

# Northern Colorado Dec. 30, 2011 - Jan. 12, 2012 Vol. 17, No. 7 www.ncbr.com

## NEWS



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THE EDGE Art Lab helps build 'creative' economy Experimental Fort

Collins cooperative offers space to artists Page 9

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# Land sales making a comeback

By Molly Armbrister

marmbrister@ncbr.com

Land sales are slowly yet steadily coming back across Northern Colorado, with builders and investors alike closing a rising

number of deals in recent months.

"Activity is way up across the board," said Cassidy Turley Fuller Real Estate Vice President Russell Baker, who specializes in land sales. "Last year we were selling more to investors; this year it's been to builders."

It is likely to be years more before land sales reach peaks seen before the downturn, but Baker said he began to note a rise in lot sales over the last six to nine

months.

In one of the larger deals, Landmark Homes, a Windsorbased developer, purchased 88 condo lots and associated water credits from CTF in the Centerra

See LAND, 16

# Ski-equipment recycling outfit hopes for a lift

By Joshua Zaffos

news@ncbr.com

It's sort of a black-diamond run environmental problem: Skiers and the resorts they visit buy 1 million pairs of skis annually, leaving older equipment to pile up in garages and sheds and eventually end up in the

The high-tech and mixed compositional makeup of snow-sports products makes recycling a difficult affair and, until recently, no one was collecting and reprocessing the materials as commodities.

Now, Waste-Not Recycling, based outside Loveland, is helping to lead a pioneering initiative to recycle and reuse skiing equipment. Its objective is to change how manufacturers do business, triggering a revolution in a multibillion-dollar industry with deep ties to Colorado.

"Nobody in the world is doing this," Anita Comer,



Joshua Zaffos, Northern Colorado Business Report

Commodity broker - Waste-Not's Todd Loose with a couple of handfuls of aluminum parts taken from See WASTE-NOT, 17 recycled ski and snowsports gear.

## Oil boom ushers gusher of legal, accounting work

By Steve Porter

sporter@ncbr.com

Oil and gas companies and the landowners who lease to them are enjoying a boom time in the Niobrara shale play in northeastand CPAs – from the stepped-up Colorado has definitely picked up. fence, he keeps the lines clearly drilling activity.

Fort Collins attorney Robert Pickering, who has been working with oil companies and landown-

ern Colorado. But others are also ers in Wyoming and Colorado for profiting - including attorneys nearly 30 years, says his business in sides of the operator-landowner

> "It used to be almost exclusively Wyoming, but now it's about 50-50 - maybe a little more now in Colorado," he said.

While Pickering works both drawn between who he represents in each state and in each situation.

"I work for the landowners

See 01L, 16



Reservations are now open online at NCBR.com



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# \$9M apartment project in the works for Loveland

**By Molly Armbrister** 

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If all goes as planned, downtown Loveland could be home to a new \$9 million, 55-unit apartment complex in 2013.

But first, the city must do some shifting of its Urban Renewal Areas to pave the way for the project, which is planned for 533 N. Lincoln Ave.

Because of the tax increment financing that helps fund projects in URAs, that block of Lincoln must be moved from one URA to another to help provide the developer some of the financing it needs to make the project a reality.

The block in question is currently part of the downtown Loveland URA, but the Loveland city council is working to move it into a separate, smaller URA, formally known as Block 41-Finley's Addition.

The smaller, two-acre Block 41 URA is bounded by Lincoln on the west, Sixth Street on the north, Jefferson Avenue on the east and Fifth Street on the south. The area is currently generating \$158,000 in TIF revenue annually, according to Loveland City Planner Mike Scholl.

Block 41, more commonly known as the Lincoln Place Project URA, was carved out of the existing downtown URA in 2005 to accommodate parking

See LOVELAND, 16



Courtesy Brinkman Partners

IN DEVELOPMENT — Construction could begin in June so long as the city can shift the block where the project is planned from one Urban Renewal Authority

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## **Software** survey signals soreness

A nationwide survey of U.S. workers – outside the IT industry – found 61 percent of respondents think that they could design "better, user-friendlier and more productive" computer programs – if they knew how to design software.

The Eye sees it another way: 61 percent of respondents feel professional software designers deliberately design programs to be difficult and counterintuitive. Why? Because software engineers *love* receiving customer calls to the support

The survey – administered by Amplitude Research and sponsored by Denverbased TrackVia, which helps business users build their own software-as-a-service applications – also found three-in-five respondents admitted to catching themselves yelling at their computer over software frustra-

Really, what does yelling at a computer accomplish? It doesn't respond or react, which can only compound your frustrations.

And if any computer could understand you, then you're most likely yelling at IBM's Watson – an artificial intelligence computer that beat the "Jeopardy" biggest all-time money winner, Brad Rutter, and longest champion streak holder, Ken Jennings, in a mental throwdown in February.

What is one computer I don't want to get into a verbal bout with, Alex.

In total, 350 non-IT and C-level employees completed the survey. For more information and survey results, visit www.trackvia.com/trackviablog/ – but only if your Internet browser is well designed.

#### **INSIDE**

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# Encompass routes a path to profits

Software firm helps beer distributors track deliveries

By Steve Porter

sporter@ncbr.com

FORT COLLINS - It all started when a father asked his son a favor.

Could he create a better software program to help dad more efficiently manage his beer distributorship?

That request from Kent O'Neil to his son, Jonathan, resulted in Encompass Technologies Inc., a Fort Collins company that specializes in developing software to help beverage distributors better track their



Jonathan, then still a Colorado State University electrical engineering student,



O'NEIL, J.

program for his dad as his senior-year project.

"I wanted a program that basically could handle everything from the supplier to the retailer, including inventory, accounts general O'NEIL, K. receivable,



accounting - everything we needed to do," said Kent.

He said the route accounting software

See ENCOMPASS, 15

# Hay producers fetching record prices

Drought-induced shortage affects dairies, other buyers

**By Steve Porter** 

sporter@ncbr.com

NORTHERN COLORADO - There's a shortage of hay this year, and it's hitting dairies and other buyers in the pocketbook.

Everyone who buys hay for feed is feeling the pinch, as droughts in southeast Colorado and in states south of Colorado - notably Texas, Oklahoma and New Mexico - drive up the price, especially for the alfalfa hay sought by dairies for its high nutrient content. Lower grade hay yields lower grade milk.

Aggravating the problem: many farmers in recent years reduced the size of their hayfields or plowed them under to grow corn and other crops with more predictable demand and higher cash value.

That low supply and high demand has resulted in some local hay producers selling to the highest bidder on what was already a fairly limited supply in Northern Colorado.

Some hay producers are getting nearly twice as much as they did in 2010 for their premium hay, according to Rodger Ott, deputy director of the National Agricultural Statistics Service Colorado field office.

See HAY, 11



Business Report file photo

## Funding cuts headed for Fort Collins DDA

By Molly Armbrister

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Tighter times are coming to the Fort Collins Downtown Development Authority in 2012, due to state legislation that altered the way DDAs throughout the state are funded, resulting in a 57-percent decrease in funding for the Fort Collins DDA in the coming year.

The legislation was signed by former Gov. Bill Ritter in Fort Collins in 2008. At the time, former DDA president Chip Steiner told the Business Report that Ritter chose Fort Collins for the signing because Ritter considered Fort Collins to be one of

the state's best examples of how tax increment financing has paid for redevelopment When a TIF is set up, all governmental entiand new projects in the city.

The bill ushered in an extension of the funding mechanism for the DDAs of Fort Collins and other Colorado cities that employ TIF revenue to fund projects. That was a welcome change. Less welcome was a new 50-50 split with other taxing entities that will mean less money in DDA coffers.

Most Fort Collins entities that use TIF revenue, such as Urban Renewal Areas, operate on a timeline that allows them to collect the funds for 30 years, beginning when the TIF district is created.

TIF dollars are generated by taxes col-

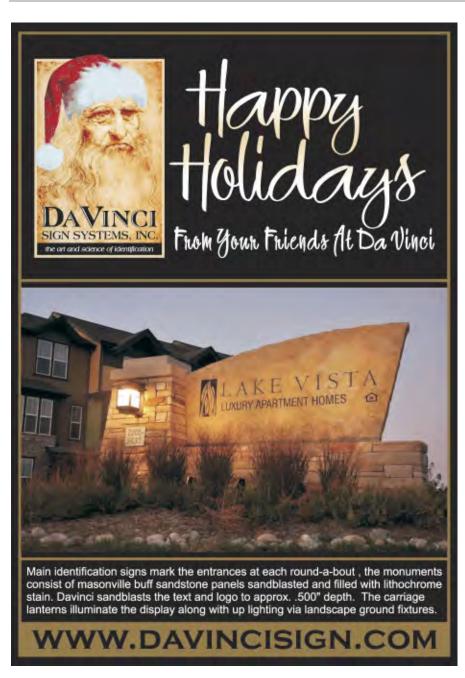
lected from enhanced property values. ties continue to receive the tax revenues they collected prior to the establishment of a URA. Any increases seen in tax revenue as a result of development induced by the establishment of the TIF are funneled back to the TIF district to help fund further improvement.

Once the 30 years have passed, all taxing entities begin to collect taxes on the new base, which will have presumably increased over time due to redevelopment.

The extension passed in 2008 allows DDAs to collect TIF revenue for an addi-

See DDA, 11

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## Homegrown job-listing service finds traction

## NOCOJobsList founder marks first year of operation

By Steve Porter

sporter@ncbr.com

FORT COLLINS - For Kris Erlewine, it's been a long year. But things are look-

Erlewine is marking one year of offering his own homegrown job-assistance service to those trying to navigate a tough jobs market.

And he's turning a corner on the service's profitability.

"This month is the first month I'll break even," Erlewine said. "I'm just starting to break even and pay my bills."

Erlewine started NOCOJobsList December 2010 after



"It was founded because I was in the job market myself and it's based on the dissatisfaction I had with the tools of who's hiring and even who's out there,"

"I looked for a job for six months and got a real education," he said. "I looked in all the major job sites, but it was really only maybe 10 percent of the jobs out

Erlewine said he discovered most of the best available jobs are only listed on company websites. "What I found was the greatest repository of jobs online are living on employer websites and they are

all over the place."

Erlewine pores over more than 750 websites of companies in the Northern Colorado region, basically looking at "everything north of Denver."

"I thought, there's a niche here - I could probably create a business around that," he said. "I'm trying to provide the best available window on the job scene from Boulder to Greeley."

That's resulted in the creation of a proprietary 1,000-company database, and the jobs he finds by combing his database are the NOCOJobsReport, a weekly email listing of the newest positions in the region.

To access the weekly update, job seekers pay \$15 a month, a nominal fee that Erlewine says provides a picture of the region's professional level jobs market but is still "kind of an uphill battle because, in general, job seekers don't feel they should have to pay to see the jobs.

"They think everything on the Internet should be free," he says with a note of disbelief.

"The average job I send out requires at least one degree and pays \$70,000 to \$80,000 a year," he said. "If they go back to work even one day earlier, that's worth several hundred dollars to them."

The other product Erlewine offers is the NOCOJobsList, a free service to his job-seeking subscribers. Employers pay \$75 to list a job on nocojobslist.com, and subscribers receive emails with the latest postings.

Fort Collins resident Noelle Maestas is one former subscriber who eventually found a job with help from NOCOJobsList.

"It was helpful," she said. "There's a lot of great jobs listed, and what I liked about it was they were all from this area in Northern Colorado."

Meastas found employment at a Fort Collins company - Couragent - that

See JOBS, 14

#### ORRECTIO

The Geek Chic column in the Dec. 16 issue incorrectly reported that compact fluorescent light bulbs use 25 percent less power than an equivalent incandescent bulb. Compact fluorescents use 25 percent of the power used by an equivalent incandescent. Also, if each household in the U.S. replaced a single 60-watt incandescent with a 7-watt LED, the country would save 23,600 megawatts per day.

The Business Report will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Allen Greenberg at 970-232-3142, or email him at agreenberg@ncbr.com.

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# Retail property sales outpace all others in 2011

By Paula Moore

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Sales of Northern Colorado commercial real estate in 2011 improved slightly over 2010, with demand highest for properties in high-traffic locations and stable cash flow.

Overall, there were roughly 120 sales transactions in the first three quarters of '11, compared to 112 for the same period the previous year, according to a third-quarter report by Sperry Van Ness/The Group Commercial.

Total dollar volume, though, was down for the same periods — to roughly \$135 million in '11 from nearly \$150 million in '10 — because there were more properties on the market than buyers, which meant deals closing at below asking prices.

In the biggest shift from 2010, sales of retail properties by dollar value in 2011 outpaced those of office buildings most of the year, with roughly \$48 million in sales through the third quarter compared to \$44.5 million in the previous year.

In some ways, that's not quite so surprising. Retail propertly sales by number of deals have been roughly double those of office and industrial properties for the last few years, and the market isn't exactly home to many trophy high-rise office buildings.

Because supply remains high, buyers have been selective.

"Investment deals have been mostly for single-tenant retail properties, with investment-grade credit and long-term leases," said Mike Eyer, senior advisor and investment broker at SVN in Fort Collins.

Sales of retail properties increased to 19 transactions in the third quarter of '11, from 15 for the prior-year period, according to SVN. By comparison, there were about eight sales each of office and industrial properties in that quarter.

Significant third-quarter retail deals included the sale of the 12,000-square-foot Harmony Village in Fort Collins for \$3.8 million.

One of the region's major recent office deals was Greeley-based Big Beaver Properties LLC's sale in early December of the 30,000-square-foot, Class A office building at 6125 Sky Pond Drive in Loveland to Gravical Real Estate Holdings LLC of Golden for \$8.3 million. Major tenants include the Kennedy and Coe LLC accounting firm and Morgan Stanley Smith Barney.

Northern Colorado apartment properties were another bright spot for investors, according to brokers, largely because there's been no significant new apartment construction in recent years. That trend has driven up values of existing properties. One of the biggest 2011 sales in the region was the \$30.5 million acquisition in April of the 229-unit Settlers' Creek apartments in southeastern Fort Collins by TMP Settlers' Creek LLC, part the Transwestern real estate company of Chicago, according to Larimer County property records.

Apartment developers bought land

for new projects, as well.

Elsewhere, distressed commercial properties such as foreclosures continued to attract investors in '11, but there weren't many good options.

"There are not a lot of quality distressed properties on the market here, and there weren't a lot to start with," said Kevin Brinkman, president and investment broker at Brinkman Partners in Fort Collins, another major commercial real estate firm. "If you're looking for distressed, Class A assets, you're not going to find them."

Real Capital Solutions of Louisville is a distressed-property investor that owns the 230,558-square-foot TriPointe Business Center office property in Evans just south of Greeley, and wants to buy more in the region as part of a strategy to buy financially challenged properties it can improve, according to Chairman and CEO Marcel Arsenault.

The company likes Northern Colorado because of its high-quality real estate and good qualify of life, including proximity to higher education institutions such as Colorado State University and the University of Northern Colorado. The TriPointe building, for example, is a former State Farm Insurance regional headquarters and offers a prime location at U.S. Highways 84 and 85 plus amenities such as a cafeteria and 800 surface parking spaces.

"We're anxious to build a book of business in Northern Colorado," Arsenault said. "We're looking at a few deals there.... But we haven't seen much available from banks that we can buy."

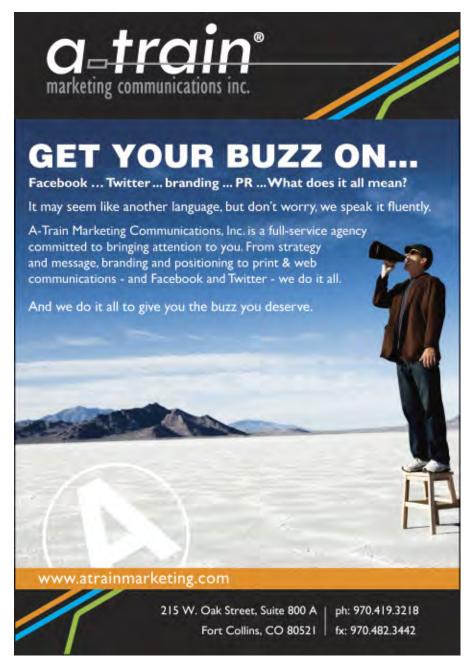
Among Northern Colorado's largest distressed property dispositions of 2011 was the September sale of three Fort Collins hotels — the Marriott at 350 Horsetooth Road, the Residence Inn at 1127 Oakridge Drive and the Courtyard by Marriott at 1200 Oakridge — for \$20.5 million. Private investor Southwest Value Partners of San Diego purchased the hotels from Integrated Capital LLC of Los Angeles, after the seller fell behind on payments for a \$32 million note secured by the properties and the lender foreclosed.

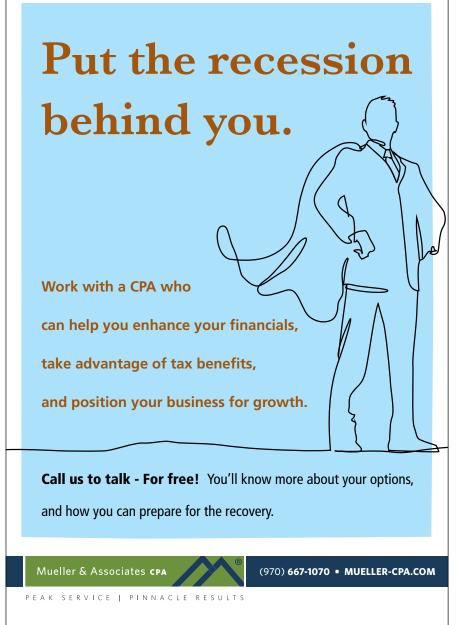
Prices that area property sellers got in '11 were affected partly by the fact that there were five property offerings for every buyer, according to the SVN report. Because of the imbalance of buyers to sellers, it was typical to see a 10 percent difference between asking price and final selling price by the third quarter

The imbalance also accounts for the increased time a property stayed on the market. As of the third quarter of '11, the median time to sell a property was 325 days, up from 180 days at the end of 2008, according to SVN.

Still, investors are expected to continue to have an appetite for well-leased Northern Colorado commercial properties with solid cash-flow yields, according to brokers. Strongest demand is for single-tenant properties occupied by financially strong tenants.

"There's still money out there looking for good deals," Eyer said.





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# CSU working on livestock emissions-fighting tool

By Molly Armbrister

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FORT COLLINS - A project led by Colorado State University could help livestock producers nationwide reduce airborne emissions such as dust, odor, methane and ammonia, which are often the source of tension between rural and urban neighbors.

In Colorado, the project has the potential to help address issues in Mountain National Park, where nitrogen loads have increased dramatically during the past two decades



**ARCHIBEQUE** 

from sources including vehicles, industry and agriculture.

Inventories show that up to 50 percent of the ammonia emissions in Colorado come from livestock, according to Jay Ham, a CSU professor of environmental physics who is working on the project.

The project, which began at Michigan State University four years ago, received new grant money in September and is now being spearheaded by Shawn Archibeque, assistant professor of animal sciences at CSU.

Archibeque and his colleagues are working on refining an online tool what they're calling the National Air Quality Site Assessment Tool - that allows livestock producers to evaluate

Courtesy CSU

METHANE PRODUCERS - With nitrogen "loads" on the rise, researchers hope to help the livestock industry find ways to cutting emissions.

whether they could make changes at their facilities to improve air quality.

The tool, found http://nagsat.tamu.edu, can be used for a variety of confinement livestock operations with as many as 50,000 animals.

"The purpose of the tool is to help producers identify what practices they're engaging in that might contribute to emissions," Archibeque said. "The goal is for producers to make more educated decisions about the kinds of management practices they'll use."

The U.S. Department of Agriculture's Natural Resources Conservation Service awarded the project \$370,000 through its Conservation Innovation Grant program this fall. The project will be receiving matching funds from other organi-

This is the second phase of the project, which garnered nearly \$1 million in

## "Airborne emissions are an emergent issue in livestock production."

Bill Hammerich, CEO, Colorado Livestock Association

funding from the USDA and partnering organizations in its first phase.

One such partnering organization was the Colorado Livestock Association, who donated \$25,000 to initiate the project. Members of the CLA representing the dairy and cattle-feeding sectors are helping to test the tool.

"Airborne emissions are an emergent issue in livestock production," said Bill Hammerich, CEO of the CLA. "As we and others looked around for some solid research data, to help guide best management practices, we realized that information was woefully lacking."

Enhancing the tool will be a graduate project for a student of Archibeque's, beginning in January. Work is expected to be complete on the tool at the end of 2013, Archibeque said.



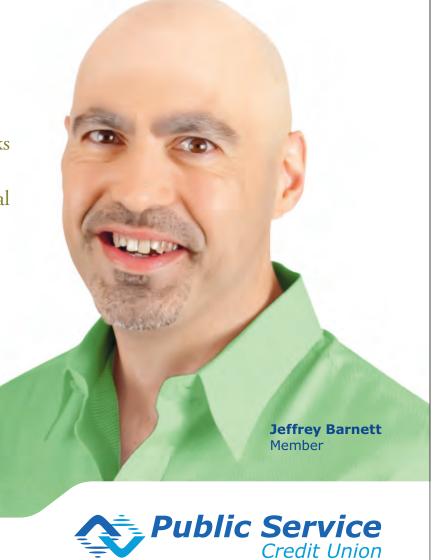
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# CarePilot offers service to compare health costs

By Steve Porter

sporter@ncbr.com

Scot Wooley began wondering a few years ago why no one had created an online marketplace where consumers could compare prices and save money.

Wooley, a Fort Collins native who now lives in Castle Rock, knew from his own experience that a person needing an MRI could go to a hospital and pay

\$3,500 while an outpatient facility across the street might have charged \$600 for the same service on similar equipment – perhaps with the same doctor reading the scan.



root, and last summer Wooley launched CarePilot, which he describes as a "more transparent health care marketplace."

In a nutshell, CarePilot is a free online service (www.carepilot.com) that helps consumers who have high deductibles, are uninsured or just looking for the best price for elective health care services find providers who can offer significant discounts.

Wooley, 40, a former principal partner in Denver-based Health Images,

said CarePilot focuses mainly on non-emergency services such as physicals, hearing tests, allergy screenings, well child visits, eye tests, teeth cleaning, mammograms and acupuncture treatments.



**WOOLEY** 

The providers have open slots in their schedules that CarePilot helps fill. "We basically are listing their empty inventory," Wooley

"We send an appointment request and (the provider) downloads it into their calendar."

The attraction for the provider, of course, is filling the empty slots and keeping their practices humming with health care consumers. And, Wooley said, the providers don't have to deal with insurance paperwork because patients pay directly to CarePilot in advance.

For the consumer, it's a savings on their health care expenses that Wooley says can be up to 50 percent but generally averages around 20 to 30 percent.

CarePilot keeps a percentage of the service fee and remits the balance to the provider, resulting in payment that's much faster than through insurance, he

So far, CarePilot has primarily focused on the greater Denver area but about 20 Northern Colorado practices

in Fort Collins, Loveland, Greeley and Longmont have also joined.

Dr. Lee Whittemore, owner of Loveland Wholistic Health Center, said he signed with CarePilot to help market his chiropractic service.

"I think one of the biggest things was having a brand new market of potential customers we could attract," he said. "Eighty percent of the population has never been to a chiropractor."

Whittemore said the model is good for natural health care and nontraditional providers because "a lot of insurance plans don't cover the kinds of things we do."

"We're really optimistic and excited about it," he said.

Wooley said he expects CarePilot to soon add many more providers outside Denver and across the state. "We're getting lots of requests to expand it into surrounding communities.

'That was my biggest worry – whether the providers would see the value. But adding providers has not been as hard as we anticipated. They see the value pretty quickly."

Since July, Wooley said CarePilot has signed more than 500 health care providers and 100 physician offices have agreed to refer patients to it. "We've had a great amount of success with the providers signing up, especially with so many patients having the highdeductible plans," he said.

"Employees are dropping out of

employer-based coverage because of the high deductibles. They still need the care but they need access to the best possible price, and that's why CarePilot

Wooley said CarePilot is initially targeting consumers who aren't well insured.

"What we've chosen to deal with is the uninsured and underinsured category to start with," he said." The reality is it's a huge market as it is."

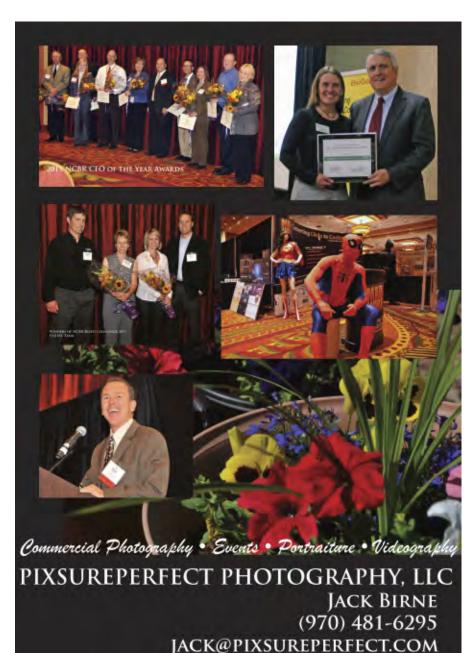
Wooley said studies have shown about one-third of the Colorado market is either uninsured or underinsured.

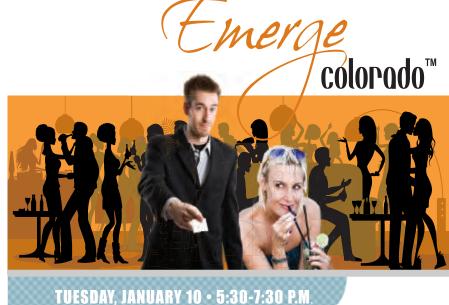
Wooley said CarePilot works with only certified, accredited providers who have procedures in place to protect patient privacy. Patients rate the providers and overall experience to help others make informed decisions about their care choices.

CarePilot recently received \$3 million from local investors, and Wooley said the money will be used to expand the program. "It's going to help us build out Colorado," he said. "That's what we're focused on."

At some point, Wooley said the program will expand to other states if it achieves the success he's expecting. "I think at some point we'll be a national company."

Steve Porter covers health care for the Northern Colorado Business Report. He can be reached at 970-232-3147 or at sporter@ncbr.com.





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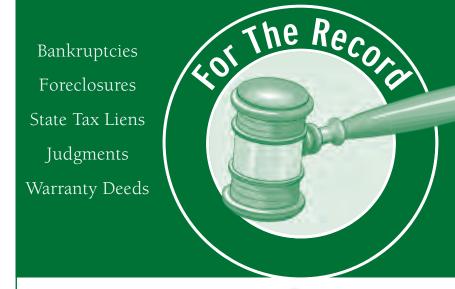
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# House bill takes aim at over-zealous regulators

# Bankers would be able to take their case to ombudsman

Yet another bill aimed at relieving some of the strain felt by community banks and small businesses is circulating in Congress, though regulators, unsurprisingly, think it's unnecessary.

H.R. 3461, or the Financial Institutions Examination Fairness and

Reform Act, was introduced in the House in November by Republican Rep. Shelley Capito of West Virginia. Since then, our very own 4th Congressional District Rep. Cory Gardner has added his name to the legislation.



**BANKING**Molly Armbrister

"That kind of delay of

difficult for banks to

reports makes it

adhere to what

Don Childears,

regulators want."

Colorado Bankers Association

This bill would make a number of changes, including the creation of an Office of Examination Ombudsman to

serve as an intermediary between financial institutions and their regulators. The bill would also "clean up" the examination process and give banks the right to appeal regulatory decisions to an independent administrative law judge.

Gardner said he decided to put his name on the bill after a series

of discussions with community bankers in which he heard protests about regulations imposed by agencies that require underwriting standards so strict banks are having difficulty lending money to would-be small businesses.

This concern has been the reasoning for many decisions made by legislators and industry groups since regulatory agencies began cracking down on bank operations, but this bill would take a different tack than others similar to it.

Rather than make a change to the way banks operate or handle their accounting, like the Capital Access for Main Street bill introduced earlier this year, supporters of H.R. 3461 said it would simply allow for better communication between banks and their regulators and increase regulatory transparency.

The text of the bill outlines six responsibilities of the ombudsman, not the least of which is: "The ombudsman shall receive and, at the ombudsman's discretion, investigate complaints from financial institutions, their representatives, or another entity action on behalf of such institutions, concerning exami-

nations, examination practices or examination reports."

In other words, the bill would create an impartial office for listening to the issues bankers are experiencing and, when valid, exploring the regulations and agencies behind the complaint.

Supporters say it would allow banks a modicum of input and better understanding of why regulators do what they do, which would not only make for happier bankers, but happier customers when their local lending agent is able to better explain the rules.

Expediting the examination process is important to bankers as well, according to Don Childears, president and CEO of the Colorado Bankers Association.

The legislation would require regulators to provide their report of a financial institution's examination no more than 60 days after the exit interview of the examination. This is a dramatic improvement over the way such reports are handled currently, Childears said. He has heard of the report return process taking as long as 10 months.

"That kind of delay of reports makes it difficult for banks to adhere to what regulators want," Childears said.
Typically, it is with federal regulators,

rather than those at the state level, that banks have these kinds of problems, he said.

Gardner and Childears said a shortened examination process and increased regulatory transparency would trickle down to customers of banks, benefitting local businesses.

Childears said that the CBA is expressing its support of the bill by

providing information on it to member banks and requesting that they contact their legislative representatives.

The bill has been referred to the House Committee on Financial Services. Aside from Gardner, the bill has 65 cosponsors, two of whom are from Colorado. These include Democratic Rep. Ed Perlmutter of the 7th Congressional District and Republican Rep. Scott Tipton of the 3rd District.

Regulators feel that the bill and the changes it calls for, including the establishment of an ombudsman, are not necessary to maintain the communication channels between banks and those who make the rules.

The Federal Deposit Insurance Corp. maintains that regulations are helping to avoid a return to the lending procedures that first created the issues that led to the recession by enforcing stricter underwriting standards and increasing litmus tests for potential borrowers.

Molly Armbrister covers Banking for the Northern Colorado Business Report. She can be reached at marmbrister@ncbr.com or 232-3139.

# THE EDGE



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A sneak peek at our new web site

Pages 12-13

# Art Lab helps build 'creative' economy

A recent exhibition called "Sticks & Stones" at Art Lab featured well-known Fort Collins artists Bob Koontz and Gary Hixon. Temporary walls with shelving were installed in the storefront on Linden Street, transforming the space into an elegant gallery to best display Koontz's sculptural jewelry and Hixon's vibrant paintings.

"Sticks & Stones" illuminated the possibilities of Art Lab, a space in which art, experi-

mentation and the entrepreneurial spirit intersect.

Art Lab Fort Collins is a cooperative, experimental art space open to the spectrum of creatives, including but not limited to fine artists, musicians and performers. "The idea for Art Lab came from having artists hanging art in the Toolbox offices," says Dawn Putney, one of the



BUSINESS AND THE ARTS Kiki Gilderhus

founders and owner of Toolbox Creative. "We saw that some artists didn't know what to do. It's a way to help build the design and creative economy and a cool Fort Collins

See ARTS, 10



Courtesy Art Lab

**HIGHLY COOPERATIVE** – The Art Lab stages exhibits but is also as intent on encouraging an entrepreneurial spirit.

# From bartender to insurance agency owner



WHAT'S WORKING Brian Schwartz

Jon Susa is an independent insurance agent for Farmers Group. He started the Susa Insurance Agency in 2006. His office is located in Fort Collins and he currently has one employee. Jon's startup cost was \$5,000 with no outside funding. He had no previous entrepreneurial experience. Jon had worked as a bartender for 15 years when he finally made the jump into the insurance world.

Q: What was the genesis of the idea?
A: It was a conversation with a friend who ran a job placement company. The question that sparked the desire was, "What do you want to get out of your job?" In other words, first look at what you need to get out of your

job, then look for a career that can fulfill that need. I was literally recruited into Farmers Group by the area manager who saw that I possessed excellent customer service skills, something I feel you either have or you don't. It is a skill that can't be taught.

**Q:** How long did it take you until your business earned a positive cash flow?

**A:** About two years. I stayed at my former job until I had built up enough clients to make the leap to pursuing my business fulltime. I cut my hours back to 20 hours a week as a bartender and worked 40 hours a week building my insurance practice.

Q: Did you use a business plan?
A: I did.

**Q:** Have you had to modify it to meet the demands of the market?

A: Yes, I update it about once a year.

**Q:** Where do you see yourself and your company in 10 years?

A: I see my agency having six to 10 employees, doing the tasks that I don't enjoy. That will give me more time to focus on building relationships with my clients and it will allow me more time to spend on marketing and promotions.

**Q:** What is the passion that it fills for you personally?

**A:** Personal relationships. Being an insurance agent allows me to connect at a deeper

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## WORKING, from 9

level with others.

**Q:** What were your biggest challenges? What do you know now that you wish you had known sooner?

A: Convincing people early on that you are in it for the long haul was the biggest challenge for me. When people pick an insurance agent they want someone who'll be there for them when the need arises. Early on, I could have utilized better time management. What I mean by that is being productive vs. busy. I found that for the first six months, I was very busy, but not necessarily productive. My philosophy is that in my business, you should treat your office like a boat: you only spend 20 percent of your time actually in it!

**Q:** What were your biggest rewards? Any unexpected rewards?

**A:** The transferability of the skills as a bartender to being a good agent. It's all about customer service. My client base with my bartending job dovetailed nicely into my prospect base for my insurance business. The switch from working nights to working days was a great bonus.

**Q:** Are there one or two things you can attribute your success to?

**A:** Being like a chameleon, that is, being able to leave my personal beliefs and opinions at the door. Getting along with anyone and listening to what is



most important to them. I also had a strong desire to become an expert in this field in order to help my clients. I have always viewed myself as self-employed, which I believe has also helped encourage me to get to this point in my life.

**Q:** Strongest core beliefs?

A: That you are always on duty. In other words, you are always maintaining high integrity and a strong work ethic, even outside of work.

Q: What is the most important attribute you look for in an employee?

A: You can find excellent employees in any industry – you just need to look for superior customer-service oriented people. I am proof that it is one of the most vital transferable skills. I believe bonuses are an ideal method to motivate employees to stay with their company and work harder.

**Q:** Do you recommend any books, resources or an MBA?

A: My wife got her MBA and I felt that it was highly beneficial for her. I was even able to pick up a few tips from her along the way. For books, I would recommend Michael E. Gerber's The "E-Myth: Why Most Businesses Don't Work and What to Do About It" and "The Millionaire Next Door" by Thomas J. Stanley and William D. Danko.

**Q:** Slogan to live by or what it might say on your tombstone?

A: 'You can't learn to swim if you are hanging on the side of the pool.' If you are not having fun, go find something else to do!

Brian Schwartz is the founder of 50 Interviews Inc. He can be reached at www.50interviews.com.



## ARTS, from 9

experience."

Now in its second year and second location, Art Lab is not only a resource for artists, but a training ground for the business of art. "Resources for artists are desperately needed," says Putney. "Art Lab gives people the latitude to experiment in an accessible and safe space." Accessibility extends to financial considerations. For visual artists, Art Lab requires a two-week commitment and no commission is taken. Artists keep what they make on sales, and one may offset small usage fees by volunteering.

The cooperative, experimental model leads to exciting and sometime mixed results. "The plus is that it opens the space for people to try it out, to see what it's like to hang a show, to construct the gallery, to promote it and communicate with the community at large. We had a kid who hung his first show at Art Lab, and then went to Aspen and got his work into the galleries there," she says. "We've also had some really unsophisticated art. Artists need to do it to gain proof of concept – if no one engages with you when they come in the gallery there might be a problem. At Art Lab, artists are allowed to fail and allowed to succeed."

This kind of artistic development extends beyond the gallery to offerings like the Art Lab Build-Your-Own-Website Workshop. "Selling yourself is part of the process," says Putney. Websites are now an integral part of constructing an artist's portfolio, cultivating attention, and sales. She describes Art Lab as a "pre-incubator" graduating people in to business classes at CSU or into arts incubators like Beet Street's Creative Capital Workshop, which will run between March 30-April 1.

Creative Capital is a national nonprofit organization, based in New York City whose mission is to provide financial and advisory support to artists in five disciplines: Emerging Fields, Film/Video, Innovative Literature, Performing Arts, and Visual Arts.

Painter Amelia Caruso, who participated in the Creative Capital workshop in April, says the workshop "helped me clear out a few things. For example, I wasn't confident about licensing deals for my art. It was the kick in the pants that I needed. As an artist, you should be looking for the opportunities to get your work out."

For Caruso, this means translating her immediately recognizable abstract style of dots and color to fabric and

## "Art Lab gives people the latitude to experiment in an accessible and safe space."

Dawn Putney, co-founder and owner Toolbox Creative

phone cases or skins for electronics. Part of the challenge is, "finding the things that fits well with your work. The bigger picture is defining your brand, seeing the wider range for consumer projects."

This kind of marketing can help develop revenue streams, but it also serves to introduce people to the art itself. Caruso, who painted the first transformer box in downtown Fort Collins, says projects like the fabric or the skins "allow people to take a piece and that may lead to them purchasing an original work."

Fort Collins realist painter Kirsten Savage reiterates in conversation an idea she recently explored on her blog. "The reality is that traditional gallery sales are often a small percentage of what makes up the local artist's viable income," she says. "The artists that I know in the Northern Colorado region who are 'making it' are either creating true high quality work and selling in multiple locations nationally, or they are diversifying their skill set. The idea of dropping your work off at a gallery and waiting for the checks to roll in doesn't really play here."

As she notes, full-time artists in Fort Collins seek out all kinds of things to support themselves: commissions, private lessons, classes, workshops, public art projects, online sales, or travel to larger national arts festivals.

Business acumen continues to transform the job description of fine artist in Fort Collins, but an exciting question remains: how will business-savvy artists shape the gallery scene and visual culture of the city at large?

Kiki Gilderhus, Ph.D., Dean of Fine + Liberal Arts at the Rocky Mountain College of Arts + Design in Denver, covers the arts for the Northern Colorado Business Report. Contact her at news@ncbr.com.



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## HAY, from 3

Ott said hay has been generally selling at record prices. In November, the average price for alfalfa hay was \$235 per ton. That compares to \$125 a ton for alfalfa in November 2010.

Devin Murnin, a spokesman with the USDA Colorado Department of Agriculture Ag Marketing News Service, which puts out the Colorado Weekly Hay Report, said hay prices have been "definitely the highest since I've been following the hay market."

Murnin said while Northern Colorado hay growers had generally favorable growing conditions in 2011, the hay they produced went fast because of demand from out-of-state and southeastern Colorado buyers.

"This was one of those years we wish we had more because it was in such high demand," said Kate Green of Native Seeders farm near Timnath.

Green said the majority of Native Seeders' buyers are local. "We try to take care of our long-time customers first," she said. But Green said she knows some of Native Seeders' hay likely went out of state. "I didn't sell anything directly but I know some of our hay went that way."

Ralph Prior, a farmer who grows hay west of Eaton, said he heard repeatedly from out-of-state buyers desperate to find hay.

"I just didn't know anybody" with any to sell, he said. "All the hay's spoken for or gone."

Ron Shelton, owner of Shelton Dairy near LaSalle, said many dairies are feeding their cows less alfalfa this year because of the shortage and supplementing it with more corn silage, soybean meal and other nutrients.

Steve Koontz, associate professor in Colorado State University's Department of Agriculture and Resource Economics, said hay prices jumped this year because many farmers switched from growing hay to other crops, demand from drought areas like Texas, and generally a very strong demand for animal feed.

Koontz said that's resulted in local hay consumers – especially dairies – looking far and wide for the high-quality hay they need.

"They are beating the bushes for everything they can find," he said. "Bad hay is going for a good price and good hay is going for a mint. And that really hurts your dairy producers."

Koontz said the hay situation on Colorado's eastern side has been a tale of two sides of I-70. "The dividing line was kind of I-70," he said. "South of the interstate was very dry, while north was fairly wet."

Koontz said northern hay producers did well in 2011, "if they had water."

"If they were not growing it on irrigated ground, they had nothing," he

Koontz said the general shortage of quality hay has led some dairies and hay consumers to look as far north as North Dakota and Montana for their supplies.

"Those who already had it procured are in good shape," he said. "Those who didn't are definitely paying higher prices."

Going that far to get hay is adding significant trucking costs to buyers, Koontz said, but for some it's unavoidable.

"It's rough to pay to have it shipped that far, but if you have to have good quality hay, that's what you have to do."

## DDA, from 3

tional 20 years after the initial 30 years has passed. For the Fort Collins DDA, founded in 1981, that threshold is Jan. 1, 2012.

Although the legislation will allow the DDA to continue collecting TIF revenue, for the Fort Collins DDA, the 50-50 split will mean a reduction in funding from \$5.7 million in fiscal 2011 to \$2.5 million in fiscal 2012, according to executive director Matt Robenault.

This means less revenue with which to finance debt and complete projects, Robenault said, which will lead to fewer, smaller DDA projects in the coming years.

Beet Street, the local arts-focused nonprofit responsible for programs such

as Streetmosphere and Culture Cafes, is the largest project that will no longer receive DDA funding as the new year begins. (For more on Beet Street's plans for the future, go to http://www.ncbr.com/article.asp?id=611 14.)

Other projects, such as the Alley Enhancement and Art in Action programs that have been backed by the DDA, will also be cut back.

Moving forward, the agency intends to direct most of its attention to fostering private projects rather than public ones in the next several years, Robenault said, though it is unclear at this time exactly which projects those will be.

Projects that generate the most TIF dollars will be most valuable to the DDA, according to Patty Spencer, former chairperson and current member of the DDA

board. As an example, Spencer offered up recent DDA assistance with financing improvements or construction to the publicly viewed portions of private buildings in the downtown area.

When the DDA gets involved with renovation or construction, it does not assist with interior work, Spencer said, but rather focuses on the public aspect of a given building.

While the funding cut will be a drastic one, the DDA was prepared for the change, said Spencer, also a commercial real estate broker for Realtec Commercial Real Estate Services, specializing in the downtown Fort Collins area.

"We knew this change was coming, and we'll focus on projects that will bring us some tax increment," she said. "But the DDA is still alive and well."

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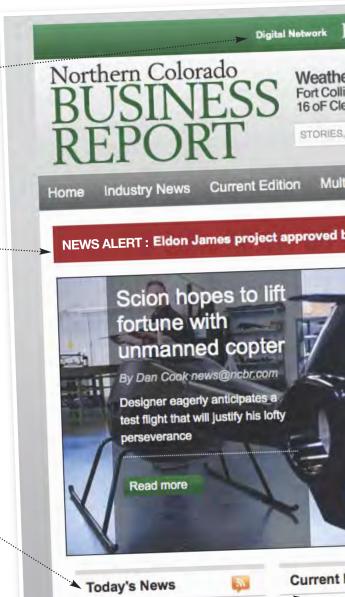
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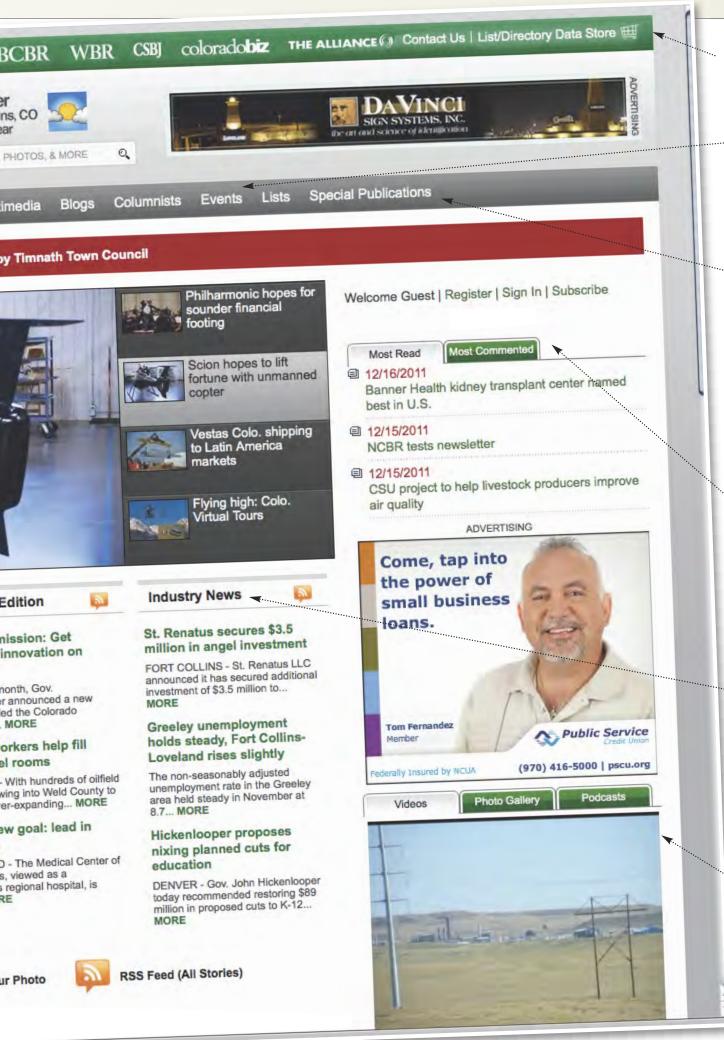
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## **Largest Private Health Clubs**

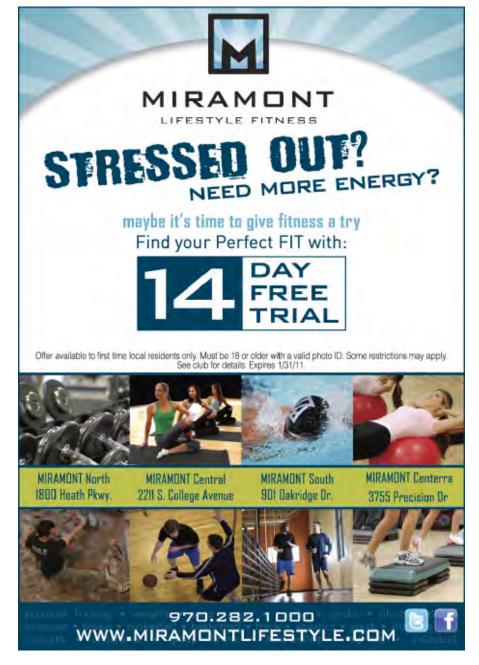
## Ranked by number of local members



RANK	PREV RANK	COMPANY ADDRESS PHONE	LOCAL MEMBERS FULL-TIME EMPLOYEES PART-TIME EMPLOYEES	MEMBERSHIP RATES INDIVIDUAL MEMBERSHIP RATES COUPLE MEMBERSHIP RATES FAMILY	AVG. AGE OF MEMBERS MEN/WOMEN/CO-ED	FACILITIES/PROGRAMS	PERSON IN CHARGE TITLE E-MAIL WEB SITE
1	1	MIRAMONT LIFESTYLE FITNESS 901 Oakridge Drive Fort Collins, CO 80525 970-282-1000	22,500 50 270	\$39-69 \$65-110 \$75-110	35 Co-Ed	Three facilities: north, central and south locations. Senior programs, wellness programs, kids programs and other.	Chris Ramers Shane Hunsinger General managers chrisr@miramontlifestyle.com www.miramontlifestyle.com
2	3	RAINTREE ATHLETIC CLUB 2555 S. Shields St. Fort Collins, CO 80526 970-490-1300	5,500 15 80	\$35/Student - \$47/month \$75/month \$85/month	All ages Co-ed	Remodeled full-service health club, includes 25m indoor lap pool, sauna, steam room and hot tub, indoor running track, free weight room, machine weights, private yoga center, heated yoga, pilafes, basketball/volleyball/pickleball courts, racquetball, wallyball, indoor cycling theatre, les mills group fitness classes, senior programs, muscle restoration, eager beaver swim school, massage, laser clinic. cafe and bar, WiFi.	Martin P. Johns General manager martinj@raintreeathleticclub.com www.raintreeathleticclub.com
3	NR	WORK OUT WEST, HEALTH & RECREATION CAMPUS 55699-5701 W. 20th St. Greeley, CO 80634 970-330-9691	5,500 10 55	\$39/month and up \$54/month and up \$64/month and up	45 Co-ed	Fitness and tennis.	Meegan O'Connell CEO info@workoutwest.com www.workoutwest.com
4	2	FORT COLLINS CLUB 1307 E. Prospect Road Fort Collins, CO 80525 970-224-2582	5,400 20 110	\$63/month reg. hours or \$49/ month special hours \$92/month reg. hours or \$72/ month special hours \$118/month reg. hours or \$97/ month special hours	N/A Co-ed	Indoor/outdoor pools, group fitness and spin classes, water aerobics, kids club, restaurant and lounge, Salon Giorgio, Racquetball, basketball, climbing wall, kids exercise area. Silver Sneakers certified facility. Online LifeTraits fitness personality quiz.	Todd Heenan Owner info@fortcollinsclub.net www.fortcollinsclub.net
5	5	<b>CONDITIONING SPA</b> 2640 11th Ave. Greeley, C0 80631 970-352-0974	4,200 2 45	\$40/month \$65/month \$5 each additional	40 Co-ed	Racquetball, squash, cardio, weight room, aerobics, pool, Nautilus, women's-only fitness center, youth center, Pilates, yoga, Forever Fit and Humana Gold Silver Sneakers.	Pam Balzer Tim Balzer Owners info@conditioningspa.com www.conditioningspa.com
6	NR	GOLD'S GYM LOVELAND 910 E. Eisenhower Blvd. Loveland, CO 80537 970-593-9111	3,000 N/A N/A	\$44.99/month N/A \$99.95/month	35 Co-ed	Free weights, cardio cinema, Nautilus, women-only workout area, tanning, locker room, saunas, steam rooms, massage therapy, kids club, group classes, personal training, basketball, physical therapy & chiropractic.	Lynn Mecham General manager, Owner lovelandco@goldsgym.net www.goldsgym.com/lovelandco
7	6	<b>ORCHARDS ATHLETIC CLUB</b> 289 E. 29th St. Loveland, CO 80538 970-667-3800	2,500 5 30	\$45/month, first month is free \$75/month Varies.	30 Co-ed	Full-service health club and sports facility.	Ainslie MacEachran Hugh MacEachran Owners orchardsjoe@gmail.com www.orchardsathleticclub.com
8	NR	POUDRE VALLEY MEDICAL FITNESS 1870 Marina Drive, Suite 103 Windsor, CO 80550 970-674-6500	1,200 4 9	Call for consultation Call for consultation Call for consultation	50 CO-ED	Medically supervised health and fitness facility.	Rebecca Crocker Manager N/A N/A
9	7	WINDSOR HEALTH CLUB 655 Academy Court Windsor, C0 80550 970-686-2582	1,000 2 25	\$35/month \$56/month \$11/month add on under 18	40 Co-ed	Cardio, free weights, pilates, yoga, kickboxing, circuit training, aerobics, personal training and massage.	Eric L'orange Owner windsorhealthclub@hotmail.com www.windsorhealthclub.com
10	8	ANYTIME FITNESS 200-B Foothills Parkway Fort Collins, CO 80525 970-223-2248	1,000 2 2 2	\$35/month \$64/month N/A	30 Co-ed	We offer a wide variety of cardio, strength, and free weight equipment, 24-hour tanning is available at many clubs, personal trainers, private restrooms with showers.	Chris Cattolica Owner fortcollins@anytimefitness.com http://www.anytimefitness.com/en-us/ clubs/69/Fort-Collins-CO-health-club
11	-	<b>THE CLUB AT OLD TOWN</b> 351 Linden St. Fort Collins, CO 80524 970-493-7222	800 3 20	\$32.50/mo \$50/month \$32.50/month + \$17.50 per additional person	35 Co-ed	Health club, weights and fitness facility.	Josh Slattery Owner juppenkamp@theclubatoldtown.com www.theclubatoldtown.com
12	10	FITNESS1 8017 First St. Wellington, CO 80549 970-568-4444 as Larimer and Weld counties and the city of Bright	728 N/A 20	\$39/month \$59/month \$69/month	34 Co-ed	Yoga, spray tanning, spinning, cardio theater, massage, tanning, sauna, child care, personal training, Zumba, weight management center.	Matt Beeners Owner fitnessIclubs@hotmail.com www.fitnessIclubs.com Business Report survey researched by Ross Manle

Region surveyed includes Larimer and Weld counties and the city of Brighton. Miramont Lifestyle Fitness serves multiple locations, all figures reported represent all locations. N/A-Not Available

N/A-Not Available. NR-Not Previously Ranked.



## JOBS, from 4

manufactures hand-held mobile scanners.

"I never would have found (my job) if (Couragent) hadn't connected with NOCOJobs.

"What Kris is doing is better than headhunting," she said. "I don't know where else those jobs would have been posted."

Maestas praised Erlewine for creating NOCOJobs. "Obviously, it takes a passion to create a path for others," she said.

Erlewine said that's the kind of response to what he does that keeps him poring over company websites.

"Having that kind of positive feedback is what keeps you motivated," he said.

"I help people connect the dots," Erlewine said. "People just need to know of opportunities that are around, and if those things don't get together, nothing happens."

Erlewine estimates he's published 8,000 jobs over the last year, now adding about 1,200 a month. He said he only posts "professional level" jobs that include such fields as accounting, administration, engineering, graphic design, information technology and software development.

He says job postings in general are increasing. "I would say it's improved. Certainly over this time last year the job market is healthier."

But it's still a tough slog to finding a job, he acknowledges.

"There's a disconnect now between people's skill sets and what a lot of employers want," he said. And with so many looking for good jobs, employers can be

## "I'm trying to provide the best available window on the job scene from Boulder to Greeley."

Kris Erlewine

extremely choosey about who they hire.

Erlewine said the No. 1 job for getting hired seems to be software engineer.

"If you can write code, you're good." Elrewine notes that of the 1,200 new

professional-level jobs generated in Northern Colorado each month, about 70 percent are located in Boulder and Broomfield counties.

Why?

"It's for lots of reasons," he says. "That area has more of a high-tech emphasis; there's (CU-Boulder) which has lots of research and there's lots of Internet startups locating there because of the culture."

Checking out so many jobs through the year, Erlewine – with a background in marketing and internet startup companies and an MBA from the University of Colorado Leeds School of Business might be expected to have found his own golden opportunity. But he says he's really not looking for himself.

"I don't really want a job," he said. "I want to do my own thing and be creative.

"I'm creating a business. My job is helping other people find a job by connecting those dots."

## **Largest Public Recreation**

## Ranked by number of employees



RANK	COMPANY	FULL-TIME EMPLOYEES PART-TIME EMPLOYEES	FACILITIES/PROGRAMS	WEBSITE	PERSON IN CHARGE TITLE
1	CITY OF FORT COLLINS - RECREATION DEPARTMENT 215 N. Mason St., Third Floor Fort Collins, CO 80522	45 400	Indoor/outdoor swimming pools, ice rink, community center, racquet complex, senior center, youth activity center, spas.	www.fcgov.com/recreation	Bob Adams Recreation director
2	CSU - STUDENT RECREATION CENTER ① Colorado State University Fort Collins, CO 80523	27 350	180,000 gross square feet facility includes: Aquatic center with 4-lane pool, 35-person spa, lazy river with fountains, shallow activity/play area and 12 ft. climbing wall; 6 basketball/volleyball courts; 1/8 mile track; multiple cardio & weight areas on 2 levels; 4 exercise studios for fitness classes, Yoga, Pilates; cycling studio; martial arts/boxing studio; Climbing Center with bouldering wall/cave and two 38' climbing towers; multiple activity area for sport activities and large events; two massage therapy rooms; large/small meetings rooms.	www.campusrec.colostate.edu	Judy Muenchow Executive director
3	CITY OF GREELEY - RECREATION DIVISION 651 10th Ave. Greeley, CO 80631	21 250	Recreation Center: volleyball, basketball, racquetball courts, weighs and cardio room, dance and yoga studios, climbing walls, shooting and archery range, pool with a diving well, slide and separate shallow area with ramp. Family FunPlex: indoor water park, miniature golf, fitness center, dance facilities, indoor track, amphitheatre, community rooms, field house, softball park and playground. Ice Haus: NHL regulation sheet of ice, pro shop, skate sharpening, party and meeting rooms.	www.greeleygov.com/recreation	Kyle Holman Recreation superintendent
4	CHILSON RECREATION/SENIOR CENTER 700 E. Fourth St. Loveland, CO 80537	20 100	Two gyms, racquetball, cardio fitness, pools, track, gymnastics, indoor cycling, aerobics/dance studio, free weights and strength training.	www.ci.loveland.co.us	Ashlee Taylor Facility manager
5	ESTES VALLEY RECREATION AND PARKS DISTRICT 690 Big Thompson Ave. Estes Park, CO 80517	14 20	Two golf courses, aquatic center, gun range, Lake Estes Marina, Stanley Park outdoor facility has ball fields, tennis courts, basketball courts, picnics, dog park, youth and adult sports leagues.	www.estesvalleyrecreation.com	Rick O'Dell Acting executive director
6	CITY OF FORT LUPTON - PARKS & RECREATION 203 S. Harrison Ave. Fort Lupton, CO 80621	12 48	Personal trainers, aquatics, hot tub, fitness area, weights, rock wall, running track, child care, Zumba, etc.	www.fortlupton.org	Monty Schuman Director of Parks and Recreation
7	FORT COLLINS SENIOR CENTER 1200 Raintree Drive Fort Collins, CO 80526	11 40	Indoor pool, Jacuzzi, track, basketball, treadmill, bikes, conference rooms and kitchen, pottery studio, aerobics, Tai Chi, Yoga, wellness education.	fcgov.com/seniorcenter	Peggy Bowers Recreation administrator
8	TOWN OF WINDSOR COMMUNITY REC CENTER 250 N. 11th St. Windsor, CO 80550	8 13	Adult and youth classes and activities, adaptive recreation classes and activities, senior activities and trips, adult sports leagues, youth sports.	www.ci.windsor.co.us	Tara Fotsch Manager of recreation
9	EVANS RECREATION DEPARTMENT 1100 37th St. Evans, CO 80620	4 10	Two basketball/volleyball courts, cardio and weight room, dance studio, meeting rooms, game room, locker rooms.	www.cityofevans.org	Brian Stone Recreation superintendent
10	ESTES PARK SENIOR CENTER 220 Fourth St. Estes Park, CO 80517  Larimer and Weld counties.	1	Fitness classes including Tai-Chi, Zumba and an aerobics, strength training and flexibility class.	www.estes.org/seniorcenter	Lori Mitchell Manager

① CSU students, employees and their families only.

To be considered for future lists, e-mail research@ncbr.com

## **ENCOMPASS, from 3**

program he'd been using often left many questions unanswered about the deliveries being made. But his son's program put those questions to rest.

"Today, we can track the minute (the product) hits the warehouse," he said. "The amount of detail we can provide an operation now is almost infinite."

The O'Neils, originally from Akron, founded Encompass in Fort Collins in 2001 with four employees. Since then, the company has grown to a staff of 24 in its Fort Collins office at 324 Jefferson St.

Most of its employees install software and provide customer support for Encompass's subscribers in the U.S. and Canada.

The software is installed on customer smart phones, allowing a dramatic savings from the typical specialized handheld tracking devices, which can cost about \$2,500 each.

"I guess the biggest difference between us and our competitors is they're really tied to the (routing) hardware," said Jonathan. "It's a major part of their sales.

"People who use Encompass software can run it on their own cell phones. No special hardware, no special software other than our own – is needed to run it."

"We got out of the hardware business and just went into the software," added

Serving as Encompass president, Jonathan, 34, focuses on the constant revision of the software, which is specific to the needs of each company that uses it. He notes that the software is not for sale and is continually being updated with new features.

## "The amount of detail we can provide an operation now is almost infinite."

Kent O'Neil, owner, co-founder Encompass Technologies Inc.

"We do ongoing updates for our customers, changing it about every six weeks," he said. "It's gotten much more complicated because computers have gotten faster and can hold more data, and we just keep adding to it."

Kent, Encompass owner and cofounder who works the sales side of the business with Darin Spence, general manager, said an initial subscription for the software costs between \$50,000 and \$500,000, depending on the customer's operation size and needs.

"That's quite a range, but there's quite a range in the chores we have to do," he said.

Jonathan said New Belgium Brewing in Fort Collins and High Country Beverage in Loveland are among the 100 or so companies now using Encompass software.

Ben Hockett, New Belgium's Brewery Direct Services team manager, said the company has been using Encompass software since 2008, replacing a handwritten invoice system.

Hockett said the software has allowed New Belgium to "intelligently streamline

our sales and delivery routes and improved accuracy in the field," among a host of other function improvements.

In addition to the company's 24 local employees, there are another 25 in China.

Jonathan said the Chinese workers are "basically just employees who also do (software) development."

"We're all working on the same problems," he said.

Jonathan said he studied in China during his college years and learned to speak Mandarin while at CSU. Contacts he made during those China studies led to hiring some workers there in 2006.

Jonathan visits China about four times a year to maintain personal contact with the Chinese operation, although everyone stays in daily contact via the Internet. "We're working together with them all the time," he said.

Encompass is in a growth mode, and Jonathan said the company hired seven people this year and expects to hire at least six more in 2012. General manager Spence said the company's revenues are now growing at a rate of about 50 percent every year.

Encompass earned about \$3 million last year and expects that to jump to about \$4.4 million this year, Spence said.

The company was honored earlier this month by the Colorado Department of Economic Development, which selected it as one of 50 "Colorado Companies to Watch" in 2011.

Projected rapid growth at Encompass will require a new building in the next few years, and Kent said the company has purchased a 1.1-acre site a few blocks away on Linden Street, where Encompass plans to build a 16,000square-foot office building — four times the size of its current home.

Construction is expected to begin in 2012 or 2013 with occupancy in 2014.

Kent O'Neil, 64, recognizes that the company has already seen tremendous growth in its first 10 years.

"It's come a long way for an old man and a boy," he said proudly.



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## LAND, from 1

development in Loveland. The development is called Lakeshore at Centerra, and its homes are priced between \$138,000 and \$144,000, according to Landmark CEO Jason Sherrill.

The development is currently under construction, but those homes that are complete have already been sold, Sherrill

A lot of the movement in land sales is a result of distressed property sales, allowing builders to acquire sites at much more affordable prices, according to Sherrill.

"People want the best with interior features, like high-quality finishes," Sherrill said, "and buying distressed land at a good price allows builders to be able to offer those things at a competitive price."

Being able to sell homes at a lower price with higher quality finishes allows new-home builders to better compete against existing homes on the market including the inventory of residences in foreclosure, he said. Landmark is planning on buying up a few more distressed lots in the new year, according to Sherrill.

Baker also expects to see more land sales in 2012, as banks try to cleanse their books of the distressed properties they acquired during the recession.

Investors also are taking advantage of the lower prices, according to Peter Kast of Realtec Commercial Real Estate

Kast has seen an increase in land sales in the last four to five months, and said

## "I believe that we talk ourselves into a recession, and we can talk ourselves out of it."

Michael Ehler, Broker/Partner Realtec

that often investors are holding on to what they acquire, either to develop later or sell for a higher price when the market recovers more fully.

#### The deals are plentiful

In some cases, prices are down 60 to 80 percent from their peak in 2007, according to Michael Ehler of Realtec.

Ehler cited a recent sale in Loveland in which 8.6 acres of industrial land sold for \$2.50 per square foot, down from as much as \$8 in 2007.

Ehler also said demand is slowly pick-

"I've seen more optimism in the fourth quarter," he said. "Things are looking good for 2012 as well. I believe that we talk ourselves into a recession, and we can talk ourselves out of it. The positive thinking is going to go a long

## LOVELAND, from 2

for Lincoln Place, a mixed-use development consisting of apartments, retail and private parking space. But a change of direction on the part of the developer meant that the city no longer needed to provide for parking.

Now, Scholl said, there is a URA producing TIF revenue without an active project within it. Expanding the boundaries of Block 41 would enable the TIF dollars generated by the expanded URA, which will continue producing funds for another 14 years, to be put toward a meaningful project - the planned apartment complex.

Lincoln Place was meant to be a "catalyst" project, with hopes that it would encourage other developments in the surrounding area.

That's why Loveland made a deal with Brinkman Partners of Fort Collins to complete construction of its multifamily structure, which will be a 70,000square-foot rental complex.

According to Kevin Brinkman of Brinkman Partners, the complex is aimed at people who are seeking an

upscale, urban living experience but who are not yet able to purchase a home.

Brinkman also hopes to include aspects that will work with the thriving artistic community in Loveland and said BRINKMAN that the development



will feature a variety of living space, ranging from lofts to 3-bedroom units.

If construction goes forward as planned, the complex will open in the summer of 2013, Brinkman said. His company will also provide property management services for the units.

The city performed a market study before seeking out a developer for the project, Scholl said.

"Our vacancy rates are low, and we found that there is a significant demand for rental housing," he said.

According to the Colorado Division of Housing's quarterly report, the vacancy rate in the Fort Collins-Loveland metropolitan statistical area is one of the lowest in the state, at 2.3 percent in the third quarter.

## OIL, from 1

down here (in Colorado) and for the companies in Wyoming," he said, noting that the Wyoming oil companies he advises are not the same companies his Colorado landowner clients are negotiating with on lease and land use agreements.

Pickering – a partner in the office of Jouard and Pickering PC — said while the practice specializes in personal injury and wrongful death cases, his experience in energy law has come in handy, especially with the acceleration of drilling and land leasing going on in the rapidly evolving Niobrara oil shale play

Pickering said his landowner clients are asking for advice on how to best structure their lease and other agreements with the oil companies that want to drill on their land.

'For most landowners, they're interested in the impact of the trucks coming on their property and the impact on the integrity of their wells and their water," he said. "They're also interested in the fracking companies - where those chemicals go and what's in there. And they're interested in royalties.

"There's a whole host of things they want to mitigate."

Fracking refers to the hydraulic fracturing of underground rock layers by horizontally pumping a combination of water, sand and chemicals into the layers to loosen and remove gas and oil deposits and send them to the surface.

Pickering said oil and gas companies and landowners are always looking for the same thing - getting the best deal they can.

Hopefully, everybody can be reason able, and they meet in the middle 99 percent of the time," he said.

Clinton Baker, a certified public accountant with Kennedy and Coe LLC, said his work with oil and gas industry clients and landowners in Colorado has grown dramatically since the Niobrara play began.

"In our oil and gas industry business, I would say we've seen at least a doubling of that," he said. "I would say the oil and gas industry is growing as fast as any other industry in our firm."

## "It kind of ebbs and flows, but now it's just crazy ..."

Robert Green, Greeley CPA

Robert Green, an independent certified public accountant in Greeley, said his work in the oil and gas business over the last 33 years has witnessed some industry ups and downs.

"I've seen probably two or three oil booms and busts, and they're in a boom at the moment," he said. "It all depends on the price of the product – oil and nat-

In addition to oil company clients, Green said he's also doing lots of work for small local businesses that service the big oil operators in the region, including water haulers, trucking firms and roustabout companies that provide drilling rig workers.

As a CPA, Green specializes in helping his clients navigate the complex tax regulations they must abide by.

"The oil and gas industry has its own unique tax rules," he said. "They're very complicated and there aren't many of us (in Northern Colorado) who deal with that area of taxation."

Green said his CPA energy business is definitely in a growth mode because of the Niobrara play.

"It kind of ebbs and flows, but now it's just crazy because of the horizontal (hydraulically fractured) wells," he said. "There's a big question as to how long it's going to last because there's been some dry holes drilled."

Still, Green said for the moment the oil and gas activity is in the strong part of the boom cycle.

"They've just been leasing everything in sight," he said. "They're trying to tie up all the land they can for future

And the royalties being paid to landowners?

"It's all negotiable," he said. "But I'm just amazed at the prices the leasing companies are paying."

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## WASTE-NOT, from 1

president and CEO of Waste-Not, said of the ski-recycling program.

Working with the national trade group Snowsports Industries America, Waste-Not began testing its new processing line last summer to break down hundreds of tons of used and old equipment into components that can be reused or repurposed. The line should be fully operational at the start of 2012. If things go as planned, the effort now focused in the Rocky Mountains could spread across the country, stimulating growth and creating jobs for Waste-Not and the region.

#### Heading into manufacturing

Comer began Waste-Not Recycling in 1989, with just a pickup truck and a storage shed near Greeley. In those early days, Waste-Not provided curbside residential pickup of glass, paper and cans for homes around Weld County, following garbage trucks around towns. Over time, the company shifted to serve large businesses, such as hospitals and industrial clients, and to handle electronics and other products that require several steps of processing to prepare them for recycling, reuse or destruction. In 2000, Waste-Not moved to its present facilities in Kelim, between Loveland and Greeley on Highway 34.

For Waste-Not and similar companies, collecting materials is only half of the job. Many products - appliances, electronics, furniture and ski equipment – must be broken down to components that can be recycled or repurposed, and markets have to be developed for the materials. As an example, many recyclers bale and ship corrugated cardboard overseas to be processed in order to divert it from local landfills. But Waste-Not has gone a step further, said Todd Loose, Waste-Not vice president, by turning the cardboard into a marketable product, shredding the material and selling it as animal bedding for farms.

"We're heading more into manufacturing," Comer said. "Because Waste-Not's been around for a long time, we've ridden some of the highs and lows of the markets. We now fully understand why we need to have more end-use manufacturing in this region - closing the loop because, if we don't, we're subject to the whims of everyone else around the world."

Loose joined Waste-Not as a business partner in 2010, and Comer credits his presence and work with bringing new energy into the enterprise. The height-



Joshua Zaffos, Northern Colorado Business Report

PIONEERING EFFORT — Waste-Not believes it's on the cutting edge of the ski-equipment recycling business.

ened desire to grow the company came just as Snowsports Industries America came calling.

#### A strategic partnership

Beginning in 2007, SIA, representing winter sports gear manufacturers and retailers, voluntarily launched a corporate-responsibility recycling program. The project was aimed at educating consumers to bring old equipment to retail stores, and its pilot phase focused on the Rocky Mountain region.

In three seasons working with just a handful of retail outlets, the SIA's Greg Schneider said the program has compiled a whopping 300 tons of skis, boots and other gear. But the group had struggled to figure out how to actually process the trashed equipment, because winter sports products use composite plastics, wood fiber, aluminum and other metals that must be separated into usable materials. In the meantime, the backlog has sat in a Goodwill warehouse in Denver.

Schneider began working with a Canadian recycling company, but it went out of business during the economic downturn. As he made calls across the continent, he connected with the Colorado governor's office, which led him to approach Waste-Not in 2010.

"I was looking for someone that was

"We now fully understand why we need to have more end-use manufacturing in this region."

Anita Comer, President, CEO Waste-Not Recycling

in a vertical position that they could collect, recycle and process the materials, and then look to (manufacturing) end products," Schneider said. Waste-Not and its business experience fit the profile

The company and trade group formed a strategic partnership and, in 2011, won a state Recycling Resources Economic Opportunity grant, which is funded through fees collected at land-

fills. The grant provided \$420,000 to acquire machinery and to scale up the recycling line at Waste-Not. The partners contributed additional matching and inkind support, and university labs are also sharing their expertise. Through SIA, consumers contribute to the program by paying a \$1 fee on the purchase of new skis or a 79-cent fee on rentals at resort

#### Like the 'holy grail'

The processing line at Waste-Not moves through a six-step process that shreds, separates and reduces skis, bindings, boots and helmets into materials ready for repurposing. The processed materials can be used in landscaping or composite building materials, but both Waste-Not and SIA are, again, hopeful that equipment manufacturers will reuse the materials to make new products.

'We're always looking for ways that we can repurpose the old equipment," Schneider said. "It's like the holy grail."

At the same time, Loose and Comer are exploring other opportunities. They expect the new processing line to handle other composite plastic products, and Waste-Not is already developing new deals with companies to break down and repurpose similar materials - and to find or create new goods and markets.

## **Business Marketplace**





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## On March 8, 2012,

- » Four Northern Colorado individuals will be honored for their entrepreneurial spirit at the Bravo! Entrepreneur Awards.
- » One person who has a least 10 years of experience in the Northern Colorado market will be recognized with a Lifetime Achievement, and...
- » One organization or individual demonstrating a commitment to economic regionalization in Northern Colorado will be presented with the Regional Spirit Award.

## All four community Bravo! Entrepreneurs must meet these criteria:

- » The entrepreneur must be the individual who was the founder of the business or has been instrumental in its growth.
- » The company the entrepreneur founded or developed must be based or have been founded in Larimer or Weld County.
- » The business' origin should have included vision, risk and creativity.
- » The entrepreneur's company should be profitable.
- » The entrepreneur and the company should be contributing to the community through charitable and/or leadership roles.

- » The company must have demonstrated innovative employee programs and corporate culture.
- » The company should have demonstrated an ability to overcome adversity.
- » The company should have demonstrated significant growth and long-term potential.

#### The Emerging Entrepreneur must meet these criteria:

- » The criteria for the community Bravo! Entrepreneur awards apply to this category.
- » The additional requirement is that the company must have been in business five years or less.

## The Lifetime Achievement Award will be given to an individual who meets this standard:

» In addition to being an entrepreneur this individual will have at least 10 years experience in the Northern Colorado business community.

## The Regional Spirit Award will be presented to an individual or organization:

» Who has demonstrated a commitment to regionalization of the Northern Colorado economy.

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Here is all you need to do nominate an individual or organization. And by the way, it is perfectly acceptable to nominate:

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- someone you work with
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nomination? Please select one

JANUARY 9, 2012

For which award are you submitting this

- ☐ Bravo! Entrepreneur Loveland
- ☐ Bravo! Entrepreneur Fort Collins
- ☐ Bravo! Entrepreneur Greeley
- Bravo! Entrepreneur Surrounding Communities
- Emerging Entrepreneur
- ☐ Lifetime Achievement
- □ Regional Spirit

At what company is she or he employed?	
What's his or her title?	
What is the telephone number and email address for this person? Telephone	
Email	_

Tell us the individual's name

On a separate page supply a brief description of the company, and tell us why this person or company should be nominated for a Bravo! Entrepreneur Award.

What year was the company founded?

The last part is to give us your name, a telephone number and an email address.

That's it. The NCBR research department will add relevant information to your nomination, and the entire packet of information will be given to the Bravo! Entrepreneur evaluation panel.

Your name	
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Send your nomination to:

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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.

#### FORECLOSURES .....

Includes notices of election and demand filed by creditors alleging default on a

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#### **JUDGMENTS..**

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

This information is obtained from SKLD Information Services. Send questions or corrections to news@ncbr.com.

#### BANKRUPTCIES

#### **Larimer County** Chapter 7

PAVEL POLIAKOV, 2905 ROSS DRIVE #N28, FORT COLLINS: CASE #2011-38285, DATE FILED: 12/6/11/ **ROBERT FRANK BRADLEY, 706 COUNTRYSIDE** DR, FORT COLLINS; CASE #2011-38305, DATE FILED: 12/7/11/

RONALD W MEHN, 3216 W EISENHOWER BLVD, LOVELAND; CASE #2011-38373, DATE FILED:

ERIS GRETCHEN KLEIN, 513 SPINNAKER LN, FORT COLLINS: CASE #2011-38472, DATE FILED: ANTHONY C ENCINIAS, 4285 TRAILWOOD CT,

LOVELAND; CASE #2011-38497, DATE FILED: TIFFANY LYNN BOUDREAU, 1736 SPHENE

PLACE, LOVELAND; CASE #2011-38515, DATE FILED:

CRAIG A BIEBER, 2806 LAPORTE AVE, FORT COLLINS; CASE #2011-38556, DATE FILED: 12/9/11/ CARLOS MUNOZGARCIA, 1269 S EDINBURGH DR. LOVELAND; CASE #2011-38562, DATE FILED:

MICHAEL L GOLDEN, 1303 W SWALLOW RD 4B, FORT COLLINS; CASE #2011-38599, DATE FILED:

HENRY D GROETKEN, 1703 NORTH WILSON AVE #408, LOVELAND; CASE #2011-38627, DATE FILED:

MICHAEL D ELLERBY, 744 MARTINEZ STREET, FORT COLLINS; CASE #2011-38634, DATE FILED:

JOHN KNUEPPEL. 1616 A7ALFA DRIVE. FORT COLLINS; CASE #2011-38641, DATE FILED: 12/12/11/ ALISON JEAN SHERRILL, 6221 CARMICHAEL STREET, FORT COLLINS: CASE #2011-38651, DATE

WILLIAM CHELALES, 1814 SILVERGATE RD, FORT COLLINS; CASE #2011-38658, DATE FILED: 12/12/11/ MICHAEL R SCHULZ, 1515 N ADAMS AVE, LOVE-LAND: CASE #2011-38723 DATE FILED: 12/13/11/ TIFFANY JORDAN BEARD, 6508 DEVILS BACK BONE LN, LOVELAND; CASE #2011-38750, DATE FILED: 12/13/11/

BERT E WRIGHT, 504 N HOLLYWOOD ST, FORT COLLINS: CASE #2011-38809. DATE FILED: 12/14/11/ GINGER B TACKMAN, 538 PONDEROSA DR, ESTES PARK; CASE #2011-38811, DATE FILED:

ANDREW J JEFFERSON, 4421 FLATTOP COURT, FORT COLLINS: CASE #2011-38858, DATE FILED:

ANDERSON RICKO AM, 2473 SOUTHWEST 5TH STREET, LOVELAND; CASE #2011-38871, DATE FILED: 12/15/11/

KAREN L RICORD. 1742 RIDGEWOOD RD. FORT COLLINS; CASE #2011-38890, DATE FILED: 12/15/11/ AMY ELIZABETH PATERSON, 968 N COUNTY ROAD 19, BERTHOUD; CASE #2011-38913, DATE FILED: 12/15/11/

SALLY L HEDGER, 802 GARDENIA DRIVE, LOVE-LAND; CASE #2011-38938, DATE FILED: 12/15/11/ KEVIN JEFFREY GAMBLE, 1212 MARIPOSA CT FORT COLLINS; CASE #2011-38941, DATE FILED: 12/15/11/

#### Chapter 13

MARIA L SERRATO, 1921 WEST 15TH STREET APT C, LOVELAND; CASE #2011-38277, DATE FILED:

DONNA G STOCKTON, 4545 WHEATON DRIVE #F 260, FORT COLLINS; CASE #2011-38490, DATE FILED: 12/9/11/

RACHEL IRENE MARTINEZ, 5225 WHITE WILLOW DRIVE #F120, FORT COLLINS; CASE #2011-38606, DATE FILED: 12/10/11/

CHARLENE RAE CROMER, 201 PITNER DR. FORT COLLINS; CASE #2011-38617, DATE FILED: 12/12/11/

#### Weld County

#### Chapter 7

ANITA L ARCHULETA, 5151 W 29TH ST UNIT 1303, GREFI FY: CASE #2011-38257. DATE FILED: 12/6/11/ AMANDA H DREILING, 149 HAWTHORNE AVE, JOHNSTOWN: CASE #2011-38269 DATE FILED:

RICARDO CASE #2011-38316, DATE FILED: 12/7/11/
CODI LYN NELSON, 4424 W 6TH ST, GREELEY; CASE #2011-38337 DATE FILED: 12/7/11/ THOMAS REUBEN TROUDT, 13183 WCR 41, GREE-LEY; CASE #2011-38339, DATE FILED: 12/7/11/

STEVEN LEROY POWELL, 2530 53RD AVE, GREE-LEY; CASE #2011-38340, DATE FILED: 12/7/11/ SUSAN G REIBER, 2332 24TH ST. GREELEY: CASE #2011-38425, DATE FILED: 12/8/11/ DIESEL SERVICE SUPPLY INC, 755 NORTH 9TH

AVENUE, BRIGHTON; CASE #2011-38431, DATE SHANFLL W MUNIZ. 2119 27TH AVE LINIT 3

GREELEY; CASE #2011-38475, DATE FILED: 12/8/11/ LEONARD E STEVENS, 6350 HOLLYHOCK GREEN, FREDERICK; CASE #2011-38538, DATE FILED:

PAULINE KARLIN, 5217 MT AUDUBON STREET. FREDERICK; CASE #2011-38586, DATE FILED:

RICHARD LEE JR KARLIN, 5217 MT AUDUBON STREET, FREDERICK; CASE #2011-38587, DATE FILED: 12/9/11/

JHANADU JEAN GARZA, 12651 COUNTY ROAD 2 1/2. BRIGHTON: CASE #2011-38588. DATE FILED:

ALAN ALARCON, 1203 12TH AVE #4, GREELEY; CASE #2011-38589 DATE FILED: 12/9/11/ RICHARD WILLIAM REMUS, 314 49TH AVE CT, GREELEY; CASE #2011-38628, DATE FILED: 12/12/11/ JESSIE J BECKWITH, 2151 18TH AVE CT UNIT 1, GREELEY; CASE #2011-38666, DATE FILED: 12/12/11/ ADOLPH LARA. 716 CRYSTAL MTN CT, WINDSOR; CASE #2011-38667, DATE FILED: 12/12/11/ JOHN W VENN, 3361 BLUEGRASS CIR, EVANS; CASE #2011-38669, DATE FILED: 12/12/11/ SHERRY L LENNEMANN, 2336 PANORAMA DR, GREELEY; CASE #2011-38670, DATE FILED: 12/12/11/ SHELLY B PINON, 122 PLEASANT AVE, JOHN STOWN; CASE #2011-38671, DATE FILED: 12/12/11/ SUSAN ANN AMEN, 37075 NW DR, WINDSOR; CASE #2011-38697, DATE FILED: 12/13/11/ JOSHUA JOHN JENSEN, 16542 MEADOW LANE MEAD; CASE #2011-38708, DATE FILED: 12/13/11/ KRISTI ANN REEVES, 5551 W 29TH ST UNIT 711, GRFFLEY: CASE #2011-38714, DATE FILED: 12/13/11/ CHRISTINE LYNN YUNKER, 3517 PUEBLO STREET, EVANS; CASE #2011-38722, DATE FILED:

LINDA EMILIA UNREIN, 16615 ELECTRA ST, BRIGHTON; CASE #2011-38768, DATE FILED: 12/13/11/

JERRY LEE FRANK, 7950 COLUMBINE AVE. FREDERICK; CASE #2011-38787, DATE FILED: 12/13/11/

JAMES A KULP. 41 APACHE PLUME CT BRIGHTON; CASE #2011-38805, DATE FILED:

WILLIAM ROLAND DEVINE, 2593 CARRIAGE DR, MILLIKEN; CASE #2011-38806, DATE FILED:

TODD FRANCIS CONNERS, 1111 24TH AVENUE, GREELEY; CASE #2011-38827, DATE FILED: 12/14/11/ TONY PADILLA, 13530 SABLE BLVD, BRIGHTON; CASE #2011-38839, DATE FILED: 12/14/11/ ACE LOZANO, 1217 MACTAVISH ST, DACONO; CASE #2011-38852, DATE FILED: 12/14/11/ JACK ANDREW PARK, 14451 UMPIRE STREET. BRIGHTON; CASE #2011-38866, DATE FILED:

12/14/11/ RAUL MIRANDA HERNANDEZ, 1404 PLEASANT ACRE DRIVE, EVANS; CASE #2011-38883, DATE FILED: 12/15/11/

DAVID DUER PETERS, 2269 HIGHWAY 85, FORT LUPTON; CASE #2011-38888, DATE FILED: 12/15/11/ ABBY DANIELLE LOVE, 4023 WEST 28TH STREET ROAD, GREELEY; CASE #2011-38891, DATE FILED:

FELICIA D MACRINA, 235 1ST STREET UNIT N, WINDSOR; CASE #2011-38921, DATE FILED: 12/15/11/ CHERYL LYNN JAMES, 18305 WCR 86, AULT; CASE #2011-38924, DATE FILED: 12/15/11/ KATHRYN MALDONADO, 1129 11TH STREET, GREE-LEY; CASE #2011-38936, DATE FILED: 12/15/11, LEROY KENNETH RAEL, PO BOX 204, HUDSON; CASE #2011-38939, DATE FILED: 12/15/11/ LISA A FROELICH, 490 S RACHEL AVE, MILLIKEN; CASE #2011-38951, DATE FILED: 12/15/11,

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KAREN LEA MARTINEZ, PO BOX 565, FIRE-STONE; CASE #2011-38272, DATE FILED: 12/6/11/ MARK DAVIS, 1063 GLEN CREIGHTON DR, DACONO: CASE #2011-38319. DATE FILED: 12/7/11/ CHRISTOPHER SPORRER, 2118 19TH AVENUE GREELEY; CASE #2011-38408, DATE FILED: 12/8/11/ DANIEL EDWARD FITZGERALD, 6992 SUNBURST AVE, FIRESTONE; CASE #2011-38444, DATE FILED:

JACK DAVID BEAGLE. 30163 E 165TH AVENUE BRIGHTON; CASE #2011-38445, DATE FILED:

ROGELIO ORTEGA BLANCO, 908 LANCASTER AVENUE, FORT LUPTON; CASE #2011-38792, DATE

BRIAN N HULBERT, 1017 ORIOLE CIR. BRIGHTON: CASE #2011-38840, DATE FILED: 12/14/11/
MICHAEL J ALLEN, 6720 E 121ST DR, BRIGHTON; CASE #2011-38950. DATE FILED: 12/15/11/ KEITH BRIAN CIMBURA, 32171 CR16, KEENES-BURG: CASE #2011-38960. DATE FILED: 12/15/11/

## **FORECLOSURES**

#### **Larimer County**

BORROWER: JACK F VAIL, 7924 PARK HILL DR FORT COLLINS, 80528-8932, LENDER; BANK AMER-ICA. AMOUNT DUE: \$1108645. CASE #2007-10305. DATE: 11/22/11.

BORROWER: JOHN J & LORI L SUSSBAUER, 14348 GRATITUDE RD. LAPORTE, 80535-9770, LENDER: AURORA BANK FSB. AMOUNT DUE: \$898878, CASE #2007-17867. DATE: 12/5/11. BORROWER: ROBERT D KEEP, 1132 GRIFFITH CT.

ESTES PARK, 80517-8213. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUF: \$664504 CASE #2007-7805 DATE: 11/30/11 BORROWER: DEANNA K & DANIEL D GREENWALT, 1735 RIDGE WEST DR. WINDSOR, 80550-4646. LENDER: RALI 2007QA2. AMOUNT DUE: \$467662. CASE #2007-4198. DATE: 12/5/11. BORROWER: ROBERTA LEE & JOE A ALVARADO.

5018 SWITCHGRASS CT, FORT COLLINS, 80525-3761. LENDER: BANK AMERICA. AMOUNT DUE: \$453314 CASE #2007-64149 DATE: 11/30/11 BORROWER: KAREN GAYLE DIONNE, 5407 N HIGHWAY 1, FORT COLLINS, 80524-3890. LENDER: BANK AMERICA. AMOUNT DUE: \$443095. CASE #2006-23960. DATE: 11/22/11.

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BORROWER: ALAN JAMES ASPINALL, 730 FAST LN, ESTES PARK, 80517-9600. LENDER: CITIMORT GAGE INC. AMOUNT DUE: \$421429. CASE #2003-8151 DATE: 12/5/11

BORROWER: JAMI L SPITZ, 1013 FOSSIL CREEK PKWY, FORT COLLINS, 80525-7113, LENDER: PNC BANK. AMOUNT DUE: \$398139. CASE #2007-30635. DATE: 12/1/11.

BORROWER: KEITH S ECKBERG, 3520 CONE FLOWER DR, FORT COLLINS, 80521-7541. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$330265. CASE #2011-70341. DATE: 12/1/11. BORROWER: KARLEENE & DAVID SCHINDLER, 5802 FOSSIL CREEK PKWY, FORT COLLINS, 80525-7114. LENDER: BANK AMERICA. AMOUNT DUE: \$311788. CASE #2007-26301. DATE: 11/21/11. BORROWER: TERRY HERBERT, 831 MILAN TER-RACE DR, FORT COLLINS, 80525-6713. LENDER: WACHOVIA BANK. AMOUNT DUE: \$296801. CASE #2005-44495. DATE: 11/30/11.

BORROWER: ROBERT D & ANNE M PARK, 5322 GETAWAY DR, BERTHOUD, 80513-9600. LENDER: US BANK. AMOUNT DUE: \$289564. CASE #2004 11504. DATE: 12/5/11.

BORROWER: FCM HOLDINGS LLC, 6712 S COLLEGE AVE. FORT COLLINS, 80525-4106, LENDER: 20101 CRE VENTURE LLC. AMOUNT DUE: \$280500. CASE #2006-90914. DATE: 12/7/11.

**BORROWER:** BRUCE D & MARJORIE E SCHLEE, 701 OXFORD LN, FORT COLLINS, 80525-2211. LENDER: LEHMAN XS TRUST 2006 17. AMOUNT DUE: \$273686. CASE #2006-63593. DATE: 11/30/11. BORROWER: ARMANDO G MIRAMONTES, 644 MUNSON CT, BERTHOUD, 80513-1340. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE: \$262909. CASE #2009-11596 DATE: 12/5/11 BORROWER: MATTHEW B KEYSER, 1509 COUNTRY

CLUB RD, FORT COLLINS, 80524-4904. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE: \$256858. CASE #2006-28900. DATE: 12/7/11. **BORROWER: PHILIP M & CANDACE LEE SAPORT,** 413 IDALIA DR, FORT COLLINS, 80525-7002. LENDER: BANK AMERICA. AMOUNT DUE: \$248102. CASE #2004-120527. DATE: 11/30/11.

BORROWER: EDWARD & ANABEL HERNANDEZ,

6120 CARMICHAEL ST. FORT COLLINS, 80528-7081 LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$233805. CASE #2006-36774. DATE: 11/30/11. BORROWER: KRISTIE SEKICH, 1857 IDALIA CT, LOVELAND, 80538-5596. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$232101. CASE #2006-75132.

BORROWER: CHARLES F & DEBORAH R NOOK, 2724 GRANADA HILLS DR, FORT COLLINS, 80525-2325. LENDER: EQUITABLE SVGS LN ASSN. AMOUNT DUE: \$223368. CASE #2007-84963. BORROWER: SCOTT & TERRA UTTER, 379 SUN-

MOUNTAIN DR, LOVELAND, 80538-1958. LENDER: FLAGSTAR BANK FSB. AMOUNT DUE: \$217028. CASE #2008-27289. DATE: 11/30/11.
BORROWER: VICKI SRONCE, 5 SMITH BRIDGE RD, BELLVUE, 80512-6064. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$210290. CASE #2003-47157

DATE: 11/21/11. BORROWER: I ORENZO & MARIA N MANRIQUEZ, 585 MT MASSIVE ST, BERTHOUD, 80513-3801 LENDER: BANK NEW YORK MELLON. AMOUNT DUE \$209918. CASE #2005-13900. DATE: 11/22/11. **BORROWER:** STANLEY J MARS, 531 HIGHLAND LN. FSTES PARK, 80517-6308, LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$206880. CASE #2005-4226. DATE: 12/1/11.

BORROWER: LINDA M WILLBANKS, 4609 W COUNTY ROAD 56, LAPORTE, 80535-9551. LENDER: BANK AMERICA. AMOUNT DUE: \$202627. CASE #2008-11313. DATE: 11/21/11.

BORROWER: IN SEON JOHN, 1220 BIG THOMPSON AVE, ESTES PARK, 80517-8929. LENDER: JOHN E REID COMMON TRUST FUND. AMOUNT DUE: \$200000, CASE #2008-56702, DATE: 12/1/11. BORROWER: NICHOLAS A & ROGER JR HARRIS, 1222 ASPEN DR, BERTHOUD, 80513-1000. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$194402. CASE #2006-91954. DATE: 12/6/11.

BORROWER: AMY ARIA7, 6886 LOUDON ST. WELLINGTON, 80549-2275. LENDER: CIT MTG LOAN TRUST 2007 1. AMOUNT DUE: \$193035. CASE #2006-91956. DATE: 12/6/11.

BORROWER: DUSTIN D THOMPSON, 3060 CHAM-

PION CIR. LOVELAND, 80538-4982, LENDER: METLIFE HOME LOANS. AMOUNT DUE: \$189021. CASE #2009-74674. DATE: 12/5/11. BORROWER: GREG & CINDY WHITEHEAD, 600 COLUMBIA RD, FORT COLLINS, 80525-1809. LENDER: BANKUNITED. AMOUNT DUE: \$188758 CASE #2006-66679. DATE: 11/22/11.

BORROWER: GREGG THEANDER, 2201 CREST-

STONE CT. FORT COLLINS, 80525-5664, LENDER: BANK AMERICA. AMOUNT DUE: \$186291. CASE #2011-21764 DATF: 11/22/11 BORROWER: CHRISTOPHER F & RUTH GREEN,

1509 CONSTITUTION AVE. FORT COLLINS, 80521-4485 LENDER: RALL 20050A7 AMOUNT DUE: \$184960. CASE #2005-29592. DATE: 11/21/11. BORROWER: CINDY I. & GREG WHITEHEAD, 1041 CYPRESS DR, FORT COLLINS, 80521-4113. LENDER: BANKUNITED, AMOUNT DUF: \$182680, CASE #2006-69663. DATE: 11/22/11.

BORROWER: SANTANA GARCIA & JOSE ANGEL GARCIA GAYTAN, 938 22ND ST SW, LOVELAND, 80537-7009. LENDER: METLIFF HOME LOANS. AMOUNT DUE: \$180032. CASE #2009-68561. DATE: 12/5/11.

BORROWER: JOANNE L MILLER, 300 DIAMOND DR. FORT COLLINS, 80525-4224, LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$172046. CASE #2006-85554. DATE: 12/6/11. BORROWER: LOUIS & KAREN M KOVACS, 2221 CLIPPER WAY, FORT COLLINS, 80524-4857. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$170500, CASE #2006-1985, DATE: 11/22/11. BORROWER: ADAM ROHLA, 507 E MULBERRY ST, FORT COLLINS, 80524-3145. LENDER: FIRST HORI-ZON HOME LOANS. AMOUNT DUE: \$168855. CASE #2007-23288. DATE: 12/1/11.

BORROWER: FRIKA & FRIC SIFBENTHAL, 403 W BTH ST, LOVELAND, 80537-4603. LENDER: BANK AMERICA. AMOUNT DUE: \$168464. CASE #2010-2445 DATF: 11/22/11

BORROWER: ELIAS & IRMA OROZCO, 624 E 41ST ST LOVELAND. 80538-2312. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$167294. CASE #2005-34435. DATE: 12/6/11.

BORROWER: DURENE A COLTON, 498 TRINITY LN. WELLINGTON, 80549-2072. LENDER: EMC MTG LLC. AMOUNT DUE: \$166882. CASE #2004-105266

BORROWER: KEITH & JENNIFER PHILLIPS, 3780 DOWNIEVILLE ST, LOVELAND, 80538-8798.
LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$165555, CASE #2005-19001, DATE: 11/22/11. BORROWER: MARK A & REBECCA E WHITMAN, 915 GLENLOCH DR, FORT COLLINS, 80524-6408. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$162968. CASE #2004-52707. DATE: 12/7/11. BORROWER: JOHNNIF B MORGAN, 4463 SUN-SHINE CIR, LOVELAND, 80538-5704. LENDER BANK NEW YORK MELLON. AMOUNT DUE: \$162948 CASE #2007-26968, DATE: 12/6/11,

BORROWER: ANDREW B GUNBERG, 3500 ROLLING GREEN DR APT A3, FORT COLLINS, 80525-2871. LENDER: COLORADO HOUSING FINANCE AUTHO. AMOUNT DUE: \$158979. CASE #2011-25399. DATE: 12/1/11.

BORROWER: EULANDA A SANDERS, 5132 STET-

SON CREEK CT UNIT B, FORT COLLINS, 80528-3007. LENDER: BANK AMERICA. AMOUNT DUE: \$158349. CASE #2003-110607. DATE: 12/6/11. BORROWER: JOSE GUZMAN, 1762 EAGLE DR, LOVELAND, 80537-6226. LENDER: COLORADO HOUSING FINANCE AUTHO. AMOUNT DUE: 5150499. CASE #2008-14196. DATE: 11/23/11 BORROWER: JOEL & JESUS ALBERTO ZUNIGA, 2110 CHELSEA DR, LOVELAND, 80538-4308. LENDER: MIDFIRST BANK. AMOUNT DUE: \$150308. CASE #2002-43007, DATE: 11/21/11.

BORROWER: NORMAN L HARDIN, 1236 LAVENDER CT, LOVELAND, 80537-8097. LENDER: BANK AMER-ICA. AMOUNT DUE: \$144598. CASE #2008-72597. DATE: 12/5/11. BORROWER: SHANE C MURPHY, 1040 7TH ST.

BERTHOUD, 80513-1103. LENDER: BANK AMERICA AMOUNT DUE: \$140086. CASE #2006-23691. DATE:

BORROWER: PEDER P HALSEIDE, 1020 S TAFT HILL RD, FORT COLLINS, 80521-4223. LENDER: BANK AMERICA. AMOUNT DUE: \$131120. CASE #2003-6481. DATE: 12/7/11.

BORROWER: RHONDA G NORDIN, 3036 WELLS FARGO DR, FORT COLLINS, 80521-4029. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$129455 CASE #2004-87118. DATE: 11/30/11 BORROWER: JACK D & MARSHA K ADAMS, 56

BIRDIE, RED FEATHER LAKE, 80545. LENDER: CITI-MORTGAGE INC. AMOUNT DUE: \$128732. CASE #2002-83156. DATE: 11/22/11. BORROWER: RAYMOND & MARGARET BLANCO

JUAREZ, 508 10TH ST, FORT COLLINS, 80524-2531 LENDER: DELITSCHE BANK NATIONAL TRUST C AMOUNT DUE: \$118581. CASE #2005-10406. DATE:

BORROWER: STEVEN W & CHRISTINE M GRIMES, 2229 ALBANY CT, LOVELAND, 80538-4139. LENDER: JPMC SPECIALTY MORTGAGE LLC. AMOUNT DUE: \$115151. CASE #2004-108763. DATE:

BORROWER: DONALD R & BARBARA P BAGWELL, 2515 HILLROSE CT, LOVELAND, 80538-2948. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$113980. CASE #2004-26347. DATE: 12/5/11. BORROWER: SHERI A SHAW, 1566 OAK CREEK DR. LOVELAND, 80538-2093. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$109016. CASE #2009-77285. DATE: 12/6/11.

BORROWER: ALEXANDER R GARFIELD, 3329 POST

RD LAPORTE 80535 LENDER: BANK AMERICA AMOUNT DUE: \$106362. CASE #2009-49460. DATE: 11/21/11. BORROWER: C.T. HART, 3922 HARRISON AVE

WELLINGTON, 80549. LENDER: BANK AMERICA. AMOUNT DUE: \$106255. CASE #2004-14594. DATE: BORROWER: JERRY DEAN & YVETTE JOHNSON,

330 SAGEWOOD DR, LOVELAND, 80538-4803. LENDER: MIDFIRST BANK. AMOUNT DUE: \$103172. CASE #2003-88202, DATE: 12/1/11. BORROWER: ROBERT PUTNAM, 1630 JACKSON AVE, LOVELAND, 80538-3844. LENDER: PNC BANK AMOUNT DUE: \$91030. CASE #2001-119753. DATE:

BORROWER: TERROL I & CHARLENE K BROWN. 2613 PLATTE PL, FORT COLLINS, 80526-6412. LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$86219, CASE #2006-53235, DATE: 11/30/11.

12/1/11.

BORROWER: JANET BAUGHMAN, 1511 ADAMS AVE. LOVELAND, 80538-3930. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$69956. CASE #2003-90157.

BORROWER: K PAIGE SCHMIDT, 2717 MANGO PL, LOVELAND, 80537-6633. LENDER: GMAC MORT-GAGE LLC. AMOUNT DUE: \$49623. CASE #1997-47865. DATE: 12/5/11. BORROWER: CLARA D CLARK, 2122 SHOSHONI

DR. RED FEATHER LAKES, 80545-8840, LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$48895. CASE #2002-43248. DATE: 12/5/11.

#### Weld County

BORROWER: ERIC H COYLE, 397 WCR 26, LONG-MONT, 80504-9515. LENDER: WELLS FARGO BK AMOUNT DUE: \$516850. CASE #2004-3216234. DATE: 11/30/11

BORROWER: ROBERT S & MELISSA M ROHRER. 1581 ALPINE CT, ERIE, 80516-4024. LENDER: WELLS FARGO BK. AMOUNT DUE: \$291499. CASE #2005

3350388. DATE: 11/30/11.

BORROWER: PAIGE STARBECK, 754 MCCLURE AVE. FIRESTONE, 80520, LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$228492. CASE #2006-3409726. DATE: 11/29/11.

BORROWER: RANDY J & COLLEEN K RICHARDS, 925 S MCKINLEY AVE, FORT LUPTON, 80621-1290. LENDER: PNC BK. AMOUNT DUE: \$205432. CASE #2005-3341125. DATE: 11/30/11.

BORROWER: JOHN T & HEATHER KEEVER, 360

WALNUT AVE, EATON, 80615-3656. LENDER: BK
NEW YORK MELLON. AMOUNT DUE: \$203200. CASE #2005-3279186, DATE: 11/29/11. BORROWER: RICHARD M & VALERIE L JENKINS,

15125 GOOD AVE, FORT LUPTON, 80621-4664. LENDER: JPMORGAN CHASE BK AMOUNT DUE \$201657. CASE #2004-3218980. DATE: 11/30/11. BORROWER: JOEL T & MARY CASTNER, 6925 SUMMERSET AVE, FIRESTONE, 80504-3467. LENDER: JP MORGAN CHASE BK. AMOUNT DUE: \$192498. CASE #2006-3420747. DATE: 12/1/11. **BORROWER:** FRED L MCLAUGHLIN, 4317 LAUREL DR EVANS 80620-9231 LENDER: NATIONSTAR MTG LLC. AMOUNT DUE: \$183330. CASE #2007 3485272. DATE: 12/5/11.

BORROWER: BLAIN PLANTZ, 142 BAYSIDE CIR, WINDSOR, 80550-6173. LENDER: US BK. AMOUNT DUE: \$181867. CASE #2004-3234586. DATE:

BORROWER: KATIF WARFIFLD, 2509 WCR 61, KFF-NESBURG, 80643. LENDER: WELLS FARGO BK AMOUNT DUE: \$181654. CASE #2005-3308373. DATE: 12/5/11.

BORROWER: TODD & CASSANDRA GARDNER, 2505 HAWK DR, EVANS, 80620-9212. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$180255. CASE #2005-3343477. DATE: 12/5/11.

BORROWER: CARL A & MEGAN F STULL, 238 61ST AVE, GREELEY, 80634-9789. LENDER: US BK AMOUNT DUE: \$179399. CASE #2004-3148087. DATF: 11/29/11

BORROWER: GRANT B & LAURA R HANSEN, 616 ASPEN CIR, FREDERICK, 80530-8007. LENDER: BK AM. AMOUNT DUE: \$177010. CASE #2005-3266999. DATE: 12/5/11. BORROWER: GABRIEL J LUTH, 159 43RD AVENUE

CT, GREELEY, 80634-1018. LENDER: COLO HOUSING FIN AUTHORITY, AMOUNT DUF: \$173813, CASE #2006-3740873. DATE: 11/30/11 BORROWER: DWIGHT D & CATHERINE THOMAS, 302 RAVINE WAY, LOCHBUIE, 80603-5790. LENDER: BK AM. AMOUNT DUE: \$173308. CASE

#2006-3355699, DATF: 11/30/11. BORROWER: TRACY S ROGERS, 5899 THISTLE RIDGE AVE, FIRESTONE, 80504-6411. LENDER: HSBC BK USA. AMOUNT DUE: \$170983. CASE #2005-3335658. DATE: 11/29/11.

BORROWER: JOHN DOUGHERTY, 282 W COTTON-WOOD ST, MILLIKEN, 80543-8053. LENDER: BK AM. AMOUNT DUE: \$167937. CASE #2004-3202959. DATF: 11/23/11

BORROWER: ELOY & MARIA SOFIA MARTINEZ, 215 GRANVILLE AVE, FIRESTONE, 80520. LENDER: WELLS FARGO BK. AMOUNT DUE: \$158901. CASE #2003-3075304. DATE: 11/23/11.

BORROWER: DON L KRUGER, 15727 CAROLINE AVE, FORT LUPTON, 80621-4301. LENDER: BK NEW YORK MELLON, AMOUNT DUE: \$152551, CASE #2006-3373430. DATE: 11/22/11. BORROWER: JESUS & CESAR CARAVEO, 201 S

WELLS FARGO BK. AMOUNT DUE: \$152006. CASE #2004-3226136. DATE: 11/30/11. BORROWER: VANESSA DOMINGUEZ, NEST DR. EVANS. 80620-9532. LENDER: BK NEW

PAULINE AVE, MILLIKEN, 80543-8017. LENDER:

YORK MELLON. AMOUNT DUE: \$150207. CASE #2004-3205599. DATE: 11/29/11. BORROWER: BETHANIE Y HENSELVANZANT, 758 S JUNIPER CT, MILLIKEN, 80543-9466. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$148256.

CASE #2007-3//7295 DATE: 12/1/11 BORROWER: MICHAEL K & REBECCA S ORR, 43208 WCR 39. PIERCE, 80650, LENDER: BK AM. AMOUNT DUE: \$148023. CASE #2005-3248738. DATE: 12/5/11.

BORROWER: LARRY G MULLIUNS, 1932 28TH AVE GREELEY, 80634-5719. LENDER: BK AM. AMOUNT DUE: \$146100, CASE #2002-3019576, DATE:

BORROWER: ERIC D & CARMEN L ROBINSON, 4316 PAINTBRUSH DR. EVANS. 80620-9239. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$138745. CASE #2005-3290633. DATE: 11/30/11. BORROWER: ALLEN L & TAMARA E MANDER

SCHEID, 195 BURLINGTON ST ROGGEN, 80652 LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DIJF: \$134612. CASE #2008-3578152. DATE: 11/23/11 BORROWER: FERNANDO & FELICIANA IBARRA, 3504 15TH AVE, EVANS, 80620-2017. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$131804. CASE #2006-3442189. DATE: 11/30/11.

BORROWER: SHAWN AARON & KATIE E CHENEY, LENDER: LIBERTY SAV BK. AMOUNT DUE: \$131053, CASE #2007-3488969, DATE: 12/1/11 BORROWER: JAMIE & OSCAR R MORENO, 811 E 20TH STREET LN, GREELEY, 80631-6172. LENDER: WELLS FARGO BK. AMOUNT DUE: \$119156. CASE

#2003-3136813. DATE: 11/29/11.

BORROWER: JUANITA SANTOS, 3925 MALLARD AVE, EVANS, 80620-9570. LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$117417. CASE #2007-3512876. DATE: 11/23/11.

BORROWER: CHRISTINA R MILLER, 3666 PON-DEROSA CT UNIT 5, EVANS, 80620-9328. LENDER: BK AM. AMOUNT DUE: \$114651. CASE #2007-3452099. DATE: 11/23/11. BORROWER: JORGE S & LILIAN H MISOLA, 314

7TH ST, DACONO, 80514-9348. LENDER: CITIMORT GAGE INC. AMOUNT DUE: \$114101. CASE #2003-3069552. DATE: 11/23/11.

BORROWER: TIMOTHY D LICHTY, 2533 PORT ST,

TRUST CO. AMOUNT DUE: \$110139. CASE #2006-3390414. DATE: 11/30/11. BORROWER: THOMAS E & MELISSA L
WHITCHURCH, 846 WILLOW DR, LOCHBUIE, 80603-7742 LENDER: BK NEW YORK MELLON AMOUNT DUE: \$106624. CASE #2006-3429541. DATE: 12/1/11.

BORROWER: DAVID C GREY, 1501 BELLA VISTA

EVANS, 80620-9478, LENDER: DEUTSCHE BK NATI.

DR, PLATTEVILLE, 80651-7589. LENDER: BK AM. AMOUNT DUE: \$106502. CASE #2003-3023530. DATE: 11/22/11. BORROWER: WILFRIED R & MARGARET SCHULZ, 4060 WCR 36, MEAD, 80542. LENDER: BK AM. AMOUNT DUE: \$104227, CASE #2003-3111184, DATE:

BORROWER: JOE KING, 2111 5TH ST. GREELEY. 80631-1812. LENDER: US BK. AMOUNT DUE: \$99306. CASE #2006-3358228. DATE: 11/23/11. BORROWER: NATHAN BETTMANN, 1469 10TH ST, GREELEY, 80631-3737. LENDER: WELLS FARGO BK. AMOUNT DUE: \$99070. CASE #2007-3495307.

BORROWER: JAKE MATTHEWS, 2436 16TH AVE, GREELEY, 80631-8237. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$93548. CASE #2004-3194671. DATE: 11/30/11.

BORROWER: JUAN V RIVERA, 1809 IVYWOOD ST, FORT LUPTON, 80621-2421. LENDER: JPMORGAN CHASE BK. AMOUNT DUE: \$90245. CASE #2001-2898911. DATE: 11/28/11. BORROWER: ALFJO ESCOBEDO, 117 N 25TH AVE.

GREELEY, 80631-1403. LENDER: BAYVIEW LOAN SERVICING LLC. AMOUNT DUE: \$89033. CASE #2005-3332036. DATE: 11/30/11.

BORROWER: RICHARD L & MARGARET WAKEMAN, 305 S MARJORIE AVF. MILLIKEN, 80543-8112

LENDER: KEYBANK. AMOUNT DUE: \$24693. CASE

#2001-2819723. DATE: 11/30/11.

## RELEASE OF JUDGMENT

## **Larimer County**

**DEBTOR: THOMAS W BESHORE**, CREDITOR: LAKESIDE GARDEN APT INC. AMOUNT: \$483324. CASE #C-03CV-000287. DATE: 12/2/11. DEBTOR: UNIVERSAL CONSULTING TECH-NOLOG, CREDITOR: HOME STATE BK. AMOUNT: \$19894.06. CASE #C-2011CV1567. DATE: 12/2/11. **DEBTOR: CHARLES SUGGS**, CREDITOR: MAR-SHALL RECOVERY LLC. AMOUNT: \$6182.91. CASE #C-10C-007167. DATF: 11/21/11.

DEBTOR: CERTIFIED REHAB SERVICES INC. CREDITOR: PC MALL INC. AMOUNT: \$5417.68. CASE #C-10CV-000535 DATE: 11/28/11

DEBTOR: KAREN K & DAVID A THOMPSON CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$2722.7. CASE #C-09C-004611. DATE: 11/28/11. **DEBTOR: CHARLES E & TERESA A SUGGS** CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2151.49. CASE #C-09C-001099. DATE: 11/23/11. DERTOR: TERESA SUGGS CREDITOR: ARROW FIN SERVICES LLC. AMOUNT: \$1397.71. CASE #C-10C 006107. DATE: 11/21/11.

DEBTOR: TERESA A & TERESA SUGGS CREDI-TOR: PROFESSIONAL FIN CO INC. AMOUNT: \$390. CASE #C-09C-001099 DATE: 11/23/11

ARVIDSON, CREDITOR: MANOR RIDGE ESTATES PUD PHASE. AMOUNT: \$0. CASE #C-2010C7416 DATE: 11/28/11.

DEBTOR: SEAN L GARCIA, CREDITOR: BC SERV-

DEBTOR: CHARLES E & TERESA A SUGGS CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0. CASE #. DATE: 11/28/11. DEBTOR: TERESA & CHARLES E & TERESA A SUGGS, CREDITOR: PROFESSIONAL FIN CO INC.

## Weld County

AMOUNT: \$0. CASE #. DATE: 11/28/11.

DEBTOR: MARY G & JOHN HAITHCOAT, CREDI-TOR: DISCOVER BK. AMOUNT: \$8368.13. CASE #C-11C-002673. DATE: 12/2/11.

DEBTOR: DAVID P MILLER CREDITOR: AGLAND

## | FOR THE RECORD |

INC. AMOUNT: \$2741.34. CASE #C-09C-003218.

DEBTOR: WILLIAM F JR RADECKY, CREDITOR: HAWKSTONE MASTER ASSOC. AMOUNT: \$1689.85 CASE #C-10C-012011. DATE: 11/30/11.

DEBTOR: DENNIS C MESSMER. CREDITOR: PAL-ISADES COLLECTION LLC. AMOUNT: \$0. CASE #C-06C1419. DATE: 11/30/11.

**DEBTOR: RECORD OWNER, CREDITOR: CAPITAL** ONE BK USA. AMOUNT: \$0. CASE #. DATE: 11/23/11. **DEBTOR: RECORD OWNER. CREDITOR: WELLS** FARGO BK. AMOUNT: \$0. CASE #. DATE: 11/23/11.

DEBTOR: RECORD OWNER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$0. CASE #REPOST DATE

**DEBTOR: RECORD OWNER. CREDITOR: MIDLAND** CREDIT MANAGEMENT INC. AMOUNT: \$0. CASE #. DATE: 11/23/11.

#### **JUDGMENTS**

#### Larimer County

DEBTOR: RICHARD BARTELS, CREDITOR: BK CHOICE. AMOUNT: \$1381670.23. CASE #C-11CV-000008. DATE: 12/2/11.

**DEBTOR: WILLIAM D II & KELLEY HINZ. CREDI-**TOR: ZIONS FIRST NATL BK. AMOUNT: \$1039961.6. CASE #C-11CV-002176. DATE: 11/28/11.

DEBTOR: TODD & SHELLEY ERDMANN, CREDI-TOR: ASPEN LEAF INC. AMOUNT: \$722558.84. CASE #D-11CV003667, DATE: 12/7/11.

**DEBTOR: TOM VAN LONE**, CREDITOR: ERIE COM-MONS COMMERCIAL PARTNE. AMOUNT: \$477493.4. CASE #C-10CV-001057, DATE: 12/2/11.

DEBTOR: SUKHMANDER S GILL, CREDITOR: PEO-PLES BK. AMOUNT: \$461715.5. CASE #C-11CV-001932. DATE: 12/7/11.

DEBTOR: SUKHMANDER S & GANTA GILL

CREDITOR: PEOPLES BK. AMOUNT: \$431795.2. CASE #C-11CV-001932. DATE: 12/7/11.

DEBTOR: PETERSON STREET PARTNERS LLC. CREDITOR: FIRST NATL BK. AMOUNT: \$233580.7 CASE #. DATE: 11/23/11.

DEBTOR: MELISA DROGT. CREDITOR: DAYCEL DELRE. AMOUNT: \$189783.12. CASE #C-09PI 000508, DATE: 12/5/11,

DEBTOR: PETERSON STREET PARTNERS LLC, CREDITOR: FIRST NATL BK. AMOUNT: \$164869.87. CASE #C-10CV-000572 DATE: 11/23/11

**DEBTOR: CLEARVIEW LAND LLC**, CREDITOR: BK CHOICE AMOUNT \$1550587 CASE #C-11CV

000325. DATE: 12/2/11.

DEBTOR: NEIL BROOKS, CREDITOR: WEST VINE BUNGALOWS HOMEOWNERS. AMOUNT: \$73028.68. CASE #C-10CV-000473. DATE: 11/21/11.

**DEBTOR: STEWART ROBBINS. CREDITOR** STEVEN L BAUER. AMOUNT: \$31887.05. CASE #D-11CV-001859. DATE: 12/2/11.

DEBTOR: MICHAEL & CHRISTI & CHRISTINE BENNETT, CREDITOR: JON SMITH. AMOUNT: \$19949.36 CASE #C-10C-002959 DATE: 11/30/11 **DEBTOR: FOX LLC**, CREDITOR: JR SIMPLOT CO. AMOUNT: \$19217.25. CASE #C-11CV-001428. DATE:

DEBTOR: GARY G & SANTHA M BISHOP, CREDI-TOR: FORD MOTOR CREDIT CO. AMOUNT: \$16525.3. CASE #C-91CV-001345. DATE: 12/1/11. **DEBTOR: CARRIE KAISER**, CREDITOR: R B FICK-

EL. AMOUNT: \$14554. CASE #C-10C-002729. DATE: **DEBTOR: MARLAND E DEGROOT.** CREDITOR:

CYPRESS FIN GROUP LLC. AMOUNT: \$13137.62 CASE #C-11C-009086. DATE: 11/23/11. DEBTOR: ERIC J CORDOVA, CREDITOR: FIA CARD

SERVICES. AMOUNT: \$13049.02. CASE #C-10C 008669, DATE: 12/2/11 DEBTOR: CELESTE VALLE, CREDITOR: LIBERTY

ACQUISITIONS SERVICING. AMOUNT: \$11398.92. CASE #C-11C-009468, DATE: 11/23/11. DEBTOR: UNIQUE HARDSCAPES LLC, CREDITOR:

POWER EQUIPMENT CO. AMOUNT: \$11176.54. CASE #2011C72914. DATE: 12/5/11. DEBTOR: ROBERTA WYKOFF, CREDITOR: GE

MONEY BK. AMOUNT: \$10798.48. CASE #C-11C-001196. DATE: 11/30/11. **DEBTOR: MARY GONZALES. CREDITOR: BK DEN-**

VER. AMOUNT: \$9462.04. CASE #C-11C-006193.

**DEBTOR: KATHRYN M MAHAFFEY**, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$8437.55 CASE #C-11C-009161 DATE: 11/28/11 **DEBTOR: WANDA FLORES**, CREDITOR: DEBRA BEASLEY. AMOUNT: \$8300. CASE #C-11C-009257. DATE: 11/28/11.

DEBTOR: THOMAS J COUPE, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$7681.86. CASE #C-11C-

006404. DATE: 11/23/11.

DEBTOR: OWENS LLC, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$5313.6. CASE #C-11C-008718. DATE: 12/2/11.

DEBTOR: MELISSA HALLETT, CREDITOR: MID-LAND CREDIT MANAGEMENT INC. AMOUNT: \$4841.68. CASE #C-11C-004392. DATE: 11/30/11. DEBTOR: CHARLES RAY CARLSON, CREDITOR: DISCOVER BK. AMOUNT: \$4568.11. CASE #C-10C-

008942. DATE: 11/23/11. DEBTOR: LARRY D SMIKAHL, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$4530.76 CASE #C-10C-001297, DATE: 11/23/11.

DEBTOR: JESSE T OBERG, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$4233.77 CASE #C-11C-002960. DATE: 11/28/11. DEBTOR: MICHELLE AVERY, CREDITOR: GE

MONEY BK. AMOUNT: \$3800.51. CASE #C-11C-002191. DATE: 11/30/11. DEBTOR: SAMUEL WIER, CREDITOR: LIBERTY

ACQUISITIONS SERVICING. AMOUNT: \$3411.68. CASE #C-11C-008646. DATE: 11/23/11. DEBTOR: BRENT A CISNEROS. CREDITOR: CAPI-

TAL ONE BK USA. AMOUNT: \$2800.71. CASE #C-11C-009829 DATE: 11/28/11

DEBTOR: PAMELA C HARVEY, CREDITOR: CAPI-TAL ONE BK. AMOUNT: \$2682.96. CASE #C-06C-200923. DATF: 11/28/11.

DEBTOR: CORINNA KELLER, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$2550.19. CASE #C-10C-010447. DATE: 11/23/11.

DEBTOR: CHARLES V SANCHEZ CREDITOR: CAP-ITAL ONE BK USA. AMOUNT: \$2527.96. CASE #C-10C-007487. DATE: 11/23/11.

**DEBTOR: MARY SCHWARZ. CREDITOR: GE MONEY** BK. AMOUNT: \$2433.62. CASE #C-11C-001429. DATE:

DEBTOR: CAROLYN & MARK BONN, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT \$2284.3. CASE #C-11C-003123. DATE: 11/29/11 DEBTOR: BARBIE DEVENNEY, CREDITOR: LIBER TY ACQUISITIONS SERVICING, AMOUNT: \$2206.01.

CASE #C-11C-008947. DATE: 11/23/11. **DEBTOR: JAMES E MCKEON**, CREDITOR: NORTH STAR CAPITAL ACQUISITION. AMOUNT: \$2168.92. CASE #C-11C-007312. DATE: 12/5/11.

DEBTOR: ROBERT D & BOB SEEBECK, CREDI-TOR: CEDAR PARK ROAD MAINTENANCE CO.
AMOUNT: \$2159.85. CASE #C-11C-005587. DATE:

DEBTOR: PHILLIP SVOBODA, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$2108.94, CASE #C-11C-311076. DATE: 12/1/11.

DEBTOR: JOHN YOUNG, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$2090.72. CASE #C-11C-009420. DATE: 11/23/11.

DEBTOR: JAMES J & CAROLYN P DEESE, CRED-ITOR: CAPITAL ONE BK USA. AMOUNT: \$1820.75 CASE #C-11C-001374. DATE: 11/23/11.

DEBTOR: MARY L HERNANDEZ, CREDITOR: MID-LAND CREDIT MANAGEMENT INC. AMOUNT: \$1802.24. CASE #C-10C-002637. DATE: 12/1/11. DEBTOR: FRANCES REILLY, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1593.1. CASE #C-11C-009063. DATE: 11/23/11.

DEBTOR: JOHN & KATHRYN BARONE, CREDI TOR: REGISTRY RIDGE MASTER ASSOC IN. AMOUNT: \$1585.51. CASE #C-11C-009138. DATE:

DEBTOR: FRANCISCO J SR ZABALZA, CREDI TOR: CAVALRY PORTFOLIO SERVICES LLC AMOUNT: \$1459.18. CASE #C-10C-010136. DATE:

DEBTOR: ELIZABETH DUNN, CREDITOR: LIBERTY AQUISITIONS SERVICING. AMOUNT: \$1443.68. CASE #C-11C-009021. DATE: 11/23/11.

DEBTOR: RUSSELL J WRIGHT, CREDITOR: FORD MOTOR CREDIT CO. AMOUNT: \$1337.77. CASE #C-11C-006305. DATE: 11/23/11.

**DEBTOR: MARY JO HESS & MARY J MATTE-**SON, CREDITOR: BC SERVICES INC. AMOUNT: \$1183.52 CASE #C-11C-008746 DATE: 12/5/11 **DEBTOR: INGRID GUTIERREZ**, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$897.03.

DEBTOR: JOSHUA WELLMAN, CREDITOR: LIBER-TY ACQUISITIONS SERVICING AMOUNT: \$730.32 CASE #C-11C-009594. DATE: 11/23/11.

DEBTOR: ROBERTA SPEARS, CREDITOR: LIBERTY

CASE #C-11C-009147, DATE: 11/23/11.

AQUISITIONS SERVICING. AMOUNT: \$705.43. CASE #C-11C-009362. DATE: 11/23/11.

DEBTOR: ENRIQUE J ALVAREZ. CREDITOR: LIB-ERTY AQUISITIONS SERVICING. AMOUNT: \$608.28. CASE #C-11C-009155. DATE: 11/23/11.

DEBTOR: THOMAS A PETER, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$550.16. CASE #C-11C-002548, DATE: 11/21/11,

DEBTOR: BRIAN LEE BLOSS, CREDITOR: ROBERT BRUCE FINCKEL. AMOUNT: \$549.84. CASE #C-04DR-001297, DATE: 11/30/11.

DEBTOR: FCP REALTY INTERESTS III LLC, CREDITOR: DELTA PROPERTIES II LLC. AMOUNT: \$0. CASE #2011CV1461. DATE: 12/6/11

#### **Weld County**

**DEBTOR: RICHARD BARTELS. CREDITOR: BK** CHOICE. AMOUNT: \$1381670.23. CASE #C-11CV 000008. DATE: 12/2/11.

DEBTOR: MARTINEZ PROPERTIES LLC. CREDI-TOR: TERRAMAR INVEST LLC. AMOUNT: \$829390.16. CASE #D-11CV-000906. DATE: 11/29/11. **DEBTOR: TOM VANLONE**, CREDITOR: ERIE COM-MONS COMMERCIAL PARTNE. AMOUNT: \$477493.4. CASE #C-10CV-001057, DATE: 12/1/11.

DEBTOR: PETERSON STREET PARTNERS LLC, CREDITOR: FIRST NATL BK. AMOUNT: \$233580.7. CASE #C-10CV-000572. DATE: 11/23/11.

DEBTOR: MICHAEL JOHN MANTEY, CREDITOR:

HEARTLAND BK. AMOUNT: \$169276.91. CASE #D-11CV-007452. DATE: 11/28/11. DEBTOR: PETERSON STREET PARTNERS LLC.

CREDITOR: FIRST NATL BK. AMOUNT: \$164869.8° CASE #C-10CV-000572. DATE: 11/23/11. DERTOR: CLEARVIEW LAND LLC CREDITOR: RK CHOICE. AMOUNT: \$155058.7. CASE #C-11CV-

000325, DATE: 12/2/11. DEBTOR: MATTHEW S & ANNA S TIBBETTS, CREDITOR: BK MIDWEST, AMOUNT: \$51982.43.

CASE #C-11CV-000376. DATE: 11/30/11. **DEBTOR: JEREMY Z BAUGHMAN**, CREDITOR KARKILYN BAUGHMAN. AMOUNT: \$40131.33. CASE

#C-06DR-000970. DATE: 11/30/11.

DEBTOR: JEFF PAYNE, CREDITOR: DISCOVER BK. AMOUNT: \$15323.85. CASE #C-11CV-000598. DATE:

DEBTOR: DORIS HALL, CREDITOR: INTEGRAL RECOVERIES INC. AMOUNT: \$14059.8. CASE #C-05C-005995. DATE: 12/2/11.

DEBTOR: STEPHEN & STEPHEN H RAY, CREDI-TOR: DISCOVER BK. AMOUNT: \$11743.8 11C-005878, DATE: 11/23/11,

DEBTOR: EUGENE W EHRLICH, CREDITOR: LEGAL COLLECTION CO. AMOUNT: \$11000. CASE #C-11C-003966. DATE: 11/23/11.

DEBTOR: PAMELA M FELTE, CREDITOR: CAVALRY PORTFOLIO SERVICES LLC. AMOUNT: \$9741.44. CASE #C-11CV-000855, DATE: 12/5/11 DEBTOR: GRACE ANN & ANTHONY D MALDON-

ADO, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$9413.58. CASE #C-11C-005679. DATE: 11/28/11. **DEBTOR: ROSEMARIE SARMIENTO. CREDITOR:** LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$9248.98. CASE #C-11C-006987. DATE: 11/22/11. **DEBTOR: ROBERT A HAM. CREDITOR: YKS** ACCEPTANCE CORP. AMOUNT: \$8887.79. CASE #C 06C-001353 DATE: 11/28/11

DEBTOR: ANSELMO MEDINA, CREDITOR: BELLCO CREDIT UNION. AMOUNT: \$8728.37. CASE #C-11C-005250. DATF: 12/5/11.

**DEBTOR: DANNY LEE MEYER, CREDITOR: YKS** ACCEPTANCE INC. AMOUNT: \$8494.34. CASE #C 11C-006114. DATE: 11/28/11. **DEBTOR: RICHARD & GINA TRIPLETT. CREDI-**

OR: WAKEFIELD ASSOC INC. AMOUNT: \$7 CASE #C-11C-007781. DATE: 11/23/11. **DEBTOR: MARIA CECILIA GARCIA**, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$7757.32. CASE

#C-11C-006115, DATE: 11/28/11, DEBTOR: GUY E MCINTOSH, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$7515.03. CASE #C-11C-005373 DATE: 12/1/11

DEBTOR: TONY ORNELAS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$7386.6. CASE #C-11C-006396. DATE: 11/30/11.

**DEBTOR: JOHN P RULLA**, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$6991.59. CASE #C-11C-007835. DATE: 11/22/11. **DEBTOR: JOHN J HAYS. CREDITOR: BELLCO** 

CREDIT UNION. AMOUNT: \$6450.57. CASE #C-10C-009902. DATE: 12/5/11.

DEBTOR: WILLIAM J & SHARLEEN BAUER, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$6368.35. CASE #. DATE: 12/5/11.

DEBTOR: JEFFERY A PURVIS, CREDITOR: MOR GANVILLE DEVL LTD. AMOUNT: \$6093. CASE #C-11S-500116 DATE: 11/23/11 DEBTOR: JUANITA GARCIA, CREDITOR: LIBERTY ACQUISITIONS SERVICING, AMOUNT: \$5939,21.

CASE #C-11C-006883. DATE: 11/22/11. DEBTOR: SALVADOR CASTRO. CREDITOR: LIBER TY ACQUISITIONS SERVICING. AMOUNT: \$5840.2. CASE #C-11C-006887. DATE: 11/22/11.

DEBTOR: KATIE N WARFIELD. CREDITOR: CAPI-TAL ONE BK USA. AMOUNT: \$5586.47. CASE #C-11C-007024. DATE: 12/5/11.

DEBTOR: MARK A & ELENA A RIOUX, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$5525.04. CASE #C-11C-004473. DATE: 12/5/11 DEBTOR: NICOLETTA STAMISON, CREDITOR BELLCO CREDIT UNION. AMOUNT: \$5374.32. CASE #C-10C-011371 DATF: 11/28/11

DEBTOR: BRIAN JAMES LOBATO, CREDITOR WAKEFIELD ASSOC INC. AMOUNT: \$5090.41. CASE #C-10C-002401. DATE: 11/23/11.

**DEBTOR: TRUDY K & RONALD A HENRIOULLE** CREDITOR: COMMUNITY FIN FED CREDIT UNION AMOUNT: \$4995.25. CASE #C-06C-000303. DATE:

DEBTOR: BERTHA PACHECO, CREDITOR: HER BIES AUTO SALES. AMOUNT: \$4460.87. CASE #C-08C-002687 DATE: 11/28/11

DEBTOR: IRENE CERVANTES, CREDITOR: DOL-LARHIDE PROEPRTY MANAGEMENT, AMOUNT: \$4115. CASE #C-11C-006082. DATE: 11/30/11. **DEBTOR: JERRY L CUTTER**, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$3600.05. CASE #C-11C-006869. DATE: 11/22/11.

**DEBTOR: LISA A NELSON. CREDITOR: CAPITAL** ONE BK USA. AMOUNT: \$3367.14. CASE #C-11C 007040. DATE: 12/5/11. **DEBTOR: AMANDA STRANGE**, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$3153.22.

CASE #C-11C-007514 DATE: 11/22/11 DEBTOR: JESSIE CAMARENA, CREDITOR: XCEL ENERGY, AMOUNT: \$2753.72, CASE #C-11C-006124 DATF: 11/28/11

DEBTOR: ELSA M BARBOZA, CREDITOR: PROFES-SIONAL FIN CO INC. AMOUNT: \$2546.87. CASE #C-11C-008713. DATE: 12/5/11.

**DEBTOR: TYREL J SIDWELL**, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$2358.76. CASE #C-10C-003321. DATE: 12/5/11. **DEBTOR: JOHN P LOPEZ. CREDITOR: PROFES-**

SIONAL FIN CO INC. AMOUNT: \$2180.04. CASE #C-08C-008220. DATE: 12/5/11 **DEBTOR: SHILOH HALL**, CREDITOR: LIBERTY ACQUISITIONS LLC. AMOUNT: \$1785.23. CASE #C-

10C-009447, DATE: 11/22/11. DEBTOR: MARY DICKSON, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1684.77. CASE #C-11C-006607 DATE: 11/22/11

DEBTOR: DEANNA J & TONY D BOOKLESS, CREDITOR: ASSOC RECOVERY SYST INC. AMOUNT: \$1474.55. CASE #C-11C-053118. DATE: 11/23/11. **DEBTOR: WAYNE VANCE, CREDITOR: LIBERTY** 

ACQUISITIONS SERVICING. AMOUNT: \$1440.34. CASE #C-11C-006610. DATE: 11/22/11. DEBTOR: RENITA BENAVIDEZ. CREDITOR: LIBER TY ACQUISITIONS SERVICING. AMOUNT: \$1416.67. CASE #C-11C-006880. DATE: 11/22/11.

DEBTOR: THOMAS A JR ORECCHIO, CREDITOR: PORTFOLIO RECOVERY ASSOC LLC. AMOUNT: \$1390.53, CASE #C-11C-004840, DATE: 11/23/11, DEBTOR: DANIEL RIOJAS, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$1253.13. CASE #C-11C-007711 DATE: 12/5/11

DEBTOR: CARLOS GARFIO, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$1221.14. CASE #C-11C-006498. DATE: 11/22/11.

DEBTOR: JEFFREY P ARAGON, CREDITOR: INDI-AN PEAKS FILING NO 8 HOMEO. AMOUNT: \$1181.97. CASE #C-11C-004975. DATE: 12/1/11. **DEBTOR: STEPHEN W HALLER. CREDITOR: CAPI** 

TAL ONE BK USA. AMOUNT: \$1094.77. CASE #C-11C 005297. DATE: 12/1/11. **DEBTOR: PHOEBE LORENZ. CREDITOR: LIBERTY** ACQUISITIONS SERVICING. AMOUNT: \$1075.83.

CASE #C-11C-007684, DATE: 11/22/11. DEBTOR: MIGUEL RAMIREZ, CREDITOR: MID LAND CREDIT MANAGEMENT INC. AMOUNT: \$978.96 CASE #C-11C-005042 DATE: 12/1/11 DEBTOR: JAMES A & JESSICA E BARNES,

CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$945.44. CASE #C-11C-009457. DATE: 12/5/11 DEBTOR: BAC HOME LOANS SERVICING LP CREDITOR: SPECIALIZED LOAN SERVICING LLC AMOUNT: \$0.01. CASE #2011CV734. DATE: 11/30/11.

### RELEASE OF STATE TAX LIENS

#### **Larimer County**

RAMS HORN DEVL CO, \$93051.75, CASE #75027, WG MECHANICAL LLC. \$5603.4. CASE #71884.

WG MECHANICAL LLC, \$5414.45, CASE #71883,

WG MECHANICAL LLC, \$3065.61, CASE #71882 WG MECHANICAL LLC, \$258.26, CASE #71885,

11/28/11 WG MECHANICAL LLC, \$248.72, CASE #71886 WATER WORKS INC, \$235.46, CASE #71887, LITTLE D ENTERPRISES LLC, \$107.53, CASE

LITTLE D ENTERPRISES LLC, \$68.77, CASE #74582, 12/2/11

#### **Weld County**

MD PAINTING LLC, \$1555.06, CASE #3808323, BE ENTERPRISES INC, \$773.37, CASE #3808324 JULIEMAC LLC, \$439.92, CASE #3807970.

## STATE TAX LIENS

#### **Larimer County**

PET CITY LLC. \$23032. CASE #73046. 11/29/11. MOUNT EIGHT INN, \$22053, CASE #73031,

KUSTOM BLDRS LLC, \$18806.94, CASE #73375, UNIVERSAL COMMUNICATIONS CO. \$17919.57.

GARDEN WEEDEN LLC, \$15547, CASE #73052,

VESCENT INC, \$11509.11, CASE #75990, 12/7/11. PRO DRYWALL ITD. \$9768.7 CASE #74242

NIGHTSTAR SOLUTIONS, \$9500, CASE #73047, VENDITIO LLC, \$9130, CASE #73029, 11/29/11. KAILA DKUHNS, 1212 RAINTREE DR UNIT B44. FORT COLLINS 80526-1816, \$9002, CASE #73053

ROCKY MOUNT ROOTS LLC. \$8199, CASE

COMMERCIAL 1 CONCRETE INC. \$8109.53, CASE

MARTHA ESPARKS, 3608 PO BOX 843, ESTES PARK 80517-0843, \$7720.66, CASE #73035

GREENHOUSE LLC. \$7656. CASE #73043. 11/29/11. PRESTIGE PAINTING LLC, \$7188.04, CASE

ADVANCED SPINE REHABILITATION, \$7056.47, CASE #72746, 11/29/11. RUMBAR LLC. \$6482. CASE #73038. 11/29/11. NORMANDIN CONSTR INC, \$5995.96, CASE

#73054. 11/29/11 **PRESTIGE WORLDWIDE LTD,** \$5796, CASE #73028, 11/29/11. BRIAN APERGOLA, 3565 WINDMILL DR APT P5.

FORT COLLINS 80526-5915, \$5249, CASE #73045 YONOFOCO LLC. \$4912 CASE #73051 11/29/11 CERTIFIED REHAB SERVICES INC, \$4861.75,

CASE #71810, 11/23/11, DISCOVERY MONTESSORI LECOLE SA, \$4827.34, CASE #71876, 11/28/11 **ERIKA R LEYVACHAVEZ,** 785 14TH ST SE APT 202, LOVELAND 80537-8939, \$4103, CASE #73030,

SCOTTS TOWING AUTO RECOVERY LL, \$3608.23, CASE #71811, 11/23/11. **JULIEJOHNSON,** 4409 SHUBERT DR, LOVELAND 80538-1532, \$3437.34, CASE #73042, 11/29/11. WATER WORKS INC. \$3342.04 CASE #73055

HAISTON OIL CO INC FORT COLLIN, \$3152, CASE #73033, 11/29/11

STEVEN JGRIFFITH, 3608 ADENA CT, LOVELAND 80538-2411, \$3139, CASE #73034, 11/29/11 YONOFOCO LLC, \$2722, CASE #73027, 11/29/11. ROUSH INC, \$2606.53, CASE #71569, 11/23/11 SM ENTERPRISES LLC, \$2487, CASE #73040

ROBERT EGABRIELSON, \$2470.18, CASE #73056.

PRESTIGE WORLDWIDE LTD, \$2402, CASE #73050, 11/29/11. **COLO SPRINKLING SYSTEMS INC,** \$2241.6, CASE

ANDURA DESIGNS LLC, \$2106.93, CASE #74263, 12/2/11

PRO CONSTR SUPPLY INC. \$1438.57. CASE JOANQUALLS. \$1383.97. CASE #74897. 12/5/11. GABRIEL DEVL INC, \$1325.98, CASE #74575,

ALL FOR ONE COMMUNICATIONS INC, \$1245.08, SR AUTOMOTIVE INC. \$1210.71. CASE #71808.

VALENTINA VCARRION, 116 S LINCOLN AVE LOVELAND 80537-6408, \$1074, CASE #73048,

NIGHT SHOTZ OK LINGLE BLUE SKY, \$1015.

**IMPACT MARKETING SERVICES INC, \$1000.34**, CASE #71879, 11/28/11.

NEW SPALL LLC, \$946, CASE #73032, 11/29/11. AM LEGION CLUB. \$925. CASE #73036. 11/29/11.

LANCO SERVICES LLC, \$914.07, CASE #71814, IACOBKENNEDY. \$862.94. CASE #70781, 11/21/11. STRAIGHT LINE EXCAVATION LLC, \$842.69,

CASE #74912, 12/5/11. THOMAS JROBINSON, 5304 VARDON WAY, FORT COLLINS 80528-9122, \$800, CASE #73039, 11/29/11. ID PROPERTY INSPECTIONS INC, \$730.29, CASE

#71813, 11/23/11 CUTTING EDGE EXCAVATION SERVIC. \$228.1. CASE #73058, 11/29/11.
CUTTING EDGE EXCAVATION SERVIC, \$228.1,

CASE #73374, 11/30/11.

MMBR ENTERPRISES, \$195, CASE #73041,

#### **Weld County**

LA ESPIGA DORADA, 4910 PO BOX 337000, GREELEY 80633-0617, \$28006, CASE #3808509, MAH VENTURES LLC, \$27239.6, CASE #3808499,

GREG TMCLAVEY, 24056 HIGHWAY 392, GREELEY 80631-9645, \$26726.3, CASE #3808498, 11/29/11, **RUDOLPHSANCHEZ,** \$21266.75, CASE #3808870,

JOHNSONPALMER CONSTR INC. \$16571.8. CASE

#3808008. 11/23/11 A DBL R WELL SVC INC, \$7962.35, CASE

KARLIL INC IDEAS UNLIMITED INT. \$5521. CASE COMFORT SHACK, \$5049.52, CASE #3807972,

TOWFOP INC, \$4535.63, CASE #3808517, 11/29/11. LEENIES SOUTHERN CAFE LLC, \$4187.87, CASE

RIFFACTORY INC, \$3981, CASE #3808500,

JOSEPHS CONSTR LLC, \$3471.24, CASE #3807974, 11/23/11, FIN FOUNDATIONS LLC, \$3451.96, CASE

**GREELEY PRINTERS INC, \$3227, CASE** CISNEROS RESTAURANT INC. \$2535.52. CASE

LORISCHWARTZ, 4910 ARROWHEAD DR, GREELEY 80634-9357 \$2377 CASE #3808508 11/29/11

MASONRY SPECIALTY CO INC, \$2137.61, CASE #3807969, 11/23/11, MATRIX DISPLAY SYSTEMS INC, \$2069, CASE #3808503, 11/29/11.

MATRIX DISPLAY SYSTEMS INC, \$2049.04. CASE #3808505, 11/29/11. FIVE STAR LINEN SERVICE, \$1922.2, CASE

LBLC INC TRI POINT, \$1784.91, CASE #3809532, EXCELLENCE HOME TECHNOLOGIES, \$1553.71,

CASE #3808325, 11/28/11. RIFFACTORY INC, \$1465, CASE #3808510, ON THE EDGE CONTRACTING LLC, \$1240.28,

JANTZ HEATING PLUMBING. \$1229.93. CASE

DKD CONTRACTING LLC, \$1139.59, CASE GREAT LEADS LLC, \$1092.9, CASE #3808520,

A1 TECHNICIANS INC, \$999, CASE #3807971, BE ENTERPRISES INC, \$985.18, CASE #3808327,

**CONCEPTOS PAINTING REMODELING. \$845.** CASE #3808006, 11/23/11.
GREELEY INDEPENDENCE STAMPEDE, \$815.67, DASWAND AKAL LLC, \$698.5, CASE #3807973,

CREATIVE ESTATES LLC, \$639.29, CASE TEAM LOGISTICS INC, \$589.31, CASE #3808519,

MOUNTAINBACK HOMES LAND INC. \$450. CASE JANSMA BRO CORP EXCAVATING TRU, \$249, CASE #3808506, 11/29/11. FLOWERNOOK, 470 BRIGGS ST, ERIE 80516, \$113,

CASE #3808504, 11/29/11,

## WARRANTY DEEDS

## Larimer County

Seller: BIG BEAVER PROPERTIES LLC Buver, buver's address: GRAVICAL REAL ESTATE HOLDINGS, 5101 FLORA ST, GOLDEN, CO 80403-

Address: 6125 SKY POND DR, LOVELAND, 80538-

Seller: HARMONY INVESTMENT 170 LLC Buyer, buyer's address: POUDRE VALLEY HEALTH CARE INC, 2315 E HARMONY RD STE 200, FORT COLLINS, CO 80528-8620

Address: 2121 E HARMONY RD UNIT 150 170, FORT COLLINS, 80528-3413 Price: \$2430000

Price: \$8350000

Date closed: 11/16/11 Seller: DARLA NASH HOWARD Buyer, buyer's address: THOMAS W & SANDRA

M RAIN, 4804 KEY LARGO DR, FORT COLLINS, CO 80526-4617 Address: 4808 RIM ROCK WAY, FORT COLLINS.

Price: \$2245000 Date closed: 11/28/11 Seller: NORTHERN COLORADO PROPERTY EXC Buyer, buyer's address: DAVID L & GRETCHEN G OSBORN, 217 W OLIVE ST, FORT COLLINS, CO

80521-2714 Address: 327 MATHEWS ST, FORT COLLINS, 80524-2837 Price: \$1500000

80517-6815

Price: \$1045000

Date closed: 11/21/11

Date closed: 11/16/11 Seller: SCN LLC Buyer, buyer's address: GLENN D & REBECCA DIEHL, 1116 VINEYARD RD, HAYS, KS 67601-9807 Address: 3050 ROCKWOOD CIR, ESTES PARK,

Date closed: 11/18/11 Seller: GORDON D & BARBARA G GILSTRAP Buyer, buyer's address: REBECCA H & ADOLPH V COORS, 3401 E COUNTY ROAD 16, LOVELAND, CO

80537-8778 Address: 3401 E COUNTY ROAD 16, LOVELAND, 80537-8778 Price: \$950000

Buver. buver's address: FRANK W CHRISTENSEN REVOCABLE, 1630 N FORK CT, FORT COLLINS, CO 80524-8300 Address: 1630 N FORK CT, FORT COLLINS, 80524-

Price: \$925000 Date closed: 11/22/11

Date closed: 11/30/11

Seller: NORBEL CREDIT UNION

Seller: GREGG H & COLLEEN J COFFMAN Buyer, buyer's address: JOHN R & ELIZABETH A FOX, 8000 JONES RD, LARKSPUR, CO 80118-5305 Address: 827 ROCKWOOD LN E. ESTES PARK. Price: \$850000

Seller: JOHN C & THERESA L PORFILIO Buyer, buyer's address: B DAVID III & DIANE L MILLS, 3935 VALLEY OAK DR, LOVELAND, CO 80538-8981

Address: 3935 VALLEY OAK DR, LOVELAND, 80538-8981

Price: \$761000 Date closed: 11/28/11 Seller: C SCOTT & NANCY E COURTNEY

Buyer, buyer's address: DARIN A & DEBORAH A ATTEBERRY, 3256 NITE CT, FORT COLLINS, CO 80525-9692

Address: 3256 NITE CT, FORT COLLINS, 80525 Price: \$760000

Date closed: 11/25/11 Seller: HANS & MARGIT BETZ Buver, buver's address: JACK TEMPLE, 1415 WAXWING LN, FORT COLLINS, CO 80524-1785 Address: 1415 WAXWING LN, FORT COLLINS,

80524-1785 **Price:** \$708700

Date closed: 11/23/11 Seller: GARY B & MARIANNE JACOBS Buver, buver's address: THOMAS & JENNIFER P

80513-8458

Price: \$675000

Date closed: 11/29/11 Seller: BARTRAN CONSTRUCTION INC

FORT COLLINS, CO 80525-8903

Address: 3405 HIDDEN POND DR, FORT COLLINS,

80525-8903 Price: \$616000

Seller: DONALD W WILLIAMS Buyer, buyer's address: JOHN P & INGRID J

Address: 536 ALPINE DR. ESTES PARK, 80517-

BELLVIJE CO 80512-6607 Address: 1367 SPRING VALLEY RD, BELLVUE, 80512-6607

Price: \$595000

Date closed: 11/15/11

Date closed: 11/18/11

Price: \$615000

Seller: JPMORGAN CHASE BANK Buyer, buyer's address: JAMES L & MARY L

Address: 3120 ABBOTSFORD ST, FORT COLLINS, 80524-1608

Seller: JANA L & TROY M OWENS Buver, buver's address: MATTHEW J TRACZ 5932 SNOWY PLOVER CT, FORT COLLINS, CO

Address: 5932 SNOWY PLOVER CT, FORT COLLINS, Price: \$565000 Date closed: 11/30/11

3721 GREEN SPRING DR, FORT COLLINS, CO 80528-

Address: 3721 GREEN SPRING DR, FORT COLLINS, 80528-7180 Price: \$535000

Address: 6082 BAY MEADOWS DR. WINDSOR.

Price: \$518700 Date closed: 11/29/11 Seller: MICHAEL E & MARY E FOSTER

Price: \$495000 Date closed: 12/2/11 Seller: PAUL E JR & KAREN S JOHNSON

Address: 986 WHEATRIDGE CIR, LOVELAND, 80537-9343 Price: \$485000

Price: \$485000 Date closed: 11/22/11 Seller: LINDA KOPCHALA KING Buyer, buyer's address: MATTHEW & MICHELLE

80528-7047 80528-7047

Price: \$479900 Date closed: 11/18/11

WHITAKER LI, 3639 GREEN SPRING DR, FORT COLLINS, CO 80528-7177 Address: 3639 GREEN SPRING DR, FORT COLLINS,

Buyer, buyer's address: JEFFREY L & DEBORAH L MEADOR, 2811 SOUTHSHIRE RD, HIGHLANDS

HIGGINS, 2711 LAKE HOLLOW RD, BERTHOUD, CO Address: 2711 LAKE HOLLOW RD. BERTHOUD.

Buyer, buyer's address: STEPHEN E & ANGENETTE CLARKE, 3405 HIDDEN POND DR,

Date closed: 11/22/11

DROUIN, 62 OAK RIDGE LN, DEER PARK, IL 60010-

Date closed: 11/18/11 Seller: GLENN E JOHNSON Buyer, buyer's address: HELENE GALLIVAN & KEVIN EUGENE BAINER, 1367 SPRING VALLEY RD,

Price: \$599000 Date closed: 11/23/11

HEATON, 1421 SNIPE LN, FORT COLLINS, CO 80524-

80528-7158

Seller: JULIAN & JANICE CUMBERLAND Buyer, buyer's address: THOMAS O PRITCHETT,

Seller: HARTFORD HOMES INC Buyer, buyer's address: THOMAS E & JOYCE A RUHSER, 6082 BAY MEADOWS DR, WINDSOR, CO

Buyer, buyer's address: STEVEN J KOEHLER, 8136 ADMIRAL DR, WINDSOR, CO 80528-7510 Address: 5453 TRADE WIND DR. WINDSOR.

Buyer, buyer's address: MICHAEL J & MURIEL J ELIJAH, 986 WHEATRIDGE CIR, LOVELAND, CO 80537-9343

Date closed: 11/22/11 Seller: JOHN S & NANCY W GOLDEY Buyer, buyer's address: ANNE B MILLS TRUST, 3409 SHORE RD FORT COLLINS CO 80524-1689 Address: 3409 SHORE RD, FORT COLLINS, 80524-1689

FIRKS, 3503 WILD VIEW DR. FORT COLLINS, CO. Address: 3503 WILD VIEW DR. FORT COLLINS.

Seller: JAMESTOWN BLDRS LLC Buver, buver's address: WILLIAM L JANICE M

Price: \$472800 Date closed: 11/29/11

Seller: RONALD B & SANDRA I NOBLE

## | FOR THE RECORD |

RANCH, CO 80126-8029 Address: 620 WHISPERING PINES DR, ESTES PARK. 80517-7048 Price: \$456000 Date closed: 11/28/11

Seller: KIRK B DRAKE Buyer, buyer's address: DANIEL L & LAFONDA K

SHARP, 5001 N ELM ST, HEALY, KS 67850-5086 Address: 525 PINE RIVER LN #A, ESTES PARK,

Price: \$455000 Date closed: 11/21/11

Seller: CURTIS P & DEBBIE CLAUSSEN Buyer, buyer's address: RACHEL S LEE, 5926 FALLING WATER DR. FORT COLLINS, CO 80528

Address: 5926 FALLING WATER DR, FORT COLLINS, 80528-9436

**Price:** \$450000 Date closed: 11/30/11

Seller: C DEAN HOLBEN

Buyer, buyer's address: CLIFFORD D BAKER, 3775 SANDY SHORE LN, FORT COLLINS, CO 80528-7183

Address: 3775 SANDY SHORE LN, FORT COLLINS, 80528-7183 Price: \$450000

Date closed: 12/2/11 Seller: LANDMARK CONSTRUCTION SOLUTION

Buyer, buyer's address: SHANE A & PAMELA J UNFRED, 6165 BAY MEADOWS DR, WINDSOR, CO 80550-8075

Address: 6165 BAY MEADOWS DR, WINDSOR, 80550-8075 Price: \$440000

Date closed: 11/21/11

Seller: CHARLES S TAYLOR Buyer, buyer's address: GLEN M & JOHANNA L

ORR, 5312 FAIRWAY SIX DR, FORT COLLINS, CO

Address: 1002 S ST VRAIN AVE # B. ESTES PARK. Price: \$435000

Date closed: 12/2/11

Seller: DARIN A & DEBORAH A ATTEBERRY Buyer, buyer's address: TIMOTHY I & STEPHANIE L MATTHEWS, 3214 MESA VERDE ST,

FORT COLLINS, CO 80525-9085 Address: 3214 MESA VERDE ST, FORT COLLINS,

80525-9085 Price: \$432500

Date closed: 10/28/11 Seller: DARI ENE M SCHUSTER

Buyer, buyer's address: MATTHEW R & VERA

PEDERSEN, 2096 VISTA DR. LOVELAND, CO 80538-Address: 2096 VISTA DR, LOVELAND, 80538-2001

Price: \$423000 Date closed: LR

Seller: DENNIS C & JULIE C DIAZ

Buyer, buyer's address: GRANT F & DARAHN R LEBAHN 8001 N LOUDEN CROSSING CT WINDSOR CO 80528-9394

Address: 8001 N LOUDEN CROSSING CT, WIND-SOR. 80528-9394

Price: \$412500 Date closed: 11/29/11

Seller: CREATION GROUP LTD

Buver, buver's address: ADAM M & KRYSTL J TIMOCK, 117 N MACK ST, FORT COLLINS, CO 80521-

Address: 117 N MACK ST, FORT COLLINS, 80521 2416 Price: \$412300

Date closed: 11/18/11

Seller: SUSAN H & JOSEPH W BASTIAN

**Buyer, buyer's address:** MICHAEL JOHN & MARY LEE BACKES, 4925 OVERHILL DR, FORT COLLINS, CO 80526-4536 Address: 4925 OVERHILL DR, FORT COLLINS,

80526-4536 Price: \$400000

Date closed: 9/30/11

**Seller:** DEENYA F GREENLAND

Buyer, buyer's address: ROBERT EDWARD ACCOU PARKE, 1101 WOODED ACRES DR STE 120, WACO, TX 76710-4455 Address: 4500 INLET CT. FORT COLLINS, 80526-

Price: \$400000

Date closed: 11/18/11

Seller: BIBIANA M & RAY L REEVES Buyer, buyer's address: AARON M SMITH, 6415 N HIGHWAY 1, WELLINGTON, CO 80549-2316

Address: 6415 N HIGHWAY 1, WELLINGTON. Price: \$390300

Date closed: 11/18/11

Seller: KENNETH M LABAS TRUST Buyer, buyer's address: WILLIAM E & DEBRA M TRESSLER, 1554 HOMELAND ST, LOVELAND, CO 80538-6822

Address: 1554 HOMELAND ST, LOVELAND, 80538-

Price: \$390000 Date closed: 12/1/11

Seller: BOB W JR & KATHERINE GOODMAN

Buyer, buyer's address: TYLER A & KELLY S JOHNSTON, 8134 LOUDEN CIR, WINDSOR, CO Address: 8134 LOUDEN CIR, WINDSOR, 80528-

8971 **Price:** \$386000

Date closed: 11/18/11

Seller: LINDA HIBBERT

Buver, buver's address: WILLIAM RICHARDSON GAIL SPENCE, 6413 HALF MOON BAY DR, WINDSOR,

Address: 6413 HALF MOON BAY DR. WINDSOR. Price: \$385000 Date closed: 11/30/11

Seller: JEFFREY & OLGA KLINGER

Buyer, buyer's address: MICHAEL JR GARZONE, 8494 CASTAWAY DR, WINDSOR, CO 80528-8610 Address: 8494 CASTAWAY DR. WINDSOR, 80528 Price: \$381000

Date closed: 11/28/11

Seller: US BANK

Buyer, buyer's address: KRISTOPHER DAVID ROSSFELD, 6120 KESWICK CT, FORT COLLINS, CO 80525-7123

Address: 6120 KESWICK CT, FORT COLLINS, 80525-7123 Price: \$380000

Date closed: 6/21/11

Seller: CHARLES K & LOREE R MORSE Buyer, buyer's address: JONATHAN P & HEATHER J WAYNE, 1230 TWIN OAK CT, FORT COLLINS, CO 80525-5533

Address: 1230 TWIN OAK CT. FORT COLLINS.

Price: \$380000 Date closed: 12/1/11

Seller: GSAA HOME EQUITY TRUST 2006 11 Buyer, buyer's address: GUY ROBERT & KATH-LEEN WAGNER, 2913 ESCONDIDO DR, LOVELAND, CO 80538-9439

Address: 2250 BLUE SPRUCE CT, ESTES PARK,

Price: \$380000 **Date closed:** 11/30/11

Seller: DAVID M WANDISHIN Buyer, buyer's address: CATHLEEN A TURNER REVOCABLE TR. 4617 S 166TH CIR. OMAHA, NE

Address: 1726 ROWELL DR, LYONS, 80540-8332 Price: \$375000

Date closed: 11/18/11 Seller: PAMFLA A SOLMAN

Buyer, buyer's address: CATHLEEN A TURNER REVOCABLE TR, 4617 S 166TH CIR, OMAHA, NE 68135-1350

Address: 1726 ROWELL DR, LYONS, 80540-8332 Price: \$375000

Date closed: 11/18/11

Seller: STEVEN B & CAROL L PETERSON Buyer, buyer's address: BRYAN R & JUDITH A WATKINS, 5020 ALDER CT. FORT COLLINS, CO.

Address: 5020 ALDER CT, FORT COLLINS, 80525-5588

Date closed: 11/30/11

Seller: RONALD C & DEBORAH L WOOD Buver, buver's address: JULIE C & DENNIS C DIAZ, 5941 TWIN WASH SQ, FORT COLLINS, CO

Address: 5941 TWIN WASH SQ, FORT COLLINS, 80528-9454

Price: \$369000 Date closed: 11/30/11

Seller: PEGGY R & RICHARD F ISAKSON Buyer, buyer's address: SIMON PAUL & ALISON MARGARET PHILLIPS, 5072 SAINT ANDREWS DR, LOVELAND, CO 80537-7954

Address: 5072 SAINT ANDREWS DR, LOVELAND, 80537-7954 Price: \$365000

Date closed: 11/23/11

Seller: ROBERT B & GARNET M JOHNSON Buyer, buyer's address: STEWART W BRECK, 2309 MOFFETT DR, FORT COLLINS, CO 80526-2122 Address: 2309 MOFFETT DR, FORT COLLINS, 80526-2122

Price: \$365000 Date closed: 11/30/11

Seller: JOSEPH JOHN KISH

Buyer, buyer's address: CURTIS P & DEBBIE CLAUSSEN, 139 N MCKINLEY AVE, FORT COLLINS, CO 80521-2319 Address: 139 N MCKINLEY AVE. FORT COLLINS.

Price: \$365000

Date closed: 11/30/11 Seller: MOTH FAMILY TRUST

Buyer, buyer's address: EDITH L & STEPHEN G ECKLES, 1955 KAPLAN DR, WINDSOR, CO 80550-4669

Address: 1955 KAPLAN DR, WINDSOR, 80550-4669 Price: \$364000

Date closed: 10/21/11

Seller: ROBERT C & MARGARITA S THILMONT Buyer, buyer's address: RONALD C & DEBORAH L WOOD, 2824 ZENDT DR. FORT COLLINS, CO Address: 2824 ZENDT DR, FORT COLLINS, 80526-

Price: \$360000

Date closed: 11/30/11

Seller: SAINT AUBYN HOMES LLC Buver, buver's address: HAROLD E FUEHRER. 8835 BLACKWOOD DR, WINDSOR, CO 80550-4696 Address: 8835 BLACKWOOD DR. WINDSOR. 80550-4696

Price: \$356000 Date closed: 11/30/11

Seller: JERRY LEE & MARGARET MARY CARSON Buver, buver's address: RONALD P & MOLLY B WIRTH, 1351 E 19TH ST, LOVELAND, CO 80538-4107 **Address:** 1351 E 19TH ST, LOVELAND, 80538-4107 Price: \$354000 Date closed: 11/18/11

Seller: GARTH & CATHERINE ANN LEWIS Buyer, buyer's address: ROBERT J AMATO, 3816 RUSKIN ST. HOUSTON, TX 77005-4331 Address: 1271 BROADVIEW, ESTES PARK, 80517-

Price: \$350000 Date closed: 11/18/11

Seller: GARY C & KAY J SMITH Buyer, buyer's address: STELIZABETH ANN SETON CATHOLIC, 1300 S STEELE ST, DENVER, CO 80210-2526

Address: 1102 SETON ST, FORT COLLINS, 80525 9498

Price: \$350000 Date closed: 11/29/11

Seller: PETER K & CAROLYN W DORHOUT Buyer, buyer's address: LONNIE W JR BARKER. 3640 CRESCENT DR, FORT COLLINS, CO 80526-

Address: 3640 CRESCENT DR. FORT COLLINS

80526-2966 **Price:** \$347000 Date closed: 11/14/11

Seller: LINDA C SYMONS Buyer, buyer's address: FRANCIS L & SUSAN K GUIBERSON, 3745 SANDY SHORE LN, FORT

COLLINS, CO 80528-7183 Address: 5944 SNOWY PLOVER CT, FORT COLLINS, 80528-7158

Price: \$343000 Date closed: 11/30/11

Seller: RYLAND GROUP INC.

Buyer, buyer's address: JACOB P & PATRICIA JO GUZMAN, 5438 BROOKLINE DR, TIMNATH, CO 80547-2333

Address: 5438 BROOKLINE DR, TIMNATH, 80547-

Price: \$337300 Date closed: 11/22/11

Date closed: 11/18/11

Seller: TROENDLY CONSTRUCTION CO Buyer, buyer's address: WILLIAM P & SUSAN L BUSACKER, 920 NORWAY MAPLE DR, LOVELAND, CO 80538-5642

Address: 920 NORWAY MAPLE DR. LOVELAND. Price: \$336300

Seller: WINDMILL PROPERTIES # 2 LLC Buyer, buyer's address: CHARLES E GOOLSBY, 4832 LUCILLE CT, LOVELAND, CO 80537-2657 Address: 4832 LUCILLE CT, LOVELAND, 80537-

Price: \$330000 Date closed: 11/28/11

Seller: DANA R ROSENBERG TRUST Buyer, buyer's address: GRANT E & KAREN R NUTTER, 660 PRESTON TRL, WICHITA, KS 67230-

Address: 556 DARCY DR, ESTES PARK, 80517-6200 Price: \$330000 Date closed: 11/30/11

Seller: SPRING CREEK HOMES LLC Buyer, buyer's address: BRUCE M & MARTHA S HENDERSON, 228 N LOOMIS AVE, FORT COLLINS,

CO 80521-1926 Address: 228 N LOOMIS AVE. FORT COLLINS.

Price: \$330000 Date closed: 11/30/11 Seller: JAMESTOWN BUILDERS LLC Buyer, buyer's address: TRAVIS & PATRICIA RICHEN, 2221 COCKLEBUR LN, FORT COLLINS, CO

80525-4366 Address: 2221 COCKLEBUR LN, FORT COLLINS, 80525-4366

Price: \$329500 Date closed: 11/29/11

Seller: MELODY HOMES INC. Buyer, buyer's address: MICHAEL T & SUSAN M POMERING, 5932 BANNER ST. TIMNATH, CO 80547-

Address: 5932 BANNER ST, TIMNATH, 80547-2518

Price: \$328500 Date closed: 11/23/11

Seller: FFI MI FF 1999 LIVING TRUST Buyer, buyer's address: THOMAS R & TAMARA L RHOADS, 2926 STONEHAVEN DR. FORT COLLINS. CO 80525-9068

Address: 2926 STONEHAVEN DR, FORT COLLINS, 80525-9068 Price: \$327000

Date closed: 11/30/11 Seller: 16TH STREET RENTALS Buver, buver's address: CATHY J & GLEN W ROBERTSON, 4155 MITCHELL RD, EUREKA, CA

95503-9738 Address: 1826 E 16TH ST, LOVELAND, 80538-4206 **Price:** \$323500

Date closed: 11/23/11 Seller: ENCORE HOMES LLC Buver, buver's address: JEANIA S & MATTHEW S

BURTON, 1407 EXPEDITION CT, FORT COLLINS, CO 80521-1149 Address: 1407 EXPEDITION CT, FORT COLLINS, 80521-1149

Date closed: 12/2/11 Seller: STEVEN ROSS & INGER MARIE GARTNER Buyer, buyer's address: STANLEY G & RHONDDA J WELLS, 35 PO BOX 1111, GRAND LAKE, CO 80447-

Address: 35 CIRCLE DR, FORT COLLINS, 80524-

**Price:** \$315000 Date closed: 11/23/11

Price: \$317000

Seller: NVH WIP LLLP Buver, buver's address: DFITON F & IYN A VEATCH, 3620 LITTLE DIPPER DR. FORT COLLINS CO 80528-4443

Address: 3620 LITTLE DIPPER DR. FORT COLLINS. Price: \$314000 Date closed: 11/5/11

Seller: KEITH C & SHARON F ROBINSON Buyer, buyer's address: MARGARET A MACMOR-RIS, 2759 HEADWATER DR, FORT COLLINS, CO 80521-1121 Address: 2759 HEADWATER DR, FORT COLLINS,

80521-1121 Price: \$312500 Date closed: 11/23/11

Sallar: SHADOW CREEK HOMES IIC Buyer, buyer's address: EMERY & MARGARET A ESSE, 816 BROOKEDGE DR, FORT COLLINS, CO Address: 816 BROOKEDGE DR, FORT COLLINS,

80525-8901 Price: \$311800 Date closed: 11/18/11

Seller: CLARK F & JAMIE M PATERSON Buyer, buyer's address: LUETJE PETER THO & BI SEETH, 2980 WESTMINSTER CT, LOVELAND, CO 80538-6419

Address: 2980 WESTMINSTER CT. LOVELAND. 80538-6419

Price: \$311000 Date closed: 11/28/11

Seller: MARGARET M DODDS Buver, buver's address: DARREL E & RITA M SCHAFER, 1137 SAGAMORE CIR, FORT COLLINS, CO 80525-9147

Address: 1137 SAGAMORE CIR, FORT COLLINS, 80525-9147 Price: \$310000

Date closed: 11/10/11 Seller: LEMAK LP Buyer, buyer's address: LENNY L & PENNY M LAYMAN, 4841 DEER TRAIL CT, FORT COLLINS, CO 80526-4631

Address: 4841 DEER TRAIL CT, FORT COLLINS, 80526-4631 Price: \$305000

Seller: JEFFREY B & ANDREA R KADAVY Buyer, buyer's address: RONALD MICHAEL & STACIF LANAF FCKFLS 2744 WILLIAM NEAL PKWY FORT COLLINS, CO 80525-7639 Address: 2744 WILLIAM NEAL PKWY, FORT

COLLINS, 80525-7639 Price: \$305000 Date closed: 11/18/11

80538-5659

Date closed: 11/18/11

Seller: JEFF JAMES Buyer, buyer's address: JESSE DOUGLAS & KRISTI MICHELLE LUNSFORD, 5050 CORAL BURST CIR. LOVELAND. CO 80538-5659 Address: 5050 CORAL BURST CIR, LOVELAND,

Price: \$300000 Date closed: 11/18/11 Seller: BANK NEW YORK MELLON Buyer, buyer's address: JAMES SCOTT DONNEL, 11025 T PLZ APT 207, OMAHA, NE 68137-3992

Address: 1744 HILLSIDE DR, FORT COLLINS,

80524-1965 Price: \$297000

Date closed: 11/18/11 Seller: VERN R & GLORIA FLLIAH Buyer, buyer's address: CHARLES E & TERESA A L SUGGS 1170 CRABAPPLE DR LOVELAND CO. 80538-5676

Address: 1170 CRABAPPLE DR, LOVELAND, 80538-

Date closed: 12/5/11

Date closed: 11/23/11

80538-9653

2626

80521-1245

80528-4470

Price: \$280000

Seller: NEIGBORHOOD LLC Buver, buver's address: ALEKSANDAR KIRILOV & KOSTADINOV, 1675 PO BOX 1212, ESTES PARK, CO

80517-1212 Address: 1675 GRAY HAWK CT, ESTES PARK, 80517-9782 Price: \$295000

Seller: JOHN M & MICHELLE R EVANS Buyer, buyer's address: GARY R & PATRICIA K GOODE, 5503 FLAMBORO DR, WINDSOR, CO 80550-7065

Address: 5503 FLAMBORO DR, WINDSOR, 80550-Price: \$295000

Date closed: 10/22/11 Seller: JPMORGAN CHASE BK Buyer, buyer's address: MINH NGOC PHAN, 10829 BEARS LAIR RD, LOVELAND, CO 80538-9653 Address: 10829 BEARS LAIR RD, LOVELAND,

Price: \$287800 Date closed: 11/2/11 Seller: WESTERN STATES BANK Buyer, buyer's address: BRYAN CASE FERGU-

SON, 2506 FOX RUN CT, FORT COLLINS, CO 80526-

Address: 2506 FOX RUN CT. FORT COLLINS 80526-2160 Price: \$285000 Date closed: 11/28/11

Seller: PREO BELMONT RIDGE LLC Buyer, buyer's address: DOUGLAS L & JILL M MANN, 7401 PIMLICO DR, WINDSOR, CO 80550-

Address: 7401 PIMLICO DR, WINDSOR, 80550 2626 Price: \$281600 Date closed: 11/13/11

Seller: JOSEPH C & OPAL P FOXWORTHY Buyer, buyer's address: LOU ANN KENDALL 4313 PICADILLY DR. FORT COLLINS, CO 80526-

Address: 2805 WAKONDA DR, FORT COLLINS,

Price: \$281500 Date closed: 12/2/11 Seller: TRITON AT OBSERVATORY VILLAGE Buver, huver's address: AIMFF D I EVERETTE 3615 GALILEO DR, FORT COLLINS, CO 80528-4470

Address: 3615 GALILEO DR, FORT COLLINS,

Date closed: 11/29/11 Seller: MELODY HOMES INC Buyer, buyer's address: BRIAN MOLZER, 2502 TIMBERWOOD DR UNIT 90, FORT COLLINS, CO 80528-8555 Address: 3426 WAGON TRAIL RD, FORT COLLINS,

Price: \$278900 Date closed: 11/17/11 Seller: LAKES POINT CONSTRUCTION II LL

Buyer, buyer's address: CHARLES A & ROSE-MARIE STUMPF, 438 PRAIRIE FIRE DR, LOVELAND, CO 80538-7803 Address: 438 PRAIRIE FIRE DR, LOVELAND, 80538-7803 Price: \$278300 Date closed: 11/23/11

Seller: ROBERT A PETERSON LIVING TRUST Buyer, buyer's address: LONNIE J GRACE, 2836 CRESTVIEW CT, LOVELAND, CO 80538-3078 Address: 2836 CRESTVIEW CT. LOVELAND. 80538-

Price: \$277500 Date closed: 11/22/11

Seller: JOSEPH M & CHRISTIANA A HEIN Buyer, buyer's address: FORREST R & CYNTHIA S ANDERSEN, 11670 CHESTERTON ST, NORWALK, CA 90650-7013

Address: 3142 IVY DR, LOVELAND, 80537-3680 Price: \$277500

Date closed: 11/30/11

Seller: BARTRAN CONSTRUCTION INC Buyer, buyer's address: DIANNE MADDUX, 2427 STRAWFORK DR, FORT COLLINS, CO 80525-3501 Address: 2427 STRAWFORK DR, FORT COLLINS,

Price: \$276000 Date closed: 11/22/11

80526-9621

Seller: CHRISTOPHER B LAMONT Buyer, buyer's address: KEVIN D & SARAH ELIZ-ABETH OTT, 7014 SCULPIN CT, FORT COLLINS, CO

Address: 7014 SCULPIN CT, FORT COLLINS, 80526-9621 Price: \$275000

Date closed: 10/20/11 Saller: THOMAS R S. TAMARA I RHOADS Buyer, buyer's address: TARA A SCHULZE, 606 RAMAH DR. FORT COLLINS, CO 80525-7037 Address: 606 RAMAH DR, FORT COLLINS, 80525

Price: \$275000 Date closed: 11/29/11

Seller: RAMS HORN DEVELOPMENT COLLC Buyer, buyer's address: DAVID & JENNIFER LACROIX ALVAREZ, 12048 HART PATH, SAN ANTO-NIO, TX 78249-2490

Address: 2625 MARYS LAKE RD UNIT 29A, ESTES PARK. 80517-7168 **Price:** \$275000 Date closed: 12/5/11 Seller: WAYLON & TIFANIF NAUMAN

Buver, buver's address: PANSY MICHELLE & MATTHEW R MALMIN, 3708 CHEETAH DR, LOVE-LAND, CO 80537-3745 Address: 3708 CHEETAH DR, LOVELAND, 80537

Price: \$270000

80538-8620

80528-4470

8620

Date closed: 11/23/11 Seller: DANIEL JAY & HOLLY ANN KECK Buyer, buyer's address: ANTHONY C & JEANNE E GODINEZ, 1900 MORNING DR, LOVELAND, CO

Address: 1900 MORNING DR, LOVELAND, 80538

Price: \$269000 Date closed: 11/30/11 Seller: TRITON AT OBSERVATORY VILLAGE Buyer, buyer's address: MICHAEL L SCHOENLY. 3639 GALLIEO DR FORT COLLINS CO 80528-4470 Address: 3639 GALILEO DR, FORT COLLINS,

Price: \$268400 Date closed: 11/22/11 Seller: RYLAND GROUP INC Buyer, buyer's address: KATHERINE ANNE & WILLIAM A WOODY, 5409 WISHING WELL DR, TIM-

Address: 5409 WISHING WELL DR. TIMNATH. Price: \$268000 Date closed: 11/29/11

Seller: DONALD D & WANDA D KEIRNS

Buyer, buyer's address: KRISTINA MARIE ERICK-SON, 1529 DRYLAND ST, LOVELAND, CO 80538-6821

Address: 1529 DRYLAND ST, LOVELAND, 80538-6821 Price: \$265000

80534

Price: \$263500

NATH, CO 80547-2332

Date closed: 11/18/11 Seller: OAKWOOD HOMES LLC Buyer, buyer's address: COREY K HAUKOS, 3605 PINEWOOD CT. JOHNSTOWN, CO 80534

Date closed: 11/29/11 Seller: CATHERINE SNOWDEN Buyer, buyer's address: KATHERINE & ZEDRICK BROOKS, 1307 LEAWOOD ST, FORT COLLINS, CO

Address: 3605 PINEWOOD CT, JOHNSTOWN,

80525-2838 Address: 1307 | FAWOOD ST. FORT COLLINS. 80525-2838 Price: \$262500

Buver, buver's address: CINDI MARIA DEIANA.

Seller: DONALD JR & PATRICIA M SUIT

5213 WHEATON DR, FORT COLLINS, CO 80525-5503 Address: 5213 WHEATON DR, FORT COLLINS 80525-5503

Date closed: 11/29/11

Price: \$261500

Price: \$259000

Date closed: 11/30/11

Date closed: 10/28/11

Date closed: 11/30/11

Seller: LESUE P & TERESA A FHRUCH Buver, huver's address: DANIEL PAUL & SHEREECE SEEGMILLER, 1400 SANFORD DR, FORT COLLINS, CO 80526-4251 Address: 1400 SANFORD DR FORT COLLINS 80526-4251

Seller: CLAIRE L PRESTON Buyer, buyer's address: NEELEY J SCHWINDT, 620 STONEHAM CT, FORT COLLINS, CO 80525-7089 Address: 620 STONEHAM CT, FORT COLLINS, Price: \$255500

Seller: DAVID N LORI Buyer, buyer's address: WILLIAM R BOCK, 2631 CEDARWOOD DR, FORT COLLINS, CO 80526-1285 Address: 2631 CEDARWOOD DR. FORT COLLINS.

Price: \$254000 Date closed: 11/30/11 Seller: EAREN L HUMMEL

Buyer, buyer's address: JONATHAN L & ASHLEY R BERMAN HALE, 1448 PIKES PEAK AVE, FORT COLLINS, CO 80524-4314 Address: 1448 PIKES PEAK AVE. FORT COLLINS.

Price: \$253000 Date closed: 11/30/11

Seller: MELODY HOMES INC Buyer, buyer's address: MICHAEL SCOTT & LAURA ANN MALAN, 3386 WAGON TRAIL RD, FORT COLLINS. CO 80524-1270

Address: 3386 WAGON TRAIL RD, FORT COLLINS, 80524-1270

Price: \$250600 Date closed: 11/21/11

Seller: RANDAL F KING

Buyer, buyer's address: JUSTIN R KING, 3719 AVERY PL. LOVELAND, CO 80538-4869 Address: 3719 AVERY PL, LOVELAND, 80538-4869 Price: \$250000

Date closed: 11/23/11 Seller: CHARLES SCOTT & MIKE GOSS Buyer, buyer's address: KEVIN HEDSTROM, 25775 WCR 44, KERSEY, CO 80644

Address: 1036 W US HIGHWAY 34, LOVELAND,

Price: \$250000

Seller: MELODY HOMES INC Buyer, buyer's address: ROBERT C & A MAR-GARITA S THILMONT, 815 ROARING CREEK DR,

80524-1274 Price: \$248000 Date closed: 11/30/11

Seller: TERRENCE JAMES & BEVERLY NOEL GAR-Buver, buver's address: STEPHANIE SALOPEK. 534 DEL CLAIR RD, FORT COLLINS, CO 80525-2155

Date closed: 11/17/11 Seller: N GAIL & SHIRLEY ANN SHELLBERG Buver, buver's address: EMILY M & CHRIS A DEMMLER, 2937 SILVERWOOD DR, FORT COLLINS,

Price: \$247500

Price: \$245500 Date closed: 12/1/11 Seller: GREG C & CHERYL S ARGANBRIGHT Buyer, buyer's address: DAVID R & REBECCA S

80517-9468 Price: \$245000 Date closed: 11/23/11

TION INC, 16260 N 71ST ST, SCOTTSDALE, AZ 85254-4900 Address: 1083 CENTENNIAL DR. LOVELAND.

Seller: PRUDENTIAL RELOCATION INC Buyer, buyer's address: AMADEO J & JENNIFER L BARELA, 1083 CENTENNIAL DR, LOVELAND, CO

80538-1516 Price: \$244500

Buyer, buyer's address: ANTONIO PEREZ, 3314 YULE TRAIL DR. FORT COLLINS, CO 80524-1258 Address: 3314 YULE TRAIL DR, FORT COLLINS,

Seller: NATHAN D & ANGELA S SCHILATY Buyer, buyer's address: PATRICK D & MARRI ANNE E GNEISER, 2082 BLUE DUCK DR. LOVELAND.

Address: 2082 BLUE DUCK DR, LOVELAND, 80537-

Date closed: 10/4/11 Seller: BRADLEY J STANARD Buver, buver's address: JAMES A CHAMP, 167 CHEROKEE RD, LYONS, CO 80540-8121 Address: 167 CHEROKEE RD, LYONS, 80540-8121

Date closed: 11/29/11 Seller: ROBERT F & SHERRIF G SWISHER Buyer, buyer's address: MARTY R & KELLY

Price: \$240000 Date closed: 11/28/11 Seller: MELODY HOMES INC Buver, buver's address: DAVE S & DENISE ANN

Date closed: 12/2/11 Seller: TANYA ELINOR & TERRY EUGENE BANKS

Address: 4409 MONACO PL, FORT COLLINS, 80525-4867 Price: \$235000

Buyer, buyer's address: RENNY D CAVENER, 309 S WHITCOMB ST, FORT COLLINS, CO 80521-2643 Address: 309 S WHITCOMB ST, FORT COLLINS,

Date closed: 11/30/11

FORT COLLINS, CO 80524-1274 Address: 815 ROARING CREEK DR, FORT COLLINS,

Address: 534 DEL CLAIR RD, FORT COLLINS, 80525-2155

CO 80525-2340 Address: 2937 SILVERWOOD DR. FORT COLLINS. 80525-2340

BARNES, 10848 E OCASO AVE, MESA, AZ 85212-2900 Address: 1555 RAVEN CIR # 20 B, ESTES PARK

Seller: MICHAEL LEROY & SALLIE S SPENCER Buyer, buyer's address: PRUDENTIAL RELOCA-

Price: \$244500 Date closed: 12/1/11

80538-1516 Address: 1083 CENTENNIAL DR, LOVELAND,

Date closed: 12/1/11 Seller: MELODY HOMES INC.

CO 80537-6589

Price: \$240000

80526-1035

80524-1258 Price: \$242100 Date closed: 11/28/11

Price: \$241200

CARTER, 9674 COUNTY ROAD 311, SILT, CO 81652-Address: 3012 W PROSPECT RD, FORT COLLINS,

BARNES, 3392 WAGON TRAIL RD, FORT COLLINS, CO 80524-1270

Address: 3392 WAGON TRAIL RD. FORT COLLINS

Buyer, buyer's address: LIANNA KATHRYN GER-RISH, 4409 MONACO PL, FORT COLLINS, CO 80525-4867

Date closed: 11/18/11 Seller: LAURA M & LAURA MARIE SCHOTT

Price: \$235000 Date closed: 10/19/11

80524-1270 Price: \$238800

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# COMMENTARY

EDITORIAL

## MCR's promising new push into research realm

The Medical Center of the Rockies is embarking on what could be a very promising expedition:

It is hoping to transform itself into a world-class research center, developing drugs, therapies and devices in a variety of areas including neurology and obesity.

Medical advances that can help improve our well-being and cut the costs of illness to society are, of course,

With federal funding in short supply, MCR's grant-application writers won't have it easy. But public support of research has long yielded a solid return on investment and we hope MCR can get its fair share.

The Association of American Medical Colleges in November put out a report acknowledging that the full economic benefits of research are difficult to quantify, and not always well understood.

It commissioned Tripp Umbach, an economic consulting firm, to examine the economic impact of federal- and state-funded research conducted by medical schools and teaching hospitals that are members of the association.

According to the report, every \$1 invested in research at medical schools and teaching hospitals results in \$2.60 of economic activity.

That means job-creation inside as well as outside of the hospital and its research lab. The report says that the funding for research received by its members directly supports nearly 300,000 full-time, mostly high-skilled, jobs, or about 1 in every 500 jobs in the United States.

But, wait, there's more:

"As dramatic as the numbers are, they are a fraction of the full economic impact of research," the AAMC said in its report. "The drop in overall mortality rates from cancer over the last 20 years has saved more than three-quarters of a million lives. Similar gains are being made in heart disease, HIV, and many other devastating diseases. All in all, millions of Americans have been able to live their lives and continue to provide for their families and contribute to the nation's economy and growth as a result of medical research."

MCR is getting help raising dollars for research from the MCR Foundation, which solicits donors on the hospital's behalf. Since 2007, the foundation has raised just over \$6 million to help fund research and education at the hospital.

Many more millions will be needed for MCR to achieve its ambitions. Its success could mean good things for health care. Not to hyperventilate, but an MCR with a national or even global reputation would also help put Fort Collins on the map as a medical research center. We wish it well in its pursuits.



# Good, bad and ugly in the new fracking rules

**First, the good:** Earlier this month, the State of Colorado passed the strongest rules in the United States for

publicly disclosing what cancer-causing and other types chemicals are used in oil and gas fracking. In a groundbreaking and intense set of negotiations between oil and gas companies and environmentalists, frackers are now forced to publicly disclose when they are fracking and



**GUEST COLUMN** Gary Wockner

what chemicals they use in fracking.

This disclosure gets at two very serious concerns posed by fracking: 1) when fracking pollution occurs in groundwater, in streams, or on land, the public should be able to connect that pollution back to the fracking chemicals that caused it, and 2) it will allow landowners to test their wells and groundwater prior to fracking, and then re-test after fracking to check for fracking pollution.

Importantly, the new rules removed the "trade secret loophole" that were proposed in the original version of the rules that would have allowed frackers to not disclose the names of the chemicals in fracking fluids by saying those chemicals were "trade secrets." Led by attorneys from Earthjustice in Denver, the environmental community held its ground against this ridiculous exemption.

Thank you, industry leaders, Gov Hickenlooper, and environmentalists for passing these new rules. You did good

Now for the bad: These new rules do nothing to stop or slow down fracking, do nothing to address the fracking pollution that's already occurred, and do nothing to directly protect water, land, wildlife, or people from oil and gas pollution and fracking. These rules simply allow the cancer-causing chemicals to be named and tested for after the poisoning and pollution has occurred.

Obviously, there's still a long ways to go to protect Coloradans from fracking. What, at a minimum, needs to happen

First, like the laws passed a few years ago to protect northern Coloradans from in situ leach uranium mining, oil-andgas companies and frackers should be required to prove that they have not polluted or poisoned your property and should be required to pay for long-term groundwater monitoring. If a company is injecting cancer-causing chemicals into the ground on your property, why should you have to pay for the expensive groundwater and lab tests? Frackers should pay to prove that your land and water is clean and protected, not the other way around.

Second, the industry should be required to better manage fracking chemicals, drilling water and fracking wastes so that pollution and poisoning does not occur. For example, in Weld County alone, which has more active oiland-gas wells than any county in America (almost 18,000), public documents on the Colorado Oil and Gas Conservation Commission's website reveal that there have been over 1,000 "Spill Incident Reports," over 800 "Notice of Alleged Violations," and hundreds of public complaints associated with oil and gas drilling and fracking. Pollution and poisoning are occurring - much of that due to mistakes that involve spilling frack fluids, improperly handling drilling wastes, improperly lining waste ponds.

Third, far more "Mechanical Integrity Tests" by state regulators should occur on drilling and fracking jobs in Colorado. Again, public COGCC documents reveal that of the nearly 18,000 wells in Weld County, there have only been 232 tests reported by state regulators to make sure the well casing is intact so that fracking chemicals cannot migrate back up the bore hole.

Fourth, the oil-and-gas industry needs to collect and publicly disclose the amount of water it uses for drilling and fracking and the source of that water.

See GUEST, 23

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## LETTERS TO THE EDITOR

## The 'in' box is open

Write the Northern Colorado Business Report to comment on our content or to raise issues of interest to the business community.

Letters must be limited to 300 words. Longer guest opinions may be considered upon request. Please include address and telephone numbers so that we can verify your submission.

The Business Report reserves the right to edit for length, and to reject letters that are potential-

Email letters to Allen Greenberg, agreenberg@ncbr.com or submit comments through our website, www.ncbr.com. Snail mail to NCBR Letters to the Editor, P.O. Box 270810, Fort Collins, CO 80527.

## Vestas president urges Senate to extend wind tax credit

(Business Report Daily, Dec. 15, 2011)

Perhaps the most significant root cause of the recent downturn in economic growth and the resulting current economic climate is resource scarcity, as evidenced by current pricing of oil, food and metals. It is critical to our future economic well-being that our economic policies encourage resource conservation and renewable energy production. It would be foolhardy to not further support renewable energy development at this critical point in time. Failure to address energy scarcity will only assure a long-term decline in our standard of liv-

Henry Obermeyer Wellington

## Shedding new light on LED debate

(NCBR, Dec. 16, 2011)

The great thing about LEDs also is that they can be used to create virtually any spectrum of light. So there is the potential to have a very realistic flame

The energy saving was enough for me though when I got my Hanging Fireplace.

Great read, thanks for sharing!

Andrew Saron

Great article, I think you will be surprised how quick you will be getting those cheap four-packs, especially with the average LED bulb price dropping 10 percent in one month (Oct. 2011). As for brightness, I'm using one right now an 8-watt T-Opto R20 and it's as bright as most 60-watt bulbs. 2012 will be the "year of the LED."

> Rob Huston Canada

We have vast supplies if 100-watt light bulbs ready for the light bulb ban. Hell will freeze over before I buy one of those new ones, and yes, we can very easily afford the extra \$50 a year.

Steve Robinson Portland, Maine

### CSU researcher to run for state Senate in District 14

(Business Report Daily, Dec. 19, 2011)

If Ms. Anderson truly cares about responsible government, education, environment and the economy, she should support state Rep. John Kefalas, who has championed those very things for three terms, and who is running to replace Sen. Bacon.

> Eric Fried Fort Collins

Actually, the best candidate in the race who will honor such things as responsible government, environment and the economy is Syndi Anderson. Her initiatives will give Colorado the boost it has been needing for quite some time. I'm very excited that she is running and I see very positive things coming from her in the future.

> Rhianna Feis Fort Collins

### Costco may be headed to Northern Colorado

(Business Report Daily, Dec. 13, 2011)

Move to our town of Fort Collins. I bet you won't regret it!

Rachel Davis Fort Collins

We love to shop at Costco, they have some great products, along with monthly sales, a great return policy and fine services for their members. It's not hard to see why they want to open in the

Northern Colorado area, we would be happy to see them in this new location because we live in the Greeley area.

> Stephen Mokray Greeley

The intersection of Hwy. 56 and I-25 would be ideal. Second choice would be Hwy. 402 and I-25.

> Jay McCombs Berthoud

Consider Loveland. The heart of Triarea (Greeley-Loveland-Fort Collins) connected by I-25 and U.S. 34 (Gateway to Rocky Mountain National Park and Estes Park). Closer distribution run with other Costco locations.

> Russ Batz Loveland

I'll bet it costs you less to operate your store in Greeley. And have better access throughout the city.

> John Valencia Greeley

## POLL COMMENTS

## Did state regulators go far enough in adopting new fracking chemical disclosure rules?

The government almost always overregulates. That drives up prices and cost to the customer!!! Less government and taxes are the way to help the bring by the economy and create jobs!!!

Freddy Keil

## **GUEST, from 22**

Northern Colorado has very serious water supply and river protection problems already. Though likely in the billions of gallons per year, the amount of water used in fracking is still relatively unknown, as is the source of that water, as drilling and fracking continue to march across the landscape.

**Finally, the ugly:** The director of COGCC was recently quoted saying that the "first line of defense" against the threat of drilling and fracking pollution is to maintain the "integrity of the wellbore," to make sure fracking chemicals do not migrate into groundwater.

I completely disagree.

The first line of defense against the threat of drilling and fracking pollution is to aggressively switch to a clean-energy economy. Remember those words? Clean energy? They were the two words most often spoken by our previous proenvironment governor, Bill Ritter, but now are completely lost in the public debate. Windmills, solar panels, biofuels - remember all that?

Instead, the public debate has become insane: Billions of gallons of clean water are drained out of Colorado's endangered rivers every year in order to mix that water with cancercausing fracking chemicals and then inject that toxic cocktail in the ground around our homes, schools and farms in order to extract non-renewable global-warming-causing fossil fuels that are being burned at a faster and faster rate. But, insanely, the public debate is solely about making sure everyone knows the name of the cancer-causing fracking chemicals

Colorado made a good start with these new disclosure rules, but has a long ways to go to stop our health, our economy, and our state from really getting ugly.

Gary Wockner is director of Save the Poudre (http://savethepoudre.org) and Colorado program director for Clean Water Action (http://cleanwater.org) in Fort Collins. He can be reached at gwockner@cleanwater.org.

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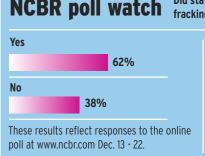
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