

2008

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SOURCEBOOK

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# Sourcebook maps new territory in commercial real estate trends

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## ON THE COVER

**ROUNDTABLERS** – The Business Report assembled a stellar group of real estate experts for the 2008 Commercial Real Estate Roundtable including, from left, Cole Herk, broker/advisor, Sperry Van Ness/The Group Inc. Commercial; Debbie Tamlin, president, ZTI Group Inc.; Mark Bradley, partner, Realtec Commercial Real Estate Services Inc., Greeley; Faye Hicks, broker, Realtec, Loveland; Susan Larson, executive vice president, 1stBank of Northern Colorado; Kevin Brinkman, principal, Brinkman Partners LLC.



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# 2007 a year for the books

Ten new projects, 2.8 million square feet, tell tall story

By Jessica Centers, [news@ncbr.com](mailto:news@ncbr.com)

Northern Colorado commercial real estate projects that were either completed or launched during 2007 include the region's largest retail center, one of its "greenest" office buildings and two ambitious, mixed-use infill projects in downtown cores.

Add a creative retail and office project that wraps around an amphitheater, and an industrial

development that is emblematic of an emerging manufacturing economy devoted to clean and renewable energy, and the outline of the local economic story emerges.

Here, in no particular order, are 10 of the most significant commercial real estate projects of 2007, just in case anyone forgot.

## Front Range Village, Fort Collins

**Project cost:** \$120 million

**Total square feet:** 930,000

**Developer:** Bayer Properties LLC, Birmingham, Ala.

**Architect:** CMH Architects, Birmingham

**Builder:** Hoar Construction, Birmingham

Intended to be an open-air lifestyle shopping center when first proposed by Alabama-based Bayer Properties LLC, Front Range Village instead has developed as a vast "power center," as the industry describes big-box-dominated regional retail projects.

Low's Home Improvement Warehouse, the first anchor of the development at Harmony and Ziegler roads in southeast Fort Collins, will open its doors at the beginning of July. Following by the end of that month will be Super Target. Eric Mallory, the project's developer, says he intends to open 600,000 of the development's total 930,000 square feet this year. Next spring, coinciding with the opening of the public library, another 200,000 square feet of retail space will open. "The remainder will fill up over time," he said. When full, Front Range will be the region's biggest single retail center, with nearly 1 million square feet of space.



Tom Hacker, Northern Colorado Business Report

**BIG RETAIL** – At 900,000 square feet, the Front Range Village retail center on Harmony Road in Fort Collins will be the region's largest when it opens this summer.

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Leases have been signed on about 75 percent of the development, with retailers including Babies 'R' Us, Toys 'R' Us, shoe retailer DSW, Sports Authority, Staples and Sprouts Farmers Market, as well as dozens of smaller stores and restaurants.

Mallory acknowledged that many retailers are struggling in the current economy and it's not a great time for attracting tenants to a new development. "Fortunately, much of our project was committed before the economy started this — I hate to call it a downturn — current status," he said.

**Medical Center of the Rockies, Loveland**

**Project cost:** \$240 million  
**Total square feet:** 570,000  
**Cost per square foot:** \$421  
**Architect:** Heery-HLM/Design, Atlanta  
**Builder:** JE Dunn Construction, Denver

Medical Center of the Rockies opened for business in February 2007 after nearly three years of construction and two more of planning.

Part of Poudre Valley Health System, the new medical center is a sister hospital that offers state-of-the-art cardiac and trauma services. "What it does is regionalize services that we've provided through PVHS for some time," PVHS spokesman Alex Steussie said. One of those services includes a surgical robot for minimally invasive cardiac procedures. The \$240 million price tag on the project included equipment, in addition to the building itself and surrounding land.



Courtesy of Poudre Valley Health System

**NEW HOSPITAL** – Medical Center of the Rockies opened at east Loveland's Centerra project, culminating a three-year construction timetable.

Located in Loveland's Centerra Development, the medical center was master planned for future expansion, if needed. Already, an 80,000-square-foot medical office building is being added to the south side of the campus. "It's attached to our building but technically not owned by us," Steussie said.

PVHS is also seeking certification through the Leadership in Energy and Environmental Design program, or LEED, for the uniquely green hospital project that used carpet from recycled material, paints free of

volatile organic compounds, and building products that came from within a 500-mile radius.

Outside, landscape architects BHA Design Inc. ensured that only drought-tolerant plants would fill the entire 91-acre site so that less water would be needed. "We think it's the beginning of redefining a visual aesthetic for landscape in Colorado based on a water use regimen that lowers water use but still provides a very high quality image," BHA president Bruce Hendee said.

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## CenterPlace of Greeley

**Project cost:** \$20 million

**Total square feet:** 392,585, excluding Kohl's, which owns its own property

**Developer:** Regency Centers, Jacksonville, Fla.

**Architect:** O'Brien and Associates, Dallas

**Builder:** Catamount Construction, Denver Division

This 400,000-square-foot retail center northeast of 47th Street and the U.S. Highway 34 Bypass in Greeley completed its second phase during 2007 and is now in its third.

The project has been growing steadily for the past five years, starting with the opening of the Phase I anchors — Target and Safeway — in late 2003, said Matt Booth, the Regency Centers vice president in charge of leasing CenterPlace. The 273,000-square-foot Phase I also included Famous Footwear, Dress Barn and Blockbuster, among other retailers. Phase II followed a couple of years later with another major retail anchor, a Kohl's department store, and the smaller retail stores and restaurants surrounding it.

Now Phase III is in the construction and pre-leasing phase. Under construction are two of the three "junior boxes" that will anchor the site — a Best Buy and Sports Authority that will open in October. Regency is negotiat-

ing with a third store of similar size.

The site has 18 remaining vacancies, most of which are 1,500 square feet or less, but Booth said interest is strong. While a fourth phase of the project is not planned, it remains a possibility, he said.

## Lincoln Place, Loveland

**Project cost:** \$27.5 million

**Total square feet:** 200,000

**Cost per square foot:** \$137.5

**Developer:** The O'Connor Group, Boulder

**Builder:** Greystar Construction West LLC, Denver

Chris Rebich, president of the Boulder-based O'Connor Group in Boulder, said he is pleased that 98 percent of his development's 180,000 square feet of residential space leased quickly after the project's May 2007 completion, and that he's still confident that the commercial space will follow.

Lincoln Place, at the northeast corner of Fifth Street and Lincoln Avenue in Loveland, was designed so that the residents would come first and the retailers would follow. "Generally speaking, you open your doors and the residential lease-up happens really quickly," Rebich said. "It always takes a bit more time as far as the retail is concerned, but we're pretty happy with how the lease-up's going."

The 20,000 square feet of commercial space is one-third full, with tenants including Dazbog Coffee, Enchante Salon, Heidi's Brooklyn Deli and Sisters Pizza and Mussels. The remaining spaces range in size between 1,300 and 5,400 square feet.

*Continued on page 8*



Tom Hacker, Northern Colorado Business Report

**CENTERPLACE FINISH** – The final phase of Greeley's CenterPlace retail center will include Best Buy and Sports Authority, now headed for a summer opening.



Tom Hacker, Northern Colorado Business Report

**LOVELAND GEM** – The Lincoln Place retail, office and loft project in downtown Loveland still has some commercial space available, while the two floors of residential units are fully leased.

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**URBAN LIVING** – Penny Flats, a downtown Fort Collins project by Boulder-based Coburn Development Inc., will include 147 downtown lofts and 30,000 square feet of commercial space when complete.

Rebich said the residential real estate market has pushed people into apartments, which helped Lincoln Place fill its retail space, as did the uniqueness of the project. It's an urban infill, "live, work, play" concept that's hard to find in Colorado outside Denver, he said. Andy Smith, former Loveland city planner who is now the redevelopment director for Logistics Real Estate and Development, says Lincoln Place's residential component was

more successful than anyone could have anticipated. The commercial leasing has been predictably slow because the lease rates — at about \$20 per square foot compared to \$10 on Fourth Street — are considerably higher than what downtown Loveland has historically supported, he said.

A business needs a good reason to pay twice the market rate, and Smith thinks now that the development's 200 living units are full, they might have that reason. "Now

that it's full, I imagine they'll start nailing down leases despite the gloomy economy," Smith said.

### **Penny Flats, Fort Collins**

**Project cost:** \$17.5 million for Phase I  
**Total square feet:** 200,000 for all phases  
**Developer and architect:** Coburn Development Inc., Boulder  
**Builder:** Drahota Construction/Coburn Development, Fort Collins/Boulder

This mixed-use commercial and residential project was designed to eventually span three-fourths of a city block in downtown Fort Collins, between Mason, Howes, Cherry and Maple streets. Its eight planned buildings include 30,000 square feet of retail and office space and 147 residential units ranging from urban, high-ceilinged lofts to row houses.

Whether that ambitious plan goes all the way to the finish line is yet to be determined, Coburn Development Inc. CFO Steve Rane said. "We're in the first phase of what may be a multi-phase project," he said. As such, he didn't want to speculate on any costs beyond the three buildings of the first phase.

An underground parking structure has been completed. The first building of the development — a four-story building with 25,000 square feet of residential space and 7,400 commercial square feet — is now almost complete, Coburn senior architect Dan Rotner said. The construction documents are now being written for the second and third buildings, which will be a mixed-use building at 311 N. Mason St. and an all-residential structure at 210 Maple St.

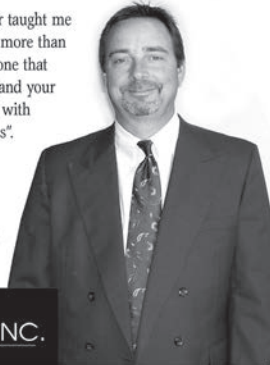
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Rane said the company is not ready to announce when it will begin construction on the second and third buildings, and none of those units have been put on the market yet. About 33 percent of the residential units in the first building have been pre-sold, as have three of the five commercial spaces on the first floor. Coburn is not yet ready to announce the commercial tenants.

Rotner estimated the entire eight-building project could be complete in 2012. "It depends on market absorption," he said.

Coburn worked closely with the city to follow its pre-established master plan. "I think we've been successful in that partnership," Rotner said. "You can feel it already when you go to the site. Before this development, it felt like it was on the edge of downtown. We feel like we've moved the critical mass of downtown a little bit. It works well with other projects like Mason Street North to provide more definition to the north-west corner of old town. It builds on the work the city has done."

**Vestas Wind Systems blade factory, Windsor**

**Project cost:** \$80 million  
**Total square feet:** 361,000  
**Developer:** Broe Cos., Denver  
**Builder:** Mortenson Construction Co., Minneapolis

The Danish manufacturer that holds the largest share of the world's wind-energy equipment business chose Windsor last year as the site for its first U.S. plant. The resulting 186,000-square-foot, \$43 million project opened in March, after just 10 months of construction.

By then, Vestas Wind Systems A/S had already announced its plans to double the size of the new factory, and that addition is under construction. The second project will add another 175,000 square feet of space by 2009. The completed plant, at the Great Western Industrial Park, will produce 1,800 turbine blades annually, each about 130 feet long, and employ about 650 people. Gov. Bill Ritter at the March opening of the plant called it the "anchor tenant for the renewable energy economy in Colorado."

Although an early June announcement that Vestas would locate a research and development center in Houston rather than Colorado caused disappointment, Northern Colorado economic development officials hold hopes the area might become home to another Vestas plant, one that will put another 400 people to work building the massive towers that support Vestas' wind turbines.



Tom Hacker, Northern Colorado Business Report

**BIG BLADES** – Wind turbine blades, each 130 feet long, await shipment by rail from the Vestas Wind Systems plant in Windsor, where an expansion that will double the space is under way.



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**Embassy Suites Hotel and Spa, Loveland**

**Project cost:** \$60 million  
**Total square feet:** 263 rooms, 80,000 square feet of convention space  
**Developer:** John Q. Hammons Hotels and Resorts, Springfield, Mo.  
**Builder:** Hensel-Phelps Construction Co., Greeley

The Embassy Suites Hotel and Spa at The Ranch, the Larimer County fairgrounds complex east of Interstate 25 in Loveland, is projected to open in March 2009 after a long delay marked by missed construction deadlines and even an abrupt cancellation in 2006.

The hotel is already five years in the making, and Bob Herrfeldt, director of The Ranch, says it will be a welcome addition. The county purchased more property than was needed for the events complex with the intention of

developing other projects, so that the revenue from such projects would further sustain the event center's growth.

Herrfeldt said he looks at the county's 55-year lease with the developer, John Q. Hammons Hotels and Resorts in Springfield, Mo., as an annuity ensuring The Ranch always has a good stream of revenue coming back into its coffers.

County Manager Frank Lancaster has estimated the lease arrangement with Hammons will generate \$55 million for the county. The upscale eight-story hotel will have 263 rooms and an adjoining convention center marketed as 80,000 square feet, making it the region's largest venue for conferences and conventions.



Tom Hacker, Northern Colorado Business Report

**St. Michael's Town Square, Greeley**

**Project cost:** \$11.5 million  
**Total square feet:** 70,000  
**Cost per square foot:** \$164  
**Developer:** Calvin Enterprises Inc., Greeley  
**Architect:** Thorp Associates PC, Estes Park  
**Builder:** Brinkman Partners, Fort Collins

On 38 acres of land at 83rd Avenue and U.S. Highway 34 in Greeley, Calvin Enterprises has created a respite from suburban sprawl. The mixed-use development is essentially a town square, with eight buildings that house 70,000 square feet of retail and office space surrounding a park with an amphitheatre.

The project, completed in February, has just 10,000 square feet still available for lease, broken into spaces of 1,500 to 2,000 square feet, Calvin operations director Linda Naticchioni said.

**BIGGEST HOTEL** – The eight-story Embassy Suites Hotel and conference center will open next year, becoming the largest full-service hotel in Northern Colorado.

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**VILLAGE GREEN** – The unique St. Michaels mixed use development in west Greeley features a town square and amphitheater flanked by retail, restaurant and office spaces.

St. Michael's tenants include Companion Animal Hospital, Tranquility Spa and Salon, Hobnobber Tavern, Harvest Modern Country Kitchen, Cranberries Fresh Food Market, Supper Solutions, Marble Slab Creamery, McGuffey Bear Tooth Dental, as well as the St. Michael's Event Center that has for the past two years been holding events such as weddings and business gatherings. Newer tenants include an Edward Jones financial services office, Fast Frame, Masters Financial, Lighthouse Lending and CPA Bruce Preston.

"We're not in a big, huge anchor situation like you see at CenterPlace," Naticchioni said. "Can you make more money in those environments? Sometimes you can. We're a real boutique-type center, so it takes a special group that wants to come in here and be a part of it. You have to want to be in a neighborhood-type concept."

The St. Michael's center flanks a 400-home subdivision, for which project developer David Calvin intended the commercial project to become the neighborhood town

square. "It's a very unique concept that really doesn't exist (in the area)," Naticchioni said. "To be able to walk to the pool, restaurant, grocery store, dentist and spa. It's all kind of a service-oriented mentality in a neat environment with a beautiful park, just loaded with amenities."

**Harmony One,  
Fort Collins**

- Project cost:** \$12.7 million
- Total square feet:** 59,000
- Cost per square foot:** \$215
- Developer:** Everitt MacMillan Development Inc., Fort Collins
- Architect:** Vaught-Frye Architects, Fort Collins
- Builder:** Brinkman Partners Inc., Fort Collins

With the core and shell of this five-story office building on the south side of East Harmony Road just having been completed in May, Harmony One has seen one tenant move in while finishing work is done on the other floors.

First in was the project's builder, Brinkman Partners Inc., taking up most of the class A-plus office building's third floor. Next, the developers' offices.

"We're actually going to move into it and be on the fourth floor," said Stuart MacMillan, president of Everitt MacMillan Development Inc.. "We're doing drywall right now, so we'll be able to move in some time in July. We'll have several other tenants move in the first part of August."

The project is two years in the making, with the developer envisioning the building — with its prime location and visibility — as its future headquarters. Only 6,000 square feet on the first floor remain available, which several



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**Burr Oak Design Center,  
Fort Collins**

**Project cost:** \$2 million  
**Total square feet:** 7,800  
**Cost per square foot:** \$256  
**Co-developers:** BHA Design, John Dengler and Associates, Fort Collins  
**Architect:** John Dengler and Associates  
**Builder:** Alliance Construction Solutions, Loveland

The Burr Oak Design Center, which was complete in December 2006 when BHA Design, its co-owner and landscape architect moved in, is a model in green building and sustainability that has won a long list of accolades.

“We did it as a demonstration project for both landscape and building design,” BHA founder and president Bruce Hendee said of his firm and co-owner John Dengler and Associates. “The landscape has a very unique quality to it and incorporates a lot of demonstration of sustainability, plants and irrigation. The building was designed to be a very hip-looking building and at the same time be a very green building.”

The Fort Collins office building has been featured in magazines and won a design award from the city of Fort Collins. It set a standard for construction, lighting, energy use and incorporation of recycled components, earning a gold rating from the Leadership in Energy and Environmental Design program of the U.S. Green Building Council.

Needless to say, it has no vacancies.

**IN HARMONY** – The Harmony One building on Harmony Road near Ziegler Road in east Fort Collins will be fully occupied by fall 2008 with tenants in the region’s newest Class A office space.

people are looking at, he says. He attributes the speed with which the building filled to its location, and the fact that there are no other five-story buildings in southern Fort Collins fronting Harmony Road.

“Also, I think it’s a signature building, and we’re

attracting some signature tenants,” MacMillan said. One of those is Westward Development LLC, which is moving into a fifth-floor penthouse suite that includes a 700-square-foot deck. MacMillan said the biggest challenge on this, and any, project was balancing top-quality design with market cost.



*Tom Hacker, Northern Colorado Business Report*

**GOING GREEN** – The LEED-certified Burr Oak Design Center in the Oakridge Business Park in east Fort Collins houses BHA Design Inc. and John Dengler Associates architects.



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# Views from the field

Experts read commercial real estate tea leaves

## EDITORS NOTE

The Northern Colorado Business Report on May 7 asked six authorities on the region's commercial real estate economy for their assessments of trends in the industry and views of what to expect in the year ahead. Participants in the 2008 Commercial Real Estate Roundtable were:

- > **Mark Bradley**, partner, Realtec Commercial Real Estate Services Inc., Greeley
- > **Kevin Brinkman**, principal, Brinkman Partners LLC
- > **Cole Herk**, broker, Sperry Van Ness/The Group Inc. Commercial
- > **Faye Hicks**, broker, Realtec, Loveland
- > **Susan Larson**, executive vice president, 1stBank of Northern Colorado
- > **Debbie Tamlin**, president, ZTI Group Inc.

The six met at the *Business Report* offices with editor Tom Hacker and staff writer Kristen Tatti. The following is a partial transcript of that meeting.



Tom Hacker, Northern Colorado Business Report

OUR PANELISTS – From left, Cole Herk, Debbie Tamlin, Mark Bradley, Faye Hicks, Susan Larson, Kevin Brinkman.

**Tom Hacker:** The *Business Report's* regional economist, John Green, told me the other day that he was beginning to get the idea that Northern Colorado was almost recession-proof. I'd be interested in hearing your reactions to that statement.

**Mark Bradley:** The adage is that all real estate is local. And we are to a degree a pretty insulated economy. That being said, there are a lot of indicators in our market that are soft, and may be softer than they've been in the 10 years I've been doing this. That also being said, I think I'm way busier than I was a year ago. And there seem to be more deals being done now than there were a year ago. A lot of people have decided that maybe they're tired of reading what's going on in the paper, and that they can't postpone their business activity any longer. They're just going to get along and do business.

**Susan Larson:** I kind of go along with that, as well. We've been very busy. I think people are a little bit more cautious and slower to make decisions, based on the news and everything. But we've had a lot of shoppers who are getting ready to pull the trigger on things that they've been working on for three or four months, and they've decided it's OK to do so. So I don't think it looks nearly as bad here as the news portrays nationally, and people are doing much better here than in lots of other places. Our bank certainly is.

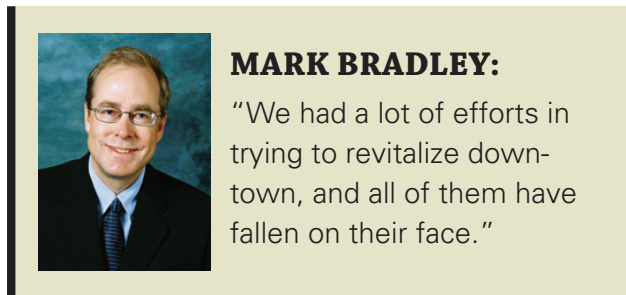
**Kevin Brinkman:** I'm going to agree with Mark. I think we're doing more on the brokerage side than we ever have. A lot of people, I think, want to get out from under properties, and are pretty motivated, and just want to get things done. But at the same time, I think the debt market is

making a lot of things really difficult for people to be able to come in and acquire those things, to develop the larger projects. And we found the larger you are, the larger the project you're looking to do, the more difficult it is. That's the exact opposite of what it used to be. It used to be that if you're a small, new guy, it was hard to get a loan.

**Debbie Tamlin:** We had our very best year in 30 years in 2007, and we're on track to beat it in 2008. I have not seen a downturn at all, but I have only concentrated in retail properties. And our projects are along the Front Range, so they're not just Northern Colorado. Retailers are slowing down a little bit on expansion. They're trying different prototypes of stores that might be a little bit smaller than what they have in the past. There's some consolidation

has a really negative impact on everybody. And our local market, I think, is a lot better than the national media is reflecting. But as busy as it is, it's still a good sign for us to come.

**Faye Hicks:** I agree with everything that everybody's said. I maybe have a little longer perspective than some people in the room, since I was in banking in this community and along the Front Range starting in the 1970s, so I saw the '70s and the '80s and the '90s and now. The northern Front Range hasn't been necessarily recession-proof, but it is recession-resistant. Part of that has to do with the institutions of higher education, I think, that are here. And we have a more diverse economy now than in the 1970s, and that helps a lot.



### MARK BRADLEY:

"We had a lot of efforts in trying to revitalize downtown, and all of them have fallen on their face."

going on among the national retailers, and it's pretty competitive. I've got several 1031 clients right now, and I can't find them anything to buy. Properties are being sold before they ever hit the market. It's just a little bit more shoe leather, but all in all, I think it's real positive.

**Cole Herk:** I think we're seeing the same thing. We're as busy as we can be. I think the difficulty right now is getting people off the fence in making decisions. It's just taking longer to get deals done these days for us. And I think some of that has to do with the national media. It

The segment that's hurting right now are the tradespeople, people that are tied into the residential business, the guys that pour the foundations, do the excavation work, things like that. Those small tradespeople are being hurt, I think, as much as anybody. But you know, if we sit around and wring our hands and go, "Woe is me," then it becomes woe is me. And if you're out calling on people, doing things, then I think the attitude begins to expand to other areas, and people get excited again about what's going on. So I think it's going to be a good year.

**Hacker:** Kevin, your group just moved into a building that we think of as being emblematic of the boom in class-A office construction, the Harmony One building. And a lot of people have said that there's too much office space in the pipeline now. How much is too much, in your view?

**Brinkman:** I think this is part of what developers do:

They buy their land, they put a pretty picture together, and try to do some pre-leasing and pre-sales. In the debt market that we have right now, the lenders are going to make sure they have at least 50 percent or 60 percent spoken for before they'll get the financing. So a lot of those projects won't move forward unless they have the tenants who have committed. Oakridge (Business Park in Fort Collins) took, what, 20 years to absorb? I'm sure when that came on the market people said, "Wow, look at all the office and all the product on the market."

I always go back to what Larry Kendall said: You have to have your "A" game. And I think that's how it is in commercial real estate right now, because there's so much out there, you have to have the right location, you have to have the right pricing, the right tenant mix, the right parking ratio, the right signage. You have to have every one of those right, because if you don't, they can find another property that does.



**SUSAN LARSON:**

"Our local banks, by and large, have operated very carefully. It's the national guys that have made the bad decisions and bad loans."

**Hacker:** We've been writing and reading about the state of shopping centers like Foothills Mall in Fort Collins and the Greeley Mall and Twin Peaks in Longmont. What's your view of what can happen with these older shopping venues?

**Tamlin:** We have the Square (in Fort Collins) right now, and we're working with a couple of big-box tenants to strip it out and turn it inside out. It's much like we did with the University Mall. I think you're going to see those kind of infill projects happening. I think Foothills Mall is probably too large to do an inside-out project. I have a meeting with them in two weeks, and it'll be real interesting to see if they get aggressive on their leasing. In the past, they wouldn't cooperate with brokers. ... They had a dismal Christmas. Their sales were way off, as every retailer knows. So they've got to do some things to turn around the mall, and they've got to go find some anchor tenants. I mean, Sears is iffy right now. Mervyn's is gone. JC Penney is gone. Like Kevin said, they've got to be aggressive. They've got to go after the anchors.

Finally, the Front Range Village project is coming on line. But that's the first new retail construction that's anchored that's happened in Fort Collins in a long time.

**Kristen Tatti:** Kevin mentioned the need to have pre-leases and pre-sales on these commercial projects. Susan, have you seen a change in that aspect in the lending industry in the past year or two?

**Larson:** Well, not with our bank, because we've always required high pre-leasing rates. For development loans on retail buildings, any kind of industrial or commercial building, we've always had a good pre-lease requirement on all of our projects. That's probably why our bank

doesn't have any liquidity or any loan problems whatsoever to speak of. I have heard that some of the other banks are adopting a little bit stricter policies than they had in the past, but that's the way we've always operated.

**Kristen Tatti:** A couple of people here have mentioned concerns with the credit market. Do you think, nationally, we've cleared a hurdle with that?

**Larson:** Well, there are probably still some iffy times ahead. I listen to Bloomberg Radio all the time. That's what I have on in my car. And, you know, it really sounds like they're thinking that it might still take until the end of the year for the credit markets to level out. We were just talking about how CitiGroup might not ever level out. One guy that I was listening to yesterday thought it might be as long as 2010 until everything's back to normal. Our local banks, by and large, have operated very carefully. We've had good deposit bases, pretty good policies, and I think we're in fairly good shape for banking and lending in Northern Colorado and most of Colorado.

**Hacker:** Cole, tell me what you're seeing, just in recent times, regarding interest from out-of-state investors in our region, and also from major national brokerages.

**Herk:** We're seeing a huge influx. That was more than a small reason for our decision to tie in with Sperry Van Ness. We

track a lot of the larger deals locally, in the neighborhood of \$1 million-plus. We're seeing, roughly, 50 percent of the money coming in for those deals from out of state. In fact, this year I think we've tracked \$125 million in closings, and \$60 million of that was from out of state. It's the same with national brokerages. We've seen Sperry Van Ness, obviously, and CB Richard Ellis, Fuller & Co. — a lot of nationals are starting to come this direction because of the good prices we've got in our local marketplace, as well.

**Hacker:** Mark, what do you think about the future of industrial real estate in this region? I've heard that there is a shortage of properties that offer 20,000-or-more square feet.



**KEVIN BRINKMAN:**

"I think we're doing more on the brokerage side than we ever have."

**Bradley:** There's a shortage of quality industrial space in the market, for sure. A lot of the vacancies seem to be older properties that have a lot of functional obsolescence. The newer properties are in short supply and definitely demand a premium, and we are seeing more and more interest from national companies that are looking for that kind of product, quality manufacturing space or warehouse space.

**Hacker:** One of the elements of fallout from the foreclosure epidemic and the credit crunch is growing interest in opportunities for multifamily housing development. Are any of you involved in that?

**Brinkman:** Yes, we're working on a student housing opportunity by the CSU campus. And how I view it is that all the trends are favorable for it. You have rental rates going up. I think CSU is trying to add 8,000 students in the long term. Interest rates are going down. Vacancy rates are going down. So all the trends we see for multifamily are very favorable. I think most people are really bullish about the multifamily market here, because it's been slow for the last six to eight years. Hopefully, not everyone builds projects at the same time, though. That usually happens.

**Hacker:** Mark, do you see any sign at all that there is a corner to be turned for redevelopment and infill development in downtown Greeley?

**Bradley:** No, not until the University of Northern Colorado's enrollment gets back up to the level it was when Hank Brown was president, or beyond that. As you know, I was a big believer in a lot of the redevelopment projects downtown and in opening up the plazas (on Eighth and Ninth streets). I thought that might do it. I thought the ice arena might do it. I hoped the museum might do it. We had a lot of efforts in trying to revitalize downtown, and all of them have fallen on their face. I've kind of come to the conclusion that either the (JBS Swift) packing plant has to go away, or UNC's enrollment needs to pick up to a higher level than it is currently, or it will continue to languish. I think what will eventually happen is that Greeley's center is going to shift west somewhere, and we'll have a new urban center somewhere around 47th Avenue and the U.S. 34 Bypass.

**Hacker:** Faye, the same question regarding Loveland. There seems to be some activity, but we're not seeing anything like the development of Old Town in Fort Collins during the '70s. What's your assessment of what's going on in Loveland?

**Hicks:** Well, I've lived in all three communities. I think the redevelopment of Old Town in Fort Collins was unique in its timing, and in its design. It attracted the kind of retail that CSU students and faculty and downtown residents would support. They'd come downtown and spend a wonderful Sunday afternoon in the sunshine, listening to music and eating and doing things. Greeley and Loveland have a different population base and a different mindset. Greeley is not — or wasn't when I lived there, at least — the kind of town where people frequently went out to dinner during the week.

To some extent, Loveland's been the same way. Now, that's changing, because I think Loveland is acquiring a younger population. We are seeing some activity in downtown Loveland. It's been slow and steady, but we've got some really nice restaurants there. We've also got people looking to invest in downtown. And that begins this synergy, I think, that leads to the kind of development that Old

Town in Fort Collins saw. I think it will come, and it'll be a vibrant downtown.

**Hacker:** I'd like to go around the table and hear some success stories from the past year. I guess I'll start with Debbie, who said she had the best year in the last 30 years.

**Tamlin:** I had 17 empty Albertson stores last year. Now, I've got about half of them leased. Not the Greeley or the Loveland ones yet, although Loveland's close. I think the CenterPlace retail project at 47th Avenue and the Bypass in Greeley has to be the most successful project that's happened in Greeley in quite a while. In the last year, it's probably the No. 1 project that we've seen in Northern Colorado.



**DEBBIE TAMLIN:**  
"We had our very best year in 30 years in 2007, and we're on track to beat it in 2008."

**Herik:** The East Harmony Road corridor in Fort Collins is not a single development, but everything out there is just going up all at once. Harmony One — you know the success there. There's the development project across the street at Front Range Village, with Super Target and Lowe's and everything coming on line there, and the (Pads at Harmony) strip, and the Harmony School Shops just down the line. You can't call that a single project, but that stretch of east Harmony has just been a tremendous success.

**Bradley:** CenterPlace is probably it for Greeley. But St. Michael's has done well, also, just a mile away, for retail growth. The square is now surrounded, and there's some retail space that is going to start popping up by the bypass.

**Hacker:** On another topic, people who are looking for land investments have told me that there aren't very many bargains out there. Is that what you're seeing?

**Bradley:** That's not true. One of my clients closed on a piece of ground, zoned and entitled, near a golf course, for a dollar a square foot. So there are pieces out there that are available, if you can find somebody that's motivated to move. And there are people that have had long-term holdings of land that they can sell for what we perceive is a bargain-basement price, but they're still pocketing money and leaving it up on the table for the next person. I think there are opportunities out there.

**Herik:** It's kind of an open-ended question, because it just depends so much on so many variables. If you're looking at land for infill projects, that's really held its value, there's not much there and probably won't be. If you're looking at residential land in the outlying locations — Wellington, for example — that's where you can find some deals, because carrying costs have gotten to be so much greater than what the original developers had anticipated. That's starting to cause a little bit of distress. So you can find those deals out there.

**Tatti:** Susan, can you tell us what your experience has been with the foreclosure epidemic that we have heard and written so much about?

**Larson:** You know, we have one foreclosure right now, and it's a condominium, an \$80,000 loan. That is all we've got in foreclosure in Northern Colorado at this moment. We sold one previously that was a \$42,000 loan. So as far as what I'm seeing, I'm seeing nothing.

**Herik:** And that's another good example of the local market versus the national market.

**Larson:** Yes. When you look at the sales in the paper of the foreclosures, a good 75 to 80 percent of them are Deutsche Bank, Bank of New York, Chase. They're all national loans that were originated through mortgage brokers and bought and sold several times over. A lot of the local banks don't have very many. There just aren't very many local banks that are taking hits. It's the national guys that have made the bad decisions and bad loans. So I think we have, by and large, have been very careful.

**Hicks:** I think one of the things that we haven't discussed, as we've talked about new retail projects going on on Harmony or in the 25/34 area, is the impact that it's apt to have on big-box tenants, retailers in the heart of the city.

**Hacker:** Like we see in Fort Collins.

**Hicks:** Yes. The vacant Albertsons stores are a good example. And there are going to be others, I think, that Fort Collins will see. Loveland won't be as impacted, because we've never had those big-box users in the heart of Loveland. Greeley really didn't have, either, for a long time. But I think we'll see those big-box vacancies that are going to impact some of the hearts of the communities as those retailers move to where there's more traffic and more synergy going on. So I think that's something the communities are going to have to deal with.



**COLE HERIK:**  
"I think the difficulty right now is getting people off the fence in making decisions."

**Hacker:** The Mason Corridor plan is moving ahead in Fort Collins with \$66 million in federal fuel, and has really gotten a lot of developers' attention. Many of these empty big boxes that we've talked about are strung along there. How do you see that opportunity shaping up?

**Brinkman:** I just wonder what you put there. Retailers probably don't want to be there. Office would rather be right in Old Town or on Harmony Road. So, I guess it would be a lot of for-rent apartments, or maybe condos.

You can only absorb so much of that. I think the Mason Corridor would be great, but it's going to be another one of those projects that's going to take a long time to develop and to absorb.

**Hacker:** City officials say transit-oriented development will be one of the keys, but that includes retail and entertainment projects along with housing. Do you think that's in the cards?

**Tamlin:** I see retail going back in.

**Bradley:** I just wonder if you can pull off transit-oriented developments in a market of this size. It works in Denver with RTD. People don't want to fight 45 minutes on I-25 to get to LoDo, so they hop on the light rail. That makes some sense. But even with the growth we've had and traffic we have, it takes what, 20 minutes to get from downtown Fort Collins to Harmony Road?

**Hicks:** The commute has to get so uncomfortable, or gas prices have to get so high, that people aren't willing to tolerate it anymore before they're going to give up their independence and get on mass transit. I don't think this community is there yet. I mean, if we get \$5 or \$6 or \$7 a gallon gas, it might be.

**Hacker:** I need to ask everybody to talk a little bit about topics that we haven't touched on yet, but that you probably expected to talk about when you came here. Let's start with Mark.

**Bradley:** An issue that we need to face is the cost of new construction, especially in Greeley, and the number of vacancies that we have in the office market. We've had a lot of spec construction in the Greeley market, and I think to some extent Loveland and Fort Collins. These new buildings are costing to \$200 to \$250 a square foot, core and shell, to build. And there are plenty of existing core-and-shell buildings that are not that old that people are putting on the market at \$135 a square foot, or \$150 a square foot. I think there are going to be some adjustments in the market while those things are reconciled. The problem is being somewhat exacerbated by the fees that the cities continue to tack onto new construction. When the hoppers run short, they keep finding ways to add fees to construction projects. There's a need for certain segments

of office in the area, class-A being one of them, and some of the LEED-certified buildings another. So there're little niches in the office market that I think will continue to be built.

**Brinkman:** Here's another problem: I got a call on the way here from a client that went into a new building out on I-25 and got his tax reassessment. It's literally \$5 a foot. We're seeing

other types of properties where triple nets are more than base rents now. As prices go up and up, that's going to get to be more and more of a huge burden. On the ballot this November are a lot of tax initiatives that would just add to the mill levy, so we just keep confronting that.

**Hicks:** We just talked about this last weekend in our regular sales meeting. You get a \$5 increase in your taxes, or some other increase that brings you up to \$5 on your triple net. If you add another 50 cents for insurance and



two bucks for landscape and snow removal, and you're at \$8 or \$9. Now, all of a sudden, in the building with a lease rate of \$18 a square foot, you've got a tenant who's sitting at almost \$30 total.

So it's going to put pressure on landlords to get the rents down, if their triple nets go up, or it's going to make some of the B-minus or B space way more attractive to office users, particularly. It wasn't just the client that you talked to today. I was hearing this 90 days ago.

**Herk:** Getting back to what we touched on earlier, we've got such a huge demand for large-scale industrial space with high ceilings, outdoor storage and so forth. But between land cost, the cost of steel, and the cost of concrete, and then development costs, you just can't do it and make it affordable to these guys who want to come in and do business in this community. And there's just not enough existing space to make it work. So we're going to continue to see a demand, but we're not going to be able to fill it.

**Hacker:** Where's this industrial demand coming from? Is it from businesses that are currently located in the region?


**Brinkman:** Yes. I think a lot of it is locally or regionally owned businesses. A lot of those folks are small business owners who understand the benefits of owning. I think this market is not attracting a lot of national industrial users, at least not that I see. Do you see many of them?

**Bradley:** We see them come in.

**Herk:** Yes. Proximity to I-25, I-80, I-70, and Highway 34 gives us a good central hub for distribution warehouses.

But we just don't have the space to offer.

**Bradley:** Another interesting thing that I think we've seen a big push on over the last six months is the whole LEED certification issue. That's getting a lot more talk, and a lot more legitimacy. And even if people aren't willing to necessarily go through the certification process, I don't see anybody looking at designing an office building who isn't trying to incorporate some of those concepts into their designs.



**FAYE HICKS:**  
 "We have a more diverse economy now than in the 1970s, and that helps a lot."

**Larson:** One of the issues we haven't gotten into in terms of project financing are appraisals. Money is still available, and interest rates are really, really good, but appraisals have become a real key issue. You know, we didn't used to worry about it. If someone was paying \$2 million for a building, well, it was probably worth \$2 million. But now we're really having to wait for appraisals to come in because there's such a variance in the market. It's more than just the age of the building, and recent sales and so forth. So that's become a real consideration when we're looking at lending.


**Brinkman:** How do you appraise, say, an 80-lot single-family development in Severance, when you can find comps out there where people have bought something similar at a fire-sale price?

**Larson:** That's the problem.

**Brinkman:** The question is, what's the value three years ago, and what's the value in three years? Right now, it's impossible to put a value on it.

**Hicks:** The basic premise of an appraisal of market value is what someone is willing to sell it for, and what someone is willing to buy it for. And I think when appraisers move too far away from that concept, they aren't doing their job.

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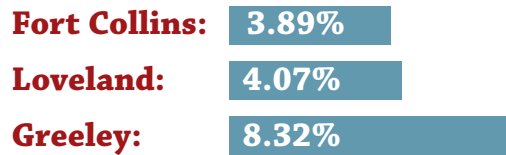

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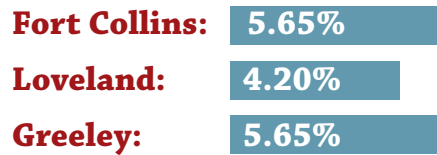
# What's available

*Vacancy rates in Northern Colorado, first quarter 2008 compared to first quarter 2007.*

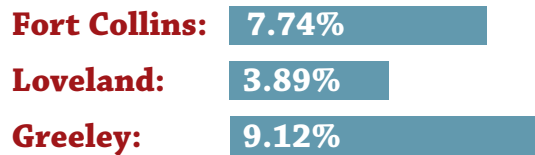
## Industrial vacancy, 2007:



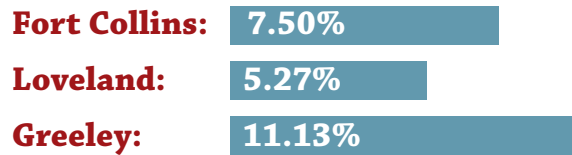
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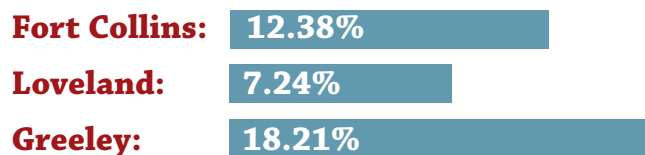
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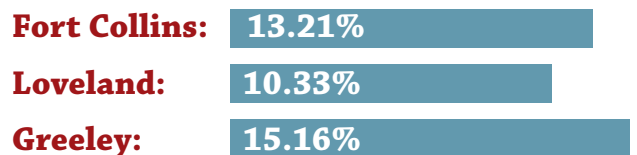
## Retail vacancy, 2008:



## Office vacancy, 2007:



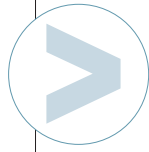
## Office vacancy, 2008:



### HIGHLIGHTS:

- Industrial vacancies region-wide during the current year remain low with demand rising for larger spaces, in excess of 20,000 square feet.
- Loveland retail vacancies, in the 2 percent to 3 percent range during the past few years, have ticked upward to more than 5 percent this year.
- Greeley has absorbed part of its office-space glut, with vacancy rates falling more than 3 percentage points from 2007 to 2008.

SOURCE: Realtec Commercial Real Estate Services Inc. and other data sources



# What it costs

*Lease rates in Northern Colorado, first quarter 2008 compared to first quarter 2007.*

## R&D industrial lease rates, 2007:

**Fort Collins:** \$7-\$10

**Loveland:** \$9-\$13

**Greeley:** \$4-\$4.50

## R&D industrial lease rates, 2008:

**Fort Collins:** \$7.50-%10

**Loveland:** \$8-\$12

**Greeley:** \$4-\$5.50

## Prime retail lease rates, 2007:

**Fort Collins:** \$18-\$24

**Loveland:** \$18-\$24

**Greeley:** \$14-\$18

## Prime retail lease rates, 2008:

**Fort Collins:** \$20-\$28

**Loveland:** \$15-\$21

**Greeley:** \$14-\$18

## Class A office lease rates, 2007:

**Fort Collins:** \$17-\$22

**Loveland:** \$17-\$22

**Greeley:** \$15-\$17

## Class A office lease rates, 2008:

**Fort Collins:** \$17-\$22

**Loveland:** \$16-\$22

**Greeley:** \$13.50-\$16.50

### HIGHLIGHTS:

- Lease rates have remained mostly static in all categories and locations, despite variance in vacancy rates.
- Retail lease rates in Fort Collins showed the biggest increase among categories and locations, reflective of the decline in retail vacancies.
- Despite shrinking vacancy rates for Class A office space, lease rates for those properties have declined slightly.

SOURCE: Realtec Commercial Real Estate Services Inc. and other data sources

# LARGEST INDUSTRIAL REAL ESTATE BROKERAGES

Ranked by total industrial square footage

RANK	COMPANY ADDRESS PHONE/FAX	INDUSTRIAL SQ FT TOTAL 2007	INDUSTRIAL SQ FT LEASED	INDUSTRIAL SQ FT SOLD	TOTAL SQ FT BROKERED 2007	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE YEAR FOUNDED NO. LOCATIONS
1	URBAN DEVELOPMENT PARTNERS 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	47,507	18,212	38,205	37,002	6 mike@fortcollinsre.com www.fortcollinsre.com	Michael L. Jensen, Broker and Owner 2003 1
2	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	34,350	6,500	27,850	0	1 toml@qwest.net N/A	Tom Livingston, Owner 2005 1
3	THE W.W. REYNOLDS COS. 1600 Specht Point Road Fort Collins, CO 80525 970-482-4800/970-221-5009	21,000	6,000	N/A	N/A	2 johns@wreynolds.com www.wreynolds.com	John G. Slack, Agent 1980 2
4	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	15,514	6,788	8,726	N/A	3 nklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple, Co-owner 1995 1
5	EVERITT COMMERCIAL PARTNERS LLC 3030 S. College Ave., Suite 200 Fort Collins, CO 80525 970-226-1500/970-223-4156	11,065	11,065	N/A	N/A	3 N/A www.everittcommercial.com	Rick Callan, Managing broker 1994 1
6	RE/MAX ACTION BROKERS 4102 S. Timberline Road Fort Collins, CO 80525 970-229-9200/970-229-9230	2,500	0	0	0	2 Jcrawford@frii.net www.realestateactionbrokers.com	Jerry Crawford, Managing Broker 2004 2

Region surveyed includes Brighton, Larimer and Weld counties.  
N/A-Not Available

Based upon responses to Business Report survey researched by Kathleen Chaballa  
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Ranked by sq. ft. developed

RANK	COMPANY STREET ADDRESS CITY, STATE/PROVINCE POSTAL CODE PHONE/FAX	NO. SQ. FT. DEVELOPED 2007 DOLLAR VOLUME 2007 EMPLOYEES LOCALLY	E-MAIL WEB SITE	PRODUCTS/SERVICES PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	<b>GREAT WESTERN DEVELOPMENT CO.</b> 503 Main St. Windsor, CO 80550 303-398-0500/866-892-8951	19,602,000 N/A 6	rmon@gomery@broe.com www.GreatWesternIndustrialPark.com	N/A Rich Montgomery, VP Industrial Development 2006
2	<b>HALL-IRWIN CONSTRUCTION CO.</b> 301 Centennial Drive Milliken, CO 80543 970-587-7200/970-352-6284	13,622,400 \$52,200,000 264	N/A www.hall-irwin.com	Construction management and development. George Hall, President 1963
3	<b>EVERITT MACMILLAN DEVELOPMENT</b> 3030 S. College Ave. Fort Collins, CO 80525 970-226-1500/970-223-4156	128,720 \$31,550,000 4	terris@everittcompanies.com;stu@everittcompanies.com www.everittmacmillan.com	Commercial real estate development. Stuart MacMillan, CEO and President 2005
4	<b>URBAN DEVELOPMENT PARTNERS</b> 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	125,000 \$14,000,000 7	mike@fortcollinsre.com www.fortcollinsre.com	Residential and commercial real estate brokerage, commercial real estate property management, development/redevelopment urban infill. Michael L. Jensen, Broker and Owner 2003
5	<b>LIVINGSTON REAL ESTATE &amp; DEVELOPMENT</b> 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	32,000 \$2,500,000 1	toml@gwest.net N/A	Commercial real estate brokerage and project management and development. Tom Livingston, Owner 2005
6	<b>TROLLCO INC. (DBA) WATER VALLEY LAND CO.</b> 1625 Pelican Lakes Point, Suite 201 Windsor, CO 80550 970-686-5828/970-686-2768	30,000 \$4,500,000 45	info@watervalley.com www.watervalley.com	Trollco: Residential, commercial and retail real estate development. Pelican Lakes Golf Course and Fitness Center, WaterValley and Poudre Tech Aggregate. Martin Lind, Owner 1990
7	<b>PELICAN LAKE RANCH</b> 16502 Beebe Draw Parkway Platteville, CO 80663 970-785-9347/303-333-7278	9,000 \$1,200,000 2	christine@gccolorado.com www.pelicanlakeranch.com	Provide custom home sites and acreage lots in resort like community with lakes, trails, equestrian trails, community center, pool, playground, marina. Christine Hethcock, Development manager 1988

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Ranked by total dollar volume brokered

RANK	COMPANY ADDRESS PHONE/FAX	TOTAL DOLLAR VOLUME BROKERED	NO. SALES CLOSED TOTAL 2007 NO. SALES CLOSED IN LARIMER OR WELD 2007	NO. AGENTS E-MAIL WEB SITE	APARTMENT DOLLAR VOLUME BROKERED APT - TOTAL SQ. FT. BROKERED 2007	OFFICE SQ FT TOTAL 2007 OFFICE SQ. FT. LEASED 2007 OFFICE SQ. FT. SOLD 2007	INDUSTRIAL SQ FT TOTAL 2007 INDUSTRIAL SQ. FT. LEASED 2007 INDUSTRIAL SQ. FT. SOLD 2007	RETAIL SQ FT TOTAL 2007 RETAIL SQ. FT. LEASED 2007 RETAIL SQ. FT. SOLD 2007	TOTAL ACRES BROKERED 2007 ACRES DOLLAR VALUE 2007	PERSON IN CHARGE TITLE YEAR FOUNDED NO. LOCATIONS
1	ZTI GROUP INC. 2120 S. College Ave. Fort Collins, CO 80525 970-493-4105/970-221-9620	\$102,517,341	20 5	1 Debbie@ZTIgroup.com N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A	1279,628 33,195,803 966,264	2,717,489 \$69,321,538	Debbie Tamim Owner and President 1987 1
2	HARRISON RESOURCE CORP. 2725 Rocky Mountain Ave., Suite 400 Loveland, CO 80538 970-612-4100/970-612-4106	\$23,485,900	10 9	1 Craig@harrisonresource.com www.harrisonresource.com	N/A N/A	64,445 N/A 64,445	N/A N/A N/A	N/A N/A N/A	1,220 \$10,528,500	Craig Harrison President 1995 1
3	URBAN DEVELOPMENT PARTNERS 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	\$19,794,785	62 62	6 mike@fortcollinsre.com www.fortcollinsre.com	\$3,218,252 37,002	23,564 17,367 6,197	47,507 18,212 38,205	199,292 45,204 154,088	13 \$6,130,000	Michael L. Jensen Broker and Owner 2003 1
4	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	\$17,314,152	32 32	3 nklein@lovelandcommercial.com www.lovelandcommercial.com	N/A N/A	39,355 25,252 14,103	15,514 6,788 8,726	32,851 26,331 6,520	1,224 \$9,405,000	Eric Holsapple Co-owner 1995 1
5	EVERITT COMMERCIAL PARTNERS LLC 3030 S. College Ave., Suite 200 Fort Collins, CO 80525 970-226-1500/970-223-4156	\$14,302,561	9 9	3 N/A www.everittcommercial.com	N/A N/A	47,313 41,813 5,500	11 11 N/A	14,169 14,169 N/A	40 \$5,335,810	Rick Callan Managing broker 1994 1
6	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	\$12,001,000	15 15	1 tom@quest.net N/A	N/A N/A	5,000 5,000 0	34,350 6,500 27,850	24,000 14,000 10,000	641 \$4,350,000	Tom Livingston Owner 2005 1
7	RE/MAX ACTION BROKERS 4102 S. Timberline Road Fort Collins, CO 80525 970-229-9200/970-229-9230	\$11,295,000	9 9	2 Jcrawford@rii.net www.realestateactionbrokers.com	N/A N/A	95,663 27,519 68,144	2,500 0 0	0 0 0	0 \$0	Jerry Crawford Managing Broker 2004 2
8	Z CORP REAL ESTATE 6121 Weld County Road 74 Windsor, CO 80550 970-482-8877/970-482-0254	\$10,703,000	8 5	1 johnzell@zcorprealstate.com www.zcorprealstate.com	N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	670 \$10,050,000	John Zell Managing broker 2002 N/A
9	RE/MAX OPTIMUM GROUP LLC 5586 W. 19th St., Suite 150 Greeley, CO 80634 970-330-5000/	\$3,847,638	12 12	3 adinkel@sellergreeley.com www.sellergreeley.com	N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A	Ron A. Kohl Wayne Kohl and Kevin Schumacher Broker Owners 1995 1
10	THE W.W. REYNOLDS COS. 1600 Specht Point Road Fort Collins, CO 80525 970-482-4800/970-221-5009	\$2,781,438	2 2	2 johns@wvreynolds.com www.wvreynolds.com	N/A N/A	492,012 35,185 N/A	21,000 6,000 N/A	38,044 2,127 N/A	6 \$1125,000	John G. Slack Agent 1980 2
11	THE COMMERCIAL PROPERTY CONNECTION 2408 N. Garfield Ave. Loveland, CO 80538 970-593-1922/970-593-1932	\$170,000	3 N/A	1 marciawillcliffon@yahoo.com N/A	N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A	Marcia Will-Cliffon CCM 2004 N/A
12	MARCUS & MILLICHAP 3711 JFK Parkway, Suite 320 Fort Collins, CO 80525 970-267-3300/970-267-3310	\$41,002	17 15	7 N/A www.marcusmillichap.com	\$10,335,000 N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A N/A	N/A N/A	Adam Christofferson Regional manager 1995 1
13	MCWHINNEY 2725 Rocky Mountain Ave., Suite 200 Loveland, CO 80538-8716 970-962-9990/970-635-3003	N/A	N/A N/A	N/A info@mcwhinney.com www.mcwhinney.com	N/A N/A	166,625 166,625 N/A	N/A N/A N/A	120,000 120,000 N/A	20 N/A	Chad C. McWhinney CEO 1995 N/A

Region surveyed includes Brighton, Larimer and Weld counties.  
N/A Not Available  
Sperry Van Ness/The Group Commercial declined to participate, as they do not have full revenue/sales figures for 2007.

Based upon responses to Business Report survey researched by Kathleen Chabala  
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# LARGEST RETAIL REAL ESTATE BROKERAGES

Ranked by total retail square footage brokered

RANK	COMPANY ADDRESS PHONE/FAX	RETAIL SQ FT TOTAL 2007	RETAIL SQ FT SOLD	RETAIL SQ FT LEASED	TOTAL SQ FT BROKERED	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED NO. LOCATIONS
1	ZTI GROUP INC. 2120 S. College Ave. Fort Collins, CO 80525 970-493-4105/970-221-9620	1,279,628	966,264	33,195,803	0	1 Debbie@ZTIgroup.com N/A	Debbie Tamlin Owner and President 1987 1
2	URBAN DEVELOPMENT PARTNERS 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	199,292	154,088	45,204	37,002	6 mike@fortcollinsre.com www.fortcollinsre.com	Michael L. Jensen Broker and Owner 2003 1
3	MCWHINNEY 2725 Rocky Mountain Ave., Suite 200 Loveland, CO 80538-8716 970-962-9990/970-635-3003	120,000	N/A	120,000	N/A	N/A info@mcwhinney.com www.mcwhinney.com	Chad C. McWhinney CEO 1995 N/A
4	THE W.W. REYNOLDS COS. 1600 Specht Point Road Fort Collins, CO 80525 970-482-4800/970-221-5009	38,044	N/A	2,127	N/A	2 johns@wvreynolds.com www.wvreynolds.com	John G. Slack Agent 1980 2
5	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	32,851	6,520	26,331	N/A	3 nklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple Co-owner 1995 1
6	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Wheelers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	24,000	10,000	14,000	0	1 toml@qwest.net N/A	Tom Livingston Owner 2005 1
7	EVERITT COMMERCIAL PARTNERS LLC 3030 S. College Ave., Suite 200 Fort Collins, CO 80525 970-226-1500/970-223-4156	14,169	N/A	14,169	N/A	3 N/A www.everittcommercial.com	Rick Callan Managing broker 1994 1

Region surveyed includes Brighton, Larimer and Weld counties.  
N/A-Not Available

Based upon responses to Business Report survey researched by Kathleen Chaballa  
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*Ranked by total office square footage brokered*

RANK	COMPANY ADDRESS PHONE/FAX	OFFICE SQ FT TOTAL 2007	OFFICE SQ FT LEASED 2007	OFFICE SQ FT SOLD 2007	TOTAL SQ FT BROKERED 2007	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE YEAR FOUNDED NO. LOCATIONS
1	<b>THE W.W. REYNOLDS COS.</b> 1600 Spectit Point Road Fort Collins, CO 80525 970-482-4800/970-221-5009	492,012	35,185	N/A	N/A	2 johns@wvreynolds.com www.wvreynolds.com	John G. Slack, Agent 1980 2
2	<b>MCWHINNEY</b> 2725 Rocky Mountain Ave., Suite 200 Loveland, CO 80538-8716 970-962-9990/970-635-3003	166,625	166,625	N/A	N/A	N/A info@mcwhinney.com www.mcwhinney.com	Chad C. McWhinney, CEO 1995 N/A
3	<b>RE/MAX ACTION BROKERS</b> 4102 S. Timberline Road Fort Collins, CO 80525 970-229-9200/970-229-9230	95,663	27,519	68,144	0	2 Jcrawford@frii.net www.realestateactionbrokers.com	Jerry Crawford, Managing Broker 2004 2
4	<b>HARRISON RESOURCE CORP.</b> 2725 Rocky Mountain Ave., Suite 400 Loveland, CO 80538 970-612-4100/970-612-4106	64,445	N/A	64,445	N/A	1 Craig@harrisonresource.com www.harrisonresource.com	Craig Harrison, President 1985 1
5	<b>EVERITT COMMERCIAL PARTNERS LLC</b> 3030 S. College Ave., Suite 200 Fort Collins, CO 80525 970-226-1500/970-223-4156	47,313	41,813	5,500	N/A	3 N/A www.everittcommercial.com	Rick Callan, Managing broker 1994 1
6	<b>LOVELAND COMMERCIAL LLC</b> 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	39,355	25,252	14,103	N/A	3 rklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple, Co-owner 1995 1
7	<b>URBAN DEVELOPMENT PARTNERS</b> 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	23,564	17,367	6,197	37,002	6 mike@fortcollinsre.com www.fortcollinsre.com	Michael L. Jensen, Broker and Owner 2003 1
8	<b>LIVINGSTON REAL ESTATE &amp; DEVELOPMENT</b> 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	5,000	5,000	0	0	1 toml@gwesL.net N/A	Tom Livingston, Owner 2005 1

Region surveyed includes Brighton, Larimer and Weld counties.  
N/A=Not Available

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Ranked by total acres brokered

RANK	COMPANY ADDRESS PHONE/FAX	TOTAL ACRES BROKERED 2007	BROKERED ACRES DOLLAR VALUE	TOTAL NON-LAND SQ FT BROKERED 2007	NO. AGENTS E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED NO. LOCATIONS
1	ZTI GROUP INC. 2120 S. College Ave. Fort Collins, CO 80525 970-493-4105/970-221-9620	2,717,489	\$69,321,538	0	1 Debbie@ZTIGroup.com N/A	Debbie Tamlin, Owner and President 1987 1
2	LOVELAND COMMERCIAL LLC 1043 Eagle Drive Loveland, CO 80537 970-667-7000/970-635-2514	1,224	\$9,405,000	N/A	3 nklein@lovelandcommercial.com www.lovelandcommercial.com	Eric Holsapple, Co-owner 1995 1
3	HARRISON RESOURCE CORP. 2725 Rocky Mountain Ave., Suite 400 Loveland, CO 80538 970-612-4100/970-612-4106	1,220	\$10,528,500	N/A	1 Craig@harrisonresource.com www.harrisonresource.com	Craig Harrison, President 1985 1
4	Z CORP REAL ESTATE 6121 Weld County Road 74 Windsor, CO 80550 970-482-9877/970-482-0254	670	\$10,050,000	N/A	1 johnzell@zcorprealstate.com www.zcorprealstate.com	John Zell, Managing broker 2002 N/A
5	LIVINGSTON REAL ESTATE & DEVELOPMENT 736 Whalers Way, Bldg. G, Suite 201 Fort Collins, CO 80525 970-266-0333/970-204-0350	641	\$4,350,000	0	1 toml@qwest.net N/A	Tom Livingston, Owner 2005 1
6	EVERITT COMMERCIAL PARTNERS LLC 3030 S. College Ave., Suite 200 Fort Collins, CO 80525 970-226-1500/970-223-4156	40	\$5,335,810	N/A	3 N/A www.everittcommercial.com	Rick Callan, Managing broker 1994 1
7	MCWHINNEY 2725 Rocky Mountain Ave., Suite 200 Loveland, CO 80538-8716 970-962-9990/970-635-3003	20	N/A	N/A	N/A info@mcwhinney.com www.mcwhinney.com	Chad C. McWhinney, CEO 1995 N/A
8	URBAN DEVELOPMENT PARTNERS 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	13	\$6,130,000	37,002	6 mike@fortcollinsre.com www.fortcollinsre.com	Michael L. Jensen, Broker and Owner 2003 1
9	THE W.W. REYNOLDS COS. 1600 Specht Point Road Fort Collins, CO 80525 970-482-4800/970-221-5009	6	\$1,125,000	N/A	2 johns@wreynolds.com www.wreynolds.com	John G. Stack, Agent 1980 2

Region surveyed includes Brighton, Larimer and Weld counties.  
N/A-Not Available


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# LARGEST ENGINEERING FIRMS

With local operations, ranked by no. of registered engineers

RANK	COMPANY ADDRESS PHONE/FAX	NO. PES NO. EIS TOTAL EMPLOYEES 2008	REVENUES 2007 REVENUES 2006	TYPE OF ENGINEERING	NOTABLE PROJECTS	HEADQUARTERS E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	<b>AYRES ASSOCIATES</b> 3665 JPK Parkway, Bldg. 2, Suite 200 Fort Collins, CO 80525 970-223-5556/970-223-5578	21 9 54	\$9,000,000 \$6,500,000	Civil engineering, water resources engineering.	Design of levee repairs for 5 critical sites on the Sacramento River for the U.S. Army Corps of Engineers; North College Ave. drainage improvements for the City of Fort Collins.	Fort Collins quast@ayresassociates.com www.ayresassociates.com	Jim Schall Vice president 1967
2	<b>TST INC.</b> 748 Whalers Way Fort Collins, CO 80525 970-226-0951/970-226-0204	15 12 47	\$5,600,000 \$5,300,000	Civil engineering & surveying firm for municipal & private clients.	Water Valley, Centerra, Grand Station, Paragon Point, Waterfront, Observatory Village.	Fort Collins daran@tstin.com www.tstin.com	Donald N. Taranto President 1977
3	<b>THE ENGINEERING CO.</b> 2310 E. Prospect Road, Suite B Fort Collins, CO 80525 970-484-7471/970-484-7488	14 4 37	\$4,400,000 \$4,700,000	Consulting civil engineers, water, wastewater, drainage, roads, GIS, feasibility and rate studies.	Carter Lake WTP, South Fort Collins WWTP, St. Vrain State Park.	Fort Collins bzick@tec-engrs.com www.tec-engrs.com	Brian Zick and Warren Meston President and Principal 1985
4	<b>NORTHERN ENGINEERING SERVICES</b> 200 S. College Ave., Suite 100 Fort Collins, CO 80524 970-221-4158/970-221-4159	13 5 44	\$5,000,000 \$5,400,000	Civil engineering and land surveying.	Fossil Lake Ranch in Fort Collins, Highlands Meadows Golf Course in Windsor, Centerra Marketplace and supporting infrastructure for The Promenade Shops, Heska in Loveland.	Fort Collins info@northernengineering.com www.northernengineering.com	George Schock President 1987
5	<b>K L &amp; A INC.</b> 4412 W. Eisenhower Blvd. Loveland, CO 80537 970-667-2426/970-667-2493	12 21 47	\$22,250,000 \$8,150,000	Structural.	TAXI 2, One Steamboat Place, Mesa del Sol, Denver School for Science and Technology.	Golden drutledge@klaa.com www.klaa.com	M. Douglas Rutledge COO 1994
6	<b>ELECTRICAL SYSTEMS CONSULTANTS INC.</b> 212 W. Mulberry St. Fort Collins, CO 80521 970-224-9100/970-224-9137	11 9 80	\$10,220,000 \$9,292,000	Electrical power, planning, controls, automation and integration, & GIS/GPS for utilities & industry.	Tri-State Walsenburg 230kV transmission line, power and controls for Venetian-Palazzo casino in Las Vegas, Doe Canyon substation for Empire Electric in Cortez, Kea line controls for three Anheuser-Busch breweries, ice storm power line rebuilds Kansas/Oklahoma	Fort Collins esc@electsys.com www.electsys.com	Kevin Hartig President 1978
7	<b>STANTEC CONSULTING INC.</b> 209 S. Meldrum St. Fort Collins, CO 80521 970-482-5922/970-482-6368	10 6 40	\$6,500,000 \$6,500,000	Professional design and consulting services in planning, engineering, architecture, surveying and project management.	Fort Collins Design Center, Fort Collins; Front Range Village, Bayer Properties; N. Taft Avenue & W. Eighth St. improvements, Loveland; 128th Avenue Bridge, CDOIT, Town Engineer (Environmental Services) for Wellington; Fossil Creek Drainage Improvements, Fort Collins.	Edmonton, Alberta, Canada bret.cummock@stantec.com www.stantec.com	Bret Cummock Principal 1954
8	<b>CTL THOMPSON INC.</b> 351 Linden St., Suite 140 Fort Collins, CO 80524 970-206-9455/970-206-9441	9 5 35	\$3,249,000 \$3,130,000	Geotechnical, environmental, materials and structural engineering.	Crow Lane Dam, Timberline Road widening, Ft. Collins Police Station, Peetz Wind Farm, Paws of the Rockies, Old Town North subdivision and Solaris Building	Centennial, CO hperk@ctlthompson.com www.ctlth.com	Howard A. Perko Ph.D., P.E., Fort Collins division manager 1977
9	<b>ANDERSON CONSULTING ENGINEERS INC.</b> 772 Whalers Way, Suite 200 Fort Collins, CO 80525 970-226-0120/970-226-0121	8 4 22	\$3,260,000 \$2,603,000	Water resources, river restoration, irrigation and drainage, mining, environmental.	Colorado digital flood-insurance rate map project, City of Fort Collins Canal Importation Detention Ponds project.	Fort Collins baanderson@acewater.com www.acewater.com	Bradley A. Anderson President 1998
10	<b>TERRACON</b> 301 North Howes St. Fort Collins, CO 80525 970-484-1319/970-484-0454	8 10 55	N/A N/A	Geotechnical, Construction Materials Testing and Observation, Environmental.	Front Range Village, Poudre Valley Hospital, Lemay Campus, Timmath WalMart, Evans Sam's Club.	Olathe, Kansas djobe@terracon.com www.terracon.com	Douglas J. Jobe PE Vice president, Regional manager 1965
11	<b>EXPONENTIAL ENGINEERING CO.</b> 328 Airpark Drive Fort Collins, CO 80524 970-207-9648/970-207-9657	7 4 23	\$2,500,000 \$2,080,000	Consulting electrical engineering.	Plainview Substation, Holyoke CO, Swallow Transmission line (8 mi.) San Isabel Electric Association, Cogeneration Relaying, Reedy Creek Energy Services in Lake Buena Vista, Fla.	Fort Collins, Colo. support@exponentialengineering.com www.exponentialengineering.com	Thomas A. Ghidossi President 1993
12	<b>COLORADO CIVIL GROUP INC.</b> 1413 W. 29th Street Loveland, CO 80538 970-278-0029	6 N/A 6	\$40,000 N/A	Civil.	Town of Firestone Engineer.	Loveland mjacobson@ccginc.us www.ccginc.us	David Lindsay P.E. and President 2007
13	<b>BASELINE CORP.</b> 920 Ninth Ave. Greeley, CO 80631 970-353-6000/970-353-7601	6 5 22	\$1,845,000 \$1,721,726	Traditional civil engineering, water and wastewater treatment.	Kremmling Wastewater Treatment Facility and Re-USE line, Stevinson Lexus of Frederick, Fort Garland WWTF, Lithia L2 Centerra, Town of Red Cliff WWTF.	Golden bec@baselinecorp.com www.baselinecorp.com	John McLain, P.E. P.E. 1998
14	<b>LANDMARK ENGINEERING LTD.</b> 3521 W. Eisenhower Blvd. Loveland, CO 80537 970-667-6266/970-667-6298	6 2 30	\$3,076,000 \$3,500,000	Civil, structural, geotechnical, surveying, planning and architecture.	Loveland Visitor's Center, Fort Logan National Cemetery, Horizon Bank building.	Loveland account@landmarkltd.com www.landmarkltd.com	Robert J. Nelson and Ken Merritt President/COO and Senior vice president 1969
15	<b>NOLTE ASSOCIATES INC.</b> 1901 Sharp Point Drive, Suite A Fort Collins, CO 80525 970-221-2400/970-221-2415	6 2 18	\$2,123,000 \$2,398,000	Civil engineering & surveying.	2534 Business Park, Vestas expansion, 12th Street Improvements in Cheyenne, Hunters Run West	Sacramento rob.vanuffelen@nolte.com www.nolte.com	Robert Van Uffelen Associate 1949

N/A-Not Available  
Area surveyed includes Brighton, Weld and Larimer counties.

Based upon responses to Business Report survey researched by Kathleen Chaballa  
To be considered for future lists, e-mail [research@nrcr.com](mailto:research@nrcr.com)

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RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	REVENUES 2007 REVENUES 2006	EMPLOYEES 2008 EMPLOYEES 2007	AREAS OF SPECIALTY	NOTABLE PROJECTS	E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	1	<b>HENSEL PHELPS CONSTRUCTION CO.</b> 420 Sixth Ave., P.O. Box 0 Greeley, CO 80631 970-352-6565/970-352-9311	\$2,519,286,000 \$2,130,580,000	2,693 2,289	Commercial general contracting.	Sahara Hotel and Casino in Las Vegas, Tabor Center in Denver, Thornton Town Center.	mreizt@henselphelps.com www.henselphelps.com	Jerry L. Morgensen, Chairman and CEO and Jeffrey Wenasas, President 1937
2	2	<b>FCI CONSTRUCTORS INC.</b> 4001 N. Valley Drive Longmont, CO 80504 970-535-4725/970-535-4867	\$235,000,000 \$213,000,000	285 260	Commercial general contractor and construction manager.	Kinard Jr. High School, Holmes Dining Hall at UNC, Logan County Justice Center.	sarmstrong@fcicol.com www.fcicol.com	Ed Forsman, President 1978
3	NR	<b>GH PHIPPS CONSTRUCTION COS.</b> 5285 McWhinney Blvd., Suite 100 Loveland, CO 80538 970-776-5500/970-776-5501	\$212,177,474 \$291,730,000	400 380	Our building portfolio includes hospitals and other medical facilities, higher education facilities, K-12, high tech, office buildings and religious facilities.	The Children's Hospital (joint venture), Platte Valley Medical Center, Academy 20 Discovery Canyon School, United Power Headquarters, Girls and Boys Club, Anschutz Outpatient Pavilion 7th Floor Build out, Agilent, Exempla Saint Joseph's Hospital, Cordera Elementary School, Colorado Springs.	Lisa.Knight@ghpd.com www.ghpphps.com	Charlie Graft, CEO 1952
4	3	<b>ROCHE CONSTRUCTORS INC.</b> 361 7th Ave. Greeley, CO 80634 970-356-3611/970-356-3619	\$168,996,923 \$185,059,484	110 83	Retail, office and banking, education, public works/corrections and industrial and manufacturing.	Erie High School in Erie.	info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche, President 1971
5	5	<b>THE NEENAN CO.</b> 2620 E. Prospect Road Fort Collins, CO 80526 970-493-8747/970-493-5869	\$152,000,000 \$100,000,000	225 195	Development, design, construction, medical/office/industrial.	Orthopedic Center of the Rockies, Day Spring and Heritage Christian Schools, Value Plastics.	info@neenan.com www.neenan.com	David G. Neenan, CEO and Randy Myers, President 1966
6	4	<b>HALL-IRWIN CORP. &amp; AFFILIATES</b> 301 Centennial Drive Milliken, CO 80543 970-587-7200/970-352-6284	\$139,000,000 \$148,000,000	550 570	Commercial buildings, land development, pipe/infrastructure, aggregate supplies, landscape services and supplies, athletic fields and golf courses, water storage.	N/A	ghall@hall-irwin.com www.hall-irwin.com	George W. Hall, President 1963
7	6	<b>ALLIANCE CONSTRUCTION SOLUTIONS LLC</b> 2725 Rocky Mountain Ave., Suite 100 Loveland, CO 80538 970-663-9700/970-663-9750	\$79,000,000 \$73,000,000	61 61	Construction manager, general contractor, design build/assist construction services, LEED/sustainable building alternatives.	Northern Hotel Historical Renovation & Rangeview Office Bldg.	kmpowers@allianceconstruction.com www.allianceconstruction.com	Clayton A. Schwerin, CEO and President 1982
8	7	<b>DRAHOTA</b> 4700 Innovation Drive, Bldg. C Fort Collins, CO 80526 970-204-0100/970-204-0200	\$72,000,000 \$70,000,000	80 70	Full-service Construction Manager/General Contractor staffed with LEED Accredited Professionals and has 35 years preconstruction and construction experience. Experienced with LEED construction and a Gold Partner with Climate Wise and the recipient of the 2007 Chamber Environmental Award.	Sundance Professional Center, LEED Gold - Loveland; Rangeview Three, LEED Silver-pending - Loveland; Skyline Center for Health (2006 ACE Award), Loveland and Highmark (2007 ACE Award), Steamboat Springs.	info@drahota.com www.drahota.com	Terry L. Drahota, President 1973
9	8	<b>MARK YOUNG CONSTRUCTION INC.</b> 7200 Miller Place Frederick, CO 80504-6609 303-477-9073/303-477-9085	\$48,915,000 \$45,340,000	105 105	Retail grocery, general aviation, agricultural.	Park Mayfair condos in Denver.	dchevaont@markyoungconstruction.com www.markyoungconstruction.com	David Guida, President 1989
10	NR	<b>BRINKMAN PARTNERS</b> 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528 970-267-0954/970-206-1011	\$31,146,539 \$16,619,073	40 21	N/A	N/A	kevin.brinkman@brinkmanpartners.com www.brinkmanpartners.com	Paul E. Brinkman and Kevin Brinkman, Principals 2003
11	11	<b>COE CONSTRUCTION INC.</b> 2302 E. 13th St. Loveland, CO 80537 970-663-7636/970-669-4329	\$23,500,000 \$16,400,000	24 23	New construction, tenant improvements and remodeling of restaurants, hotels, office buildings, banks, retail buildings, apartment buildings.	Advantage Bank, Chili's and Fairfield Inn in Loveland.	admin@coeconstruction.com www.coeconstruction.com	Gregg Meisinger, President 1990
12	NR	<b>SINNETT BUILDERS INC.</b> 4557 Denrose Court Fort Collins, CO 80524 970-493-1770/970-482-4537	\$18,000,000 \$18,000,000	18 24	Commercial construction, schools, shopping centers, office buildings, multifamily.	Harmony Center Buildings, Heart of the Rockies Church, Lofts at Campus West, Harmony Market Place.	dennis@sinnettbuilders.com www.sinnettbuilders.com	Dennis Sinnett, President 1973

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RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	TOTAL SQ FT MANAGED 2007 TOTAL SQ FT MANAGED 2006	REVENUES 2006 REVENUES 2005	NO. OF APARTMENTS MANAGED NO. OF HOUSES MANAGED NO. OF COMMERCIAL PROPERTIES MANAGED	EMPLOYEES-FT EMPLOYEES-PT	E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	1	MOUNTAIN 'N' PLAINS PROPERTY MANAGEMENT INC. 920 S. Taft Hill Road Fort Collins, CO 80521 970-221-2323/970-221-5310	4,259,935 1,936,330	\$2,600,000 \$2,500,000	N/A 421 30	14 4	charliek@mountain-n-plains.com www.mountain-n-plains.com	Charlie Koons and Justin Morrison CPM Broker and Owner and Vice president 1979
2	2	ALL PROPERTY SERVICES 155 N. College Ave., Suite 200 Fort Collins, CO 80524 970-224-4446/970-224-4488	1,500,000 1,200,000	N/A N/A	N/A N/A N/A	27 1	info@allpropertyservices.com www.allpropertyservices.com	Paul Lillie N/A 1985
3	7	INVESTORS PROPERTIES OF COLORADO LLC 2850 McClelland Drive, Suite 3700 Fort Collins, CO 80525 970-226-2600/970-226-2609	820,866 746,831	N/A N/A	N/A N/A 18	N/A N/A	jon@investors-usa.com www.investors-usa.com	Mark Lockwood Principal broker 2005
4	3	HORIZON WEST PROPERTY MANAGEMENT 760 Whalers Way, A 200 Fort Collins, CO 80525 970-225-0888/970-225-1100	795,596 795,596	N/A N/A	N/A N/A 34	6 N/A	gary@horizonwestproperties.com N/A	Mitchell Morgan and Dave Veldman Owners 1986
5	4	WHEELER MANAGEMENT GROUP INC. 1130 38th Ave., Suite B Greeley, CO 80634 970-352-5860/970-352-0117	581,862 612,562	N/A N/A	105 2 118	4 N/A	information@wheelermtg.com www.wheelermtg.com	Dan Wheeler President 1985
6	5	THE W.W. REYNOLDS COS. 1600 Specht Point Road Fort Collins, CO 80525 970-482-4800/970-221-5009	563,916 610,835	N/A N/A	N/A N/A 71	4 N/A	johns@wvreynolds.com www.wvreynolds.com	John G. Slack Agent 1980
7	6	TOUCHSTONE PROPERTY MANAGEMENT LLC 2850 McClelland Drive, Suite 1000 Fort Collins, CO 80525 970-223-9000/970-223-5282	527,460 478,800	N/A N/A	N/A N/A N/A	18 7	customer-service@touchstone-property.com www.touchstone-property.com	Kathy Louderback Managing agent 1979
8	NR	EVERITT COS. PROPERTY MANAGEMENT 3030 S. College Ave., Suite 200 Fort Collins, CO 80525 970-226-1500/970-223-4156	498,138 464,279	N/A N/A	N/A N/A 30	N/A N/A	rob@everittcompanies.com www.everittcommercial.com	N/A N/A 1994
9	8	RLS MANAGEMENT CO. 3436 S. Shields St. Fort Collins, CO 80526 970-282-8000/970-282-8993	318,767 309,237	\$937,506 \$903,553	344 0 0	11 3	info@risonline.com risonline.com	Gail Sibbald N/A 1986
10	NR	PB ROCHE SOLUTIONS 5801 W. 11th St. Greeley, CO 80634 970-356-6900/970-356-7171	250,000 250,000	N/A N/A	N/A N/A 5	4 1	fvthomas@pbroche.com N/A	Frances Verniece Thomas and Tom Smerud Managers 1993
11	9	THOMAS & TYLER LLC 710 11th Ave., Suite L-75 Greeley, CO 80631 970-351-8888/970-378-8708	215,000 205,000	N/A N/A	N/A N/A N/A	5 N/A	drew@thomasandtyler.com www.thomasandtyler.com	T. Drew Nestline Manager 1992
12	10	OLD TOWN SQUARE PROPERTIES 5 Old Town Square, Suite 216 Fort Collins, CO 80524 970-221-9332/970-221-9341	191,000 191,000	N/A N/A	382 N/A N/A	12 4	estoner@oldtownsq.com www.oldtownsq.com	Ed Stoner President 1997
13	11	URBAN DEVELOPMENT PARTNERS 1220 S. College Ave. Fort Collins, CO 80524 970-212-2420/970-490-1223	190,937 162,747	\$49,615,726 \$46,523,054	18 82 23	6 2	mike@fortcollinsre.com www.fortcollinsre.com	Michael L. Jensen Broker and Owner 2003
14	NR	ZTI GROUP INC. 2120 S. College Ave. Fort Collins, CO 80525 970-493-4105/970-221-9620	126,756 85,194	\$583,000 N/A	N/A N/A 3	4 N/A	Debbie@ZTIgroup.com N/A	Debbie Tamlin Owner and President 1987
15	NR	COLORADO ASSOCIATION SERVICES AN ASSOCIA MEMBER CO. 702 W. Drake Road, Bldg. B, Suite 1 Fort Collins, CO 80526 970-407-9990/970-407-9996	86,000 N/A	N/A N/A	25 31 30	10 N/A	rpowers@associacolorado.com www.associacolorado.com	Heather Kerwin Vice President 1998

Region surveyed is Brighton, Larimer and Weld counties.  
N/A-Not Available

Based upon responses to Business Report survey researched by Kathleen Chabala  
To be considered for future lists, e-mail research@ncbr.com

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**Phone/Fax:** 970-586-2998/  
mjkellam@estesparkappraisers.com

**Products/Services:** Specializes in commercial, residential, estate, development and construction appraisals and seller and buyer consultations in Estes Park, Glen Haven, Pinewood Springs (Lyons), Big Elk Meadows and the Big Thompson Canyon.

**Person In Charge:** Michael J. Kellum, MAI, Certified general appraiser and Christine L. Kellum, Certified residential appraiser  
www.appraisalassociateslar.com

### Appraisal Specialties Inc.

105 S. Meldrum St., No. 1  
Fort Collins, CO 80521

**Phone/Fax:** 970-493-7700/970-482-6771  
harold@AppraisalSpecialties.com

**Products/Services:** Commercial and residential real estate appraisal.

**Person In Charge:** Harold Sommers, MAI, SRA, Owner  
www.AppraisalSpecialties.com

### Dennis W. Marion, MAI, SRA

724 Hinsdale Drive  
Fort Collins, CO 80526

**Phone/Fax:** 970-223-1563/970-282-0139  
mariondw@aol.com

**Products/Services:** All types of commercial appraisals and consulting.

**Person In Charge:** Dennis Marion, MAI, SRA

### DRM Real Estate Advisors LLC

628 Main St.  
Windsor, CO 90550

**Phone/Fax:** 970-674-1313/970-674-9213  
derekmaunsell@drmrealestate.com

**Products/Services:** Appraisals, consulting, research.

**Person In Charge:** Derek R. Maunsell  
www.drmrealestate.com

### Foster Valuation Co.

910 54th Ave., Suite 210  
Greeley, CO 80634

**Phone/Fax:** 970-352-1117/970-353-2753  
west@fosterval.com

**Products/Services:** Commercial real estate appraisal.

**Person In Charge:** W. West Foster, Appraiser  
www.fosterval.com

### Shannon & Associates

215 W. Oak St., Suite 501  
Fort Collins, CO 80521

**Phone/Fax:** 970-482-1010/970-221-4444  
don@shannonmai.com

**Products/Services:** Appraisal and real estate consulting services.

**Person In Charge:** Donald Shannon, Owner

### Shelley K. Kechter, MAI

3760 Kentford Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-204-1400/970-223-3511

**Products/Services:** Commercial and residential real estate appraisals and real estate consultation.

**Person In Charge:** Shelley K. Kechter

## Associations/ Organizations

### American Council of Engineering Companies of Colorado

800 Grant St., Suite 100  
Denver, CO 80203

**Phone/Fax:** 303-832-2200/303-832-0400  
acec@acec-co.org

**Products/Services:** Works to further the private practice of consulting engineering, protect the public safety and welfare, further the satisfactory business relations of its members with their clients and maintain a high professional standard and the interchange of business experience.

**Person In Charge:** Sondra Donnell  
www.acec-co.org

### American Institute of Architects of Colorado (AIA)

1515 Arapahoe St., Suite 1-110  
Denver, CO 80202

**Phone/Fax:** 303-446-2266/303-446-0066  
emily@aiacolorado.org

**Products/Services:** Serves 1,900 members, improving the quality of the built environment. Provide architect referrals, lobby the Colorado Legislature, offer architectural employment information and are a full-service AIA Contract Documents distributor.

**Person In Charge:** Sonia Riggs, Executive director  
www.aiacolorado.org

### American Society of Professional Estimators, Chapter 5

c/o Adolfsen & Peterson Construction,  
797 Ventura St.  
Denver, CO 80011

**Phone/Fax:** 303-363-7101/303-363-9521

**Products/Services:** Serves construction estimators by providing education, fellowship and opportunity for professional development. ASPE encourages a wide range of educational activities that provide learning experiences for estimators at all experience levels.

**Person In Charge:** Ralph Kasper, President  
www.aspedenver.org

### Appraisal Institute, Colorado Chapter

1540 S. Holly, Suite 5  
Denver, CO 80222

**Phone/Fax:** 303-691-0487/303-757-0158  
carol@colo-ai.org

**Products/Services:** Members are appraisal professionals who provide real estate solutions through valuation and consulting.

**Person In Charge:** Carol Brooks  
www.colo-ai.org

### Associated General Contractors

1114 W. Seventh Ave., Suite 200  
Denver, CO 80204

**Phone/Fax:** 303-388-2422/303-388-0936

**Products/Services:** A trade association comprised of commercial building contractors, specialty contractors, supply and service firms. Services include: training, education, legislative representation, salary information, networking opportunities, craft training, forms, publications.

**Person In Charge:** Dick O'Brecht, President  
www.agccolorado.org

### Association for Facilities Engineering, Rocky Mountain Chapter 70

823 Centennial Way  
Bennett, CO 80102

**Phone/Fax:** 303-329-5224/  
b\_wilske@comcast.net

**Products/Services:** Provides training, certification and other resources for plant and facility engineering, maintenance and operations professionals.

**Person In Charge:** Bryan Wilske  
www.afe.org

### Building Operators Association of Colorado, Denver Chapter

P.O. Box 2559

Denver, CO 80201-2559

**Phone/Fax:** 303-374-8888/303-374-8888

**Products/Services:** Assist its members in developing their knowledge and increase their competency in all areas of building services. The association provides a professional arena for networking and fellowship. Monthly meetings include a technical presentation and luncheon.

**Person In Charge:** Jon Rasch, President  
www.boac-colorado.org

### CCIM Institute, Colorado/Wyoming Chapter

c/o DMCAR, 4300 E. Warren Ave.  
Denver, CO 80222

**Phone/Fax:** 303-756-0553/303-756-0669

**Products/Services:** Provides education, networking and technology opportunities for Certified Commercial Investment Members.

**Person In Charge:** Marcia Will-Clifton, President  
http://chapters.ccim.com/coloradowyoming

### Certified Consulting Engineers of Colorado

800 Grant St., Suite 100  
Denver, CO 80203

**Phone/Fax:** 303-832-2200/303-832-0400  
cccc@acec-co.org

**Products/Services:** Promotes public safety through certification of qualified engineers with administrative skills and professionalism.

**Person In Charge:** Les Botham, Chairman  
www.acec-co.org/cccc

### Colorado State University Division of Continuing Education

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**Person In Charge:** Debbi Colbert  
www.learn.colostate.edu

### Commercial Real Estate Women

P.O. Box 21192  
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**Phone/Fax:** 303-346-1884/303-451-7567

**Products/Services:** Opportunities for networking business development and personal and professional growth; to facilitate the exchange of industry information; to advocate and support effective public policy; and to encourage and recognize leadership development of women in commercial real estate.

**Person In Charge:** Gail Mead  
www.crewdenver.org

### CREW Northern Colorado (Commercial Real Estate Women)

155 Boardwalk, Suite 400, No. 501

Fort Collins, CO 80525

**Phone/Fax:** 970-232-3066/  
jrcrawmer@comcast.net

**Products/Services:** One of 60 chapters within CREW Network, a national organization of 7,000+ members. CREW Northern Colorado provides a venue for professionals from a wide variety of disciplines within commercial real estate to exchange information, develop business contacts and help each other succeed professionally.

**Person In Charge:** Julia R. Crawmer, President and Les Botham  
www.crewnortherncolorado.com

### Design-Build Institute of America, Rocky Mountain Chapter

1582 Parker Road, Suite 307  
Denver, CO 80231

**Phone/Fax:** 303-337-4881/303-755-7363  
info@dbiarockymountain.org

**Products/Services:** Supports and promotes the use of design-build projects through educational conferences and an annual contest for collegiate chapters.

**Person In Charge:** Brent Jones  
www.dbiarockymountain.org

### Greeley Area Realtors Association

819 11th St.

Greeley, CO 80631

**Phone/Fax:** 970-353-8884/970-353-9749

**Person In Charge:** Susan Harris  
www.garainc.inc

### Home Builders Association of Northern Colorado

P.O. Box 669

Windsor, CO 80550

**Phone/Fax:** 970-686-2798/970-686-9223  
hbanco@hbanco.com

**Products/Services:** Non-profit trade association working to promote education and ethical practice for members.

**Person In Charge:** Dotti Weber, Executive officer  
www.hbanco.com

### Institute for the Built Environment, Colorado State University

Guggenheim Hall 1584, Campus Delivery  
Fort Collins, CO

**Phone/Fax:** 970-491-3260/970-491-2473  
dpettigr@cchs.colostate.edu

**Products/Services:** Education and consulting services in sustainable construction/remodeling. Certificate programs in Green Building (new construction) & Green Homes. LEED AP exam prep training.

**Person In Charge:** Dale Pettigrew  
www.ibe.colostate.edu

### Institute of Real Estate Management, Northern Colorado Chapter 17

c/o GF Solutions, 1395 Peninsula Circle  
Castle Rock, CO 80104-3710

**Phone/Fax:** 303-940-9442/303-680-9545  
denvercpm@aol.com

**Products/Services:** Promotes ethical real estate management practices through educational programs and other events.

**Person In Charge:** Alexander H. Ringsby, SIOR, Executive director  
www.iremdenver.org

### IRES (Information and Real Estate Services) LLC

2725 Rocky Mountain Ave., Suite 450

Loveland, CO 80538

**Phone/Fax:** 970-593-9002/970-593-0900  
info@ires-net.com

**Products/Services:** Multiple Listing Service database for Northern Colorado real estate professionals.

**Person In Charge:** Lauren Emery, CEO  
www.ires-net.com

#### Land Title Association of Colorado

P.O. Box 4604  
Grand Junction, CO 81502-4604

**Phone/Fax:** 303-813-9909/303-388-0936

**Products/Services:** Non-profit trade organization promoting title insurance issues in Colorado. Provides educational opportunities for members and outreach for communities and legislators.

**Person In Charge:** Eric Morgan,  
Executive director www.ltac.org

#### NAIOP (National Association of Industrial and Office Properties), Colorado Chapter

1720 S. Bellaire St., Suite 110  
Denver, CO 80222

**Phone/Fax:** 303-782-0155/303-820-3844  
admin@naiop-colorado.org

**Products/Services:** Facilitates communication and networking for commercial and industrial real estate professionals; provides a forum for continuing education and promotes effective public policy.

**Person In Charge:** Kathie Barstnar,  
Executive director  
www.naiop-colorado.org

#### Northern Colorado Commercial Association of Realtors (NCCAR)

255 E. Monroe Drive, Suite 4  
Fort Collins, CO 80525

**Phone/Fax:** 970-222-4159/970-232-3699  
nancy@realtec.com

**Products/Services:** Realtor association covering Larimer and Weld counties. Membership requires national, state and local association membership as Realtor. All professionals are proficient in leasing and sales of commercial property, land, industrial, retail, office and investment properties. All members have access to comparable sales and leasing data in Larimer and Weld counties. Associates within this organization include designations of CCIM, SIOR, IREM and MIA.

**Person In Charge:** Nancy Clarke,  
Association executive and Nick Christensen  
www.nccar.com

#### SEAC (Structural Engineers Association of Colorado)

c/o Martin/Martin, 12499 W. Colfax Ave.,  
PMB 15150  
Lakewood, CO 80215-3720

**Phone/Fax:** 303-431-6100/303-456-9923

**Products/Services:** Promotes advancement of structural engineering for professionals and public safety.

**Person In Charge:** Rodd Merchant,  
President www.seacolorado.org

#### Tatanka Historical Associates Inc.

612 S. College Ave., Suite 21  
Fort Collins, CO 80524

**Phone/Fax:** 970-221-1095/970-221-1095  
tatanka@verinet.com

**Products/Services:** Consulting on history and historical preservation projects.

#### U.S. Green Building Council, Colorado Chapter

1536 Wynkoop St., Suite 301  
Denver, CO 80202

**Phone/Fax:** 303-575-8537/

**Person In Charge:** Deb Kleinman,  
Executive director  
http://chapters.usgbc.org/colorado/

#### ULI Colorado (Urban Land Institute)

P.O. Box 13917  
Denver, CO 80201-3917

**Phone/Fax:** 303-893-1760/303-893-1762

**Products/Services:** Promotes responsible land practices and connects land use and development professionals through educational programs and events.

**Person In Charge:** Michael Leccese,  
Director www.colorado.uli.org

#### Women in Real Estate

c/o Holland & Hart, 555 17th St., Suite 3200  
Denver, CO 80202

**Phone/Fax:** 303-295-8000/303-295-8261

**Person In Charge:** Liz Sharrer, Chairman

### CRE Brokerages

#### 1st American Properties

1302 N. Cleveland Ave.  
Loveland, CO 80537

**Phone/Fax:** 970-663-6699/970-663-5250  
info@1stAmericanProperties.com

**Person In Charge:** Matt Di Guglielmo,  
Owner, Broker  
www.1stamericanproperties.com

#### A. Bruce Johnson & Associates

801 Eighth St., Suite 220  
Greeley, CO 80631

**Phone/Fax:** 970-356-6110

**Products/Services:** Farm, ranch and water sales, exchanges.

**Person In Charge:** Bruce Johnson

#### Able Real Estate Services

419 Canyon Ave., Suite 300  
Fort Collins, CO 80521

**Phone/Fax:** 970-482-9171/970-482-0839  
ares@a-r-e-s.net

**Person In Charge:** John Greer and  
Joanne Greer  
www.ablealestateservices.com

#### Anderson Realty & Management

351 Moraine Ave., Suite B  
Estes Park, CO 80517

**Phone/Fax:** 866-586-2950/970-586-5113  
Info@KeyToEstesPark.Com

**Products/Services:** Commercial and residential real estate.  
www.KeyToEstesPark.com

#### Austin & Austin Real Estate

103 W. First St.  
Ault, CO 80610

**Phone/Fax:** 970-834-2475/  
greeley-homes.com

#### Austin & Austin Real Estate

918 13th St.  
Greeley, CO 80631

**Phone/Fax:** 970-353-0790/970-353-0799  
bruce@greeley-homes.com

**Person In Charge:** Bruce W. Willard, Broker  
www.greeley-homes.com

#### Austin & Austin Real Estate

1993 Vineyard Drive  
Windsor, CO 80550

**Phone/Fax:** 970-674-1303  
greeley-homes.com

#### Bancwise Real Estate Solutions

144 N. Mason St., Suite 7  
Fort Collins, CO 80524

**Phone/Fax:** 970-282-9473/970-282-9475  
mike.shults@bancwise.com

**Products/Services:** Mortgage bank that is also a full-service real estate brokerage that sells homes for a flat fee and provides traditional real estate services.

**Person In Charge:** Mike Shults  
www.bancwise.com

#### Bisetti Management Co.

116 E. Oak St.  
Fort Collins, CO 80524

**Phone/Fax:** 970-472-4214/

**Products/Services:** Specialized real estate.

**Person In Charge:** Robert Bisetti

#### Century 21 The Platinum Group

4407 29th St.  
Greeley, CO 80634

**Phone/Fax:** 970-352-8838/970-352-2610  
staff@c21platinum.com

**Person In Charge:** Andrew V. Pittman  
www.c21platinum.com

#### Chrisland Companies

2725 Rocky Mountain Ave., Suite 440  
Loveland, CO 80538

**Phone/Fax:** 970-663-3150/970-663-3291  
info@chrislandinc.com

**Products/Services:** Commercial real estate brokerage and development.

**Person In Charge:** Nick Christensen,  
Managing principal  
www.chrislandinc.com

#### College Avenue Commercial

1220 S. College Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-490-1220

#### Colorado & Santa Fe Real Estate - TriPointe

3001 Eighth Ave.  
Evans, CO 80620

**Phone/Fax:** 970-395-0504/970-395-0501

**Person In Charge:** Marcel Arsenault,  
Chairman and CEO  
www.coloradosantafe.com

#### Colorado Commercial Real Estate Brokers Group

1435 N. Cleveland Ave., Suite B  
Loveland, CO 80538

**Phone/Fax:** 970-635-9999/970-690-1652  
bobcocom@aol.com

**Products/Services:** Commercial real estate brokerage.

**Person In Charge:** Robert R. McConnell,  
Program manager and Rick Archibald,  
Broker/Partner

#### Craig Realty Group

5661 McWhinney Blvd.  
Loveland, CO 80538

**Phone/Fax:** 970-663-1916/

peggy@outletsatloveland.com  
**Products/Services:** Shopping-center development company.

#### Person In Charge:

Daniel Hill,  
General manager  
www.craigrealtygroup.com

#### Doberstein Lemberg Commercial Inc.

1537 Riverside Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-221-1965

**Person In Charge:** Daniel R. Bernth,  
Managing broker

#### eRealtyCo

155 E. Boardwalk Drive, Suite 400  
Fort Collins, CO 80525

**Phone/Fax:** 970-229-9990/970-232-3101  
info@eRealtyCo.net  
www.eRealtyCo.net

#### Everitt Commercial Partners LLC

3030 S. College Ave., Suite 200  
Fort Collins, CO 80525

**Phone/Fax:** 970-226-1500/970-223-4156  
rc@everittcompanies.com

**Products/Services:** Regional commercial real estate development and brokerage services.  
www.everittcommercial.com

#### Hale Commercial Properties

208 Oak Ave.  
Eaton, CO 80615

**Phone/Fax:** 970-454-1440/970-454-1447  
haleprops@msn.com

**Products/Services:** Decision-based sales and leasing for Northern Colorado.

**Person In Charge:** Jeff Hale

#### Harmony LLC

1 Old Town Square  
Fort Collins, CO 80524

**Phone/Fax:** 970-224-9444

#### Harrison Resource Corp.

2725 Rocky Mountain Ave., Suite 400  
Loveland, CO 80538

**Phone/Fax:** 970-612-4100/970-612-4106  
Craig@harrisonresource.com

**Products/Services:** Land, water rights and commercial real estate.

**Person In Charge:** Craig Harrison,  
President www.harrisonresource.com

#### Jensen Investment Group

1212 S. College Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-212-2420/

#### Landmark Cos. LLC

4627 W. 20th State Road, Suite A  
Greeley, CO 80634

**Phone/Fax:** 970-506-0056/970-330-8160  
**Person In Charge:** Curtis Sears, Owner

#### Livingston Real Estate & Development

736 Whalers Way, Bldg. G, Suite 201  
Fort Collins, CO 80525

**Phone/Fax:** 970-266-0333/970-204-0350  
toml@qwest.net

**Products/Services:** Commercial real estate brokerage and project management and development.

**Person In Charge:** Tom Livingston, Owner

#### Loveland Commercial LLC

1043 Eagle Drive  
Loveland, CO 80537

**Phone/Fax:** 970-667-7000/970-635-2514  
nklein@lovelandcommercial.com  
**Products/Services:** Real estate brokerage, development, property management.  
**Person In Charge:** Eric Holsapple, Co-owner www.lovelandcommercial.com

**Marcus & Millichap**  
3711 JFK Parkway, Suite 320  
Fort Collins, CO 80525  
**Phone/Fax:** 970-267-3300/970-267-3310  
**Products/Services:** Commercial real estate brokerage, development and investments.  
**Person In Charge:** Adam Christofferson, Regional manager  
www.marcusandmillichap.com

**Middel Realty**  
1407 S. College Ave.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-221-2300/970-221-7247  
Info@middelrealty.com  
**Person In Charge:** Mark Middel, President  
www.middelrealty.com

**Old Town Square Properties**  
5 Old Town Square, Suite 216  
Fort Collins, CO 80524  
**Phone/Fax:** 970-221-9332/970-221-9341  
estoner@oldtownsq.com  
**Products/Services:** Commercial sales and leasing.  
**Person In Charge:** Ed Stoner, President  
www.oldtownsq.com

**Prudential Rocky Mountain Realtors**  
3780 E. 15th St.  
Loveland, CO 80538  
**Phone/Fax:** 970-667-2510/970-667-2604  
d.clark@prudentialrockymountain.com  
**Products/Services:** Real estate-residential, commercial, investment, farm/ranch and land development.  
**Person In Charge:** John Warnock, President  
www.prudentialrockymountain.com

**Re/Max Alliance**  
4703-A Boardwalk Drive  
Fort Collins, CO 80525  
**Phone/Fax:** 970-206-8300/970-225-0118  
toddlund@remax.net  
**Person In Charge:** Gene Vaughan, Managing broker  
www.rmfa.com

**Re/Max Optimum Group LLC**  
5586 W. 19th St., Suite 150  
Greeley, CO 80634  
**Phone/Fax:** 970-330-5000  
adinkel@sellgreeley.com  
**Products/Services:** Real estate brokerage, residential and commercial.  
**Person In Charge:** Ron A. Kohl; Wayne Kohl and Kevin Schumacher, Broker Owners  
www.sellgreeley.com

**Realtec Commercial Real Estate Services Inc.**  
255 E. Monroe St., Suite 4  
Fort Collins, CO 80525  
**Phone/Fax:** 970-229-9900/970-282-1080  
realtec@realtec.com  
**Products/Services:** Commercial real estate, sales, development and leasing.  
**Person In Charge:** Jim Mokler, Broker  
www.realtec.com

**Realtec**  
1711 61st Ave., Suite 200  
Greeley, CO 80634  
**Phone/Fax:** 970-346-9900/970-304-0707  
**Products/Services:** Real estate brokerage.  
www.realtec.com

**Realtec Commercial Real Estate Services of Loveland**  
350 E. Seventh St., Suite 2  
Loveland, CO 80537  
**Phone/Fax:** 970-593-9900/970-593-9901  
loveland@realtec.com  
**Products/Services:** Commercial real estate brokerage.  
**Person In Charge:** Thomas Reznik, Managing broker  
www.realtec.com

**Sperry Van Ness**  
3501 Galway Drive  
LaPorte, CO 80535  
**Phone/Fax:** 970-224-4748/970-472-6883  
rwpennock@remax.net  
**Products/Services:** Retail, office, industrial space for sale or lease, commercial vacant land.  
**Person In Charge:** Bob Pennock, Associate broker

**Stanford Real Estate LLC**  
3555 Stanford Road, Suite 204  
Fort Collins, CO 80525  
**Phone/Fax:** 970-226-1414/970-226-3348  
**Person In Charge:** Tom Peterson, Principal

**Stephen & Co.**  
145 W. Swallow Road, No. A  
Fort Collins, CO 80526  
**Phone/Fax:** 970-282-8505/970-282-8528  
**Person In Charge:** Stephen Robinson, Managing broker

**Stroh & Co. Realty**  
247 E. Fourth St.  
Loveland, CO 80537  
**Phone/Fax:** 970-667-2837/970-667-9721  
dstroh1047@aol.com  
**Products/Services:** Full service real estate & development company.  
**Person In Charge:** Dan Stroh, Broker  
www.strohrealty.com

**The Group Inc. Real Estate - Commercial**  
2803 E. Harmony Road  
Fort Collins, CO 80528  
**Phone/Fax:** 970-229-0700/970-282-9161  
**Products/Services:** Commercial real estate services.  
www.thegroupinc.com

**The W.W. Reynolds Cos.**  
1600 Specht Point Road  
Fort Collins, CO 80525  
**Phone/Fax:** 970-482-4800/970-221-5009  
johns@wwreynolds.com  
**Products/Services:** Developer and complete commercial real estate services.  
**Person In Charge:** John G. Slack, Agent  
www.wwreynolds.com

**Thomas & Tyler LLC**  
710 11th Ave., Suite L-75  
Greeley, CO 80631  
**Phone/Fax:** 970-351-8888/970-378-8708  
drew@thomasandtyler.com  
**Person In Charge:** T. Drew Notestine, Manager  
www.thomasandtyler.com

**United Country Real Estate**  
1211 Lake Ave., No. 1B  
Berthoud, CO 80513  
**Phone/Fax:** 970-344-1500/970-344-1118  
loug@aapprovedfinancial.com  
www.unitedcountry.com

**Urban Development Partners**  
1220 S. College Ave.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-212-2420/970-490-1223  
mike@fortcollinsre.com  
**Products/Services:** Residential and commercial real estate brokerage, commercial real estate property management, development/redevelopment urban infill.  
**Person In Charge:** Michael L. Jensen, Broker and Owner  
www.fortcollinsre.com

**Van Hull Commercial**  
4033 Boardwalk Drive, Suite 201  
Fort Collins, CO 80525  
**Phone/Fax:** 970-266-8900/970-266-9010  
bvanhull@aol.com  
**Person In Charge:** Brad Van Hull, Managing broker

**Z Corp Real Estate**  
6121 Weld County Road 74  
Windsor, CO 80550  
**Phone/Fax:** 970-482-8877/970-482-0254  
johnzell@zcorprealstate.com  
**Products/Services:** Development and land sales, investment properties, residential sales.  
**Person In Charge:** John Zell, Managing broker  
www.zcorprealstate.com

**ZTI Group Inc.**  
2120 S. College Ave.  
Fort Collins, CO 80525  
**Phone/Fax:** 970-493-4105/970-221-9620  
Debbie@ZTIgroup.com  
**Products/Services:** Commercial real estate, investment sales, leasing, tenant representation, property management, and development.  
**Person In Charge:** Debbie Tamlin, Owner and President

## Commercial Lenders

**Adams Bank & Trust**  
1201 Lake Ave.  
Berthoud, CO 80513  
**Phone/Fax:** 970-532-1800/970-532-1802  
info@abtbank.com  
**Products/Services:** Commercial bank.  
**Person In Charge:** Dennis R. Johnson, President www.abtbank.com

**Adams Bank & Trust**  
8308 Colorado Blvd.  
Firestone, CO 80520  
**Phone/Fax:** 303-833-3575/303-722-3488  
info@abtbank.com  
**Products/Services:** Agricultural, commercial, consumer and real estate loans.  
**Person In Charge:** Dennis R. Johnson, President www.abtbank.com

**Adams Bank & Trust**  
7800 S. Highway 287  
Fort Collins, CO 80525  
**Phone/Fax:** 970-667-4308/970-667-4398  
info@abtbank.com

**Products/Services:** Deposit accounts, CODs, loans, Telebank, online banking, Visa check cards, insurance, trust services and investments/securities.  
**Person In Charge:** Dennis R. Johnson, President www.abtbank.com

**Advantage Bank**  
4532 McMurry Ave., Suite 100  
Fort Collins, CO 80525  
**Phone/Fax:** 970-204-0450/970-204-1535  
**Products/Services:** Banking and financial services.  
**Person In Charge:** Bryan Guest, Branch president  
www.advantagebanks.com

**Advantage Bank**  
1801 59th Ave.  
Greeley, CO 80634  
**Phone/Fax:** 970-353-0047/970-353-0433  
customerservice@advantagebanks.com  
**Products/Services:** Banking and financial services.  
**Person In Charge:** Paul Edens, Branch president  
www.advantagebanks.com

**Advantage Bank**  
1475 N. Denver Ave.  
Loveland, CO 80538  
**Phone/Fax:** 970-613-1982/970-613-1833  
customerservice@advantagebanks.com  
**Products/Services:** Banking and financial services.  
**Person In Charge:** Tom Chinnock, CEO www.advantagebanks.com

**Bank of Choice**  
3635 23rd Ave.  
Evans, CO 80620  
**Phone/Fax:** 970-506-1000/970-506-1937  
**Products/Services:** Loans and banking services for the community.  
**Person In Charge:** Darrell D. McAllister, CEO www.bankofchoice.net

**Bank of Choice**  
1044 W. Drake  
Fort Collins, CO 80525  
**Phone/Fax:** 970-224-1500/970-494-3494  
**Products/Services:** Loans and banking services.  
**Person In Charge:** Darrell D. McAllister, CEO www.BankofChoiceOnline.com

**Bank of Choice**  
3780 W. 10th St.  
Greeley, CO 80634  
**Phone/Fax:** 970-392-5821/970-352-5282  
**Products/Services:** Loans and banking services for the community.  
**Person In Charge:** Darrell D. McAllister, CEO www.BankofChoiceOnline.com

**Bank of Choice**  
7251 W. 20th St., Bldg. A  
Greeley, CO 80634  
**Phone/Fax:** 970-339-5600/970-339-5848  
**Products/Services:** Loans and banking services for the community.  
**Person In Charge:** Darrell D. McAllister, President www.BankofChoiceOnline.com

**Bank of Choice**  
370 Justine Ave.  
Platteville, CO 80651  
**Phone/Fax:** 970-785-2000/970-785-2590

**Products/Services:** Loans and banking services.

**Person In Charge:** Darrell D. McAllister, CEO [www.BankofChoiceOnline.com](http://www.BankofChoiceOnline.com)

#### **Bank of Choice**

1270 Automation Drive  
Windsor, CO 80550

**Phone/Fax:** 970-674-3434/970-674-3737

**Products/Services:** Loans and banking services.

**Person In Charge:** Darrell D. McAllister, CEO [www.BankofChoiceOnline.com](http://www.BankofChoiceOnline.com)

#### **Bank of Colorado**

312 Collins St.  
Eaton, CO 80615

**Phone/Fax:** 970-454-1414/970-454-1420  
[matt.pletcher@bankofcolorado.com](mailto:matt.pletcher@bankofcolorado.com)

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Matthew S. Pletcher, Branch manager  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of Colorado**

533 Big Thompson Ave.  
Estes Park, CO 80517

**Phone/Fax:** 970-586-8185/970-586-8006

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Brad Sishc, President  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of Colorado**

1102 Lincoln Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-223-8200/970-223-8201

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Cody Fullmer, President  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of Colorado**

1609 E. Harmony Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-206-1160/970-206-1156

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Cody Fullmer, President  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of Colorado**

111 S. Rollie Ave.  
Fort Lupton, CO 80621

**Phone/Fax:** 303-857-3400/303-857-3401

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Tom Goding, President  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of Colorado**

605 Fourth St.  
Fort Lupton, CO 80621

**Phone/Fax:** 303-857-3400/303-857-3401

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Tom Goding, President  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of Colorado**

3640 W. 10th St.  
Greeley, CO 80634

**Phone/Fax:** 970-506-0100/970-506-0093

[gludlow@pinnbank.com](mailto:gludlow@pinnbank.com)

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Greg Ludlow, Branch president

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

#### **Bank of Colorado**

1041 Main St.  
Windsor, CO 80550

**Phone/Fax:** 970-686-7631/970-686-9246

[Tom.prenger@bankofcolorado.com](mailto:Tom.prenger@bankofcolorado.com)

**Products/Services:** Agricultural, commercial and personal banking.

**Person In Charge:** Tom Prenger, Branch president  
[www.bankofcolorado.com](http://www.bankofcolorado.com)

#### **Bank of the West**

415 Mountain Ave.  
Berthoud, CO 80513

**Phone/Fax:** 970-532-1000/970-532-1100

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

**Person In Charge:** Kim Buxbaum, Branch manager  
[www.bankofthewest.com](http://www.bankofthewest.com)

#### **Bank of the West**

1795 E. Bridge St.  
Brighton, CO 80601

**Phone/Fax:** 303-202-5330/303-659-7639

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

**Person In Charge:** David Benevides, Branch manager  
[www.bankofthewest.com](http://www.bankofthewest.com)

#### **Bank of the West**

181 W. Boardwalk Drive  
Fort Collins, CO 80525

**Phone/Fax:** 970-225-2982/970-225-3916

[wanda.zimmerman@bankofthewest.com](mailto:wanda.zimmerman@bankofthewest.com)

**Products/Services:** Banking services: including personal and business loans, mortgages, investments and banking services for the agriculture community.

**Person In Charge:** Wanda Zimmerman, Branch manager  
[www.BankoftheWest.com](http://www.BankoftheWest.com)

#### **Bank of the West**

1075 W. Horsetooth Road  
Fort Collins, CO 80526

**Phone/Fax:** 970-267-2200/970-223-7438

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

**Person In Charge:** Wanda Zimmerman, Branch manager  
[www.bankofthewest.com](http://www.bankofthewest.com)

#### **Bank of the West**

426 S. Link Lane  
Fort Collins, CO 80524

**Phone/Fax:** 970-267-3700/970-493-2857

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

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

#### **Bank of the West**

1111 11th St.  
Greeley, CO 80631

**Phone/Fax:** 970-353-2640/970-352-2773

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

**Person In Charge:** Nadine Trujillo-Rogers, Branch manager

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

#### **Bank of the West**

4290 W. 10th St.  
Greeley, CO 80634

**Phone/Fax:** 970-352-0077/970-353-1495

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

**Person In Charge:** Jeri Custer, Branch manager  
[www.bankofthewest.com](http://www.bankofthewest.com)

#### **Bank of the West**

1800 Greeley Mall  
Greeley, CO 80631

**Phone/Fax:** 970-356-2700

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

**Person In Charge:** Jeri Custer, Branch manager  
[www.bankofthewest.com](http://www.bankofthewest.com)

#### **Bank of the West**

303 E. Sixth St.  
Loveland, CO 80537

**Phone/Fax:** 970-667-5150/970-669-7164

**Products/Services:** Banking services, including loans and banking services for the agriculture community.

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

#### **Cache Bank and Trust**

100 S. College Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-493-4111/970-493-1324

[lreeves@cachebankandtrust.com](mailto:lreeves@cachebankandtrust.com)

**Products/Services:** Loans and banking services for commercial and personal entities.

**Person In Charge:** Byron W. Bateman, President and Lorna Reeves, SVP, Branch manager  
[www.cachebankandtrust.com](http://www.cachebankandtrust.com)

#### **Cache Bank and Trust**

4601 W. 20th St.  
Greeley, CO 80634

**Phone/Fax:** 970-351-8600/970-351-7878

[jredfern@cachebankandtrust.com](mailto:jredfern@cachebankandtrust.com)

**Products/Services:** Loans and banking services for commercial and personal entities.

**Person In Charge:** Byron W. Bateman, President  
[www.cachebankandtrust.com](http://www.cachebankandtrust.com)

#### **Cache Bank and Trust**

924 11th St.  
Greeley, CO 80631

**Phone/Fax:** 970-506-7183/970-351-6272

**Products/Services:** Loans and banking services for commercial and personal entities.

**Person In Charge:** Byron W. Bateman, President  
[www.cachebankandtrust.com](http://www.cachebankandtrust.com)

#### **Capital West National Bank**

2108 Milestone Drive  
Fort Collins, CO 80525

**Phone/Fax:** 970-282-2400/970-282-8945

[questions@cwnbank.com](mailto:questions@cwnbank.com)

**Products/Services:** Full-service banking. Construction lending.

**Person In Charge:** Steve Hogan, President  
[www.cwnbank.com](http://www.cwnbank.com)

#### **Chase Bank**

2000 S. College Ave.  
Fort Collins, CO 80525

**Phone/Fax:** 970-622-7603/970-484-7063

**Products/Services:** Consumer and business checking and savings, investments, mortgages, SBA loans.

**Person In Charge:** Sheida Azimi, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

731 S. Lemay Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-622-7702/970-224-9601

**Person In Charge:** Justin Simpson, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

4603 Boardwalk Drive  
Fort Collins, CO 80528

**Phone/Fax:** 970-282-8626

**Person In Charge:** Laura Brigham, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

822 Seventh St.  
Greeley, CO 80631

**Phone/Fax:** 970-392-3203/970-395-7359

**Products/Services:** Full-service banking.  
**Person In Charge:** Eric Biberstine, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

2600 W. 10th St.  
Greeley, CO 80631

**Phone/Fax:** 970-392-3330/970-353-0109

**Products/Services:** Full-service banking.  
**Person In Charge:** Cyndi Ingram, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

4719 W. 29th  
Greeley, CO 80634

**Phone/Fax:** 970-339-3238/

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

#### **Chase Bank**

200 E. Seventh St.  
Loveland, CO 80537

**Phone/Fax:** 970-622-7444/970-622-7466

**Products/Services:** Full-service banking.  
**Person In Charge:** Shirley Choury, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

1905 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone/Fax:** 970-622-7679

**Person In Charge:** Suzie Allen, Branch manager  
[www.chase.com](http://www.chase.com)

#### **Chase Bank**

975 N. Lincoln Ave.  
Loveland, CO 80537

**Phone/Fax:** 970-622-7444/970-635-5700

**Products/Services:** Full-service banking.  
[www.chase.com](http://www.chase.com)

#### **Colorado Community Bank**

3650 35th Ave.  
Evans, CO 80620



**Phone/Fax:** 970-339-8430/970-339-8431  
ddougherty@coloradocommunitybank.com  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
**Person In Charge:** Dennis Dougherty, Branch president  
www.coloradocommunitybank.com

**Colorado Community Bank**  
5855 Firestone Blvd.  
Firestone, CO 80504  
**Phone/Fax:** 720-652-7255/720-652-7265  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
www.coloradocommunitybank.com

**Colorado Community Bank**  
6222 W. Ninth St.  
Greeley, CO 80634  
**Phone/Fax:** 970-330-6090/970-330-7819  
**Person In Charge:** Max Ellis, President  
www.coloradocommunitybank.com

**Colorado Community Bank**  
10 Angove Ave.  
Johnstown, CO 80534  
**Phone/Fax:** 970-587-2160/970-587-5186  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
**Person In Charge:** Bill Bowlds, Branch president  
www.coloradocommunitybank.com

**Colorado Community Bank**  
1050 Eagle Drive  
Loveland, CO 80537  
**Phone/Fax:** 970-278-0040/970-278-0038  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
**Person In Charge:** Harry Morgan  
www.coloradocommunitybank.com

**Colorado Community Bank**  
1300 Broad St.  
Milliken, CO 80543  
**Phone/Fax:** 970-587-2880/970-587-5203  
mkeller@coloradocommunitybank.com  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
**Person In Charge:** Michele Keller  
www.coloradocommunitybank.com

**Colorado Community Bank**  
3 S. Timber Ridge Parkway  
Severance, CO 80546  
**Phone/Fax:** 970-686-9090/970-686-9197  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
www.coloradocommunitybank.com

**Colorado Community Bank**  
122 W. Main St.  
Sterling, CO 80751  
**Phone/Fax:** 970-339-8430/970-339-8431  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
www.coloradocommunitybank.com

**Colorado Community Bank**  
317 S. Main St.  
Yuma, CO 80759

**Phone/Fax:** 970-848-3500/970-848-0909  
**Products/Services:** Personal and commercial banking, commercial and consumer loans.  
www.coloradocommunitybank.com

**Compass Bank**  
3131 S. College Ave.  
Fort Collins, CO 80525  
**Phone/Fax:** 970-266-9090  
www.compassweb.com

**Compass Bank**  
3501 W. 12th St.  
Greeley, CO 80634  
**Phone/Fax:** 970-356-3760/  
**Person In Charge:** Michael McClure, President  
www.compassweb.com

**Compass Bank**  
5275 McWhinney Blvd.  
Loveland, CO 80538  
**Phone/Fax:** 970-622-8080/970-663-4384  
amy.olinger@compassbank.com  
www.compassweb.com

**Farmers Bank**  
119 First St.  
Ault, CO 80610  
**Phone/Fax:** 970-834-2121/970-834-1351  
info@farmersbank-weld.com  
**Products/Services:** Full-service bank.  
**Person In Charge:** Fred J. Bauer  
www.farmersbank-weld.com

**Farmers Bank**  
713 S. Lemay Ave.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-221-2020/970-834-1862  
info@farmersbank-weld.com  
**Products/Services:** Full-service bank.  
www.farmersbank-weld.com

**First Community Bank**  
785 Cheeseman  
Erie, CO 80516  
**Phone/Fax:** 303-828-0888/303-729-3770  
**Person In Charge:** James Sites, Branch manager  
www.fcbscolo.com

**First Community Bank**  
3711 JFK Parkway, Suite 100  
Fort Collins, CO 80525  
**Phone/Fax:** 970-225-4907/970-225-4905  
rstumbaugh@fcbscolo.com  
**Person In Charge:** Ron Pino, Branch manager  
www.fcbscolo.com

**First Community Bank**  
3711 JFK Parkway, Suite 100  
Fort Collins, CO 80525  
**Phone/Fax:** 970-206-4585/970-225-4977  
**Person In Charge:** Ted Ray, Branch manager  
www.fcbscolo.com

**First National Bank**  
205 W. Oak St.  
Fort Collins, CO 80522  
**Phone/Fax:** 970-482-4861/970-482-4738  
**Products/Services:** Full-service bank, including checking, savings, loans, commercial, mortgage, investments, trust, etc.  
**Person In Charge:** Mark Driscoll, President  
www.1stnationalbank.com

**First National Bank**  
155 E. Boardwalk Drive  
Fort Collins, CO 80525  
**Phone/Fax:** 970-282-9600/970-282-9648  
**Products/Services:** Full-service bank.  
**Person In Charge:** Mark Driscoll, President  
www.1stnationalbank.com

**First National Bank**  
1600 N. College Ave.  
Fort Collins, CO 80521  
**Phone/Fax:** 970-495-9390  
**Products/Services:** Full-service bank.  
**Person In Charge:** Mark Driscoll, President  
www.1stnationalbank.com

**First National Bank**  
2100 W. Drake Road  
Fort Collins, CO 80526  
**Phone/Fax:** 970-495-9501  
**Person In Charge:** Chris Osborn  
www.1stnationalbank.com

**First National Bank**  
4603 S. Timberline Road  
Fort Collins, CO 80525  
**Phone/Fax:** 970-267-2789  
**Products/Services:** Full-service bank.  
**Person In Charge:** Mark Driscoll, President  
www.1stnationalbank.com

**First National Bank**  
112 Denver Ave.  
Fort Lupton, CO 80621  
**Phone/Fax:** 303-857-0300  
**Products/Services:** Financial - banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank**  
920 54th Ave.  
Greeley, CO 80631  
**Phone/Fax:** 970-346-5050/970-392-0504  
**Products/Services:** Banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank**  
100 Johnstown Center Drive  
Johnstown, CO 80534  
**Phone/Fax:** 970-587-4661/970-587-2817  
**Products/Services:** Full-service banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank**  
301 First St.  
Kersey, CO 80644  
**Phone/Fax:** 970-346-5050/970-356-0418  
**Products/Services:** Banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank**  
1450 N. Boyd Lake Road  
Loveland, CO 80538  
**Phone/Fax:** 970-346-5050/970-353-6299  
lwood@1stnationalbank.com  
**Products/Services:** Full-service banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank**  
750 N. Lincoln Ave.  
Loveland, CO 80537  
**Phone/Fax:** 970-203-2600/970-203-2669  
seikner@fnbfc.com

**Products/Services:** Full-service bank.  
**Person In Charge:** Mark Driscoll, President  
www.1stnationalbank.com

**First National Bank**  
1450 N. Boyd Lake Ave.  
Loveland, CO 80538  
**Phone/Fax:** 970-619-3350/970-619-3355  
seikner@fnbfc.com  
**Products/Services:** Full-service bank.  
www.1stnationalbank.com

**First National Bank**  
390 Justin Ave.  
Platteville, CO 80651  
**Phone/Fax:** 970-346-5050/970-785-2244  
**Products/Services:** Banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank**  
4100 Harrison Ave.  
Wellington, CO 80549  
**Phone/Fax:** 970-568-9355/970-568-7263  
**Products/Services:** Bank.  
www.1stnationalbank.com

**First National Bank**  
1505 Main St.  
Windsor, CO 80550  
**Phone/Fax:** 970-346-5050/970-686-7091  
**Products/Services:** Banking.  
**Person In Charge:** Larry Wood, President  
www.1stnationalbank.com

**First National Bank of Estes Park**  
241 Park Lane  
Estes Park, CO 80517  
**Phone/Fax:** 970-586-4485/970-586-0517  
dsutter@fnbestes.com  
**Person In Charge:** David Taylor, CEO and President  
www.fnbestes.com

**First National Bank of Estes Park**  
501 St. Vrain Lane, Suite 100  
Estes Park, CO 80517  
**Phone/Fax:** 970-577-1234/970-577-9175  
dsutter@fnbestes.com  
**Person In Charge:** David Taylor, CEO and President  
www.fnbestes.com

**First National Bank of Julesburg**  
100 E. Third St.  
Julesburg, CO 80737  
**Phone/Fax:** 970-474-3341/  
**Person In Charge:** Mark Brase, Front Range manager  
www.fnbc.com

**First National Bank of Julesburg**  
8100 Sixth St.  
Wellington, CO 80549  
**Phone/Fax:** 970-568-3250/970-568-7131  
**Person In Charge:** Mark Brase, Front Range manager  
www.fnbc.com

**First National Bank of Julesburg**  
1291 Main St.  
Windsor, CO 80550  
**Phone/Fax:** 970-686-0878/  
**Person In Charge:** Mark Brase, Front Range manager  
www.fnbc.com

**FirstBank of Northern Colorado**

1013 E. Harmony Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-223-4000/970-282-3925  
banking@efirstbank.com

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady  
www.efirstbank.com

**FirstBank of Northern Colorado**

2315 S. College Ave.  
Fort Collins, CO 80525

**Phone/Fax:** 970-493-1700/970-282-3925

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**FirstBank of Northern Colorado**

1015 S. Taft Hill Road  
Fort Collins, CO 80521

**Phone/Fax:** 970-493-0200/

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**FirstBank of Northern Colorado**

2644 S. Timberline Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-267-9500/

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**FirstBank of Northern Colorado**

2901 23rd Ave.  
Greeley, CO 80631

**Phone/Fax:** 970-339-9000/970-339-2795

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady

**FirstBank of Northern Colorado**

4322 Ninth Street Road  
Greeley, CO 80634

**Phone/Fax:** 970-506-4477/970-506-4488

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**FirstBank of Northern Colorado**

225 E. 29th St.  
Loveland, CO 80538

**Phone/Fax:** 970-669-4000/

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**FirstBank of Northern Colorado**

1352 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone/Fax:** 970-669-4000

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**FirstBank of Northern Colorado**

1510 Main St.  
Windsor, CO 80550

**Phone/Fax:** 970-674-2900

**Products/Services:** Full-service consumer and commercial banking.

**Person In Charge:** Patrick M. Brady,  
President  
www.efirstbank.com

**Fort Collins Commerce Bank**

3700 S. College Ave., Unit 102  
Fort Collins, CO 80525

**Phone/Fax:** 970-204-1010/970-204-1590

ebank@fortcollinscommercebank.com

**Products/Services:** Banking and financial services.

**Person In Charge:** Gerard Nalezny  
and Mark Allen Kross, Co-founders  
www.fortcollinscommercebank.com

**Guaranty Bank & Trust Co.**

807 Mountain Ave.  
Berthoud, CO 80513

**Phone/Fax:** 970-532-2676/970-532-8131

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

100 Oak Ave.  
Eaton, CO 80615

**Phone/Fax:** 970-454-3456/970-454-2457

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

4650 Royal Vista Circle  
Fort Collins, CO 80528

**Phone/Fax:** 970-266-0505/970-225-9045

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

4650 Royal Vista Circle  
Fort Collins, CO 80528

**Phone/Fax:** 970-454 3456/970-454-4166

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

1550 E. Harmony Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-204-0505/970-204-6857

**Products/Services:** Full-service banking and loans.

**Person In Charge:** Daniel M. Quinn,  
CEO and President  
www.guarantybankco.com

**Guaranty Bank & Trust Co.**

1210 E. Mulberry St.  
Fort Collins, CO 80524

**Phone/Fax:** 970-490-2121/970-224-3889

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

2900 S. College Ave.  
Fort Collins, CO 80525

**Phone/Fax:** 970-223-3535/970-266-2040

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

930 11th Ave.  
Greeley, CO 80631

**Phone/Fax:** 970-356-3456/970-454-4245

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

3151 N. Garfield Ave.  
Loveland, CO 80538

**Phone/Fax:** 970-267-6906/970-267-6908

**Products/Services:** Financial services, commercial loans, cash management, agricultural loans, construction loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

1401 S. Taft Ave.  
Loveland, CO 80537

**Phone/Fax:** 970-278-1547/970-267-6925

**Products/Services:** Full-service banking and loans.

www.guarantybankco.com

**Guaranty Bank & Trust Co.**

2900 S. College Drive  
Loveland, CO 80525

**Products/Services:** Full-service banking.

www.guarantybankco.com

**Home State Bank**

310 Mountain Ave.  
Berthoud, CO 80513

**Phone/Fax:** 970-203-6100/

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank**

303 E. Mountain Ave.  
Fort Collins, CO 80524

**Phone/Fax:** 970-622-7188/970-224-4180

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank**

3227 Timberline Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-203-6100/

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank**

2337 S. Shields St.  
Fort Collins, CO 80526

**Phone/Fax:** 970-203-6100

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank**

1355 E. Eisenhower Blvd.  
Loveland, CO 80538

**Phone/Fax:** 970-622-7198/970-669-6228

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,

President

www.homestatebank.com

**Home State Bank**

935 N. Cleveland Ave.  
Loveland, CO 80537

**Phone/Fax:** 970-203-6100/970-669-6228

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank**

2965 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone/Fax:** 970-203-6100/970-669-1491

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank**

7499 Westgate Drive  
Windsor, CO 80528

**Phone/Fax:** 970-206-6100/

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank - Main**

300 E. 29th St.  
Loveland, CO 80538

**Phone/Fax:** 970-203-6100/970-669-1491

bank@homestatebank.com

**Products/Services:** Banking and loans.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**Home State Bank - Mortgage Division**

2695 W. Eisenhower Blvd.  
Loveland, CO 80537

**Phone/Fax:** 970-461-2292/970-669-6228

peggy.sage@homestatebank.com

**Products/Services:** All types of mortgage products for owner-occupied and investment real estate.

**Person In Charge:** Harry Devereaux,  
President  
www.homestatebank.com

**KeyBank of Colorado**

541 Big Thompson Ave.  
Estes Park, CO 80517

**Phone/Fax:** 970-586-2364/

**Products/Services:** Banking services.

www.keybank.com

**KeyBank of Colorado**

300 W. Oak St.  
Fort Collins, CO 80521

**Phone/Fax:** 970-482-3216/970-221-2811

www.keybank.com

**KeyBank of Colorado**

100 E. Drake Road  
Fort Collins, CO 80525

**Phone/Fax:** 970-494-2480

**Products/Services:** Banking services.

www.keybank.com

**KeyBank of Colorado**

1130 Haxton Drive

Fort Collins, CO 80525

**Phone/Fax:** 970-226-3902

**Products/Services:** Banking services.  
www.keybank.com

#### **KeyBank of Colorado**

822 14th St.

Greeley, CO 80631

**Phone/Fax:** 970-378-3220

**Products/Services:** Banking services.  
www.keybank.com

#### **KeyBank of Colorado**

125 E. Seventh St.

Loveland, CO 80537

**Phone/Fax:** 970-667-3083

**Products/Services:** Banking services.  
www.keybank.com

#### **Mile High Banks**

2950 N. Garfield Ave.

Loveland, CO 80538

**Phone/Fax:** 970-669-6424/970-669-8144

**Products/Services:** Residential, commercial and industrial real estate lending, consumer and commercial loan and deposit products.

**Person In Charge:** Tim Merkle,

Branch president

www.bankhorizononline.com

#### **New Frontier Bank**

2425 35th Ave.

Greeley, CO 80634

**Phone/Fax:** 970-339-5100/970-339-5200

support@newfrontierbank.com

**Products/Services:** Full-service, locally owned and managed bank.

**Person In Charge:** Larry Seastrom,

CEO and President

www.newfrontierbank.com

#### **New Frontier Bank**

2315 N. Main St.

Longmont, CO 80551

**Phone/Fax:** 303-772-2112/303-772-4008

support@newfrontierbank.com

**Products/Services:** Full-service, locally owned and managed bank.

**Person In Charge:** Larry Seastrom,

CEO and President

www.newfrontierbank.com

#### **New Frontier Bank**

1130 Main St.

Windsor, CO 80550

**Phone/Fax:** 970-674-9080/970-674-9090

support@newfrontierbank.com

**Products/Services:** Full-service, locally owned and managed bank.

**Person In Charge:** Larry Seastrom,

CEO and President

www.newfrontierbank.com

#### **New West Bank**

55 S. Elm Ave.

Eaton, CO 80615

**Phone/Fax:** 970-454-1800/970-454-1802

customer\_service@newwestbank.biz

**Products/Services:** Financial services, full-service, locally owned community bank. Includes agricultural loan services.

**Person In Charge:** Tim Croissant, Manager

www.newwestbank.biz

#### **New West Bank**

3459 W. 20th St., Suite 114

Greeley, CO 80634

**Phone/Fax:** 970-378-1800/970-378-1801

customer\_service@newwestbank.biz

**Products/Services:** Financial services, full-service, locally owned community bank. Includes agricultural loan services.

**Person In Charge:** William Hertneky

www.newwestbank.biz

#### **Signature Bank**

6801 W. 20th St.

Greeley, CO 80634

**Phone/Fax:** 970-330-1200

customerservice@signaturebanks.com

**Products/Services:** Full-service banking.

**Person In Charge:** Robert N. Hinderaker

www.signaturebanks.com

#### **Signature Bank**

355 Eastman Park Drive

Windsor, CO 80550

**Phone/Fax:** 970-674-3600/970-674-3610

customerservice@signaturebanks.com

**Products/Services:** Full-service banking.

**Person In Charge:** Robert N. Hinderaker

www.signaturebanks.com

#### **TierOne Bank**

1336 Oakridge Drive, No. 102

Fort Collins, CO 80525

**Phone/Fax:** 970-282-9232/

**Products/Services:** Commercial loans.

**Person In Charge:** Kathleen Snodgrass, Vice

president

www.tieronebank.com

#### **United Western Bank**

2420 E. Harmony Road

Fort Collins, CO 80528

**Phone/Fax:** 970-226-8460/

**Person In Charge:** Tim Ostic,

Regional president

www.uwbank.com

#### **United Western Bank**

3800 E. 15th St.

Loveland, CO 80538

**Phone/Fax:** 970-203-9220

**Person In Charge:** Tim Ostic,

Regional president

www.uwbank.com

#### **US Bank**

3338 Arapahoe Road

Erie, CO 80516

**Phone/Fax:** 303-269-8300/303-926-0318

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

363 E. Elkhorn Ave.

Estes Park, CO 80517

**Phone/Fax:** 970-586-4412

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

6110 Firestone Blvd.

Firestone, CO 80504

**Phone/Fax:** 720-652-6691

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

301 E. Horsetooth Road

Fort Collins, CO 80525

**Phone/Fax:** 970-207-0799/970-223-8628

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

400 Howes St.

Fort Collins, CO 80521

**Phone/Fax:** 970-493-5506

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

4503 JFK Parkway

Fort Collins, CO 80525

**Phone/Fax:** 970-255-8591

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

2602 S. Timberline Road

Fort Collins, CO 80525

**Phone/Fax:** 970-206-0947

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

3690 W. 10th St.

Greeley, CO 80634

**Phone/Fax:** 970-392-9717/970-352-7087

**Products/Services:** Banking.

**Person In Charge:** Jeff Jiron

www.usbank.com

#### **US Bank**

4548 Centerplace Drive

Greeley, CO 80634

**Phone/Fax:** 970-330-5146/

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

2845 Linden Court

Loveland, CO 80538

**Phone/Fax:** 970-669-8044/970-203-0408

**Products/Services:** Banking.

www.usbank.com

#### **US Bank**

1275 Eagle Drive

Loveland, CO 80537

**Phone/Fax:** 970-461-0115

**Products/Services:** Banking.

**Person In Charge:** Cory Brossman

www.usbank.com

#### **US Bank**

1520 Main St.

Windsor, CO 80550

**Phone/Fax:** 970-686-0754

**Products/Services:** Banking.

www.usbank.com

#### **Valley Bank & Trust**

422 Eighth St.

Dacono, CO 80514

**Phone/Fax:** 303-833-4261/303-833-4356

**Products/Services:** Full-service banking,

including agricultural loans.

**Person In Charge:** Suzette Goecke,

Branch operations manager

www.valleybankandtrust.com

#### **Valley Bank & Trust**

450 Oak St.

Frederick, CO 80530-9999

**Phone/Fax:** 303-833-2290/303-825-8081

**Products/Services:** Full-service banking,

including agricultural loans.

**Person In Charge:** Marlys McMullen,

Branch operations manager and Frank Ross,

Branch president

www.valleybankandtrust.com

#### **Valley Bank & Trust**

580 Dahlia St.

Hudson, CO 80642

**Phone/Fax:** 303-536-9259/303-536-9308

**Products/Services:** Full-service banking, including agricultural loans.

**Person In Charge:** Brian Blehm, Branch

president and Bethany Harrison, Branch

operations manager

www.valleybankandtrust.com

#### **Washington Mutual Bank**

1275 E. Magnolia St.

Fort Collins, CO 80521

**Phone/Fax:** 970-472-6149/970-472-6167

**Products/Services:** Full bank services.

**Person In Charge:** Brady Tomlin

www.wamu.com

#### **Washington Mutual Bank**

1414 E. Harmony Road

Fort Collins, CO 80525

**Phone/Fax:** 970-226-6105/970-226-6504

**Products/Services:** Full bank services.

**Person In Charge:** Laurie Hart,

Branch manager

www.wamu.com

#### **Wells Fargo Bank**

3600 South College Avenue

Fort Collins, CO 80525

**Phone/Fax:** 970-266-7776/970-266-7771

**Products/Services:** Banking, insurance,

wealth management and estate planning,

investments, mortgage and consumer and

business finance.

**Person In Charge:** Dan Gasper, President

www.wellsfargo.com

#### **Wells Fargo Bank**

3500 JFK Parkway, Suite 110

Fort Collins, CO 80525

**Phone/Fax:** 970-233-3600/970-224-0433

**Products/Services:** Banking, insurance,

wealth management and estate planning,

investments, mortgage and consumer finance.

**Person In Charge:** Anita Nemitz, Manager

www.wellsfargo.com

#### **Wells Fargo Bank**

3600 S. College Ave.

Fort Collins, CO 80525

**Phone/Fax:** 970-266-7751/970-266-7771

Sue.L.Wagner@wellsfargo.com

**Products/Services:** Banking, insurance,

wealth management and estate planning,

investments, mortgage and consumer finance.

www.wellsfargo.com

#### **Wells Fargo Bank**

2827 E. Harmony Road

Fort Collins, CO 80528

**Phone/Fax:** 970-266-4420

**Products/Services:** Banking, insurance,

wealth management and estate planning,

investments and consumer finance.

**Person In Charge:** Dan Gasper, President

www.wellsfargo.com

#### **Wells Fargo Bank**

1025 Ninth Ave.

Greeley, CO 80631

**Phone/Fax:** 970-378-3112/970-378-3137

**Products/Services:** Full-service bank.

**Person In Charge:** Bill Kurtz

www.wellsfargo.com

**Wells Fargo Bank**

2164 35th Ave.  
Greeley, CO 80634  
**Phone/Fax:** 970-336-6244/970-330-1004  
william.b.kurtz@wellsfargo.com  
**Products/Services:** Financial services.  
**Person In Charge:** Bill Kurtz, President  
www.wellsfargo.com

**Wells Fargo Bank**

2300 W. 16th St.  
Greeley, CO 80634  
**Phone/Fax:** 970-378-2362/970-353-9143  
**Products/Services:** Full-service bank.  
**Person In Charge:** Bill Kurtz and Jill A. Sauter, Vice president  
www.wellsfargo.com

**Wells Fargo Bank**

2045 10th St.  
Greeley, CO 80631  
**Phone/Fax:** 970-351-4724  
**Products/Services:** Full-service bank.  
**Person In Charge:** Bill Kurtz  
www.wellsfargo.com

**Wells Fargo Bank**

5801 W. 11th St.  
Greeley, CO 80634  
**Phone/Fax:** 970-356-1000  
**Products/Services:** Full-service bank.  
www.wellsfargo.com

**Wells Fargo Bank**

3710 Grant Ave.  
Loveland, CO 80538  
**Phone/Fax:** 970-203-2540  
**Products/Services:** Full-service bank.  
www.wellsfargo.com

**Wells Fargo Bank**

1412 Hahns Peak Drive  
Loveland, CO 80538  
**Phone/Fax:** 970-461-6360  
**Products/Services:** Full-service bank.  
www.wellsfargo.com

**Wells Fargo Bank**

1069 Main St.  
Windsor, CO 80550  
**Phone/Fax:** 970-686-7900  
**Products/Services:** Full-service bank.  
www.wellsfargo.com

**Western States Bank**

1520 E. Mulberry St.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-530-1500/970-530-1555  
lmeier@westernstatesbank.com  
**Products/Services:** Personal and business banking and loans.  
**Person In Charge:** Larry Meier, Regional president and Mark Sheeley, Vice president  
www.westernstatesbank.com

**Western States Bank**

1298 N. College Ave.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-224-1300/970-224-1355  
msheelley@westernstatesbank.com  
**Products/Services:** Personal and business banking and loans.  
**Person In Charge:** Mark Sheeley, Vice president and Larry Meier, Regional president  
www.westernstatesbank.com

**Western States Bank**

808 W. Eisenhower Blvd.  
Loveland, CO 80537  
**Phone/Fax:** 970-593-1600/970-593-3290  
msheelley@westernstatesbank.com  
**Products/Services:** Personal and business banking and loans.  
**Person In Charge:** Larry Meier, Regional president and Mark Sheeley, Vice president  
www.westernstatesbank.com

**Developers****Brinkman Partners**

3003 E. Harmony Road, Suite 300  
Fort Collins, CO 80528  
**Phone/Fax:** 970-267-0954/970-206-1011  
kevin.brinkman@brinkmanpartners.com  
**Products/Services:** Integrated real estate services - construction, development, real estate brokerage, vacation properties.  
**Person In Charge:** Paul E. Brinkman and Kevin Brinkman, Principals  
www.brinkmanpartners.com

**Double Eagle Construction Services**

4026 Timberline Road, Suite 100  
Fort Collins, CO 80525  
**Phone/Fax:** 970-223-3500/970-223-5454  
**Products/Services:** Consulting.  
**Person In Charge:** Gregg Seebohm, President

**Everitt MacMillan Development**

3030 S. College Ave.  
Fort Collins, CO 80525  
**Phone/Fax:** 970-226-1500/970-223-4156  
terris@everittcompanies.com;stu@everittcompanies.com  
**Products/Services:** Commercial real estate development.  
**Person In Charge:** Stuart MacMillan, CEO and President  
www.everittmacmillan.com

**Hawkstone Development/Payant Real Estate**

360 Oak Ave., No. 140  
Eaton, CO 80615  
**Phone/Fax:** 970-454-3452/970-454-3112  
jennifer@payant.com  
**Person In Charge:** Barry Payant, Manager  
hawkstonehomes.com

**Homeland Corp.**

Fort Collins, CO 80527  
**Phone/Fax:** 970-225-2232  
**Person In Charge:** Gary Berger, President

**Lot Holding Investments**

1760 Broad St., Suite E  
Milliken, CO 80543  
**Phone/Fax:** 970-539-1457/970-587-2630  
krobinson@hall-irwin.com  
**Products/Services:** Land development.  
**Person In Charge:** Bret Hall, President  
www.lotholding.com

**McWhinney**

2725 Rocky Mountain Ave., Suite 200  
Loveland, CO 80538-8716  
**Phone/Fax:** 970-962-9990/970-635-3003  
info@mcwhinney.com  
**Products/Services:** Full-service real estate developer, land development company, real estate services include community and office development, project and property management.  
**Person In Charge:** Chad C. McWhinney, CEO  
www.mcwhinney.com

**Paragon Point Partners**

1 Old Town Square, No. 304  
Fort Collins, CO 80524  
**Phone/Fax:** 970-224-2944/970-224-9445  
**Products/Services:** Land development, real estate investment.  
**Person In Charge:** Byron R. Collins

**Sierra Resources Corp.**

4714 Valley Ridge Court  
Fort Collins, CO 80526  
**Phone/Fax:** 970-225-2905/  
**Products/Services:** Rigden Farms housing and mixed-use development, Seneca retail plaza in Fort Collins.  
**Person In Charge:** Dave Pietenpol

**Snowdance Group LLC**

1750 25th Ave., Suite 305  
Greeley, CO 80634  
**Phone/Fax:** 970-356-9787/970-353-3348  
jrawson@snowdancegroup.com  
**Products/Services:** Residential and commercial land development.  
**Person In Charge:** James C. Rawson, Principal  
www.snowdancegroup.com

**Stoner Homes**

605 S. College Ave.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-229-1952/970-229-1951  
jay@stonerco.com  
**Products/Services:** Construction of custom and semi-custom homes, real estate and development.  
**Person In Charge:** Jay Stoner, President  
www.stonerco.com

**Trollco Inc. (dba)**

**Water Valley Land Co.**  
1625 Pelican Lakes Point, Suite 201  
Windsor, CO 80550  
**Phone/Fax:** 970-686-5828/970-686-2768  
info@watervalley.com  
**Products/Services:** Trollco: Residential, commercial and retail real estate development. Pelican Lakes Golf Course and Fitness Center, WaterValley and Poudre Tech Aggregate.  
**Person In Charge:** Martin Lind, Owner  
www.watervalley.com

**Westward Development LLC**

7785 Highlands Meadows Parkway  
Fort Collins, CO 80528  
**Phone/Fax:** 970-207-0102/970-207-0104  
**Products/Services:** Timnath South and Timnath Ranch, Windsor's Highland Meadows Golf Course, Windshire Park in Windsor.  
**Person In Charge:** Dino DiTullio, President

**Property Managers****All Property Services**

155 N. College Ave., Suite 200  
Fort Collins, CO 80524  
**Phone/Fax:** 970-224-4446/970-224-4488  
info@allpropertyservices.com  
**Person In Charge:** Paul Lillie  
www.allpropertyservices.com

**All Property Services**

640 E. Eisenhower, Suite D  
Loveland, CO 80537  
**Phone/Fax:** 970-613-4446/970-613-4488  
info@allpropertyservices.com  
**Person In Charge:** Paul Lillie

www.allpropertyservices.com

**Armadillo Property Management**

521 N. Taft Hill Road  
Fort Collins, CO 80521  
**Phone/Fax:** 970-482-9293/970-493-1443  
armadillo@rentfortcollins.com  
www.rentfortcollins.com

**Bolder Home Solutions LLC**

1980 Hamron Court  
Erie, CO 80516  
**Phone/Fax:** 970-936-8386/303-828-4286  
admin@bolderhomesolutions.com  
**Products/Services:** Foreclosure assistance, assists individuals with difficult housing situations.  
www.bolderhomesolutions.com

**Brass Key Property Management LLC**

115 Riverside Ave.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-224-9134/970-224-5437  
**Person In Charge:** Mike Braskich, General manager

**Campus Renter Center**

1220 S. College Ave.  
Fort Collins, CO  
**Phone/Fax:** 970-443-1418/970-212-2438  
nikol@campusrentercenter.com  
www.campusrentercenter.com

**Colorado Association Services an Associa Member Co.**

702 W. Drake Road, Bldg. B, Suite 1  
Fort Collins, CO 80526  
**Phone/Fax:** 970-407-9990/970-407-9996  
rpowers@associacolorado.com  
**Products/Services:** Property management.  
**Person In Charge:** Heather Kerwin, Vice president  
www.associacolorado.com

**Drake Manor Management**

1212 Raintree Drive, Suite N-273  
Fort Collins, CO 80526  
**Phone/Fax:** 970-493-4052/970-484-5051  
drakemanormgmt@comcast.net  
**Person In Charge:** Carol Hoelscher  
www.drakemanor.com

**E.E. Kinder Co. LLC**

1612 First Ave.  
Greeley, CO 80631  
**Phone/Fax:** 970-351-6051/970-352-6812  
**Person In Charge:** Nancy Eisenman, General manager

**Everitt Cos. Property Management**

3030 S. College Ave., Suite 200  
Fort Collins, CO 80525  
**Phone/Fax:** 970-226-1500/970-223-4156  
rob@everittcompanies.com  
**Products/Services:** Regional commercial property management.  
www.everittcommercial.com

**Everitt Cos.**

3030 S. College Ave., Suite 200  
Fort Collins, CO 80525  
**Phone/Fax:** 970-226-1500/970-223-4156  
davide@everittcompanies.com  
**Products/Services:** Regional commercial property management.  
www.everittcompanies.com

**Faith Property Management**

300 Boardwalk Drive, Unit 6B  
Fort Collins, CO 80525  
**Phone/Fax:** 970-377-1626/970-377-1628

**Falcon Properties Inc.**

833 N. Cleveland St.

Loveland, CO 80537

**Phone/Fax:** 970-663-4664/970-663-6007  
falconproperties@qwest.net  
**Person In Charge:** Ken Conley, President

#### Front Porch Property Services Inc.

1234 W. Prospect Road  
Fort Collins, CO 80526  
**Phone/Fax:** 970-472-8165/970-472-8168  
rentals@1234rent.com  
**Person In Charge:** Don Earls  
www.1234rent.com

#### Horizon West Property Management

760 Whalers Way, A-200  
Fort Collins, CO 80525  
**Phone/Fax:** 970-225-0888/970-225-1100  
gary@horizonwestproperties.com  
**Person In Charge:** Mitchell Morgan and Dave Veldman, Owners

#### Housing Solutions Property Management

2850 Mitchell Drive, Suite 1000  
Fort Collins, CO 80525  
**Phone/Fax:** 970-223-5000/970-223-5282  
customerservice@touchstone.property.com  
**Person In Charge:** Wendy French, Owner  
www.buyrentandsell.com

#### Investors Properties of Colorado LLC

2850 McClelland Drive, Suite 3700  
Fort Collins, CO 80525  
**Phone/Fax:** 970-226-2600/970-226-2609  
jon@investors-usa.com  
**Products/Services:** Commercial real estate management & brokerage.  
**Person In Charge:** Mark Lockwood, Principal broker  
www.investors-usa.com

#### Keveco Real Estate Investments & Property Management

225 W. Oak St.  
Fort Collins, CO 80521  
**Phone/Fax:** 970-419-8881/970-419-8689  
contact@keveco.com  
**Products/Services:** Real estate, investments and property management.  
**Person In Charge:** Kevin Bolin, President  
www.keveco.com

#### Legend Property Management & Real Estate Services LLC

255 Linden St., Suite 203  
Fort Collins, CO 80524  
**Phone/Fax:** 970-407-8131/970-407-7369  
**Products/Services:** Property management.  
**Person In Charge:** Sherry Jefcoat, Managing broker  
www.legendpm.com

#### Mountain 'n' Plains Property Management Inc.

920 S. Taft Hill Road  
Fort Collins, CO 80521  
**Phone/Fax:** 970-221-2323/970-221-5310  
charliek@mountain-n-plains.com  
**Products/Services:** Residential & commercial management, real estate services, maintenance, leasing and sales.  
**Person In Charge:** Charlie Koons, CPM Broker and Owner and Justin Morrison, Vice president  
www.mountain-n-plains.com

#### North College Lofts

1220 S. College  
Fort Collins, CO 80524

**Phone/Fax:** 970-226-0999/970-206-0090  
catherine@fortcollinsre.com

#### PB Roche Solutions

5801 W. 11th St.  
Greeley, CO 80634  
**Phone/Fax:** 970-356-6900/970-356-7171  
fvthomas@pbroche.com  
**Products/Services:** Property management.  
**Person In Charge:** Frances Verniece Thomas and Tom Smerud, Managers

#### Peak Property Management

3424 Stanford Road  
Fort Collins, CO 80525  
**Phone/Fax:** 970-377-2717/970-416-8411  
info@peakproperty.net  
**Person In Charge:** Debbie Jackson, Broker and Owner  
www.peakproperty.net

#### Poudre Property Services

706 S. College Ave., Suite 202  
Fort Collins, CO 80524  
**Phone/Fax:** 970-224-9204/970-224-0242  
jwbickerton@poudreproperty.com  
**Products/Services:** Full-service property management.  
**Person In Charge:** John Bickerton, Vice president  
www.poudreproperty.com

#### Property Technica Inc.

1719 Ninth St.  
Greeley, CO 80631  
**Phone/Fax:** 970-352-2998/970-352-3780  
info@propertytechnica.com  
**Person In Charge:** Steve Reed, President  
www.propertytechnica.com

#### RLS Management Co.

3436 S. Shields St.  
Fort Collins, CO 80526  
**Phone/Fax:** 970-282-8000/970-282-8993  
info@rlsonline.com  
**Products/Services:** Property management.  
**Person In Charge:** Gail Sibbald  
rlsonline.com

#### Rocky Mountain Property Management Inc.

446 E. Fourth St.  
Loveland, CO 80537  
**Phone/Fax:** 970-669-0842/970-669-4942  
info@rmpm.com  
**Person In Charge:** Susan Albern, Broker and President  
www.rmpm.com

#### Scott Realty Property Management

1212 Eighth Ave.  
Greeley, CO 80631  
**Phone/Fax:** 970-352-1209/970-352-1215  
**Products/Services:** Residential, commercial and homeowners' association management.  
**Sitzman-Mitchell & Co.**  
3500 JFK Parkway  
Fort Collins, CO 80525  
**Phone/Fax:** 970-223-5500/970-223-5587  
**Person In Charge:** Dave Sitzman, President

#### Summit Homes Property Management

7257 W. Fourth St., Suite 3  
Greeley, CO 80631

**Phone/Fax:** 970-352-3982/970-330-6577  
amanda@summitconstruction.us

**Products/Services:** Commercial and residential property management.  
**Person In Charge:** Steve White, CEO  
www.summitconstruction.us

#### Summit Land Management Services

8020 S. Weld County Road 5  
Windsor, CO 80528  
**Phone/Fax:** 970-207-1511/

#### The Brandt Co.

1504 W. Prospect Road  
Fort Collins, CO 80526  
**Phone/Fax:** 970-482-4000/970-224-0855  
danebrandt@aol.com  
**Person In Charge:** Dane Brandt, Owner  
www.thebrandtcompany.com

#### Touchstone Property Management LLC

2850 McClelland Drive, Suite 1000  
Fort Collins, CO 80525  
**Phone/Fax:** 970-223-5000/970-223-5282  
customer-service@touchstone-property.com  
**Person In Charge:** Kathy Louderback, Managing agent  
www.touchstone-property.com

#### Vantage Properties

1113 W. Plum St.  
Fort Collins, CO 80521  
**Phone/Fax:** 970-419-8384/970-419-8387

#### Veldman Morgan Commercial Inc.

760 Whalers Way, Building A, Suite 200  
Fort Collins, CO 80526  
**Phone/Fax:** 970-223-5555/970-225-1100  
dave@veldmanmorgan.com  
**Person In Charge:** David P. Veldman, Partner  
www.veldmanmorgan.com

#### Vintage Corp.

4631 20th St., Suite 100  
Greeley, CO 80634  
**Phone/Fax:** 970-353-3000/970-352-1320  
Info@vintage-corp.com  
**Person In Charge:** Powell L. Prothe  
www.vintage-corp.com

#### Water Colorado LLC

3384 E. Mulberry St.  
Fort Collins, CO 80524  
**Phone/Fax:** 970-493-4227/970-493-0216  
info@watercolorado.com  
**Products/Services:** Online water rights and land brokerage.  
**Person In Charge:** Joe O'Brien, Broker  
www.watercolorado.com

#### Wheeler Management Group Inc.

1130 38th Ave., Suite B  
Greeley, CO 80634  
**Phone/Fax:** 970-352-5860/970-352-0117  
information@wheelermtg.com  
**Products/Services:** Real estate management.  
**Person In Charge:** Dan Wheeler, President  
www.wheelermtg.com

## Title companies

#### Attorney's Title Guaranty Fund Inc.

205 S. Meldrum St.  
Fort Collins, CO 80521  
**Phone/Fax:** 970-484-3494  
apsenleaf@aol.com  
**Person In Charge:** Lynda Haaland, Branch president

#### Attorney's Title Guaranty Fund Inc.

215 W. Oak St.  
Fort Collins, CO 80521  
**Phone/Fax:** 970-484-2385

#### Chicago Title of Colorado Inc.

300 E. Horsetooth Road, Suite 204  
Fort Collins, CO 80525  
**Phone/Fax:** 970-226-5242/970-223-0375  
cheryl.warner@ctt.com  
**Person In Charge:** David Kennedy, Manager  
www.colorado.ctic.com

#### Chicago Title of Colorado Inc.

3001 Taft Ave., Suite 100  
Loveland, CO 80538  
**Phone/Fax:** 970-667-8112/970-667-3262  
www.colorado.ctic.com

#### Empire Title Co. of Larimer County

4745 Boardwalk Drive, Suite D-1  
Fort Collins, CO 80525  
**Phone/Fax:** 970-282-8711/970-282-8717  
**Products/Services:** Title and escrow services.  
**Person In Charge:** Donna Allen, Vice president  
www.empiretitle.com

#### First American Heritage Title Co.

1000 Centre Ave.  
Fort Collins, CO 80525  
**Phone/Fax:** 970-493-3051/970-224-2177  
**Products/Services:** Title, mortgage, foreclosure, public trustee sale, subdivision, litigation and recorded document guarantees and farm packages.  
**Person In Charge:** Elaine Vincent, President and Jill Mann, Northern Colorado vice president  
www.firstamheritage.com

#### First American Heritage Title Co.

5586 W. 19th St.  
Greeley, CO 80631  
**Phone/Fax:** 970-330-4522/  
**Products/Services:** Title, mortgage, foreclosure, public trustee sale, subdivision, litigation and recorded document guarantees and farm packages.  
**Person In Charge:** Jill Mann, Northern Colorado vice president and Elaine Vincent, President  
www.firstamheritage.com

#### First American Heritage Title Co.

3760 E. 15th St., No. 102  
Loveland, CO 80538  
**Phone/Fax:** 970-461-9477/970-461-9644  
**Products/Services:** Title, mortgage,

foreclosure, public trustee sale, subdivision, litigation and recorded document guarantees and farm packages.

**Person In Charge:** Jill Mann, Northern Colorado vice president and Elaine Vincent, President  
www.firstamheritage.com

**First American Heritage Title Co.**  
1220 W. Ash St.  
Windsor, CO 80550  
**Phone/Fax:** 970-686-2951

**Products/Services:** Title, mortgage, foreclosure, public trustee sale, subdivision, litigation and recorded document guarantees and farm packages.

**Person In Charge:** Jill Mann, Northern Colorado vice president and Elaine Vincent, President  
www.firstamheritage.com

**Guardian Title Agency LLC**  
702 W. Drake Road, Bldg. A  
Fort Collins, CO 80526

**Phone/Fax:** 970-419-6532/970-419-6580  
fortcollinsdrake@guardiancolo.com  
**Products/Services:** Title insurance.  
www.guardiantitleagency.com

**Guardian Title Agency LLC**  
100 W. 29th St.  
Loveland, CO 80538

**Phone/Fax:** 970-278-4175/970-622-9906  
loveland@guardiancolo.com  
**Products/Services:** Title insurance.  
www.guardiantitleagency.com

**Land Title Guarantee Co.**  
772 Whalers Way, Suite 100  
Fort Collins, CO 80525

**Phone/Fax:** 970-282-3649/970-282-3652  
kgrimes@ltgc.com  
**Person In Charge:** Kerry Grimes, Vice president  
www.ltgc.com

**Land Title Guarantee Co.**  
4617 W. 20th St., Suite 2-B  
Greeley, CO 80634

**Phone/Fax:** 970-339-9522/970-339-9545  
www.ltgc.com

**Land Title Guarantee Co.**  
3705 N. Grant Ave.  
Loveland, CO 80538

**Phone/Fax:** 970-663-3628/970-663-3781  
www.ltgc.com

**Land Title Guarantee Co. Windsor**  
1613 Pelican Point  
Windsor, CO 80550

**Phone/Fax:** 970-674-0425/970-674-1939  
www.ltgc.com

**LandAmerica**  
455 E. Wonderview Ave., No. B-2  
Estes Park, CO 80517

**Phone/Fax:** 970-586-4481/970-586-8043  
telley@landam.com

**LandAmerica**  
3000 S. College Ave.  
Fort Collins, CO 80525

**Phone/Fax:** 970-226-5454/970-226-6527  
comtnvista@landam.com

**LandAmerica**  
7251 W. 20th St., Bldg. L, Suite 100  
Windsor, CO 80634

**Phone/Fax:** 970-330-7222/970-330-5477  
comtnvista@landam.com

**LandAmerica Financial Group Inc.**  
3000 S. College Ave., Suite 110  
Fort Collins, CO 80525

**Phone/Fax:** 970-226-5454/970-226-6527  
**Products/Services:** Residential services including 1031 exchange, home warranty, title services, property inspection.

**Person In Charge:** John Solano, Larimer County manager and Vice president  
www.landam.com

**LandAmerica Financial Group Inc.**  
7251 W. 20th St., Bldg L, Suite 100  
Greeley, CO 80634

**Phone/Fax:** 970-330-7222/970-330-5477  
**Products/Services:** Residential services including 1031 exchange, home warranty, title services, property inspection.

**Person In Charge:** John Solano, Larimer County manager and Vice president  
www.landam.com

**North American Title Co.**  
712 Whalers Way, Bldg A, Suite 100  
Fort Collins, CO 80525

**Phone/Fax:** 970-282-8800/970-282-4453  
cmaconnald@nat.com

**Products/Services:** Title insurance and settlement services.

**Person In Charge:** Chris MacDonald, Senior vice president  
www.nat.com

**North American Title Co.**  
3459 W. 20th St., Suite 112  
Greeley, CO 80634

**Phone/Fax:** 970-304-9012/970-304-9022  
www.nat.com

**North American Title Co.**  
750 W. Eisenhower Blvd.  
Loveland, CO 80538

**Phone/Fax:** 970-679-1695/970-679-1699  
**Person In Charge:** Beth Ann Allbrooks, Branch manager  
www.nat.com

**North American Title Co.**  
4630 Royal Vista Circle, Unit 12  
Windsor, CO 80528

**Phone/Fax:** 970-679-1601/877-217-8167  
**Person In Charge:** Tiffany Brazelton, Branch Manager  
www.nat.com

**Schmehl Law Group PC**  
219 W. Magnolia St.  
Fort Collins, CO 80521

**Phone/Fax:** 970-484-0225

**Security Title Guaranty Co.**  
255 Park Lane, Suite 200  
Estes Park, CO 80517

**Phone/Fax:** 970-586-6626/970-586-6331  
**Person In Charge:** John Longo, President  
www.stgco.com

**Security Title Guaranty Co.**  
343 W. Drake Road, No. 200  
Fort Collins, CO 80526

**Phone/Fax:** 970-226-1901/970-226-4330  
jswolff@stgco.com

**Products/Services:** Residential and commercial title insurance and settlement services for real property; to include owners, lenders, developers, builders, attorneys and 1031 Exchanges. Two local, full-service title plants in Larimer and Weld Counties. Title research for governmental entities, engineers, surveyors, rights-of-ways and easement searches, etc.

**Person In Charge:** John Longo, President  
www.stgco.com

**Security Title Guaranty Co.**  
375 E. Horsetooth, Bldg. 6, Suite 201  
Fort Collins, CO 80525

**Phone/Fax:** 970-206-4845/970-206-4394  
**Person In Charge:** John Longo, President  
www.stgco.com

**Security Title Guaranty Co.**  
1711 61st Ave., Suite 100  
Greeley, CO 80631

**Phone/Fax:** 970-356-3200/970-356-4912  
**Person In Charge:** John Longo, President  
www.stgco.com

**Security Title Guaranty Co.**  
2695 Rocky Mountain Ave., Suite 270  
Loveland, CO 80538

**Phone/Fax:** 970-663-6600/970-663-1017  
**Person In Charge:** John Longo, President  
www.stgco.com

**Security Title Guaranty Co.**  
7791 Highland Meadows Parkway, Suite A  
Windsor, CO 80528

**Phone/Fax:** 970-626-4010/970-626-9886  
sclift@stgco.com  
**Person In Charge:** John Longo, President  
www.stgco.com

**Stewart Title of Larimer County**  
150 E. 29th St., Suite 200-A  
Loveland, CO 80538

**Phone/Fax:** 970-669-4071/970-282-0822  
revans@stewart.com

**Products/Services:** Title and escrow services.  
**Person In Charge:** Richard C. Evans, President  
www.stewart.com

**Stewart Title of Greeley**  
1801 59th Ave., Suite 203  
Greeley, CO 80634

**Phone/Fax:** 970-356-5573/970-356-7058  
**Person In Charge:** Ryan Martin, Greeley division president  
www.stewart.com

**Stewart Title of Larimer County**  
3665 JFK Parkway  
Fort Collins, CO 80525

**Phone/Fax:** 970-226-4399/970-226-4499  
revans@stewart.com

**Products/Services:** Title and escrow services.  
**Person In Charge:** Richard C. Evans, President  
www.stewart.com

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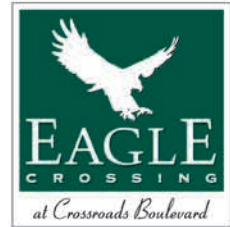
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Information subject to change without notice.