family support.

No one really works 80 hours per week – no matter how much they brag about it. You can't either. Take a break. Do something for yourself frequently. How about a reward of knocking off early on Friday after a particularly strong week of selling and prospecting behavior, or a cup of your favorite rich coffee after a strong prospecting dialing-set?

The definition of insanity is

“Success does not come from 'one big hit.'”

doing the same thing over and over and expecting a different result. Related to that is something Dave Sandler said: "If your foot hurts, you're probably standing on your toe!" It means that if some of your techniques seem to backfire or make you very uncomfortable, you may be doing something wrong. Get some good training at your craft and give up things that are holding you back. Victory in sales is not so much about how hard you work; it's more related to working smart.

You have the right to lunch once you've paid the price. When you have a success, reward yourself. Share it with family, so that they may enjoy it too and support your career in sales.

If you "go higher in the food chain," let people know who you are inside. You'll find that integrity goes a long way even if you aren't the best with your words. People want to be able to count on you to do the right things. Unfortunately, most salespeople

can't be counted on – and that's coming from a sales trainer – me!

Mark Carruthers was referred to me for training. He was unhappy because he wasn't making money in sales. Yet, he was committed to changing that. So, he enrolled in one of our ongoing courses. Over six months he went from making \$35,000 to \$85,000. Within a year, he was making \$135,000. He went through many uncomfortable changes; he lost friends, but also made new ones. His sales effectiveness grew due to determination, practice and commitment to goals he had set in the training. He got so strong, he's now in charge of 15 salesmen. He's still a client, now in our sales managers' program, because he wants to continue to grow. I remember at one workshop he said to our group, "This stuff will make you uncomfortable, but if you're not uncomfortable, you're not growing."

I love people like that. Maybe you're one too!

Bob Bolak is president of Sandler Training in Boulder. He can be reached at 303-376-6165 or at bbo-lak@sandler.com.

DIERSCHOW from 19A

sure which matter the most to your success. Keeping customers satisfied? That's a top priority. Filling out internal paperwork? Perhaps not so much. Your ideal is to measurably improve the time employees are spending on the things which matter most.

Look for task duplication. As a company grows, it's common that the same work may be done in multiple places. Investigate whether it would be more efficient overall to centralize some of that. Just watch out for creating bottlenecks or adding extra layers of communication.

Tap the intelligence of your workforce. Many people will spot inefficiencies in the workplace, but don't believe their ideas will be appreciated or acted upon. But because they're closest to the work, often closest to your customers, they can highlight huge opportunities for improvement.

Of course you want to examine technology trends. Are there new tools which are common elsewhere which might be valuable to adopt? Often you can reap huge benefits in speed of communication and distributed decision making.

You may even find certain tools you adopted 10 years ago which can be done by something much, much cheaper. Costs have dropped dramatically with certain technologies such as smartphones and tablets.

I sometimes find that long-term partnerships and supplier relationships

provide opportunities to improve processes. Here's the question to ask: If we were going to design the relationship today, what would we change? There might be a shift of responsibilities, new tools and different communications. When you rely on these relationships so much for your success, it may be worth an investment with your partner to reduce inefficiencies.

Look at companies that have some similar characteristics to yours but are in different industries. I constantly see examples where a common practice can be entirely unknown someplace else, simply because it hasn't been accepted as the standard yet.

Finally, look for upstarts that will be taking your customers away. They might not even be in the same industry, but they'll be scrappy and creative, unconstrained by all the processes you've put in place. You may not want to adopt everything they do, but there's probably some great ideas that could help you to become more nimble as well.

When you're trying to fix problems and address issues, you'll often end up adding overhead and slowing things down. That's the path to obsolescence.

Take time to seek out opportunities to streamline, to eliminate, to innovate.

Carl Dierschow is a Small Fish Business Coach based in Fort Collins. His website is smallfish.us.

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Pictured from left to right: Tom Chapman, Brian O'Hanlon and Kurt Mann.

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FIRSTNET from 1A

cation networks bog down.

Bill Malone – director of ADCOM 911, the nonprofit that handles dispatch services for 14 public-safety agencies in Adams County – said such a surge in mobile traffic can have the same effect on first responders in all types of situations, from last summer's Black Forest Fire near Colorado Springs to active shooter situations and major sporting events.

"It just wipes out the system for awhile," said Malone, whose organization is building its own local network that will interoperate with FirstNet's national system. "It's not uncommon. It happens very frequently, really."

Congress established FirstNet in 2012 to remedy such situations. FirstNet, an independent authority within the National Telecommunications and Information Administration, is based in northern Virginia – but it is in Boulder that engineers and other technical and support staff will work to design, test and set specifications for a nationwide network.

This area was chosen in part because of its proximity to the Public Safety Communications Research lab, a joint effort of the National Institute of Standards and Technology and the NTIA located in Boulder. The PSCR already has been focused on research, development and testing to improve first-responder communications.

"We're very excited to move into Boulder," said TJ Kennedy, deputy general manager of FirstNet. "We're tapping the technical expertise that exists, not just at PSCR but also in the area."

Congress has so far allocated \$7 billion for buildout of the FirstNet network, for which Kennedy there is no set timeline.

Operations in Boulder alone will take a year or so to ramp up completely. FirstNet is a one-man band locally at this point, with PSCR operations and technical manager Jeff Bratcher serving as acting deputy chief technology officer of FirstNet. FirstNet is in the process of hiring a CTO who will head the Boulder operations.

In the meantime, Bratcher is doing everything from overseeing the hiring of federal and contract employees to overseeing buildout of the Sterling Circle space, not to mention working



JONATHAN CASTNER

A mobile cell platform is used by engineers at the National Institute of Standards Public Safety Communications Research lab in Boulder to test how well advanced public safety telecom gear performs in the field.

on strategy for FirstNet.

"You name it, I'm doing it," said Bratcher, who expects to have the first employees onboard in Boulder by the end of March. "It's kind of a startup environment within the federal government, so lots of activity."

Plenty of groundwork lies ahead. But once the FirstNet network is built, public safety agencies will be able to buy service on the network just as they might from a commercial carrier. So when duty calls, their own wireless traffic won't be pushed to the side by the general public's text messages, selfies and Facebook posts.

Interoperability also is a major aspect of the network to ensure that agencies can easily communicate with each other. As things stand now, agencies use dozens of different kinds of systems. The Boulder County Sheriff's Office, for example, uses different types of radios than do neighboring counties such as Larimer and Jefferson, making communication across jurisdictions difficult when needed.

The network will rely on public-private partnerships, providing opportunities for Colorado telecom companies. FirstNet has put out requests for information from companies seeking out what current assets they might have,

such as cell towers in remote locations, that would be useful to the FirstNet system. FirstNet also could leverage assets and infrastructure of public agencies looking to use the network.

"It's not greenfield building everything," Kennedy said. "It's certainly going to leverage a lot of what's out there."

Jeff Kohler, cofounder and chief developer of Englewood-based JAB Wireless Inc., the parent company of fixed wireless Internet service provider Skybeam, said companies such as his, Broomfield-based Level 3 Communications and Boulder-based Zayo Group, to name a few, all could help with aspects of the new FirstNet network.

Skybeam, for one, has 350 towers in rural Colorado where FirstNet could lease space to co-locate its equipment or use the Skybeam equipment as a signal relay to another point where FirstNet has its own service.

Since any equipment used on the new network would have to be tested by FirstNet before it could be deployed, Kohler said local companies have an advantage by being located near FirstNet's technical headquarters. FirstNet, in turn, has a bustling telecom industry in this area from which to draw expertise.

"I think there's always something to be said for proximity," Kohler said.

Malone said proximity to the PSCR has been invaluable to ADCOM 911.

ADCOM began building its own dedicated mobile network in 2011 with a federal Broadband Technology Opportunity Program grant through the NTIA. The network was about 85 percent complete when FirstNet was created, and all seven BTOP programs around the nation were put on hold until FirstNet could oversee them and make sure they would meet the new standards and interoperate with the new network.

ADCOM in December signed a spectrum-management lease agreement that allows it to resume buildout of its network. Malone believes the \$6 million network will be completed by

December of this year.

"We will be one of the first local networks that are up under FirstNet," Malone said. "We expect to actually be the first."

Malone said PSCR officials have been on ADCOM's location multiple times to look over equipment and consult on the project.

"NIST is a very important element because they work very closely with manufacturers and vendors and with public safety to test all types of communication devices," Malone said. "NIST being in Boulder was very convenient for us."

ADCOM is a special case of sorts, given that it already was building its network when FirstNet was created.

As part of the legislation that created FirstNet, states have the right to decide whether to have FirstNet build out the network within their borders or whether they will build out the networks according to their own plans. Any new networks must be approved by FirstNet and demonstrate interoperability.

Brian Shepherd, broadband program manager at the Colorado Governor's Office of Information Technology, said the state still is consulting with FirstNet and working out where coverage is needed and what resources in the state can be leveraged.

Just having the technical headquarters in Boulder, though, should help Colorado maximize the possibilities.

Wellington Webb, former mayor of Denver, is on the FirstNet board of directors, and spoke up for the Boulder area and its resources when FirstNet staff was searching for a location for the technical headquarters.

"We had a lot of great cities and competition," Webb said. "It was kind of a natural because the area has a lot of individuals qualified and competent in the high-tech area."

Joshua Lindenstein can be reached at 303-630-1943 or jlindenstein@bcb.com. Follow him on Twitter at @Josh-Lindenstein.

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FOR THE RECORD

BANKRUPTCIES

Applications for bankruptcy protection are filed with the U.S. Bankruptcy Court in Denver. Chapter 7 denotes filings made for liquidation. Chapter 11 indicates filings for reorganization. Chapter 13 indicates filings that enable petitioners to pay off their creditors over three to five years.

This information is obtained from SKLD Information Services.

BANKRUPTCIES Boulder County Chapter 7

LORETTA MARY ZIOBRO, 4501 Nelson Road, Longmont; Case #2014-11863, Date Filed: 2/26/2014

LISA S GARD, 1821 Little Bear Ct, Longmont; Case #2014-11896, Date Filed: 2/26/2014

PEGGY ANNE MORTON, 848 Lehigh Circle, Erie; Case #2014-11947, Date Filed: 2/26/2014

ALAYA MUDITA KETANI, Po Box 21223, Boulder; Case #2014-12091, Date Filed: 2/27/2014

PETER FELIX DALBY, 1867 Regal Ct Apt A, Louisville; Case #2014-12053, Date Filed: 2/28/2014

CAMERON JAMES PATERSON, 14301 Main St, Longmont; Case #2014-12088, Date Filed: 2/28/2014

LOUISE ANTHONY MORENO, 316 South Francis Street, Longmont; Case #2014-12096, Date Filed: 2/28/2014

CHRISTOPHER MICHAEL DONNELLY, 2540 Sunset Dr Apt 125, Longmont; Case #2014-12097, Date Filed: 2/28/2014

ROBERT JOHN FORSHAY, 6525 Gunpark Dr, Boulder; Case #2014-12124, Date Filed: 3/1/2014

MICHAEL JOSEPH RODGERS, 961 Clover Circle, Lafayette; Case #2014-12164, Date Filed: 3/1/2014

MICHAEL RYAN REDMER, 2663 Sherwood Circle, Boulder; Case #2014-12169, Date Filed: 3/1/2014

DONALD WALTER ENLOW, 2330 Spruce St, Boulder; Case #2014-12175, Date Filed: 3/1/2014

MANUEL RAMOS, 768 Rees Ct, Longmont; Case #2014-12224, Date Filed: 3/1/2014

TARYN NICOLE LYNCH, 50 21st Ave Apt B1, Longmont; Case #2014-12244, Date Filed: 3/1/2014

STEPHANIE LEANN STEVENS, 855 Alpine St, Longmont; Case #2014-12296, Date Filed: 3/4/2014

DEAN HAYDEN CROWE, 411 E 4th Ave, Longmont; Case #2014-12339, Date Filed: 3/5/2014

MARCIA KAREN POSS, 572 Gallegas Circle, Erie; Case #2014-12395, Date Filed: 3/5/2014

LIZA MARIE CORTEZ, 1525 Green Place, Longmont; Case #2014-12488, Date Filed: 3/7/2014

ANDREW S MILLER, 400 Forbes Court, Longmont; Case #2014-12520, Date Filed: 3/7/2014

JOAN CRAWFORD, 1592 Brimble Dr, Erie; Case #2014-12525, Date Filed: 3/7/2014

FORECLOSURES

Includes notices of election and demand filed by creditors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued.

STATE TAX LIENS

Judgments filed against assets of individuals or businesses with delinquent taxes.

JUDGMENTS

Judgments constitute decisions by a court of law against an individual or corporation for payment of monetary damages.

WARRANTY DEEDS

Transfers property while guaranteeing a clear title free of any encumbrances that are not listed on the deed.

BRIAN ORVIL FREE, 1574 Daily Court, Erie; Case #2014-12574, Date Filed: 3/7/2014

Chapter 13

MARK M MORRISON, 4524 14th St Unit E, Boulder; Case #2014-11980, Date Filed: 2/27/2014

CHRISTIAN WILLIAM STRATTON, 2281 Spinnaker Cir, Longmont; Case #2014-12466, Date Filed: 3/6/2014

Broomfield County Chapter 7

MARCIE FRAHM, 325 Beryl St, Broomfield; Case #2014-11867, Date Filed: 2/26/2014

JERRELYN ANN CORRAGGIO, 50 Scott Drive South, Broomfield; Case #2014-11924, Date Filed: 2/26/2014

BRENDA JEAN RILEY, 3833 W 127th Ave, Broomfield; Case #2014-11955, Date Filed: 2/27/2014

MICHAEL JOSEPH JR SILVA, 14122 Sun Blaze Loop Unit E, Broomfield; Case #2014-12181, Date Filed: 3/1/2014

JEREMY TABANGAY, 5070 W 126th Circle, Broomfield; Case #2014-12188, Date Filed: 3/1/2014

MISTI MICHELLE SENATORE, 12545 Tamrnywood St, Broomfield; Case #2014-12213, Date Filed: 3/1/2014

DANIEL B CRAVEN, 2843 Calkins Pl, Broomfield; Case #2014-12354, Date Filed: 3/5/2014

MELODY ANN ROSALES, 500 El Dorado Blvd, Broomfield; Case #2014-12362, Date Filed: 3/5/2014

DESTINY JONES, 2000 W 10th Ave #204, Broomfield; Case #2014-12527, Date Filed: 3/7/2014

Chapter 13

JENNIFER JEAN OLSON, 12224 Elken Ct, Broomfield; Case #2014-11926, Date Filed: 2/26/2014

AMANDA MARIE STEELE, 2885 East Midway Blvd, Broomfield; Case #2014-12356, Date Filed: 3/5/2014

Larimer County Chapter 7

WENDY SUE CHAMBERS, 1545 E 21st Street, Loveland; Case #2014-11874, Date Filed: 2/26/2014

ROGELIO MARTIN BALBUENA, 1307 Casa Grande Boulevard, Fort Collins; Case #2014-11883, Date Filed: 2/26/2014

JESSIE LEE HULBERT, Po Box 1650, Berthoud; Case #2014-11914, Date Filed: 2/26/2014

ROBERT EARL GABRIELSON, 3351 Golden Eagle Dr, Loveland; Case #2014-12236, Date Filed: 3/1/2014

#2014-11919, Date Filed: 2/26/2014

GARY WAYNE BAILEY, 919 Kansas Ave, Berthoud; Case #2014-11944, Date Filed: 2/26/2014

AARON DEAN LOOS, Po Box 4265, Estes Park; Case #2014-12036, Date Filed: 2/28/2014

GREGORY S RODENMEYER, 600 Moccasin Circle Drive A4, Estes Park; Case #2014-12044, Date Filed: 2/28/2014

EDWARD D NOEL, Po Box 750, Wellington; Case #2014-12071, Date Filed: 2/28/2014

JOANNE RACHELLE LOVEJOY, 1608 Sunnyside Dr, Loveland; Case #2014-12072, Date Filed: 2/28/2014

MICHAEL J SPOONER, 2025 N College Ave, Fort Collins; Case #2014-12115, Date Filed: 3/1/2014

JODI LYNN PHIPPS, 1625 E Stuart St, Fort Collins; Case #2014-12116, Date Filed: 3/1/2014

JESSE TODD OBERG, 5550 Corbett Drive, Fort Collins; Case #2014-12316, Date Filed: 3/4/2014

ROBERT ERIC EASTLING, 1505 Tori Dr, Loveland; Case #2014-12334, Date Filed: 3/5/2014

VIRGIL T WILSON, 335 Camino Del Mundo, Fort Collins; Case #2014-12415, Date Filed: 3/6/2014

JASON HARRISON, 3331 Coal Creek St, Loveland; Case #2014-12421, Date Filed: 3/6/2014

GRETCHEN KAYE SCHIAGER, 2012 Glenmoor Dr, Fort Collins; Case #2014-12439, Date Filed: 3/6/2014

MICHELLE MARIE TRUJILLO, Po Box 1054, Wellington; Case #2014-12442, Date Filed: 3/6/2014

SARAH LINN SLATON, 916 Cleveland Ave, Loveland; Case #2014-12456, Date Filed: 3/6/2014

HEATHER DAWN WOLFE, 4470 S Lemay Ave, Fort Collins; Case #2014-12491, Date Filed: 3/7/2014

STACI NICOLE LUZANO SMITH, 5233 Boardwalk Dr A102, Fort Collins; Case #2014-12498, Date Filed: 3/7/2014

JEFFREY JACKSON SMITH, 4408 John F Kennedy Pkwy D302, Fort Collins; Case #2014-12503, Date Filed: 3/7/2014

ANASTACIA MARIE PERALES, 2706 Brookwood Dr, Fort Collins; Case #2014-12505, Date Filed: 3/7/2014

Chapter 13

LYNN CAROL MURPHY, 3306 Kittery Ct, Fort Collins; Case #2014-11954, Date Filed: 2/27/2014

BONNIE A DURAN, 3732 Glen Loch Court, Fort Collins; Case #2014-12236, Date Filed: 3/1/2014

DAVID W BAKER, 3104 Guinivere Ct, Fort Collins; Case #2014-12290, Date Filed: 3/4/2014

Weld County Chapter 7

ANTHONY RAY JUSTIN VALDEZ, 2238 11th Street, Greeley; Case #2014-11868, Date Filed: 2/26/2014

DERRICK MICHAEL FORTE, 265 N 12th Ave, Brighton; Case #2014-11875, Date Filed: 2/26/2014

MARIA DELALUZ GOMEZ, P O Box 108, Fort Lupton; Case #2014-11878, Date Filed: 2/26/2014

LOUIS P MAURO, 2189 35th Ave Ct #9, Greeley; Case #2014-11890, Date Filed: 2/26/2014

ROSA H GARCIA-MARCIA, 7798 Richard St, Fort Lupton; Case #2014-11904, Date Filed: 2/26/2014

REBECCA R RODARTE, 428 36th Avenue, Greeley; Case #2014-11922, Date Filed: 2/26/2014

MELESA IRENE GONZALEZ, 2070 Birch Avenue, Greeley; Case #2014-11949, Date Filed: 2/26/2014

DANIEL HUFF, 3144 21st Ave, Greeley; Case #2014-11984, Date Filed: 2/27/2014

TIMOTHY A HUEBBE, 5703 East 121st Place, Brighton; Case #2014-11985, Date Filed: 2/27/2014

TIMOTHY MARK OSBORN, 743 S 7th Ave, Brighton; Case #2014-11989, Date Filed: 2/27/2014

LARRY DEAN MCDANIEL, 2211 34th Avenue, Greeley; Case #2014-12004, Date Filed: 2/27/2014

KAYLA ANN JOHNSON, 5378 Remington Ave, Firestone; Case #2014-12039, Date Filed: 2/28/2014

DEBBIE LYNN REAK, 2511 West 6th Street, Greeley; Case #2014-12081, Date Filed: 2/28/2014

VALARIE MARIE SALAZAR, 90 S 18th Ave #A406, Brighton; Case #2014-12189, Date Filed: 3/1/2014

EILEEN KATHERINE CASTILLO, 2120 8th Avenue #4, Greeley; Case #2014-12228, Date Filed: 3/1/2014

TAYLOR ANDREW GRABENSTEIN, 907 50th Ave, Greeley; Case #2014-12230, Date Filed: 3/1/2014

KRISTIN GAIL ZIMMERMANN, 2015 Overland Dr, Brighton; Case #2014-12264, Date Filed: 3/1/2014

GENA MARIA CAUDILLO, 615 13th Avenue, Greeley; Case #2014-12295, Date Filed: 3/4/2014

LAURA ANN SNIPAN, 1723 Montview Rd, Greeley; Case #2014-12299, Date Filed: 3/4/2014

SADINE BAUNE, 240 E Ilex St, Milliken; Case #2014-12301, Date Filed: 3/4/2014

ANTHONY M COLE, 36959 Weld County Road 80, Briggsdale; Case #2014-12302, Date Filed: 3/4/2014

EVER CHAPARRO, 1315 6th Avenue, Greeley; Case #2014-12310, Date Filed: 3/4/2014

PEARL ANN BRINKLEY, 1709 31st Street Road, Greeley; Case #2014-12330, Date Filed: 3/5/2014

REBECCA LEE COX, 1824 11th Street, Greeley; Case #2014-12340, Date Filed: 3/5/2014

DAVID RAY SHAFFER, 1220 Country Acres Ct, Johnstown; Case #2014-12346, Date Filed: 3/5/2014

DEANN IRENE VALDEZ, 2126 28th Avenue Court #1, Greeley; Case #2014-12375, Date Filed: 3/5/2014

TERESA SUSANA MARRUFO, 3403 Lilac Ct, Evans; Case #2014-12418, Date Filed: 3/6/2014

HELEN RODRIGUEZ, 359 N 7th Ave, Brighton; Case #2014-12423, Date Filed: 3/6/2014

CHELSEA ANN ESSERT, 2303 43rd Avenue, Greeley; Case #2014-12447, Date Filed: 3/6/2014

RACHEL REBEKAH REEVE, 4011 Central Street Apt A, Evans; Case #2014-12449, Date Filed: 3/6/2014

TERI LEE MCDANIEL, 2334 W 15th Street, Greeley; Case #2014-12468, Date Filed: 3/6/2014

ALAN EDWARD JR BEEDE, 1903 Crestview Dr, Johnstown; Case #2014-12475, Date Filed: 3/6/2014

NATHAN D SIMER, 1312 13th Avenue Basement, Greeley; Case #2014-12482, Date Filed: 3/7/2014

KATHERINE EILEEN NICHOLS, 372 Miller Ave, Brighton; Case #2014-12492, Date Filed: 3/7/2014

BRYAN N RANK, 1625 7th Ave, Greeley; Case #2014-12493, Date Filed: 3/7/2014

TIMOTHY A SCRIBNER, 3653 Porter Ln, Johnstown; Case #2014-12495, Date Filed: 3/7/2014

LESLIE K JR COTTLE, 716 Locust St, Windsor; Case #2014-12496, Date Filed: 3/7/2014

ESTEBAN H BECERRA, 329 N 9th Avenue, Brighton; Case #2014-12522, Date Filed: 3/7/2014

ROBERT JAY KAUTZ, 4930 W 6th Street, Greeley; Case #2014-12530, Date Filed: 3/7/2014

DONNA MARIE QUEDEFELD, 10896 Bailly Street, Firestone; Case #2014-12543, Date Filed: 3/7/2014

EDWARD P CHACON, 2416 25th Avenue, Greeley; Case #2014-12560, Date Filed: 3/7/2014

Chapter 13

WESLEY EVAN WOLFE, 214 Garfield Ave, Nunn; Case #2014-12027, Date Filed: 2/27/2014

TIMOTHY JOHN MARTINEZ, 43 S 8th Ave, Brighton; Case #2014-12239, Date Filed: 3/1/2014

KEVIN PATRICK MULLEN, 2629 White Wing Rd, Johnstown; Case #2014-12409, Date Filed: 3/5/2014

#2014-12409, Date Filed: 3/5/2014

FORECLOSURES

Boulder County

BORROWER: Mario Medallin, 1204 Meadow St, Longmont. Lender: Citimortgage Inc, Amount Due: \$182349. Case #3366546. 2/20/2014

BORROWER: Steve Troyer, 1006 Red Oak Dr, Longmont. Lender: Colorado Housing Finance Autho, Amount Due: \$168979. Case #3366944. 2/22/2014

BORROWER: Miguel Angel Fernandez, 1535 Centennial Dr, Longmont. Lender: Wells Fargo Bank, Amount Due: \$141889. Case #3366945. 2/22/2014

BORROWER: Aaron P Berkley, 991 Hummer Dr, Nederland. Lender: Us Bank National Association T, Amount Due: \$256172. Case #3367373. 2/26/2014

BORROWER: Larry J Lejeune, 1013 Townley Cir, Longmont. Lender: Wells Fargo Bank, Amount Due: \$128638. Case #3367374. 2/26/2014

BORROWER: Jeffery Rakes, 207 E Simpson St, Lafayette. Lender: Bank America, Amount Due: \$130159. Case #3367547. 2/27/2014

BORROWER: Georgia Naughton, 6161 Baseline Rd, Boulder. Lender: Jpmorgan Chase Bank National A, Amount Due: \$174195. Case #3367548. 2/27/2014

BORROWER: Nancy M Brown, 1120 Twin Peaks Cir, Longmont. Lender: Central Mortgage Co, Amount Due: \$444789. Case #3367549. 2/27/2014

BORROWER: William Jeffrey & Mechelle Cross, 4282 Alder Creek Ln, Wellington. Lender: Bank America, Amount Due: \$279747. Case #9891. 2/28/2014

BORROWER: Thomas Schnabel, 1332 Truxtun Dr, Fort Collins. Lender: Bank America, Amount Due: \$222311. Case #10148. 3/1/2014

BORROWER: Scott A Desimone, 1573 Zinc St, Loveland. Lender: Wells Fargo Bank, Amount Due: \$189410. Case #10149. 3/1/2014

BORROWER: Diane B Nervals, 2612 Appleton Ct, Fort Collins. Lender: Ing Bank Fsb, Amount Due: \$209896. Case #10150. 3/1/2014

BORROWER: Steven G & Mary E Paxton, 3145 W 132nd Cir, Broomfield. Lender: Ows Remic Trust 2013 1, Amount Due: \$233698. Case #1416. 2/26/2014

BORROWER: Steven J & Roberta A Hickey, 1230 W 6th Ave, Broomfield. Lender: Wells Fargo Bank, Amount Due: \$168424. Case #1544. 2/28/2014

BORROWER: Cynthia & Michael Erasquin, 12831 Royal Ct, Broomfield. Lender: Bank America, Amount Due: \$198895. Case #1586. 3/1/2014

Larimer County

BORROWER: Neva & Larry Barnes, 1210 Paloverde Dr, Loveland. Lender: Us Bank, Amount Due: \$152114. Case #8388. 2/20/2014

BORROWER: William Jr Dyrenforth, 8212 Mummy Range Dr, Fort Collins. Lender: Key Bank, Amount Due: \$24861. Case #8389. 2/20/2014

BORROWER: Jonathan & Megan N Dyson, 223 Timber Dr, Livermore. Lender: Guild Mortgage Co, Amount Due: \$216640. Case #8390. 2/20/2014

BORROWER: Earl W Jr & Starla K Powell, 4420 Rocksbury Ln, Johnstown. Lender: Us Bk, Amount Due: \$187293. Case #3996807. 2/20/2014

BORROWER: Cheryl Jean Gauthier, 1535 Cleveland Ave, Loveland. Lender: Green Tree Servicing Llc, Amount Due: \$90561. Case #8391. 2/20/2014

FOR THE RECORD

Amount Due: \$118288. Case #3998338. 2/27/2014

BORROWER: Gerald A & Katherine Olson, 1013 Platte Dr, Fort Lupton. Lender: Green Tree Servicing Llc, Amount Due: \$139005. Case #3998724. 2/28/2014

BORROWER: Kelly Richardson, 1900 68th Ave Unit 1105, Greeley. Lender: Wells Fargo Bk, Amount Due: \$108738. Case #3998725. 2/28/2014

BORROWER: Ronald P Crowder, 1005 Canyon Dr, Windsor. Lender: Bk Am, Amount Due: \$140842. Case #3998726. 2/28/2014

BORROWER: Lance D & Serena D Galloway, 271 Audubon Blvd, Severance. Lender: Bk Am, Amount Due: \$178847. Case #3998944. 3/1/2014

BORROWER: Terry J & Leanne M Mccann, 4639 Homestead Ct, Greeley. Lender: Jpmorgan Chase Bk, Amount Due: \$67598. Case #3998945. 3/1/2014

BORROWER: Arturo & Maria Angele Lopez, 102 N Laura Ave, Milliken. Lender: Colo Housing Fin Authority, Amount Due: \$53885. Case #3998946. 3/1/2014

BORROWER: Michael L Mclemore, 866 Ponderosa Ln, Lochbuie. Lender: Bk Am, Amount Due: \$159414. Case #3998947. 3/1/2014

BORROWER: Cedric P & Amber M Phebus, 305 Cherry Ave, Platteville. Lender: Deutsche Bk Natl Trust Co, Amount Due: \$90974. Case #3999299. 3/4/2014

BORROWER: Richard E & Jamie R Romito, 10289 Ferncrest St, Firestone. Lender: Us Bk, Amount Due: \$251124. Case #3999300. 3/4/2014

BORROWER: Jacob D Giles, 15647 Coleman Ave, Fort Lupton. Lender: Lakeview Loan Servicing

Llc, Amount Due: \$152873. Case #3999302. 3/4/2014

BORROWER: Larry W Warner, 412 Sterling Ln, Dacono. Lender: Us Bk, Amount Due: \$148648. Case #3999303. 3/4/2014

BORROWER: Emery Michael & Carri Miller, 121 Wcr 37, Lochbuie. Lender: Us Bk, Amount Due: \$103092. Case #3999758. 3/5/2014

BORROWER: David L & Dianne E Muniz, 4894 Silverleaf Ave, Firestone. Lender: Beneficial Fin I Inc, Amount Due: \$373346. Case #3999759. 3/5/2014

BORROWER: Esther Recce, 281 Bonanza Dr, Erie. Lender: Bayview Loan Servicing Llc, Amount Due: \$222206. Case #3999760. 3/5/2014

BORROWER: Scott A Pertuso, 1936 Basswood Ave, Greeley. Lender: Freedom Mtg Corp, Amount Due: \$131887. Case #3999761. 3/5/2014

BORROWER: Felix Adrian Escaro Gonzalez, 904 Birch Ct, Fort Lupton. Lender: Bk Am, Amount Due: \$91386. Case #3999762. 3/5/2014

JUDGMENTS
Boulder County

DEBTOR: SCOTT KNAUER, Creditor: Transworld Systems Inc. Amount: \$2212.37. Case #C-11c-001010. Date: 2/19/2014

DEBTOR: MAURICIO HERNANDEZ LOPEZ, Creditor: Alpine Credit Inc. Amount: \$917.64. Case #C-13c-034302. Date: 2/19/2014

DEBTOR: DAVID ROBERT ANDERS, Creditor: Paula Gerstner. Amount: \$30926.27. Case #D-13cv-031459. Date: 2/19/2014

DEBTOR: MATT MAUL, Creditor: Midland Funding Llc. Amount: \$5471.7. Case #C-13c-034009. Date: 2/19/2014

DEBTOR: SUSAN SPARRE, Creditor: Midland Funding Llc. Amount: \$13268.15. Case #C-13c-034122. Date: 2/19/2014

DEBTOR: MICHELLE CUNNINGHAM, Creditor: Midland Funding Llc. Amount: \$1798.76. Case #C-13c-033929. Date: 2/19/2014

DEBTOR: STONECREEK FUNDING CORP, Creditor: Mark L Korell. Amount: \$2791541.03. Case #D-07cv-003590. Date: 2/20/2014

DEBTOR: CUSTOM COMPUTER DESIGNS CORP, Creditor: Cit Small Business Lending Cor. Amount: \$615039.86. Case #Ill. Date: 2/20/2014

DEBTOR: MONICA CHAVEZ, Creditor: Gemini Capital Group Llc. Amount: \$4706.54. Case #C-13c-032462. Date: 2/20/2014

DEBTOR: JOHN CROSSLLEY, Creditor: Gemini Capital Group Llc. Amount: \$2431.37. Case #C-13c-032649. Date: 2/20/2014

DEBTOR: FRANK C HIGHTOWER, Creditor: Capital One Bk Usa. Amount: \$3711.06. Case #C-13c-034272. Date: 2/20/2014

DEBTOR: KAREN L DALY, Creditor: Cavalry Spv I Llc. Amount: \$27272.31. Case #: Date: 2/20/2014

DEBTOR: BENJAMIN M MYERS, Creditor: Cavalry Spv I Llc. Amount: \$9757.38. Case #C-13c-033804. Date: 2/20/2014

DEBTOR: ASHLIE E BECKHAM, Creditor: Cavalry Spv I Llc. Amount: \$7120.4. Case #C-13c-033299. Date: 2/20/2014

DEBTOR: JAMES HALEPESKA, Creditor: Bonded Business Services Ltd. Amount: \$1826.55. Case #C-13c-034314. Date: 2/20/2014

DEBTOR: SINGLE TRACK HOLDINGS LLC, Creditor: First Natl Bk Omaha. Amount: \$393804.82. Case #D-13cv-031409. Date: 2/20/2014

DEBTOR: AIMEE THOMPSON, Creditor: United Guaranty Commercial Ins. Amount: \$7992.12. Case #: Date: 2/21/2014

DEBTOR: KIM BORREGO, Creditor: United Guaranty Commercial Ins. Amount: \$3508.29. Case #D-13cv-031679. Date: 2/21/2014

DEBTOR: AIMEE THOMPSON, Creditor: United Guaranty Commercial Ins. Amount: \$9946.6. Case #D-13cv-031679. Date: 2/21/2014

DEBTOR: SCOTT ABERLE, Creditor: Stevan E Smith. Amount: \$12255.0. Case #C-13c-031096. Date: 2/22/2014

DEBTOR: PAUL HAMILTON, Creditor: Premier Members Fed Credit Uni. Amount: \$21591.21. Case #C-04c-00060. Date: 2/25/2014

DEBTOR: MAXINA & MAXINA L LOPEZ, Creditor: Boulder Valley Credit Union. Amount: \$4551.72. Case #C-00c-000624. Date: 2/25/2014

DEBTOR: KINSHA JONES, Creditor: U C Fed Credit Union. Amount: \$9200.64. Case #C-07c-001045. Date: 2/26/2014

DEBTOR: BRENT L OLSON, Creditor: Premier Members Fed Cu. Amount: \$23752.7. Case #C-03c-001249. Date: 2/26/2014

DEBTOR: DONALD W & JENNIFER RYAN, Creditor: Capital One Bk Usa. Amount: \$14180.48. Case #C-08c-002544. Date: 2/27/2014

DEBTOR: GAEL GOSSAGE, Creditor: Colo St Revenue. Amount: \$16343.0. Case #D-72012cv804100. Date: 2/28/2014

DEBTOR: GAEL GIS-SAGE, Creditor: Colo St Revenue. Amount: \$1868.0. Case #D-72012cv800792. Date: 2/28/2014

DEBTOR: RANDALL T DAAKE, Creditor: Colo St Revenue. Amount: \$3220.0. Case #D-72012cv802005. Date: 2/28/2014

DEBTOR: RANDALL T DAAKE, Creditor: Colo St Revenue. Amount: \$9354.0. Case #D-72012cv801473. Date: 2/28/2014

DEBTOR: NANCY J MELOCCO, Creditor: Colo St Revenue. Amount: \$3431.0. Case #D-72012cv802760. Date: 2/28/2014

DEBTOR: CHRISTOPHER M RAYMOND, Creditor: Colo St Revenue. Amount: \$21835.86. Case #D-72012cv803324. Date: 2/28/2014

DEBTOR: JOSEPH Q & MEGHAN MCGOWAN, Creditor: Colo St Revenue. Amount: \$19256.83. Case #D-72012cv803451. Date: 2/28/2014

DEBTOR: JILLIAN M FRAZIN, Creditor: Colo St Revenue. Amount: \$1878.0. Case #D-72013cv800129. Date: 2/28/2014

DEBTOR: JILLIAN M FRAZIN, Creditor: Colo St Revenue. Amount: \$369.0. Case #D-72013cv801803. Date: 2/28/2014

DEBTOR: THYSSON WILLIAMS, Creditor: Colo St Revenue.

Amount: \$1797.0. Case #D-72012cv801476. Date: 2/28/2014

DEBTOR: THYSSON WILLIAMS, Creditor: Colo St Revenue. Amount: \$4819.0. Case #D-72013cv800176. Date: 2/28/2014

DEBTOR: PAUL GILMARTIN, Creditor: Colo St Revenue. Amount: \$20902.0. Case #D-72012cv803580. Date: 2/28/2014

DEBTOR: DANIEL J VINCENT, Creditor: Colo St Revenue. Amount: \$553.0. Case #D-72011cv805864. Date: 2/28/2014

DEBTOR: ROY J KING, Creditor: Colo St Revenue. Amount: \$624.0. Case #D-72012cv803238. Date: 2/28/2014

DEBTOR: ROY J KING, Creditor: Colo St Revenue. Amount: \$4793.84. Case #D-72012cv802964. Date: 2/28/2014

DEBTOR: STEWART & APRIL R INGHAM, Creditor: Colo St Revenue. Amount: \$19671.0. Case #D-72013cv800708. Date: 2/28/2014

DEBTOR: MICHAEL D PRODAN, Creditor: Colo St Revenue. Amount: \$8125.0. Case #D-72012cv801496. Date: 2/28/2014

DEBTOR: PARTNERS CC LLC, Creditor: Pinnacol Assurance. Amount: \$10279.87. Case #C-2013c74094. Date: 3/1/2014

DEBTOR: LASZLO BAGI, Creditor: Assurance Recovery Llc. Amount: \$3163.75. Case #C-11c-003493. Date: 2/21/2014

DEBTOR: LOCALIZATION PARTNERS LLC, Creditor: Mhd Rls Interests Ltd. Amount: \$0.0. Case #D-13cv30695. Date: 2/22/2014

DEBTOR: JOEL A EDWARDS, Creditor: Unifund Ccr Partners. Amount: \$9504.57. Case #C-09c-002606. Date: 2/26/2014

DEBTOR: BAGI MECHANICAL LLC, Creditor: Trane Us Inc. Amount: \$4655.91. Case #C-12c-001616. Date: 2/28/2014

DEBTOR: JOSEPH J OKEANE, Creditor: Wakefield Assoc Inc. Amount: \$1431.7. Case #C-12c-003178. Date: 2/28/2014

Broomfield County

DEBTOR: MICHEAL J & SHELLY R ZISSIMOS, Creditor: Bc Services Inc. Amount: \$1785.17. Case #C-14c-030027. Date: 2/25/2014

DEBTOR: DAVID C SKUL, Creditor: United Rentals North Am Inc. Amount: \$7106.66. Case #D-13cv-030272. Date: 2/25/2014

DEBTOR: UNIFIED ASSOC INC, Creditor: Dellaacavatebo Devl Co Llc. Amount: \$173774.86. Case #D-12cv-030054. Date: 2/25/2014

DEBTOR: TIAN TRAN, Creditor: Leon Ricklefs. Amount: \$38514.96. Case #D-12cv-000208. Date: 2/28/2014

DEBTOR: AMY FENWINCK, Creditor: Asset Acceptance Llc. Amount: \$4995.04. Case #C-13c-030027. Date: 3/5/2014

DEBTOR: CHARLES H STANFORD, Creditor: Asset Acceptance Llc. Amount: \$5987.24. Case #C-13c-030029. Date: 3/5/2014

DEBTOR: JOSHUA W SHIPMAN, Creditor: Colo St Revenue. Amount: \$149.0. Case #D-D802013cv801170. Date: 3/1/2014

DEBTOR: JOHN T & CINDY L RYAN, Creditor: Colo St Revenue. Amount: \$2406.0. Case #D-D802013cv801100. Date: 3/1/2014

DEBTOR: NATALIE E BRECHT, Creditor: Cach Llc. Amount: \$4145.42. Case #C-12c-001059. Date: 3/4/2014

Larimer County

DEBTOR: RICHARD F JR CARROLL, Creditor: Kira Carroll. Amount: \$20924.09. Case #D-06dr619. Date: Lr Jdgabs

DEBTOR: NORA M KOHUTH, Creditor: Account Brokers Larimer County. Amount: \$2893.59. Case #C-11c-004092. Date: 2/20/2014

DEBTOR: BRENTLEY PROPS, Creditor: Commerce City. Amount: \$35000.0. Case #D-12cv-000243. Date: 2/20/2014

DEBTOR: TERESA JACKSON, Creditor: Andrew Blood. Amount: \$36271.38. Case #D-13cv-031294. Date: 2/20/2014

DEBTOR: ROBERT R MILLER, Creditor: Bonded Business Services Ltd. Amount: \$2477.82. Case #C-13c-035825. Date: 2/21/2014

DEBTOR: ANDREW KALAMAN, Creditor: Great Western Roofing Constr. Amount: \$11703.96. Case #C-13c-043978. Date: 2/21/2014

DEBTOR: REYES SARMIENTO FLORES, Creditor: Bc Services Inc. Amount: \$1771.96. Case #C-13c-031838. Date: 2/21/2014

DEBTOR: DOUGLAS J KOOSER, Creditor: Belco Credit Union. Amount: \$7772.68. Case #C-08c-003916. Date: 2/21/2014

NEWSMAKER from 19A

still a need for both robust computers that can run necessary software and tablets that allow user-friendly point-and-touch functionality.

The primary purpose of purchasing these mobile devices is to allow our students to participate in new online state assessments without impacting what they already are doing in their school computer labs. If we did not purchase assessment devices, the existing school labs likely would be usurped for testing, preventing

their use for ongoing learning.

Q: In an era where technology changes much faster than district budgets how does the district decide which new technologies to invest time and resources in?

A: This is difficult. The district monitors new technologies by reviewing the annual K-12 Horizon Report and through open communication with teachers and other districts. The Horizon Report is an annual publication listing trends and predictions in

K-12 education; it is a collaboration of the New Media Consortium, the International Society for Technology in Education and the Consortium for School Networking.

Q: What are the next big tech pushes we can look for from your district?

A: We are planning to add additional devices (Chromebooks) to support both assessment and learning this summer. In addition to the new equipment, the district

plans to significantly increase our external bandwidth (Internet connection speed) from 80 megabytes per second to 500 mbps to support new devices, online assessments and increased use of the Internet. This increase will bring the district in line with the State Educational Technology Directors Association recommendation to have an external connection speed of "at least 100 mbps per 1,000 students/staff."

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FOR THE RECORD

DEBTOR: JANET M GREENLAW, Creditor: Nco Portfolio Management. Amount: \$14752.7. Case #C-08c-003437. Date: 2/22/2014

DEBTOR: MICHELLE R FROST, Creditor: Unifund Ccr Partners. Amount: \$14026.12. Case #C-07c-008706. Date: 2/25/2014

DEBTOR: STACEY R & JESUS R SEPULVEDA, Creditor: Springleaf Fin Services Inc. Amount: \$5812.96. Case #D-13cv-031321. Date: 2/26/2014

DEBTOR: PHYLLIS O & THOMAS W NEWLOVE, Creditor: Marshall Recovery Lic. Amount: \$15503.85. Case #C-14c-030065. Date: 2/26/2014

DEBTOR: MING & HUILIAN LEE, Creditor: Colo St Revenue. Amount: \$9339.71. Case #D-D352011cv801046. Date: 2/27/2014

DEBTOR: MING & HUILIAN LEE, Creditor: Colo St Revenue. Amount: \$2815.0. Case #D-D352012cv801051. Date: 2/27/2014

DEBTOR: MING & HUILIAN LEE, Creditor: Colo St Revenue. Amount: \$5646.0. Case #D-D352013cv800436. Date: 2/27/2014

DEBTOR: MING & HUILIAN LEE, Creditor: Colo St Revenue. Amount: \$2429.0. Case #D-D352013cv801416. Date: 2/27/2014

DEBTOR: JAMES H & DAWN R MARTINESEN, Creditor: Colo St Revenue. Amount: \$14294.0. Case #D-D352011cv800328. Date: 2/27/2014

DEBTOR: JAMES H & DAWN R MARTINESEN, Creditor: Colo St Revenue. Amount: \$125.0. Case #D-D352011cv801263. Date: 2/27/2014

DEBTOR: JAMES H & DAWN R MARTINESEN, Creditor: Colo St Revenue. Amount: \$131.0. Case #D-D352012cv800615. Date: 2/27/2014

DEBTOR: RICK & JOANGELIA JONES, Creditor: Colo St Revenue. Amount: \$319.0. Case #D-D352012cv802656. Date: 2/27/2014

DEBTOR: ROGER D & MARTHA D ALBRECHT, Creditor: Colo St Revenue. Amount: \$1340.0. Case #D-D352012cv800131. Date: 2/27/2014

DEBTOR: ROGER D & MARTHA D ALBRECHT, Creditor: Colo St Revenue. Amount: \$15666.0. Case #D-D352012cv800359. Date: 2/27/2014

DEBTOR: ROGER D & MARTHA D ALBRECHT, Creditor: Colo St Revenue. Amount: \$3879.0. Case #D-D352012cv803413. Date: 2/27/2014

DEBTOR: CARL J JR & JOELLEN E GIBBS, Creditor: Colo St Revenue. Amount: \$3892.0. Case #D-D352012cv801240. Date: 2/27/2014

DEBTOR: CARL J JR & JOELLEN E GIBBS, Creditor: Colo St Revenue. Amount: \$4463.0. Case #D-D352012cv801516. Date: 2/27/2014

DEBTOR: CARL J JR & JOELLEN E GIBBS, Creditor: Colo St Revenue. Amount: \$8077.0. Case #D-D352013cv801194. Date: 2/27/2014

DEBTOR: DENNIS A & MALA B KINTZLEY, Creditor: Colo St Revenue. Amount: \$1368.0. Case #D-D352012cv801890. Date: 2/27/2014

DEBTOR: NEWTOWN TEN INC, Creditor: Chad Krull. Amount: \$250214.02. Case #D-13cv-032165. Date: 2/27/2014

DEBTOR: BETTY & LEONARD KILGORE, Creditor: Gemini Capital Group Llc. Amount: \$13743.66. Case #C-13c-031966. Date: 2/28/2014

DEBTOR: LARRY & PATRICIA ELDRIDGE, Creditor: Gemini Capital Group Llc. Amount: \$1661.03. Case #C-13c-033795. Date: 2/28/2014

DEBTOR: IRMA HUERTA, Creditor: Cavalry Spv I Llc. Amount: \$7705.76. Case #C-13c-035782. Date: 2/28/2014

DEBTOR: JO ANN OWENS, Creditor: Cavalry Invest Llc. Amount: \$13255.26. Case #C-13c-035812. Date: 2/28/2014

DEBTOR: NICK A BALLYEAT, Creditor: Cavalry Invest Llc. Amount: \$8440.97. Case #C-13c-035789. Date: 2/28/2014

DEBTOR: JASON MAES, Creditor: Cavalry Spv I Llc. Amount: \$1524.85. Case #C-13c-035806. Date: 2/28/2014

DEBTOR: LEAH & LEAH RAE & LEAH R BISHOP, Creditor: Hibu Inc. Amount: \$13949.94. Case #C-13c-035941. Date: 3/4/2014

DEBTOR: TERRY & TERRY M TJARKS, Creditor: Cach Llc. Amount: \$1275.23. Case #C-14c-030091. Date: 3/4/2014

DEBTOR: MARY M & MARLENE A DEFORGE, Creditor: Cach Llc. Amount: \$4596.7. Case #C-14c-030092. Date: 3/4/2014

DEBTOR: ABDUL HAMEED KHAN-ZADA, Creditor: Brenda June Khanzada. Amount: \$50000.0. Case #D-11dr-000680. Date: 3/4/2014

DEBTOR: ABDUL HAMEED KHAN-ZADA, Creditor: Brenda June Khanzada. Amount: \$5000.0. Case #D-11dr-000680. Date: 3/4/2014

DEBTOR: LINDA KING, Creditor: Asset Acceptance Llc. Amount: \$695.0. Case #C-12c-010141. Date: 3/5/2014

DEBTOR: ANDREA LEWIS, Creditor: Asset Acceptance Llc. Amount: \$9611.01. Case #C-12c-010138. Date: 3/5/2014

DEBTOR: DAVID HART-SOCK, Creditor: Asset Acceptance Llc. Amount: \$993.07. Case #C-12c-009031. Date: 3/5/2014

DEBTOR: ABIGAIL MCDONOUGH, Creditor: Asset Acceptance Llc. Amount: \$6970.17. Case #C-12c-010134. Date: 3/5/2014

DEBTOR: PADRAIC T MCAULIFFE, Creditor: Capital One Bk Usa. Amount: \$4730.0. Case #C-09c9419. Date: 2/20/2014

DEBTOR: TAMMY J FISHER, Creditor: Colo St Revenue. Amount: \$205.0. Case #D-13cv-802056. Date: 2/22/2014

DEBTOR: TAMMY LOU BEARD, Creditor: Chestnut Village Condominium A. Amount: \$0.0. Case #C-2011c10330. Date: 2/22/2014

DEBTOR: ASHLEIGH BAKER, Creditor: Lrvv Funding Llc. Amount: \$4813.58. Case #C-10c-007173. Date: 2/26/2014

DEBTOR: VICKIE NEWLIN, Creditor: Schmehl Law Group. Amount: \$6140.0. Case #C-08c-008863. Date: 3/1/2014

DEBTOR: RANDY V & REBECCA S BROWN, Creditor: Colo St Revenue. Amount: \$695.0. Case #D-D352012cv803690. Date: 3/4/2014

DEBTOR: THOMAS MCLEOD, Creditor: Ford Motor Credit Co. Amount: \$9400.56. Case #C-02c-105258. Date: 3/4/2014

DEBTOR: PAT PURVIS, Creditor: Don Kehn Constr Inc. Amount: \$6369.0. Case #C-04c-102221. Date: 3/5/2014

DEBTOR: VO REMARKETING INC, Creditor: Pentech Fin Services Inc. Amount: \$330584.36. Case #D-08cv-000876. Date: 3/5/2014

Weld County

DEBTOR: ISIDRO DELACRUZ RODRIGUEZ, Creditor: Rene Ann Rodriguez. Amount: \$34121.82. Case #D-93dr001070. Date: 3/5/2014

DEBTOR: JOEY M EPPARD, Creditor: Us Bk. Amount: \$19630.05. Case #D-13cv-000026. Date: 2/20/2014

DEBTOR: JOEY M EPPARD, Creditor: Us Bk. Amount: \$102005.34. Case #D-13cv-000026. Date: 2/20/2014

DEBTOR: JOEY M EPPARD, Creditor: Us Bk. Amount: \$4955.61. Case #D-13cv-000026. Date: 2/20/2014

DEBTOR: JESUS CAMACHO, Creditor: Dillon Valley West Condo. Amount: \$3275.91. Case #C-13c-030214. Date: 2/20/2014

DEBTOR: TERESA JACKSON, Creditor: Andrew Blood. Amount: \$36271.38. Case #D-13cv-031294. Date: 2/20/2014

DEBTOR: SINGLE TRACK HOLDINGS LLC, Creditor: First Natl Bk Omaha. Amount: \$393804.82. Case #D-13cv-031409. Date: 2/20/2014

DEBTOR: ZAR-LENGO KIMMEL PC, Creditor: Konig Invest Llc. Amount: \$2161.36. Case #C-13c-032494. Date: 2/25/2014

DEBTOR: EVA GALVAN, Creditor: North Star Capital Acquisition. Amount: \$2877.16. Case #C-07c-006476. Date: 2/22/2014

DEBTOR: MARIO GONZALES, Creditor: Capital One Bk Usa. Amount: \$3775.28. Case #C-08c-004094. Date: 2/22/2014

DEBTOR: PAUL GEORGE KOZIK, Creditor: Belco Credit Union. Amount: \$40321.17. Case #D-13cv-031082. Date: 2/22/2014

DEBTOR: PHILLIP L SANCHEZ, Creditor: Ford Motor Credit Co Llc. Amount: \$2421.4. Case #C-2013c32769. Date: 2/25/2014

DEBTOR: ANGEL QUEZADA, Creditor: Cavalry Invest Llc. Amount: \$12505.45. Case #C-13c-035169. Date: 2/25/2014

DEBTOR: TOBY BLEEKER, Creditor: Cavalry Spv I Llc. Amount: \$12856.26. Case #C-13c-034028. Date: 2/25/2014

DEBTOR: SCOTT B HOLT, Creditor: Capital One Bk Usa. Amount: \$1196.26. Case #C-13c-035850. Date: 2/25/2014

DEBTOR: DAVID LAWTON, Creditor: Cavalry Spv I Llc. Amount: \$45235.04. Case #D-13cv-031063. Date: 2/25/2014

DEBTOR: EARL G NANSTIEL, Creditor: Capital One Bk Usa. Amount: \$2591.18. Case #C-13c-036034. Date: 2/25/2014

DEBTOR: BECKY LISTER, Creditor: Gemini Capital Group Llc. Amount: \$2161.36. Case #C-13c-032494. Date: 2/25/2014

DEBTOR: DONALD K & MOYA P RICE, Creditor: Colo St Revenue. Amount: \$10609.29. Case #D-D622013cv800718. Date: 2/26/2014

DEBTOR: CARL J JR & JOELLEN E GIBBS, Creditor: Colo St Revenue. Amount: \$1228.96. Case #D-D622011cv805489. Date: 2/26/2014

DEBTOR: SIDNEY MARTINDALE, Creditor: Colo St Revenue. Amount: \$24053.0. Case #D-D622013cv801819. Date: 2/26/2014

DEBTOR: KAREN M JARRIEL, Creditor: Colo St Revenue. Amount: \$804.0. Case #D-D622013cv800400. Date: 2/26/2014

DEBTOR: BETTY W CARNEY, Creditor: Colo St Revenue. Amount: \$4937.0. Case #D-D622013cv801173. Date: 2/26/2014

DEBTOR: BETTY W CARNEY, Creditor: Colo St Revenue. Amount: \$8738.0. Case #D-D622012cv804118. Date: 2/26/2014

DEBTOR: BETTY W CARNEY, Creditor: Colo St Revenue. Amount: \$3521.0. Case #D-D622012cv802933. Date: 2/26/2014

DEBTOR: NEWTOWN TEN INC, Creditor: Chad Krull. Amount: \$250214.02. Case #D-13cv-032165. Date: 2/27/2014

DEBTOR: IVAN SOTO SOLIS, Creditor: Allstate Ins Co. Amount: \$1154.17. Case #C-13c-034862. Date: 2/27/2014

DEBTOR: MONICA RASCON, Creditor: Affordable Community Housing T. Amount: \$1407.83. Case #C-13c-033685. Date: 2/28/2014

DEBTOR: TRACY & NATHANIEL BERNAL, Creditor: Affordable Community Housing T. Amount: \$1140.0. Case #C-13c-033679. Date: 2/28/2014

DEBTOR: SHERRILL LASHELLE, Creditor: Unifund Ccr Partners. Amount: \$8600.59. Case #C-07c-006454. Date: 2/28/2014

DEBTOR: RONALD W DEROSIER, Creditor: Unifund Ccr Partners. Amount: \$8500.11. Case #C-07c-003440. Date: 2/28/2014

DEBTOR: DONNA J ADAMS, Creditor: Unifund Ccr Partners. Amount: \$10228.98. Case #C-07c-005118. Date: 2/28/2014

BizWest

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Missy Moss
mmoss@ncbr.com
970-232-3143



Rachel Finley
rfinley@ncbr.com
970-232-3136



Kevin Loewen
kloewen@bcbr.com
303-630-1945



Sandy Powell
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970-232-3144

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- More than 4,700 attend BizWest events each year
- 70,000 unique visitors to our websites each month

FOR THE RECORD

DEBTOR: VICKI BAILEY, Creditor: Cach Llc. Amount: \$1740.3. Case #C-14c-030238. Date: 3/4/2014

DEBTOR: KRIS PUENTE, Creditor: Cach Llc. Amount: \$4113.77. Case #C-14c-030694. Date: 3/4/2014

DEBTOR: LINDA URIBE, Creditor: Cach Llc. Amount: \$3458.34. Case #C-14c-030697. Date: 3/4/2014

DEBTOR: PAUL E CLARK, Creditor: Cach Llc. Amount: \$11379.2. Case #C-13c-036113. Date: 3/4/2014

DEBTOR: GEORGIA L MARTIN, Creditor: Cach Llc. Amount: \$11492.99. Case #C-13c-034316. Date: 3/4/2014

DEBTOR: BRUCE D WILLIS, Creditor: Asset Acceptance Llc. Amount: \$14949.21. Case #C-13c-031611. Date: 3/4/2014

DEBTOR: GREGORY A FRETWELL, Creditor: Account Brokers Larimer County. Amount: \$15053.69. Case #C-13c-036108. Date: 3/4/2014

DEBTOR: RANDY SCHAFER, Creditor: Asset Acceptance Llc. Amount: \$3623.89. Case #C-13c-031718. Date: 3/4/2014

DEBTOR: DONALD R BEAVER, Creditor: Asset Acceptance Llc. Amount: \$3644.9. Case #C-13c-031657. Date: 3/4/2014

DEBTOR: BRUCE OLSON, Creditor: Asset Acceptance Llc. Amount: \$13916.98. Case #C-13c-005839. Date: 3/4/2014

DEBTOR: GARY II & GARY WILLIS, Creditor: Wells Fargo Bk. Amount: \$16956.89. Case #D-13cv-000059. Date: 3/4/2014

DEBTOR: RAMIRO CASTILLO, Creditor: Asset Acceptance Llc. Amount: \$9119.69. Case #C-13c-031901. Date: 3/5/2014

DEBTOR: ERIC FARRIS, Creditor: Midland Funding Llc. Amount: \$916.72. Case #C-13c-035175. Date: 3/5/2014

DEBTOR: LUIS BUSTILLOS, Creditor: Midland Funding Llc. Amount: \$4169.31. Case #C-13c-035376. Date: 3/5/2014

DEBTOR: MALINDA LANE, Creditor: Midland Funding Llc. Amount: \$1135.24. Case #C-13c-035683. Date: 3/5/2014

DEBTOR: WILLIAM HELM, Creditor: Midland Funding Llc. Amount: \$4671.26. Case #C-13c-035331. Date: 3/5/2014

DEBTOR: TONYA BLAZER, Creditor: Midland Funding Llc. Amount: \$885.85. Case #C-13c-035217. Date: 3/5/2014

DEBTOR: CHERYL BUNCH, Creditor: Midland Funding Llc. Amount: \$821.16. Case #C-13c-035120. Date: 3/5/2014

DEBTOR: EDWARD RANGEL, Creditor: Midland Funding Llc. Amount: \$827.38. Case #C-13c-035214. Date: 3/5/2014

DEBTOR: SHIRLEY FETTERS, Creditor: Public Service Credit Union. Amount: \$5244.47. Case #C-13c-035731. Date: 3/5/2014

DEBTOR: ALEJO ESCOBEDO, Creditor: Colo Dept Revenue. Amount: \$246.0. Case #D-13cv-802248. Date: 2/20/2014

DEBTOR: ADELE E RAMSTETTER, Creditor: Colo St Revenue. Amount: \$555.0. Case #D-13cv-801332. Date: 2/20/2014

DEBTOR: JOSE III & JOSE ORLAN TRUJILLO, Creditor: Sherril Lucio. Amount: \$114.0. Case #D-14jv000019. Date: 2/21/2014

DEBTOR: SAMUEL M & SAMUEL MIS GARCIA, Creditor: Elvia Vazquezarabia. Amount: \$138.0. Case #D-10jv000142. Date: 2/21/2014

DEBTOR: HAROLD S PLITT, Creditor: Colo St Revenue. Amount: \$0.0. Case #D-D622010cv802763. Date: 2/25/2014

DEBTOR: BRIAN S SCHLEDEWITZ, Creditor: Wakefield Assoc Inc. Amount: \$3689.66. Case #C-12c-007722. Date: 2/27/2014

DEBTOR: EMILIO GUZMAN, Creditor: Colo St Revenue. Amount: \$1929.0. Case #D-12cv-803708. Date: 2/28/2014

DEBTOR: EMILIO GUZMAN, Creditor: Colo St Revenue. Amount: \$8886.0. Case #D-12cv-801097. Date: 2/28/2014

DEBTOR: ALEXANDRIA RAMOS, Creditor: Affordable Community Housing T. Amount: \$658.98. Case #C-13c34370. Date: 2/28/2014

DEBTOR: MARGARITA MARQUEZ, Creditor: Affordable Community Housing T. Amount: \$831.98. Case #C-13c33690. Date: 2/28/2014

DEBTOR: AURORA & JORGE A LONGORIA, Creditor: Cach Llc. Amount: \$2280.67. Case #C-12c-008869. Date: 2/28/2014

DEBTOR: AMY C FULGHAM, Creditor: Cach Llc. Amount: \$2183.73. Case #C-11c-002961. Date: 3/1/2014

DEBTOR: ERIE COMMONS COMMERCIAL PARTNE, Creditor: Fire Defense Inc. Amount: \$15000.0. Case #C-3772919. Date: 3/1/2014

DEBTOR: ERIE COMMONS COMMERCIAL PARTNE, Creditor: Fire Defense Inc. Amount: \$15000.0. Case #C-3772919. Date: 3/1/2014

DEBTOR: ERIE COMMONS COMMERCIAL PARTNE, Creditor: Martinson Snow Removal Inc. Amount: \$22000.0. Case #C-3735574. Date: 3/5/2014

DEBTOR: PAT PURVIS, Creditor: Don Kehn Constr Inc. Amount: \$6369.0. Case #C-04c-102221. Date: 3/5/2014

DEBTOR: JERRICA MARIE WALLING, Creditor: Donavan Cyrus Alvarado. Amount: \$750.0. Case #D-05jv000534. Date: 3/5/2014

RELEASE OF JUDGMENT

Larimer County

DEBTOR: ANTHONY & SADIE DENIKE, Creditor: Public Service Credit Union. Amount: \$0.0. Case #C-2013c035769. Date: 2/20/2014

DEBTOR: JERRY ELMON & JERRY E KLEIN, Creditor: First Natl Bk Omaha. Amount: \$0.0. Case #C-13-25885 Hrt. Date: 2/25/2014

DEBTOR: GAIL ILENE & GAIL I CLARK, Creditor: Ridgewood Meadows Water Homeow. Amount: \$0.0. Case #C-13-29890 Hrt. Date: 2/25/2014

DEBTOR: OLIVER O PARROTT, Creditor: Riverside County Dept Child Su. Amount: \$0.0. Case #121116. Date: 2/26/2014

DEBTOR: RICHARD DEAN PIPER, Creditor: Hal M Sears Revocable Trust. Amount: \$0.0. Case #D-13-22393 Absc. Date: 2/27/2014

DEBTOR: RECORD OWNER, Creditor: Ecorp Inc. Amount: \$0.0. Case #. Date: 3/5/2014

DEBTOR: CAROLYN A ZAMORA, Creditor: Capital One Bk Usa. Amount: \$0.0. Case #. Date: 3/5/2014

Weld County

DEBTOR: MARIA G FLORES, Creditor: Professional Fin Co Inc. Amount: \$0.0. Case #. Date: 2/20/2014

DEBTOR: KORY MAXYMILLIAN LESNIAK, Creditor: Professional Fin Co Inc. Amount: \$0.0. Case #. Date: 2/20/2014

DEBTOR: JOHN M KENNEDY, Creditor: Professional Fin Co Inc. Amount: \$0.0. Case #. Date: 2/21/2014

DEBTOR: DOUGLAS HENRY & ELAIN PEARSON, Creditor: Professional Fin Co Inc. Amount: \$0.0. Case #. Date: 2/25/2014

STATE TAX LIENS Boulder County

AGILITY RECOVERY SOLUTIONS INC, \$4429.5, Case #3366521, 2/19/2018. Bd Slr

BLUE RIBBON FARM INC, \$409.18, Case #3366774, 2/21/2018. Bd Slr

BOULDER MEDICALS LLC, \$9295.0, Case #3368140, 3/1/2018. Bd Slr

BOULDER RIDGE HOSPITALITY SOLU, \$1786.93, Case #3367127, 2/22/2018. Bd Slr

BRAINS AT WORK LLC, \$667.97, Case #3366599, 2/20/2018. Bd Slr

JORDANCEITHAML, \$345.4, Case #3367517, 2/26/2018. Bd Slr

COLO IN BASKET BOULDER, \$643.0, Case #3368136, 3/1/2018. Bd Slr

EASTON SDI MANAGEMENT INC, \$831.24, Case #3367518, 2/26/2018. Bd Slr

HERITAGE TILE MARBLE GRANITE I, \$63.2, Case #3368123, 3/1/2018. Bd Slr

HERO VISION LONGMONT LLC, \$504.18, Case #3366600, 2/20/2018. Bd Slr

KATET WELLNESS SERVICES, \$300.43, Case #3367795, 2/28/2018. Bd Slr

LAW OFFICES KEITH A SHANDALOW, \$1030.29, Case #3367133, 2/22/2018. Bd Slr

MAMAS CAFE, \$2789.0, Case #3368135, 3/1/2018. Bd Slr

MAMAS CAFE, \$2855.0, Case #3368139, 3/1/2018. Bd Slr

PHARMACY CORP AM, \$3161.04, Case #3367996, 2/28/2018. Bd Slr

RED ROCK COFFEE HOUSE LLC, \$648.55, Case #3366595, 2/20/2018. Bd Slr

ROCKY MOUNT BAGELS LLC, \$250.33, Case #3368129, 3/1/2018. Bd Slr

ROCKY MOUNT RESELLERS, \$2141.0, Case #3368138, 3/1/2018. Bd Slr

SINGLEPOINT TECHNOLOGY CORP, \$77.26, Case #3366596, 2/20/2018. Bd Slr

STARK SOLUTIONS INC, \$1423.2, Case #3366601, 2/20/2018. Bd Slr

TIBET UNIVERSAL MUSIC INC, \$379.62, Case #3366598, 2/20/2018. Bd Slr

TRI US LLC, \$475.99, Case #3366597, 2/20/2018. Bd Slr

TRNVESTMENTS, \$254.67, Case #3366775, 2/21/2018. Bd Slr

TWD RESTAURANTS LLC, \$604.17, Case #3367995, 2/28/2018. Bd Slr

TWO DOG DINER LLC, \$5911.03, Case #3366874, 2/21/2018. Bd Slr

WHIZARD STRATEGY LLC, \$440.69, Case #3367128, 2/22/2018. Bd Slr

CHRISTIANWOSCHENKO, \$2267.65, Case #3366848, 2/21/2018. Bd Slr

ZAPATERIA CHAVEZ INC, \$1199.0, Case #3368137, 3/1/2018. Bd Slr

ZAYO GROUP LLC, \$13379.27, Case #3366846, 2/21/2018. Bd Slr

Broomfield County

CWS APT HOMES LLC, \$332.64, Case #1417, 2/26/2018. Br Slr

DIGITAL DATAVOICE CORP, \$433.16, Case #1415, 2/26/2018. Br Slr

HUNTER DOUGLAS INC, \$4959.83, Case #1495, 2/27/2018. Br Slr

LANX INC, \$10761.84, Case #1494, 2/27/2018. Br Slr

STREET LEGAL PIZZA, \$1201.0, Case #1556, 3/1/2018. Br Slr

Larimer County

ACES TOBACCO SHOPPE LLC, \$901.0, Case #9940, 3/1/2018. Lr Slr

ALPINE PHOTOGRAPHY STUDIO LLC, \$1813.0, Case #9947, 3/1/2018. Lr Slr

BASKIN ROBBINS, \$496.03, Case #10267, 3/4/2018. Lr Slr

BEYOND BOOKKEEPING INC, \$524.51, Case #10268, 3/4/2018. Lr Slr

BRENTLEYS ASPHALT LLC, \$2718.0, Case #9944, 3/1/2018. Lr Slr

CNC CORP, \$84.79, Case #9846, 2/28/2018. Lr Slr

DAKOTA RIDGE IND INC, \$1813.0, Case #9948, 3/1/2018. Lr Slr

DYNAMIC SPECIALTIES LLC, \$1293.9, Case #8820, 2/22/2018. Lr Slr

EUROPEAN INVEST LLC, \$753.69, Case #8817, 2/22/2018. Lr Slr

FIRKINS POWER MOTIVE INC, \$2969.27, Case #10716, 3/5/2018. Lr Slr

FT COLLINS WILD WINGS THINGS I, \$482.94, Case #8631, 2/21/2018. Lr Slr

GEMINI FITNESS GROUP INC, \$906.0, Case #9945, 3/1/2018. Lr Slr

GREY ROCK INC, \$878.52, Case #8819, 2/22/2018. Lr Slr

GRIZZLY BEAR SPRINKLER REPAIR, \$100.07, Case #9845, 2/28/2018. Lr Slr

H2K LLC, \$244.69, Case #9539, 2/27/2018. Lr Slr

DENISEHAINES, \$597.45, Case #8822, 2/22/2018. Lr Slr

HARLEY E BAILEY INC, \$1909.83, Case #10269, 3/4/2018. Lr Slr

HOME CARE LOVED ONES LLC, \$271.86, Case #9275, 2/26/2018. Lr Slr

NATHAN CAHILLJOHNSON, \$618.55, Case #9541, 2/27/2018. Lr Slr

MEDICAL OASIS LLC, \$900.0, Case #9941, 3/1/2018. Lr Slr

MTNWIINE INC, \$929.0, Case #9946, 3/1/2018. Lr Slr

OLD TOWN FIN SERVICES INC, \$2981.22, Case #9847, 2/28/2018. Lr Slr

OLD WORLD FOODSLLC, \$745.14, Case #9034, 2/25/2018. Lr Slr

PHANTOM TRUCKING LLC, \$383.36, Case #9540, 2/27/2018. Lr Slr

PURE SOUNDS PRODUCTIONS INC, \$379.7, Case #9276, 2/26/2018. Lr Slr

RED MOUNT ELECTRIC LL, \$699.34, Case #8821, 2/22/2018. Lr Slr

ROADRACE FACTORY LLC, \$250.0, Case #9943, 3/1/2018. Lr Slr

ROYGBIV LLC, \$95.35, Case #10270, 3/4/2018. Lr Slr

CARL ESCOTT, \$550.98, Case #8818, 2/22/2018. Lr Slr

SWIRL STOP LLC, \$3629.0, Case #9942, 3/1/2018. Lr Slr

TIER1 PERFORMANCE SOLUTIONS PA, \$425.67, Case #8361, 2/20/2018. Lr Slr

TONYS AUTOMOTIVE TIRE INC, \$894.82, Case #10718, 3/5/2018. Lr Slr

WILDCAT TRUCKING EXCAVATING IN, \$2083.4, Case #10719, 3/5/2018. Lr Slr

WOLFORD HOLDINGS LLC, \$27617.07, Case #10717, 3/5/2018. Lr Slr

Weld County

ALL WAYZ PAINTING INC, \$5118.47, Case #3999690, 3/4/2018. We Slr

BLUE MUG COFFEE BAR LLC, \$844.53, Case #3999991, 3/5/2018. We Slr

BLUE PARIOT PAINTING INC, \$368.36, Case #3999688, 3/4/2018. We Slr

CLARK JONI J ATMOSPHERE ROOFIN, \$901.0, Case #3998804, 2/28/2018. We Slr

CONSTR ZONE INC, \$1197.0, Case #3998803, 2/28/2018. We Slr

CONSTR ZONE INC, \$6463.0, Case #3998807, 2/28/2018. We Slr

DILLARDS GROCERY GRILL LLC, \$601.0, Case #3998806, 2/28/2018. We Slr

HOLLISTER BLACKSMITH INC, \$293.48, Case #3998847, 2/28/2018. We Slr

JJJ WELDING LLC, \$255.33, Case #3998274, 2/26/2018. We Slr

MS HEAVY REPAIR INC, \$367.0, Case #3998805, 2/28/2018. We Slr

PQH WIRELESS INC, \$1196.3, Case #3997620, 2/22/2018. We Slr

PRO TECH ELECTRONICS INC, \$419.93, Case #3997015, 2/20/2018. We Slr

SUN STUDIO LLC, \$951.81, Case #3999689, 3/4/2018. We Slr

WAYNES MEATS, \$4223.5, Case #3998846, 2/28/2018. We Slr

YOUR ODDS ENDS LLC, \$907.0, Case #3998809, 2/28/2018. We Slr

RELEASE OF STATE TAX LIENS Boulder County

AB SUPERMARKETS LLC, \$2566.38, Case #3367136, 2/22/2018. Bd Slr

AB SUPERMARKETS LLC, \$457.2, Case #3367137, 2/22/2018. Bd Slr

BAGS INC, \$309.75, Case #3366639, 2/20/2018. Bd Slr

BAGS INC, \$1082.59, Case #3366638, 2/20/2018. Bd Slr

BOULDER INTERIOR DESIGN, \$1339.51, Case #3367486, 2/26/2018. Bd Slr

DOG HOUSE INC, \$0.0, Case #3367381, 2/26/2018. Bd Slr

DOG HOUSE INC, \$0.0, Case #3367382, 2/26/2018. Bd Slr

HERITAGE TILE MARBLE GRANITE I, \$0.0, Case #3368122, 3/1/2018. Bd Slr

HILLER SALES MARKETING INC, \$0.0, Case #3367997, 2/28/2018. Bd Slr

JVA INC, \$38118.33, Case #3367138, 2/22/2018. Bd Slr

PRERACE LLC, \$0.0, Case #3366

FOR THE RECORD

DATE CLOSED: 2/4/2014

SELLER: Pria Elizabeth Harmon
BUYER, BUYER'S ADDRESS: Kevin Palmer, 1909 Joslyn Ct
ADDRESS: 1909 Joslyn Ct, Boulder
PRICE: \$635000
DATE CLOSED: 2/4/2014

SELLER: Kristy V C French
BUYER, BUYER'S ADDRESS: Daniel Connors, 2501 Bluff St
ADDRESS: 3125 Folsom St, Boulder
PRICE: \$349500
DATE CLOSED: 2/4/2014

SELLER: Jsq Family Partnership Llp
BUYER, BUYER'S ADDRESS: Karen Wallace, 4935 Twin Lakes Rd Apt 34
ADDRESS: 4935 Twin Lakes Rd Apt 34, Boulder
PRICE: \$193300
DATE CLOSED: 2/4/2014

SELLER: Cheryl I & Gerald R Curry
BUYER, BUYER'S ADDRESS: Jack M & Lesley E Jackson, 1480 Carlson Ave
ADDRESS: 1480 Carlson Ave, Erie
PRICE: \$760000
DATE CLOSED: 2/5/2014

SELLER: Tristan MacLennan & Micah Sueann Paddock
BUYER, BUYER'S ADDRESS: Steven M McCraw, 4816 Brandon Creek Dr
ADDRESS: 4816 Brandon Creek Dr, Boulder
PRICE: \$405000
DATE CLOSED: 2/5/2014

SELLER: Nancy L Follower
BUYER, BUYER'S ADDRESS: Gary Allen Brown, 601 Glenarbor Cir
ADDRESS: 601 Glenarbor Cir, Longmont
PRICE: \$336900
DATE CLOSED: 2/5/2014

SELLER: Shannon Lovette

BUYER, BUYER'S ADDRESS: Paula Farrell, 6583 Magnolia Dr
ADDRESS: 6583 Magnolia Dr, Nederland
PRICE: \$600000
DATE CLOSED: 2/5/2014

SELLER: Julie F Plunkett
BUYER, BUYER'S ADDRESS: Catherine Tindall, 1772 Po Box 308
ADDRESS: 1772 Gordon Dr, Erie
PRICE: \$295000
DATE CLOSED: 2/5/2014

SELLER: James Daniel & Karen Rose Nelson
BUYER, BUYER'S ADDRESS: Elizabeth H & Christopher J Tennant, 1965 30th St Apt 469
ADDRESS: 2399 Mckinley Ave, Louisville
PRICE: \$450000
DATE CLOSED: 2/5/2014

SELLER: Alison Sharley
BUYER, BUYER'S ADDRESS: Lb Design Llc, 1068 Huron Peak Ave
ADDRESS: 446 Owl Dr, Louisville
PRICE: \$248800
DATE CLOSED: 2/5/2014

SELLER: Christina R Keibler
BUYER, BUYER'S ADDRESS: Cheryl Carter-pierce, 210 Judson St
ADDRESS: 210 Judson St, Longmont
PRICE: \$219000
DATE CLOSED: 2/5/2014

SELLER: Miladen Grabac
BUYER, BUYER'S ADDRESS: Mary R & James L Jostes, 10051 Heatherwood Pl
ADDRESS: 3754 Davidson Pl, Boulder
PRICE: \$475000
DATE CLOSED: 2/6/2014

SELLER: Titus Development Inc
BUYER, BUYER'S ADDRESS: James R & Martha J Mings, 6672 Bean Mountain Ln
ADDRESS: 6672 Bean Mountain Ln, Boulder
PRICE: \$422000

DATE CLOSED: 2/6/2014

SELLER: Lori L Mitchell
BUYER, BUYER'S ADDRESS: Shana Leneveu, 160 Griffith St
ADDRESS: 160 Griffith St, Louisville
PRICE: \$378000
DATE CLOSED: 2/6/2014

SELLER: Edmond S Sager
BUYER, BUYER'S ADDRESS: Matthew E & Amber L Green, 2264 Stepping Stones Way
ADDRESS: 233 Alpine Dr, Nederland
PRICE: \$331000
DATE CLOSED: 2/6/2014

SELLER: Daryl Smith Profit Sharing Pla
BUYER, BUYER'S ADDRESS: Howard B & Carol M Kelly, 2930 Bluff St Apt 313
ADDRESS: 2930 Bluff St Apt 313, Boulder
PRICE: \$369900
DATE CLOSED: 2/6/2014

SELLER: David & Jeanne Anne Heilig Breen
BUYER, BUYER'S ADDRESS: James Stewart Jr Risner, 583 Ord Dr
ADDRESS: 583 Ord Dr, Boulder
PRICE: \$1025000
DATE CLOSED: 2/6/2014

SELLER: James D & Cheryl K Nelson
BUYER, BUYER'S ADDRESS: Michael C Collins, 609 Glenwood Dr
ADDRESS: 609 Glenwood Dr, Lafayette
PRICE: \$282000
DATE CLOSED: 2/6/2014

SELLER: A 1 Storageeaf-ton Llc
BUYER, BUYER'S ADDRESS: 530 Stacy Sp Llc, 630 Stacy Ct
ADDRESS: 630 Stacy Ct, Lafayette
PRICE: \$6688900
DATE CLOSED: 2/6/2014

SELLER: Markel Homes Construction Co

BUYER, BUYER'S ADDRESS: William L Jr & Deborah A Noble, 628 Portside Ct
ADDRESS: 628 Portside Ct, Lafayette
PRICE: \$912600
DATE CLOSED: 2/6/2014

SELLER: Elizabeth E Culp
BUYER, BUYER'S ADDRESS: David Hernandez, 1651 Emery St
ADDRESS: 1651 Emery St, Longmont
PRICE: \$174500
DATE CLOSED: 2/6/2014

SELLER: Marjorie I Stengel
BUYER, BUYER'S ADDRESS: Lillianne Wallace, 6765 Baseline Rd
ADDRESS: 6765 Baseline Rd, Boulder
PRICE: \$575000
DATE CLOSED: 2/6/2014

SELLER: Kimberly M & Clay I Thompson
BUYER, BUYER'S ADDRESS: Gustavo Giudice, 1067 Eagle Ct
ADDRESS: 1067 Eagle Ct, Louisville
PRICE: \$505000
DATE CLOSED: 2/6/2014

SELLER: Michael A & Jacquelyn C Janeczko
BUYER, BUYER'S ADDRESS: Bv Holdings Llc, 1606 lo Ct
ADDRESS: 623 Garfield Ave, Louisville
PRICE: \$385000
DATE CLOSED: 2/6/2014

SELLER: Jaime B Wash-bourne
BUYER, BUYER'S ADDRESS: Grant & Gretchen M Schmid, 1060 Kane Dr
ADDRESS: 1060 Kane Dr, Longmont
PRICE: \$232000
DATE CLOSED: 2/6/2014

SELLER: Charles E & Catherine F Skala
BUYER, BUYER'S ADDRESS: Jeffrey L Skala, 4813 Gibbs Ave
ADDRESS: 6903 Frying Pan Rd, Boulder
PRICE: \$600000

DATE CLOSED: 2/6/2014

SELLER: Boulder Creek Pinnacle Llc
BUYER, BUYER'S ADDRESS: Deb & Jeff Rutherford, 2202 Calais Dr Unit A
ADDRESS: 2202 Calais Dr Unit A, Longmont
PRICE: \$298000
DATE CLOSED: 2/6/2014

SELLER: Boulder Health Racquet Club In
BUYER, BUYER'S ADDRESS: Vitality Performance Llc, 2727 29th St
ADDRESS: 2727 29th St, Boulder
PRICE: \$4150000
DATE CLOSED: 2/6/2014

SELLER: Hayley L Chandler
BUYER, BUYER'S ADDRESS: Trudi Joy Eldridge Revocable T, 364 Fern Lake Ct
ADDRESS: 364 Fern Lake Ct, Lafayette
PRICE: \$279000
DATE CLOSED: 2/6/2014

SELLER: Ross W Haley Trust
BUYER, BUYER'S ADDRESS: Daniel M Lisogurski, 1525 Harrison Ave
ADDRESS: 1525 Harrison Ave, Boulder
PRICE: \$303300
DATE CLOSED: 2/7/2014

SELLER: Colleen A Velie
BUYER, BUYER'S ADDRESS: Jeffrey Whiting, 2145 Kohler Dr
ADDRESS: 2145 Kohler Dr, Boulder
PRICE: \$680000
DATE CLOSED: 2/7/2014

SELLER: Monte M Conservator & Milton L Hamann
BUYER, BUYER'S ADDRESS: Steve Conder, 2204 18th Ave
ADDRESS: 14309 N 83rd St, Longmont
PRICE: \$440000
DATE CLOSED: 2/7/2014

SELLER: Cherie A Fedrid

BUYER, BUYER'S ADDRESS: Xiang Li, 2096 Concord Ln
ADDRESS: 2096 Concord Ln, Superior
PRICE: \$197000
DATE CLOSED: 2/7/2014

SELLER: Ronald R & Kristy D Meining
BUYER, BUYER'S ADDRESS: Gary E Johnson, 1419 Red Mountain Dr Unit 11
ADDRESS: 1419 Red Mountain Dr Unit 11, Longmont
PRICE: \$162000
DATE CLOSED: 2/7/2014

SELLER: Ryan T & Claudia Hadley
BUYER, BUYER'S ADDRESS: Anthony Wayne Defauw, 360 Shawnee Ln
ADDRESS: 360 Shawnee Ln, Superior
PRICE: \$328400
DATE CLOSED: 2/7/2014

SELLER: Michael S & Deborah B Kendrick
BUYER, BUYER'S ADDRESS: Richard & Suzanne Rivera, 3000 Colorado Ave Apt H132
ADDRESS: 3000 Colorado Ave Apt H132, Boulder
PRICE: \$194500
DATE CLOSED: 2/7/2014

SELLER: Melissa Nibbelink
BUYER, BUYER'S ADDRESS: Michael S Tully, 2730 Hedgerow Cir
ADDRESS: 2730 Hedgerow Cir, Lafayette
PRICE: \$300000
DATE CLOSED: 2/7/2014

SELLER: Timberline Builders Boulder Co
BUYER, BUYER'S ADDRESS: Thomas R Swanwick, 4535 Beach-comber Ct
ADDRESS: 4535 Beach-comber Ct, Boulder
PRICE: \$292800
DATE CLOSED: 2/7/2014

SELLER: Jenna Boyd

BUYER, BUYER'S ADDRESS: Christine A & Ryan M Kohler, 418 Owl Dr # 46
ADDRESS: 418 Owl Dr # 46, Louisville
PRICE: \$245000
DATE CLOSED: 2/7/2014

SELLER: Jeffrey L Hislop
BUYER, BUYER'S ADDRESS: David Thorsvik, 3925 Florentine Dr
ADDRESS: 3925 Florentine Dr, Longmont
PRICE: \$311000
DATE CLOSED: 2/7/2014

SELLER: Hsbc Bk Usa
BUYER, BUYER'S ADDRESS: Cheryl Nieto, 1031 Exchange Llc, 1119 Gale Ave
ADDRESS: 2640 Pine St, Boulder
PRICE: \$444400
DATE CLOSED: 2/7/2014

SELLER: Brian F Patarich Revocable Tru
BUYER, BUYER'S ADDRESS: Jonathan L Hartson, 3103 Bell Dr
ADDRESS: 3103 Bell Dr, Boulder
PRICE: \$295000
DATE CLOSED: 2/7/2014

SELLER: Peter Strickler
BUYER, BUYER'S ADDRESS: Vincent C Devito, 1926 Gordon Ct, Erie
PRICE: \$324900
DATE CLOSED: 2/10/2014

SELLER: Mortgage Investments Enterpris
BUYER, BUYER'S ADDRESS: Kyle W & Jessica A Thompson, 2729 Meadow Mountain Trl
ADDRESS: 2300 Lincoln St, Longmont
PRICE: \$218000
DATE CLOSED: 2/10/2014

SELLER: Samantha Anne Singer
BUYER, BUYER'S ADDRESS: Sukhvir Singh, 13875 Teal Creek Dr
ADDRESS: 625 Manhattan Pl Apt 107, Boulder
PRICE: \$148000

DATE CLOSED: 2/10/2014

SELLER: Shui Tze Christine & Hon Yim Ko
BUYER, BUYER'S ADDRESS: Linda Chavez, 1945 Norwood Ave
ADDRESS: 810 S Lashley Ln, Boulder
PRICE: \$435000
DATE CLOSED: 2/10/2014

SELLER: Community Hospital Association
BUYER, BUYER'S ADDRESS: 1225 Prospect Llc, 5723 Arapahoe Ave Ste B2
ADDRESS: 2000 Sw Boulder Rd, Lafayette
PRICE: \$800000
DATE CLOSED: 2/10/2014

SELLER: Gail S Greener
BUYER, BUYER'S ADDRESS: Troy B & Tara C Woolley, 2316 Block Ct
ADDRESS: 2316 Block Ct, Erie
PRICE: \$700000
DATE CLOSED: 2/10/2014

SELLER: Jeffrey Braucher
BUYER, BUYER'S ADDRESS: Jeanette Young, 3150 Iris Ave # F209
ADDRESS: 3150 Iris Ave # F209, Boulder
PRICE: \$120000
DATE CLOSED: 2/10/2014

SELLER: Sachidanand D & Bhuvana S Desai
BUYER, BUYER'S ADDRESS: William Bernard Wilson, 3865 Talisman Pl Apt C
ADDRESS: 3865 Talisman Pl Apt C, Boulder
PRICE: \$207900
DATE CLOSED: 2/10/2014

SELLER: Sopris Development Llc
BUYER, BUYER'S ADDRESS: Nick D & Linda M Hattel, 216 Meadow View Pkwy
ADDRESS: 216 Meadow View Pkwy, Erie
PRICE: \$662900
DATE CLOSED: 2/10/2014

SELLER: Donald Benjamin & Melody Dawn Armstead

Reserve the Date

Boulder County Business Hall of Fame

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The Boulder County Business Hall of Fame recognizes outstanding business leaders from the present and past. Inductees honored have been instrumental, through business-related efforts, in providing direction, energy and support to the shaping of Boulder County since its inception.

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FOR THE RECORD

BUYER, BUYER'S
ADDRESS: Tiffany Scheidies, 470 Verdant Cir
ADDRESS: 470 Verdant Cir, Longmont
PRICE: \$202500
DATE CLOSED: 2/10/2014

SELLER: Robert W & Cherylann Hancock
BUYER, BUYER'S
ADDRESS: Scott Jones, 2830 E College Ave Unit 104
ADDRESS: 2830 E College Ave Unit 104, Boulder
PRICE: \$255500
DATE CLOSED: 2/11/2014

SELLER: Joshua A & Crystal L Falconer
BUYER, BUYER'S
ADDRESS: Kirk D Falconer, 1067 S Hover St # E 140
ADDRESS: 2119 Hackberry Cir, Longmont
PRICE: \$205000
DATE CLOSED: 2/11/2014

SELLER: Christine M Ports
BUYER, BUYER'S
ADDRESS: James D & Ann Laquer Estin, 1039 E College St
ADDRESS: 69 Peakview Dr, Nederland
PRICE: \$227500
DATE CLOSED: 2/11/2014

SELLER: Scott E & Helen C Parker
BUYER, BUYER'S
ADDRESS: Brandon & Vera Line, 450 Lilac Ct
ADDRESS: 450 Lilac Ct, Louisville
PRICE: \$330000
DATE CLOSED: 2/11/2014

SELLER: Fannie Mae
BUYER, BUYER'S
ADDRESS: Lucas Z Harden, 1805 Sussex St
ADDRESS: 1805 Sussex St, Lafayette
PRICE: \$205000
DATE CLOSED: 2/11/2014

SELLER: Susan W Matthews
BUYER, BUYER'S
ADDRESS: Byron D & Paulina Hewett, 2865 Jay Rd
ADDRESS: 2865 Jay Rd, Boulder
PRICE: \$950000

DATE CLOSED: 2/12/2014
SELLER: Joseph M Palumbo
BUYER, BUYER'S
ADDRESS: Brianna Palumbo, 817 Jamaica Ct
ADDRESS: 265 El Dorado Springs Dr, Eldorado Springs
PRICE: \$266000
DATE CLOSED: 2/12/2014

SELLER: Vanland Llc
BUYER, BUYER'S
ADDRESS: Linda S Browning, 755 39th St
ADDRESS: 755 39th St, Boulder
PRICE: \$402000
DATE CLOSED: 2/12/2014

SELLER: Susan Ann Salinger
BUYER, BUYER'S
ADDRESS: Brian French, 3393 Cripple Creek Trl
ADDRESS: 3393 Cripple Creek Trl, Boulder
PRICE: \$300000
DATE CLOSED: 2/12/2014

SELLER: Federal National Mortgage Asso
BUYER, BUYER'S
ADDRESS: Anne S & Richard B Rogers, 1337 Garden Pl
ADDRESS: 1337 Garden Pl, Longmont
PRICE: \$200000
DATE CLOSED: 2/12/2014

SELLER: Ryland Group Inc
BUYER, BUYER'S
ADDRESS: Meredith L Eder, 1374 Armstrong Dr
ADDRESS: 1374 Armstrong Dr, Longmont
PRICE: \$379800
DATE CLOSED: 2/12/2014

SELLER: Oana Chiriac
BUYER, BUYER'S
ADDRESS: Matthew & Jenna Allen, 406 Wheat Berry Dr
ADDRESS: 406 Wheat Berry Dr, Erie
PRICE: \$305000
DATE CLOSED: 2/13/2014

SELLER: Rocky Mountain Investment Grou
BUYER, BUYER'S
ADDRESS: Jenny Sue Orin, 1023 Tulip St

ADDRESS: 1023 Tulip St, Longmont
PRICE: \$207000
DATE CLOSED: 2/13/2014

SELLER: Erin E Plante
BUYER, BUYER'S
ADDRESS: Zachary White Vanderkooy, 2610 Pine St
ADDRESS: 2610 Pine St, Boulder
PRICE: \$531500
DATE CLOSED: 2/13/2014

SELLER: Federal Home Loan Mortgage Cor
BUYER, BUYER'S
ADDRESS: John & Becky Waters, 709 Arrow Ct
ADDRESS: 709 Arrow Ct, Lafayette
PRICE: \$120000
DATE CLOSED: 2/13/2014

SELLER: Janet E Liddiard
BUYER, BUYER'S
ADDRESS: Dana C & Karla D Clark, 2414 Tyrrhenian Dr
ADDRESS: 2414 Tyrrhenian Dr, Longmont
PRICE: \$256900
DATE CLOSED: 2/13/2014

SELLER: Lxs 2006 2n Trust Fund
BUYER, BUYER'S
ADDRESS: John E Dietrich, 2300 Stagecoach Trl
ADDRESS: 7450 Deerfield Rd, Longmont
PRICE: \$472500
DATE CLOSED: 2/13/2014

SELLER: Dak Property Llc
BUYER, BUYER'S
ADDRESS: Beetdigger Llc, 1250 S Clermont St
ADDRESS: ,
PRICE: \$5250000
DATE CLOSED: 2/13/2014

SELLER: Carmen R Rarden
BUYER, BUYER'S
ADDRESS: Kristi A & Eric A Traynor, 4015 Riley Dr
ADDRESS: 4015 Riley Dr, Longmont
PRICE: \$439000
DATE CLOSED: 2/13/2014

SELLER: Shirley B Teasdale
BUYER, BUYER'S
ADDRESS: Kristin J Gurholt, 4035 Evans Dr

ADDRESS: 4035 Evans Dr, Boulder
PRICE: \$470000
DATE CLOSED: 2/13/2014

SELLER: Amy L & Gregory J Payne
BUYER, BUYER'S
ADDRESS: Emily & Sarah Braker, 743 Sunset St
ADDRESS: 743 Sunset St, Longmont
PRICE: \$319500
DATE CLOSED: 2/13/2014

SELLER: Brian Shimamoto
BUYER, BUYER'S
ADDRESS: Owen Family Living Trust, 11237 Corte Playa
ADDRESS: 1115 35th St Apt B, Boulder
PRICE: \$290000
DATE CLOSED: 2/14/2014

SELLER: Rbc 921 Maxwell Llc
BUYER, BUYER'S
ADDRESS: Joshua B Geetter, 921 Maxwell Ave
ADDRESS: 921 Maxwell Ave, Boulder
PRICE: \$545000
DATE CLOSED: 2/14/2014

SELLER: Andrea L & Jeremy Frederick Bond
BUYER, BUYER'S
ADDRESS: Steven R & Kaitryn Sheehan Wertz, 1010 Parthenon Pl
ADDRESS: 1010 Parthenon Pl, Lafayette
PRICE: \$305000
DATE CLOSED: 2/14/2014

SELLER: Kenneth F Sr & Mary Lou Ott
BUYER, BUYER'S
ADDRESS: Gillian Anne & Aaron Kosh Millar, 118 Vista Ln
ADDRESS: 118 Vista Ln, Louisville
PRICE: \$577000
DATE CLOSED: 2/14/2014

SELLER: Mark D Jacobson
BUYER, BUYER'S
ADDRESS: Ycaa Properties Llc, 7897 S Poplar Way
ADDRESS: 1554 Chambers Dr, Boulder
PRICE: \$365000
DATE CLOSED: 2/14/2014

SELLER: John Carla Vincent Living Trus
BUYER, BUYER'S
ADDRESS: Pamela Arent 2013 Trust, 6469 S Xenophon St
ADDRESS: 1405 Broadway Apt 205, Boulder
PRICE: \$183600
DATE CLOSED: 2/14/2014

SELLER: Roy & Yvonne Mondesire
BUYER, BUYER'S
ADDRESS: Ronda B & Michael P Curtis, 354 Morning Star Way
ADDRESS: 5358 Sun Dial Pl, Boulder
PRICE: \$215000
DATE CLOSED: 2/14/2014

SELLER: Michael Laurie Wiedl Trust
BUYER, BUYER'S
ADDRESS: Karl W Keim, 804 Summer Hawk Dr Unit 4105
ADDRESS: 804 Summer Hawk Dr Unit 4105, Longmont
PRICE: \$142500
DATE CLOSED: 2/14/2014

SELLER: Dane E Enright
BUYER, BUYER'S
ADDRESS: Lisa Quilici, 635 S 44th St
ADDRESS: 635 S 44th St, Boulder
PRICE: \$495000
DATE CLOSED: 2/14/2014

SELLER: Ccc Real Estate Holding Co Llc
BUYER, BUYER'S
ADDRESS: George A Koury Trust, 530 Riverside Dr
ADDRESS: 2020 Ionosphere St Unit A, Longmont
PRICE: \$241000
DATE CLOSED: 2/14/2014

SELLER: Mark A & Tammy M Selby
BUYER, BUYER'S
ADDRESS: Martin Goodwin & Cynthia Hall Aubrey, 2359 High Lonesome Trl
ADDRESS: 2359 High Lonesome Trl, Lafayette
PRICE: \$599000
DATE CLOSED: 2/14/2014

SELLER: Dennis & Eleanor Hubbard

BUYER, BUYER'S
ADDRESS: David J Pinkow, 1850 Folsom St Apt 1111
ADDRESS: 1850 Folsom St Apt 1111, Boulder
PRICE: \$315000
DATE CLOSED: 2/14/2014

SELLER: Kenneth A & Joan A Graham
BUYER, BUYER'S
ADDRESS: Adam R & Terri L Heller, 3020 Mcintosh Dr
ADDRESS: 3020 Mcintosh Dr, Longmont
PRICE: \$310000
DATE CLOSED: 2/14/2014

SELLER: Cukey Investments Llc
BUYER, BUYER'S
ADDRESS: Steven Ben-netts, 2098 23rd St
ADDRESS: 2098 23rd St, Boulder
PRICE: \$584000
DATE CLOSED: 2/14/2014

SELLER: Roberta Wroblewski Brenza
BUYER, BUYER'S
ADDRESS: Frank C Handwork, 90 Benthaven Pl
ADDRESS: 90 Benthaven Pl, Boulder
PRICE: \$407500
DATE CLOSED: 2/18/2014

SELLER: Christopher D & Linda K Wickens
BUYER, BUYER'S
ADDRESS: Sally J Friedman, 1975 30th St Apt 411
ADDRESS: 3075 Edison Ct, Boulder
PRICE: \$342000
DATE CLOSED: 2/18/2014

SELLER: Charles Peter & Thuy Nguyen Mccaffree
BUYER, BUYER'S
ADDRESS: Karen Coblentz Peters, 2825 19th St
ADDRESS: 4260 Ponderosa Ct, Boulder
PRICE: \$520000
DATE CLOSED: 2/18/2014

SELLER: Mcvey Survivor Trust
BUYER, BUYER'S
ADDRESS: Christine M English, 1705 Quince Ave
ADDRESS: 1705 Quince Ave, Boulder
PRICE: \$600000

DATE CLOSED: 2/18/2014
SELLER: Joel & Kendra Kimmel
BUYER, BUYER'S
ADDRESS: Antoinette V Wolfe, 661 Eldorado Blvd Apt 623
ADDRESS: 8076 Dry Creek Cir, Niwot
PRICE: \$303000
DATE CLOSED: 2/18/2014

SELLER: Bikemore Real Estate Investmen
BUYER, BUYER'S
ADDRESS: Carol Murin, 1250 Lanyon Ln
ADDRESS: 1250 Lanyon Ln, Longmont
PRICE: \$237500
DATE CLOSED: 2/18/2014

SELLER: Kudos Llc
BUYER, BUYER'S
ADDRESS: Annie Brook, 818 S Terry St Apt 72
ADDRESS: 818 S Terry St Apt 72, Longmont
PRICE: \$185000
DATE CLOSED: 2/18/2014

SELLER: Utes Real Estate Co
BUYER, BUYER'S
ADDRESS: Nataliya & Vitaliy Kovalenko, 17476 W 69th Ave
ADDRESS: 1470 White Hawk Ranch Dr, Boulder
PRICE: \$325000
DATE CLOSED: 2/18/2014

SELLER: Tracey R Jones
BUYER, BUYER'S
ADDRESS: Bc Invest-ments Llc, 1214 Vivian St
ADDRESS: 1214 Vivian St, Longmont
PRICE: \$175000
DATE CLOSED: 2/18/2014

SELLER: Lourdes Y Sanchez
BUYER, BUYER'S
ADDRESS: Paula M Stephani, 4697 14th St
ADDRESS: 4697 14th St, Boulder
PRICE: \$158300
DATE CLOSED: 2/18/2014

SELLER: Alr Invest Llc
BUYER, BUYER'S
ADDRESS: Rubi Rock Llc, 1035 Pearl St Ste 205
ADDRESS: 2860 16th St, Boulder
PRICE: \$520000
DATE CLOSED: 2/18/2014

SELLER: Roger Nicholson & Anne Alexandra Pierce
BUYER, BUYER'S
ADDRESS: Douglas G & Mary M Peterson, 2513 24th Ave
ADDRESS: 2513 24th Ave, Longmont
PRICE: \$325000
DATE CLOSED: 2/18/2014

SELLER: Value Preservation Llc
BUYER, BUYER'S
ADDRESS: Kelvin D Peyton, 910 Milo Cir Unit A
ADDRESS: 910 Milo Cir Unit A, Lafayette
PRICE: \$158300
DATE CLOSED: 2/19/2014

SELLER: Thomas A & Janice E Mudrock
BUYER, BUYER'S
ADDRESS: William K & Jean M Durbahn, 523 Jefferson Ave, Louisville
PRICE: \$410000
DATE CLOSED: 2/19/2014

SELLER: Brendan T Synnott
BUYER, BUYER'S
ADDRESS: Hunter S & Ashlee S Burke, 2015 Kalmia Ave
ADDRESS: 2015 Kalmia Ave, Boulder
PRICE: \$1393500
DATE CLOSED: 2/19/2014

SELLER: Gregory J & Amy L Payne
BUYER, BUYER'S
ADDRESS: Cyndi Nusbaum, 1103 Frontier Dr
ADDRESS: 1103 Frontier Dr, Longmont
PRICE: \$205500
DATE CLOSED: 2/19/2014

SELLER: Somerset Land Two Llc
BUYER, BUYER'S
ADDRESS: Peter D Wood, 2404 Mallard Cir
ADDRESS: 2005 Poppyfield Ct, Longmont
PRICE: \$170000
DATE CLOSED: 2/19/2014

SELLER: Michael A Glicksman

BUYER, BUYER'S
ADDRESS: Mara Jill Gold-man, 2595 Woodstock Pl
ADDRESS: 2595 Woodstock Pl, Boulder
PRICE: \$650000
DATE CLOSED: 2/19/2014

SELLER: Melody Homes Inc
BUYER, BUYER'S
ADDRESS: Russell E & Teresa L Klassen, 940 Stanley Ct
ADDRESS: 940 Stanley Ct, Erie
PRICE: \$526000
DATE CLOSED: 2/19/2014

SELLER: Drake Qsr Partners 1 Llc
BUYER, BUYER'S
ADDRESS: Mandolfo Family Revocable Trus, 936 Gold Nugget Cir
ADDRESS: 3235 28th St, Boulder
PRICE: \$1967700
DATE CLOSED: 2/19/2014

SELLER: Roberta L Long
BUYER, BUYER'S
ADDRESS: Blaine C Coopersurma, 2407 Bristol St
ADDRESS: 2407 Bristol St, Superior
PRICE: \$382000
DATE CLOSED: 2/19/2014

SELLER: Nathan M Josephs
BUYER, BUYER'S
ADDRESS: Jason & Sonia Schnitzer, 580 Pleasant St
ADDRESS: 2330 Linden Ave, Boulder
PRICE: \$1650000
DATE CLOSED: 2/19/2014

SELLER: Thomas J Oneill
BUYER, BUYER'S
ADDRESS: Erik A Holmberg, 4450 Arapahoe Ave Ste 100
ADDRESS: 311 16th Ave, Longmont
PRICE: \$196000
DATE CLOSED: 2/19/2014

SELLER: Evangelia & Apostolos Deslis
BUYER, BUYER'S
ADDRESS: Robert Letson Jr Button, 813 Maroon Peak Cir
ADDRESS: 813 Maroon Peak Cir, Superior
PRICE: \$443000
DATE CLOSED: 2/19/2014

SELLER: Robert Schware
BUYER, BUYER'S
ADDRESS: Michael L & Susan M Wilcox, 1580 5th St
ADDRESS: 6899 Country-side Ln # 283, Niwot
PRICE: \$118000
DATE CLOSED: 2/19/2014

SELLER: Jennifer & Shannon Tutt
BUYER, BUYER'S
ADDRESS: Nancy L Wobberma, 557 Mathews Cir
ADDRESS: 557 Mathews Cir, Erie
PRICE: \$300000
DATE CLOSED: 2/19/2014

SELLER: Arianna Noelle & Bryan Matthew Ingold
BUYER, BUYER'S
ADDRESS: Erica M & Matthew P Dawley, 2445 Windrow Ln
ADDRESS: 2445 Windrow Ln, Lafayette
PRICE: \$503000
DATE CLOSED: 2/19/2014

SELLER: Daniel J & Kirsten S Freese
BUYER, BUYER'S
ADDRESS: Richard Travis Behrens Debr, 2270 Lenox Pl
ADDRESS: 1627 Hallet Peak Dr, Longmont
PRICE: \$492000
DATE CLOSED: 2/18/2014

SELLER: Loving Properties Inc
BUYER, BUYER'S
ADDRESS: Neil Dykes, 1140 Hwy 287 Unit 400 290
ADDRESS: 1026 15th St, Boulder
PRICE: \$1250000
DATE CLOSED: 2/20/2014

SELLER: Janine R & Luke V Walch
BUYER, BUYER'S
ADDRESS: Matthew D & Sienna M Wood, 2601 Stonewall Ln
ADDRESS: 2601 Stonewall Ln, Lafayette
PRICE: \$305000
DATE CLOSED: 2/20/2014

SELLER: Ridgeline Development Corp

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 COLLEGE OF BUSINESS

FOR THE RECORD

BUYER, BUYER'S
ADDRESS: Hwl Yeager Farms 2 Llc, 1499 W 120th Ave Ste 220
ADDRESS: ,
PRICE: \$1880000
DATE CLOSED: 2/20/2014

SELLER: Wimbledon Llc
BUYER, BUYER'S
ADDRESS: David & Elizabeth Reed, 2105 Stony Hill Rd
ADDRESS: 3009 Madison Ave Apt L216, Boulder
PRICE: \$204400
DATE CLOSED: 2/20/2014

SELLER: 840 Union Llc
BUYER, BUYER'S
ADDRESS: Scott Kiere, 621 17th St Ste 1777
ADDRESS: 840 Union Ave, Boulder
PRICE: \$800000
DATE CLOSED: 2/20/2014

SELLER: Judy P Feland Living Trust
BUYER, BUYER'S
ADDRESS: Christopher Edwards, 3055 Corona Trl Apt 102
ADDRESS: 3055 Corona Trl Apt 102, Boulder
PRICE: \$173000
DATE CLOSED: 2/20/2014

SELLER: Buffalo Property Holdings Llc
BUYER, BUYER'S
ADDRESS: Stephen D Tebo, 9165 Po Box T
ADDRESS: 9165 Nelson Rd, Longmont
PRICE: \$500000
DATE CLOSED: 2/20/2014

SELLER: Donna G Sewell
BUYER, BUYER'S
ADDRESS: Eleonore I Harris, 1622 Goshawk Dr
ADDRESS: 1622 Goshawk Dr, Longmont
PRICE: \$350000
DATE CLOSED: 2/20/2014

SELLER: Angel & Kim Bustamante
BUYER, BUYER'S
ADDRESS: Richard Joseph Iii & Julie McClure Tyrrell, 1605 Hallet Peak Dr
ADDRESS: 1605 Hallet Peak Dr, Longmont
PRICE: \$535000
DATE CLOSED: 2/20/2014

SELLER: Louis Scirrotto
BUYER, BUYER'S
ADDRESS: Cary P Leech, 1111 Maxwell Ave Apt 114
ADDRESS: 1111 Maxwell Ave Apt 114, Boulder
PRICE: \$215000
DATE CLOSED: 2/20/2014

SELLER: Indian Peaks South 2 Llc
BUYER, BUYER'S
ADDRESS: Amy Sullivan, 2826 Cascade Crk Dr
ADDRESS: 2826 Cascade Crk Dr, Boulder
PRICE: \$489000
DATE CLOSED: 2/20/2014

SELLER: Ryland Group Inc
BUYER, BUYER'S
ADDRESS: Judy A Blum, 1323 Eldorado Wy
ADDRESS: 1323 Eldorado Wy, Lafayette
PRICE: \$362300
DATE CLOSED: 1/9/2014

SELLER: Menhennett Family Trust
BUYER, BUYER'S
ADDRESS: Mark Lawrence Lonna Enos Borde, 170 Cherrywood Ln
ADDRESS: 4605 Pawnee Pl, Boulder
PRICE: \$715000
DATE CLOSED: 2/21/2014

SELLER: Stacy L & Joseph J Parelman
BUYER, BUYER'S
ADDRESS: Boulder Buffalo Llc, 3131 Lakeside Dr
ADDRESS: 850 35th St, Boulder
PRICE: \$399500
DATE CLOSED: 2/21/2014

SELLER: Coast To Coast Residential Dev
BUYER, BUYER'S
ADDRESS: Jennifer Jeffery, 4161 Westcliffe Ct
ADDRESS: 4161 Westcliffe Ct, Boulder
PRICE: \$845200
DATE CLOSED: 2/21/2014

SELLER: Cityview Peloton 390 Lp
BUYER, BUYER'S
ADDRESS: Hoepfinger Trust, 3601 Arapahoe Ave # D 121
ADDRESS: 3601 Arapahoe Ave # D 121, Boulder
PRICE: \$482000
DATE CLOSED: 2/21/2014

SELLER: Maxine A Sterlacci
BUYER, BUYER'S
ADDRESS: Trudi Joy Eldridge Revocable T, 3034 Fulton Cir
ADDRESS: 3034 Fulton Cir, Boulder
PRICE: \$285000
DATE CLOSED: 2/21/2014

SELLER: Droege Noblitt Properties Llc
BUYER, BUYER'S
ADDRESS: Zachary & Michelle Harlow, 1445 Harvard St
ADDRESS: 1445 Harvard St, Longmont
PRICE: \$310000
DATE CLOSED: 2/21/2014

SELLER: Mandi & Jackie Thach
BUYER, BUYER'S
ADDRESS: Ethan A Chambers, 2170 Shamrock Dr
ADDRESS: 2170 Shamrock Dr, Superior
PRICE: \$143000
DATE CLOSED: 2/21/2014

SELLER: Redstone Homes Limited Partner
BUYER, BUYER'S
ADDRESS: Bertha A & Kevin M Mcohea, 8444 Summerlin Dr
ADDRESS: 8444 Summerlin Dr, Longmont
PRICE: \$1150000
DATE CLOSED: 2/21/2014

SELLER: Douglas A & Jennifer A Brendle
BUYER, BUYER'S
ADDRESS: Susan D Durant, 1 Navajo Trl
ADDRESS: 1 Navajo, Nederland
PRICE: \$335000
DATE CLOSED: 2/21/2014

SELLER: Steven M & Robyn B Hill
BUYER, BUYER'S
ADDRESS: Charlie & Leah Winski, 380 S 43rd St
ADDRESS: 3240 Endicott Dr, Boulder
PRICE: \$790000
DATE CLOSED: 2/21/2014

SELLER: David Bryan
BUYER, BUYER'S
ADDRESS: Michael B Dufel, 36997 Boulder Canyon Dr
ADDRESS: 36997 Boulder Canyon Dr, Boulder
PRICE: \$460000
DATE CLOSED: 2/21/2014

SELLER: Alderson Family Llc
BUYER, BUYER'S
ADDRESS: Wayne A & Karen M Peterson, 502 E Cleveland St
ADDRESS: 502 E Cleveland St, Lafayette
PRICE: \$210000
DATE CLOSED: 2/21/2014

SELLER: John M & Mary P Kostoff
BUYER, BUYER'S
ADDRESS: Matthew David & Leslie Ann Colagrosso, 169 S Roosevelt Ave
ADDRESS: 169 S Roosevelt Ave, Louisville
PRICE: \$790000
DATE CLOSED: 2/24/2014

SELLER: Karen L Mcmicken
BUYER, BUYER'S
ADDRESS: Frank O Rasmussen Living Trust, 1431 Beatrice Ct
ADDRESS: 1431 Beatrice Ct, Longmont
PRICE: \$200000
DATE CLOSED: 2/24/2014

SELLER: Amy M & Michael J Muller
BUYER, BUYER'S
ADDRESS: Bruce R Miller, 1019 Mapleton Ave
ADDRESS: 1019 Mapleton Ave, Boulder
PRICE: \$821500
DATE CLOSED: 2/24/2014

SELLER: Edward W & Candice Ann Sobanski
BUYER, BUYER'S
ADDRESS: Angela M & Douglas R Smith, 9722 Kipling St
ADDRESS: 2238 Canyon Blvd Apt 8, Boulder
PRICE: \$225000
DATE CLOSED: 2/24/2014

SELLER: Alexander Julian Barelka
BUYER, BUYER'S
ADDRESS: Lisa Ann Jerge & James Joseph Lesniak, 3084 Sugarloaf Rd
ADDRESS: 805 29th St Apt 152, Boulder
PRICE: \$186000

DATE CLOSED: 2/24/2014
SELLER: Boulder Creek Overlook Llc
BUYER, BUYER'S
ADDRESS: Jin Lu, 1828 Gallagher Ln
ADDRESS: 1828 Gallagher Ln, Louisville
PRICE: \$366100
DATE CLOSED: 2/24/2014

SELLER: Barry D & Deborah Ross
BUYER, BUYER'S
ADDRESS: Sarah Maureen Miller, 1201 Balsam Ave Apt 103
ADDRESS: 1201 Balsam Ave Apt 103, Boulder
PRICE: \$339000
DATE CLOSED: 2/24/2014

SELLER: Noushin Mirjalili
BUYER, BUYER'S
ADDRESS: Lucian Foehr, 3745 Birchwood Dr Apt 38
ADDRESS: 3745 Birchwood Dr Apt 38, Boulder
PRICE: \$255000
DATE CLOSED: 2/24/2014

SELLER: Cheryl A Schuck
BUYER, BUYER'S
ADDRESS: Carol L Goudy Bollman, 1004 Turnberry Cir
ADDRESS: 1955 Eldorado Cir, Superior
PRICE: \$688000
DATE CLOSED: 2/24/2014

SELLER: David S Wein
BUYER, BUYER'S
ADDRESS: James H Mapes, 1160 Drexel St
ADDRESS: 1160 Drexel St, Boulder
PRICE: \$750000
DATE CLOSED: 2/24/2014

SELLER: Cathryn Burns Donohue
BUYER, BUYER'S
ADDRESS: Brant Silva, 4887 White Rock Cir Apt A
ADDRESS: 4887 White Rock Cir Apt A, Boulder
PRICE: \$185000
DATE CLOSED: 2/24/2014

SELLER: Jenn Tai & Hwa Chi Liang
BUYER, BUYER'S
ADDRESS: Julie P & Jorge P Seidel, 2830 E College Ave Unit 301
ADDRESS: 2830 E College Ave Unit 301, Boulder
PRICE: \$282000
DATE CLOSED: 2/24/2014

SELLER: David A Schaezel Family Trust
BUYER, BUYER'S
ADDRESS: Brian & Jennifer Harper, 5516 Baca Cir
ADDRESS: 5516 Baca Cir, Boulder
PRICE: \$452000
DATE CLOSED: 2/24/2014

SELLER: Andrew J Frantz
BUYER, BUYER'S
ADDRESS: Jill Paige & Todd Peter Michaud, 1220 S Laird Ct
ADDRESS: 1220 S Laird Ct, Superior
PRICE: \$437000
DATE CLOSED: 2/24/2014

SELLER: Alice M Norton
BUYER, BUYER'S
ADDRESS: Michael J & Amy M Muller, 1543 Pine St
ADDRESS: 1543 Pine St, Boulder
PRICE: \$1150000
DATE CLOSED: 2/24/2014

SELLER: John Keith & Laura Stone Roberts
BUYER, BUYER'S
ADDRESS: Moira Coogan, 385 Driftwood Cir
ADDRESS: 385 Driftwood Cir, Lafayette
PRICE: \$435000
DATE CLOSED: 2/24/2014

SELLER: Graywave Capital Management Lj
BUYER, BUYER'S
ADDRESS: Mark Travis & Jessie Elizabeth Williamson, 8967 Katherine Ct
ADDRESS: 8967 Katherine Ct, Boulder
PRICE: \$2750000
DATE CLOSED: 2/24/2014

SELLER: Melva & Ankur S Deshmukh
BUYER, BUYER'S
ADDRESS: Linda S & Paul D Whittle, 759 Crystal Ct
ADDRESS: 759 Crystal Ct, Lafayette
PRICE: \$320000
DATE CLOSED: 2/24/2014

SELLER: Michael P & Susan H Lenny
BUYER, BUYER'S
ADDRESS: Robert E & Paula B Tawa, 1600 Waneka Lake Trl

ADDRESS: 1404 Noma Cir, Lafayette
PRICE: \$306500
DATE CLOSED: 2/24/2014

SELLER: Colorado Oaks Llc
BUYER, BUYER'S
ADDRESS: James D & Mildred L Allen, 2497 Santa Fe Dr
ADDRESS: 2497 Santa Fe Dr, Longmont
PRICE: \$315700
DATE CLOSED: 2/25/2014

SELLER: Alvin Marjorie Kupfner Living
BUYER, BUYER'S
ADDRESS: Steven L & Patricia S Kupfner, 3842 Viewpoint Way
ADDRESS: 490 Carmen St, Louisville
PRICE: \$200000
DATE CLOSED: 2/25/2014

SELLER: Meritage Homes Colorado Inc
BUYER, BUYER'S
ADDRESS: Janine R & Luke Van Walch, 692 Fossil Bed Cir
ADDRESS: 692 Fossil Bed Cir, Erie
PRICE: \$418500
DATE CLOSED: 2/25/2014

SELLER: Matthew Vaughn Ball
BUYER, BUYER'S
ADDRESS: New Direction Ira Inc, 1070 W Century Dr # 100
ADDRESS: 3315 Chisholm Trl # E 204, Boulder
PRICE: \$139000
DATE CLOSED: 2/25/2014

SELLER: William G & Jennifer L Deitz
BUYER, BUYER'S
ADDRESS: Oliver & Elizabeth Napp, 8189 Centrebidge Dr
ADDRESS: 8189 Centrebidge Dr, Niwot
PRICE: \$615000
DATE CLOSED: 2/25/2014

SELLER: David J & Molly Ann Kirk
BUYER, BUYER'S
ADDRESS: Glenn & Conner Middelmann Whitney, 590 Yale Rd
ADDRESS: 590 Yale Rd, Boulder
PRICE: \$487000
DATE CLOSED: 2/25/2014

SELLER: Nick Hedensten
BUYER, BUYER'S
ADDRESS: Stephen & Joyce Hogan, 1212 S Emery St Unit H
ADDRESS: 1212 S Emery St Unit H, Longmont
PRICE: \$199500
DATE CLOSED: 2/25/2014

SELLER: Suzanne R Talaric
BUYER, BUYER'S
ADDRESS: Kari S & Brian L Duffy, 638 Manorwood Ln
ADDRESS: 638 Manorwood Ln, Louisville
PRICE: \$1336500
DATE CLOSED: 2/25/2014

SELLER: Charles W & Mary S Edwards
BUYER, BUYER'S
ADDRESS: Sue Zemka, 1435 Yarmouth Ave Unit 204
ADDRESS: 1435 Yarmouth Ave Unit 204, Boulder
PRICE: \$285200
DATE CLOSED: 2/25/2014

SELLER: Oliver & Elizabeth Napp
BUYER, BUYER'S
ADDRESS: Robert A Jr & Christina E Renegar, 5400 Gunbarrel Cir
ADDRESS: 5400 Gunbarrel Cir, Longmont
PRICE: \$418000
DATE CLOSED: 2/25/2014

SELLER: Justin S Wehner
BUYER, BUYER'S
ADDRESS: Levi J & Elizabeth F Jette, 5435 White Pl
ADDRESS: 5435 White Pl, Boulder
PRICE: \$270000
DATE CLOSED: 2/25/2014

SELLER: Robert Kirk Delisle
BUYER, BUYER'S
ADDRESS: Carl Hering, 47 Pyrite Way
ADDRESS: 47 Pyrite Way, Lyons
PRICE: \$425500
DATE CLOSED: 2/25/2014

SELLER: Meritage Homes Colorado Inc
BUYER, BUYER'S
ADDRESS: Miao Huang, 5113 Eagan Cir

ADDRESS: 5113 Eagan Cir, Longmont
PRICE: \$550000
DATE CLOSED: 2/25/2014

SELLER: Peter Decenzo
BUYER, BUYER'S
ADDRESS: Karl R Kriegh, 5065 Ralston St Unit E
ADDRESS: 5065 Ralston St Unit E, Boulder
PRICE: \$642500
DATE CLOSED: 2/25/2014

SELLER: Colorado Oaks Llc
BUYER, BUYER'S
ADDRESS: Mary Ann Barnes, 2429 Santa Fe Dr Unit B
ADDRESS: 2429 Santa Fe Dr Unit B, Longmont
PRICE: \$300300
DATE CLOSED: 2/25/2014

SELLER: Industrial Research Land Leasi
BUYER, BUYER'S
ADDRESS: Boulder Advanced Investments L, Mult Prop
ADDRESS: 5854 Rawhide Ct # 3, Boulder
PRICE: \$620000
DATE CLOSED: 2/25/2014

SELLER: Mcdaniel Properties Llc
BUYER, BUYER'S
ADDRESS: Joan F Brennecke, 2930 Bluff St Apt 332
ADDRESS: 2930 Bluff St Apt 332, Boulder
PRICE: \$279900
DATE CLOSED: 2/25/2014

SELLER: Kim & Brian Zurliene
BUYER, BUYER'S
ADDRESS: Andrew Cummins, 1227 N Davenport Ct
ADDRESS: 1227 N Davenport Ct, Erie
PRICE: \$315900
DATE CLOSED: 2/25/2014

SELLER: Meritage Homes Colorado Inc
BUYER, BUYER'S
ADDRESS: Kyle D Baesler, 660 Fossil Bed Cir
ADDRESS: 660 Fossil Bed Cir, Erie
PRICE: \$475900
DATE CLOSED: 2/26/2014

SELLER: James R & Joshua R Scanlan
BUYER, BUYER'S
ADDRESS: Maria Celia Lopes Macedo, 4816 Old Post Cir
ADDRESS: 645 Manhattan Pl Apt 308, Boulder
PRICE: \$159900
DATE CLOSED: 2/26/2014

SELLER: James E Ferraro
BUYER, BUYER'S
ADDRESS: Macy Matarazzo, 6010 Fox Hill Dr
ADDRESS: 6010 Fox Hill Dr, Longmont
PRICE: \$369800
DATE CLOSED: 2/26/2014

SELLER: William Lawson & Laura Baker Border
BUYER, BUYER'S
ADDRESS: Allison R Nelson, 463 Pine Glade Rd
ADDRESS: 463 Pine Glade Rd, Nederland
PRICE: \$375000
DATE CLOSED: 2/26/2014

SELLER: Lynne T & James M Jr Walker
BUYER, BUYER'S
ADDRESS: Nicholas A Graehl, 1214 Twin Peaks Cir
ADDRESS: 1214 Twin Peaks Cir, Longmont
PRICE: \$335000
DATE CLOSED: 2/26/2014

SELLER: June F & Alan A Roberts
BUYER, BUYER'S
ADDRESS: Adrian Graham Blumfield, 1999 Bluebell Ave
ADDRESS: 1999 Bluebell Ave, Boulder
PRICE: \$840000
DATE CLOSED: 2/26/2014

SELLER: Samantha & Ian Lee
BUYER, BUYER'S
ADDRESS: James Edward & Amy S Yeatman, 7952 Sw 146th Ave
ADDRESS: 500 Manhattan Dr Apt A4, Boulder
PRICE: \$228000
DATE CLOSED: 2/26/2014

SELLER: Nancy & Daniel Freeberg
BUYER, BUYER'S
ADDRESS: Flashback Properties Llc, 701 S Taylor St Ste 500
ADDRESS: 2895 Whitetail Cir, Lafayette
PRICE: \$235000
DATE CLOSED: 2/26/2014

SELLER: Ursula L Lauper
BUYER, BUYER'S
ADDRESS: Siddhartha Shrestha, 805 Summer Hawk Dr # 39
ADDRESS: 805 Summer Hawk Dr # 39, Longmont
PRICE: \$173900
DATE CLOSED: 2/26/2014

SELLER: Patrick & Lisa C Sullivan
BUYER, BUYER'S
ADDRESS: Kelly N Monaghan, 6651 Snead Ct
ADDRESS: 6651 Snead Ct, Longmont
PRICE: \$615000
DATE CLOSED: 2/26/2014

SELLER: William C Clear
BUYER, BUYER'S
ADDRESS: Zoe Polk, 2227 Canyon Blvd Apt 455
ADDRESS: 2227 Canyon Blvd Apt 455, Boulder
PRICE: \$180000
DATE CLOSED: 2/26/2014

SELLER: Mary Sue Mckeever
BUYER, BUYER'S
ADDRESS: Nathaniel Vincent & Jamie Rae Mohatt, 179 2nd Ave Unit A
ADDRESS: 179 2nd Ave Unit A, Lyons
PRICE: \$270000
DATE CLOSED: 2/26/2014

SELLER: Kathleen Whitney
BUYER, BUYER'S
ADDRESS: Gregory N & Sally A Evans, 7297 Dry Creek Rd
ADDRESS: 7297 Dry Creek Rd, Niwot
PRICE: \$555300
DATE CLOSED: 2/26/2014

SELLER: Richard A & Kathleen Taylor Fontanese
BUYER, BUYER'S
ADDRESS: Kevin S Brown, 1540 Sumac Ave
ADDRESS: 1540 Sumac Ave, Boulder
PRICE: \$970000
DATE CLOSED: 2/26/2014

SELLER: Linda J Battan Revocable Trust
BUYER, BUYER'S
ADDRESS: David S & Shelly R Trane, 2041 Amethyst Dr
ADDRESS: 805 Summer Hawk Dr Apt W133, Longmont
PRICE: \$171000
DATE CLOSED: 2/26/2014

SELLER: Vivian K Fausset
BUYER, BUYER'S
ADDRESS: David E Erps, 12695 Hillcrest Dr
ADDRESS: 12695 Hillcrest Dr, Longmont
PRICE: \$389000
DATE CLOSED: 2/26/2014

SELLER: Jeffrey A & Terry S Osborn
BUYER, BUYER'S
ADDRESS: Randy L & Kerrie A Harden, 1419 Tonkin Pl
ADDRESS: 1419 Tonkin Pl, Longmont
PRICE: \$300000
DATE CLOSED: 2/26/2014

SELLER: Dawn Mitchell
BUYER, BUYER'S
ADDRESS: Christopher James, 812 James St
ADDRESS: 812 James St, Longmont
PRICE: \$224000
DATE CLOSED: 2/26/2014

SELLER: Stephen E & Kristina L Murphy
BUYER, BUYER'S
ADDRESS: Christopher S Watson, 223 Mcdonald Ct
ADDRESS: 223 Mcdonald Ct, Erie
PRICE: \$294500
DATE CLOSED: 2/26/2014

SELLER: Co Tech Ctr Llc
BUYER, BUYER'S
ADDRESS: Arthur Taylor Llc, 845 Meadow Glen Dr
ADDRESS: 1585 S Arthur Ave, Louisville
PRICE: \$471000
DATE CLOSED: 2/26/2014

SELLER: Dorothy J Martin
BUYER, BUYER'S
ADDRESS: Lawrence L & Angela A Mnaughton, 2888 S Lakeridge Trl
ADDRESS: 2888 S Lakeridge Trl, Boulder
PRICE: \$625300
DATE CLOSED: 2/25/2014

SELLER: R A Blumenhein
BUYER, BUYER'S
ADDRESS: Lafayette Crossings Partners L, 15530 E Broncos Pkwy Unit 300
ADDRESS: ,

PRICE: \$1584500
DATE CLOSED: 2/26/2014
SELLER: R A Blumenhein
BUYER, BUYER'S
ADDRESS: Lafayette Crossings Partners L, 15530 E Broncos Pkwy Unit 300
ADDRESS: ,
PRICE: \$415500
DATE CLOSED: 2/26/2014

SELLER: Meritage Homes Colorado Inc
BUYER, BUYER'S
ADDRESS: Timothy Charles Lawrence, 695 Fossil Bed Cir
ADDRESS: 695 Fossil Bed Cir, Erie
PRICE: \$476300
DATE CLOSED: 2/27/2014

SELLER: Mountain View Uptown Broadway
BUYER, BUYER'S
ADDRESS: Swf Uptown Broadway Llc, 10877 Wilshire Blvd
ADDRESS: ,
PRICE: \$26900000
DATE CLOSED: 2/27/2014</

FOR THE RECORD

ADDRESS: 4110 S Hampton Cir, Boulder
PRICE: \$625000
DATE CLOSED: 2/28/2014

SELLER: Meritage Homes Colorado Inc
BUYER, BUYER'S
ADDRESS: Ruchi & Shashank Shekhar, 680 Smoky Hills Ln
ADDRESS: 680 Smoky Hills Ln, Erie
PRICE: \$550900
DATE CLOSED: 2/28/2014

SELLER: Kathleen Clancy
BUYER, BUYER'S
ADDRESS: Casey Burnett, 3381 Hickok Pl
ADDRESS: 3381 Hickok Pl, Boulder
PRICE: \$275000
DATE CLOSED: 2/28/2014

SELLER: Nadya C Bosch
BUYER, BUYER'S
ADDRESS: Chrisil J Arackaparambil, 3477 Cripple Creek Sq
ADDRESS: 3477 Cripple Creek Sq, Boulder
PRICE: \$318500
DATE CLOSED: 2/28/2014

SELLER: Shaun J Oreilly
BUYER, BUYER'S
ADDRESS: Erin & Jacob Marshall England, 1777 Powell St
ADDRESS: 1777 Powell St, Erie
PRICE: \$437000
DATE CLOSED: 2/28/2014

SELLER: Qiang Sun
BUYER, BUYER'S
ADDRESS: Nicole Sati Fardi, 1694 Parkside Cir
ADDRESS: 1694 Parkside Cir, Lafayette
PRICE: \$248000
DATE CLOSED: 2/28/2014

SELLER: Campbell Family Trust Agreement
BUYER, BUYER'S
ADDRESS: Lam Ho Investments Llc, 5451 N Mesa Dr
ADDRESS: 592 S Mccasin Blvd, Superior
PRICE: \$970000
DATE CLOSED: 2/28/2014

SELLER: Douglas Melissa Bonnette Famil
BUYER, BUYER'S
ADDRESS: Brian Keith Harvey, 1332 Lark Ct
ADDRESS: 1332 Lark Ct, Boulder
PRICE: \$1245000
DATE CLOSED: 2/28/2014

SELLER: Catherine Maclaren West
BUYER, BUYER'S
ADDRESS: Matthew R & Sara C Janssen, 360 Sky Trail Rd
ADDRESS: 360 Sky Trail Rd, Boulder
PRICE: \$375000
DATE CLOSED: 2/28/2014

SELLER: Rogelio C & Elisna J Martinez
BUYER, BUYER'S
ADDRESS: Jesus & Verenice Cera, 1338 Torreys Peak Dr
ADDRESS: 1338 Torreys Peak Dr, Longmont
PRICE: \$220000
DATE CLOSED: 2/28/2014

Broomfield County

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Jean Marcel Gutierrez, 13598 Via Varra Apt 321
ADDRESS: 13598 Via Varra Apt 321, Broomfield
PRICE: \$189500
DATE CLOSED: 1/23/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Pierre P & Rafael E Gutierrez, 13598 Via Varra Apt 319
ADDRESS: 13598 Via Varra Apt 319, Broomfield
PRICE: \$189500
DATE CLOSED: 1/23/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Martin J & Susan L Strong Novak, 7162 Calcaterra Dr
ADDRESS: 13598 Via Varra Apt 311, Broomfield
PRICE: \$290700

DATE CLOSED: 1/23/2014
SELLER: Federal Home Loan Mortgage Cor
BUYER, BUYER'S
ADDRESS: Victoria & Su Y Kim, 13403 Antlers St
ADDRESS: 13403 Antlers St, Broomfield
PRICE: \$305600
DATE CLOSED: 1/23/2014

SELLER: Robert G Miller
BUYER, BUYER'S
ADDRESS: Timothy & Marcy Klinger, 14020 Pinehurst Cir
ADDRESS: 14020 Pinehurst Cir, Broomfield
PRICE: \$795000
DATE CLOSED: 1/23/2014

SELLER: Joel A Sutter Living Trust
BUYER, BUYER'S
ADDRESS: Eric D & Nancy L Duffy, 3124 Promontory Loop
ADDRESS: 3124 Promontory Loop, Broomfield
PRICE: \$458000
DATE CLOSED: 1/23/2014

SELLER: Richmond American Homes Colora
BUYER, BUYER'S
ADDRESS: Michael & Colleen Foy, 3325 Yale Dr
ADDRESS: 3325 Yale Dr, Broomfield
PRICE: \$440500
DATE CLOSED: 1/24/2014

SELLER: Z06 Llc
BUYER, BUYER'S
ADDRESS: Brad W & Reecha G Peterson, 3161 Rock Creek Dr
ADDRESS: 3161 Rock Creek Dr, Broomfield
PRICE: \$319000
DATE CLOSED: 1/24/2014

SELLER: Jeffrey C Corcoran
BUYER, BUYER'S
ADDRESS: Sarah C & Graham W Pritchett, 12539 Rivera St
ADDRESS: 12539 Rivera St, Broomfield
PRICE: \$325000
DATE CLOSED: 1/24/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Joel B Dalley, 13598 Via Varra Apt 418
ADDRESS: 13598 Via Varra Apt 418, Broomfield
PRICE: \$168700
DATE CLOSED: 1/27/2014

SELLER: Lorp Real Estate Investment Co
BUYER, BUYER'S
ADDRESS: Wv Legacy Llc, 8444 W 106th Ave
ADDRESS: Mult Prop, 8444 W 106th Ave
PRICE: \$456300
DATE CLOSED: 1/27/2014

SELLER: Wendy B & Nicholas J Davies
BUYER, BUYER'S
ADDRESS: Jeffrey L & Erica M Winnicki, 16710 Canby Way
ADDRESS: 16710 Canby Way, Broomfield
PRICE: \$560000
DATE CLOSED: 1/27/2014

SELLER: Stephen C Nelson
BUYER, BUYER'S
ADDRESS: Nicholas Parachini, 3258 Federal Cir
ADDRESS: 3258 Federal Cir, Broomfield
PRICE: \$228500
DATE CLOSED: 1/27/2014

SELLER: Dan Santa Maria
BUYER, BUYER'S
ADDRESS: Patrick Michael & Meredith Paige Wheeler, 11766 Perry St
ADDRESS: 1035 Jade St, Broomfield
PRICE: \$183000
DATE CLOSED: 1/28/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Sabrina Sharkey, 13598 Via Varra Apt 405
ADDRESS: 13598 Via Varra Apt 405, Broomfield
PRICE: \$253800
DATE CLOSED: 1/29/2014

SELLER: Robin & Ronald L Hillestad

BUYER, BUYER'S
ADDRESS: Joshua Lee & Anna Kay Kollaja, 3800 Sheffield Dr
ADDRESS: 3800 Sheffield Dr, Broomfield
PRICE: \$206000
DATE CLOSED: 1/29/2014

SELLER: Fine Touch Homes By Holmes Llc
BUYER, BUYER'S
ADDRESS: Kurt A & Angela K Levasseur, 16286 Avalanche Run
ADDRESS: 735 W 153rd Pl, Broomfield
PRICE: \$136000
DATE CLOSED: 1/29/2014

SELLER: Thomas M & Audrey M Johnson
BUYER, BUYER'S
ADDRESS: John B & Patricia M Thompson, 13739 Rock Pt Unit 101
ADDRESS: 13739 Rock Pt Unit 101, Broomfield
PRICE: \$315000
DATE CLOSED: 1/29/2014

SELLER: Toll Co 1 Llc
BUYER, BUYER'S
ADDRESS: Robert John & Crystal Anne Crowley, 1565 Tiverton Ave
ADDRESS: 1565 Tiverton Ave, Broomfield
PRICE: \$796500
DATE CLOSED: 1/29/2014

SELLER: Toll Co 1 Llc
BUYER, BUYER'S
ADDRESS: Marcia M & Jeffrey P Lester, 1675 Tiverton Ave
ADDRESS: 1675 Tiverton Ave, Broomfield
PRICE: \$835700
DATE CLOSED: 1/29/2014

SELLER: Toll Co 1 Llc
BUYER, BUYER'S
ADDRESS: Steve Mykytyn, 13937 Barbour St
ADDRESS: 13937 Barbour St, Broomfield
PRICE: \$613800
DATE CLOSED: 1/29/2014

SELLER: James B & Sandra K Aderman

BUYER, BUYER'S
ADDRESS: Stephen A & Jami C Dirose, 550 Columbine Ave
ADDRESS: 550 Columbine Ave, Broomfield
PRICE: \$530000
DATE CLOSED: 1/30/2014

SELLER: Wendy P Mcdonald
BUYER, BUYER'S
ADDRESS: Johannah Nicholson, 437 Rifle Way
ADDRESS: 437 Rifle Way, Broomfield
PRICE: \$423000
DATE CLOSED: 1/30/2014

SELLER: Jeffrey D & Jill A Ruehrdanz
BUYER, BUYER'S
ADDRESS: Julie Ann Welch, 3351 E 120th Ave # 7 204
ADDRESS: 211 Hemlock St, Broomfield
PRICE: \$233000
DATE CLOSED: 1/31/2014

SELLER: Stephen A & Jami C Dirose
BUYER, BUYER'S
ADDRESS: Michael & Errinda Millan Groves, 13608 Plaster Cir
ADDRESS: 13608 Plaster Cir, Broomfield
PRICE: \$349000
DATE CLOSED: 1/31/2014

SELLER: Kenneth Lee & Michelle Adrian Martin
BUYER, BUYER'S
ADDRESS: Christopher J & Fusako Williams, 12541 Meade Ct
ADDRESS: 12541 Meade Ct, Broomfield
PRICE: \$215000
DATE CLOSED: 1/31/2014

SELLER: Greg S Wilson
BUYER, BUYER'S
ADDRESS: Scot Colburn, 170 Marble St Apt 305
ADDRESS: 2873 Ridge Dr, Broomfield
PRICE: \$235000
DATE CLOSED: 2/3/2014

SELLER: Patrick H Connolly

BUYER, BUYER'S
ADDRESS: Joseph Anthony Iii & Annette Ann Butkovich, 1030 Birch St
ADDRESS: 1030 Birch St, Broomfield
PRICE: \$190000
DATE CLOSED: 2/3/2014

SELLER: Martin S & Alejandra A Mates
BUYER, BUYER'S
ADDRESS: John S Sal-yards, 3010 Rams Horn Run
ADDRESS: 3010 Rams Horn Run, Broomfield
PRICE: \$450000
DATE CLOSED: 2/3/2014

SELLER: Donald A & Sandra L Thompson
BUYER, BUYER'S
ADDRESS: Ibrahim & Hedija Purgic, 12287 Wolff Pl
ADDRESS: 12287 Wolff Pl, Broomfield
PRICE: \$293700
DATE CLOSED: 2/4/2014

SELLER: Paula F & Mark S Guercio
BUYER, BUYER'S
ADDRESS: Colin L Albers, 966 E 8th Ave
ADDRESS: 966 E 8th Ave, Broomfield
PRICE: \$233000
DATE CLOSED: 2/4/2014

SELLER: Kong Phorn
BUYER, BUYER'S
ADDRESS: Dorado Co Investors Llc, 285 S Monaco Pkwy
ADDRESS: 1000 Laurel St, Broomfield
PRICE: \$195000
DATE CLOSED: 2/4/2014

SELLER: Summit Haven Llc
BUYER, BUYER'S
ADDRESS: Donald W & Ann L Deleeuw, 11811 Upham St Unit 8
ADDRESS: 11811 Upham St Unit 8, Broomfield
PRICE: \$215000
DATE CLOSED: 2/4/2014

SELLER: Lucas Miller

BUYER, BUYER'S
ADDRESS: Jacqueline Ruela Myrose, 2006 Sunridge Cir
ADDRESS: 2006 Sunridge Cir, Broomfield
PRICE: \$189000
DATE CLOSED: 2/4/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Carrie L Delyser, 13598 Cia Varra #210
ADDRESS: 13598 Cia Varra #210, Broomfield
PRICE: \$247500
DATE CLOSED: 2/4/2014

SELLER: Summit Haven Llc
BUYER, BUYER'S
ADDRESS: Broomfield Custom Service Llc, 11811 Upham St Unit 7
ADDRESS: 11811 Upham St Unit 7, Broomfield
PRICE: \$177000
DATE CLOSED: 2/4/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Patrick I Lepak, 13598 Via Varra Apt 215
ADDRESS: 13598 Via Varra Apt 215, Broomfield
PRICE: \$197300
DATE CLOSED: 2/4/2014

SELLER: Sears Roebuck And Co
BUYER, BUYER'S
ADDRESS: Flatiron Marketplace 2013 Lp, 231 E Flatiron Cir
ADDRESS: 231 E Flatiron Cir, Broomfield
PRICE: \$5220000
DATE CLOSED: 2/4/2014

SELLER: Keith A Gildenmeister
BUYER, BUYER'S
ADDRESS: Hildegard T Ballard, 2628 Quenby Ave
ADDRESS: 2791 W 125th Ave, Broomfield
PRICE: \$265000
DATE CLOSED: 2/5/2014

SELLER: Kb Home Colorado Inc

IMPACT

SPRING FORWARD- Impact your life at Miramont!

Spring is the season of renewal and growth. Try something new at Miramont Lifestyle Fitness every day of the month through our many classes, activities and services.

www.miramontlifestyle.com or 970.282.1000

MIRAMONT
LIFESTYLE FITNESS

FOR THE RECORD

BUYER, BUYER'S
ADDRESS: Scott & Dawn Pollock, 8492 Redpoint Way, Broomfield
PRICE: \$308600
DATE CLOSED: 2/5/2014

SELLER: Harsh Murari
BUYER, BUYER'S
ADDRESS: Tami D & Steve Choe, 3338 Copper Ave, Broomfield
PRICE: \$333000
DATE CLOSED: 2/5/2014

SELLER: Julie Shively
BUYER, BUYER'S
ADDRESS: Lori & Shayne Castelano, 5075 Ladies Tresses Pl, Broomfield
PRICE: \$240000
DATE CLOSED: 2/5/2014

SELLER: Jason G & Janet Reynolds Ingersoll
BUYER, BUYER'S
ADDRESS: All Relocation Services Ltd, 12527 Huntington Field Dr, Broomfield
PRICE: \$742500
DATE CLOSED: 2/5/2014

SELLER: All Relocation Services Ltd
BUYER, BUYER'S
ADDRESS: Erion S & Tamara L Sorensen, 13972 Gunnison Way, Broomfield
PRICE: \$742500
DATE CLOSED: 2/5/2014

SELLER: All Relocation Services Ltd
BUYER, BUYER'S
ADDRESS: Amber Fevoir, 13598 Via Varra Apt 218, Broomfield
PRICE: \$160200
DATE CLOSED: 2/6/2014

SELLER: Gary K Rowe
BUYER, BUYER'S
ADDRESS: Todd & Merritt Onsa, 5075 Ladies Tresses Pl, Broomfield
PRICE: \$269900
DATE CLOSED: 2/7/2014

SELLER: Louis Villanueva
BUYER, BUYER'S
ADDRESS: Daniel J & Nichole M Thorpe, 950 W 1st Ave, Broomfield
PRICE: \$220000
DATE CLOSED: 2/10/2014

SELLER: Eric & Gayle Hall
BUYER, BUYER'S
ADDRESS: Nancy J Hill, 1725 Snowy Owl Dr, Broomfield
PRICE: \$615000
DATE CLOSED: 2/10/2014

SELLER: Arapahoe Ventures Llc
BUYER, BUYER'S
ADDRESS: Keith J Michalkewicz, 875 Mesa Ct, Broomfield
PRICE: \$389800
DATE CLOSED: 2/10/2014

SELLER: Paula F Gumina
BUYER, BUYER'S
ADDRESS: Robert D & Elizabeth Ann Moody, 12571 Meade Ct, Broomfield
PRICE: \$225000
DATE CLOSED: 2/10/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Jeanne Novak, 1864 Foothills Dr S, Broomfield
PRICE: \$278700
DATE CLOSED: 2/11/2014

SELLER: Todd S & Angeli R Coover
BUYER, BUYER'S
ADDRESS: Paula & David Gumina, 12595 Wolff St, Broomfield
PRICE: \$327000
DATE CLOSED: 2/11/2014

SELLER: Kb Home Colorado Inc
BUYER, BUYER'S
ADDRESS: Gloria Archuleta, 8476 Redpoint Way, Broomfield
PRICE: \$318100
DATE CLOSED: 2/11/2014

SELLER: Kb Home Colorado Inc
BUYER, BUYER'S
ADDRESS: Michael Orr, 13630 Via Varra Apt 124, Broomfield
PRICE: \$452700
DATE CLOSED: 2/11/2014

SELLER: Kb Home Colorado Inc
BUYER, BUYER'S
ADDRESS: Errol L Forkner, 8460 Redpoint Way, Broomfield
PRICE: \$328400
DATE CLOSED: 2/12/2014

SELLER: Michael & Jacqueline J Johnson
BUYER, BUYER'S
ADDRESS: Ann E & Jonathan J Robbins, 16563 Dyer Way, Broomfield
PRICE: \$16563
DATE CLOSED: 2/12/2014

SELLER: Tw Property Group Llc
BUYER, BUYER'S
ADDRESS: Diana D Elliott, 665 Quartz Way, Broomfield
PRICE: \$210000
DATE CLOSED: 2/12/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Robert B Reynolds, 13598 Via Varra Apt 422, Broomfield
PRICE: \$205300
DATE CLOSED: 2/13/2014

SELLER: Kb Home Colorado Inc
BUYER, BUYER'S
ADDRESS: Aaron Siegel, 8051 Parkland St Unit 108, Broomfield
PRICE: \$468800
DATE CLOSED: 2/14/2014

SELLER: Ryan J & Kristin D Wagner
BUYER, BUYER'S
ADDRESS: Justin Berger, 12636 Grove St, Broomfield
PRICE: \$245000
DATE CLOSED: 2/14/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Andrew W Samborski, 13598 Via Varra Apt 314, Broomfield
PRICE: \$235700
DATE CLOSED: 2/14/2014

SELLER: Taylor Morrison Colorado Inc
BUYER, BUYER'S
ADDRESS: Scott Victor Padelsky, 3950 W 149th Ave, Broomfield
PRICE: \$514800
DATE CLOSED: 2/14/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Mattie Nobles, 13598 Via Varra Apt 122, Broomfield
PRICE: \$196600
DATE CLOSED: 2/18/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Stephen E Lockwood, 5330 Wilshire Dr, Broomfield
PRICE: \$287000
DATE CLOSED: 2/18/2014

SELLER: R R Jr Osborn
BUYER, BUYER'S
ADDRESS: Catherine Osborn, 13598 Via Varra Apt 309, Broomfield
PRICE: \$201900
DATE CLOSED: 2/18/2014

SELLER: Johnston Broomfield Commercial
BUYER, BUYER'S
ADDRESS: Richard W Norloff, 9769 W 119th Dr Ste 29, Broomfield
PRICE: \$882500
DATE CLOSED: 2/18/2014

SELLER: Johnston Broomfield Commercial
BUYER, BUYER'S
ADDRESS: Richard W Norloff, 9769 W 119th Dr Ste 29, Broomfield
PRICE: \$882500
DATE CLOSED: 2/18/2014

BUYER, BUYER'S
ADDRESS: Richard W Norloff, 9769 W 119th Dr Ste 29, Broomfield
PRICE: \$332800
DATE CLOSED: 2/21/2014

SELLER: Bob L & Rosalie R Lopez
BUYER, BUYER'S
ADDRESS: Mark Johnson, 3211 W 133rd Cir, Broomfield
PRICE: \$241500
DATE CLOSED: 2/18/2014

SELLER: Carl M & Norma L Whipple
BUYER, BUYER'S
ADDRESS: Dustin & Susan Clark, 13436 Glen Cir, Broomfield
PRICE: \$330000
DATE CLOSED: 2/18/2014

SELLER: Compass Bank
BUYER, BUYER'S
ADDRESS: 2537 South Broadway Lc, 2951 S Washington St, Broomfield
PRICE: \$197000
DATE CLOSED: 2/24/2014

SELLER: Anthony W & Linda G Lemaitre
BUYER, BUYER'S
ADDRESS: Jan L & Timothy D Holmes, 13207 Bryant Cir, Broomfield
PRICE: \$266000
DATE CLOSED: 2/24/2014

SELLER: Taylor Morrison Colorado Inc
BUYER, BUYER'S
ADDRESS: Raymond A Ili & Jennifer E Bruntrager, 3890 W 149th Ave, Broomfield
PRICE: \$600300
DATE CLOSED: 2/24/2014

SELLER: Rickey Oneal & Barbara Lepard
BUYER, BUYER'S
ADDRESS: Anna Filson, 2918 W 11th Avenue Cir, Broomfield
PRICE: \$207300
DATE CLOSED: 2/25/2014

SELLER: Many L Hiett
BUYER, BUYER'S
ADDRESS: Suzanne Hold-aas, 1255 W 6th Ave, Broomfield
PRICE: \$245000
DATE CLOSED: 2/25/2014

SELLER: Richmond American Homes Color
BUYER, BUYER'S
ADDRESS: Leah & Alejandro Lleras, 3285 Yale Dr, Broomfield
PRICE: \$438100
DATE CLOSED: 2/25/2014

SELLER: Rainey Rose Davis
BUYER, BUYER'S
ADDRESS: Sun Llc, 5040 Acoma St, Broomfield
PRICE: \$224000
DATE CLOSED: 2/25/2014

SELLER: Michelle L Hoffner
BUYER, BUYER'S
ADDRESS: Stephen Alonios, 3822 Rabbit Mountain Rd, Broomfield
PRICE: \$270000
DATE CLOSED: 2/25/2014

SELLER: Eric & Jennifer Heien
BUYER, BUYER'S
ADDRESS: Andrew R Batson, 3101 Rams Horn Run, Broomfield
PRICE: \$482000
DATE CLOSED: 2/26/2014

SELLER: Taylor Morrison Colorado Inc
BUYER, BUYER'S
ADDRESS: William H & Jill C Sandul, 4136 Kestrel Dr, Broomfield
PRICE: \$617000
DATE CLOSED: 2/26/2014

SELLER: Kb Home Colorado Inc
BUYER, BUYER'S
ADDRESS: Sean & Denise R Davis, 8484 Redpoint Way, Broomfield
PRICE: \$332800
DATE CLOSED: 2/21/2014

SELLER: Nancy & Michael Sifuentes
BUYER, BUYER'S
ADDRESS: Nathan Slaga, 5846 W 136th Ave, Broomfield
PRICE: \$297000
DATE CLOSED: 2/26/2014

SELLER: Acorn 4 Summit Blvd Real Estat
BUYER, BUYER'S
ADDRESS: Flatiron Office Ventures Llc, 11650 Indiana St, Broomfield
PRICE: \$546000
DATE CLOSED: 2/21/2014

SELLER: Oscar P Zabarsky
BUYER, BUYER'S
ADDRESS: Jonathan J Jachimiec, 13464 Via Varra, Broomfield
PRICE: \$272000
DATE CLOSED: 2/21/2014

SELLER: Jong Hee & Soon Ok Park
BUYER, BUYER'S
ADDRESS: Christina Hinkle, 6558 San Miguel Ct, Broomfield
PRICE: \$197000
DATE CLOSED: 2/24/2014

SELLER: Anthony W & Linda G Lemaitre
BUYER, BUYER'S
ADDRESS: Jan L & Timothy D Holmes, 13207 Bryant Cir, Broomfield
PRICE: \$266000
DATE CLOSED: 2/24/2014

SELLER: Taylor Morrison Colorado Inc
BUYER, BUYER'S
ADDRESS: Raymond A Ili & Jennifer E Bruntrager, 3890 W 149th Ave, Broomfield
PRICE: \$600300
DATE CLOSED: 2/24/2014

SELLER: William E Iv & Abigail L Walker
BUYER, BUYER'S
ADDRESS: Joanna M Deemer, 5129 Pasadena Way, Broomfield
PRICE: \$294000
DATE CLOSED: 2/27/2014

SELLER: Robert & Caitlin Brewer
BUYER, BUYER'S
ADDRESS: Jon & Carrie Ann Groathou Ngai, 260 Daphne Way, Broomfield
PRICE: \$270000
DATE CLOSED: 2/27/2014

SELLER: William E Iv & Abigail L Walker
BUYER, BUYER'S
ADDRESS: Joanna M Deemer, 5129 Pasadena Way, Broomfield
PRICE: \$294000
DATE CLOSED: 2/27/2014

SELLER: Agustine Rojas
BUYER, BUYER'S
ADDRESS: Robert Wayne & Caitlin Brewer, 260 Daphne Way, Broomfield
PRICE: \$485000
DATE CLOSED: 2/27/2014

SELLER: Brittany & Samuel Rauch
BUYER, BUYER'S
ADDRESS: Daniel P & Karen K Clark, 740 Daphne St, Broomfield
PRICE: \$265000
DATE CLOSED: 2/28/2014

SELLER: Tim J & Mary T Ewals
BUYER, BUYER'S
ADDRESS: Carl J Ii & Sarah R Renfro, 14141 Kahler Pl, Broomfield
PRICE: \$657000
DATE CLOSED: 2/28/2014

SELLER: Daniel & Anne Wright
BUYER, BUYER'S
ADDRESS: Glenn Everett & Rebecca D Light, 14031 Park Cove Dr, Broomfield
PRICE: \$240000
DATE CLOSED: 3/3/2014

SELLER: Standard Pacific Colorado Inc
BUYER, BUYER'S
ADDRESS: Randall L King, 3676 Yale Dr, Broomfield
PRICE: \$694700
DATE CLOSED: 3/3/2014

SELLER: Curtis Dean Hoffman
BUYER, BUYER'S
ADDRESS: Melissa & Charles Kundrat, 13422 Glen Cir, Broomfield
PRICE: \$299000
DATE CLOSED: 2/28/2014

SELLER: Nancy & Michael Sifuentes
BUYER, BUYER'S
ADDRESS: Nathan Slaga, 5846 W 136th Ave, Broomfield
PRICE: \$297000
DATE CLOSED: 2/26/2014

SELLER: Sonia C & Darren R Suders
BUYER, BUYER'S
ADDRESS: Briana Wieder-spahn, 13673 Plaster Cir, Broomfield
PRICE: \$351700
DATE CLOSED: 2/26/2014

SELLER: Jeffery S Bales
BUYER, BUYER'S
ADDRESS: John R & Sherry Harness, 7169 Russell Ct, Broomfield
PRICE: \$290000
DATE CLOSED: 2/27/2014

SELLER: Jeffrey F & Karen A Kung
BUYER, BUYER'S
ADDRESS: Michael & Nancy G V Sifuentes, 14030 Westhampton Pt, Broomfield
PRICE: \$570000
DATE CLOSED: 2/27/2014

SELLER: Justin D Benedetto
BUYER, BUYER'S
ADDRESS: Jeffrey S Levine, 3033 S Prospector Cir, Broomfield
PRICE: \$180000
DATE CLOSED: 2/27/2014

SELLER: Devin Christopher & Jamie L Burns
BUYER, BUYER'S
ADDRESS: Thad & Pamela Lurie, 4105 Broadmoor Loop, Broomfield
PRICE: \$595000
DATE CLOSED: 2/27/2014

SELLER: Robert & Caitlin Brewer
BUYER, BUYER'S
ADDRESS: Jon & Carrie Ann Groathou Ngai, 260 Daphne Way, Broomfield
PRICE: \$270000
DATE CLOSED: 2/27/2014

SELLER: William E Iv & Abigail L Walker
BUYER, BUYER'S
ADDRESS: Joanna M Deemer, 5129 Pasadena Way, Broomfield
PRICE: \$294000
DATE CLOSED: 2/27/2014

SELLER: Iron Key Country Estates Llc
BUYER, BUYER'S
ADDRESS: Jerry L & Gayle R Cox, 522 Rifle Way, Broomfield
PRICE: \$452100
DATE CLOSED: 3/3/2014

SELLER: Joseph A Hyland
BUYER, BUYER'S
ADDRESS: Susan F Rohlman, 4879 Raven Run, Broomfield
PRICE: \$285000
DATE CLOSED: 3/3/2014

SELLER: Shawn P & Wendy C Day
BUYER, BUYER'S
ADDRESS: Scott A & Jennifer C Casper, 2861 Madison Ln, Broomfield
PRICE: \$474000
DATE CLOSED: 3/3/2014

SELLER: Chad & Desiree Muheim
BUYER, BUYER'S
ADDRESS: Billy Gene Jr Mathews, 2955 W 131st Way, Broomfield
PRICE: \$257000
DATE CLOSED: 3/3/2014

SELLER: John F & Debra L Landers
BUYER, BUYER'S
ADDRESS: Precision Auto-works Inc, 7250 W 118th Pl Unit C, Broomfield
PRICE: \$240000
DATE CLOSED: 3/3/2014

SELLER: David E & Marsha L Rhinesmith
BUYER, BUYER'S
ADDRESS: Gregory R & Jennifer R Pulliam, 5364 Stoneybrook Dr, Broomfield
PRICE: \$565000
DATE CLOSED: 3/3/2014

PRICE: \$299000
DATE CLOSED: 2/28/2014

SELLER: Rk Properties Lp
BUYER, BUYER'S
ADDRESS: Robert D & Janice L Sims, 18826 E Easter Pl, Broomfield
PRICE: \$231900
DATE CLOSED: 3/3/2014

SELLER: Kristine Franklin
BUYER, BUYER'S
ADDRESS: Aaron & Ann N Ballew, 4576 Castle Cir, Broomfield
PRICE: \$630000
DATE CLOSED: 3/3/2014

SELLER: Crestone Investments Llc
BUYER, BUYER'S
ADDRESS: Mitchell R & Jodi L Ashley, 14188 Davies Way, Broomfield
PRICE: \$596800
DATE CLOSED: 2/28/2014

SELLER: Sandra Hull
BUYER, BUYER'S
ADDRESS: Karl Leroy Scherfel, 13456 Via Varra Unit 339, Broomfield
PRICE: \$279000
DATE CLOSED: 2/28/2014

SELLER: Maya Vigil
BUYER, BUYER'S
ADDRESS: Piotr J & Melania H Drozdowicz, 1470 Snowy Owl Dr, Broomfield
PRICE: \$267500
DATE CLOSED: 2/28/2014

SELLER: Kally Krylyk
BUYER, BUYER'S
ADDRESS: Thomas D & Mary C Ogaard, 4850 Raven Run, Broomfield
PRICE: \$342000
DATE CLOSED: 2/28/2014

SELLER: Judith D Lawrence
BUYER, BUYER'S
ADDRESS: Diane L & Clark L Scriven, 16387 Aliante Dr, Broomfield
PRICE: \$337500
DATE CLOSED: 3/3/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Katherine A & David J Bernstein, 13598 Via Varra Apt 208, Broomfield
PRICE: \$223900
DATE CLOSED: 3/3/2014

SELLER: Us Bank National Association
BUYER, BUYER'S
ADDRESS: Alistair & Lorna Scott, 16527 Red Rock Ln, Broomfield
PRICE: \$480000
DATE CLOSED: 3/4/2014

SELLER: Iron Key Country Estates Llc
BUYER, BUYER'S
ADDRESS: Jerry L & Gayle R Cox, 522 Rifle Way, Broomfield
PRICE: \$452100
DATE CLOSED: 3/3/2014

SELLER: Joseph A Hyland
BUYER, BUYER'S
ADDRESS: Susan F Rohlman, 4879 Raven Run, Broomfield
PRICE: \$285000
DATE CLOSED: 3/3/2014

SELLER: H Jan Faulkner
BUYER, BUYER'S
ADDRESS: Morgana A Meader, 2550 Winding River Dr Unit J4, Broomfield
PRICE: \$265000
DATE CLOSED: 3/4/2014

SELLER: Karla & Jeremy Trainer
BUYER, BUYER'S
ADDRESS: Binchao Chen, 2821 Trinity Loop, Broomfield
PRICE: \$425000
DATE CLOSED: 3/4/2014

SELLER: Steven Norris
BUYER, BUYER'S
ADDRESS: Jennifer A Guigli, 14144 Sun Blaze Loop Unit D, Broomfield
PRICE: \$231900
DATE CLOSED: 3/3/2014

SELLER: Kristine Franklin
BUYER, BUYER'S
ADDRESS: Aaron & Ann N Ballew, 4576 Castle Cir, Broomfield
PRICE: \$630000
DATE CLOSED: 3/3/2014

SELLER: Richmond American Homes Color
BUYER, BUYER'S
ADDRESS: Ryan H & Danielle R Haney, 3345 Yale Dr, Broomfield
PRICE: \$455000
DATE CLOSED: 3/3/2014

SELLER: John K Moore
BUYER, BUYER'S
ADDRESS: Lb Design Llc, 1068 Huron Peak Ave, Broomfield
PRICE: \$254500
DATE CLOSED: 3/3/2014

SELLER: Edward J Pike
BUYER, BUYER'S
ADDRESS: Elizeo Benavidez, 3221 Prince Cir, Broomfield
PRICE: \$213000
DATE CLOSED: 3/4/2014

SELLER: Jamie L Otterstetter
BUYER, BUYER'S
ADDRESS: Randall A Furino, 2112 Sunridge Cir, Broomfield
PRICE: \$185000
DATE CLOSED: 3/4/2014

SELLER: Parkway Circle Broomfield Llc
BUYER, BUYER'S
ADDRESS: Alexandra K Gulas, 13598 Via Varra Apt 108, Broomfield
PRICE: \$217800
DATE CLOSED: 3/4/2014

SELLER: Us Bank National Association
BUYER, BUYER'S
ADDRESS: Alistair & Lorna Scott, 16527 Red Rock Ln, Broomfield
PRICE: \$480000
DATE CLOSED: 3/4/2014

SELLER: Iron Key Country Estates Llc
BUYER, BUYER'S
ADDRESS: Jerry L & Gayle R Cox, 522 Rifle Way, Broomfield
PRICE: \$452100
DATE CLOSED: 3/3/2014

SELLER: Joseph A Hyland
BUYER, BUYER'S
ADDRESS: Susan F Rohlman, 4879 Raven Run, Broomfield
PRICE: \$285000
DATE CLOSED: 3/3/2014

SELLER: H Jan Faulkner
BUYER, BUYER'S
ADDRESS: Morgana A Meader,



MONFORT COLLEGE of BUSINESS | ENTREPRENEURIAL CHALLENGE

www.mcb-echallenge.com

Don't Miss Northern Colorado's *Real* Growth Initiative

UNC Monfort College of Business Entrepreneurial Challenge

**Watch Saturday, March 29, 2014 9:30 p.m.
on 9NEWS/Channel 20**

Program will later be available on demand at mcb-echallenge.com.

It's the Fifth Annual UNC Monfort College of Business Entrepreneurial Challenge and your opportunity to hear the best new business ideas in the Front Range.

Watch five finalists compete in a "Shark Tank" format for \$50,000 in prize money.

Winners will be featured March 25, 2014 at the Bravo! Entrepreneur Awards, a Northern Colorado Business Report event sponsored by the Monfort College of Business.

Tickets are \$45 and available at www.ncbr.com.



Congratulations to our finalists!

- IX Power Clean Water, Inc.
- Congo
- LogiLube
- Omirown Entertainment LLC
- Tabrific LLC



FOR THE RECORD

BUYER, BUYER'S
ADDRESS: Mark A & Gail L Taylor, 1188 Mckinley Ave
ADDRESS: 1188 Mckinley Ave, Loveland
PRICE: \$315000
DATE CLOSED: 2/19/2014

SELLER: Bucking Horse Development Inc
BUYER, BUYER'S
ADDRESS: Sarah Jones, 2617 Mathews St
ADDRESS: 2219 Trestle Rd, Fort Collins
PRICE: \$254300
DATE CLOSED: 2/19/2014

SELLER: Bucking Horse Development Inc
BUYER, BUYER'S
ADDRESS: Robert & Sarah Jones, 2617 Mathews St
ADDRESS: 2221 Trestle Rd, Fort Collins
PRICE: \$216800
DATE CLOSED: 2/19/2014

SELLER: Siriporn Mcdaniel
BUYER, BUYER'S
ADDRESS: Debra S Silverman, 3565 Windmill Dr Apt Q1
ADDRESS: 3565 Windmill Dr Apt Q1, Fort Collins
PRICE: \$146500
DATE CLOSED: 2/19/2014

SELLER: Norma W Biedenham
BUYER, BUYER'S
ADDRESS: Timothy J & Laura Lee Vigil, 2109 Breckenridge Dr
ADDRESS: 2636 Somerville Ct, Fort Collins
PRICE: \$198000
DATE CLOSED: 2/19/2014

SELLER: Gerald D Pedersen
BUYER, BUYER'S
ADDRESS: Richard B Thompson, 2225 Stanford Rd, Fort Collins
PRICE: \$220000
DATE CLOSED: 2/19/2014

SELLER: Melody Homes Inc
BUYER, BUYER'S
ADDRESS: David A & Carrie Grote, 908 Campfire Dr
ADDRESS: 908 Campfire Dr, Fort Collins
PRICE: \$262000
DATE CLOSED: 2/19/2014

SELLER: Lawrence K Gonda
BUYER, BUYER'S
ADDRESS: Pamela L Strawser Trust, 6812 Spanish Bay Dr
ADDRESS: 6812 Spanish Bay Dr, Windsor
PRICE: \$393000
DATE CLOSED: 2/19/2014

SELLER: Marilyn J Bycroft
BUYER, BUYER'S
ADDRESS: Darrel Watson, 604 Po Box 1292
ADDRESS: 604 N 2nd St, Berthoud
PRICE: \$155000
DATE CLOSED: 2/19/2014

SELLER: Barefoot Homes Llc
BUYER, BUYER'S
ADDRESS: Stefanie M Deangelis, 930 Kimball Rd
ADDRESS: 930 Kimball Rd, Fort Collins
PRICE: \$254500
DATE CLOSED: 2/19/2014

SELLER: Ronald A Wykstra
BUYER, BUYER'S
ADDRESS: Revocable Tru
ADDRESS: Dj Design Build Llc, 6045 Po Box 710
ADDRESS: 6045 Stone Chase Ct, Windsor
PRICE: \$165000
DATE CLOSED: 2/19/2014

SELLER: Leon W Arline T Harman Family
BUYER, BUYER'S
ADDRESS: Harman Management Corp, 199 1st St Ste 212
ADDRESS: ,
PRICE: \$205000
DATE CLOSED: 2/19/2014

SELLER: Leon W Arline T Harman Family
BUYER, BUYER'S
ADDRESS: Harman Management Corp, 199 1st St Ste 212
ADDRESS: ,
PRICE: \$650000
DATE CLOSED: 2/19/2014

SELLER: Hideo & Toshiko Matsushita
BUYER, BUYER'S
ADDRESS: Jill P Mott, 2633 Pleasant Valley Rd
ADDRESS: 2633 Pleasant Valley Rd, Fort Collins
PRICE: \$275000
DATE CLOSED: 2/20/2014

SELLER: Richard A Wolcott Living Trust
BUYER, BUYER'S
ADDRESS: Mark Marisa Newhouse Joint Liv, 891 14th St
ADDRESS: 180 Centennial Dr, Estes Park
PRICE: \$1050000
DATE CLOSED: 2/20/2014

SELLER: Barry J Floyd
BUYER, BUYER'S
ADDRESS: Artspace Lov Feed Grain Builid, 250 3rd Ave N # 400
ADDRESS: 130 W 3rd St, Loveland
PRICE: \$170000
DATE CLOSED: 2/20/2014

SELLER: Timothy W & Susan J Bebo
BUYER, BUYER'S
ADDRESS: Richard Hurlbut & Sarah Albright Daley, 1821 Monarch Cir
ADDRESS: 1821 Monarch Cir, Loveland
PRICE: \$345000
DATE CLOSED: 2/20/2014

SELLER: Hannah D Budd
BUYER, BUYER'S
ADDRESS: Jennifer L Merkle, 5301 Fossil Ridge Dr
ADDRESS: 5301 Fossil Ridge Dr, Fort Collins
PRICE: \$194000
DATE CLOSED: 2/20/2014

SELLER: Gary L Shade
BUYER, BUYER'S
ADDRESS: Wendy K Spencer, 1914 18th Ave
ADDRESS: 1036 E 5th St, Loveland
PRICE: \$130000
DATE CLOSED: 2/20/2014

SELLER: Maple Hill South Investments L
BUYER, BUYER'S
ADDRESS: Journey Homes Llc, 7251 W 20th St
ADDRESS: ,
PRICE: \$700000
DATE CLOSED: 2/20/2014

SELLER: Whip Properties 1 Rllp
BUYER, BUYER'S
ADDRESS: O Investment Properties Llc, 8217 W 20th St Ste A
ADDRESS: 7245 Greenridge Rd, Windsor
PRICE: \$318200
DATE CLOSED: 2/20/2014

SELLER: Lakeshore Condominiums Llc
BUYER, BUYER'S
ADDRESS: Arthur L & Racinda A Osborne, 4865 Hahns Peak Dr Apt 204
ADDRESS: 4865 Hahns Peak Dr Apt 204, Loveland
PRICE: \$161600
DATE CLOSED: 2/20/2014

SELLER: Encore Homes Llc
BUYER, BUYER'S
ADDRESS: Alex E Alvarez, 538 Muskegon Ct
ADDRESS: 538 Muskegon Ct, Fort Collins
PRICE: \$212500
DATE CLOSED: 2/20/2014

SELLER: Encore Homes Llc
BUYER, BUYER'S
ADDRESS: Aaron A Ramos, 545 Muskegon Ct
ADDRESS: 545 Muskegon Ct, Fort Collins
PRICE: \$227100
DATE CLOSED: 2/20/2014

SELLER: Chad H & April M Carlson
BUYER, BUYER'S
ADDRESS: Rebecca A & Robert J Casey, 2520 Phantom Creek Ct
ADDRESS: 2520 Phantom Creek Ct, Fort Collins
PRICE: \$362000
DATE CLOSED: 2/20/2014

SELLER: Ruben Hooper
BUYER, BUYER'S
ADDRESS: Kimberly Sue & Ehrich Thomas Weis, 601 Stoney Brook Rd
ADDRESS: 601 Stoney Brook Rd, Fort Collins
PRICE: \$248500
DATE CLOSED: 2/20/2014

SELLER: Sally J Niefeld
BUYER, BUYER'S
ADDRESS: Jeffrey A Gaines, 230 N Mckinley Ave, Fort Collins
PRICE: \$204500
DATE CLOSED: 2/20/2014

SELLER: Jason M Dahlstrom
BUYER, BUYER'S
ADDRESS: Richard & Patricia Gonet, 5211 W Broad St Ste 100
ADDRESS: 2714 Rawahs Way, Fort Collins

PRICE: \$325000
DATE CLOSED: 2/20/2014
SELLER: Maureen Cole
BUYER, BUYER'S
ADDRESS: Daniel John Lingenfelder, 553 Mesa Dr
ADDRESS: 553 Mesa Dr, Loveland
PRICE: \$250000
DATE CLOSED: 2/20/2014

SELLER: James N & Lynn M Martin
BUYER, BUYER'S
ADDRESS: Dennis L & Tressa E Valnes, 779 Ptarmigan Run
ADDRESS: 779 Ptarmigan Run, Loveland
PRICE: \$484000
DATE CLOSED: 2/20/2014

SELLER: Shadow Creek Homes Llc
BUYER, BUYER'S
ADDRESS: John Anderson, 6451 Sea Gull Cir
ADDRESS: 6451 Sea Gull Cir, Loveland
PRICE: \$366000
DATE CLOSED: 2/20/2014

SELLER: Federal National Mortgage Assn
BUYER, BUYER'S
ADDRESS: Cliff Clayton & Dorwin Dwayne Hummel, 3339 W County Road 4
ADDRESS: ,
PRICE: \$115000
DATE CLOSED: 2/20/2014

SELLER: Bret H & Erica A Mueller
BUYER, BUYER'S
ADDRESS: Adam D Federer, 2331 Wapiti Rd
ADDRESS: 2331 Wapiti Rd, Fort Collins
PRICE: \$258900
DATE CLOSED: 2/20/2014

SELLER: David W Lacount
BUYER, BUYER'S
ADDRESS: Dennis A & Ellen L Bode, 2231 Wakefield Dr
ADDRESS: 3839 Carrick Rd, Fort Collins
PRICE: \$265000
DATE CLOSED: 2/20/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Gregory & Ginger J Davila, 2321 Thoreau Dr
ADDRESS: 2321 Thoreau Dr, Fort Collins
PRICE: \$217100
DATE CLOSED: 2/20/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Garrett D Fred, 2332 Thoreau Dr
ADDRESS: 2332 Thoreau Dr, Fort Collins
PRICE: \$219800
DATE CLOSED: 2/20/2014

SELLER: J J Construction Northern Colo
BUYER, BUYER'S
ADDRESS: Jimmy & Rikki Huffman, 7358 Ocean Ridge St
ADDRESS: 7358 Ocean Ridge St, Wellington
PRICE: \$233400
DATE CLOSED: 2/20/2014

SELLER: Robert J & Carol L Chiarello
BUYER, BUYER'S
ADDRESS: Myrtle J Lynn, 4695 Hahns Peak Dr Unit 203
ADDRESS: 1935 Grays Peak Dr Unit 203, Loveland
PRICE: \$160500
DATE CLOSED: 2/21/2014

SELLER: Allied Trust #839
BUYER, BUYER'S
ADDRESS: Lynda S Vigil, 7938 1st St
ADDRESS: 7938 1st St, Wellington
PRICE: \$195000
DATE CLOSED: 2/21/2014

SELLER: Nancy A Fujiwara
BUYER, BUYER'S
ADDRESS: Jianbo Liu, 3314 Warren Farm Dr
ADDRESS: 3314 Warren Farm Dr, Fort Collins
PRICE: \$195000
DATE CLOSED: 2/21/2014

SELLER: Royce Bair Family Lp
BUYER, BUYER'S
ADDRESS: J C Investments Llc, 2703 Terry Lake Rd
ADDRESS: Mult Prop, Fort Collins
PRICE: \$269000
DATE CLOSED: 2/21/2014

SELLER: Dennis R & Cheryl L Melichar
BUYER, BUYER'S
ADDRESS: Brad & James Mcinnis, 2343 W Linda Dr, Loveland

PRICE: \$188500
DATE CLOSED: 2/21/2014
SELLER: Stanley J Jr & Braunwin N Friesen
BUYER, BUYER'S
ADDRESS: Mary C Wertheim, 4125 Plum Creek Dr
ADDRESS: 4125 Plum Creek Dr, Loveland
PRICE: \$253000
DATE CLOSED: 2/21/2014

SELLER: William Frank Foley Irrevocab
BUYER, BUYER'S
ADDRESS: Highland Properties 115 Llc, 1608 E Cnty Rd 72
ADDRESS: 1608 E Cnty Rd 72, Wellington
PRICE: \$2060000
DATE CLOSED: 2/21/2014

SELLER: Grant R & Leilani M Trombley
BUYER, BUYER'S
ADDRESS: Rodney N Demello, 716 Oxford Ln
ADDRESS: 716 Oxford Ln, Fort Collins
PRICE: \$244900
DATE CLOSED: 2/21/2014

SELLER: Terry R Tomasmchy
BUYER, BUYER'S
ADDRESS: Richard C & Colleen Anne Stephens, 1110 Crabapple Dr
ADDRESS: 1110 Crabapple Dr, Loveland
PRICE: \$285000
DATE CLOSED: 2/21/2014

SELLER: Hannah Erickson
BUYER, BUYER'S
ADDRESS: Troy Dressler, 3112 Rustic Ct
ADDRESS: 3112 Rustic Ct, Fort Collins
PRICE: \$272500
DATE CLOSED: 2/21/2014

SELLER: Elizabeth D Metcalf
BUYER, BUYER'S
ADDRESS: Tom & Vickie Matteson, 912 Battisford Cir
ADDRESS: 912 Battisford Cir, Fort Collins
PRICE: \$341000
DATE CLOSED: 2/21/2014

SELLER: Jeanne Vanslam-brouck
BUYER, BUYER'S
ADDRESS: Micheal J Grabinger, 617 W Myrtle St
ADDRESS: 617 W Myrtle St, Fort Collins
PRICE: \$358000
DATE CLOSED: 2/21/2014

SELLER: Chris Slutz
BUYER, BUYER'S
ADDRESS: Reeve Ellacher Trust, 75313 Spyglass Dr
ADDRESS: 4727 Dusty Sage Loop Unit 1, Fort Collins
PRICE: \$469800
DATE CLOSED: 2/21/2014

SELLER: Wakefield Revocable Living Tru
BUYER, BUYER'S
ADDRESS: Carolyn J Standing, 1155 Valley Oak Ct
ADDRESS: 1155 Valley Oak Ct, Fort Collins
PRICE: \$272900
DATE CLOSED: 2/21/2014

SELLER: Melody Homes Inc
BUYER, BUYER'S
ADDRESS: Angela S & John M Kinyon, 5834 Graphite St
ADDRESS: 5834 Graphite St, Timnath
PRICE: \$359200
DATE CLOSED: 2/21/2014

SELLER: David L & Benedene L Engelhardt
BUYER, BUYER'S
ADDRESS: Mease Family Condo Llc, 914 S 8th Ave
ADDRESS: 622 Park River Pl, Estes Park
PRICE: \$372000
DATE CLOSED: 2/21/2014

SELLER: Achkin Investments Llc
BUYER, BUYER'S
ADDRESS: Shane M Schroeder, 660 Parliament Ct
ADDRESS: 82426 Pebble Ct, Wellington
PRICE: \$176000
DATE CLOSED: 2/21/2014

SELLER: Brian J & Nancy C Marsh
BUYER, BUYER'S
ADDRESS: Robert L & Roberta J Hegwood, 2649 Country View Ct
ADDRESS: 2649 Country View Ct, Berthoud
PRICE: \$1180000
DATE CLOSED: 2/21/2014

SELLER: C R Development Inc

BUYER, BUYER'S
ADDRESS: Tri Pointe Homes Inc, 8055 E Tufts Ave Ste 675
ADDRESS: ,
PRICE: \$3212000
DATE CLOSED: 2/21/2014

SELLER: C R Development Inc
BUYER, BUYER'S
ADDRESS: William Lyon Homes Inc, 8480 E Orchard Rd Ste 1000
ADDRESS: ,
PRICE: \$3521200
DATE CLOSED: 2/21/2014

SELLER: C R Development Inc
BUYER, BUYER'S
ADDRESS: Wonderland At Centerra Llc, 8601 Turnpike Dr Unit 106
ADDRESS: ,
PRICE: \$1467000
DATE CLOSED: 2/21/2014

SELLER: C R Development Inc
BUYER, BUYER'S
ADDRESS: Wonderland At Centerra Llc, 8601 Turnpike Dr Unit 106
ADDRESS: ,
PRICE: \$1925000
DATE CLOSED: 2/21/2014

SELLER: C R Development Inc
BUYER, BUYER'S
ADDRESS: Boulder Creek Centerra I Llc, 841 Front St
ADDRESS: ,
PRICE: \$1890000
DATE CLOSED: 2/21/2014

SELLER: C R Development Inc
BUYER, BUYER'S
ADDRESS: Boulder Creek Centerra Th Llc, 841 Front St
ADDRESS: ,
PRICE: \$1554000
DATE CLOSED: 2/21/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Zhaoyu Liu, 2409 Sunbury Ln
ADDRESS: 2409 Sunbury Ln, Fort Collins
PRICE: \$235000
DATE CLOSED: 2/24/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Hannah Erickson, 2338 Thoreau Dr, Fort Collins
PRICE: \$224400
DATE CLOSED: 2/24/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Michael Connor Herrick, 2451 Sunbury Ln
ADDRESS: 2451 Sunbury Ln, Fort Collins
PRICE: \$227800
DATE CLOSED: 2/24/2014

SELLER: Clint Sellmer
BUYER, BUYER'S
ADDRESS: Linn S Shaw, 1012 Strachan Dr
ADDRESS: 2716 Breckenridge Pl, Loveland
PRICE: \$210000
DATE CLOSED: 2/24/2014

SELLER: Encore Homes Llc
BUYER, BUYER'S
ADDRESS: Zachary R & Kristin E Lewis, 539 Walthalla Ct
ADDRESS: 539 Walthalla Ct, Fort Collins
PRICE: \$245400
DATE CLOSED: 2/24/2014

SELLER: Andrew J Patton
BUYER, BUYER'S
ADDRESS: Christopher M & Catherine E Maguire, 607 Saint Michaels Dr
ADDRESS: 607 Saint Michaels Dr, Fort Collins
PRICE: \$315000
DATE CLOSED: 2/24/2014

SELLER: Melody Homes Inc
BUYER, BUYER'S
ADDRESS: Kirk & Tiffany Ottley, 5750 Graphite St
ADDRESS: 5750 Graphite St, Timnath
PRICE: \$466000
DATE CLOSED: 2/24/2014

SELLER: Cariballoo Llc
BUYER, BUYER'S
ADDRESS: Andrea M Swayze, 2003 Grays Peak Dr Unit 104
ADDRESS: 2003 Grays Peak Dr Unit 104, Loveland
PRICE: \$161500
DATE CLOSED: 2/24/2014

SELLER: Floyd Duane Staton

BUYER, BUYER'S
ADDRESS: Kaplan Investments One Llc, 424 Spinaker Ln
ADDRESS: 2102 Sweetwater Creek Dr, Fort Collins
PRICE: \$270000
DATE CLOSED: 2/24/2014

SELLER: Rodney Edward Arlo Myers
BUYER, BUYER'S
ADDRESS: Brandon P Sakala, 1233 Jill Ct
ADDRESS: 1233 Jill Ct, Loveland
PRICE: \$210500
DATE CLOSED: 2/24/2014

SELLER: Justin A Unrein
BUYER, BUYER'S
ADDRESS: Joseph M Gustafson, 3744 Sandy Shore Ln
ADDRESS: 720 City Park Ave Apt C333, Fort Collins
PRICE: \$127300
DATE CLOSED: 2/24/2014

SELLER: Andrew L & Alison Jo Wiltz
BUYER, BUYER'S
ADDRESS: Shaoang Zhang, 3019 Indigo Cir N, Fort Collins
PRICE: \$274500
DATE CLOSED: 2/24/2014

SELLER: Oakwood Homes Llc
BUYER, BUYER'S
ADDRESS: Susan I & Paul F Fischer, 5109 Silverwood Dr
ADDRESS: 5109 Silverwood Dr, Johnstown
PRICE: \$246700
DATE CLOSED: 2/24/2014

SELLER: Paul A & Margaret A Christensen
BUYER, BUYER'S
ADDRESS: Jedaiah & Grace E Kaessner, 5620 Fossil Crk Pkwy Unit 11204
ADDRESS: 5620 Fossil Crk Pkwy Unit 11204, Fort Collins
PRICE: \$150000
DATE CLOSED: 2/24/2014

SELLER: Oakwood Homes Llc
BUYER, BUYER'S
ADDRESS: Adam K Steele, 3544 Idlewood Ln
ADDRESS: 3544 Idlewood Ln, Johnstown
PRICE: \$214500
DATE CLOSED: 2/24/2014

SELLER: Luchtman Family Revocable Trus
BUYER, BUYER'S
ADDRESS: Schilling Living Trust, 3754 Kentford Rd
ADDRESS: 3754 Kentford Rd, Fort Collins
PRICE: \$166900
DATE CLOSED: 2/24/2014

SELLER: Justin Vetter
BUYER, BUYER'S
ADDRESS: Shawn E & Kim L Porter, 1190 Trails End Ct
ADDRESS: 1898 E 9th St, Loveland
PRICE: \$190000
DATE CLOSED: 2/24/2014

SELLER: Jason E Downs
BUYER, BUYER'S
ADDRESS: Daniel Robert & Riley Timothy Heast Mcleran, 3024 Ross Dr Townhome #A 4
ADDRESS: 3024 Ross Dr Townhome #A 4, Fort Collins
PRICE: \$140000
DATE CLOSED: 2/24/2014

SELLER: Ranch At Highland Meadows Llc
BUYER, BUYER'S
ADDRESS: New Expression Homes Llc, 1400 Waterwood Dr
ADDRESS: Mult Prop, Fort Collins
PRICE: \$345000
DATE CLOSED: 2/24/2014

SELLER: James W & Susan M Duff
BUYER, BUYER'S
ADDRESS: Jason Shaeffer, 3247 Kingfisher Ct
ADDRESS: 3247 Kingfisher Ct, Fort Collins
PRICE: \$419000
DATE CLOSED: 2/24/2014

SELLER: Joplin Land Co Llc
BUYER, BUYER'S
ADDRESS: Joseph Alton & Mary Dellilis Waldron, 628 3rd St
ADDRESS: 929 Windcrest Ln, Fort Collins
PRICE: \$427000
DATE CLOSED: 2/24/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Michael M & Cynthia L Parsons, 4426 Emerald Bay Ln, Wellington
PRICE: \$205000

PRICE: \$211400
DATE CLOSED: 2/24/2014
SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Gregory Allan Newton, 2308 Thoreau Dr
ADDRESS: 2308 Thoreau Dr, Fort Collins
PRICE: \$221400
DATE CLOSED: 2/24/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Hunter B & Damon L East, 2456 Sunbury Ln
ADDRESS: 2456 Sunbury Ln, Fort Collins
PRICE: \$223600
DATE CLOSED: 2/24/2014

Congress must review rules to ease banks' burden

Congress needs to take a closer look at Dodd-Frank.

Known officially as the Dodd-Frank Wall Street Reform and Consumer Protection Act, the law is beginning to weigh on the shoulders of the financial sector, creating huge financial and regulatory burdens for banks large and small.

Dodd-Frank was passed in 2010 in the wake of the near-collapse of the financial sector two years earlier. The law includes 398 new regulations that are still being implemented.

It's too soon to tell whether the

new regulations will negatively affect the economy, but anecdotal

EDITORIAL

evidence suggests that they could have a chilling effect. Colorado bankers are concerned, as outlined by BizWest reporter Molly Armbrister in this edition.

Among the worrisome statistics: Banks in Colorado now have 1.2 compliance officers for every lending officer, according to the Colorado Bankers Association. The regula-

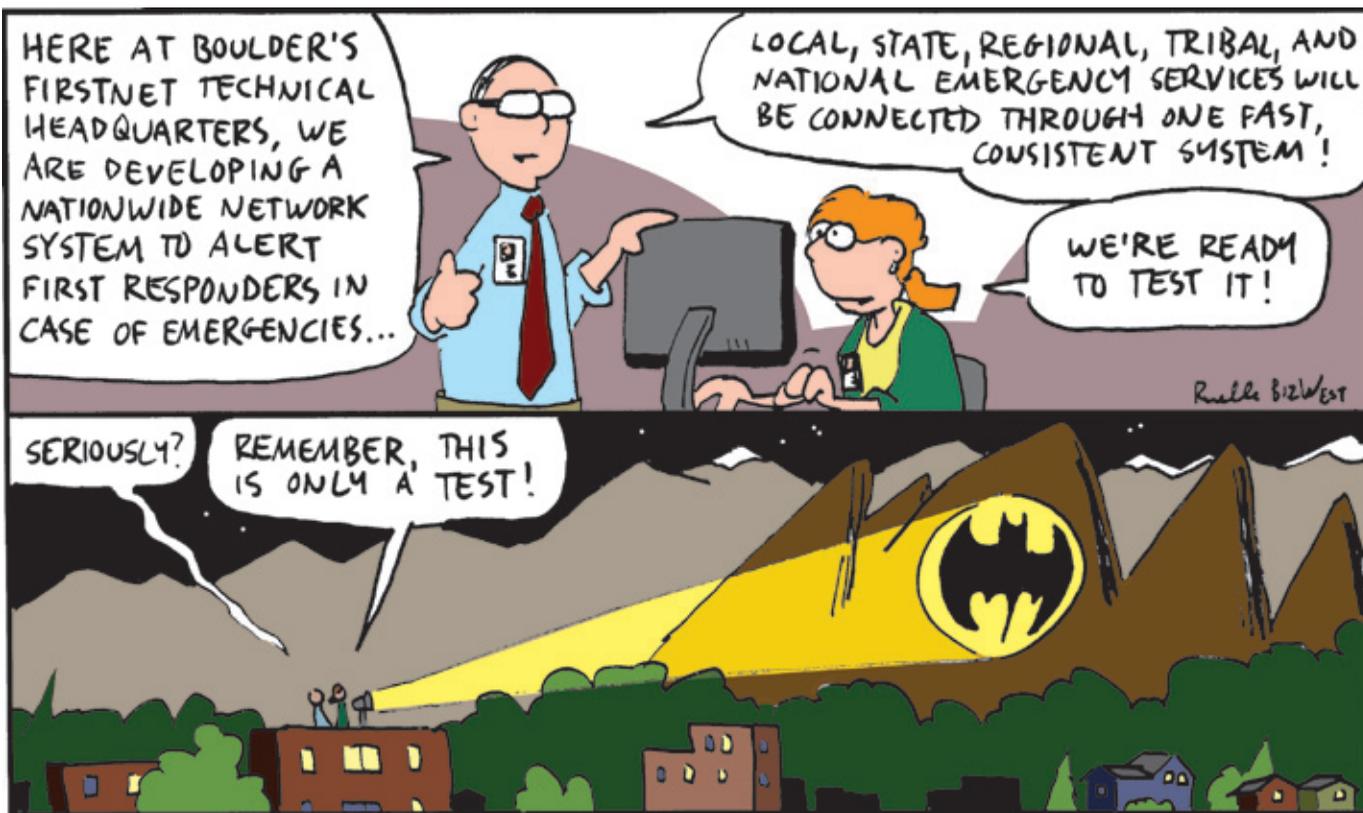
tions affect everything from documentation of "qualified mortgages" to reporting requirements. All told, regulators are only about one-third of the way through adoption of new rules, which ultimately will produce thousands of pages of additional regulations.

The result? Banks are hiring compliance officers at a frenzied pace, with one regional bank holding company adding 100 people in the past year just to keep up with the new requirements. Banks must "analyze new rules, rewrite existing policies, fill out new reports and monitor

how loans are underwritten," Armbrister reports.

Some smaller banks have opted to exit the mortgage-lending market rather than bear the cost of additional staff. Consumers could see higher fees as competition diminishes in the banking sector.

Clearly, the 2008 financial crises called out for additional regulations to rein in excesses of the financial sector. But the burden placed on banks should be reviewed to determine whether they went too far and ultimately will hurt consumers and the economy.



BizWest Opinion Poll

The BizWest Opinion Poll is not scientific and reflects only the opinions of those Internet users who have chosen to participate. The results cannot be assumed to represent the opinions of Internet users in general, nor the public as a whole.

Colorado's minimum wage is \$8 an hour and adjusts annually based on the consumer price index. Would you support raising it to \$10.10, as is being proposed in legislation pending before Congress?

Answer now at www.bcbcr.com and at www.ncbr.com. Responses will be accepted through April 1.

ADMINISTRATION

Publishers

Jeff Nuttall.....jnuttall@ncbr.com
970-232-3131

Christopher Wood.....cwood@bcbcr.com
303-630-1942

Vice President of Operations

Ken Amundson.....kamundson@ncbr.com
970-232-3142

Accounting Manager

Carol Wood.....accounting@ncbr.com
970-232-3151

EDITORIAL

Executive Editor

Jerd Smith.....jsmith@ncbr.com
303-630-1946

Editor

Doug Storum.....dstorum@bcbcr.com
303-630-1959

Copy Editor

Dallas Heltzell.....dheltzell@bcbcr.com
970-232-3149

Reporters

Molly Armbrister.....marmbrister@ncbr.com
970-232-3139

Joshua Lindenstein.....jlindenstein@bcbcr.com
303-630-1943

Steve Lynn.....slynn@ncbr.com
970-232-3147

Editorial Intern

Melissa Schaaf.....news@ncbr.com
970-232-3132

Chief Researcher

Mariah Tauer.....mtauer@ncbr.com
303-630-1961

Researcher

Kiley Gant.....research@ncbr.com
303-630-1960

WEB MANAGER

Chase Miller.....cmiller@bcbcr.com
303-630-1949

ADVERTISING

Vice President of Strategic Partnerships

Sandy Powell.....spowell@ncbr.com
970-232-3144

Manager of Custom Projects

Renie Mayfield.....rmayfield@bcbcr.com
303-232-1946

Senior Account Executives

Julie Constance.....jconstance@ncbr.com
970-232-3148

Kevin Loewen.....kloewen@bcbcr.com
303-630-1945

Account Executives

Rachel Finley.....rfinley@ncbr.com
970-232-3136

Missy Moss.....mmoss@ncbr.com
970-232-3143

Advertising Coordinator

Mark Newman.....mnewman@ncbr.com
970-232-3152

PRODUCTION

Design Director

Steve Miller.....smiller@bcbcr.com
303-630-1941

Production Manager

Bernie Simon.....bsimon@ncbr.com
970-232-3140

Art Director

Chad Collins.....ccollins@ncbr.com
970-232-3141

CIRCULATION AND AUDIENCE DEVELOPMENT

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BOULDER OFFICE

1790 30th St., Suite 300
Boulder, CO 80301
Fax: 303-440-8954, www.bcbcr.com

FORT COLLINS OFFICE

1550 E. Harmony Road, 2nd floor
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BUYER, BUYER'S
ADDRESS: Justin J & Sarah A King, 7027 Sculpin Ct
ADDRESS: 272 Foxhaven Pl, Loveland
PRICE: \$320000
DATE CLOSED: 2/25/2014

SELLER: Teresa J Katrinak
BUYER, BUYER'S
ADDRESS: Bonnie J Massey, 6820 Clearwater Dr
ADDRESS: 4715 Hahns Peak Dr Unit 103, Loveland
PRICE: \$145000
DATE CLOSED: 2/26/2014

SELLER: Sharon Cole
BUYER, BUYER'S
ADDRESS: Susan Aimee Scariot, 2186 Blue Mountain Trl
ADDRESS: 2186 Blue Mountain Trl, Lyons
PRICE: \$381500
DATE CLOSED: 2/26/2014

SELLER: Justin J & Sarah A King
BUYER, BUYER'S
ADDRESS: Jason E & Tamara E Downs, 7027 Sculpin Ct
ADDRESS: 7027 Sculpin Ct, Fort Collins
PRICE: \$272500
DATE CLOSED: 2/26/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Jeremy Joseph & Steph Gleich, 3050 Denver Dr
ADDRESS: 3050 Denver Dr, Fort Collins
PRICE: \$283100
DATE CLOSED: 2/26/2014

SELLER: Lisa Ellen Barnes
BUYER, BUYER'S
ADDRESS: Alexander W Stafford, 924 Wild Cherry Ln
ADDRESS: 924 Wild Cherry Ln, Fort Collins
PRICE: \$262500
DATE CLOSED: 2/26/2014

SELLER: Actarus Llc
BUYER, BUYER'S
ADDRESS: Joseph P Iii Pearson, 2212 Vermont Dr
ADDRESS: 3212 Wigwam Way, Wellington
PRICE: \$201000
DATE CLOSED: 2/26/2014

SELLER: Sisu Investments Lp
BUYER, BUYER'S
ADDRESS: James M & Heidi L Gleason, 622 E 8th St
ADDRESS: 622 E 8th St, Loveland
PRICE: \$263500
DATE CLOSED: 2/26/2014

SELLER: Mary D & Allan D Evett
BUYER, BUYER'S
ADDRESS: Jason Wyatt Ostwald, 1404 S California Ave
ADDRESS: 1404 S California Ave, Loveland
PRICE: \$179400
DATE CLOSED: 2/26/2014

SELLER: Richfield Homes Llc
BUYER, BUYER'S
ADDRESS: Christian & Crystal Guzman, 1521 Chokeberry St
ADDRESS: 1521 Chokeberry St, Berthoud
PRICE: \$304200
DATE CLOSED: 2/26/2014

SELLER: Franklin Iv Christine W Farrel
BUYER, BUYER'S
ADDRESS: Nathan Kinley, 9902 Po Box 2511
ADDRESS: Tbd,
PRICE: \$190000
DATE CLOSED: 2/26/2014

SELLER: J J Construction Northern Colo
BUYER, BUYER'S
ADDRESS: Michael A & Leah E Nardone, 2262 Thoreau Dr
ADDRESS: 2262 Thoreau Dr, Fort Collins
PRICE: \$255800
DATE CLOSED: 2/26/2014

SELLER: Bluestone Homes Colo Llc
BUYER, BUYER'S
ADDRESS: James & Sherry Defazio, 3421 Hearthfire Dr
ADDRESS: 3409 Apiatan Ct, Fort Collins
PRICE: \$463600
DATE CLOSED: 2/27/2014

SELLER: Brian D Ankrum
BUYER, BUYER'S
ADDRESS: Weichert Workforce Mobility In, 1625 State Route 10 E
ADDRESS: 5738 Meadow Creek Ln, Loveland
PRICE: \$205300

DATE CLOSED: 2/27/2014
SELLER: Weichert Workforce Mobility In
BUYER, BUYER'S
ADDRESS: Kalash Family Revocable Trust, 23075 Chamise Dr
ADDRESS: 5738 Meadow Creek Ln, Loveland
PRICE: \$205300
DATE CLOSED: 2/27/2014

SELLER: Maury Lynn & Maury Miller
BUYER, BUYER'S
ADDRESS: Lucinda & Robert Wilson, 4409 Roosevelt Ave
ADDRESS: 4409 Roosevelt Ave, Loveland
PRICE: \$170000
DATE CLOSED: 2/27/2014

SELLER: Wwv Development Llc
BUYER, BUYER'S
ADDRESS: Hartford Homes Inc, 1218 W Ash St Unit A
ADDRESS: 6910 Winterpeak Ct, Timnath
PRICE: \$100000
DATE CLOSED: 2/27/2014

SELLER: Luther M & Evelyn J Cole
BUYER, BUYER'S
ADDRESS: Ryan Franklin, 732 Columbine Dr
ADDRESS: 2568 W Hwy 34 #B, Drake
PRICE: \$160000
DATE CLOSED: 2/27/2014

SELLER: Bucking Horse Development Inc
BUYER, BUYER'S
ADDRESS: Jeffrey A Lucas, 518 Parkwood Dr
ADDRESS: 2239 Trestle Rd, Fort Collins
PRICE: \$262400
DATE CLOSED: 2/27/2014

SELLER: Bucking Horse Development Inc
BUYER, BUYER'S
ADDRESS: Jeffrey A Lucas, 518 Parkwood Dr
ADDRESS: 2243 Trestle Rd, Fort Collins
PRICE: \$227100
DATE CLOSED: 2/27/2014

SELLER: Hartford Homes Inc
BUYER, BUYER'S
ADDRESS: Ronald R & Michaeline K Rudzinski, 6178 Bay Meadows Dr
ADDRESS: 6178 Bay Meadows Dr, Windsor
PRICE: \$495400
DATE CLOSED: 2/27/2014

SELLER: Michael F & Nadine Depierre
BUYER, BUYER'S
ADDRESS: Karla R Kelly, 4985 W 128th Pl
ADDRESS: 1915 Ravenvue Rd, Fort Collins
PRICE: \$289000
DATE CLOSED: 2/27/2014

SELLER: Michael S & Alex M Lynch
BUYER, BUYER'S
ADDRESS: Patrick J & Cindy A Sokoll, 1327 E 19th St
ADDRESS: 239 E 4th St, Loveland
PRICE: \$385000
DATE CLOSED: 2/27/2014

SELLER: Rosanne R Myers
BUYER, BUYER'S
ADDRESS: Thomas E Slusarchyk, 6718 Crooked Stick Dr
ADDRESS: 6718 Crooked Stick Dr, Windsor
PRICE: \$535000
DATE CLOSED: 2/27/2014

SELLER: Development-three Llc
BUYER, BUYER'S
ADDRESS: Lynn C Richards, 4202 Red Fox Rd
ADDRESS: 5850 Dripping Rock Ln Unit H104, Fort Collins
PRICE: \$224900
DATE CLOSED: 2/27/2014

SELLER: Oakwood Homes Llc
BUYER, BUYER'S
ADDRESS: Eric D Santi, 4800 Wildwood Wy
ADDRESS: 4800 Wildwood Wy, Johnstown
PRICE: \$398900
DATE CLOSED: 2/27/2014

SELLER: Robin Clark
BUYER, BUYER'S
ADDRESS: Matthew Haymond & J Shaw Skinner, 2013 Newcastle Ct
ADDRESS: 2013 Newcastle Ct, Fort Collins
PRICE: \$211500
DATE CLOSED: 2/27/2014

SELLER: Michael O & Vicki J Erickson
BUYER, BUYER'S
ADDRESS: Dylan Reider, 527 Welch Ave
ADDRESS: 527 Welch Ave, Berthoud
PRICE: \$199000
DATE CLOSED: 2/27/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Alan Vincent Burke, 2850 Exmoor Ln
ADDRESS: 2850 Exmoor Ln, Fort Collins
PRICE: \$279200
DATE CLOSED: 2/27/2014

SELLER: Anne Y & Anne Tremblay
BUYER, BUYER'S
ADDRESS: Jay R & Andrea P Napper, 373 Sagewood Dr
ADDRESS: 373 Sagewood Dr, Loveland
PRICE: \$225000
DATE CLOSED: 2/27/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Steven J Kullberg, 2256 Milton Ln
ADDRESS: 2256 Milton Ln, Fort Collins
PRICE: \$225600
DATE CLOSED: 2/27/2014

SELLER: Journey Homes Llc
BUYER, BUYER'S
ADDRESS: Steven N & Cathy M Becker, 2415 Sunbury Ln
ADDRESS: 2415 Sunbury Ln, Fort Collins
PRICE: \$225900
DATE CLOSED: 2/27/2014

SELLER: Roberta Belew
BUYER, BUYER'S
ADDRESS: Timothy Royce Moser, 1462 Sailcrest Ct
ADDRESS: 1462 Sailcrest Ct, Fort Collins
PRICE: \$265000
DATE CLOSED: 2/27/2014

SELLER: Cedar Pointe Land Livestock Lp
BUYER, BUYER'S
ADDRESS: Markus A & Anita R Krieger, 5023 E County Road 48
ADDRESS: Milt Prop,
PRICE: \$500000
DATE CLOSED: 2/20/2014

SELLER: Richard B Elaine S Schmidt Rev
BUYER, BUYER'S
ADDRESS: Aaron & Valarie Turner, 1658 Stove Prairie Cir
ADDRESS: 1658 Stove Prairie Cir, Loveland
PRICE: \$300000
DATE CLOSED: 2/27/2014

SELLER: J J Construction Northern Colo
BUYER, BUYER'S
ADDRESS: Carey & Andrew Snodgrass, 2326 Thoreau Dr
ADDRESS: 2326 Thoreau Dr, Fort Collins
PRICE: \$269300
DATE CLOSED: 2/27/2014

SELLER: Liberty Capital Inc
BUYER, BUYER'S
ADDRESS: Michael D & Cortney L Jennings, 2848 40th Avenue Ct
ADDRESS: 1825 Windy Acres Ln, Berthoud
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SELLER: Louis M & Louise C Korth
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ADDRESS: 7150 Mount Adams St, Wellington
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SELLER: Berthoud Development Llc
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SBA loans double; banks thank economy



JONATHAN CASTNER

Mark Siffring, left, and his partner Tom Hecox, used an SBA Loan to launch Loveland-based Freddy's Frozen Custard and Steakburgers, a move that allowed them to use their cash to open two more locations.

BY MOLLY ARMBRISTER

marmbrister@ncbr.com

An improving economy and flood-relief efforts contributed to a 108 percent increase in Small Business Administration lending in Northern Colorado in fiscal 2013, with total SBA loans jumping to \$68 million from \$32.5 million in fiscal 2012.

Northern Colorado's increase dwarfed the increase seen on the state level, even though Colorado saw a record amount of SBA loans in fiscal 2013. The federal government's fiscal year begins Oct. 1.

Statewide, SBA lending increased 11.5 percent from the previous year to \$622.5 million.

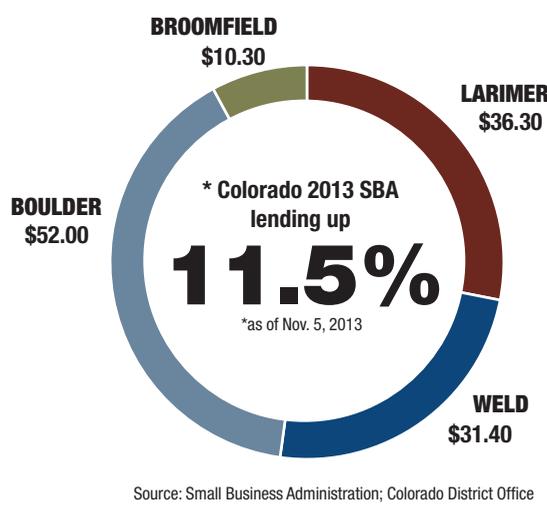
In Larimer and Weld counties, 2013 loan levels also were much higher than even those levels reached in 2011, when incentives offered by the federal government pushed SBA lending up to \$59 million.

The SBA offered several programs to help businesses and residents affected by September's historic flooding, which contributed to the increase both locally and statewide, according to Mark Bower, chief financial officer of Home State Bank.

After the flood, the SBA opened disaster centers in Estes Park, Longmont, Loveland and Greeley, providing counseling and low-interest

SBA Loans

Total SBA loans in fiscal 2013 (amounts in millions).



loan programs to those hurt by flooding. In the last three weeks of September following the floods, nearing the end of the fiscal year, a rush of residents and businesses applied for SBA loans.

Business loans were available for as low as 4 percent, for up to \$2 million for the repair or replacement of real estate, inventory, machinery and equipment. Nonprofit organizations were

able to get loans for as low as 2.8 percent.

The SBA also offers economic-injury disaster loans for those who did not suffer physical damage but who lost money because of the floods.

In Larimer County, the SBA provided \$16 million to help pay for disaster losses, including residential, personal property, businesses and private nonprofit organizations, according to a tally by the Federal Emergency Management Administration.

Improvements in the economy also contributed to the increase, said Mark Driscoll, chief executive of First National Bank, which loaned \$1.3 million in SBA 7(a) money to businesses in Colorado.

"I'm not surprised," Driscoll said. "That reflects an improving economy and business confidence."

Standard SBA loans come in two different types: 7(a) and 504. SBA 7(a) loans provide working capital, while 504 loans help businesses acquire real estate and major fixed assets.

Typically, businesses use just one type of SBA loan, but in some cases, a 504 loan is used to acquire or build real estate and then a 7(a) loan is used to provide working capital for other expenses.

This tactic was used to open Freddy's Frozen Custard and Steakburgers in Loveland, according to Keith Dickelman of Home State Bank,

► See **SBA, 20B**



JONATHAN CASTNER

Small businesses, such as the Pateros Creek Brewing Company in Fort Collins, say the simplicity of mobile-payment systems fits well with their operating approach.

Remote point-of-sale? There's an app for that

BY MELISSA SCHAAF
reporter@ncbr.com

One beer flight, one snack bowl and a growler refill at Pateros Creek Brewing Co. in Fort Collins comes to \$25.50. Taproom manager Brian Gilbert slides the customer's credit card through the company's Square

credit card reader and, in doing so, pays Square 70 cents.

Headquartered in San Francisco, Square Inc. created an app that plugs into iPhones, iPads and Android devices to process credit-card and debit-card transactions and deposits money into individual or business bank accounts.

Twitter co-founder Jack Dorsey developed Square in 2009 as a way for anyone to conduct business anywhere at any time. The product hit the market in 2010 and has been popular among small-business owners, despite charging a 2.75 percent transaction fee per credit card swipe or 3.5 percent for entering a card

number manually.

Square Inc. is among several companies offering mobile card-processing devices. Two other popular brands have followed suit, including Intuit, known for QuickBooks and TurboTax, and PayPal, an internationally used service for online payment

► See **Point-of-sale, 4B**

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POINT-OF-SALE from 3B

processing. These companies have released Intuit GoPayment reader and the PayPal Here reader, respectively.

Some local businesses, such as Pateros Creek, elected to use Square above other point-of-sale systems for its efficiency, mobilization, easy-to-use technology and static fees.

"Other POS systems could beat (Square) percent-wise, but we found that they would nickel and dime us in other areas," Gilbert said. "We would find things in our batch-outs that would come to be way over the Square percent and charge us closer to 7 or 8 percent per transaction."

A batch-out is a daily report that

incorporates all credit-card transactions throughout the day and identifies remaining and sold inventory.

Gilbert said the company pays approximately \$400 to \$500 in fees to Square per month, which translates to about \$14,000 to \$18,000 in credit-card sales per month. There is no fee for a cash-only transaction.

"Square is for everyone, and we have seen a wide range of users in various industries adopting Square across the country," said Square spokeswoman Catherine Ferdon, "from freelance photographers to hairstylists, restaurants, cafes and even Whole Foods. Individuals can use Square to hold a

garage sale, split the bill at dinner or run a business."

Mobile credit card processing can allow businesses on the go to accept credit cards as payment for customers. This is important since more consumers are expecting businesses and individual sellers to accept credit and debit cards as a form of payment, said Shelley Polansky, vice president for communications at the Better Business Bureau serving Northern Colorado and Wyoming.

Businesses can utilize Square through a variety of devices. The Square Reader is a small attachment that connects to the audio

jack of iPhone, Android and iPad devices, and the Square Stand turns an iPad into a fully functional POS system. These devices can operate with the company's three software designs, including Square Wallet for simple, in-person transactions, Square Market for online purchases and Square Cash for electronic money transfers.

McCabe Callahan founded Mugs Coffee Lounge in 2002 and currently operates two locations in Fort Collins. Prior to Square, Callahan said, he used a variety of POS systems. Square, however, has saved him thousands of dollars, which is significant for any business owner.

"I saved almost \$18,000 switching to Square last year," he said. "Small-ticket items add up quick for credit-card processing."

Such mobile payment systems eliminate the need for expensive software and equipment, which can save entrepreneurs technical and financial headaches.

"I was a Micros user before," Callahan said. "They were not my credit-card processor, however, they were my POS. It has saved me over \$30,000 a year making the switch. That is another shop assistant manager for me."

Square has targeted small businesses and entrepreneurs because they need simple, trouble-free sales and payment systems.

"The 23 million small businesses in America account for 54 percent of all U.S. sales," Ferdon said.

According to Square, more than 15,000 sellers in Boulder, Broomfield, Larimer and Weld counties use the device.

Although Square is gaining popularity among small businesses, there have been 868 complaints filed against the company since 2010, according to a Better Business Bureau report. Of those, 498 are attributed directly to problems with the product or service and 298 pertain to billing or collection issues.

Still, Square retains an "A" rating with the BBB on a scale from A+ to F. One of the reasons for its good standing is its response to and resolution of the complaints, according to the BBB. In the past 12 months, the company has closed 428 complaints.

Despite good standing and product proficiency, users say they'd like to see some improvements. Pateros' Gilbert said he cannot open multiple tabs under the system. If patrons elect to "start a tab" at the bar, a credit card is given to the bartender and kept behind the bar with a sticky note detailing what was ordered until the customer is ready to pay.

Implementing the ability to open several transactions at once potentially could attract larger retailers and restaurant businesses.

"If they did that, they could reach anyone," Gilbert said. "It wouldn't matter how small or big the business is."

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BUSINESS REPORT FILE PHOTO

Communities stricken by September's flood such as Glen Haven are still waiting on new federal flood maps that will determine where rebuilding can occur.

Flood-zone remap may affect premiums

BY MELISSA SCHAAF
reporter@ncbr.com

Colorado residents and business owners may see changes to flood-insurance premiums because of the remapping of flood zones in the wake of September's disaster and National Flood Insurance Program legislative reforms.

"Anybody that was affected by the September flood is likely to be mapped in a flood Zone A," said Char-ee Voelz, personal lines director for Greeley-based insurance company Flood & Peterson.

"This directly impacts the market value of a house," Voelz said. "Even if the owner could get regular flood coverage, I don't see anybody in a Zone A paying less than \$1,000 per year."

And that's not just for first-time flood insurance buyers.

A Zone A is identified on the Flood Insurance Rate Map as a Special Flood Hazard Area, defined as having a 1 percent chance of experiencing a flood event in any given year equal or exceeding a previous disaster. The 1 percent flood also is referred to as the "base flood" or "100-year flood."

Moderate flood-hazard areas are labeled Zone B or Zone X, and minimal-hazard areas are known as Zone C or Zone X.

The National Flood Insurance Program run by the Federal Emergency Management Agency assesses



BUSINESS REPORT FILE PHOTO

Flooding was so severe that rivers jumped their banks and created new channels, causing federal officials to re-evaluate flood plain maps.

property flood risk and determines insurance premiums. From Aug. 31 through Dec. 31, the number of policies increased by more than 1,000, bringing the total to 22,987 in Colorado. The average annual premium rate was \$809.

Boulder, Weld and Larimer coun-

ties are expecting amended flood mapping to occur in the next few years.

"Larimer County is eagerly awaiting a flood model that is being prepared by the state," said Eric Tracy, a development services engineer with Larimer County. "This model will

give us a rough idea of where the risks stand in the post-flood condition. These maps are not intended to be used to tell people if they can or cannot rebuild but rather to inform those who can rebuild as to what elevation they should build to in order

► See **Flood, 6B**

FLOOD from 5B

to provide a higher level of protection to their home.”

Although the maps are intended to give residents beneficial information about home and business flood-prevention components, the reorganization of the maps could put people in higher-risk zone areas, which directly translates to higher premiums.

“If you live in a high-risk area, you are required to have flood insurance if you have a (home or business) loan,” said Amy Bach, co-founder and executive director of United Policyholders, a nonprofit organization that advocates for individuals with insurance. “Those who aren’t

in a high risk area often think that they don’t need it; they don’t want to spend that kind of money if it’s unnecessary. The problem is that if only high-risk people are buying insurance, it is prohibitively expensive.”

Remapping zones is not the only catalyst to more expensive flood insurance, however.

Since 2012, the NFIP has been in and out of Congress with changes to its policies and legislative reforms intended to alleviate some of the \$25 million in debt the program has sustained.

“There have been a lot of changes

to the flood program in the past two years,” Bach said. “There is a lot of political unrest.”

The changes began with initiation of the Biggert-Waters Reform Act of 2012. The act cut some of the subsidies that allowed for lower premiums. In some cases, premium costs tripled as a result.

“People in certain areas got it very hard,” Bach said. “Congress went too far and used an ax instead of a surgical knife. The subsidy reductions were only supposed to affect 20 percent in the NFIP.”

Advocates and insurance agents alike are seeing the effects of these

FLOOD FACTS

According to the National Flood Insurance Program:

- A 1-inch flood can cause \$10,000 worth of damage to a 1,000-square-foot home. That amount approximately doubles for a 2,000-square-foot home.
- More than 5.5 million people currently hold flood-insurance policies in more than 21,800 communities across the United States.
- NFIP caps payouts at \$250,000.
- NFIP was created in 1968.

reforms.

“Before the law changed, I quoted a gentleman a premium of \$1,000 for his home,” Voelz said. “When I quoted him after law changed, I had to amend his premium because his house was determined to sit at a foot below flood elevation. His premium now is almost \$5,000.”

Voelz said she has seen several cases with a similar outcome because of the amendments.

FEMA officials responded to questions about the debt crisis and Biggert-Waters with a statement:

“The National Flood Insurance Program’s actuarial rates reflect expected future losses and expenses of policy holders and are not loaded for past losses or debt.”

For many, however, that’s not good enough. As a result, the NFIP reforms are far from over.

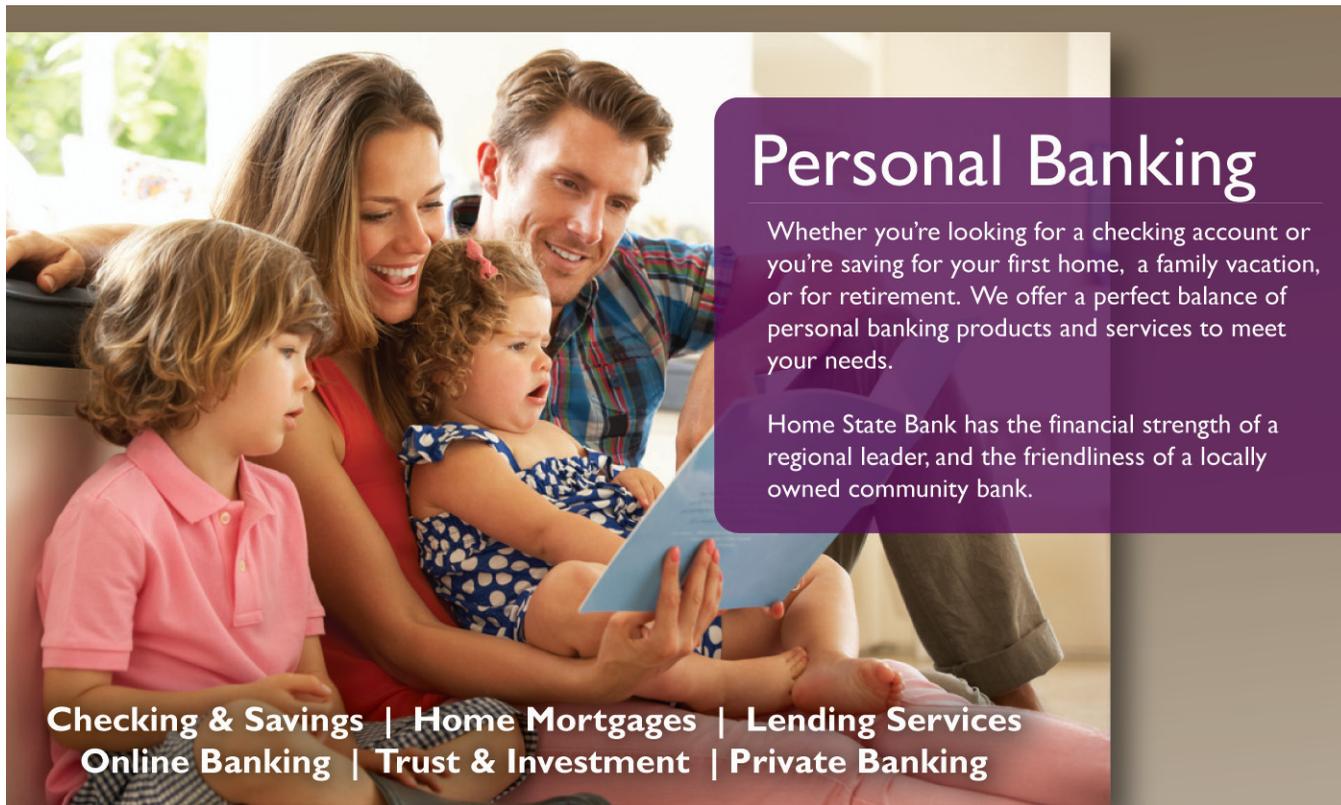
On March 13, 2014, the Homeowner Flood Insurance Affordability Act (HR 3370) was passed by Congress and is awaiting President Obama’s signature. The legislation caps annual rate increases at 15 percent, among other directives.

According to the Coalition for Sustainable Flood Insurance, the rate cap decreases FEMA’s authority to raise premiums within a single property class beyond a 15 percent average per year, with an individual cap of 18 percent per year. Before Biggert-Waters, the class average cap was 10 percent. Currently, the class average cap is 20 percent.

The bill requires a 5 percent minimum annual increase on pre-FIRM primary residence policies that are not at full risk. The updated legislation also states that FEMA shall strive to minimize the number of policies with premium increases that exceed 1 percent of the total coverage of the policy. For example, if the total coverage is \$250,000, 1 percent would equal \$2,500.

Sens. Mark Udall and Michael Bennet, both D-Colo., voted in favor of HR 3370.

“The flood insurance program is far from perfect, but it’s still better than nothing in terms of a safety net,” Bach said. “The ball is still in play in Congress. People need to try and stay calm and evaluate options and know there are Colorado public officials going to bat for the flood-insurance reforms.”



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To be considered for the next edition of Portfolio, email mtauer@bcbr.com or call 303-631-1961. To submit your company data online, visit www.ncbr.com. Thanks for your interest in Portfolio and BizWest.

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for the agriculture community.

Person in charge: Stefanie Johnson, branch manager

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Greeley, CO 80634
Phone: 970-352-0077
Fax: 970-353-1495
Website: www.bankofthewest.com

Products/services: Banking services, including loans and banking services for the agriculture community.

Bank of the West

303 E. Sixth St.
Loveland, CO 80537
Phone: 970-667-5150
Fax: 970-669-7164
Website: www.bankofthewest.com

Products/services: Full-service banking.

BBVA Compass Bank

3131 S. College Ave.
Fort Collins, CO 80525
Phone: 970-266-9090
Fax: 970-266-1022
Website: www.bbvacompass.com

Products/services: Full-service banking.

BBVA Compass Bank

2640 E. Harmony Road
Fort Collins, CO 80538
Phone: 970-658-4086
Website: www.bbvacompass.com

Products/services: Full-service banking.

BBVA Compass Bank

3501 W. 12th St.
Greeley, CO 80634
Phone: 970-356-3760
Fax: 970-356-7313
Website: www.bbvacompass.com

Products/services: Full-service banking for both consumer and small business needs.

Person in charge: Valerie Briseno, branch manager

BBVA Compass Bank

5275 McWhinney Blvd.
Loveland, CO 80537
Phone: 970-622-8080
Fax: 970-663-4384
Website: www.bbvacompass.com

Products/services: Full-service banking.

Cache Bank and Trust

4645 Ziegler Road
Fort Collins, CO 80528
Phone: 970-472-7900
Fax: 970-472-7902
Website: www.cachebankandtrust.com

Products/services: Loans and banking services for commercial and personal entities.

Person in charge: Byron Bateman, president

Cache Bank and Trust

4601 W. 20th St.
Greeley, CO 80634
Phone: 970-351-8600
Fax: 970-351-7878
Website: www.cachebankandtrust.com

Products/services: Loans and banking services for commercial and personal entities.

Person in charge: Byron Bateman, president

Capital West Bank

2108 Milestone Drive
Fort Collins, CO 80525
Phone: 970-282-2400
Fax: 970-282-8945
Email: questions@capwestbank.com
Website: www.capwestbank.com

Products/services: Full-service community bank with emphasis on the business community.

Colorado East Bank & Trust

801 Flying Circle Blvd.
Dacono, CO 80514
Phone: 303-833-9972
Fax: 303-833-9973
Website: www.coloeast.com

Products/services: Banking, loan and deposit products.

Colorado East Bank & Trust

550 E. Woodward Ave.
Keenesburg, CO 80643
Phone: 303-732-0100
Fax: 303-732-9284
Email: rpippin@coloeast.com
Website: www.coloeast.com

Products/services: Loans and banking services, including services for the agricultural community.

Colorado East Bank & Trust

207 First Ave.
LaSalle, CO 80645
Phone: 970-284-0211
Fax: 970-284-0136
Website: www.coloeast.com

Products/services: Banking, loan and deposit accounts.

Colorado East Bank & Trust

141 Main St.
Mead, CO 80542
Phone: 970-535-6200
Fax: 970-535-6205
Website: www.coloeast.com

Colorado East Bank & Trust

141 Main St.
Mead, CO 80542
Phone: 970-535-6200
Fax: 970-535-6205
Website: www.coloeast.com

Products/services: Banking, loan and deposit products.

Colorado East Bank & Trust

399 W. Fourth Ave.
Severance, CO 80550
Phone: 970-674-9444
Fax: 970-674-9450

Email: sbailey@coloeast.com

Website: www.coloeast.com

Products/services: Banking, loans and deposit products.



Community Banks of Colorado

3635 23rd Ave.
Evans, CO 80620

Phone: 970-378-7709

Website: www.cobnks.com

Products/services: Full-service banking.



Community Banks of Colorado

4532 Boardwalk Drive
Fort Collins, CO 80525

Phone: 970-266-0200

Website: www.cobnks.com

Products/services: Full-service banking.



Community Banks of Colorado

1044 W. Drake Road
Fort Collins, CO 80526

Phone: 970-224-5100

Website: www.cobnks.com

Products/services: Full-service banking.



Community Banks of Colorado

7251 W. 20th St.
Greeley, CO 80634

Phone: 970-339-5600

Fax: 970-339-5848

Website: www.cobnks.com

Products/services: Full-service banking.



Community Banks of Colorado

3780 W. 10th St.
Greeley, CO 80634

Phone: 970-352-6400

Website: www.cobnks.com

Products/services: Full-service banking.



Community Banks of Colorado

365 Justin Ave.
Platteville, CO 80651

Phone: 970-785-2000

Website: www.cobnks.com

Products/services: Full-service banking.



Community Banks of Colorado

1270 Automation Drive
Windsor, CO 80550

Phone: 970-674-3434

Website: www.cobnks.com

Products/services: Full-service banking.

Equitable Savings & Loan

Association

300 E. Horsetooth Road, Suite 102
Fort Collins, CO 80525

Phone: 970-223-1963

Fax: 970-223-1965

Website: www.equitable-savings.com

Products/services: Mortgage loans, conforming, non-conforming, portfolio lender, checking and savings accounts.

Person in charge: Donald "Skip" Koenig Jr., president



Farmers Bank

713 S. Lemay Ave.
Fort Collins, CO 80524

Phone: 970-221-2020

Website: www.farmersbank-weld.com

Products/services: Full-service bank.

Person in charge: Fred Bauer, president



Farmers Bank

119 First St.
Ault, CO 80610

Phone: 970-834-2121

Fax: 970-834-1351

Email: info@farmersbank-weld.com

Website: www.farmersbank-weld.com

Products/services: Full-service bank.

Person in charge: Fred Bauer, president



First Farm Bank

127 22nd St.
Greeley, CO 80631

Phone: 970-346-7900

Fax: 970-304-0458

Email: info@firstfarmbank.com

Website: www.firstfarmbank.com

Products/services: Full consumer, commercial and agricultural deposit and loan products.

Person in charge: Daniel Allen, CEO/president

First National Bank

1600 E. Bridge St.
Brighton, CO 80601

Phone: 800-883-8773

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

1600 N. College Ave.
Fort Collins, CO 80524

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

155 E. Boardwalk Drive
Fort Collins, CO 80525

Phone: 970-494-6020

Website: www.1stnationalbank.com

Person in charge: Mark Driscoll, president

president

First National Bank

Lory Student Center
Fort Collins, CO 80523

Phone: 970-494-5213

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

4603 S. Timberline Road
Fort Collins, CO 80523

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

205 W. Oak St.
Fort Collins, CO 80521

Phone: 970-495-9450

Email: fjacobs@1stnationalbank.com

Website: www.1stnationalbank.com

Products/services: Full-service bank offering financial services and products for businesses and consumers.

Person in charge: Mark Driscoll, president

First National Bank

2100 W. Drake Road
Fort Collins, CO 80526

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

112 S. Denver Ave.
Fort Lupton, CO 80621

Phone: 800-883-8773

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

920 54th Ave.
Greeley, CO 80634

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

1701 23rd Ave.
Greeley, CO 80634

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

100 Johnstown Center Drive
Johnstown, CO 80534

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

We understand where you're coming from. And where you want to go.

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First National Bank
301 First St.
Kersey, CO 80644
Phone: 970-346-5023
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, president

First National Bank
750 N. Lincoln Ave.
Loveland, CO 80537
Phone: 970-495-9450
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, president

First National Bank
1450 N. Boyd Lake Ave.
Loveland, CO 80530
Phone: 970-495-9450
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, president

First National Bank
390 Justin Ave.
Platteville, CO 80651
Phone: 970-495-9450
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, president

First National Bank
4100 Harrison
Wellington, CO 80549
Phone: 970-494-5220

Website: www.1stnationalbank.com
Person in charge: Mark Driscoll, president

First National Bank
1505 Main St.
Windsor, CO 80550
Phone: 970-495-9450
Website: www.1stnationalbank.com
Products/services: Full-service bank.
Person in charge: Mark Driscoll, president

First Western Trust
3003 E. Harmony Road, Suite 200
Fort Collins, CO 80528
Phone: 970-484-9222
Fax: 970-229-4760
Email: jim.sprout@myfw.com
Website: www.myfw.com
Products/services: Full-service banking, investment and wealth management, trust and fiduciary services, estate planning, insurance and retirement services.
Person in charge: Kristi Benningsdorf, president

First-Citizens Bank & Trust Co.
2420 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-226-8460
Website: www.firstcitizens.com
Products/services: Full-service banking.

FirstBank
410 E. Bromley Lane
Brighton, CO 80601
Phone: 720-685-3300

Website: www.efirstbank.com
Products/services: Full-service banking.

FirstBank
512 Briggs
Erie, CO 80516
Phone: 303-828-3393
Website: www.efirstbank.com
Products/services: Full-service banking.

FirstBank
6080 Firestone Blvd.
Firestone, CO 80504
Phone: 303-682-1800
Website: www.efirstbank.com
Products/services: Full-service banking.

FirstBank
2315 S. College Ave.
Fort Collins, CO 80525
Phone: 970-493-1700
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank
1013 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-223-4000
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank
2644 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-267-9500

Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank
4322 W. Ninth Street Road
Greeley, CO 80634
Phone: 970-352-3600
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank
2901 23rd Ave.
Greeley, CO 80631
Phone: 970-339-9000
Fax: 970-339-2795
Products/services: Full-service consumer and commercial banking.

FirstBank
225 E. 29th St.
Loveland, CO 80538
Phone: 970-669-4000
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank
1352 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-669-4000
Website: www.efirstbank.com
Products/services: Full-service banking.

FirstBank
1510 Main St.
Windsor, CO 80550
Phone: 970-674-2900

Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FMS Bank
2425 35th Ave.
Greeley, CO 80634
Phone: 970-673-4501
Fax: 970-330-2850
Email: fmsbank@fmsbank.com
Website: www.fmsbank.com
Products/services: Full-service banking including agricultural loans.

Great Western Bank
785 Cheeseman St.
Erie, CO 80516
Phone: 303-828-0888
Website: www.greatwesternbank.com

Great Western Bank
151 S. College Ave.
Fort Collins, CO 80524
Phone: 970-226-1080
Fax: 970-225-4905
Website: www.greatwesternbank.com

Great Western Bank
3800 E. 15th St.
Johnstown, CO 80534
Phone: 970-624-0550
Website: www.greatwesternbank.com

Great Western Bank
3711 JFK Parkway, Suite 100
Fort Collins, CO 80525
Phone: 970-206-4585

Website: www.greatwesternbank.com

Guaranty Bank & Trust Co.
807 Mountain Ave.
Berthoud, CO 80513
Phone: 970-532-8135
Website: www.guarantybankco.com

Guaranty Bank & Trust Co.
2707 E. Bromley Lane
Brighton, CO 80601
Phone: 303-622-2533
Website: www.guarantybankco.com

Guaranty Bank & Trust Co.
100 Oak Ave.
Eaton, CO 80615
Phone: 970-454-4115
Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.
2900 S. College Ave., No. 204
Fort Collins, CO 80525
Phone: 970-266-2044
Fax: 970-266-2040
Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.
1210 E. Mulberry St.
Fort Collins, CO 80524
Phone: 970-267-6888
Website: www.guarantybankco.com
Products/services: Deposits, loans and trust services.

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Guaranty Bank & Trust Co.

1550 E. Harmony Road
Fort Collins, CO 80525

Phone: 970-267-6877

Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Person in charge: Rory Mill, branch manager

Guaranty Bank & Trust Co.

930 11th Ave.
Greeley, CO 80631

Phone: 970-454-4122

Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.

2700 47th Ave.
Greeley, CO 80634

Phone: 970-454-4133

Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.

1650 Pace St.
Longmont, CO 80504

Phone: 303-651-5646

Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.

1401 S. Taft Ave.
Loveland, CO 80537

Phone: 970-267-6866

Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Guaranty Bank & Trust Co.

3151 N. Garfield Ave.
Loveland, CO 80538

Phone: 970-267-6844

Website: www.guarantybankco.com
Products/services: Financial services, commercial loans, cash management, agricultural loans, construction loans.

**Home State Bank**

310 Mountain Ave.
Berthoud, CO 80513

Phone: 970-203-6100

Fax: 970-669-6228

Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking and loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

2337 S. Shields St.
Fort Collins, CO 80526

Phone: 970-203-6100

Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

303 E. Mountain Ave.
Fort Collins, CO 80524

Phone: 970-203-6100

Fax: 970-224-4180

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, trust, merchant services, cash management, investments, mortgage.

Person in charge: Harry Devereaux, president

**Home State Bank**

3227 Timberline Road
Fort Collins, CO 80525

Phone: 970-203-6100

Fax: 970-669-6228

Website: www.homestatebank.com

Products/services: Banking and loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

1355 E. Eisenhower Blvd.
Loveland, CO 80538

Phone: 970-203-6100

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

935 N. Cleveland Ave.
Loveland, CO 80537

Phone: 970-203-6100

Fax: 970-669-6228

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, mortgages, cash management, merchant services, trust.

Person in charge: Harry Devereaux, president

**Home State Bank**

2695 W. Eisenhower Blvd.
Loveland, CO 80537

Phone: 970-203-6100

Fax: 970-669-6228

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking and loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

300 E. 29th St.
Loveland, CO 80538

Phone: 970-203-6100

Fax: 970-224-4180

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking and loans, trust, merchant services, cash management, investments, mortgage.

Person in charge: Harry Devereaux, president

Loveland, CO 80538

Phone: 970-203-6100

Fax: 970-669-1491

Email: bank@homebank.com

Website: www.homestatebank.com

Products/services: Banking and loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

7499 Westgate Drive
Windsor, CO 80528

Phone: 970-203-6100

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking and loans.

Person in charge: Harry Devereaux, president

JPMorgan Chase Bank, National Association

11040 Colorado Blvd.
Firestone, CO 80504

Phone: 303-485-6894

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

1275 E. Magnolia St.
Fort Collins, CO 80524

Phone: 970-472-6149

Fax: 970-472-6167

Website: www.chase.com

Products/services: Full bank services.

JPMorgan Chase Bank, National Association

1864 N. College Ave.
Fort Collins, CO 80524

Phone: 970-416-7341

Website: www.chase.com

Products/services: Full bank services.

JPMorgan Chase Bank, National Association

2820 E. Harmony Road
Fort Collins, CO 80528

Phone: 970-377-9599

Website: www.chase.com

Products/services: Banking, loans, mortgages, cash management, merchant services, trust.

Person in charge: Harry Devereaux, president

JPMorgan Chase Bank, National Association

731 S. Lemay Ave.
Fort Collins, CO 80524

Phone: 970-622-7702

Fax: 970-224-9601

Website: www.chase.com

Products/services: Banking and loans, trust, merchant services, cash management, investments, mortgage.

JPMorgan Chase Bank, National Association

2804 S. Timberline Road
Fort Collins, CO 80525

Phone: 970-377-3040

Website: www.chase.com

Products/services: Banking and loans, trust, merchant services, cash management, investments, mortgage.

JPMorgan Chase Bank, National Association

2000 S. College Ave.
Fort Collins, CO 80525

Phone: 970-622-7603

Fax: 970-484-7063

Website: www.chase.com

Products/services: Consumer and business checking and savings, investments, mortgages, SBA loans.

JPMorgan Chase Bank, National Association

4603 Boardwalk Drive
Fort Collins, CO 80525

Phone: 970-282-8626

Website: www.chase.com

Products/services: Banking and loans, trust, merchant services, cash management, investments, mortgage.

Person in charge: Harry Devereaux, president

JPMorgan Chase Bank, National Association

4719 W. 29th St.
Greeley, CO 80634

Phone: 970-339-3238

Website: www.chase.com

Products/services: Banking and loans, trust, merchant services, cash management, investments, mortgage.

Person in charge: Harry Devereaux, president

JPMorgan Chase Bank, National Association

822 Seventh St.
Greeley, CO 80631

Phone: 970-392-3203

Fax: 970-395-7359

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

2600 W. 10th St.
Greeley, CO 80631

Phone: 970-392-3330

Fax: 970-353-0109

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

2614 Main St.
Longmont, CO 80504

Phone: 303-774-7516

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

200 E. Seventh St.
Loveland, CO 80537

Phone: 970-622-7444

Fax: 970-622-7466

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

1905 W. Eisenhower Blvd.
Loveland, CO 80537

Phone: 970-622-7679

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

160 W. 65th St.
Loveland, CO 80538

Phone: 970-663-9251

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

975 N. Lincoln Ave.
Loveland, CO 80537

Phone: 970-622-7444

Fax: 970-635-5700

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

1375 Eagle Drive
Loveland, CO 80537

Phone: 970-663-1357

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

1595 Main St.
Windsor, CO 80550

Phone: 970-686-2867

Website: www.chase.com

Products/services: Banking and loans, trust, merchant services, cash management, investments, mortgage.

Person in charge: Harry Devereaux, president

KeyBank, National Association

541 Big Thompson Ave.
Estes Park, CO 80517

Phone: 970-586-2364

Website: www.keybank.com

Products/services: Banking services.

KeyBank, National Association

300 W. Oak St.
Fort Collins, CO 80521

Phone: 970-482-3216

Fax: 970-221-2811

Website: www.keybank.com

Products/services: Full-service banking.

KeyBank, National Association

100 E. Drake Road
Fort Collins, CO 80525

Phone: 970-494-2480

Website: www.keybank.com

Products/services: Banking services.

KeyBank, National Association

1130 Haxton Drive
Fort Collins, CO 80525

Phone: 970-226-3902

Website: www.keybank.com

Products/services: Banking services.

KeyBank, National Association

125 E. Seventh St.
Loveland, CO 80537

Phone: 970-667-3083

Website: www.keybank.com

Products/services: Banking services.

Mile High Banks

2950 N. Garfield Ave.
Loveland, CO 80538

Phone: 970-669-6424

Fax: 970-669-8144

Website: www.milehighbanks.com

Products/services: Banking services.

Northstar Bank Colorado

U.S. Bank, National Association
6110 Firestone Blvd.
Firestone, CO 80504
Phone: 720-652-6691
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
2602 S. Timberline Road
Fort Collins, CO 80525
Phone: 970-206-0947
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
4503 JFK Parkway
Fort Collins, CO 80525
Phone: 970-266-8591
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
400 S. Howes St.
Fort Collins, CO 80521
Phone: 970-493-5506
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
1842 N. College Ave.
Fort Collins, CO 80524
Phone: 970-484-1237
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
2160 W. Drake Road
Fort Collins, CO 80526
Phone: 970-407-1352
Website: www.usbank.com

Products/services: Banking.
U.S. Bank, National Association
301 E. Horsetooth Road
Fort Collins, CO 80525
Phone: 970-207-0799
Fax: 970-223-8628
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
4548 Centerplace Drive
Greeley, CO 80634
Phone: 970-330-5146
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
3690 W. 10th St.
Greeley, CO 80634
Phone: 970-392-9717
Fax: 970-352-7087
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
6922 W. 10th St.
Greeley, CO 80634
Phone: 970-353-5101
Fax: 970-353-5082
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
4949 Larimer Parkway
Johnstown, CO 80534
Phone: 970-624-3620
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.

U.S. Bank, National Association
1275 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0115
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association
1520 Main St.
Windsor, CO 80550
Phone: 970-686-0754
Website: www.usbank.com
Products/services: Banking.

Valley Bank & Trust
30 N. Fourth Ave.
Brighton, CO 80601
Phone: 303-659-5450
Fax: 303-659-4183
Website: www.valleybankandtrust.com
Products/services: Full-service banking.

Valley Bank & Trust
4900 E. Bromley Lane
Brighton, CO 80601
Phone: 303-659-5450
Fax: 303-659-4183
Email: contact@valleybankandtrust.com

com
Website: www.valleybankandtrust.com
Products/services: Loans and banking services for the agriculture community.

Valley Bank & Trust
418 Eighth St.
Dacono, CO 80514
Phone: 303-833-2290
Fax: 303-833-6604
Website: www.valleybankandtrust.com

Valley Bank & Trust
580 Dahlia St.
Hudson, CO 80524
Phone: 303-536-9259
Fax: 303-536-9308
Website: www.valleybankandtrust.com
Products/services: Full-service banking.
Person in charge: Donna Petrocco, CEO/president



Verus Bank of Commerce
3700 S. College Ave., Unit 102
Fort Collins, CO 80525
Phone: 970-267-6564
Fax: 970-204-1590
Email: gnalezny@verusboc.com
Website: www.verusboc.com
Products/services: Banking and financial services.
Person in charge: Gerard Nalezny Mark Kross, CEOs



Verus Bank of Commerce
102 E. 29th St.
Loveland, CO 80538
Phone: 970-679-7150
Fax: 970-679-7169
Email: gnalezny@verusboc.com
Website: www.verusboc.com
Products/services: Full-service banking.
Person in charge: Gerard Nalezny Mark Kross, CEOs

Wells Fargo
3500 JFK Parkway
Fort Collins, CO 80525
Phone: 970-233-3600
Fax: 970-224-0433
Website: www.wellsfargo.com
Products/services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.
Person in charge: Eric Adams, market president

Wells Fargo
401 S. College Ave.
Fort Collins, CO 80524
Phone: 970-490-6275
Website: www.wellsfargo.com
Products/services: Banking, insurance, investments, mortgage, consumer and commercial finance.
Person in charge: Eric Adams, market president

Wells Fargo
3600 S. College Ave.
Fort Collins, CO 80525
Phone: 970-226-4545
Website: www.wellsfargo.com
Person in charge: Eric Adams, market president

Wells Fargo
320 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-493-3300
Fax: 970-416-8610
Website: www.wellsfargo.com
Person in charge: Eric Adams, market president

Wells Fargo
2827 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-266-4420
Website: www.wellsfargo.com
Products/services: Banking, insurance, wealth management and estate planning, investments and consumer finance.
Person in charge: Eric Adams, market president

Wells Fargo
5801 W. 11th St.
Greeley, CO 80634
Phone: 970-336-6315
Website: www.wellsfargo.com
Products/services: Full-service banking.
Person in charge: Daryl Moellenberg, market president



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Wells Fargo

4635 Centerplace Drive
Greeley, CO 80634

Phone: 970-330-2940

Fax: 970-515-0112

Website: www.wellsfargo.com

Person in charge: Daryl Moellenberg, market president

Wells Fargo

1025 Ninth Ave.
Greeley, CO 80631

Phone: 970-378-3104

Fax: 970-378-3137

Website: www.wellsfargo.com

Products/services: Full-service bank.

Person in charge: Daryl Moellenberg, market president

Wells Fargo

2164 35th Ave.
Greeley, CO 80634

Phone: 970-336-6243

Fax: 970-330-1004

Website: www.wellsfargo.com

Products/services: Financial services.

Person in charge: Daryl Moellenberg, market president

Wells Fargo

2045 10th Ave.
Greeley, CO 80631

Phone: 970-351-4724

Website: www.wellsfargo.com

Products/services: Full-service bank.

Person in charge: Daryl Moellenberg, market president

Wells Fargo

2300 W. 16th St.
Greeley, CO 80634

Phone: 970-378-2362

Fax: 970-353-9143

Website: www.wellsfargo.com

Products/services: Full-service bank.

Person in charge: Daryl Moellenberg, market president

Wells Fargo

1645 Pace St.
Longmont, CO 80504

Phone: 303-651-6214

Website: www.wellsfargo.com

Products/services: Full-service banking.

Wells Fargo

1412 Hahns Peak Drive
Loveland, CO 80538

Phone: 970-461-6360

Website: www.wellsfargo.com

Products/services: Full-service bank.

Person in charge: Eric Adams, market president

Wells Fargo

3710 Grant Ave.
Loveland, CO 80538

Phone: 970-203-2540

Website: www.wellsfargo.com

Products/services: Full-service bank.

Person in charge: Eric Adams, market president

Wells Fargo

1069 Main St.
Windsor, CO 80550

Phone: 970-686-7900

Website: www.wellsfargo.com

Products/services: Full-service bank.

Person in charge: Eric Adams, market president

Western States Bank

1520 E. Mulberry St.
Fort Collins, CO 80524

Phone: 970-530-1500

Fax: 970-530-1555

Website: www.westernstatesbank.com

Products/services: Full-service banking.

Western States Bank

1298 N. College Ave.
Fort Collins, CO 80524

Phone: 970-224-1300

Fax: 970-224-1355

Website: www.westernstatesbank.com

Products/services: Full-service banking.

Western States Bank

808 W. Eisenhower Blvd.
Loveland, CO 80537

Phone: 970-593-1600

Fax: 970-593-3290

Email: verna.jara@westernstatesbank.com

Website: www.westernstatesbank.com

Products/services: Full-service banking.

Wray State Bank dba Windsor State Bank

1130 Main St.
Windsor, CO 80550

Phone: 970-674-1488

Website: www.wraystatebank.com

CPAS**Alexander Broughton & Co. CPAs PC**

903 N. Cleveland Ave., Suite B
Loveland, CO 80537

Phone: 970-669-7200

Fax: 970-669-7211

Email: emacpa@frii.com

Website: www.alexanderbroughton.com

Products/services: Auditing, tax preparation and consulting.

Person in charge: Mike Alexander, president

Anderson & Whitney PC

5801 W. 11th St., Suite 300
Greeley, CO 80634

Phone: 970-352-7990

Fax: 970-352-1855

Email: larry@awhitney.com

Website: www.awhitney.com

Products/services: Certified public accounting firm.

Person in charge: Larry Atchison, president

Angeli, Delinger, Dye & Kercher

4703 Broadway, Bldg B, Suite 2
Fort Collins, CO 80525

Phone: 970-229-0500

Fax: 970-229-0592

Email: adk@adkcpa.com

Person in charge: John Angeli, Steven Delinger, CPAs

Anton Collins Mitchell LLP

3545 W. 12th St., Suite 201
Greeley, CO 80634

Phone: 970-352-1700

Fax: 970-352-1708

Email: rwatkins@acmlp.com

Website: www.acmlp.com

Products/services: Comprehensive audit, tax, consulting services to individuals and growing companies.

Person in charge: Randy Watkins, partner

B. Sue Wood and Associates PC

527 Remington St.
Fort Collins, CO 80524

Phone: 970-482-5626

Fax: 970-482-5629

Email: bswpc@bswpc.com

Website: www.bswpc.com

Products/services: Tax and accounting services.

Person in charge: B. Sue Wood, owner

Bartels & Co. LLC CPAs

7251 20th St., Building D-1
Greeley, CO 80634

Phone: 970-352-7500

Fax: 970-352-2281

Email: rich@bartelscpa.com

Website: www.bartelscpa.com

Products/services: Full-service CPA firm including tax preparation and planning, auditing, bookkeeping and accounting, expert witness services, business consulting.

Person in charge: Richard Bartels, managing partner

Bates & Bishop CPA Inc.

234 Elder Drive

Loveland, CO 80538

Phone: 970-669-7400

Fax: 720-889-9705

Email: rex@bbcpa.pro

Website: www.bbcpa.pro

Products/services: Tax preparation and payroll services.

Person in charge: Rex Bates, president

Brock and Company CPAs PC

3711 JFK Parkway, Suite 315
Fort Collins, CO 80525

Phone: 970-223-7855

Fax: 970-223-3926

Email: sjohnson@brockcpas.com

Website: www.brockcpas.com

Products/services: Public accounting services, small business consulting, business and estate planning, construction, industry, professionals, audits, reviews and compilations; tax planning and preparation.

Person in charge: Susan Johnson, director

Capital Accounting & Finance Inc.

1015 37th Avenue Court, Suite 101
Greeley, CO 80634

Phone: 970-352-8118

Fax: 970-353-6690

Email: heidi@capitalafi.com

Website: www.capitalafi.com

Products/services: Individual and business income-tax preparation, full-payroll and bookkeeping service, QuickBooks consulting, installation and training.

Person in charge: Heidi Klepper, president

Carl Henderson CPA

5455 U.S. Highway 36
Estes Park, CO 80517

Phone: 970-586-5008

Fax: 970-586-5009

Email: estesparkcpa@aol.com

Products/services: Accounting services.

Person in charge: Carl Henderson, owner

ClearPath Accountants LLC

702 W. Drake Road, Building D
Fort Collins, CO 80526

Phone: 970-206-1435

Fax: 970-251-7235

Email: rshinn@clearpathaccountants.com

Website: www.clearpathaccountants.com

Products/services: Individual, business, estate, retirement, taxes and financial planning.

Person in charge: Ralph Shinn, managing partner

Cole and Crosier PC

210 Sunset Drive
LaSalle, CO 80645

Phone: 970-284-5545

Fax: 970-284-5546

Email: bcrosierpc@qwwestoffice.net

Website: www.colecrosier.com

Products/services: Accounting services.

Person in charge: Brian Crosier, David Cole, partners

Cowles Tax Service

1625 Eighth Ave.
Greeley, CO 80631

Phone: 970-353-1515

Products/services: Tax return preparation.

Person in charge: James Cowles, vice president

Crona & Associates

1350 Graves Ave.
Estes Park, CO 80517

Phone: 970-586-2328

Fax: 970-586-6771

Email: jeff@cronaandassociatescpas.com

Products/services: CPA.

Person in charge: Jeff Crona, owner

CW Decker & Company, CPAs PC

215 W. Magnolia St., No. 201
Fort Collins, CO 80521

Phone: 970-482-2179

Fax: 970-221-9405

Email: chuck@cwdeckercpa.com

Website: www.cwdeckercpa.com

Products/services: Tax planning and compliance. Accounting and business consulting. Financial statements. Bookkeeping and payroll services.

Person in charge: Chuck Decker, president

Dryg & Associates CPAs PC

2105 Maple Drive
Loveland, CO 80538

Phone: 970-663-2020

Fax: 970-669-6317

Email: kevin@drygcpas.com

Website: www.drygcpas.com

Products/services: Tax planning and compliance for businesses and individuals, business valuations, bookkeeping.

Person in charge: Kevin Dryg, president

Dye & Whitcomb LLC

4115 Boardwalk Drive, Suite 108
Fort Collins, CO 80525

Phone: 970-207-9724

Fax: 970-207-9750

Email: jkdye@dyewhitcomb.com

Website: www.dyewhitcomb.com

Products/services: Accounting and bookkeeping services, including payroll and tax preparation.

Person in charge: James Dye, principal

Eads & Associates Inc.

3003 E. Harmony Road, Suite 310
Fort Collins, CO 80528

Phone: 970-221-1477

Fax: 970-221-8506

Email: eads@eadscpa.com

Website: www.eadscpa.com

Products/services: CPA.

Person in charge: Brad Eads, president

EKS&H

1321 Oakridge Drive
Fort Collins, CO 80525

Phone: 970-282-5400

Fax: 970-282-5499

Email: cotto@eksh.com

Website: www.eksh.com

Products/services: Offers audit, tax planning and a variety of business-advisory services, including specialized expertise.

Person in charge: Chris Otto, partner

Frayer & Associates CPA PC

501 Stover St.
Fort Collins, CO 80524

Phone: 970-419-3200

Fax: 970-419-3201

Email: mfrayercpa@yahoo.com

Website: www.frayerandassociates.com

Products/services: Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.

Person in charge: Mona Frayer, CPA

Freelance Bean Counter LLC

3242 Pepperwood Lane
Fort Collins, CO 80525

Phone: 970-682-2466

Fax: 970-682-2466

Email: molly@freelancebeancounter.com

Phone: 970-667-5316
Fax: 970-667-2269
Website: www.hayniecpas.com
Products/services: Tax planning and preparation, estate tax planning, auditing and financial statement preparation.
Person in charge: Dennis Hogsett, CPA

Hoover Harris & Co.
 4075 W. 11th St.
 Greeley, CO 80634
Phone: 970-352-1642
Fax: 970-352-0284
Email: nward@hooverharriscpa.com
Website: www.hooverharriscpa.com
Products/services: Complete payrolls processed, direct deposit available, payroll reports completed. After the fact payroll processes and reporting.
Person in charge: Wayne Hoover, principal

Hunt, Spillman & Associates PC
 125 S. Howes St., Seventh Floor
 Fort Collins, CO 80521
Phone: 970-482-2272
Fax: 970-482-3231
Email: bobhunt@huntspillman.com
Website: www.huntspillman.com
Products/services: Accounting, auditing, all tax preparation and planning, estate planning and tax preparation, financial planning, litigation support, business consulting and forensic services.
Person in charge: Robert Hunt, director



Kennedy and Coe LLC
 6125 Sky Pond Drive, Suite 200
 Loveland, CO 80528
Phone: 970-685-3500
Fax: 970-663-0223
Email: jtamburr@kcoe.com
Website: www.kcoe.com
Products/services: Business consulting, accounting and audit services, tax planning, tax preparation, estate and retirement planning.
Person in charge: Jeff Wald, member

Key2 Accounting
 375 E. Horsetooth Road, Building 2, No. 101
 Fort Collins, CO 80525
Phone: 970-682-6600
Fax: 970-616-6700
Email: info@key2accounting.com
Website: www.key2accounting.com
Products/services: Tax preparation and planning, accounting services, QuickBooks consulting, business consulting and payroll services.
Person in charge: Melissa Clary, president

Knezovich and Williams CPAs LLC
 109 Coronado Court
 Fort Collins, CO 80525
Phone: 970-224-9900
Fax: 970-377-6767
Email: paul@kwcpallc.com
Website: www.kwcpallc.com
Products/services: Accounting services, income tax preparation, bookkeeping, business valuations and audits.
Person in charge: Paul Williams, managing member

Linda Holdredge & Associates CPA PC
 365 E. 27th St.
 Loveland, CO 80538
Phone: 970-667-2555
Fax: 970-669-9494
Email: info@lovelandcpas.com
Website: www.lovelandcpas.com
Products/services: Accounting, tax

preparation, payroll services and QuickBooks consulting.
Mueller & Associates CPA LLC
 762 W. Eisenhower Blvd.
 Loveland, CO 80537
Phone: 970-667-1070
Fax: 970-667-1316
Email: info@mueller-cpa.com
Website: www.mueller-cpa.com
Products/services: Tax, accounting, entity selection, tax elections, wealth and business succession planning, tax consulting services, non-profit consulting, and QuickBooks setup, training and utilization reviews.
Person in charge: Paul Mueller, managing director, Teresa Mueller, director of accounting

NorCo CPAs LLC
 6500 W. 29th St., Suite 260
 Greeley, CO 80634
Phone: 970-351-7480
Fax: 970-351-8990
Email: d.spencer@norcocpas.com
Website: www.norcocpas.com
Products/services: CPAs.
Person in charge: Dianne Spencer, owner

Odstrcil & Meis CPAs PC
 1750 25th Ave., Suite 204
 Greeley, CO 80634
Phone: 970-352-0661
Fax: 970-304-6850
Email: anita@meiscpas.com
Website: www.meiscpas.com
Products/services: Tax preparation, financial statement preparation.
Person in charge: Anita Meis, president



Pisacka, Baker & Associates LLC
 375 E. Horsetooth Road Shores, Building 2, Suite 201
 Fort Collins, CO 80525
Phone: 970-488-1888
Fax: 866-895-4377
Email: cody@pisackabaker.com
Website: www.pisackabaker.com
Products/services: Certified public accountant.
Person in charge: Cody Pisacka, managing member

Richards & Richards
 1136 E. Stuart St., Suite 4203
 Fort Collins, CO 80525
Phone: 970-493-5494
Fax: 970-416-5798
Email: gary@richardscpa.com
Website: www.richardscpa.com
Person in charge: Gary Richards, Karen Richards, co-owners

Rickards & Co. LLP
 3711 JFK Parkway, Suite 240
 Fort Collins, CO 80525
Phone: 970-493-6869
Fax: 970-416-0040
Email: info@rickardscpas.com
Website: www.rickardscpas.com
Products/services: Tax preparation and tax planning. Accounting services including audits, reviews and compilations. Consulting services, bookkeeping and payroll services.
Person in charge: Jill Rickards, partner

RLR LLP
 4631 W. 20th Street Road, No. 101
 Greeley, CO 80634
Phone: 970-304-9420
Fax: 970-304-9421

Website: www.rlrpcpas.com
Products/services: CPA firm, tax planning and preparation, business consultants, payroll, bookkeeping, audit and attestation.
Person in charge: Robert Dickerson, A. Rulon, partners
RLR LLP
 1235 Riverside Ave.
 Fort Collins, CO 80524
Phone: 970-692-5300
Fax: 970-692-5301
Email: info@rlrpcpas.com
Website: www.rlrpcpas.com
Products/services: CPA firm, tax planning and preparation, business consultants, payroll, bookkeeping, audit and attestation.
Person in charge: Robert Dickerson, A. Rulon, partners

Rodahl & Co. LLC CPAs
 2038 Vermont Drive, No. 101
 Fort Collins, CO 80525
Phone: 970-207-0747
Fax: 970-207-0753
Email: info@rodahlcpa.com
Website: www.rodahlcpa.com
Person in charge: Dean Rodahl, CPA, manager

Ruesch, Biddle, Larson & Ratliff CPAs LLC
 3535 W. 12th St., Suite D
 Greeley, CO 80634
Phone: 970-353-1798
Fax: 970-353-1799
Email: lance@co-cpa.com
Website: www.co-cpa.com
Products/services: CPA firm.
Person in charge: Lance Larson, managing partner

Sample & Bailey CPA PC
 375 E. Horsetooth Road, Building 4, Suite 200
 Fort Collins, CO 80525
Phone: 970-223-8825
Fax: 970-223-0817
Email: sfischer@sampleandbailey.com
Website: www.sampleandbailey.com
Products/services: Accounting, payroll, tax, financial services.
Person in charge: Roger Sample, president

Schulz and Leonard PC
 200 First St.
 Eaton, CO 80615
Phone: 970-454-3371
Fax: 970-454-3465
Email: roger@schulzandleonard.com
Website: www.schulzandleonard.com
Products/services: Accounting and income tax services.
Person in charge: Roger Schulz, president

Shaw & Assoc. CPAs
 1044 W. Drake Road, Suite 201
 Fort Collins, CO 80526
Phone: 970-223-0792
Fax: 970-223-6509
Email: kevin@kevinshawcpa.com
Website: www.kevinshawcpa.com
Products/services: Tax services, accounting and bookkeeping
Person in charge: Kevin Shaw, CPA, CEO

Soukup, Bush & Associates CPAs PC
 2032 Caribou Drive, Suite 200
 Fort Collins, CO 80525
Phone: 970-223-2727
Fax: 970-226-0813
Email: scott@soukupbush.com
Website: www.soukupbush.com
Products/services: CPA firm. Areas of

specialty include tax, cost segregation, business valuation, audits, 401(k) audits, consulting to dental practices.
Person in charge: Scott Bush, president
Thill & Associates CPA PC
 712 Whalers Way, Suite 300
 Fort Collins, CO 80525
Phone: 970-484-2755
Fax: 970-206-4556
Email: denice@thillcpa.com
Products/services: Full-service bookkeeping and tax-accounting firm.
Person in charge: Cindy Thill, CPA

Tim Chavies & Associates
 1707 61st Ave., Suite 101
 Greeley, CO 80634-7997
Phone: 970-356-2284
Fax: 970-353-9701
Email: info@chaviescpas.com
Person in charge: Tim Chavies, president, owner

Unify CPAs PC
 185 N. College Ave., Second Floor
 Fort Collins, CO 80524
Phone: 970-484-9655
Fax: 970-232-1475
Email: info@unifycpa.com
Website: www.unifycpa.com
Products/services: Full-service accounting, business consulting.
Person in charge: Stephanie Kimak, partner

CREDIT UNIONS

Anheuser-Busch Employees Credit Union
 1520 E. Mulberry St., Suite 100
 Fort Collins, CO 80524
Phone: 970-221-4541
Fax: 970-221-4543
Website: www.abecu.org
Person in charge: John Osborn, CEO

Big Thompson Federal Credit Union
 746 N. Cleveland Ave.
 Loveland, CO 80537
Phone: 970-669-4747
Fax: 970-669-6888
Website: www.bigthompsonfcu.org
Products/services: Financial services.
Person in charge: Anne T. Hrdlicka, CEO

Boulder Valley Credit Union
 453 E. Wonderview Ave.
 Estes Park, CO 80517
Phone: 970-577-0750
Fax: 970-577-0756
Website: www.bvcu.org
Person in charge: Rick Allen, CEO

College Credit Union of Greeley
 2901 S. 27th Ave.
 Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-330-3609
Email: info@collegecu.org
Website: www.collegecu.org
Products/services: Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.
Person in charge: Walter Marx, CEO

College Credit Union of Greeley
 1503 Ninth Ave.
 Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-352-5121
Email: wmarx@collegecu.org
Website: www.collegecu.org
Products/services: Auto loans, mortgages, home

equity lines, green checking, online banking.
Person in charge: Walter Marx, CEO
Credit Union of Colorado
 2510 E. Harmony Road
 Fort Collins, CO 80528
Phone: 970-353-4819
Website: www.cuofco.org
Products/services: Financial services.
Person in charge: Terry Leis, CEO

Credit Union of Colorado
 2505 11th Ave.
 Greeley, CO 80631
Phone: 970-353-4819
Fax: 970-304-4916
Website: www.cuofco.org
Products/services: Financial services.
Person in charge: Terry Leis, CEO

Elevations Credit Union
 2495 E. 13th St.
 Loveland, CO 80538
Phone: 970-667-8585
Fax: 970-461-4548
Website: www.elevationscu.com
Person in charge: Gerry Agnes, CEO

ENT Federal Credit Union
 11211 E. Interstate 25 Frontage Road
 Longmont, CO 80504
Phone: 719-574-1100
Website: www.ent.com

First Tech Federal Credit Union
 4380 Ziegler Road
 Fort Collins, CO 80525
Phone: 855-855-8805
Website: www.firsttechfed.com
Products/services: Financial services.
Person in charge: Greg Mitchell, CEO/president

First Tech Federal Credit Union
 1371 Sculptor Drive
 Loveland, CO 80537
Phone: 855-855-8805
Website: www.firsttechfed.com
Products/services: Financial services.
Person in charge: Greg Mitchell, CEO/president

Premier Members
 8080 Colorado Blvd.
 Firestone, CO 80504
Phone: 303-657-7000
Fax: 303-657-7370
Website: www.premiermembers.org
Person in charge: Carlos Pacheco, CEO

Public Service Credit Union
 195 S. Kuner Road
 Brighton, CO 80601
Phone: 303-691-2345
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union
 2503 Research Blvd.
 Fort Collins, CO 80526
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union
 319 S. Meldrum St.
 Fort Collins, CO 80521
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

700 Whalers Way
Fort Collins, CO 80525

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

900 S. Lemay Ave.
Fort Collins, CO 80524

Phone: 970-416-5000

Website: www.pscu.com

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

3532 W. 10th St., Unit B
Greeley, CO 80634

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: Dave Maus, CEO

Public Service Credit Union

2529 N. Lincoln Ave.
Loveland, CO 80538

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

422 Main St.
Windsor, CO 80550

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Security Service Federal Credit Union

1025 E. Swallow Road
Fort Collins, CO 80525

Phone: 970-207-2049

Website: www.ssfcu.org

Person in charge: David Reynolds, CEO

Security Service Federal Credit Union

1220 Ninth Ave.
Greeley, CO 80631

Phone: 800-527-7328

Website: www.ssfcu.org

Person in charge: David Reynolds, CEO

Security Service Federal Credit Union

1531 N. Lincoln Ave.
Loveland, CO 80538

Phone: 970-207-2029

Website: www.ssfcu.org

Person in charge: David Reynolds, CEO

Security Service Federal Credit Union

1555 Promontory Circle
Greeley, CO 80638

Phone: 888-521-5209

Fax: 970-395-5408

Website: www.statefarmfcu.com

Person in charge: Tom DeWitt, CEO

State Farm Insurance Co. Credit Union

1555 Promontory Circle
Greeley, CO 80638

Phone: 888-521-5209

Fax: 970-395-5408

Website: www.statefarmfcu.com

Person in charge: Tom DeWitt, CEO

Warren Federal Credit Union

181 W. Boardwalk Drive
Fort Collins, CO 80525

Phone: 970-204-8000

Fax: 970-223-4177

Website: www.warrenfcu.com

Person in charge: Stephanie Teubner, CEO

Warren Federal Credit Union

7670 Fifth St.
Wellington, CO 80549

Phone: 970-568-7111

Fax: 970-568-7965

Website: www.warrenfcu.com

Person in charge: Stephanie Teubner, CEO

Weld Schools Credit Union

2555 47th Ave.
Greeley, CO 80634

Phone: 970-330-9728

Fax: 970-330-1668

Email: admin@weldschoolsco.com

Website: www.weldschoolsco.com

Products/services: Financial services.

Person in charge: Steven Sanborn, president

INSURANCE

AAA Colorado

3636 S. College Ave., Unit 2
Fort Collins, CO 80525

Phone: 970-223-1111

Fax: 970-223-2788

Website: www.aaa.com

Products/services: Full-service insurance and travel agency.

Person in charge: Kit Millsaps, manager

Advantage Insurance - Barry Gustafson Agency Inc.

4308 N. Garfield Ave.
Loveland, CO 80538

Phone: 970-669-9390

Fax: 970-669-9704

Email: barry@advantageinsllc.com

Website: www.advantageinsllc.com

Products/services: Full line of insurance products, home, auto, life, business, bonds and long-term care.

Aigean Financial

3465 Lochwood Drive, Unit T96
Fort Collins, CO 80525

Phone: 970-229-0930

Fax: 970-229-0212

Email: afinancial12@msn.com

Website: www.aigeanfinancial.com

Products/services: Insurance provider.

Person in charge: Robert Deakin, owner

Allstate Financial Services

816 S. College Ave.
Fort Collins, CO 80524

Phone: 970-482-2200

Fax: 970-482-2427

Website: agent.allstate.com/RodneyOlsen/Welcome

Products/services: Financials, life insurance, IRAs.

Person in charge: Rodney Olsen, personal financial representative

Allstate Insurance - Michalka Agency

363 W. Drake Road, Garden Level
Fort Collins, CO 80526

Phone: 970-223-1332

Fax: 970-226-6991

Email: jamesmichalka@allstate.com

Website: www.allstateagencies.com/jamesmichalka

Products/services: Insurance, retirement, life and family protection.

Person in charge: James Michalka, Agency principal

Ameri Quote Insurance & Financial Services

1015 W. Horsetooth Road, Suite 204
Fort Collins, CO 80526

Phone: 970-221-1141

Fax: 970-416-8390

Email: jkrier5555@aol.com

Website: www.ameriquoteinsurance.com

Products/services: Independent brokerage.

Person in charge: Jack Krier, president

AXA Advisors LLC

702 W. Drake Road, Building D
Fort Collins, CO 80526

Phone: 970-224-2800

Fax: 970-224-2787

Email: john.heddens@axa-adviser.com

Website: www.axaonline.com

Products/services: Financial planning, asset management and insurance.

Person in charge: John Heddens, financial professional

Bank of Colorado

1609 E. Harmony Road
Fort Collins, CO 80525

Phone: 970-206-1160

Fax: 970-206-1156

Email: customerservice@bankofcolorado.com

Website: www.bankofcolorado.com

Products/services: Banking, mortgage, investment and insurance services.

Person in charge: Cody Fullmer, branch president

Bischoff Insurance Agency Inc.

151 S. Main St.
Brighton, CO 80601

Phone: 303-659-3603

Fax: 303-659-3605

Email: blake.bischoff.abxy@statefarm.com

Website: www.statefarm.com

Products/services: Insurance.

Person in charge: Blake Bischoff, owner

Bob Snyder Insurance Agency Inc.

1135 N. Lincoln Ave., No. 2
Loveland, CO 80537

Phone: 970-461-5060

Fax: 970-461-5061

Email: bob@lovelandinsurance.com

Website: www.lovelandinsurance.com

Products/services: Auto, home, life, health, business insurance and employee benefits.

Person in charge: Robert Snyder

Bode Financial Services

4645 W. 18th St., Suite 300
Greeley, CO 80634

Phone: 970-356-4990

Email: brb@bodeagency.com

Website: www.bodeagency.com

Products/services: Comprehensive financial planning.

Person in charge: Barry Bode, managing partner

Brown and Brown Insurance

4532 Boardwalk Drive, Suite 200
Fort Collins, CO 80525

Phone: 970-482-7747

Fax: 970-484-4165

Email: gsoden@bbcolorado.com

Website: www.bbcolorado.com

Products/services: Full lines property, casualty and employee benefits.

Person in charge: Greg Soden, executive vice president

Clay Insurance & Financial Services LLC

421 Main St.
Windsor, CO 80550

Phone: 970-686-6839

Fax: 970-686-6859

Email: clay_insurance@yahoo.com

Website: www.farmersagent.com/cclay

Products/services: Insurance and financial services.

Person in charge: Christopher Clay, agent

ClearPath Accountants LLC

702 W. Drake Road, Building D
Fort Collins, CO 80526

Phone: 970-206-1435

Fax: 970-251-7235

Email: rshinn@clearpathaccountants.com

Website: www.clearpathaccountants.com

Products/services: Individual, business, estate, retirement, taxes and financial planning.

Person in charge: Ralph Shinn, managing partner

ColoHealth

1001-A E. Harmony Road, No. 519
Fort Collins, CO 80525

Phone: 866-749-2045

Fax: 866-284-0082

Email: wileylong@colohealth.com

Website: www.colohealth.com

Products/services: Individual and family health insurance plans, including plans qualified to work with health savings accounts.

Colorado BW Insurance Agency Inc.

1075 W. Horsetooth Road, Suite 106
Fort Collins, CO 80526

Phone: 970-223-0924

Fax: 970-267-2231

Website: www.bwinsuranceagency.com

Products/services: Adviser for commercial insurance including workers' compensation, life, disability and personal lines.

Colorado Farm Bureau Insurance - Greeley Office

5312 W. Ninth Street Drive, Suite 140
Greeley, CO 80634

Phone: 970-353-8000

Fax: 970-353-8010

Email: dan.ecker@cfbmic.com

Website: www.cfbinsurance.com

Products/services: Home, farm, auto,

business and life insurance.

Person in charge: Dan Becker, general manager

Colorado Insurance Advisors LLC

323 W. Drake Road, No. 104
Fort Collins, CO 80526

Phone: 970-204-0044

Fax: 970-282-8848

Email: info@ciadv.com

Website: www.coloradoinsuranceadvisors.com

Products/services: Auto, home, life, business, workers compensation and many other insurance products for the individual and business owner.

Person in charge: Sue Lacock, Bill Lacock, Josh Fyhrie, partners

Complete Spectrum Financial Services

1635 Foxtrail Drive
Loveland, CO 80538

Phone: 970-391-0462

Fax: 970-587-4009

Email: bobbiezink@msn.com

Website: www.complete-spectrum.com

Products/services: Financial planning with a focus on safe money. Plans include solutions for savings, investing, insurance and long-term care.

Person in charge: Bobbie Zink, vice chairman

Country Financial

2625 Redwing Road, Suite 170
Fort Collins, CO 80526

Phone: 970-416-5889

Fax: 970-416-5890

Email: david.wiegand@countryfinancial.com

Website: www.countryfinancial.com

Products/services: Financial services and insurance.

Country Financial

4190 N. Garfield Ave., Suite 1
Loveland, CO 80538

Phone: 970-667-0038

Fax: 970-221-1372



Flood and Peterson
4687 W. 18th St.
Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-506-6836
Website: www.floodpeterson.com
Products/services: Employee benefits, personal insurance, corporate 401(k) retirement planning, commercial insurance, surety bonding.
Person in charge: Mike Butler, CEO

Frayer & Associates CPA PC
501 Stover St.
Fort Collins, CO 80524
Phone: 970-419-3200
Fax: 970-419-3201
Email: mfrayercpa@yahoo.com
Website: www.frayerandassociates.com
Products/services: Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.
Person in charge: Mona Frayer, CPA

Front Range Insurance Group LLC
1100 Haxton Drive, Suite 100
Fort Collins, CO 80525
Phone: 970-223-1804
Fax: 970-225-6596
Email: info@frig.net
Website: www.frig.net
Products/services: Home, auto, RV, commercial, business and employee benefits, life and health insurance.
Person in charge: Steven Smith, partner

Glen Wall Insurance Services Inc.
1013 37th Ave. Court, No. 101
Greeley, CO 80634
Phone: 970-353-2020
Fax: 970-353-9224
Products/services: Personal and business insurance.
Person in charge: Jeff Wall, owner

Golden Age Financial
2009 Ninth St.
Greeley, CO 80631
Phone: 970-356-6595
Fax: 970-356-9832
Email: jim@goldenagefinancial.net
Website: goldenagefinancial.net
Products/services: Senior insurance.
Person in charge: Jim Gabel, owner

Goodwin Financial Service Inc.
2038 Vermont Drive
Fort Collins, CO 80525
Phone: 970-223-2377
Fax: 970-223-7040
Email: harryg@gfs01.com
Website: www.goodwinfinancialservices.com
Products/services: Managed money investments, annuities and life insurance.
Person in charge: Harry Goodwin, CEO/president

GrowSecure Inc. dba Layman Lewis Financial Group
5401 Stone Creek Circle, Suite 201
Loveland, CO 80538

Phone: 970-669-1225
Fax: 866-835-5966
Email: info@laymanlewis.com
Website: www.laymanlewis.com
Products/services: Insurance and financial services; life insurance and annuities.
Person in charge: Chuck Layman, Alicia Lewis, co-owners

GW Wealth Management
955 52nd Avenue Court, Suite 100A
Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122
Email: jason@gwwealth.com
Website: www.gwwealth.com
Products/services: Employer and individual retirement plans, mutual funds, annuities, professionally managed money, life insurance, college planning, long-term care, group health, individual health, substandard life.
Person in charge: Jason Gollhofer, Cortney Walker, partners

Helfrich & Associates Inc./ Allstate Insurance Co.
1120 38th Ave., Suite 2
Greeley, CO 80634
Phone: 970-353-8572
Fax: 970-353-9733
Email: suehelfrich@allstate.com
Website: allstateagency.com/suehelfrich
Products/services: Allstate insurance and financial products.
Person in charge: Sue Helfrich, principal agent

Horsetooth Financial LLC
2500 Bedford Court
Fort Collins, CO 80526
Phone: 970-377-3570
Fax: 970-377-3575
Email: mhall@1stallied.com
Website: www.horsetoothfinancialllc.com
Products/services: Comprehensive wealth management planning, money management, estate planning.
Person in charge: Michael Hall, branch manager, registered principal

Investment Centers of America located in Home State Bank
3227 Timberline Road
Fort Collins, CO 80525
Phone: 970-292-0115
Fax: 970-266-8539
Email: denise.martz@investmentcenters.com
Website: www.denisemartz.com
Products/services: Financial advising, investments, retirement planning.
Person in charge: Denise Martz, CFP

J-9 Crop Insurance Agency LLC
217 First St.
Ault, CO 80610
Phone: 970-834-1160
Fax: 970-834-0348
Email: janine@j9crop.com
Website: www.j9crop.com
Products/services: Crop insurance.
Person in charge: Janine Freeman, Mike Freeman, owners

JBA Wealth Management Group

155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
Email: chuck@johnsonbruen.com
Website: www.jbawealth.com
Products/services: Comprehensive retirement planning.
Person in charge: Charles Rutenberg, Dan Johnson, principal partners

Jody J. Roth CFP
4025 Automation Way, Suite B4
Fort Collins, CO 80525
Phone: 970-407-0039
Fax: 970-672-8804
Email: jroth@tfamail.com
Website: www.rothretirementstrategies.com
Products/services: Retirement and income planning.
Person in charge: Jody Roth, certified financial planner

John C. Beckett & Associates Inc.
220 Smith St.
Fort Collins, CO 80524
Phone: 970-484-2805
Fax: 970-484-2885
Email: tim@beckettinsurance.com
Website: www.beckettinsurance.com
Products/services: Insurance and bonds.
Person in charge: Tim Beckett, president

L.L. Financial Group
200 E. Seventh St., Suite 312
Loveland, CO 80537
Phone: 970-613-1553
Fax: 970-613-1173
Email: lissr@ceteranetworks.com
Website: www.lifinancialgroup.com
Products/services: Comprehensive fee-based personal financial planning, investment advisory services.
Person in charge: Rey Liss, certified financial planner

Mountain Wealth Management LLC
515 S. Howes St.
Fort Collins, CO 80521
Phone: 970-530-1018
Fax: 970-797-6458
Email: sigrid@mountainwealth.com
Website: www.mountainwealth.com
Products/services: Financial planning and wealth management; business, individual and family comprehensive financial planning.
Person in charge: Mitch O'Hare, CFP, president/founder
Sigrid Daugaard, certified financial planner

Navigation Wealth Management Inc.
3500 JFK Parkway, Suite 300
Fort Collins, CO 80525
Phone: 970-672-1236
Fax: 970-672-1236
Email: adam@navwm.com
Website: www.navwm.com
Products/services: Investment management.
Person in charge: Adam Brunin, president

New York Life
3003 E. Harmony Road, No. 110

Fort Collins, CO 80528
Phone: 970-266-7520
Fax: 970-266-1085
Website: www.newyorklifecolorado.com
Products/services: Insurance and financial services.
Person in charge: Mark Biren, managing partner

Northwestern Mutual Financial Network
3665 JFK Parkway, Building 1, Suite 100
Fort Collins, CO 80525
Phone: 970-225-3440
Fax: 970-226-5036
Email: krista.dunlap@nm.com
Website: www.fortcollins.nm.com
Products/services: Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.
Person in charge: Ryan Yoder, managing director, wealth management adviser

Northwestern Mutual Financial Network
507 N. Garfield Ave.
Loveland, CO 80537
Phone: 970-669-5688
Fax: 970-669-2728
Email: karl.hagman@nm.com
Website: www.nm.com/karlhagman
Products/services: Financial representative.
Person in charge: Karl Hagman, financial representative

PFS Insurance Group LLC
4848 Thompson Parkway, Suite 200
Johnstown, CO 80534
Phone: 970-635-9400
Fax: 970-635-9401
Email: info@mypfsinsurance.com
Website: www.mypfsinsurance.com
Products/services: Property and casual, personal lines and health benefits.
Person in charge: Dave Janssen, agency principal

Phillips Financial
3003 E. Harmony Road, Suite 310
Fort Collins, CO 80528
Phone: 970-204-9276
Fax: 970-221-8506
Email: matt@mattphillipsfinancial.com
Website: www.mattphillipsfinancial.com
Products/services: Financial planning, wealth management, investment planning, life, disability, long term care insurance solutions.
Person in charge: Matt Phillips

RBC Wealth Management
3003 E. Harmony Road, Suite 400
Fort Collins, CO 80528
Phone: 970-206-1174
Fax: 970-206-1464
Email: michael.trinen@rbc.com
Website: www.rbc.com
Products/services: Wealth management services. Registered investment adviser, retirement planning, 401(k) management, capital markets.

Person in charge: Michael Trinen, branch director
Renaissance Insurance Group LLC
101 E. Main St.
Windsor, CO 80550
Phone: 970-674-8825
Fax: 970-674-8826
Email: jhelzer@reninsurance.com
Website: www.reninsurance.com
Products/services: Commercial, personal and farm/ranch insurance.
Person in charge: Jay Helzer, Ryan Hicks, managing members

Retirement Planning Center of the Rockies
750 W. Eisenhower Blvd., Suite 300
Loveland, CO 80537
Phone: 970-663-3211
Fax: 970-663-3216
Email: info@rpcenter.com
Website: www.rpcenter.com
Products/services: Life insurance and annuities. Retirement income planning.
Person in charge: Gary Hansen, owner

Roy Christman Agency - American Family Insurance
2903 Aspen Drive, Unit D
Loveland, CO 80538
Phone: 970-669-0007
Fax: 970-669-0008
Email: rchristm@amfam.com
Website: www.roychristmanagency.com
Products/services: Health and life insurance. Free personal and business insurance reviews.
Person in charge: Roy Christman, owner

Sanders Benefit Advisors Inc.
3944 John F. Kennedy Parkway, Unit A
Fort Collins, CO 80525
Phone: 970-223-8809
Fax: 970-223-6763
Email: csanders@mstar.net
Website: www.healthandlifequote.com
Products/services: Health, life, fixed annuities, Medicare supplements, long-term care, Part D for Medicare, tax free retirement planning, group disability, dental plans, group and individual.
Person in charge: Craig Sanders, president

Shirazi Benefits
8205 W. 20th St.
Greeley, CO 80634
Phone: 970-356-5151
Fax: 970-356-5154
Email: info@shirazibenefits.com
Website: www.shirazibenefits.com
Products/services: Specializing in employee benefits, financial planning, life, health and disability insurance.
Person in charge: Ty Miller Hossein Shirazi, Masoud Shirazi, principals

The Craig C. Campbell Insurance Agency Inc.
262 E. Mountain Ave., No. 100
Fort Collins, CO 80524
Phone: 970-484-1400
Fax: 970-484-9018
Email: ccampbell1@farmersagent.com

com
Website: www.farmersagent.com/cccampbell1
Products/services: Property and casualty, life, commercial, variable products.
Person in charge: Craig Campbell, president

The Investment Center
1821 56th Ave., Suite A
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-373-1569
Email: ljspenc@aol.com
Products/services: Financial services.
Person in charge: Douglas Lyons, registered principal

Thrivent - Paul A. Caylor, CFP, RICP
323 W. Drake Road, Suite 120
Fort Collins, CO 80526
Phone: 970-225-6169
Email: paul.caylor@thrivent.com
Website: www.thrivent.com/fr/paul.caylor
Products/services: Financial services.
Person in charge: Paul Caylor, financial consultant

Thrivent Investment Management - Mountain Plains Group
4848 Thompson Parkway, Suite 340
Johnstown, CO 80534
Phone: 970-667-7340
Fax: 970-667-1863
Email: dan.austin@thrivent.com
Website: www.thrivent.com
Products/services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.
Person in charge: Daniel Austin, wealth adviser

TLC Payroll & Insurance
201 S. College Ave., Suite 215
Fort Collins, CO 80524
Phone: 970-568-8613
Email: info@tlcpayroll.com
Website: www.tlcpayroll.com
Products/services: Payroll and health insurance services for businesses with one to 2,500 employees.
Person in charge: Kevin Welch, CEO/president

Trozan Insurance Agency Inc.
421 Stover St.
Fort Collins, CO 80524
Phone: 970-224-5500
Fax: 970-224-1730
Website: www.trozaninsurance.com
Products/services: Medicare supplements; individual, family and group insurance; life insurance; disability and long term care, dental and vision insurance.
Person in charge: Peter Trozan, owner

U.S. Bank, National Association
2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-

encompassing consumer and business banking.

Unified Title Co. of Northern Colorado

4745 Boardwalk Drive, Suite D101
Fort Collins, CO 80525
Phone: 970-282-8711
Fax: 970-282-8717

Email: title@unifiedtitle.com
Website: www.unifiedtitle.com

Products/services: Title insurance. Offices in Fort Collins, Fort Lupton and Greeley.

Person in charge: Christy Harras, operations manager

Union Colony Insurance

1218 Eighth Ave.
Greeley, CO 80631
Phone: 970-352-9500

Fax: 970-352-9206

Email: lori@unioncolonyins.com

Website: www.unioncolonyins.com

Products/services: Full-service insurance agency specializing in farms including crop insurance, commercial, home, auto and umbrella insurance.

Person in charge: R. Mark Granberg, owner

United Capital Private Wealth Counseling

412 W. Mountain Ave.
Fort Collins, CO 80521
Phone: 970-484-8806

Fax: 970-682-6444

Email: thad.dunn@unitedcp.com

Website: ftcollins.unitedcp.com

Products/services: Private wealth counseling, institutional and non-profit investment management, corporate retirement benefit solutions.

Person in charge: Thad Dunn, Jerald Dunn, CFP, managing directors

US Reports Inc.

5819 Lockheed Ave.
Loveland, CO 80538
Phone: 800-223-2310

Fax: 970-593-9881

Email: steve@us-reports.com

Website: www.us-reports.com

Products/services: Audits, loss control inspections and risk services, personal lines products for the insurance and financial industries in the United States and Canada.

Person in charge: Steven Hitz, CEO/founder

Vision Financial Group

1336 Oakridge Drive
Fort Collins, CO 80525
Phone: 970-482-2000

Fax: 970-484-9271

Email: denise@visionfinancialgroup.net

Website: www.visionfinancialgroup.net

Products/services: Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.

Person in charge: Rodney Wilson, Gregory Anderson, partners

VolkBell

1100 Haxton, Suite 100
Fort Collins, CO 80525
Phone: 970-223-1804

Fax: 970-225-2296

Email: info@volkbell.com

Website: www.volkbell.com

Products/services: Employee benefits, wellness, human resources and property and casualty.

Person in charge: John Bell, agency principal

Weedin Agency Inc.

235 Welch Ave.

Berthoud, CO 80513

Phone: 970-532-3131

Fax: 970-532-3100

Email: eric@weedagency.com

Website: www.weedinagency.com

Products/services: Auto, home, life, workers compensation, commercial, motorcycle, boat, umbrella, professional, errors and omissions, directors and officers.

Person in charge: Lawrence Weedin, owner

Weedin Agency Inc.

1601 E. Eisenhower Blvd.
Loveland, CO 80537-3929

Phone: 970-667-2145

Fax: 970-669-9295

Email: lawrence@weedagency.com

Website: www.weedinagency.com

Products/services: Auto, home, life, workers compensation, commercial, motorcycle, boat, umbrella, professional, errors and omissions, directors and officers.

Person in charge: Lawrence Weedin, owner

Welch Insurance Agency

2627 Redwing Road, No. 260
Fort Collins, CO 80526

Phone: 970-377-9420

Fax: 888-532-8031

Email: jwelch@farmersagent.com

Website: www.farmersagent.com/jwelch

Person in charge: Jason Welch, agent

Wells Fargo

401 S. College Ave.

Fort Collins, CO 80524

Phone: 970-490-6275

Website: www.wellsfargo.com

Products/services: Banking, insurance, investments, mortgage, consumer and commercial finance.

Person in charge: Eric Adams, market president

Wells Fargo Advisors LLC

4532 McMurry Ave., Suite 210

Fort Collins, CO 80525

Phone: 970-223-4800/800-967-2596

Fax: 970-223-2851

Website: www.wellsfargoadvisors.com

Products/services: Financial planning and full-service investment firm.

Person in charge: Dan Campbell, branch manager

Welsh Insurance Agency Inc.

1310 E. Eisenhower Blvd.

Loveland, CO 80537

Phone: 970-663-5404

Fax: 970-663-7183

Email: jeff@wiainsurance.com

Website: www.wiainsurance.com

Products/services: Broker and agent. All types of business insurance.

Person in charge: Jeffery Welsh, president

INVESTMENT ADVISERS

Ameriprise Financial

333 W. Drake Road, Suite 130

Fort Collins, CO 80526

Phone: 970-223-4400

Email: karl.w.harman@ampf.com

Website: www.ameripriseadvisors.com

Products/services: Certified financial planning, retirement strategies, income strategies, investment strategies.

Person in charge: Karl Harman, financial adviser chartered retirement planning counselor CFP,CLU,ChFC,CRPC,REBC,RHU

AXA Advisors LLC

702 W. Drake Road, Building D

Fort Collins, CO 80526

Phone: 970-224-2800

Fax: 970-224-2787

Email: john.heddens@axa-adviser.com

Website: www.axaonline.com

Products/services: Financial planning, asset management and insurance.

Person in charge: John Heddens, financial professional

Bank of Colorado

1609 E. Harmony Road

Fort Collins, CO 80525

Phone: 970-206-1160

Fax: 970-206-1156

Email: customerservice@bankofcolorado.com

Website: www.bankofcolorado.com

Products/services: Banking, mortgage, investment and insurance services.

Person in charge: Cody Fullmer, branch president

Bank of Colorado

605 Fourth St.

Fort Lupton, CO 80621

Phone: 303-857-3400

Fax: 303-857-3401

Website: www.bankofcolorado.com

BBVA Compass Bank

3501 W. 12th St.

Greeley, CO 80634

Phone: 970-356-3760

Fax: 970-356-7313

Website: www.bbvacompass.com

Products/services: Full-service banking for both consumer and small business needs.

Person in charge: Valerie Briseno, branch manager

Beall Investment Services LLC

14605 Weld County Road 21

Platteville, CO 80651

Phone: 970-785-1101

Fax: 970-785-2890

Email: rbeall@beallinvestments.com

Website: www.beallinvestments.com

Products/services: Full-service brokerage firm. Customized services, including market information, fundamental research and technical analysis.

Person in charge: Rex Beall, owner

Bode Financial Services

4645 W. 18th St., Suite 300

Greeley, CO 80634

Phone: 970-356-4990

Email: brb@bodeagency.com

Website: www.bodeagency.com

Products/services: Comprehensive financial planning.

Person in charge: Barry Bode, managing partner

Chapel & Collins LLC

215 W. Oak St., Suite 901

Fort Collins, CO 80521

Phone: 970-204-1376

Fax: 970-207-9701

Email: donna.chapel@raymondjames.com

Website: www.chapelcollins.com

Products/services: Holistic financial planning services for families, including retirement, education, investments, estate planning and risk management issues.

Person in charge: Donna Chapel, owner

Charles Schwab & Co. Inc.

2733 Council Tree Ave., Suite 113

Fort Collins, CO 80525

Phone: 970-223-5520

Fax: 970-482-5496

Website: www.schwab.com

Products/services: Financial services, online trading, advice and banking.

Person in charge: Stuart Olsen, branch manager

ClearPath Accountants LLC

702 W. Drake Road, Building D

Fort Collins, CO 80526

Phone: 970-206-1435

Fax: 970-251-7235

Email: rshinn@clearpathaccountants.com

Website: www.clearpathaccountants.com

Products/services: Individual, business, estate, retirement, taxes and financial planning.

Person in charge: Ralph Shinn, managing partner

Colorado Financial Management Inc.

4848 Thompson Parkway, Suite 320

Johnstown, CO 80534

Phone: 970-613-1392

Fax: 970-667-6406

Email: info@colofin.com

Website: www.colofin.com

Products/services: Wealth management, investment strategy and retirement planning.

Person in charge: Joshua Miller, president

Complete Spectrum Financial Services

1635 Foxtrail Drive

Loveland, CO 80538

Phone: 970-391-0462

Fax: 970-587-4009

Email: bobbiezink@msn.com

Website: www.complete-spectrum.com

Products/services: Financial planning with a focus on safe money. Plans include solutions for savings, investing, insurance and long-term care.

Person in charge: Bobbie Zink, vice chairman

Cornerstone Wealth Management

4645 Ziegler Road, Suite 200

Fort Collins, CO 80528

Phone: 970-225-0296

Fax: 970-225-0297

Email: craig@cornerstonewmnc.com

Website: www.cornerstonewmnc.com

Products/services: Comprehensive wealth management.

Person in charge: Craig Moddelmog, president/owner

Cosner Financial Group LLC

204 Maple St., Suite 104

Fort Collins, CO 80521

Phone: 970-482-3922

Fax: 800-879-1548

Email: rcosner@cosnerfg.com

Website: www.cosnerfinancialgroup.com

Products/services: Financial advising, financial planning, insurance and investments.

Person in charge: James Cosner, owner, Ryan Cosner, chief commercial officer

Credit Union of Colorado

2505 11th Ave.

Greeley, CO 80631

Phone: 970-353-4819

Fax: 970-304-4916

Website: www.cuofco.org

Products/services: Financial services.

Person in charge: Terry Leis, CEO

Edward Jones Investments

1700 W. Mulberry St.

Fort Collins, CO 80521

Phone: 970-491-9970

Fax: 888-723-8438

Email: ned.balmer@edwardjones.com

Website: www.edwardjones.com

Products/services: Financial advising.

Person in charge: Ned Balmer, financial adviser

Edward Jones Investments

172 N. College Ave., Suite B

Fort Collins, CO 80524

Phone: 970-484-2280

Fax: 866-444-6170

Email: laura.snodgrass@edwardjones.com

Website: www.edwardjones.com

Products/services: Financial planning, stocks, bonds, mutual funds, privately managed accounts, CDs.

Person in charge: Laura Snodgrass, financial adviser

Edward Jones Investments

150 Main St., Suite 1

Fort Lupton, CO 80621

Greeley, CO 80634
Phone: 800-495-1293
Email: wealthmanagement@fnni.com
Website: www.firstnationalwealth.com
Products/services: Financial planning, investment management, trust and estate services, private banking, retirement plan services.
Person in charge: Dale Cloud, managing director/market manager

First Tech Federal Credit Union
 1371 Sculptor Drive
 Loveland, CO 80537
Phone: 855-855-8805
Website: www.firsttechfed.com
Products/services: Financial services.
Person in charge: Greg Mitchell, CEO/president

First Western Trust
 3003 E. Harmony Road, Suite 200
 Fort Collins, CO 80528
Phone: 970-484-9222
Fax: 970-229-4760
Email: jim.sprout@myfw.com
Website: www.myfw.com
Products/services: Full-service banking, investment and wealth management, trust and fiduciary services, estate planning, insurance and retirement services.
Person in charge: Kristi Benningsdorf, president



Flood and Peterson
 4821 Wheaton Drive
 Fort Collins, CO 80525
Phone: 970-356-0123
Fax: 970-506-6836
Email: mbutler@floodpeterson.com
Website: www.floodpeterson.com
Products/services: Employee benefits, personal insurance, corporate 401(k) retirement planning, commercial insurance, surety bonding.
Person in charge: Mike Butler, CEO



Flood and Peterson
 4687 W. 18th St.
 Greeley, CO 80634
Phone: 970-356-0123
Fax: 970-506-6836
Website: www.floodpeterson.com
Products/services: Employee benefits, personal insurance, corporate 401(k) retirement planning, commercial insurance, surety bonding.
Person in charge: Mike Butler, CEO

Frayer & Associates CPA PC
 501 Stover St.
 Fort Collins, CO 80524
Phone: 970-419-3200
Fax: 970-419-3201
Email: mfrayercpa@yahoo.com
Website: www.frayerandassociates.com

Products/services: Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.
Person in charge: Mona Frayer, CPA

Goodwin Financial Service Inc.
 2038 Vermont Drive

Fort Collins, CO 80525
Phone: 970-223-2377
Fax: 970-223-7040
Email: harr yg@gfs01.com
Website: www.goodwinfinancialservices.com
Products/services: Managed money investments, annuities and life insurance.
Person in charge: Harry Goodwin, CEO/president

Guidepost Financial Planning Inc.
 409 Mason Court, Suite 129
 Fort Collins, CO 80524
Phone: 970-419-8212
Email: info@guidepostfinancialplanning.com
Website: www.guidepostfinancialplanning.com
Products/services: Fee-only financial planning, investment management, financial consulting.
Person in charge: Arlen Olberding, founder

GW Wealth Management
 955 52nd Avenue Court, Suite 100A
 Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122
Email: jason@gwwealth.com
Website: www.gwwealth.com
Products/services: Employer and individual retirement plans, mutual funds, annuities, professionally managed money, life insurance, college planning, long-term care, group health, individual health, substandard life.
Person in charge: Jason Gollhofer, Cortney Walker, partners

Horsetooth Financial LLC
 2500 Bedford Court
 Fort Collins, CO 80526
Phone: 970-377-3570
Fax: 970-377-3575
Email: mhall@1stallied.com
Website: www.horsetoothfinancialllc.com
Products/services: Comprehensive wealth management planning, money management, estate planning.
Person in charge: Michael Hall, branch manager, registered principal

Investment Centers of America located in Home State Bank
 3227 Timberline Road
 Fort Collins, CO 80525
Phone: 970-292-0115
Fax: 970-266-8539
Email: denise.martz@investmentcenters.com
Website: www.denisemartz.com
Products/services: Financial advising, investments, retirement planning.
Person in charge: Denise Martz, CFP

Investment Centers of America located in Home State Bank
 2695 W. Eisenhower Blvd.
 Loveland, CO 80537
Phone: 970-622-7408
Fax: 970-461-2299
Email: tyler.rusch@investmentcenters.com
Website: www.investmentcenters.com

Investment Centers of America located in Home State Bank
 300 E. 29th St.
 Loveland, CO 80538
Phone: 970-622-2366
Fax: 970-622-2395
Email: kevin.dunnigan@investmentcenters.com
Website: www.helpwithmyinvestments.com
Products/services: Financial planning, investments, insurance, tax-free investments. IRA rollovers, retirement planning.
Person in charge: Kevin Dunnigan, certified financial planner

Investment Centers of America located in Home State Bank
 935 N. Cleveland Ave.
 Loveland, CO 80537
Phone: 970-613-2185
Fax: 970-613-2181
Email: paul.hummel@investmentcenters.com
Website: www.paulhummel.com
Products/services: Investment advising.
Person in charge: Paul Hummel, investment representative
 Paul Hummel, Andrew Moore, investment representative

IRASpecialist.com
 323 W. Drake Road, Suite 212
 Fort Collins, CO 80526
Phone: 970-226-2983
Fax: 970-797-2900
Email: kevin@iraspecialist.com
Website: www.iraspecialist.com
Products/services: Retirement funding specialists.
Person in charge: Kevin Conroy, president

JBA Wealth Management Group
 155 W. Harvard St., Suite 401
 Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
Email: chuck@johnsonbruen.com
Website: www.jbawealth.com
Products/services: Comprehensive retirement planning.
Person in charge: Charles Rutenberg, Dan Johnson, principal partners

Jim Saulnier CFP
 506 E. Mulberry St.
 Fort Collins, CO 80524
Phone: 970-530-0556
Email: Jim@JimSaulnier.com
Website: www.jimhelps.com
Products/services: Retirement planning, investment management, income planning.
Person in charge: Jim Saulnier, owner

Jody J. Roth CFP
 4025 Automation Way, Suite B4
 Fort Collins, CO 80525
Phone: 970-407-0039
Fax: 970-672-8804
Email: jroth@tfamail.com
Website: www.rothretirement

JPMorgan Chase Bank, National Association
 1275 E. Magnolia St.
 Fort Collins, CO 80524
Phone: 970-472-6149
Fax: 970-472-6167
Website: www.chase.com
Products/services: Full bank services.

L.L. Financial Group
 200 E. Seventh St., Suite 312
 Loveland, CO 80537
Phone: 970-613-1553
Fax: 970-613-1173
Email: lissr@ceteranetworks.com
Website: www.lifinancialgroup.com
Products/services: Comprehensive fee-based personal financial planning, investment advisory services.
Person in charge: Rey Liss, certified financial planner

Long Green Planning Group
 375 E. Horsetooth Road, Shores 3, Suite 203
 Fort Collins, CO 80525
Phone: 970-282-7526
Fax: 970-223-6990
Email: dan@longgreenplanning.com
Website: www.longgreenplanning.com
Products/services: Financial planning and investment advice.
Person in charge: Ty Bailey, Dan Burnett, Joe Lloyd, partners

LPL Financial/Hisey & Associates
 316 W. Olive St.
 Fort Collins, CO 80521
Phone: 970-498-644
Fax: 970-232-9343
Email: thomas.hisey@lpl.com
Website: www.lpl.com
Products/services: Complete investment services and financial planning.

Macdonald Financial Services
 4025 St. Cloud Drive, Suite 250
 Loveland, CO 80538
Phone: 970-667-2950
Fax: 970-667-3397
Email: andrew.macdonald@lpl.com
Website: www.macdonaldfinancialservices.com
Products/services: Wealth management and creation.
Person in charge: A.J. Macdonald, owner

Master's Financial Group Inc.
 6500 29th St., Suite 210
 Greeley, CO 80634
Phone: 970-351-7466
Fax: 970-351-7428
Email: chuck@mastersfinancialgroup.com
Website: www.mastersfinancialgroup.com
Products/services: Retirement and estate planning.
Person in charge: Charles Cooper, president, John Roessig, vice president

Merrill Lynch Wealth

strategies.com
Products/services: Retirement and income planning.
Person in charge: Jody Roth, certified financial planner

Management
 3555 Stanford Road, Suite 101
 Fort Collins, CO 80525
Phone: 970-266-4800
Fax: 970-372-5676
Email: dale_gorsky@ml.com
Website: www.ml.com
Products/services: Wealth management, estate planning, insurance, retirement planning, lending, banking services.
Person in charge: Dale Gorsky, manager

Morgan Stanley Wealth Management
 6125 Sky Pond Drive, Suite 100
 Loveland, CO 80538
Phone: 970-776-5501
Fax: 970-776-5502
Website: www.morganstanley.com
Products/services: Financial services.
Person in charge: Howard Hissrich, branch manager

Mountain Wealth Management LLC
 515 S. Howes St.
 Fort Collins, CO 80521
Phone: 970-530-1018
Fax: 970-797-6458
Email: sigrid@mountainwealth.com
Website: www.mountainwealth.com
Products/services: Financial planning and wealth management; business, individual and family comprehensive financial planning.
Person in charge: Mitch O'Hare, CFP, president/founder
 Sigrid Daugaard, certified financial planner

Navigation Wealth Management Inc.
 3500 JFK Parkway, Suite 300
 Fort Collins, CO 80525
Phone: 970-672-1236
Fax: 970-672-1236
Email: adam@navwm.com
Website: www.navwm.com
Products/services: Investment management.
Person in charge: Adam Brunin, president

Northwestern Mutual Financial Network
 3665 JFK Parkway, Building 1, Suite 100
 Fort Collins, CO 80525
Phone: 970-225-3440
Fax: 970-226-5036
Email: krista.dunlap@nm.com
Website: www.fortcollins.nm.com
Products/services: Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.
Person in charge: Ryan Yoder, managing director, wealth management adviser

Northwestern Mutual Financial Network
 507 N. Garfield Ave.
 Loveland, CO 80537
Phone: 970-669-5688
Fax: 970-669-2728
Email: karl.hagman@nm.com
Website: www.nm.com/karlhagman

Paragon Investment Group
 6432 Grand Tree Blvd.
 Timnath, CO 80547
Phone: 970-416-0202
Products/services: Investments in real estate and land development.
Person in charge: Byron Collins, manager

Phillips Financial
 3003 E. Harmony Road, Suite 310
 Fort Collins, CO 80528
Phone: 970-204-9276
Fax: 970-221-8506
Email: matt@mattphillipsfinancial.com
Website: www.mattphillipsfinancial.com
Products/services: Financial planning, wealth management, investment planning, life, disability, long term care insurance solutions.
Person in charge: Matt Phillips

Public Service Credit Union
 195 S. Kuner Road
 Brighton, CO 80601
Phone: 303-691-2345
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union
 2503 Research Blvd.
 Fort Collins, CO 80526
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union
 319 S. Meldrum St.
 Fort Collins, CO 80521
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union
 700 Whalers Way
 Fort Collins, CO 80525
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

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 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

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Products/services: Full-service

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 Fort Collins, CO 80524
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Products/services: Full-service

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 Fort Collins, CO 80524
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Website: www.pscu.com
Products/services: Full-service

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 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

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 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

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 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

Public Service Credit Union
 900 S. Lemay Ave.
 Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service

financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

3532 W. 10th St., Unit B

Greeley, CO 80634

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: Dave Maus, CEO

Public Service Credit Union

2529 N. Lincoln Ave.

Loveland, CO 80538

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

422 Main St.

Windsor, CO 80550

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Q4 Wealth Management Inc.

5 Old Town Square, Suite 205

Fort Collins, CO 80524

Phone: 970-237-3380

Fax: 970-484-4141

Email: jclagett@q4wm.com

Website: www.q4wm.com

Products/services: Wealth management, investment advising, financial planning consultation.

Person in charge: John Clagett, Kristine Clagett, owners

Rabo AgriFinance

4045 Saint Cloud Drive, Suite 200

Loveland, CO 80538

Phone: 970-613-4860

Fax: 855-631-1548

Website: www.raboag.com

Products/services: Lender dedicated exclusively to agricultural loans and crop insurance.

Person in charge: Shawn Kemp, regional vice president

Raymond James Financial Services

323 College Ave., Unit 6

Fort Collins, CO 80524

Phone: 970-224-2193

Fax: 970-224-2194

Website: www.raymondjames.com

Products/services: Financial services, stock brokers, IRAs, money market accounts.

Person in charge: Jeffrey Dunn, branch manager

RBC Wealth Management

3003 E. Harmony Road, Suite 400

Fort Collins, CO 80528

Phone: 970-206-1174

Fax: 970-206-1464

Email: michael.trinen@rbc.com

Website: www.rbc.com

Products/services: Wealth management services. Registered investment adviser, retirement planning, 401(k) management, capital markets.

Person in charge: Michael Trinen, branch director

REA Capital Management LLC

4703-B Boardwalk Drive, Suite 1

Fort Collins, CO 80525

Phone: 970-223-0907

Fax: 970-223-2615

Email: jvf@reagroup.us

Website: www.reagroup.us

Products/services: Retirement and financial planning.

Person in charge: Jeffery Fanning, managing member

Sanders Benefit Advisors Inc.

3944 John F. Kennedy Parkway, Unit A

Fort Collins, CO 80525

Phone: 970-223-8809

Fax: 970-223-6763

Email: csanders@mstar.net

Website: www.healthandlifequote.com

Products/services: Health, life, fixed annuities, Medicare supplements, long-term care, Part D for Medicare, tax free retirement planning, group disability, dental plans, group and individual.

Person in charge: Craig Sanders, president

Stifel

2809 E. Harmony Road, Suite 330

Fort Collins, CO 80528

Phone: 970-267-9666

Fax: 970-267-9055

Website: www.stifel.com

Products/services: Financial services.

Person in charge: Donald Yohon, vice president/investments, branch manager

Stifel

2015 Clubhouse Drive, Suite 202

Greeley, CO 80634

Phone: 970-350-7200

Website: www.stifel.com

Products/services: Financial services.

Person in charge: Donald Yohon, vice president/investments, branch manager

The Craig C. Campbell Insurance Agency Inc.

262 E. Mountain Ave., No. 100

Fort Collins, CO 80524

Phone: 970-484-1400

Fax: 970-484-9018

Email: ccampbell1@farmersagent.com

Website: www.farmersagent.com/ccampbell1

Products/services: Property and casualty, life, commercial, variable products.

Person in charge: Craig Campbell, president

The Investment Center

1821 56th Ave., Suite A

Greeley, CO 80634

Phone: 970-475-1500

Fax: 970-373-1569

Email: ljspenc@aol.com

Products/services: Financial services.

Person in charge: Douglas Lyons, registered principal

The Planning & Investment Center

760 Whalers Way, Building A, Suite 201

Fort Collins, CO 80525

Phone: 970-267-3500

Fax: 970-663-1506

Email: steve@the-pic.com

Website: www.theplanningandinvestmentcenter.net

Products/services: Specializing in retirement planning, investments and real estate alternatives.

Person in charge: Stephen Everett, OSJ manager

Thrivent - Paul A. Caylor, CFP, RICP

323 W. Drake Road, Suite 120

Fort Collins, CO 80526

Phone: 970-225-6169

Email: paul.caylor@thrivent.com

Website: www.thrivent.com/fr/paul.caylor

Products/services: Financial services.

Person in charge: Paul Caylor, financial consultant

Thrivent Investment Management - Mountain Plains Group

4848 Thompson Parkway, Suite 340

Johnstown, CO 80534

Phone: 970-667-7340

Fax: 970-667-1863

Email: dan.austin@thrivent.com

Website: www.thrivent.com

Products/services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.

Person in charge: Daniel Austin, wealth adviser

U.S. Bank, National Association

2845 Linden Court

Loveland, CO 80538

Phone: 970-669-5172

Fax: 970-669-0553

Website: www.usbank.com

Products/services: Full-service, all-encompassing consumer and business banking.

UBS Financial Services Inc.

3711 JFK Parkway, Suite 410

Fort Collins, CO 80525

Phone: 970-498-4000

Fax: 970-498-4002

Website: www.ubs.com/financialservicesinc

Products/services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.

Person in charge: Saul Guice, branch manager

UBS Financial Services Inc.

1901 56th Ave., Suite 300

Greeley, CO 80634

Phone: 970-506-5800

Fax: 970-506-5858

Website: www.ubs.com/financialservicesinc

Products/services: Complete financial services, including managed accounts, retirement plans, mutual funds, CDs, tax-exempt bonds, stocks, government securities.

Person in charge: Richard Mollander, branch manager

United Capital Private Wealth Counseling

412 W. Mountain Ave.

Fort Collins, CO 80521

Phone: 970-484-8806

Fax: 970-682-6444

Email: thad.dunn@unitedcp.com

Website: ftcollins.unitedcp.com

Products/services: Private wealth counseling, institutional and non-profit investment management, corporate retirement benefit solutions.

Person in charge: Thad Dunn, Jerald Dunn, CFP, managing directors

Vision Financial Group

1336 Oakridge Drive

Fort Collins, CO 80525

Phone: 970-482-2000

Fax: 970-484-9271

Email: denise@visionfinancialgroup.net

Website: www.visionfinancialgroup.net

Products/services: Financial services, retirement planning, tax-savings strategies, full-brokerage service, mutual funds, stocks, bonds and life insurance.

Person in charge: Rodney Wilson, Gregory Anderson, partners

Waddell & Reed Inc.

2850 McClelland Drive, Suite 3000

Fort Collins, CO 80525-2186

Phone: 970-226-5800

Fax: 970-226-5802

Email: jbest71990@wradvisors.com

Website: www.waddell.com

Products/services: Asset management and financial planning firm.

Person in charge: Jared Best, managing principal

Wells Fargo

401 S. College Ave.

Fort Collins, CO 80524

Phone: 970-490-6275

Website: www.wellsfargo.com

Products/services: Banking, insurance, investments, mortgage, consumer and commercial finance.

Person in charge: Eric Adams, market president

Wells Fargo Advisors LLC

4532 McMurry Ave., Suite 210

Fort Collins, CO 80525

Phone: 970-223-4800/800-967-2596

Fax: 970-223-2851

Website: www.wellsfargoadvisors.com

Products/services: Financial planning and full-service investment firm.

Person in charge: Dan Campbell, branch manager

Wells Fargo Private Bank

401 S. College Ave.

Fort Collins, CO 80525

Phone: 970-490-6264

Website: www.wellsfargo.com

Products/services: Banking, insurance, investments, mortgage, and consumer and commercial finance.

Person in charge: Joe Kruse, private banker

MORTGAGE LENDERS

1st City Mortgage Group - A Division of Megastar Financial

3615 Mitchell Drive

Fort Collins, CO 80525

Phone: 970-266-9111

Fax: 970-266-0498

Email: moao@frii.com

Website: www.ftcollinsloan.com

Products/services: Specializing in residential mortgages for single family and multi-family homes.

Person in charge: Mick Occhiato, senior mortgage planner

Academy Mortgage Corp.

3855 Precision Drive, Suite 150

Loveland, CO 80537

Phone: 970-776-4336

Fax: 970-776-4304

Website: www.academymortgage.com

Products/services: Mortgage lending services.

Person in charge: Jennifer Higginson, branch manager

Bank of Colorado

533 Big Thompson Ave.

Estes Park, CO 80517

Phone: 970-586-8185

Fax: 970-586-8006

Website: www.bankofcolorado.com

Products/services: Agricultural, commercial and personal banking.

Person in charge: Brad Sishc, branch president

Bank of Colorado

1609 E. Harmony Road

Fort Collins, CO 80525

Phone: 970-206-1160

Fax: 970-206-1156

Email: customerservice@bankofcolorado.com

Website: www.bankofcolorado.com

Products/services: Banking, mortgage, investment and insurance services.

Person in charge: Cody Fullmer, branch president

Bank of Colorado

111 S. Rollie Ave.

Fort Lupton, CO 80621

Person in charge: Mark Bostock, owner

Citibank

2803 E. Harmony Road
Fort Collins, CO 80528
Phone: 970-229-2512
Email: stu.hoime@citi.com
Website: www.citi.com

Products/services: New construction financing, home equity loans, first-time home buyers programs and upfront approval.

Person in charge: Stu Hoime, divisional executive

College Credit Union of Greeley

1503 Ninth Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-352-5121
Email: wmarx@collegecu.org
Website: www.collegecu.org

Products/services: Auto loans, mortgages, home equity lines, green checking, online banking.

Person in charge: Walter Marx, CEO

College Credit Union of Greeley

2901 S. 27th Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-330-3609
Email: info@collegecu.org
Website: www.collegecu.org

Products/services: Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.

Person in charge: Walter Marx, CEO

Cornerstone Home Lending Inc.

2809 E. Harmony Road, Second Floor
Fort Collins, CO 80528
Phone: 970-206-4663
Fax: 866-378-8418
Email: snowling@houseloan.com
Website: www.cornerstonerockymountainregion.com

Products/services: Mortgage banking; conventional, government and first-time homebuyer financing and reverse mortgages. Refinance and purchase loans available.

Person in charge: Gene Humphries, division president, Rocky Mountain region

Credit Union of Colorado

2505 11th Ave.
Greeley, CO 80631
Phone: 970-353-4819
Fax: 970-304-4916
Website: www.cuofco.org
Products/services: Financial services.
Person in charge: Terry Leis, CEO

Equitable Savings & Loan Association

300 E. Horsetooth Road, Suite 102
Fort Collins, CO 80525
Phone: 970-223-1963
Fax: 970-223-1965
Website: www.equitable-savings.com
Products/services: Mortgage loans, conforming, non-conforming, portfolio lender, checking and savings accounts.
Person in charge: Donald "Skip" Koenig Jr., president

Family Mortgage Co. Inc.

505 E. Fourth St.

Loveland, CO 80537
Phone: 970-203-0284
Fax: 970-372-6432
Email: john@familymtgco.com
Website: www.familymtgco.com
Products/services: Residential mortgage.

Person in charge: John Giroux, president

First National Bank

205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-9450
Email: fjacobs@1stnationalbank.com
Website: www.1stnationalbank.com

Products/services: Full-service bank offering financial services and products for businesses and consumers.

Person in charge: Mark Driscoll, president

First National Bank - Mortgage Division

205 W. Oak St.
Fort Collins, CO 80521
Phone: 970-495-9501
Email: fjacobs@1stnationalbank.com
Website: www.1stnationalbank.com

Products/services: Full-service bank.
Person in charge: Mark Driscoll, president

FirstBank

1013 E. Harmony Road
Fort Collins, CO 80525
Phone: 970-223-4000
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank

2315 S. College Ave.
Fort Collins, CO 80525
Phone: 970-493-1700
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank

225 E. 29th St.
Loveland, CO 80538
Phone: 970-669-4000
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

FirstBank

1510 Main St.
Windsor, CO 80550
Phone: 970-674-2900
Website: www.efirstbank.com
Products/services: Full-service consumer and commercial banking.

Fort Collins Mortgage LLC

7785 Highland Meadows Parkway
Fort Collins, CO 80528
Phone: 970-484-5626
Fax: 970-484-1180
Email: scott@fcmoney.com
Website: www.fortcollinsmortgage.com
Products/services: Residential and commercial financing, private financing.
Person in charge: Scott Charpentier, owner/founder

Guaranty Bank & Trust Co.

1650 Pace St.
Longmont, CO 80504

Phone: 303-651-5646
Website: www.guarantybankco.com
Products/services: Full-service banking and loans.

Harmony Brokers Real Estate & Lending

2815 E. Harmony Road, No. 108
Fort Collins, CO 80528
Phone: 970-282-9488
Fax: 970-797-2640

Email: jeff@harmonybrokers.com
Website: www.harmonybrokers.com
Products/services: Full-service real estate and lending.
Person in charge: Jeff Theisen, owner



Home State Bank

303 E. Mountain Ave.
Fort Collins, CO 80524
Phone: 970-203-6100
Fax: 970-224-4180
Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking, loans, trust, merchant services, cash management, investments, mortgage.
Person in charge: Harry Devereaux, president



Home State Bank

2337 S. Shields St.
Fort Collins, CO 80526
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.
Person in charge: Harry Devereaux, president



Home State Bank

3227 Timberline Road
Fort Collins, CO 80525
Phone: 970-203-6100
Fax: 970-669-6228
Website: www.homestatebank.com

Products/services: Banking and loans.
Person in charge: Harry Devereaux, president



Home State Bank

1355 E. Eisenhower Blvd.
Loveland, CO 80538
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.
Person in charge: Harry Devereaux, president



Home State Bank

935 N. Cleveland Ave.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-6228

Email: bank@homestatebank.com
Website: www.homestatebank.com
Products/services: Banking, loans, mortgages, cash management, merchant services, trust.

Person in charge: Harry Devereaux, president



Home State Bank

2695 W. Eisenhower Blvd.
Loveland, CO 80537
Phone: 970-203-6100
Fax: 970-669-6228
Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking and loans.
Person in charge: Harry Devereaux, president



Home State Bank

7499 Westgate Drive
Windsor, CO 80528
Phone: 970-203-6100
Email: bank@homestatebank.com
Website: www.homestatebank.com

Products/services: Banking and loans.
Person in charge: Harry Devereaux, president

imortgage

2721 Council Tree Ave., Suite 236
Fort Collins, CO 80525
Phone: 970-449-6600
Fax: 877-385-6579
Email: gene.gustafson@imortgage.com
Website: www.imortgage.com

Products/services: Residential mortgage.
Person in charge: Gene Gustafson, branch manager

JPMorgan Chase Bank, National Association

1275 E. Magnolia St.
Fort Collins, CO 80524
Phone: 970-472-6149
Fax: 970-472-6167
Website: www.chase.com
Products/services: Full bank services.

KeyBank, National Association

541 Big Thompson Ave.
Estes Park, CO 80517
Phone: 970-586-2364
Website: www.keybank.com
Products/services: Banking services.

KeyBank, National Association

1130 Haxton Drive
Fort Collins, CO 80525
Phone: 970-226-3902
Website: www.keybank.com
Products/services: Banking services.

KeyBank, National Association

300 W. Oak St.
Fort Collins, CO 80521
Phone: 970-482-3216
Fax: 970-221-2811

Website: www.keybank.com
Products/services: Full-service banking.

KeyBank, National Association

100 E. Drake Road
Fort Collins, CO 80525
Phone: 970-494-2480
Website: www.keybank.com
Products/services: Banking services.

KeyBank, National Association

125 E. Seventh St.
Loveland, CO 80537
Phone: 970-667-3083
Website: www.keybank.com
Products/services: Banking services.

Merrill Lynch Wealth Management

3555 Stanford Road, Suite 101
Fort Collins, CO 80525
Phone: 970-266-4800
Fax: 970-372-5676
Email: dale_gorsky@ml.com
Website: www.ml.com

Products/services: Wealth management, estate planning, insurance, retirement planning, lending, banking services.

Person in charge: Dale Gorsky, manager

Prime Lending Group LLC

1130 Grayhawk Road
Eaton, CO 80615
Phone: 970-454-0100
Fax: 970-454-1166
Email: kemah@primemountain.com
Website: www.primemountain.com

Products/services: Residential mortgage broker with conventional and FHA loan options.
Person in charge: Kemah Thomas, owner

Public Service Credit Union

195 S. Kuner Road
Brighton, CO 80601
Phone: 303-691-2345
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union

900 S. Lemay Ave.
Fort Collins, CO 80524
Phone: 970-416-5000
Website: www.pscu.com
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

2503 Research Blvd.
Fort Collins, CO 80526
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

319 S. Meldrum St.
Fort Collins, CO 80521
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

700 Whalers Way
Fort Collins, CO 80525
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

3532 W. 10th St., Unit B
Greeley, CO 80634
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: Dave Maus, CEO

Public Service Credit Union

2529 N. Lincoln Ave.
Loveland, CO 80538
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

Public Service Credit Union

422 Main St.
Windsor, CO 80550
Phone: 970-416-5000
Website: www.pscu.org
Products/services: Full-service financial institution.
Person in charge: David Maus, CEO

U.S. Bank, National Association

6110 Firestone Blvd.
Firestone, CO 80504
Phone: 720-652-6691
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association

4503 JFK Parkway
Fort Collins, CO 80525
Phone: 970-266-8591
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association

1275 Eagle Drive
Loveland, CO 80537
Phone: 970-461-0115
Website: www.usbank.com
Products/services: Banking.

U.S. Bank, National Association

2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.

U.S. Bank, National Association

4900 E. Bromley Lane
Brighton, CO 80601
Phone: 303-659-5450
Fax: 303-659-4183
Email: contact@valleybankandtrust.com
Website: www.valleybankandtrust.com

U.S. Bank, National Association

401 S. College Ave.
Products/services: Loans and banking services for the agriculture community.

Wells Fargo

401 S. College Ave.

Fort Collins, CO 80524
Phone: 970-490-6275
Website: www.wellsfargo.com
Products/services: Banking, insurance, investments, mortgage, consumer and commercial finance.
Person in charge: Eric Adams, market president

Wells Fargo

3500 JFK Parkway
 Fort Collins, CO 80525
Phone: 970-233-3600
Fax: 970-224-0433
Website: www.wellsfargo.com
Products/services: Banking, insurance, wealth management and estate planning, investments, mortgage and consumer finance.
Person in charge: Eric Adams, market president

Wells Fargo Home Mortgage

3500 JFK Parkway, Suite 110
 Fort Collins, CO 80525
Phone: 970-223-1856
Fax: 970-229-1930
Email: mark.hensler@wellsfargo.com
Website: www.wellsfargo.com
Products/services: Mortgages.
Person in charge: Mark Hensler, branch manager

MUTUAL FUNDS

BBVA Compass Bank

3501 W. 12th St.
 Greeley, CO 80634
Phone: 970-356-3760
Fax: 970-356-7313

Website: www.bbvacompass.com
Products/services: Full-service banking for both consumer and small business needs.
Person in charge: Valerie Briseno, branch manager

Charles Schwab & Co. Inc.

2733 Council Tree Ave., Suite 113
 Fort Collins, CO 80525
Phone: 970-223-5520
Fax: 970-482-5496
Website: www.schwab.com
Products/services: Financial services, online trading, advice and banking.
Person in charge: Stuart Olsen, branch manager

ClearPath Accountants LLC

702 W. Drake Road, Building D
 Fort Collins, CO 80526
Phone: 970-206-1435
Fax: 970-251-7235
Email: rshinn@clearpathaccountants.com
Website: www.clearpathaccountants.com
Products/services: Individual, business, estate, retirement, taxes and financial planning.
Person in charge: Ralph Shinn, managing partner

Colorado Financial Management Inc.

4848 Thompson Parkway, Suite 320
 Johnstown, CO 80534
Phone: 970-613-1392
Fax: 970-667-6406

Email: info@colofin.com
Website: www.colofin.com
Products/services: Wealth management, investment strategy and retirement planning.
Person in charge: Joshua Miller, president

Complete Spectrum Financial Services

1635 Foxtrail Drive
 Loveland, CO 80538
Phone: 970-391-0462
Fax: 970-587-4009
Email: bobbiezink@msn.com
Website: www.complete-spectrum.com
Products/services: Financial planning with a focus on safe money. Plans include solutions for savings, investing, insurance and long-term care.
Person in charge: Bobbie Zink, vice chairman

First National Wealth Management

215 W. Oak St., Fourth Floor
 Fort Collins, CO 80521
Phone: 800-495-1293
Email: wealthmanagement@fnni.com
Website: www.firstnationalwealth.com
Products/services: Financial planning, investment management, trust and estate services, private banking, retirement plan services.
Person in charge: Dale Cloud, managing director/market manager

Frayer & Associates CPA PC

501 Stover St.
 Fort Collins, CO 80524
Phone: 970-419-3200
Fax: 970-419-3201
Email: mfrayercpa@yahoo.com
Website: www.frayerandassociates.com
Products/services: Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.
Person in charge: Mona Frayer, CPA

Goodwin Financial Service Inc.

2038 Vermont Drive
 Fort Collins, CO 80525
Phone: 970-223-2377
Fax: 970-223-7040
Email: harryg@gfs01.com
Website: www.goodwinfinancialservices.com
Products/services: Managed money investments, annuities and life insurance.
Person in charge: Harry Goodwin, CEO/president

GW Wealth Management

955 52nd Avenue Court, Suite 100A
 Greeley, CO 80634
Phone: 970-330-4660
Fax: 970-346-6122
Email: jason@gwwealth.com
Website: www.gwwealth.com
Products/services: Employer and individual retirement plans, mutual funds, annuities, professionally managed money, life insurance, college planning, long-term care,

group health, individual health, substandard life.
Person in charge: Jason Gollhofer, Cortney Walker, partners

Helfrich & Associates Inc./ Allstate Insurance Co.

1120 38th Ave., Suite 2
 Greeley, CO 80634
Phone: 970-353-8572
Fax: 970-353-9733
Email: suehelfrich@allstate.com
Website: allstateagency.com/suehelfrich
Products/services: Allstate insurance and financial products.
Person in charge: Sue Helfrich, principal agent

Horsetooth Financial LLC

2500 Bedford Court
 Fort Collins, CO 80526
Phone: 970-377-3570
Fax: 970-377-3575
Email: mhall@1stallied.com
Website: www.horsetoothfinancialllc.com
Products/services: Comprehensive wealth management planning, money management, estate planning.
Person in charge: Michael Hall, branch manager, registered principal

Investment Centers of America located in Home State Bank

3227 Timberline Road
 Fort Collins, CO 80525
Phone: 970-292-0115
Fax: 970-266-8539
Email: denise.martz@

investmentcenters.com
Website: www.denisemartz.com
Products/services: Financial advising, investments, retirement planning.
Person in charge: Denise Martz, CFP

Investment Centers of America located in Home State Bank

300 E. 29th St.
 Loveland, CO 80538
Phone: 970-622-2366
Fax: 970-622-2395
Email: kevin.dunnigan@investmentcenters.com
Website: www.helpwithmyinvestments.com
Products/services: Financial planning, investments, insurance, tax-free investments. IRA rollovers, retirement planning.
Person in charge: Kevin Dunnigan, certified financial planner

Investment Centers of America located in Home State Bank

2695 W. Eisenhower Blvd.
 Loveland, CO 80537
Phone: 970-622-7408
Fax: 970-461-2299
Email: tyler.rusch@investmentcenters.com
Website: www.investmentcenters.com
Products/services: Comprehensive financial planning and investment management.
Person in charge: Tyler Rusch, financial planner

SBA from 2B

who helped Freddy's owner Mark Siffring put together the financing package.

Using an SBA loan instead of a conventional loan enabled Freddy's to move forward with its business plan without injecting as much capital into the business up front, Dickelman said. SBA loans can provide higher ratios of financing than can traditional loans because the debt burden is carried by both the bank and the federal government.

Because Siffring was able to keep more cash in his pocket, he has been able to formulate a growth strategy that includes two more locations in Northern Colorado, specifically in the Loveland and Fort Collins area.

The extra capital he was able to retain makes that growth possible, he said.

"Without SBA, we wouldn't be able to grow as fast as we want," Siffring said.

Many businesses shy away from SBA loans because they require more paperwork and a different approval process, said Eric Adams, market president for Wells Fargo's Larimer County District.

"There's misunderstanding in the market about SBA," he said. Wells Fargo was the largest SBA lender in the state in fiscal 2013, with \$84.1 million in 7(a) loan production, which Adams said was an increase of about 7 percent over the previous year.

AT VERUS BANK
 YOUR BUSINESS LOAN
 IS NEVER TOO BIG
 OR
 TOO SMALL



VERUS Bank of Commerce

3700 S. College Ave. Unit 102
 Fort Collins, CO 80525

102 E. 29th St.
 Loveland, CO 80538

www.verusboc.com



JBA Wealth Management Group

155 W. Harvard St., Suite 401
Fort Collins, CO 80525
Phone: 970-223-1921
Fax: 970-223-2875
Email: chuck@johnsonbruen.com
Website: www.jbawealth.com
Products/services: Comprehensive retirement planning.
Person in charge: Charles Rutenberg Dan Johnson, principal partners

Jody J. Roth CFP

4025 Automation Way, Suite B4
Fort Collins, CO 80525
Phone: 970-407-0039
Fax: 970-672-8804
Email: jroth@tfamail.com
Website: www.rothretirementstrategies.com
Products/services: Retirement and income planning.
Person in charge: Jody Roth, certified financial planner

L.L. Financial Group

200 E. Seventh St., Suite 312
Loveland, CO 80537
Phone: 970-613-1553
Fax: 970-613-1173
Email: lissr@ceteranetworks.com
Website: www.lifinancialgroup.com
Products/services: Comprehensive fee-based personal financial planning, investment advisory services.
Person in charge: Rey Liss, certified financial planner

Long Green Planning Group

375 E. Horsetooth Road, Shores 3, Suite 203
Fort Collins, CO 80525
Phone: 970-282-7526
Fax: 970-223-6990
Email: dan@longgreenplanning.com
Website: www.longgreenplanning.com
Products/services: Financial planning and investment advice.
Person in charge: Ty Bailey, Dan Burnett, Joe Lloyd, partners

LPL Financial/Hisey & Associates

316 W. Olive St.
Fort Collins, CO 80521
Phone: 970-498-644
Fax: 970-232-9343
Email: thomas.hisey@lpl.com
Website: www.lpl.com
Products/services: Complete investment services and financial planning.

Merrill Lynch Wealth Management

3555 Stanford Road, Suite 101
Fort Collins, CO 80525
Phone: 970-266-4800
Fax: 970-372-5676
Email: dale_gorsky@ml.com
Website: www.ml.com
Products/services: Wealth management, estate planning, insurance, retirement planning, lending, banking services.
Person in charge: Dale Gorsky, manager

Mountain Wealth Management LLC

515 S. Howes St.
Fort Collins, CO 80521
Phone: 970-530-1018
Fax: 970-797-6458
Email: sigrid@mountainwealth.com
Website: www.mountainwealth.com
Products/services: Financial planning and wealth management; business, individual and family comprehensive financial planning.
Person in charge: Mitch O'Hare, CFP, president/founder Sigrid Daugaard, certified financial planner

Navigation Wealth Management Inc.

3500 JFK Parkway, Suite 300
Fort Collins, CO 80525
Phone: 970-672-1236
Fax: 970-672-1236
Email: adam@navwm.com
Website: www.navwm.com
Products/services: Investment management.
Person in charge: Adam Brunin, president

New York Life

3003 E. Harmony Road, No. 110
Fort Collins, CO 80528
Phone: 970-266-7520
Fax: 970-266-1085
Website: www.newyorklifecolorado.com
Products/services: Insurance and financial services.
Person in charge: Mark Biren, managing partner

Northwestern Mutual Financial Network

3665 JFK Parkway, Building 1, Suite 100
Fort Collins, CO 80525
Phone: 970-225-3440
Fax: 970-226-5036
Email: krista.dunlap@nm.com
Website: www.fortcollins.nm.com
Products/services: Life, disability and long-term care insurance, group benefits, retirement planning, investment management, mutual funds, annuities, financial, estate and business planning.
Person in charge: Ryan Yoder, managing director, wealth management adviser

Northwestern Mutual Financial Network

507 N. Garfield Ave.
Loveland, CO 80537
Phone: 970-669-5688
Fax: 970-669-2728
Email: karl.hagman@nm.com
Website: www.nm.com/karlhagman
Products/services: Financial representative.
Person in charge: Karl Hagman, financial representative

Raymond James Financial Services

323 College Ave., Unit 6
Fort Collins, CO 80524
Phone: 970-224-2193
Fax: 970-224-2194
Website: www.raymondjames.com
Products/services: Financial services, stock brokers, IRAs, money market accounts.

Person in charge: Jeffrey Dunn, branch manager

RBC Wealth Management

3003 E. Harmony Road, Suite 400
Fort Collins, CO 80528
Phone: 970-206-1174
Fax: 970-206-1464
Email: michael.trinen@rbc.com
Website: www.rbc.com
Products/services: Wealth management services. Registered investment adviser, retirement planning, 401(k) management, capital markets.
Person in charge: Michael Trinen, branch director

The Investment Center

1821 56th Ave., Suite A
Greeley, CO 80634
Phone: 970-475-1500
Fax: 970-373-1569
Email: ljspenc@aol.com
Products/services: Financial services.
Person in charge: Douglas Lyons, registered principal

Thrivent - Paul A. Caylor, CFP, RICP

323 W. Drake Road, Suite 120
Fort Collins, CO 80526
Phone: 970-225-6169
Email: paul.caylor@thrivent.com
Website: www.thrivent.com/fr/paul.caylor
Products/services: Financial services.
Person in charge: Paul Caylor, financial consultant

Thrivent Investment Management - Mountain Plains Group

4848 Thompson Parkway, Suite 340
Johnstown, CO 80534
Phone: 970-667-7340
Fax: 970-667-1863
Email: dan.austin@thrivent.com
Website: www.thrivent.com
Products/services: Life insurance, health insurance, long-term care insurance, mutual funds, annuities, investments, financial planning, estate planning, retirement distribution planning.
Person in charge: Daniel Austin, wealth adviser

U.S. Bank, National Association

2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.

Wells Fargo

401 S. College Ave.
Fort Collins, CO 80524
Phone: 970-490-6275
Website: www.wellsfargo.com
Products/services: Banking, insurance, investments, mortgage, consumer and commercial finance.
Person in charge: Eric Adams, market president

Wells Fargo Advisors LLC

4532 McMurry Ave., Suite 210
Fort Collins, CO 80525

Phone: 970-223-4800/800-967-2596
Fax: 970-223-2851
Website: www.wellsfargoadvisors.com
Products/services: Financial planning and full-service investment firm.
Person in charge: Dan Campbell, branch manager

PAYROLL COMPANIES**Anderson & Whitney PC**

5801 W. 11th St., Suite 300
Greeley, CO 80634
Phone: 970-352-7990
Fax: 970-352-1855
Email: larry@awhitney.com
Website: www.awhitney.com
Products/services: Certified public accounting firm.
Person in charge: Larry Atchison, president

Andrea J. Smith and Associates Inc.

123 N. College Ave., Suite 200
Fort Collins, CO 80524
Phone: 970-232-3122
Fax: 970-232-3123
Email: andrea@fortcollinsaccounting.com
Website: www.fortcollinsaccounting.com
Products/services: Income tax services, payroll and bookkeeping services. QuickBooks Certified ProAdvisor.
Person in charge: Andrea Smith

Bates & Bishop CPA Inc.

234 Elder Drive
Loveland, CO 80538
Phone: 970-669-7400
Fax: 720-889-9705
Email: rex@bbcpa.pro
Website: www.bbcpa.pro
Products/services: Tax preparation and payroll services.
Person in charge: Rex Bates, president

Dye & Whitcomb LLC

4115 Boardwalk Drive, Suite 108
Fort Collins, CO 80525
Phone: 970-207-9724
Fax: 970-207-9750
Email: jkdye@dyewhitcomb.com
Website: www.dyewhitcomb.com
Products/services: Accounting and bookkeeping services, including payroll and tax preparation.
Person in charge: James Dye, principal

Employer Solutions Group

3760 E. 15th St., Suite 201
Loveland, CO 80538
Phone: 970-612-2022
Fax: 970-612-2021
Email: mlunn@esghr.com
Website: www.esghr.com
Products/services: Human resources expertise, payroll and administrative services, creative benefit offerings and employer liability reduction.
Person in charge: Meribeth Lunn, vice president

First Priority Payroll

2842 Claremont Drive
Fort Collins, CO 80526
Phone: 970-204-9449
Fax: 970-204-9669

Email: firstprioritypayroll@fppnow.com
Website: www.firstprioritypayroll.com
Products/services: Accounting, auditing, bookkeeping and payroll services.
Person in charge: Fred Martin, president

Frayer & Associates CPA PC

501 Stover St.
Fort Collins, CO 80524
Phone: 970-419-3200
Fax: 970-419-3201
Email: mfrayercpa@yahoo.com
Website: www.frayrandassociates.com
Products/services: Payroll, formal financial statements, employee benefits and certified QuickBooks adviser, health insurance and retirement plans.
Person in charge: Mona Frayer, CPA

Freelance Bean Counter LLC

3242 Pepperwood Lane
Fort Collins, CO 80525
Phone: 970-682-2466
Fax: 970-682-2466
Email: molly@freelancebeancounter.com
Website: www.freelancebeancounter.com
Products/services: Professional bookkeeping and business services, including Quickbooks consulting and solutions, sales tax compliance, billing, GAAP compliance, non-profit accounting and merchant account integration.
Person in charge: Molly Hoff, owner

Hoover Harris & Co.

4075 W. 11th St.
Greeley, CO 80634
Phone: 970-352-1642
Fax: 970-352-0284
Email: nward@hooverharriscpa.com
Website: www.hooverharriscpa.com
Products/services: Complete payrolls processed, direct deposit available, payroll reports completed. After the fact payroll processes and reporting.
Person in charge: Wayne Hoover, principal

Linda Holdredge & Associates CPA PC

365 E. 27th St.
Loveland, CO 80538
Phone: 970-667-2555
Fax: 970-669-9494
Email: info@lovelandcpas.com
Website: www.lovelandcpas.com
Products/services: Accounting, tax preparation, payroll services and QuickBooks consulting.

Sample & Bailey CPA PC

375 E. Horsetooth Road, Building 4, Suite 200
Fort Collins, CO 80525
Phone: 970-223-8825
Fax: 970-223-0817
Email: sfischer@sampleandbailey.com
Website: www.sampleandbailey.com
Products/services: Accounting, payroll, tax, financial services.
Person in charge: Roger Sample, president

TLC Payroll & Insurance

201 S. College Ave., Suite 215
Fort Collins, CO 80524
Phone: 970-568-8613
Email: info@tlcpayroll.com
Website: www.tlcpayroll.com
Products/services: Payroll and health insurance services for businesses with one to 2,500 employees.
Person in charge: Kevin Welch, CEO/president

Universal Merchant Service

2900 S. College Ave., Suite LC
Fort Collins, CO 80525
Phone: 970-472-4111
Fax: 970-416-6846
Email: lpinfo@ledgerplus.net
Website: www.ledgerplus.net
Products/services: Payroll, accounting, tax return preparation, credit-card services.
Person in charge: Morgan Bolls, office manager

SAVINGS & LOAN**Bank of the West**

4290 W. 10th St.
Greeley, CO 80634
Phone: 970-352-0077
Fax: 970-353-1495
Website: www.bankofthewest.com
Products/services: Banking services, including loans and banking services for the agriculture community.

College Credit Union of Greeley

2901 S. 27th Ave.
Greeley, CO 80631
Phone: 970-330-3900
Fax: 970-330-3609
Email: info@collegecu.org
Website: www.collegecu.org
Products/services: Banking, auto loans, mortgages, home equity loans, credit cards, CD's, money markets.
Person in charge: Walter Marx, CEO

Credit Union of Colorado

2505 11th Ave.
Greeley, CO 80631
Phone: 970-353-4819
Fax: 970-304-4916
Website: www.cuofco.org
Products/services: Financial services.
Person in charge: Terry Leis, CEO

Equitable Savings & Loan Association

300 E. Horsetooth Road, Suite 102
Fort Collins, CO 80525
Phone: 970-223-1963
Fax: 970-223-1965
Website: www.equitable-savings.com
Products/services: Mortgage loans, conforming, non-conforming, portfolio lender, checking and savings accounts.
Person in charge: Donald "Skip" Koenig Jr., president

U.S. Bank, National Association

2845 Linden Court
Loveland, CO 80538
Phone: 970-669-5172
Fax: 970-669-0553
Website: www.usbank.com
Products/services: Full-service, all-encompassing consumer and business banking.

SBA LENDERS**Adams Bank & Trust**

7800 S. College Ave.
Fort Collins, CO 80525

Phone: 970-667-4308

Fax: 970-667-4398

Email: info@abtbank.com

Website: www.abtbank.com

Products/services: Full-service banking.

Advantage Bank

1475 N. Denver Ave.
Loveland, CO 80538

Phone: 970-613-1982

Fax: 970-613-1853

Email: customerservice@advantagebanks.com

Website: www.advantagebanks.com

Products/services: Banking and financial services.

Person in charge: Tom Chinnock, CEO

Bank of Colorado

1609 E. Harmony Road
Fort Collins, CO 80525

Phone: 970-206-1160

Fax: 970-206-1156

Email: customerservice@bankofcolorado.com

Website: www.bankofcolorado.com

Products/services: Banking, mortgage, investment and insurance services.

Person in charge: Cody Fullmer, branch president

Bank of Colorado

3459 W. 20th St., Suite 114
Greeley, CO 80634

Phone: 970-378-1800

Fax: 970-378-1801

Website: www.bankofcolorado.com

Products/services: Financial services, full-service, locally owned community bank. Includes agricultural loan services.

Person in charge: Lonnie Ochsner, branch president

Bank of Colorado

1041 Main St.

Windsor, CO 80550

Phone: 970-686-7631

Fax: 970-686-9246

Website: www.bankofcolorado.com

Products/services: Agricultural, commercial and personal banking.

Person in charge: Tom Prenger, branch president

Bank of the West

1075 W. Horsetooth Road
Fort Collins, CO 80526

Phone: 970-267-2200

Fax: 970-223-7438

Website: www.bankofthewest.com

Products/services: Banking services, including loans and banking services for the agriculture community.

Person in charge: Stefanie Johnson, branch manager

Bank of the West

4290 W. 10th St.
Greeley, CO 80634

Phone: 970-352-0077

Fax: 970-353-1495

Website: www.bankofthewest.com

Products/services: Banking services, including loans and banking services for the agriculture community.

BBVA Compass Bank

3131 S. College Ave.
Fort Collins, CO 80525

Phone: 970-266-9090

Fax: 970-266-1022

Website: www.bbvacompass.com

Products/services: Full-service banking.

BBVA Compass Bank

3501 W. 12th St.
Greeley, CO 80634

Phone: 970-356-3760

Fax: 970-356-7313

Website: www.bbvacompass.com

Products/services: Full-service banking for both consumer and small business needs.

Person in charge: Valerie Briseno, branch manager

Capital West Bank

2108 Milestone Drive
Fort Collins, CO 80525

Phone: 970-282-2400

Fax: 970-282-8945

Email: questions@capwestbank.com

Website: www.capwestbank.com

Products/services: Full-service community bank with emphasis on the business community.

First National Bank

205 W. Oak St.

Fort Collins, CO 80521

Phone: 970-495-9450

Email: fjacobs@1stnationalbank.com

Website: www.1stnationalbank.com

Products/services: Full-service bank offering financial services and products for businesses and consumers.

Person in charge: Mark Driscoll, president

First National Bank

155 E. Boardwalk Drive
Fort Collins, CO 80525

Phone: 970-494-6020

Website: www.1stnationalbank.com

Person in charge: Mark Driscoll, president

First National Bank

750 N. Lincoln Ave.
Loveland, CO 80537

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First National Bank

1450 N. Boyd Lake Ave.
Loveland, CO 80530

Phone: 970-495-9450

Website: www.1stnationalbank.com

Products/services: Full-service bank.

Person in charge: Mark Driscoll, president

First-Citizens Bank & Trust Co.

2420 E. Harmony Road
Fort Collins, CO 80528

Phone: 970-226-8460

Website: www.firstcitizens.com

Products/services: Full-service banking.

FirstBank

2315 S. College Ave.
Fort Collins, CO 80525

Phone: 970-493-1700

Website: www.efirstbank.com

Products/services: Full-service consumer and commercial banking.

FirstBank

1013 E. Harmony Road
Fort Collins, CO 80525

Phone: 970-223-4000

Website: www.efirstbank.com

Products/services: Full-service consumer and commercial banking.

Great Western Bank

151 S. College Ave.
Fort Collins, CO 80524

Phone: 970-226-1080

Fax: 970-225-4905

Website: www.greatwesternbank.com

Guaranty Bank & Trust Co.

3151 N. Garfield Ave.
Loveland, CO 80538

Phone: 970-267-6844

Website: www.guarantybankco.com

Products/services: Financial services, commercial loans, cash management, agricultural loans, construction loans.

**Home State Bank**

303 E. Mountain Ave.
Fort Collins, CO 80524

Phone: 970-203-6100

Fax: 970-224-4180

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, trust, merchant services, cash management, investments, mortgage.

Person in charge: Harry Devereaux, president

**Home State Bank**

2337 S. Shields St.
Fort Collins, CO 80526

Phone: 970-203-6100

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, trust, cash management, merchant services, mortgages and small business administration loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

1355 E. Eisenhower Blvd.
Loveland, CO 80538

Phone: 970-203-6100

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, cash management, trust, merchant services, mortgages, SBA loans.

Person in charge: Harry Devereaux, president

**Home State Bank**

935 N. Cleveland Ave.
Loveland, CO 80537

Phone: 970-203-6100

Fax: 970-669-6228

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking, loans, mortgages, cash management, merchant services, trust.

Person in charge: Harry Devereaux, president

**Home State Bank**

2695 W. Eisenhower Blvd.
Loveland, CO 80537

Phone: 970-203-6100

Fax: 970-669-6228

Email: bank@homestatebank.com

Website: www.homestatebank.com

Products/services: Banking and loans.

Person in charge: Harry Devereaux, president

JPMorgan Chase Bank, National Association

11040 Colorado Blvd.
Firestone, CO 80504

Phone: 303-485-6894

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

2600 W. 10th St.
Greeley, CO 80631

Phone: 970-392-3330

Fax: 970-353-0109

Website: www.chase.com

Products/services: Full-service banking.

JPMorgan Chase Bank, National Association

822 Seventh St.
Greeley, CO 80631

Phone: 970-392-3203

Fax: 970-395-7359

Website: www.chase.com

Products/services: Full-service banking.

KeyBank, National Association

541 Big Thompson Ave.
Estes Park, CO 80517

Phone: 970-586-2364

Website: www.keybank.com

Products/services: Banking services.

KeyBank, National Association

1130 Haxton Drive
Fort Collins, CO 80525

Phone: 970-226-3902

Website: www.keybank.com

Products/services: Banking services.

KeyBank, National Association

300 W. Oak St.
Fort Collins, CO 80521

Phone: 970-482-3216

Fax: 970-221-2811

Website: www.keybank.com

Products/services: Full-service banking.

KeyBank, National Association

100 E. Drake Road
Fort Collins, CO 80525

Phone: 970-494-2480

Website: www.keybank.com

Products/services: Banking services.

KeyBank, National Association

125 E. Seventh St.
Loveland, CO 80537

Phone: 970-667-3083

Website: www.keybank.com

Products/services: Banking services.

Points West Community Bank

1291 Main St.

Windsor, CO 80550

Phone: 970-686-0878

Fax: 970-686-0893

Email: mbrase@pwcbank.com

Website: www.pwcbank.com

Products/services: Banking services.

Public Service Credit Union

195 S. Kuner Road
Brighton, CO 80601

Phone: 303-691-2345

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: Dave Maus, CEO

Public Service Credit Union

900 S. Lemay Ave.
Fort Collins, CO 80524

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

700 Whalers Way
Fort Collins, CO 80525

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

2503 Research Blvd.
Fort Collins, CO 80526

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

Person in charge: David Maus, CEO

Public Service Credit Union

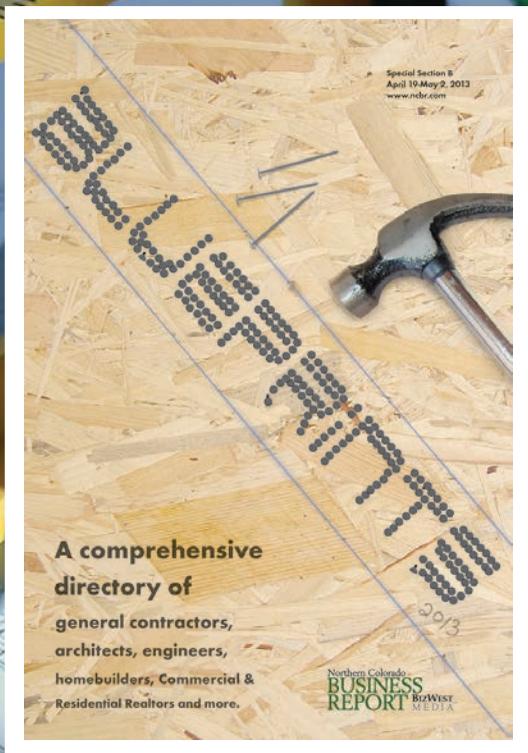
319 S. Meldrum St.
Fort Collins, CO 80521

Phone: 970-416-5000

Website: www.pscu.org

Products/services: Full-service financial institution.

BLUEPRINTS



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Kevin Loewen 303-630-1945
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spowell@ncbr.com

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