

NEWS

Makeover in works for TIF rules State lawmakers hope to address potential for business Page 3



Museum's neighbors ready to do business Discovery Museum will help bridge downtown with area marketplace Page 3

Candlewood Suites aims for spring start Greeley out of hotel rooms with oil field workers flowing in Page 3



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FOR THE RECORD

Pages 22-25



Backlog in permits slows drilling

By Steve Lynn slynn@ncbr.com

A glut in air-pollution permit applications to the state has led to a backlog that is delaying oil and gas construction projects and raising concerns about increased air pollution.

Pollution Colorado Air

Pollution regulators overwhelmed

evaluating about 1,800 permit applications, division Director Will Allison said. With help from six new engineers the division has hired temporarily to address the backlog, Allison hopes to address

Control Division engineers are about 700 applications that have remained in the division for 'some time" by the month's end.

"We had a backlog, which we've actively worked to reduce and are seeking to eliminate," he said.

Required by state and federal law, permits allow construction or operation of facilities that pollute the air. The division evaluates applications to determine whether emissions are acceptable and uses permits to track and limit pollution.

"It's of interest to all of us, the See BACKLOG, 16

Bracing for the blow



Apprehensive - Connie Wardwell works at the House Of Windsor coffeehouse and soda fountain. Restaurant owners in Windsor worry about the loss of business should Vestas shrink its workforce in town.

Will Vestas job cuts strike already hard-hit Windsor?

Bv Steve Lvnn slynn@ncbr.com

WINDSOR — Mary Weber

Now a stylist at Lookin' Good Salon, Weber worries about similar hardship in this town if threatened job cuts at Vestas were to occur.

"It affects everybody, not just them," she said.

See WINDSOR, 21

ncbr.com

You need to see this. What are you waiting for?



Asking price: \$47 million

By Molly Armbrister

marmbrister@ncbr.com

A tract of land near the Budweiser plant in the northernmost corner of Fort Collins has the potential to become the area's next rail-served industrial park, providing future tenants with access to both the Great Western Railway and Interstate 25.

But first someone has to buy it.

Asking price? Around \$46.9 million for all 862 acres. Alternatively, a buyer could snap up a parcel as small as 10 acres at \$54,450 per acre.

InBev, which purchased Anheuser-Busch in 2008, listed





closed her hair salon on Main Street following the Kodak layoffs. Her business just couldn't survive the cuts.

DAILY IN REVIEW Colorado State campaign raises \$508.3 million

The following is a wrap-up of breaking local business stories published daily on the Northern Colorado Business Report's website. Sign up for our free Daily E-Newsletter, an all-local business news report sent to your email each weekday. Just click on "Register" at www.ncbr.com.

FORT COLLINS - Colorado State University announced Feb. 3 that it beat its \$500 million fundraising goal by nearly \$10 million and is pushing ahead in hopes of raising even more money to help it expand programs and pay for renovations and new facilities.

CSU reached its goal six months before the official end of the Campaign for Colorado State.

The money raised thus far - \$508.3 million - came from 89,757 donors including 66 individuals or organizations that gave \$1 million or more.

Listing some of those benefits of the campaign during Friday morning's announcement, CSU President Tony Frank responded to recent suggestions that the university "might want to focus on fundraising for academics."

"I could not agree more," Frank told audience members to brief applause.

The announcement came as the university reviews the possibility of a new football stadium that could cost as much as \$200 million.

Pinnacol privatization put on back burner

DENVER - In an unexpected turnaround, Gov. John Hickenlooper on Feb. 2 joined Pinnacol Assurance in agreeing to slow down a proposed restructuring of the company and delay any action during the current legislative session.

"We agree with Pinnacol that additional time is needed to fully explore the proposal," Hickenlooper said. "Clearly, there is more work to do. We look forward to continuing the conversations about restructuring in the coming weeks and months. Our priority remains doing what's best for injured workers, policyholders and the people of Colorado."

The governor in late January recommended that the restructuring proposal by Pinnacol Assurance move forward.

The recommendation was made in a draft report to the Stakeholders' Task Force assembled by the governor to gather information about the potential impact of privatizing Pinnacol, the quasi-governmental workers' compensation insurer of last resort.

Afni to hire 50 workers in Evans

EVANS - Call center company Afni will hire at least 50 more employees in its Evans facility, the company announced Feb. 1. Opened in October 2010, Afni's

Evans facility employs 400. The new

employees will work as customer care consultants serving clients in the telcommunications industry.

They will aid customers of Afni's clients through inbound toll-free numbers, Human Resources Manager Tina Schultz said in the statement.

Entry-level positions start at \$9.50 per hour, but employees can earn \$12 per hour after they complete training. Full-time workers will receive benefits, including a 401k plan.

Afni also operates in Arizona, Alabama, Illinois, Florida and Kentucky and assists customers by email, web chat, social media and other means.

Colorado venture capital bill passes legislative committee

DENVER - A bill that aims to increase the availability of venture capital for startups has gained traction in the Colorado Legislature.

Known as the Colorado Entrepreneur Act, the bill passed the Senate Business, Labor and Technology Committee by a 5-2 vote Feb. 1.

Sponsored by Sen. Rollie Heath, D-Boulder, the measure would establish a venture capital advisory board to review obstacles facing the state and develop methods to boost access to capital, according to a statement from the state Senate Majority Office.

The board would report to state leaders on current venture capital levels and similar programs in other states. It also will identify steps that can be taken to back investment in Colorado.

Numerica Corp. makes new hires, plans more

LOVELAND - Numerica Corp. announced it has hired four new employees at its Loveland headquarters and plans to hire as many as 11 additional scientists.

The four new hires consist of a research scientist, two part-time office managers and administrative assistants and a paid accounting intern.

"Talented people have always driven Numerica's growth," Numerica President and CEO Jeff Poore said in a statement issued by the company. "I'm confident the addition of these remarkable individuals to our team will fuel the continued success of our company."

Established in 1996, Numerica develops advanced algorithms and software for the defense industry and U.S. government. The company has worked for NASA on space mission design and for the U.S. Air Force to reduce deaths and injuries due to friendly fire.



THE EYE Local makes 'Jeopardy' appearance

Answer: Fort Collins resident and former editor of the Northern Colorado Business Report who achieved a lifelong goal Jan. 30 by getting onto "Jeopardy" after she first began trying out at age 18. Who is Kate Hawthorne Jeracki?

Answer: A few wrong responses left Kate in the hole early on. Wagering \$1,000 on the Daily Double, and getting it correct, left her down just \$600 going into Double Jeopardy.

What happened in the first round? Answer: Clicker mal-

function.

How did she not get the question about the state flower of Colorado?

Answer: Thanks, in part, to Contestant Three missing the Daily Double, Contestant One hitting a cold-streak, and Kate's frightening knowledge of words that start with "u," our local favorite headed into Final Jeopardy in second place with \$11,400.

What is an amazing comeback?

Answer: Very entertaining because she even managed to correct the show's host on properly phrasing responses on "Jeopardy."

How was her chit-chat with Alex Trebek?

"1960s TV Characters" was the Final Jeopardy category. Kate and Contestant Three answered right to end the day with \$21,400 (she only wagered \$10,000) and \$22,000, respectively. Contestant One answered incorrectly and finished with \$19,199.

Final Jeopardy question: One of her first spoken lines is translated, 'You have the face of a wise and fearless caliph.'

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Courtesy Fort Collins Museum of Discovery.

OPENING SOON – Hopes are that the Fort Collins Museum of Discovery will act as a bridge between downtown and North College Marketplace, among other parts of town.

Museum's new neighbors ready to do business

By Molly Armbrister *marmbrister@ncbr.com*

FORT COLLINS - The soon-to-open Fort Collins Museum of Discovery has the people at Jax Outdoor Gear pumped. Dazbog Coffee is also looking forward to the museum's opening, as is the CSU Engines and Energy Conversion Lab.

It's not just the exhibits that have these folks excited; it's the potential to establish a business relationship with a new neighbor that will be good for all.

Jax Outdoor, located at 1200 N. College, is thinking about the potential of staging events at the museum.

The store, which specializes in camping, hiking and all sorts of other adventure gear,

would relish an opportunity to help educate kids in the outdoor learning space that is part of the museum.

"Kids are the future of our business, so we want to get them excited about the outdoors," Jax operations manager Mike Music said.

Also, Jax started out as a mercantile and military surplus store decades ago, and the company is still in possession of some historic items that could be used in museum exhibits, Music said.

Dazbog Coffee, situated directly across from the museum at 401 Mason Court, is also anticipating a mutually beneficial relationship. Because of its proximity, the coffee shop wants to be prepared to answer questions

See MUSEUM, 18

Makeover in the works for TIF rules

State lawmakers hope to address potential for abuses

By Molly Armbrister

marmbrister@ncbr.com

One of Northern Colorado's most commonly used economic development tools could be in danger if steps are not taken to protect it.

That's why state lawmakers and redevelopment officials are working to reform tax increment financing, in hopes of ensuring that abuse does not make TIF a thing of the past.

State Rep. Dickey Lee Hullinghorst, D-Boulder, and Morgan Carroll, D-Aurora, are drafting a bill that will increase transparency and accountability of TIF projects.

The bill will provide a more structured definition of TIF and offer guidelines on how reports related to TIF projects should be filled out. In addition, annual reports would be required for projects within TIF districts.

Also included in the legislation, tentatively called "Transparency and Accountability of TIF," is the creation of a database of TIF projects statewide. Hullinghorst said that there are lists of TIF projects in existence, but not any that are easily accessible by the general public.

"It would take a lot of digging to find such a list," Hullinghorst said. "This bill solves a really big problem."

Tax increment financing is used by municipal governments to finance redevelopment projects, mostly in blighted areas.

In order to be declared "blight," an area must meet at least four of 11 criteria

See TIF, 15

Candlewood developer aims for a spring start

By Steve Lynn slynn@ncbr.com

GREELEY — Construction of a Candlewood Suites near the intersection of 35th Avenue and 29th Street could move forward by April if the developer can raise enough capital.

Bill Albrecht, co-owner and manager of Fort Collins-based Spirit Hospitality LLC, said he was confident the company would find enough money to build the 83-unit hotel.

"In today's economy, there's always something that can pop up," Albrecht said. "(But) we're really pretty comfortable that we're going to be able to get her started by then."

A new hotel would spell relief for a

city that has experienced the highest occupancy rates in Northern Colorado in recent months thanks to oil field workers flowing into Weld County. The city has not added a hotel since Spirit's Hampton Inn & Suites opened five years ago.

It also could mean good timing for Spirit, which for years has hoped to build the hotel. In 2010, the company told the *Business Report* that it planned to break ground "soon."

"We always planned it, but with the way the economy was, it just did not make sense," Albrecht said.

But Albrecht and co-owner Rob Uehran changed their minds based on the oil and gas boom and good performance last year of the company's five other hotel properties in Loveland and Greeley. UNC Monfort picks 5 Entrepreneurial Challenge finalists

BY NCBR STAFF

GREELEY – UNC's Monfort College of Business has selected five finalists for its Third Annual Entrepreneurial Challenge. They are:

■ FirstLine Safety Trailers, a maker and seller of safety trailers equipped to protect users and the environment in the event of a job-site accident or hazardous materials incident.

 Branch Out Cider, a craft cidery that will produce apple-based wine from apple trees belonging to Northern Colorado residents.
 UNC Ride Away, a pedi-cab service for the

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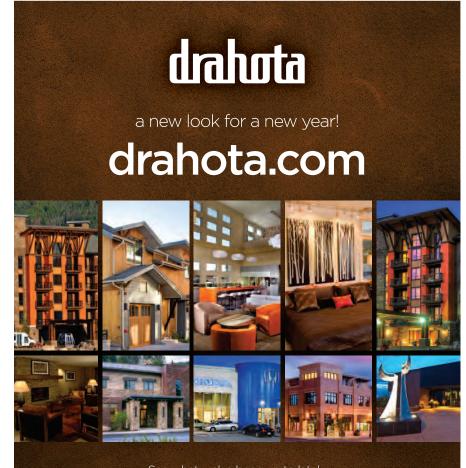
BECCA WALKINSHAW PHOTO BY CAMBON STUDIOS

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Turning up the heat on solar thermal projects

When the Loveland Housing Authority wanted to save money for residents at the Maple Terrace apartment complex in 2010, it teamed up with local nonprofit The Atmosphere Conservancy and other partners in tapping the sun for help.

The partners financed and built a massive array of 50 solar-thermal collectors on apartment roofs that on a blue-sky day can heat more than 2,300 gallons of water for cooking, bathing and other uses. Over its 25-year lifes-

pan, the system will heat more than 20 million gallons of water and save more than \$5,000 a year in heating costs that would otherwise need to be met by fossil-fuel energy.

While solar photovoltaic projects that use cells to convert the sun's

energy to generate electricity have noticeably increased in the state's New Energy Economy, solar-thermal systems, which function by collecting solar radiation for hot water or space heat, have remained in the shadows.

GREEN

BUSINESS

Joshua Zaffos

Solar-thermal projects have shaped up as a small and "quiet" market in the state, according to Tony Frank, executive director of the Colorado Renewable Energy Society — not to be confused with the Colorado State University president of the same name — but the sky's the limit for growth. "It's a great opportunity being missed," he said.

In late January, a coalition of solar interests released what they called the Colorado Solar Thermal Roadmap to increase the profile and consideration of such projects.

According to the projections in the

roadmap, Colorado can grow solarthermal installed capacity from the current equivalent of 150 megawatts to more than 16,500 megawatts by 2050, boosting annual revenue from a \$16 million market to a billion-dollar juggernaut. The potential growth would add 15,000 jobs in solar thermal sales, manufacturing and installation by 2030, and 9,000 more by 2050.

Colorado is especially well-suited for solar thermal because of its climate, geography and energy-use patterns. The state's 300-plus days of sunshine combined with the mix of high and low temperatures are ideal for capitalizing on the ultra-high efficiency of the systems, while our cold winters create typically high heating loads.

Solar PV panels function by converting 15 to 20 percent of the energy that hits the system. But modern solar thermal collectors – far more sophisticated than passive solar heating that's been used to warm water for centuries – gather 80 percent and sometimes more of the sun's energy. The thermal energy is then distributed through piping into a building to be connected to a hotwater heater or HVAC, a radiant heating system, or even a backyard pool.

"On a lot of systems, the payback is very fast," said Justin Topel of Forge Mechanical in Fort Collins. "There are net positives from Day One."

Topel's company has installed a handful of thermal systems in the past year or so, ranging from arrays for single-family homes to the major project for the Maple Terrace apartments. He said solar thermal works especially well in complementing geo-exchange, or geothermal, systems that pull heat from the earth and can lead to ground freezing in very cold times. Solar thermal offsets those risks.

But despite the benefits, there are significant upfront costs. For example, a

See GREEN BUSINESS, 20

CORRECTIONS

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

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Bills aim to help Colo. startups get out of the gate

State lawmakers this legislative session have proposed bills to give startups a venture-capital boost. For some, that raises the question of what role our cash-strapped state government should play in the private sector.

It's a question that gets a lot of attention from the team at CSU Ventures, a group that helps commercialize tech-

nologies developed by academics at Colorado State University. Finding funding for startups represents a "key bottleneck" faced by the organization, CSU Ventures Vice President Tim Reeser said.



TECHNOLOGY Steve Lynn

Reeser argues that government should participate as

much as any other group. After all, governments generate revenue from successful businesses and job-creation, not to mention the benefits of new technology.

"You look at the value of research and the impact on human life of a lot of things we're working on: whether it's in the life sciences space or energy space, it has a significant greater-good impact," he said.

Government help is especially important today as venture capital firms nationwide have halted investments or closed their doors, resulting in fewer dollars for technology startups in Colorado, Reeser said.

While software venture capital investments surged to a 10-year high recently, investments in life-sciences and clean-technology saw sharp decreases, according to a recent report from PricewaterhouseCoopers LLP.

A proposed grant program that supports so-called technology transfer offices like CSU Ventures would help. Under a bill introduced by Rep. Dave Young, D-Greeley, these tech-transfer offices could receive as much as \$750,000 in state funding apiece. The measure has passed the House Economic Development and Business Committee.

Another bill known as the Colorado Entrepreneur act would establish a venture capital advisory board to review obstacles facing the state and develop methods to increase access to capital. Sponsored by Sen. Rollie Heath, D-Boulder, the bill has passed the Senate Business, Labor and Technology Committee.

Colorado startups could use assistance from both bills.

Despite their success in the technology sector, Colorado startups particularly struggle for funding because the state lacks a strong history of venture capital financing, CSU Ventures Vice President Terry Opgenorth said. Most venture capital technology and life sciences funds reside on the East and West "Their perception, at least, has been that there's not much deal flow in Colorado. We don't believe that's true."

Terry Opgenorth, CSU Ventures VP

Coasts in cities where governments have backed startup funding efforts.

"Their perception, at least, has been that there's not as much deal flow in Colorado," said Opgenorth, referring to venture capitalists in the San Francisco Bay area and Boston. "We don't believe that's true. ... There is enough for them to look at."

Responding to the lack of funding, the organization has considered seeking money from alumni and other donors in addition to maintaining the connections they have made with venture capital firms throughout the country.

Some people might worry that startups could leave Colorado after receiving state funding. But nearly 90 percent of the startups that CSU Ventures have assisted have remained within the state, Headley said.

That could change if companies cannot find Colorado financing. Venture capitalists that fund startups ultimately control their location, Reeser said.

"It's very common for them to wake up and say, 'We want them in our own backyard," he said.

CSU Ventures currently operates with \$5 million in annual funding from the state Office of Economic Development and International Trade, much of it devoted to startup financing. Additional funding would be well spent, considering the group already leverages other organizations such as the technology incubator Rocky Mountain Innosphere, Colorado Cleantech Industry Association and Colorado BioScience Association to carry out its mission.

"We have a lot of people we engage with on sort of an as-needed basis to help us out," CSU Ventures President Todd Headley said.

That assistance should include a relatively small contribution from government, or us taxpayers. Successful startup firms certainly will repay us not only in tax revenue, but with technology that will improve our lives.

Steve Lynn covers Technology for the Northern Colorado Business Report. *He can be contacted at slynn@ncbr.com.*

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Credit market debt helps explain slow recovery

In my Dec. 2, 2011 column, I declared that the Northern Colorado economy was growing again. The graphic that accompanied the column showed that our economy bottomed out in the summer of 2010. My Index of Economic Growth, published in the Jan. 13 issue of the *Business Report* showed this same bottom but also

showed that the trend line bottomed at the end of 2009. Our economy has been growing for two years now. Recent prog-

nostications are



almost unanimous that our economy will continue to grow, although at a slow to moderate pace. I'm currently in the moderate-

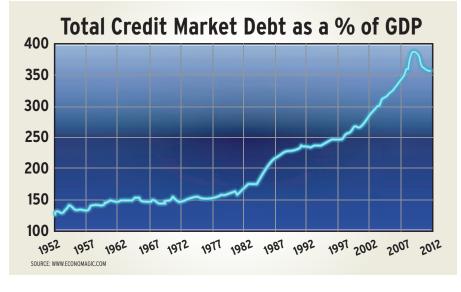
or-greater-growth camp but check back for my quarterly update in the March 23 issue of the *Business Report.*

There is no doubt that the U.S. recovery will be long and slow. That is obvious by looking at the graphic here of total credit market debt as a percent of GDP. Total credit market debt includes both private and public debt. The graph goes back to 1952 but a graph going back to 1925 can be found at http://comstockfunds.com/ files/NLPP00000%5C292.pdf. The ratio was about 160 in the 1920s, increased to 260 in the Great Recession and dropped to about 130 by 1952. That was the low, at least since 1920.

Credit market debt as a percent of GDP increased slowly until 1980. It took a big leap under the Reagan administration until 1987 before resuming a slower growth rate until about 1998 when it jumped again. However, President Bill Clinton balanced the federal budget in 2000. But in 2001, it really accelerated, peaking in 2009, before dropping more rapidly than at any time since about 1936.

So, let's look at what was going on in the U.S. during these periods. The Great Depression is obvious; government debt exploded as the government stepped in and not only made up for the decrease in private debt but stopped the economic downturn and got the country moving again. Even during World War II, the ratio continued to decrease as war bond debt was overcome by wartime production. The Vietnam War does not appear to have had an effect.

During the Reagan years, the country was overcoming a major supply-side disruption as the price of energy increased from \$2.90 a barrel in 1971 to \$40 a barrel in the early 1980s. Energy as a percent of production costs went from 16 percent to 3 percent as industry restructured or moved abroad. At the same time, the bulge of baby boomers was in their late 30s and 40s, their most productive years and their primary "first-buyer-housing" years. The size of



government also increased rapidly.

By the end of the second Clinton term, the ratio had increased to Great Depression levels as the dot-com bubble inflated.

The ratio absolutely exploded in the 2000s as the U.S. entered two wars without war bonds, the Fed made money extremely cheap after the dot-com crash, taxes were cut to their lowest levels ever and the housing market, construction sector and consumer credit expanded rapidly. By 2009, the ratio was 380, three times its level in 1952 and more than twice its level in 1980. Since 2009, the ratio has dropped about 25 points as consumer debt has contracted, overcoming the continuing increase in public debt.

It took 20 years for the ratio to fall from 260 in 1933 to 130 in 1952, a 50 percent drop. If we get a 50 percent drop from the 380 of 2009, it will be 2029. At 190, the ratio will still be 50 percent higher than it was in 1952 and 20 percent higher than it was in 1980.

We could get there more quickly; our politicians and the Fed could crash the U.S. economy or Europe could crash the world economy. That would be very painful, more painful than the Great Depression. Recovery from that might not take 20 years, but it would take at least 10 years.

So, when forecasters say the recovery will be slow and painful, believe them.

See ECONOMY, 8



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Jonathan Castner, Northern Colorado Business Report

FILLING THE GAPS - Chris Campbell, founder of the NetSec club, leads the group through a discussion of the weaknesses of wireless networks and how they are easily compromised.

Demand growing for IT security coursework

Companies face shortage of adequately trained candidates

By Steve Lynn *slynn@ncbr.com*

There's a shortage of people trained in computer-information security and the lack of course offerings in the field at Northern Colorado universities isn't helping.

Like other higher-education institutions throughout the country, Colorado State University and the University of Northern Colorado offer few courses dedicated to information security. Neither offers a degree program in the specialty.

Outside of public universities, more expensive options exist. Colorado Technical University offers bachelor's degree programs in information security in Denver, Colorado Springs and Pueblo, as well as online. But students at CTU pay a range of \$35,000 to \$39,000 for a degree. By comparison, Colorado State resident undergraduates pay about \$32,000 for tuition while UNC students pay \$26,500.

Meanwhile, with demand high, unemployment in IT security remains low. In 2008, the Bureau of Labor Statistics said it expected employment of computer and information systems managers to have grown 17 percent by 2018, which is faster than average for all other occupations.

Dan Holt, general manager of HEIT, an information-security company in Fort Collins owned by Paducah, Ky.,based Computer Services Inc., considers the lack of quality candidates "probably our biggest challenge." Holt has talked

See EDUCATION, 10

Budget cuts shifting tuition burden to families



GUEST COMMENTARY Tony Frank

Efficiency, cutting costs aren't enough

President Obama focused welcome attention in his State of the Union address on the rising cost of a college education and the need to both expand federal financial aid and hold institutions accountable for affordability and student success. For a land-grant university like Colorado State — created to ensure broad educational access for people at all income lev-

els — this is a core element of our mission, and we welcome the chance to participate in a national conversation about access and accountability. But those numbers don't tell the whole story. Like institutions across the country, we've seen dramatic increases in the demand for student aid, as families struggle in the face

At \$6,307 in annual resident tuition, the cost to attend CSU is below the average cost of comparable institutions around the country. CSU students graduate with a total student-loan debt load that is well below the national average, cut their risk of unemployment by more than half, and increase their lifetime earnings – returning nearly \$10 to the state for each \$1 invested in their education.

But those numbers don't tell the whole story. Like institutions across the country, we've seen dramatic increases in the demand for student aid, as families struggle in the face of economic hardship and the realization that a college degree is increasingly a requirement for entry into the workforce. About 74 percent of CSU students receive financial aid today up from 63 percent just five years ago. Of our incoming resident students this past fall, 24 percent are Pell Grant-eligible (very low income).



Image: Window Stress of S

ECONOMY, from 6

At least, here in Northern Colorado, we have a competitive advantage and the pain has been and will be less severe.

How accurate are Colorado forecasters in predicting job growth in Colorado. The Colorado Bureau of Economic Research recently evaluated 2011 Colorado job forecasts by various groups in the state

(http://cber.co./Colorado_Forecasts.htm l). The Forum at the University of Colorado at Colorado Springs was the most accurate for 2011 with an error of 2,500 jobs (25,000 vs. 27,500 actual). Our local CSU Economics Class had an error of 8,500 jobs (19,000). Out of the 10 groups evaluated, eight were too pessimistic in late 2010.

The CBER also makes some general observations. The Colorado Legislative

FRANK, from 7

Public universities essentially have two sources of funds with which to educate students. The first is state support from tax dollars that we all chip in, under the theory that we are all better off with qualified teachers, doctors, scientists, lawyers, engineers, accountants, etc. (This investment also benefits us in the form of faculty research that generates new industries and jobs — CSU has licensed 136 technologies to private enterprise since 2007 and has created 20 new start-up companies in the last five years.)

The second source is tuition. (The university has many other fund sources, but they're generally restricted to a specific use, such as research funds and private gifts for scholarships.) If state support declines, the university has the option of cutting costs, raising tuition, or a combination.

At CSU, we've had a strong focus on cost containment that has served us well, but efficiency and cost-cutting aren't enough to keep student costs down. In actuality, we educate a student at CSU - in inflation-adjusted dollars - for about the same amount we did 20 years ago. But tuition has risen as the state has scaled back its support, shifting the burden to students and their families. Twenty years ago, a Colorado student paid about one-third of the total cost of a CSU education, and the state paid two-thirds. Now the state covers just a third of the cost of an average in-state student's education, and families and students pay more.

Today, state funding for CSU is about \$94 million — out of a total university budget of nearly \$900 million a cut of \$36 million over the past three years. This tax year, the average Colorado family making \$100,000 will pay about \$365 in taxes to fund our state's colleges and universities – compared to \$1,400 for K-12 education, \$990 for health care and human services, and \$450 for Corrections and the judicial system.

CSU's donors and alumni have taken seriously the challenge to keep education affordable. They've stepped up through The Campaign for Colorado State University, which just reached its \$500 million goal more than six months early, providing financial assistance for students in real need. Efforts include our Commitment to Colorado program for Colorado residents and the creation of special grants for students who are Council has been the most accurate forecaster since 2000, well above the second-most accurate forecaster. There is greater accuracy in forecasting employment for large sectors and service sectors. Committees are more precise when forecasting job gains than job losses and most committee forecasts tend to be conservative. Other sources, which the CBER references, suggest that as professional economists become older and more established, they produce more radical forecasts which are less accurate.

So, when deciding on whether to believe a forecast, look at the individual or group making the forecast.

John W. Green is a regional economist who compiles the Northern Colorado Business Report's Index of Leading Economic Indicators. He can be reached at jwgreen@frii.com.

"I ... share President Obama's serious concern about the trends we're seeing as a nation in college funding and affordability."

Tony Frank, CSU President

close to completing their degree but might be forced to withdraw for financial reasons. At our recent announcement of the completion of the campaign, we were thrilled to be able to say that we raised more than \$59 million for scholarships, resulting in the awarding of more than 15,000 scholarships and the creation of more than 485 new scholarship funds. Still, the demand continues to grow, as more and more students enter higher education with greater levels of need.

As the president of Colorado State, I'm pleased to be able to say that CSU remains an excellent value proposition for students seeking a top-quality, research university education at a reasonable price.

But I also share President Obama's serious concern about the trends we're seeing as a nation in college funding and affordability. Our nation's prosperity throughout the latter half of the 20th century had much to do with expanded participation in public higher education — and the highly skilled, educated workforce fostered through our shared investment.

Continuing to shift away this shared investment, as a society, without a public discussion has important, long-term national policy implications and I encourage all in our community to engage in the conversation.

For more information about CSU's budgets, expenses, and efforts to increase efficiency, I invite you to view our newest Financial Accountability Report online at http://www.president.colostate.edu/ budget/index.aspx.

Frank is the president of Colorado State University.

Bank of Choice parent headed for public offering

Will a growing asset base help make it an attractive buy?

Facebook's pending IPO was the big news on Wall Street in recent days but there's another public offering in the works that should be of interest, at least in Northern Colorado.

Bank of Choice's holding company, NBH Holdings Corp., has taken the first step toward becoming publicly traded.

NBH is the parent company of Bank Midwest, which acquired Bank of Choice in July 2011.

Its registration, filed with the Securities and Exchange Commission in

the fall, does not

BANKING Molly Armbrister

include details about how many shares are to be offered or what the ticker symbol might be for the holding company, which was formed in 2009 for the purpose of buying troubled banks.

Boston-based NBH acquired Bank Midwest, headquartered in Kansas City, Mo., in 2010.

The next year, Bank Midwest assumed just over \$1 billion in assets

DOHN CONS

after Bank of Choice was declared insolvent by regulators.

Representatives at Bank of Choice are unable to comment on the offering, due to the "silent period" required by the SEC following the filing of a registration statement.

The only other publicly-traded bank in the area with Colorado roots is Guaranty Bank, whose holding company, Guaranty Bancorp., went public in 2005.

The amount of time between filing a registration statement and actually being listed on the stock exchange varies depending on market conditions, the company and what regulators might have to say.

In the case of Guaranty Bancorp, this process took approximately six months, according to CEO Paul Taylor.

NBH's situation is "not dissimilar" to Guaranty's when it went public, Taylor said. The main difference is that Guaranty had merged with healthy banks just before its IPO, and NBH's acquisitions have been troubled institutions.

When a troubled bank is purchased, a long process begins during which the new owners of an institution must weed out assets that aren't producing, recapitalize, and report frequently to regulators about progress made.

According to NBH's filing, as of Sept. 30, 33.7 percent of its loans and 60 percent of the troubled real estate over which it assumed ownership were covered by loss-sharing agreements reached



with the FDIC when the troubled assets were acquired.

In spite of certain risk factors associated with the troubled assets owned by NBH, the company believes that it has positive attributes to offer potential stockholders, not the least of which is enough capital to support continued growth. As of June 30, NBH held approximately \$6.8 billion in assets.

Statewide, NBH is the sixth-largest bank by market share, with 2.2 percent of all deposits. In Larimer and Weld counties combined, as of June 30, Bank of Choice held 12.23 percent of the deposit market share and was ranked the second-largest institution in Weld County, with only Wells Fargo holding Business Report file photo

more deposits. All 17 of Bank of Choice's branches were also acquired by Bank Midwest, but have kept their original name, as have Community Banks of Colorado, which were acquired by NBH in two separate transactions in 2011.

Most of the remainder of NBH's assets are held by banks in the Kansas City area. The company also owns four branches in California, which it acquired as part of Community Banks of Colorado.

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



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EDUCATION, from 7

about the problem to Colorado State.

"There's a huge disconnect from what they're teaching and what the workforce needs," Holt said.

HEIT either hires people with information security work histories and builds their skills or provides on-the-job training for people with IT experience who enjoy the field.

But that training adds costs that make the company less competitive in the global marketplace, Holt said.

At the same time, online attacks have soared in recent years. More than 60 of the top 100 most-visited websites either hosted malicious content or contained content that redirected users from legitimate sites to malicious ones, security company Websense Inc. reported in 2009. Nearly 60 percent of data theft occurred over the Web.

ESoft, a Broomfield company that makes security software and hardware, detects 15,000 new viruses daily, CEO Mike Donnell said. That rate is five times greater than what eSoft saw two years ago.

"A lot of the threats that are out there today are the result of a lack of basic security training in programming," he said.

Colorado State University offers a couple courses that integrate information security into math and business curricula, but the Computer Science department dedicates only one class entirely to the field, said Dan Massey, associate professor of Computer Science.

The university only recently began requiring computer science majors to take that semester-long information security course, which Massey teaches. Previously, the university offered no undergraduate-level information security course. The field is largely left out of other Computer Science courses.

"For somebody who really wants to work deeply in the area, that's not enough," he said.

Massey said several companies have approached the university saying they needed graduates with information security training. "You rarely get the opportunity to have industry come and say, 'We want to hire more of your students."

As a stopgap, Chris Campbell, a junior in computer science at Colorado State who's hoping for a career in computer security, said that he can approach professors like Massey for additional instruction in the field.

"Other than that, it is just one securi-



ty class," he said.

He also started a computer security club to help other students learn more about additional tools and utilities in the field.

At UNC, several courses are available for its Network Information Security Systems minor, but no degree programs, said Jay Lightfoot, professor of Computer Information Systems. The school does require students to take a class that includes instruction on guarding networks from attacks.

"We don't have anything that's specifically just computer security," he said. "But there are several courses that have a very large chunk."

Neither university plans to add to its information security curriculum. At UNC, not enough students are enrolled to justify that kind of addition, though faculty would like more courses, Lightfoot said. And, of course, if more courses were available, the more students that a university is likely to attract in any particular field.

"We don't have our head in the sand about it, but there are limitations on how fast we can move," Lightfoot said. "Even if everybody recognizes change is needed, it still takes a little while to get things in place."

Despite a high level of student interest in the field, Colorado State also does not maintain enough faculty or equipment to add IT security courses, Massey said.

Going forward, solutions seem scarce. Executives and professors interviewed for this article said they have not heard of anyone leading the way in studying the matter. Lightfoot said he believes the state should try to promote an initiative that would improve information security education. Holt has offered funding for scholarship programs.

In the meantime, Joe Gersch, chief operating officer of Secure64, a Greenwood Village company that offers Domain Name System server software, said information technology specialists get their additional security education from certification training courses. Like Donnell at eSoft, Gersch has hired several Colorado State graduates.

Even if a degree program were to be developed at some point, university coursework isn't likely to be enough, he said.

Gersch, a Ph.D. candidate in Colorado State's Computer Science department, believes that students interested in the field should try to attend conferences such as the ones Black Hat and DEF CON host annually in Las Vegas.

"You don't want to just go to classes," he said. "That's not enough. You want to know what's happening in the real world."

In the end, schools may not be able to stay ahead of the constantly evolving threats to networks because financial incentives keep criminals on the cutting edge, Donnell said.

But he'd still like to see more collegelevel education, such as first-year security programming courses. The company is accustomed to training its employees on the job and during internships, so Donnell is less concerned about the challenges of hiring people than with the gaping security holes.

"The real problem is the fundamental code that's written in all applications in all computers lacks some really basic security architecture, which is what creates the challenge and the problem with network security," he said.



THE EDGE



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COLUMN



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Wolverine profits from Google+: a passion for words



Courtesy Todd Simmons

WRITING IT HIS WAY - Todd Simmons's company publishes a literary journal, among other works.

Todd Simmons is the director of Wolverine Farm Publishing/Matter Bookstore, which is located in the Bean Cycle galleries in the heart of Old Town Fort Collins. The company is best known for Matter Journal, an annual literary/art journal, Boneshaker: A Bicycling Almanac, and Matterhorn, a quarterly news-

paper that can be picked up around town and read online. Todd was drawn to find work with greater meaning when he began as a sole proprietor in 2002, to build a publishing company. He converted his sole proprietorship to a 501(c)3 nonprofit in 2005, with the help of a grant from New Belgium

approaching its 10th year

in business, Wolvervine

Farm Publishing is thriving thanks to a grow-

Brewing.

WHAT'S WORKING Brian Schwartz Today,

ing fan base and the generosity of individuals and organizations who donate to the Matter Bookstore. In addition to Todd, Wolverine has four part-time employees, two contractors, and dozens of volunteers.

Q: Tell me about the idea that started Wolverine Farm Publishing.

A: Amidst a debilitating quarter-life crisis in 2002, I found myself fleeing from my environmental science career in Idaho with a homemade yurt strapped to my car. I really didn't have a good idea of what I was going to do, other than try to write myself out of my crisis. I loved all things wild, but also had a soft spot in my heart for farming, which in retrospect sheds light on the genesis of the name Wolverine Farm. I was inspired in part by Walt Whitman - who back in 1855 published a set of poems called "Leaves of Grass" and was a shameless promoter of his own work - he is one of the better known self-published authors in history. I pub-

See WHAT'S WORKING, 20



Google, Plus Your World already boasts over 90 million members since its launch last summer, yet despite the early adoption success from a substantial Google user base, an unsettling tone has carried throughout the Web - do we really need another social network?

For those who have invested a great deal toward cultivating a strong following elsewhere, the arrival of Google's social network left many wondering if this new platform would be able to differentiate itself enough to warrant adoption. While Twitter, Facebook, and LinkedIn have managed to carve very distinct roles for themselves,

many G+ users still seem uncertain as to how they ought to properly leverage this new tool.

We have found that three features stand out above the rest in defining G+: Circles, Hangouts and SEO. Simply put, Circles

provide a better way to

share. Instead of broadcasting everything you



SOCIAL MEDIA Caroline Veldman

post to everyone you know, you can control who sees your content by categorizing followers into customizable groups.

Inspired by the way people naturally share information between different contacts, Circles allows page managers to target with exquisite precision the exact demographic they are interested in reaching. Using Circles, each post you make could be tailored to a precise group of customers based on their interests – instantly making your content more relevant and increasing turnover.

Audi

See SOCIAL MEDIA, 18



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36 month lease tax not included 36 month lease tax not included \$489 first month payment plus \$1999 cap reduction plus tax due at lease signing. \$750 Audi loyalty cash* due at lease signing.

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\$489mo quattro Premium Package

TIME OUT



HAIR NETS AND NETWORKING - 1. The Loveland Chamber of Commerce hosted a ribbon-cutting at Watson Moving & Storage's new location Jan. 19. 2. Lacey Reckelhoff, left, of RB+B Architects Inc., Jared Peterson of Bryan Construction, and Candice Hartley of Lamp Rynearson socialize at the Lincoln Center at a SMPS Northern Networking Event Jan. 19. The event was sponsored by Bryan Construction. 3. Members of the Leadership Weld County class on Economic Development, Business and Industry prepare to take a tour at Country Creations on Jan. 12.

Email your event photos to Mariah Gant, mgant@ncbr.com. Include complete identification of individuals.





Ask the Experts: Varicose Veins



I have veins in my legs that are discolored and painful. What are these and how are they treated?

- Varicose veins are superficial veins that are dilated and bulge under the skin. They can be blue or purple in color and are often found behind the knees and in calves and thighs.
- They can cause swelling, aching in the legs and damage to the skin leading to open wounds.
- Varicose veins are treated with a laser procedure to seal the vein.
- Spider veins are tiny blood vessels below the surface of the skin.

These are treated, via injection, through a method called sclerotherapy that causes the vein walls to collapse.



Maurice Lyons, D.O., Cardiovascular Surgeon Kenneth Richards, M.D., Cardiovascular Surgeon Todd Bruce, PA-C, Cardiovascular Physician Assistant

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McKee Medical Center North Colorado Medical Center www.BannerHealth.com/CVI

ON THE JOB

FINANCE

Stephen L. West recently became a partner with Wealth Management Firm, Chapel & Collins LLC. West is a certified financial planner and has been a financial adviser with the firm since 2007. He works with individual clients as well as small businesses, and is chief compliance officer for the firm.

Ryan Abrahamson of The Northern Colorado/Southern Wyoming Group of Northwestern Mutual in Fort Collins was awarded the PACESETTER 40 Award by Northwestern Mutual in January. Pacesetter 40 honors financial representatives who sell **ABRAHAMSON** 40 or more life policies dur-

ing their first six months in the business. Abrahamson joined the Fort Collins office in 2011.

REAL ESTATE

Tracie Milton has become a broker associate/partner for The Group Inc., Real Estate at the Harmony Road office Fort Collins. Milton has a degree in finance and real estate from Colorado State University. She joined the Group in 2007 and has worked as a Licensed Personal Assistant to Vern Milton prior to beginning a career in sales. Kim Knight has joined The Group as a broker associate/partner in the Loveland office. Knight has worked as a real estate broker in Northern Colorado

for the past 23 years. She also has experience as a general contractor, as a new construction manager, and a property manager.

TECHNOLOGY

Connecting Point promoted Shawn Hanselman

to vice president of operations. Hanselman, with 16 years in the IT industry, has been with the company for two years. Previously, he was a sales engineer.

Neal Kawesch joined Marketing Burns Communications to assist with business development. As a business development director, Kawesch will put his

20 years of experience to work by helping companies generate meaningful customer engagement. He has held senior-level roles at J.D. Power and Associates, Wired Magazine, ListenLogic, Bizet Human Asset Management, and Qualvu.

KAWESCH

MARUMOTO

ACCOUNTING

Jared I. Marumoto. staff accountant for Soukup, Bush and Associates. CPAs. P.C. in Fort Collins, passed the Uniform Certified Public Accountant Exam and obtained his CPA license from the Colorado Board of Accountancy. Marumoto has



WEST

ACADEMICS University of Northern Colorado as assistant vice president of alumni relations. Manfra will oversee annual giving and alumni mentoring programs, and

provide leadership to the UNC Alumni Association board of directors. Manfra comes to UNC from Rutgers University, where he was director of outreach programs and alumni events for the alumni relations office.

Matt Manfra joined the

Bush' one-year term as chair begins on May 1.

INSURANCE

office.

Lisa Prewitt, service team leader of Brown & Brown in Fort Collins, was recently promoted to manage the service side of the business. Prewitt has been with Brown & Brown for

PREWITT nearly 10 years and has extensive experience in all aspects of the service needs of the complex client base.

Firestone Mayor Chad Auer was recently appointed to the executive committee of the Metro Mayors Caucus to serve a one-year term. The nine-member executive committee is the agenda-setting body for the

AUER Caucus, which was founded

in 1993 and is comprised of 40 mayors from the Denver region. The goal of the Caucus is to promote cooperation, consensus and collaboration among regional issues.

Cindy Mackin has been selected as visitors services coordinator for the city of Loveland. Mackin will lead Destination Loveland, the city's marketing strategy. A graduate of Loveland High School and Colorado State University, Mackin brings more than 15 years of marketing experience promoting businesses and tourism in northern Colorado.

MISCELLANEOUS

James Herman, Guy Burke, Robert Arizmendi, Carl Moore and Ryan Scallon have been selected to begin their Ginsel, or apprenticeship period, in anticipation to be confirmed as committee members following the 90th Annual "World's Largest 4th of July Rodeo and Western Celebration." After successfully completing their Ginsel term, the five new members will replace those members who have reached the end of their term. Each committee member serves a four year term after their Ginsel period.

If you have an item to share about a promotion, job change or career news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to On The Job at NCBR, P.O. Box 270810, Fort Collins, CO 80527.



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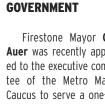
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MILTON







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KUDOS

Sixteen Banner Health facilities, including East Morgan County Hospital, McKee Medical Center and North Colorado Medical Center in Northern Colorado, have been acknowledged by HIMSS Analytics, a wholly owned not-for-profit subsidiary of the Healthcare Information and Management Systems Society, for achieving Stage 6 of electronic medical records adoption. Criteria for obtaining a Stage 6 level requires the implementation and meaningful use of technology that Banner has implemented to support patient care.

Xcel Energy recognized the city of Greeley with its Xcel Energy Achievement Award for installation of high-speed turbo blowers at the Water Pollution Control Facility plant. Based on power monitoring Xcel Energy performed last fall, the new blowers are projected to save 2,786,656 kilowatthours annually. This energy reduction will result in 1,584 tons of carbon dioxide saved.

CPA firm Hunt. Spillman & Associates P.C., located in Fort Collins, completed its 10th consecutive peer review examination. These examinations are performed every three years under the guidance of the American Institute of Certified Public Accountants and the Colorado Society of Certified Public Accountants. This examination is a review of the firm's system of quality control for its accounting and auditing practice.

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NEW PRODUCTS AND SERVICES

Weld County residents can now take advantage of a discount prescription drug card program made available by the Weld County Board of Commissioners through the National Association of Counties. The card is free and offers up to a 24 percent discount of prescription drugs not covered by health insurance or Medicare or if you need a prescription drug but do not have medical insurance. The card is available at the Weld County Department of Public Health, the Weld County Administration Building or online at www.caremark.com/naco. A complete list of participating pharmacies is also on the website.

ANNIVERSARIES

KRFC holds its ninth annual Birthday Bash March 10 at the newly renovated Lincoln Center in Fort Collins. The Bash is a celebration of nine years on-air for KRFC 88.9 FM, with all proceeds benefiting the station. The festival style lineup will be featuring headliner Ben Taylor with additional performance by five Colorado bands including: John Common and Blinding Flashes of Light, Fierce Bad Rabbit, Danielle Ate the Sandwich, Jaden Carlson and Martin Gilmore. Tickets are available at the Lincoln Center. Box Office, 970-221-6730 or www.lctix.com

PROJECTS

Advanced Manufacturing Technology and Drahota broke ground on AMT's new 10,080-squarefoot building at 3920 Patton Ave. in Loveland. AMT develops technology for handling empty soft drink bottles. The building will primarily be used for warehousing and storage to support the company's growth. Construction is scheduled for completion May 2012.

MISCELLANEOUS

RiverBankBroker has opened in Windsor. Providing guidance through the loan process and loan packaging, RiverBankBroker specializes in SBA lending, commercial loans and lines, cash management, remote deposit, and more. Visit www.riverbankbroker.com for more information.

The board of Directors for Woodward Inc. approved a dividend of \$0.08 per share, an increase of 14 percent from \$0.07 per share. The dividend will be payable on March 1, 2012 to stockholders of record as of Feb. 16, 2012. Headquartered in Fort Collins, Woodward is an independent designer, manufacturer, and service provider of control solutions for the aerospace and energy markets.

Nonprofit notes

Employees of the City of Fort Collins and Larimer County collectively raised more than \$31,000 and nearly 3,000 pounds of food for the hungry in Larimer County during the 25th annual City & County Food & Fund Competition.

Co's Auto Group, consisting of Co's BMW Center and MINI of Loveland, donated \$10,000 to the Women's Resource Center, a local non-profit. Co's BMW decorated its building with pink lights, displayed custom pink ribbon decals on cars and windows, and made a donation for every car sold to raise awareness during Breast Cancer Awareness Month. The donation will be used by the Women's Resource Center to continue to connect women in Larimer County to affordable dental, breast, and cervical care.

Subaru of Loveland donated a two-year lease on a 2012 Subaru Outback to raise funds for the Stepping Stones Adult Day Program. Raffle tickets for the vehicle are available from the McKee Medical Center Foundation and are \$25 each or five entries for \$100. The live drawing will take place Nov. 3. The Stepping Stones Adult Day Program provides participants an opportunity to socialize, build friendships, and enjoy stimulating activities in a safe, caring environment.

Be Local Northern Colorado welcomed new and renewing members Core Fitness & Nutrition, Silver Grill Café, Pain Wizard, Colorado's Best Beef, My Office Etc, Raindrop Retreat Permaculture Project, Leapin Lizard Labels, Mike's Hard Money, Hearne's Footwear & Clothing, Home State Bank, MouCo Cheese, Tre@Total Image Salon, Milkweed Designs, Fossil Creek Farms and Ink Works.

If you have an item to share about name changes, new products or business news of note, e-mail it to Noah Guillaume at nguillaume@ncbr.com, or mail it to Briefcase at NCBR, P.O. Box 270810, Fort Collins, CO 80527.

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TIF, from 3

set forth by Colorado statute, then be approved as such by the governing body, usually a city or town council, as well as by taxing entities within the area.

Some of those 11 criteria include deteriorating structures, inadequate street layout, unsanitary or unsafe conditions and inadequate public improvement or utilities.

TIF dollars are generated by taxes collected from enhanced property values. When a TIF district is established, all governmental entities continue to receive the same level of tax revenues they had always collected. But all incremental increases in tax revenue are "captured" by the district to help pay for the improvements, typically for a period of 30 years.

The original TIF legislation, created in California in 1952, stated that TIF was to be used only for blighted areas. Today, however, the financing scheme is sometimes used in areas that either are not blighted or haven't been for some time.

Recently, California did away with TIF in an effort to close a \$26 billion budget gap, shutting down the state's 400 local redevelopment agencies.

That's caught the attention of people like Brad Segal, president of Denverbased Progressive Urban Management Associates.

Segal, whose company specializes in downtown and community development, is concerned that without more oversight of TIF use, Colorado also may be tempted to do away with the tool.

Segal is a supporter of the use of TIF, but says that it needs to be used more carefully if it is going to have a future in this state.

"Let's not create reasons for those who don't like this tool to go after it," Segal said. "We have to be vigilant and not sloppy."

In Northern Colorado, Segal points to the recent use of TIF dollars to help finance the construction of a WalMart near the intersection of Harmony Road and Interstate 25 in Timnath.

The land upon which the WalMart was built used to be farmland, Segal said, and legislation has since been passed that no longer allows TIF dollars to be used to redevelop agricultural land, something he considers a step in the right direction.

Elsewhere in Fort Collins, TIF dollars are being used to help finance projects in urban renewal areas on both North and South College Avenue.

The biggest addition to the North College area to date was the construction "Let's not create reasons for those who don't like this tool to go after it."

Brad Segal, Progressive Urban Management

of a King Soopers, which opened in a \$40 million, 123,000-square-foot building in June. The supermarket is in a development called the North College Marketplace, a project of Loveland Commercial, which secured \$8 million in TIF in 2008.

A student housing project called The Commons will be the first project in the South College URA, with an expected completion date of August 2013. Commons developer Capstone Development Corp. secured \$5 million in TIF to help finance the \$44 million project.

Less trash could mean

more cash!

TIF is also used to finance projects within the boundaries of the Fort Collins DDA.

DDAs are given some leeway in their use of TIF dollars, even when the areas they represent might not be blighted.

"Preventing deterioration and fostering healthy downtowns has unique challenges, and the state has recognized that TIF is an important tool for these historic downtown centers," Katherine Correll, executive director of Downtown Colorado Inc.

TIF dollars are used similarly in Loveland, Greeley and Windsor to improve public spaces both for aesthetic purposes and to help attract and retain business.

In their search for more revenue for the state, however, lawmakers passed legislation in 2008 that cut funding to DDAs after a certain period. The Fort Collins DDA saw a decrease in funding this year as a result of legislation that created a 50-50 split with other taxing entities.

Hullinghorst's bill is expected to be introduced in the Senate in the next two to three weeks.

She said she would like to see TIF preserved.

"TIF is the most important tool for blighted areas," she said, "so we need to think about ways we can make this work better."



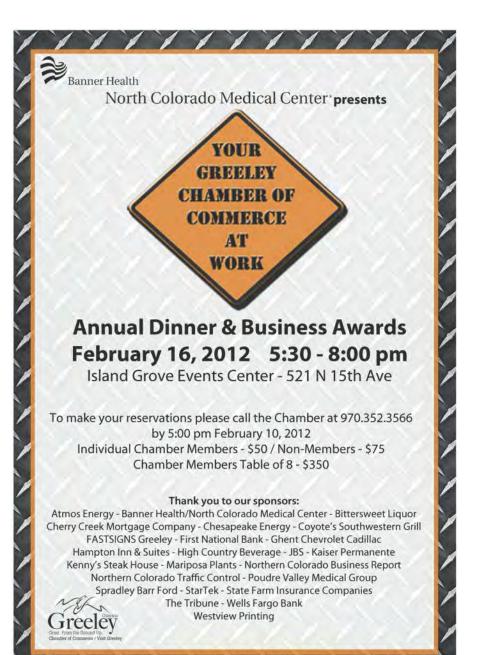
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BACKLOG, from 1

oil and gas industry, but also Coloradans that we have an efficient and timely permitting system to ensure that that isn't holding up economic development," Colorado Oil and Gas Association President Tisha Schuller said.

Oil and gas producer Encana, which operates wells in Weld County, has encountered delays of as long as 15 months on projects that would normally take five months to complete, company spokesman Doug Hock said.

In some cases, the company has exacerbated the backlog because it has submitted multiple permits for different locations to deal with delays, Hock said. The backlog has postponed Encana projects statewide; the company even had to stop production of one well on the Western Slope.

Industry representatives, however, gave the state credit for taking steps to streamline the system.

For Encana, the delay has cut to six months a project that typically would have taken a year to permit, Hock said. "They've really worked with industry on this to reduce that lag period," he said.

The division's workload has risen dramatically since 2008. That year, division engineers evaluated an average 164 permit applications each month, Allison said. By 2010, engineers were evaluating an average 280 applications each month.

Figures for last year were not yet available, but Allison estimates the division averaged 225 per month. He expects permit applications to continue to grow.

Permit applications range in complexity from a clerical change to construction of a major facility with multiple pieces of equipment and can take

| 2008 | By the numbers | 2011 |
|-----------|--|-----------|
| 9,372 | The number of tons of pollutants discharged by oil and gas sources in Colorado. | 15,975 |
| 8,873 | The number of tons of nitrogen oxides and volatile organic compounds emitted by oil and gas sources. | 15,305 |
| 499 | The number of tons of hazardous air pollutants emitted by oil and gas sources. | 670 |
| \$241,522 | The amount oil and gas companies paid for tons of emissions. | \$361,132 |

SOURCE: WILL ALLISON. DIRECTOR OF THE COLORADO AIR POLLUTION CONTROL DIVISION.

anywhere from several days to months to complete even without a backlog. They often relate to equipment such as tanks, compressors and engines.

Besides hiring new engineers, the division has taken additional steps to address the backlog, such as using uniform language in some common types of permits. In the future, he hopes that the legislature will authorize the hiring of additional, full-time engineers. The division now employs six full-time engineers in addition to the six temporary staffers it recently hired.

Meanwhile, an increased number of permits granted by the division has led to a 40 percent rise in the number of tons of air pollutants discharged by oil and gas sources since 2008.

In addition to a network of air-quality monitoring stations statewide, the division has worked with the state Oil and Gas Conservation Commission to develop regulations to limit pollution, Allison said.

Considering plans by Anadarko to drill 2,700 new wells, the division must carefully evaluate every permit, said Jason Bane, spokesman for Boulderbased environmental group Western Resource Advocates.

"It can't be a rubber stamp," he said. "If we have a lot of new wells and we're getting more tax revenue or more money or whatever, it doesn't mean anything if we don't have breathable air."

The state has generated some revenue from the pollution, although it remains unclear exactly how much. The division charges an hourly fee of \$76, but Allison did not know how much oil and gas companies pay in total hourly fees because the state's accounting system does not let it separate industries.

Companies must pay about \$23 per ton for pollutants such as nitrogen oxides and volatile organic compounds and nearly \$153 for hazardous air pollutants (see chart for details).

Drilling on the populated Front Range makes cautious review by the division even more important, Bane said, especially because portions of the Front Range exceed federal ozone standards.

"It's not like we can just vacuum up air pollution," he said.

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HOTEL, from 3

They began their current push to raise capital in November.

The company also planned to build a Candlewood Suites on JFK Parkway in Fort Collins, but Albrecht thinks that project could take at least a year longer. He explained that Fort Collins' occupancy rates remain too low.

Considered an extended-stay hotel, the Candlewood Suites would offer studio and one-bedroom lodging with kitchens, Albrecht said. InterContinental Hotels Group franchises the brand.

Visit Greeley Director LeeAnn Sterling said she would welcome a new hotel in Greeley. The organization has had trouble promoting the city for conferences because sometimes it cannot provide enough rooms for events.

In January, some guests had to stay in Loveland during a Colorado Wildland Fire & Incident Management Academy conference in Greeley, Sterling said. And this summer, some guests must stay in the Fort Collins and Loveland areas because of overlapping events.

"We're having to send business out of the community," she said. "We can certainly accommodate some, but not all."

Becky Safarik, city of Greeley community development director, confirmed that the department recently approved the Candlewood Suites for the second time.

The development was first approved a few years ago, but the company returned three months ago to update its plans, she said. Spirit has yet to collect its building permit, but indicated that it would do so within the next three months.

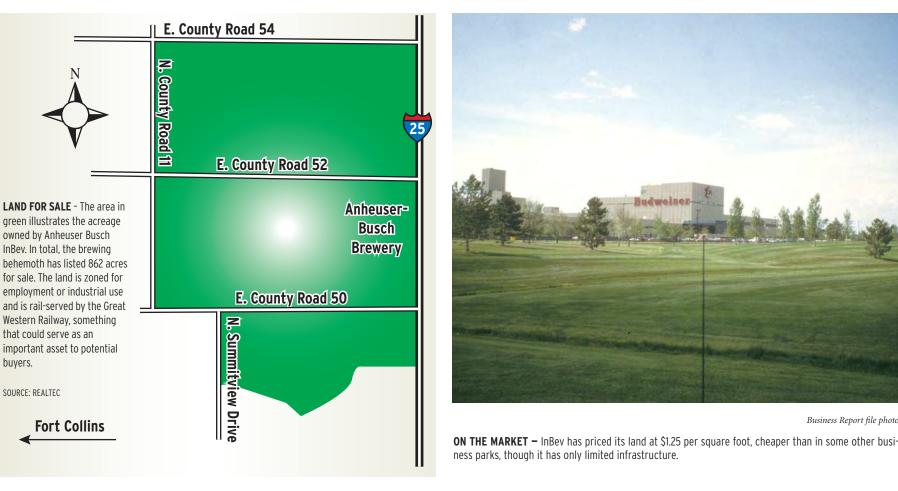
"At this point, we're sort of waiting on them," Safarik said.

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BUDWEISER, from 1

the land surrounding the Budweiser brewery — near the intersection of I-25 and Monte Vista Drive in Fort Collins in the summer of 2010 but, so far, no takers have been found.

Anheuser-Busch purchased the land in the early 1980s and constructed its brewery on a portion of the property. Its plant employed approximately 700 in 2010, according to the latest figures available. After Belgium-based InBev acquired Anheuser-Busch, the company began shedding non-beer-producing assets, including its land holdings.

Anhseuser-Busch InBev did not return calls seeking comment.

Dan Eckles, one of the two listing brokers and a partner at Realtec Commercial Real Estate Services, said Yahoo! was among those who have looked at the property.

The search-engine company considered locating a data-storage facility on the site. Yahoo, however, was instead drawn to Wyoming, which was able to provide certain tax breaks, said Jim Mokler, another listing broker and partner at Realtec.

Beyond competition from other states, rival industrial parks have also posed a challenge.

Among them: the Great Western Industrial Park, a 1,800-acre rail-served park in Windsor.

"Great Western is shovel-ready, and this (parcel near Budweiser) needs infrastructure," Mokler said. "There is a lot of potential for a rail-served park, but we need to find the right players to develop it first."

Part of the draw to Great Western is its Great Western Railway, a short-line rail that connects Burlington Northern Santa Fe and Union Pacific lines. But Great Western Railway also runs through InBev's land, connecting the brewery with Owens-Illinois, a bottle manufacturer that serves Budweiser and is located in the Great Western Industrial Park.

Also working in favor of the Budweiser land is its proximity to both I-25 and State Highway 14. A small portion of the parcel, at the southeast corner does have sewer, water and power lines, Mokler said, making that area most likely to develop first, but the rest of the land still needs those basics.

The land is also priced to move, at around \$1.25 per square foot, Eckles said. To compare, land in the Great Western Industrial Park, with rail system already in place, goes for between \$2.52 and \$5.96 per square foot, or \$110,000 to \$260,000 per acre, according to the park's website.

Also, the area lies in the City of Fort Collins' Mountain Vista sub-area plan, meaning approvals are in place for industrial development. The plan covers a 1,500-acre chunk of the city stretching from I-25 to as far west as Lemay Avenue in some places, as far north as County Road 54 and as far south as Vine Drive.

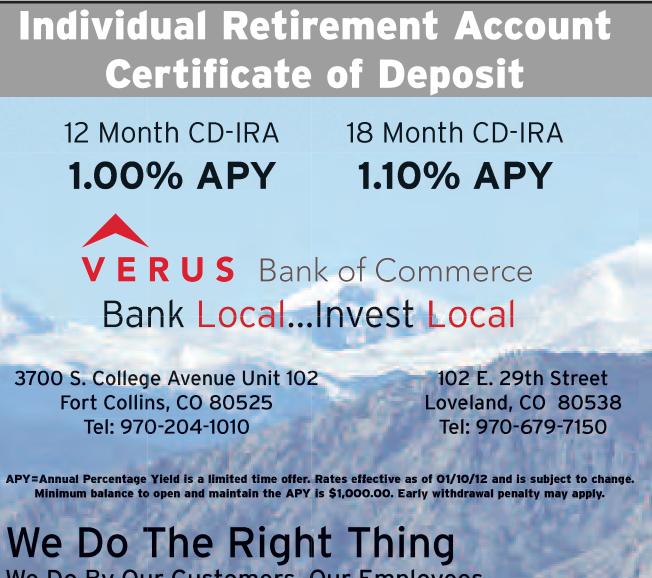
Mokler said he believes the property could also be suitable for retail. Large retailers, such as Costco Wholesale Corp., could locate there if the land was zoned differently, Mokler said.

Rumors that Costco would move into the Northern Colorado area have circulated through the community since 2008, when construction began on Gateway Timnath, located on the eastern frontage of I-25 and Harmony Road. Wal-Mart located at the northeast corner of that intersection in 2009.

Business Report file photo

Costco has remained mum on the possibility, citing company policy prohibiting comment on specific markets.

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MUSEUM, from 3

from customers who come into the store pondering about the \$14 million facility across the way.

"Of course, it's a company goal to build relationships with the entities that come in around us, and a building that size is going to attract attention," said K Campbell, co-owner of the four Northern Colorado Dazbog locations.

Campbell said he is not concerned about competition from the museum's in-house café, since his shops ply coffee and pastries, as opposed to the light fare anticipated at the museum's café.

City of Fort Collins Economic Adviser Josh Birks anticipates that the museum will coordinate some of its promotions with another innovative entity in the North College area: the Colorado State University Engines and Energy Conversion Lab.

A relationship between these two learning-oriented centers could provide an educational and research synergy that would benefit not only Fort Collins residents, but residents across Northern Colorado and visitors to the area as well, Birks said.

Engines Lab Operations Manager Mac McGoldrick said his organization would be interested in creating a relationship with the museum, and has had conversations on the subject.

The Engines Lab, located just across College Avenue from the museum, could extend its work with college students to reach students at the high school level and younger with the help of the museum, McGoldrick said.

"As a land-grant university, we're always interested in communicating with the community what we're doing,"

SOCIAL MEDIA, from 11

With the purchase of Skype and YouTube, Google now boasts ownership of the most trafficked search engines and online communications in place today.

Using these resources, Google can simplify the task of juggling webinars, tweetchats and videoconferences across various third-party applications through Hangouts – a powerful feature of Google+ that has the potential to revolutionize Web-hosted meeting spaces.

Hangouts are multi-user enabled video chats that combine the power and convenience of Skype with the connectivity of your social network. Up to nine users can Hangout at any time from anywhere in the world for free, a service used by C-suite executives, international teams and even the president to facilitate accessibility and organizational transparency from the top down. Using this feature could very literally give you the face time you've been looking for with the management of another company or even your own customers.

The third remarkable element of G+ is the extensive integration of services offered by the platform.

Because Google is now incorporating personal and business page updates into organic search results, the potential SEO to be earned for your brand by thoughtfully keywording posts is just staggering.

By maintaining a strong brand page and posting valuable content, your he said, "A relationship with the museum could be a great opportunity for that."

Although the museum sits a few blocks outside of Old Town, at the intersection of College Avenue and Cherry Street, it has the potential to benefit retail and restaurants in that area, according to Patty Spencer, who sits on the board of the Fort Collins Downtown Development Authority.

"Because of its location, the museum will serve as a bridge between downtown and the North College Marketplace," Spencer said.

The many facets of the museum, meant to attract a wide variety of people, will add a new layer to existing downtown attractions and refresh the perception of the area, according to Spencer.

The mostly family-oriented facility will cater to a different audience than those currently drawn by the nightlife in Old Town, Spencer said, and will hopefully draw new types of people to downtown.

The DDA has put a lot of faith – \$3 million worth – into the museum, anticipating that the state-of-the-art facility will serve as a catalyst for the North College area.

"We believe that arts and culture can serve as an economic driver," Spencer said. "The museum is the flagship project in that area. But more than just downtown, it will add vibrancy to all of Fort Collins."

In May, Museum of Discovery Executive Director Annette Geiselman told the *Business Report* that in addition to creating an estimated 10 new jobs, the museum will have the potential to attract 100,000 visitors per year, capable of spending \$1 million on shopping, dining, and other activities outside the museum.

brand could even receive enough SEO benefit to negate the need for certain pay-per-click advertising efforts. The Google +1 button, similar in many respects to Facebook's "Like" feature, also has a much larger impact on your brand's SEO – a benefit that extends well beyond the limits of Google's social network, unlike Facebook Likes and comparable social sharing features.

The ultimate purpose of social media in business is to bring people together through tangible connections and meaningful conversations. Google understood that what we need are more effective tools to share valuable content efficiently with very specific groups of people. G+ accomplishes this very task with a Spartan grace rarely seen in any newly released technology.

So, should your business participate in Google+? For many of the same reasons your business ought to join social media giants such as Twitter, Facebook, and LinkedIn – to interact with customers and find creative ways to reach new audiences – the answer is yes, you should. But an even better reason for joining Google+ exists. Because each interaction is hosted, indexed, and shared through Google, the No. 1 trafficked site on the internet, becoming a key player in this new sphere is guaranteed to influence how your brand is found and perceived on the web.

Caroline Veldman is the owner of Social Media Pilots in Fort Collins. She can be reached at caroline@socialmediapilots.com. The Northern Colorado Business Report and Kennedy and Coe are pleased to open nominations for the 2012 CFO of the Year Awards.

NORTHERN COLORADC



The Northern Colorado Business Report and Kennedy and Coe, LLC will recognize chief financial officers in our region whose efforts successfully navigate a company's financial future. Honorees will be recognized at the Bixpo 2012 opening event, Business Leaders Breakfast, September 26, 2012.

| Nominee Information | |
|-----------------------------------|------------------------------------|
| Nominee's first name | Last name |
| Nominee company's name | |
| Nominee company address – Street | |
| Nominee company address – City, s | state, zip code |
| Nominee email | Nominee telephone |
| Company CEO's or owner's name | |
| Company CEO's or owner's email | Company CEO's or owner's telephone |
| Nominator Information | |
| Nominator's first name | Nominator's last name |
| Nominator's email | Nominator's telephone |
| Nominator's company's name | |
| Nominator's company address – Str | eet |

Nominator's company address – City, state, zip code

September 26, 2012 7:00–9:30 a.m.

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2012 CFO of the Year Nomination Nomination deadline: August 1, 2012

The Northern Colorado CFO Awards are presented to recognize chief financial officers in the Northern Colorado region whose efforts successfully guide a company's financial future.

Candidates for the Northern Colorado CFO Awards will meet the following three criteria.

- 1. Candidates for the Northern Colorado CFO Awards are the individuals responsible for the financial management of their companies. They may or may not carry the title of chief financial officer, but they carry the responsibilities of that office.
- 2. Candidates must work in Northern Colorado (Larimer and Weld counties).
- 3. The company for which the candidate works must be headquartered in Northern Colorado.

Award Categories:

The Northern Colorado CFO Awards will be presented to CFO's based their company's size ranked by number of employees. Non-profit companies categories are based on type of services provided either human services or creative industries. Please select one category into which the

- nominee's company falls.
 - 1 9 Employees
 - 10 –24 Employees
 - 25 49 Employees
 - 50 99 Employees
 - 100+ Employees
 - Nonprofit Human Services
 - Nonprofit Creative Industries

Candidates for the Northern Colorado CFO Awards will demonstrate their achievements in the following areas. Please limit the narrative for each section to 200 words or less.

- Describe how this candidate for the Northern Colorado CFO Award has advanced and contributed to the success of the company for which he or she works.
- Describe how this candidate has advanced and shown leadership within the industry to which her or his company belongs and /or the field of financial operations.
- Describe how this candidate is involved with and shown leadership within the community.
- Describe or list how this candidate has continued to develop professionally earning additional certifications and/or degrees.
- Describe or list this candidate's other significant achievements such as honors, awards and recognitions.

Mail completed nominations to: Northern Colorado Business Report CFO Nominations P.O. Box 270810 Fort Collins CO 80527

Nominations may also be emailed to: Events@NCBR.com.



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GREEN BUSINESS, from 4

small building or three-bedroom home might pay \$10,000 to purchase and install a solar-thermal system, which would include solar collectors for a roof, mounting, piping, insulation, wiring, pumps and circulation equipment, controls, and a storage tank.

On the other hand, once up and running, solar-thermal systems cost just \$50 a year in additional electricity to run, while saving much more in lowered household electric use. Depending on a building's water and heat use, payback to a breakeven point can occur after eight to 12 years, Topel said. For major water users, such as restaurants or breweries, return on investment can occur even sooner.

So why has solar thermal languished while other renewable industries have taken off in recent years? Lack of education and understanding are part of the conundrum, advocates say.

"Ninety-five percent of the people who I tell (about) solar thermal ask, 'But how much electricity does it produce?" Topel said. Explaining the distinction between thermal heat and electricity clears up some of the confusion, but consumers – and governments – tend to home in on energy sourcing and kilowatts instead of energy efficiency and BTUs.

Tony Frank, of CRES, said Colorado – and many other states – have fixed a laser-like focus toward affecting where our electricity comes from, using policies such as the renewable energy standard that mandate a percentage of electricity to come from solar, wind and other alternatives to fossil fuels. But forgotten in the conversation and policy are efficiency improvements. "Thermal is not part of the mix" when we're talk-

WHAT'S WORKING, from 11

lished a short collection of my own work and soon after connected with a likeminded community of authors and activists who trusted me to publish their work. After a year of this, I connected with Anne MacDonald (director of Arts Alive at the time) who gave me some crucial insights into converting to the nonprofit model.

Q: What are the biggest challenges you face now and ahead of you?

A: Right now, our challenges are managing growth, juggling several responsibilities, managing a team of volunteers, coordinating events, and maintaining close engagement with the community. 2011 was a big year – we published five books, four newspapers, did a 13-city tour with New Belgium (for a book about Tour de Fat) and now we are approaching our 10-year anniversary (2013). Looking ahead, I am keenly aware that e-books will affect how we want to make books, as we place a high emphasis on the book as an art object.

Q: What would you like Wolverine Farm to be known for 10 years from now?

A: For our creative approach to exploring the exciting and diverse border between wildness and civility. And for providing a valuable local platform for our many talented writers, artists and activists.

Q: What has made the biggest differ-

ing about building our renewable-energy standard, said Frank.

Insufficient financial and regulatory incentives also factor into the lag in solar-thermal projects. Since projects must cover 50 percent or more of a building's energy load to qualify for certain federal renewable breaks, many solar-thermal systems don't make the cut. That leaves financing up to owners who are understandably cautious to put up the investment. Restaurants might be ideal solar-thermal customers, but Topel said he's heard from potential clients and bankers that many aren't in a position to land a loan or to front the funds on tight profit margins.

"Looking at the whole picture is the hard part for most people," Topel said, especially since natural gas or coal-powered electricity come with their own subsidies and breaks that most customers take for granted, if they consider or recognize them at all.

With the rollout of the solar-thermal roadmap, Frank said industry interests hope to standardize permitting and best practices. State solar groups successfully advocated for a new law last year for more consistent rules and limited permitting fees for PV projects. Setting similar controls for solar thermal is a whole other effort, Frank said, because system installations impact electrical and plumbing and water services within a building.

"We're creating awareness to align the market and business drivers," Frank said.

That, at least, is the hope.

Joshua Zaffos is a writer based in Northern Colorado who covers environmental issues for the Business Report. Contact him at news@ncbr.com.

ence to your business in the last five years?

A: The amazing people I get to work with – our staff and volunteers. They are smart, engaged, and very passionate. Second, opening a retail space in the Bean Cycle – it has increased our visibility and deepened our connections with the community. The ability to hear feedback directly from our readers is invaluable for a publisher. Third, we have a very strong literary community emerging in Northern Colorado. There are dozens of talented, accomplished, and successful authors living right here in Fort Collins, and, artistically speaking, they are our most undervalued citizens.

Q: Any suggestions for those considering going into business for themselves?

A: Stick to your ideals if you can deal with the consequences. I had plenty of people tell me I was crazy to try to start a publishing company and open a bookstore. You have to be willing to see it through, and you will when you have passion and a willingness to take risks.

Q: What would it say on your tombstone?

A: "Actions speak louder than words." It's a saying my mom engrained in me as a child, and sort of funny now, given what I do today. My entire livelihood is built upon words!

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

WINDSOR, from 1

In a town weary from job losses, residents have grown anxious amid threats by Danish wind turbine maker Vestas to cut 1,600 manufacturing jobs. The only way to avoid the cuts, the company said last month, is if Congress extends a wind tax credit that is set to expire by the end of the year. As the largest employer in Windsor, Vestas employs 750 workers at its blade factory on the east side of town.

Residents often compare the situation to the closing of parts of Eastman Kodak's plant. The town still has not recovered from the hundreds of jobs it lost, in addition to rising unemployment in other sectors, residents say.

Vestas employees work throughout northern Colorado from Longmont to Fort Collins and Windsor, Town Manager Kelly Arnold said.

"They have such a large employment base in the region, it's going to be more of a regional impact than just Windsor," he said.

If Vestas continued to pay property taxes on the land occupied by its factory, the town faces little direct budgetary impact. But if Vestas workers sell their homes and leave town, property tax collections will fall and town services could suffer, he said.

Vestas needs the wind tax credit so it can remain competitive with fossil fuel industries.

Congress typically does not extend tax credits until close to when they expire, said Jon Chase, vice president of government relations. But Vestas has lobbied lawmakers to get the tax credit extended sooner because it makes turbines from orders placed one year in advance.

"Essentially, you need the (credit) out there in advance to get orders moving," he said. "Our efforts right now in Washington and across the country are focused on an immediate extension."

Some people have remained positive, saying they're confident that Vestas will keep its Windsor workforce. They point to federal lawmakers' stated support for the wind tax credits and Vestas' large investment in four factories throughout Colorado, including two in Brighton and another in Pueblo.

Built in 2008, the Windsor facility was Vestas' first Colorado factory. The company received about \$4 million in tax rebates, grants and job-training funds from local and state agencies, according to the U.S. Department of Energy. The town of Windsor sweetened the deal with a 50-percent property tax credit lasting until 2018. It also waived several service fees.

Besides government subsidies, Vestas also has spent a great deal of money, including a reported \$1 billion in the construction of its Colorado plants.

"It's not in their long-term interest to leave here," said veterinarian Robin Downing, owner of Windsor Veterinary Clinic.

Having weathered past downturns, Downing does not believe that her business will suffer.

But others anticipate hardship, based on their experience when Kodak cut jobs.

Leslie Buck noticed a "big change" at her Mexican restaurant, The Border, following the Kodak layoffs. A few large groups of Kodak employees used to eat there during lunch; today, only a few regulars visit.

Layoffs would affect the real estate

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industry, including apartment leases and home listings, said Pam Foster, owner of Windsor Realty.

"That's a lot of people to be put out of work in a small community like Windsor at one time, especially if it's two people in a family that lose their jobs," she said.

The Town of Windsor is worried about job losses, too, so staffers are working with Vestas representatives to lobby for renewal of the tax credit and have voiced their concerns to the governor's office, said Stacy Johnson, the town's business development manager.

"We're keeping a very sharp eye on what is going on," Johnson said. "It would be pretty detrimental if this tax credit does not get renewed."

Leaders of churches, community health centers and food banks are bracing for the worse.

Weld Food Bank makes it a point to be prepared at any time for potential layoffs by regularly soliciting food and financial donations, Assistant Director Bob O'Connor said. When layoffs are imminent, staffers visit affected businesses to inform employees facing job cuts about the organization's programs.

"It certainly does put a strain on the resources of the food bank when we have large-scale layoffs, especially in an economy like this, when the need is high to begin with," said O'Connor.

He said a number of Kodak employees sought help from the organization after their layoffs.

Over the last five years, the organization has seen a 77-percent increase in delivery of its emergency food boxes, a program dedicated to helping unemployed or underemployed workers. The food bank distributed more than 30,000 of those boxes and a total of 8 million pounds of food last year.

Although the economy is recovering, the organization set a record in December for the amount of food distributed. And it has seen a rising number of people relying on its services for longer periods.

Meanwhile, pastors said their churches would offer financial assistance to the unemployed.

Faith United Church of Christ would expect to see an influx of unemployed workers because it operates a food pantry serving Windsor, Pastor Fred Evenson said.

"Our particular church is probably affected by people losing their jobs more than the average as far as the food pantry," he said.

If laid-off Vestas employees lose their benefits, they could seek treatment for health problems at local community health centers like Sunrise Community Health, which operates nine clinics in Weld and Larimer counties. The clinics treat low-income, underinsured and uninsured patients.

Layoffs typically lead to an increased number of people avoiding what is relatively inexpensive preventative care and letting their health erode to the point that they are forced to seek expensive treatment in emergencies.

"We are continually looking for ways to expand our services, to bring more clinicians in, have more exam rooms so we can serve more people," said Mitzi Moran, president and CEO of Sunrise Community Health.

The clinic already has seen a recent spike in newly unemployed patients, she said.

As a result of hard times, Weber has noticed men with long hair and bushy necks around town. Women tend to avoid coloring their hair as often, she said.

If Vestas follows through with its threat, the town faces worse than shaggy appearances.

"Every time somebody gets laid off, we lose a client," Weber said. "It's a domino effect."



FOR THE RECORD

BANKRUPTCIES22

Applications for bankruptcy protection are filed with the U.S. Bankruptcy Court in Denver. Chapter 7 denotes filings made for liquidation. Chapter 11 indicates filings for reorganization.

Larimer County

Chapter 7

LOVELAND: CASE #2012-10807. DATE FILED: 1/17/12.

JACOB KAY LOMBARD, 3754 DALTON DRIVE, FORT COLLINS; CASE #2012-10809, DATE FILED:

DONALD EUGENE JENSEN, 729 DAWN AVENUE,

FORT COLLINS; CASE #2012-10814, DATE FILED:

JASON MARSHALL CASTLE, 2212 APACHE

KEVIN LEE HERZOG, PO BOX 350, LAPORTE; CASE #2012-10923, DATE FILED: 1/19/12. JOHN C WEAVER, 1717 CONCORD DRIVE, FORT

COLLINS: CASE #2012-10931. DATE FILED: 1/19/12

JEFFREY R CHAPMAN, 1739 RANAE DR, LOVE

LAND; CASE #2012-10946, DATE FILED: 1/19/12. CALVEN HENREY LEWIS, 1709 SCR #5, FORT COLLINS; CASE #2012-10979, DATE FILED: 1/20/12.

KAROLYN MONICA BIRD, 401 NORTH TIMBER-

JAMES MULLER, 509 PLUTO COURT, FORT COLLINS; CASE #2012-11053, DATE FILED: 1/20/12.

LEONARD L JONES, 2616 E VINE DR, FORT

COLLINS; CASE #2012-11061, DATE FILED: 1/21/12

AM SERVICES INC, 513A N LINK LANE, FORT COLLINS; CASE #2012-11062, DATE FILED: 1/21/12. TRACY DIANNE SAGERSPOERRI, 1018 BUTTE

PASS DR, FORT COLLINS; CASE #2012-11086, DATE

JOHN WILLIAM CLIFTON, 125 E 23RD ST, LOVE-LAND; CASE #2012-11225, DATE FILED: 1/25/12. HECTOR BAYLON, 420 E 57TH ST, LOVELAND;

CASE #2012-11253, DATE FILED: 1/25/12.

CASE #2012-11279, DATE FILED: 1/25/12. DAN EARL NAGEL, 5515 GLADE ROAD, LOVE-LAND; CASE #2012-11305, DATE FILED: 1/26/12.

ROBIN A RILEY, 441 SW 42ND ST, LOVELAND;

RODNEY LAWRENCE MILLER, 2886 ZACHARY

DRIVE, LOVELAND; CASE #2012-11312, DATE FILED:

THOMAS AQUINAS JR KLENDER, 621 E LOCUST ST, FORT COLLINS; CASE #2012-11336, DATE FILED:

RYAN BACON, 700 E DRAKE RD APT G4, FORT

COLLINS; CASE #2012-11212, DATE FILED: 1/24/12.

Chapter 13

CANDACE NOEL FRAZIER, 10534 CLARK LAKE

AVENUE, WELLINGTON; CASE #2012-10701, DATE FILED: 1/17/12.

DAVID LEE JANZEN, 604 EDWARDS STREET.

FORT COLLINS; CASE #2012-10880, DATE FILED:

SCOTT CRAIG IRWIN, 620 W COUNTY ROAD 74, WELLINGTON; CASE #2012-10917, DATE FILED:

RICHARD TERRY MOTTIN, 5020 WEST BAY DRIVE, FORT COLLINS; CASE #2012-11033, DATE

BILLY GENE DELEHOY, 2520 N SHIELDS ST, FORT

COLLINS: CASE #2012-11076, DATE FILED: 1/23/12.

NICOLE KAY DEUBACH, 2315 MOUNTAIN VIEW DR, LOVELAND; CASE #2012-11141, DATE FILED:

DAVID RUIZ, 619 WHISPERING PINES DR, ESTES

JAY ALAN LEENERTS, 3016 SILVER LEAF DR, LOVELAND; CASE #2012-11343, DATE FILED: 1/26/12.

Weld County

Chapter 7

ROBERTO DE LA CRUZ, 2280 1ST AVE #14, GREE-LEY; CASE #2012-10699, DATE FILED: 1/17/12.

JOHN MICHAEL PAYNE, 3400 W 13TH ST APT

129, GREELEY; CASE #2012-10700, DATE FILED:

ANTONIO CIRLOS, 326 ELM ST, WINDSOR; CASE

LAURA MAE JOJOLA, 1108 26TH AVE #101, GREE-LEY; CASE #2012-10772, DATE FILED: 1/17/12.

STREET, GREELEY; CASE #2012-10833, DATE FILED:

DENISE NADINE TELLEZ, 3775 W 24TH STREET

E12, GREELEY; CASE #2012-10852, DATE FILED:

BRENDA M PUENTESANCHEZ, 305 LINDEN

OAKS DR, AULT; CASE #2012-10854, DATE FILED:

JONATHAN ALLEN KUSHNER, 102 CRABAPPLE

DR. WINDSOR: CASE #2012-10855. DATE FILED:

CHRISTINE E SIMONETTI, 1223 24TH AVENUE,

GREELEY: CASE #2012-10883 DATE EILED: 1/19/12

THADDEUS BRUNO, 4825 THRUSH COURT, FRED-

ERICK: CASE #2012-10890, DATE FILED: 1/19/12.

ERIC VALENCIA, 4400 MONTE CIMONE STREET, EVANS; CASE #2012-10926, DATE FILED: 1/19/12.

BRANDY LOUISE ALEXANDER, 904 W SOUTH

TINA LOUISE YANES MARTINEZ, 1424 10TH

JOSHUA LEBBY, PO BOX 63, MILLIKEN; CASE

#2012-10697, DATE FILED: 1/17/12.

#2012-10733, DATE FILED: 1/17/12.

PARK: CASE #2012-11218, DATE FILED: 1/25/12.

LINE ROAD #259, FORT COLLINS; CASE #2012-

10988, DATE FILED: 1/20/12.

FILED: 1/23/12.

1/26/12

1/26/12

1/19/12.

1/19/12

1/24/12

1/18/12.

1/18/12

1/18/12

1/18/12.

FILED: 1/20/12.

COURT, FORT COLLINS; CASE #2012-10877, DATE

1/18/12

FILED: 1/19/12

Chapter 13 indicates filings that enable petitioners to pay off their creditors over three to five years.

FORECLOSURES......22 Includes notices of election and demand filed by creditors alleging default on a debt. Foreclosures are not final until a Public Trustee's Deed has been issued.

STATE TAX LIENS

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

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

JUDGMENTS......23 Judgments constitute decisions by a court of law against an individual or corporation for payment of monetary damages.

WARRANTY DEEDS24

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

LENDER: WELLS FARGO BK. AMOUNT DUE

BANKRUPTCIES

1ST ST, JOHNSTOWN; CASE #2012-10930, DATE FILED: 1/19/12. DAKOTA MAYNARD BROWN, 14176 COUNTY ROAD 70, GREELEY; CASE #2012-10951, DATE FILED: 1/19/12.

 VIVIAN PALACIO, 630 HAYLOFT WAY, BRIGHTON;

 LEE MICHAEL GUNSALUS, 1879 WINCHESTER CT,

 LOVELAND; CASE #2012-10766, DATE FILED: 1/17/12.

 JENIFER MARIE SCHON, 1425 10TH ST SW #211,

 LOVELAND; CASE #2012-10775, DATE FILED: 1/17/12.

 DESTINI RAE HOLCOMB, 785 14TH STREET SE,

 BESTINI RAE HOLCOMB, 785 14TH STREET SE,

 HOUSELAND; CASE #2012-1075, DATE FILED: 1/17/12.

THOMAS REED LARK, PO BOX 219, NUNN; CASE #2012-11032, DATE FILED: 1/20/12. ANTHONY CRAIG HOYT, 3201 W 5TH STREET, GREELEY; CASE #2012-11043, DATE FILED: 1/20/12. YANIRA ELIZABETH JACO, 155 N 10TH AVE, BRIGHTON; CASE #2012-11080, DATE FILED: 1/23/12. JOHN EDWARD SHERMAN, 3804 W 12TH STREET, GREELEY; CASE #2012-11085, DATE FILED: 1/22/02.

RICARDO DANIEL ARAGON, 1079 ORIOLE CIR-CLE, BRIGHTON; CASE #2012-11162, DATE FILED:

1/24/12. PASCUAL MATEO JOSE, 14/2 11TH ST, GREELEY; CASE #2012-11171, DATE FILED: 1/24/12. LYNETTE MARIE DUDDY, 212 52ND AVE, GREE-LEY; CASE #2012-1123, DATE FILED: 1/24/12. BRYANT EUGENE JONES, 2503 BEARWOOD AVE, GRELEY; CASE #2012-11214, DATE FILED: 1/24/12. WILLIAM DALE BEED, 1510 27TH AVE, GREELEY; CASE #2012-11216, DATE FILED: 1/24/12. CHRISTOPHER C KROWCZYK, PO BOX 1095, EIRESTON; CASE #2012-11221, DATE FILED: 1/25/12.

FIRESTORE; CASE #2012-11221, DATE FILED: 1/22/10 DANNY WI ICE, 3504 SEELEY CT, GREELEY; CASE #2012-11230, DATE FILED: 1/25/12. VERONICA F DOMINGUEZ, 2716 PARK VIEW DRIVE, EVANS; CASE #2012-11233, DATE FILED: 1/25/12.

RICK ROBERT HECK, 16858 WEBER WAY, MEAD; CASE #2012-11240, DATE FILED: 1/25/12. KENNETH LEE SHARP, 1924 14TH ST. GREELEY: CASE #2012-11244, DATE FILED: 1/25/12. DARRELL BRITT. 3060 F BRIDGE ST #229 BRIGHTON; CASE #2012-11246, DATE FILED: 1/25/12. WILLIAM R AGEE, 1814 24TH AVE COURT, GREE-LEY: CASE #2012-11259 DATE FILED: 1/25/12 ROBERT LEE COLBERT, 379 S 30TH AVENUE, BRIGHTON: CASE #2012-11263. DATE FILED: 1/25/12 **ELISA A KUNKEL,** 5203 W 2ND ST, GREELEY; CASE #2012-11280, DATE FILED: 1/25/12. ALAN K SUROVIK, PO BOX 336874, GREELEY CASE #2012-11281, DATE FILED: 1/25/12. JEREMIAH L BENNETT, 851 30TH AVE CT #2 GREELEY; CASE #2012-11283, DATE FILED: 1/25/12 THOMAS E WINDEN, 20856 HWY 52, HUDSON; CASE #2012-11284, DATE FILED: 1/25/12 **ROY A HANSEN,** 361 E HAWTHORNE ST, MILLIKEN; CASE #2012-11286, DATE FILED: 1/25/12. WASHIKA MARIE MADALENO, 1429 6TH ST, GREELEY; CASE #2012-11358, DATE FILED: 1/26/12.

Chapter 13

JOHN E AUCLAIR, 12275 KALISPELL STREET, BRIGHTON; CASE #2012-10696, DATE FILED: 1/17/12. CHRISTOPHER LEE COOK, 114 N FREMONT AVENUE, JOHNSTOWN; CASE #2012-10703, DATE FILED: 1/17/2

FERMAN ADELIO MAESTAS, 268 NORTH 8TH AVE, BRIGHTON; CASE #2012-10747, DATE FILED:

1/17/12. CHRISTOPHER MICHAEL MILLS, 4348 MT PRINCETON STREET, BRIGHTON; CASE #2012-10757,

DATE FILED: I/17/12. PETER EDWIN VONFELDT, 346 MONTE VISTA ST, BRIGHTON; CASE #2012-10819, DATE FILED: I/18/12. JUANITA EMILIA SALAZAR, 451 N 16TH AVE, BRIGHTON; CASE #2012-11035, DATE FILED: I/20/12. KELLY NICOLE ANDREWS, 2429 CHERRY CIRCLE, BRIGHTON; CASE #2012-11160, DATE FILED: I/24/12. BRIGHTON; CASE #2012-11197, DATE FILED: I/24/12.

FORECLOSURES

Larimer County

BORROWER: NSS BER HOLDINGS LLC, VL.LENDER: 20101 RADC CADC VENTURE LLC. AMOUNT DUE: \$7462007. CASE #2007-57434. DATE: 1/19/12.

BORROWER: EILEEN SHAFFER, LENDER: BAYVIEW LN SERVICING LLC. AMOUNT DUE: \$979652. CASE #2006-64693. DATE: 1/10/12. BORROWER: CARL E TOWNER, 108 LONGS PEAK RD, ESTES PARK, 80517-6427. LENDER: BANC AM

FUNDING 2006 A TRUST. AMOUNT DUE: \$966677. CASE #2005-42991. DATE: 1/18/12. BORROWER: ANN MARIE & RALPH S CAMPANA, 433 DEEFFIELD CIR, FORT COLLINS, 80524-8004. LENDER: DEUTSCHE BANK MATIONAL TRUST C. AMOUNT DUE: \$659496. CASE #2006-15794. DATE:

1/11/12. BORROWER: JERAMIAH M LARSEN, 629 PTARMI-GAN RUN, LOYELAND, 80538-1817. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$439604. CASE #2007-45960. DATE: 1/4/12. BORROWER: CARY L& SUSAN E KUNTZ, 5505 E COUNTY ROAD 16, LOYELAND, 80537-8744. LENDER: BANK AMERICA. AMOUNT DUE: \$434508. CASE #2005-21061. DATE: 1/1/12. BORROWER: PHILLIP KEITH BROWN, 294 STAGE RD, LYONS, 80540-8330. LENDER: CITIBANK. AMOUNT DUE: \$383780. CASE #2006-43844. DATE: 1/17/12. BORROWER: DONALD RAY & RHONDA LEA DUNN, 803 PONDEROSA LN, ESTES PARK, 80517-7007. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$332459. CASE #2007-65590. DATE: 1/17/12. BORROWER: SAPAN KAPOOR, 1005 RIDGE WEST DR, WINDSOR, 80550-4623. LENDER: BANK AMERI-CA. AMOUNT DUE: \$322931. CASE #2006-18749.

DATE: 1/10/12. BORROWER: DALE DANIEL, 6365 SEASIDE DR, LOVELAND, 80538-7055, LENDER: AURORA BANK FSB. AMOUNT DUE: 321860. CASE #2004-49315. DATE: 1/17/12.

BORROWER: ALAN & VAREE DAWSON, 637 AGAPE WAY, FORT COLLINS, 80524-2151. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE: \$266137. CASE

#2009-77743. DATE: 1/17/12. BORROWER: MICHELLE L ANDREWS, 3617 HARD-ING DR, LOVELAND, 80538-2781. LENDER: SASCO MTG LOAN TRUST 2006 RF4. AMOUNT DUE: S243401. CASE #2002-108174. DATE: 1/10/12. BORROWER: JOSHUA M & REBECCA M GINTZ, 1821 FOSSIL CREEK PKWY, FORT COLLINS, 80528-5098. LENDER: MOREOUITY INC. AMOUNT DUE: S242950. CASE #2005-110447. DATE: 1/4/12. BORROWER: MATTHEW J & SOFIA FLORIAN, 4378 WESTBROOKE CT, FORT COLLINS, 80526-3453. LENDER: LONG BEACH MTG LOAN TRUST 2004. AMOUNT DUE: S240332. CASE #2004-61043. DATE:

AMOUNT DUE: \$240332. CASE #2004-61043. DATE: /1/17/2. BORROWER: RAY RENE & LINDA E TORRES, 34/2 STOVER ST, FORT COLLINS, 80525-2717. LENDER: LONG BEACH MTG LOAN TRUST 200. AMOUNT DUE: \$230045. CASE #2005-25294. DATE: 1/18/12.

BORROWER: DEBBIE D & SYLVESTER E BLATTEN-BAUER, 2460 LEGHORN DR, FORT COLLINS, 80526-1471. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: 5224878. CASE #2004-22390. DATE: 1/18/12. BORROWER: JOSEPH J & BARBARA A SARJEANT, 2644 OTTAWA, RED FEATHER, 80538. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$220345. CASE #2003-61366. DATE: 1/11/12.

BOROWER: KEVIN & LYNN ANN ZIMMERMAN, 75 WREN PL, ESTES PARK, 80517. LENDER: BANK AMERICA. AMOUNT DUE: \$219359. CASE #2007-52592. DATE: 1/13/12.

BORROWER: AARON L GNADT, 7403 TRIANGLE DR, FORT COLLINS, 80525-8281. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$218733. CASE #2005-96773. DATE: 1/17/12. BORROWER: REBECCA STEPHENSON, 2922 W ELIZABETH ST, FORT COLLINS, 80521-4008. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$216995. CASE #2004-58037. DATE: 1/19/12. BORROWER: NATHAN Q BEDNARIK, 406 SUN DANCE CIR N, FORT COLLINS, 80524-2063. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$209352. CASE #2005-93112. DATE: 1/10/12. BORROWER: MICHAEL A & KENDRA L BERRY, 1633 AVONDALE DR. LOVELAND. 80538-2028. LENDER: BANK NEW YORK MELLON. AMOUNT DUE: \$203999. CASE #2006-98027. DATE: 1/4/12. BORROWER: SHEILA M ANDERSON, 3801 MOUNT BAKER ST, WELLINGTON, 80549-2239. LENDER: FIFTH THIRD MORTGAGE CO. AMOUNT DUE: \$193608. CASE #2008-6801. DATE: 1/12/12. BORROWER: NAZARETH & JENNIFER DIONNE, 2015 OUTRIGGER WAY, FORT COLLINS, 80524-6701. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$192015, CASE #2006-78860, DATE: 1/19/12 BORROWER: GEOFFERY S HAMILTON, 5409 MILL STONE WAY, FORT COLLINS, 80528-3186. LENDER BANK NEW YORK MELLON. AMOUNT DUE: \$183580. CASE #2004-49597. DATE: 1/19/12. BORROWER: FOX LLC, 22 ASPEN LN, RED FEATH-ER LAKES, 80545. LENDER: FOX INVESTOR LLC AMOUNT DUE: \$183550. CASE #2006-56797. DATE

1/10/12. BORROWER: WILLIAM J & BOBBI JO SAMUEL, 425 DUNNE DR, FORT COLLINS, 80525-5849. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$183262. CASE

#2003-204. DATE: 1/10/12. BORROWER: CLARENCE RAY & BETH CHERI HOL-BROOK, 1417 W 39TH PL, LOVELAND, 80538-2021. LENDER: PENNYMAC LN SERVICES LLC. AMOUNT DUE: \$183093. CASE #2004-120255. DATE: 1/10/12 BORROWER: DEBORAH A TAYLOR, 1812 RUTLEDGE CT, FORT COLLINS, 80526-6702. LENDER: JPMOR-GAN CHASE BANK. AMOUNT DUE: \$179992. CASE #2003-118064, DATE: 1/19/12, BORROWER: JAMEY S & JONATHAN P SANDER, 512 REDWOOD CIR, BERTHOUD, 80513-1408. LENDER: PHH MORTGAGE CORP. AMOUNT DUE: \$176531. CASE #2008-35395. DATE: 1/17/12. BORROWER: CLAYTON R & MELONIE D CROSS 7836 ELDER CIR, WELLINGTON, 80549. LENDER: AURORA BANK FSB. AMOUNT DUF: \$175289, CAS #2007-20102. DATE: 1/17/12. BORROWER: RYLY R & STACY L FARNEY, 3305 MAN O WAR DR WELLINGTON 80549-3220 LENDER: BANK AMERICA. AMOUNT DUE: \$174395. CASE #2006-63671. DATE: 1/10/12. BORROWER: AMANDA LASHER, 1215 S TYLER AVE. LOVELAND, 80537-8057. LENDER: CIT MTG LOAN TRUST 2007 1 AMOUNT DUF \$174116 CASE #2007-15333. DATE: 1/19/12. BORROWER: RALPH C II & RALPH SLADEK, 833 GLENWALL DR, FORT COLLINS, 80524-6423. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$170391 CASE #2004-2169 DATE: 1/10/12 BORROWER: PAMELA J CASTLE, 2150 CHELSEA DR, LOVELAND, 80538-4309. LENDER: AURORA BANK FSB. AMOUNT DUE: \$159406. CASE #2004-58130. DATE: 1/12/12.

58130. DATE: 1/12/12. BORROWER: LAWRENCE WALTER & CAROLYN INEZ BONJOUR, 2208 GROSVENOR CT, FORT COLLINS, 80526-5256. LENDER: BANK AMERICA. AMOUNT DUE: \$157306. CASE #2002-94972. DATE: 1/12/12. BORROWER: ARLEEN M DAVIS, 558 MAGPIE DR, LOVELAND, 80537-2329. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$151253. CASE #2001-115780. DATE: 1/10/12. BORROWER: JAMES R MASON, 6603 ANTIGUA DR

UNIT 34, FORT COLLINS, 80525-8851. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$145471. CASE #2005-61210. DATE: 1/13/12. BORROWER: NEIL P BRADY, 716 S TYLER AVE,

LOVELAND, 80537-8039. LENDER: AM HOME MTG INVEST TRUST 2005. AMOUNT DUE: \$143705. CASE #2005-40540. DATE: 1/5/12. BORROWER: THERESA MAXWELL, 802 WATER-

DURKOVER, THELSA MANUEL, 002 WHEN GLEN DR # G 31, FORT COLINS, 80524-6496. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$139887. CASE #2008-33467. DATE: 1/5/12. BORROWER: JOE SANCHEZ, 619 CHERRY ST, FORT COLLINS, 80521-1910. LENDER: WELLS FARGO BANK. AMOUNT DUE; \$139495. CASE #2005-89858. DATE: 1/18/12.

BOROWER: LEMER D & TAMMY S WOOD, 8113 OTIS CT, FORT COLLINS, 80528-9225, LENDER: FLAGSTAR BANK FSB. AMOUNT DUE: \$134430. CASE #2008-46679. DATE: 1/17/12. BOROWER: JASON & KIMBERLY KOPPENHEFFER,

BURKOVER: JASUM & AIMBERLI NOPPENTETE S25W HARRISON AVE, WELLINGTON, 80549. LENDER: CITIMORTGAGE INC, AMOUNT DUE: \$134140. CASE #2006-86586. DATE: 1/18/12. BORROWER: RICHARD KOPCHO, 1131 W EISEN-HOWER BLVD, LOVELAND, 80537-3126. LENDER: BANK AMERICA. AMOUNT DUE: \$133483. CASE #2005-55361. DATE: 1/13/12. BORROWER: ANDREW M & CINDY L KRILL, 1166

SILVER FIR DR. LOVELAND, 80538-3313. LENDER: BANK AMERICA. AMOUNT DUE: \$132828. CASE #2001-18498. DATE: 1/3/12. BORROWER: ELIAS E & MARIA R AGUILAR, 372 PIN OAK DR. LOVELAND. 80538-2369. LENDER:

FIN OAR DR, LOVELAND, BU336-2399, LENDEN, WELLS FARGO BANK, AMOUNT DUE: \$132159. CASE #2003-67669, DATE: 1/13/12. BORROWER: KEITH M & TINA L STINSON, 1954 RED CLIFF PL, LOVELAND, 80538-2051. LENDER: BANK AMERICA. AMOUNT DUE: \$131925. CASE

#2003-83664. DATE: 1/10/12. BORROWER: LEBARON R IV & BETH ANN BARKER, 601 BREWER DR, FORT COLLINS, 80524-5307. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$124396, CASE #2003-105321, DATE: 1/12/12, BORROWER: JOSEPH J & MARGARET A DELAROSA, 231 LYONS ST, FORT COLLINS, 80521 1729. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$119183. CASE #2009-53237. DATE: 1/17/12. BORROWER: BARBARA L MCCOMBS, 1907 GRAYS PEAK DR UNIT 103, LOVELAND, 80538-8784 LENDER: WELLS FARGO BANK. AMOUNT DUE: \$117815. CASE #2003-114471. DATE: 1/10/12. BORROWER: RICHARD L II BROWN, 450 E 42ND ST. LOVELAND. 80538-2354. LENDER: GMAC MORT GAGE LLC. AMOUNT DUE: \$94343. CASE #2003-3158. DATE: 1/17/12. BORROWER: NICHOLAS GLENN FOSTER, 8509 AUDUBON CT, FORT COLLINS, 80528-9202. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE:

S91253. CASE #2008-64390. DATE: 1/17/12. BORROWER: ANTHONY 0 SALAS, 50 01TH ST, FORT COLLINS, 80524-2561. LENDER: COLORADO HOUSING FINANCE AUTHO. AMOUNT DUE: S59216. CASE #1999-87532. DATE: 1/5/12. BORROWER: SUB MOWER, 2830 EDINBURGH CT, FORT COLLINS, 80525-2244. LENDER: WELLS

Weld County

FARGO BANK. AMOUNT DUE: \$31426. CASE #2005-

77807. DATE: 1/12/12.

BORROWER: CLARKSON INVEST LLC, 3230 23RD AVE, EVANS, 80620-1735. LENDER: WELLS FARGO BK. AMOUNT DUE: \$1350119. CASE #2004-3206709. DATE: 1/20/12.

BORROWER: RICHARD W & CARINA L PITNER, 32679 STAGECOACH RD, WINDSOR, BOS50-3229. LENDER: BK AM. AMOUNT DUE: S371973. CASE #2006-3433056. DATE: /13/12. BORROWER: JEREMY JAY & KAREN EL BELDON,

424 CELTIC RD, JOHNSTOWN, 80534-2861. LENDER: BK AM. AMOUNT DUE: \$365329. CASE #2007-3505761. DATE: 1/11/12. BORDWEP: SHANE I VINI PING. 3448 WCR 4

BOROWER: SHANE LYNN PING, 3448 WCR 4, ERIE, 80516. LENDER: WELLS FARGO BK. AMOUNT DUE: 5363050. CASE #2008-3578250. DATE: 1/18/12. BOROWER: RICHARD J NATIVIDAD, 1905 81ST

AVENUE CT, GREELEY, 80634-4633. LENDER: US BK. AMOUNT DUE: \$360000. CASE #2004-3236138. DATE: 1/20/12

BORROWER: ROBERT L & JOY J COOK, 3703 COUNTY ROAD 37, BRIGHTON, 80603-9590. LENDER: BK NEW YORK MELLON, AMOUNT DUE: S355950. CASE #2006-3385213. DATE: 1/20/12. BORROWER: OUIN & DEBORAH MORRISON, 709 ELM ST, WINDSOR, 80550-4737. LENDER: LONG BCACH MTG LOAN TRUST 2005. AMOUNT DUE: S326194. CASE #2005-3294117. DATE: 1/20/12. BORROWER: BONNIE BARLOW, LENDER: JPMOR GAN CHASE BK. AMOUNT DUE: S100771. CASE #2005-3327181. DATE: 1/8/12.

BORROWER: ANDREA & PASOUAL FLORES, 1202 WCR 41, HUDSON, 80642. LENDER: WELLS FARGO BK. AMOUNT DUE: \$317402. CASE #2009-3644751. DATE: 1/12/12. BORROWER: JOSE P & INES M FLOREZ, 210 N 53RD AVENUE CT, GREELEY, 80634-4258. LENDER:

FLAGSTAR BK. AMOUNT DUE: \$304000. CASE #2006-3396561. DATE: 1/19/12. BORROWER: BEVERLY A JOHNSON. 7256 MAPLE ST, LONGMONT, 80504-5402. LENDER: BK AM. AMOUNT DUE: \$296498. CASE #2007-3476355. DATE: 1/6/12.

BORCOWER: AMY & RAUL MALDONADO, 407 CAS-CADE CT, JOHNSTOWN, 80534-8361, LENDER: WELLS FARGO BK. AMOUNT DUE: \$287332. CASE #2005-3257443. DATE: 1/3/2. BORROWER: HENRY C & JAWN R MINNARD, 320 ROCK BRIDGE DR, WINDSOR, 80550-6153. LENDER: WELLS FARGO BK. AMOUNT DUE: \$267704. CASE #2010-3671660. DATE: 1/20/2.

BOROWER: LEE & RUBY LINDBLAD, 1845 11TH AVE, GREELEY, 80631-5563. LENDER: ONEWEST BK. AMOUNT DUE: \$253598. CASE #2007-3476410. DATE: 1/1/12. BOROWER: BONNIE L HEINRICH, 1309 SWAIN-

SON RD, EATON, 80615-8215. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$248134. CASE #20073478447. DATE: 1/20/12. BORROWER: KARL PATTERSON, 16321 11TH ST,

MEAD, 80542-6005. LENDER: BK NEW YORK MEL-LON. AMOUNT DUE: \$247240. CASE #2007-3464870. DATE: 1/17/2. BORROWER: TRISNA SETIAWAN SIAUW, 6426 SPRING GULCA ST, FREDERICK, 80516-2613. LENDER: WELLS FARGO BK. AMOUNT DUE: \$243710. CASE #2010-3720221. DATE: 1/1/12. BORROWER: MARIE GRAY, 1928 EADRIFT DR UNIT C, WINDOR, 80550-3573. LENDER: BK AM. AMOUNT DUE: \$241380. CASE #2009-3638818.

DATE: 1/1/1/2. BORROWER: MATTHEW J KNUTSON, 501 56TH AVE, GREELEV, 80634-4443. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$231195. CASE #2005-3334/99. DATE: 1/19/12. BORROWER: SHANNON C & MARK J IMLAY, 1037 GRAND AVE, WINDSOR, 80550-5828. LENDER: US BK. AMOUNT DUE: \$225849. CASE #2008-3567341 DATE: 1/18/12

BORROWER: ROBERT & KATHY KEZAR, 3723 SET-TLER RIDGE DR, MEAD, 80542-4526. LENDER: WELLS FARGO BK. AMOUNT DUE: \$207670. CASE #2004-3165801. DATE: 1/10/12. BORROWER: MICHAEL DALTON. 1505 63RD

WORNER, MICHAEL DALLIW, 1930 SAND AVENUE C. GREELEY, 80634-2947. LENDER: WELLS FARGO BK. AMOUNT DUE: \$200477. CASE #2008-3585523. DATE: 1/13/12. BORROWER: DAVID G & DORIS J WILLIAMSON, 6499 WCR 104, WELLINGTON, 80549. LENDER: BK AM. AMOUNT DUE: \$198138. CASE #2004-3247115.

DATE: 1/16/12. BORROWER: HARRY M SAMUELS, 3155 BLUE SKY CIR # 16 207, ERIE, 80516-4668. LENDER: CENLAR. AMOUNT DUE: S197753. CASE #2007-3484848. DATE: 1/13/12.

BORROWER: MICHAEL RAY WIDLER, 24810 WCR 47, LA SALLE, 80645. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$192470. CASE #2006-3435249. DATE: 1/18/12.

BORROWER: CRAIG W WESSELMAN, 351 HEIDIE LN, MILLIKEN, 80543-9661. LENDER: CITIMORT-GAGE INC. AMOUNT DUE: \$186245. CASE #2003-3115242. DATE: 1/18/12. BORROWER: GABRIELLA MALDONADORENNAKER,

ZG RIVIER A UN JOHNSTOWN 80534-9068. LENDER: WELLS FARGO BK. AMOUNT DUE: S180069, CASE #2008-3535578. DATE: 1/16/12. BORROWER: MARTY K & JENNIFER R ERICKSON, 1801 ELDER AVE, GREELEY, 80631-6303. LENDER: US BK. AMOUNT DUE: S178106. CASE #2006-

3364725. DATE: 1/6/12. BORROWER: JACKIE LYNN WRIGHT, 2756 W 23RD ST, GREELEY, 80634-7652. LENDER: SUNTRUST MTG INC. AMOUNT DUE: \$176499. CASE #2007-3457660. DATE: 1/18/12.

BORROWER: BENANCIO R & RAOUEL M ALVARADO, 4511 W ISI ST, GRELEY, 80634-1041. LENDER: CITIMORTGAGE INC. AMOUNT DUE: ST6323. CASE #2204-3197717. DATE: 1/17/12. BORROWER: MICHAEL D JOB, 1706 68TH AVE, GREELEY, 80634-8654. LENDER: WELLS FAROO BK. MININT DIF: ST72507. CASE #2003-3088699.

AMOUNT DUE: \$173550. CASE #2003:308869. DATE: 1/11/12. BORROWER: FELIPE & MARIA C ALVARADO, 1621 32ND ST, EVANS, 80620-1311. LENDER: BK AM. AMOUNT DUE: \$167072. CASE #2007-3492038. DATE: 1/12/12.

BORCOWER JOE H & CHERYL A STRAUSS, 310 LOCUST AVE, LOCHBUIE, 80603-5752. LENDER: BK AM. AMOUNT DUE: \$166495. CASE #2005-3276139. DATE: 1/20/12.

BORROWER: LAURA RIVAS, 3656 SETTLER RIDGE DR, MEAD, 80542-4536. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$163329. CASE #2006-3371708. DATE: 1/6/12. BORROWER: MICHAFI F PAINTER, 325 5TH ST.

MEAD, 80542-9708. LENDER K AM. AMOUNT DUE: \$162564. CASE #2007-3483010. DATE: 1/16/12. BORROWER: OUINTIN ORTH, 1900 68TH AVE UNIT 1205, GREELEY, 80634-7974. LENDER: BK AM. AMOUNT DUE: \$159241. CASE #2010-3681484. DATE: 1/16/12.

BORROWER: ROBERT & DEEANN HAMPTON, 10408 BUTTE DR, LONGMONT, 80504-6453. LENDER: BK AM. AMOUNT DUE: \$159157. CASE

#2009-3629674. DATE: 1/19/12. BORROWER: SAMUEL & SILVIA P CERRILLO, 3023 42ND AVENUE CT, GREELEY, 80634-8373. LENDER: WELLS FARGO BK. AMOUNT DUE: \$158322. CASE #2007-3516980. DATE: 1/6/12.

BORROWER: STEVEN & TAMI BRANDNER, 301 SEVENTH ST, MEAD, 80542-4574. LENDER: FED NATL MTG ASSOC. AMOUNT DUE: \$157797. CASE #2007-3509901. DATE: 1/13/12. BORROWER: RICARDO U & KRISTINA MORGANTI, 653 SADDI FRACK AVE FIRESTONF. 80504-5480.

\$155639. CASE #2002-2995955. DATE: 1/18/12. BORROWER: TODD A & SUSAN HEUMAN, 381 E HOLLY ST MILLIKEN 80543-9110 LENDER DEUTSCHE BK TRUST CO AM. AMOUNT DUE: \$149600. CASE #2006-3428816. DATE: 1/19/12 BORROWER: MARNELL SHAFFER, 77 SHENAN-DOAH WAY, LOCHBUIE, 80603-7746. LENDER: MOR-GAN STANLEY ABS CAPITAL I I. AMOUNT DUE: \$148128. CASE #2006-3373120. DATE: 1/19/12 BORROWER: DOUG E & JENNIFER L SWENO, 106 SUMMIT VIEW RD, SEVERANCE, 80550-2650. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$148125, CASE #2005-3332310, DATE: 1/20/12, BORROWER: DAWN J & NELSON S BENNETT, 184 W JUNEBERRY ST, MILLIKEN, 80543-9483. LENDER: BK AM. AMOUNT DUE: \$147863. CASE #2007-3510661. DATE: 1/20/12. BORROWER: JUAN J & MARIA D BARRON, 3307 RIO GRANDE AVE, EVANS, 80620-9166. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$147370. CASE #2006-3381590. DATE: 1/12/12. BORROWER: CHAD & PAULA MCALLISTER, 3929 MALLARD AVE, EVANS, 80620-9570, LENDER: LONG BEACH MTG LOAN TRUST 2005. AMOUNT DUE: \$145453. CASE #2005-3282341. DATE: 1/18/12 BORROWER: KERRY R & KATE A HAMILTON, 3121 39TH AVE, EVANS, 80620-9151. LENDER: CSFB HEAT 2006 6. AMOUNT DUE: \$144262. CASE #2006-3366157. DATE: 1/11/12. BORROWER: SANJUANA DELACRUZ, 510 SUN-DANCE CIR, DACONO, 80514-9314. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$142646. CASE #2008-3581147. DATE: 1/12/12. BORROWER: TIMOTHY E & JENNIFER ANGOVE, 1358 TILLER LN, MILLIKEN, 80543-8437. LENDER: BK AM. AMOUNT DUE: \$142400. CASE #2007-3482418. DATE: 1/6/12. BORROWER: BRAD A & WENDY CARTON, 1743 31ST AVE, GREELEY, 80634-6830. LENDER: PNC BK. AMOUNT DUE: \$142064. CASE #2002-2975590 DATE: 1/18/12. BORROWER: WESLEY J BALLINGER, 3123 BOR-ROSSA ST. EVANS. 80634-8896. LENDER: BK AM. AMOUNT DUE: \$141450. CASE #2004-3157284. DATE: 1/11/12. BORROWER: FRANCISCO CASTRUITAAGUALLO, 325 BUCHANAN AVE, FIRESTONE, 80520. LENDER: BK AM, AMOUNT DUE: \$140862, CASE #2002-2935661. DATE: 1/11/12. BORROWER: MARY K DEZELL, 515 STATE HIGH-WAY 119, LONGMONT, 80504-9579. LENDER: LIBER-TY SAV BK. AMOUNT DUE: \$139729. CASE #2005-3287835. DATE: 1/6/12. BORROWER: ROBIN LEE HAGEN, 318 MARBLE LN, JOHNSTOWN, 80534-9477. LENDER: BK AM AMOUNT DUE: \$139199. CASE #2004-3163210. DATE: 1/13/12.

BORROWER: OMAR DIAZ, 2322 W B ST, GREELEY, 80631-1437. LENDER: BK AM. AMOUNT DUE: \$138372. CASE #2005-3338762. DATE: 1/10/12. BORROWER: DEMI M BUCKLEN, 504 E 29TH STREET DR, GREELEY, 80631-1230. LENDER: WELLS FARGO BK. AMOUNT DUE: \$136680. CASE #2007-3495162. DATE: 1/12/12. BORROWER: DAMIEL MARTINEZ FUENTES, 602 E

BORROWER: DANIEL MARTINEZ FUENTES, 602 E 22ND ST, GREELEY, 80631-9044. LENDER: LEHMAN CAPITAL. AMOUNT DUE: \$134872. CASE #2002-2989048. DATE: 1/10/12.

BOROWER: JOSE A HERNANDEZ, 2423 W B ST, GREELEY, 80631-1429. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$134796. CASE #2006-3395193. DATE: 1/13/12. BOROWER: RAMIRO & OLIVA LUNA, 2440 ALPINE AVE, GREELEY, 80631-9063. LENDER:

WELLS FARO BK. AMOUNT DUE: \$132304. CASE #2003-3109914. DATE: 1/16/12. BORROWER: HEATH E NORDEN, 1026 PACIFIC CT, FORT LUPTON, 0621-2515. LENDER: US BK. AMOUNT DUE: \$131401. CASE #2006-3378703.

AMOUNT DUE: \$131401. CASE #2006-3378703. DATE: 1/19/12. BORROWER: ELLEN DIANE INGMIRE, 1131 BIRCH AVE, FORT LUPTON, 80621-2455. LENDER: BK AM. AMOUNT DUE: \$131345. CASE #2003-3112238.

AMOUNT DOL: 313133, CR3E #2003 312230. DATE: 1/1/12. **BORROWER:** CHRISTOPHER LEE COOK, 114 N FRE-MONT AVE, JOHNSTOWN, 80534-8512. LENDER: BK AM. AMOUNT DUE: \$130459. CASE #2003-3105021.

DATE: 1/13/12. BORROWER: RUBEN GUEVARA, 349 PINE ST, LA SALLE, 80645-3124. LENDER: WELLS FARGO BK. AMOUNT DUE: S130238. CASE #2003-3097029. DATE: 1/6/12.

BORROWER: E JOANN GOODEBICKNER, 2629 11TH AVE, GREELEY, 80631-8440. LENDER: BK AM. AMOUNT DUE: \$125511. CASE #2005-3309987. DATE: 1/11/12.

BORROWER: GLORIA PACHECO, 1002 E 25TH STREET RD, GREELEY, 80631-7907. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: S121492. CASE #22017-3460901. DATE: 1/11/12. BORROWER: GARY DEJOHN, 24605 COTTONWOOD LN, KERSEY, 80644-9425. LENDER: BAC HOME LOANS SERVICING LP. AMOUNT DUE: S120584.

CASE #2005-3325783. DATE: 1/16/12. BORROWER: JOEL LEYVA, 1533 11TH ST, GREELEY, 80631-3745. LENDER: WELLS FARGO BK. AMOUNT DUE: \$119244. CASE #2004-3142856. DATE: 1/18/12. BORROWER: PAUL ANDREW IMHOF, 2119 11TH ST, GREELEY, 80631-3611. LENDER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: \$118876. CASE #2009-

363703. DATE: 1/9/12. BORROWER: GABRIEL & MARIA PENA, 604 26TH AVE, GREELEY, 80634-5932. LENDER: GMAC MTG LLC. AMOUNT DUE: \$116977. CASE #2007-3487703. DATE: 1/20/12.

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BORROWER: GLORIA V ZUMBACH, 4326 W B ST, GREELEY, 80634-5025. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$114543. CASE #2004-3160093. DATE: 1/11/12.

BORROWER: KIRSTEN N HINES, 1530 6TH AVE, GREELEY, 80631-4130. LENDER: BK AM. AMOUNT DUE: STI2452. CASE #2010-3688174. DATE: 1/6/12. BORROWER: GARRET L & NAOMI RENVILLE, 4008 MALLARD AVE, EVANS, 80620-9571. LENDER: BK AM. AMOUNT DUE: STI1222. CASE #2003-3102652. DATE: 1/10/12.

BORROWER: FELIPE OLIVAS, 2129 WEDGEWOOD DR, GREELEY, 80631-6048. LENDER: CITIMORT-GAGE INC. AMOUNT DUE: \$107287. CASE #2004-3227507. DATE: 1/12/12.

BORROWER: KEITH A TREVARTON, 4556 W 1ST STREET RD, GREELEY, 80634-1036. LENDER: BK AM. AMOUNT DUE: \$104699. CASE #2003-3093839. DATE: 1/6/12.

BORROWER: JAMES SCOTT WYATT, 620 HOOVER AVE, FORT LUPTON, 80621-2130. LENDER: HEALTH ONE FED CREDIT UNION. AMOUNT DUE: \$103158. CASE #2003-3030551. DATE: 1/18/12. BORROWER: ANGELA C CONTRERAZ, 2990 W C

STIUNT 63 101, GREELEY, 80631-319, LENGER: COLO HOUSING FIN AUTHORITY. AMOUNT DUE: S101958. CASE #2008-3571611. DATE: 1/19/2. BORROWER: DERRA S BERRY, 3405 W 16TH ST UNIT 32, GREELEY, 80634-6845. LENDER: WELLS FARGO BK. AMOUNT: DUE: S100611. CASE #2008-3554315. DATE: 1/20/12.

BORROWER: AARON JOHNSON, 2841 39TH AVE, GREELEY, 80634-8356. LENDER: GMAC MTG LLC. AMOUNT DUE: \$99247. CASE #2009-3639575. DATE: 1/18/12.

BORROWER: FERMIN VILLAGRANAAVILA, 2031 BIRCH AVE, GREELEY, 80631-6164. LENDER: BANCO POPULAR NORTH AM. AMOUNT DUE: \$97745. CASE #2006-3422600. DATE: 1/17/12.

BORROWER: TOM KEBERLEIN, 610 LUCCA DR, EVANS, 80620-8957. LENDER: FIRST HORIZON HOME LOANS. AMOUNT DUE: \$97580. CASE #2006-3416056. DATE: 1/13/12.

BORROWER: ANA G AYALA, 1605 5TH ST, GREE-LEY, 80631-2112. LENDER: WELLS FARGO BK. AMOUNT DUE: \$93546. CASE #2004-3236861.

DATE: 1/19/12. BORROWER: SHERI L & JACOB A MICHAUD, 2434 W 9TH ST, GREELEY, 80634-5916. LENDER: BK NEW YORK MELLON. AMOUNT DUE: \$87494. CASE #2006-3387644. DATE: 1/6/12.

BORROWER: DIANE A PREVOST, 208 GOODNER AVE, LA SALLE, 80645-3104. LENDER: WELLS FARGO BK. AMOUNT DUE: S87408. CASE #2007-3477600. DATE: 1/9/12. BORROWER: MARION P & CHARYOL A RUSSELL.

BURKOWEK: MARION P & CHARTOL A RUSSELL, 65 E HWY 2, KEENESBURG, 80643. LENDER: US BK. AMOUNT DUE: \$84060. CASE #2003-3083363. DATE: 1/13/12.

BORROWER: MARY E MEIS, 1045 GLEN CREIGHTON DR, DACONO, 80514-9502, LENDER: WELLS FARGO BK. AMOUNT DUE: S81012. CASE #2003-3032511. DATE: 1/20/12. BORROWER: CHARLES H HULL, 6837 WCR 49, HUDSON, 80642, LENDER: BK NEW YORK. AMOUNT DUE: S75974. CASE #1999-2718856, DATE: 1/20/12. BORROWER: MICHAEL ALAN & SARAH HINKLE,

LENDER: MICHAEL J COAN. AMOUNT DUE: \$19926. CASE #2010-3738404. DATE: 1/9/12.

RELEASE OF JUDGMENT

Larimer County

DEBTOR: MARY KAY & MARY K BENAVIDEZ, CREDITOR: CACV COLO LLC. AMOUNT: S12997.83. CASE #-02C-105753. DATE: 1/17/2. DEBTOR: DENNIS & DENNIS JAY BELL, CREDI-TOR: PECH OPTICAL CORP. AMOUNT: \$10910.7. CASE #D-11CV4241. DATE: 1/13/12.

CASE #D-IICV4241. DATE: 1/15/12. **DEBTOR: MICHAEL A ROCK**, CREDITOR: ARROW FIN SERVICES. AMOUNT: \$6697.19. CASE #C-06C-

106158. DATE: 1/5/12. DEBTOR: LYRIC E & JEFF R WIESLEY, CREDI-TOR: CACH LLC. AMOUNT: \$5828.67. CASE #C-10C-

005091. DATE: 1/11/12. DEBTOR: ERIK T EISENZOPF, CREDITOR: CACV COLO LLC. AMOUNT: \$4632.81. CASE #C-07C-

001517. DATE: 1/17/12. DEBTOR: MICHELLE FAUST, CREDITOR: BC SERV-

ICES INC. AMOUNT: \$2096.81. CASE #C-08C-005483. DATE: 1/13/12. DEBTOR: NANCY TRANZOW. CREDITOR: CACH

LLC. AMOUNT: \$1251.11. CASE #C-07C-004984. DATE: 1/11/12.

DEBTOR: LESTER L CHERRY, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$1065.32. CASE #C-07C-003757. DATE: 1/6/12.

DEBTOR: VICTORIA CHERRY, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$250. CASE #C-07C-003757. DATE: 1/6/12.

DEBTOR: MICHAEL GEORGE DORAN, CREDITOR: CHRISTINA FLOREZ. AMOUNT: \$156. CASE

HILJV000539. DATE: 1/11/12. DEBTOR: KATIE INGRAM, CREDITOR: PUBLIC SERVICE CREDIT UNION. AMOUNT: \$0. CASE #C-

2011C7489. DATE: 1/10/12. DEBTOR: SARAH C MAYO, CREDITOR: BARCLAYS BK DELAWARE. AMOUNT: \$0. CASE #C-11C6985. DATE: 1/17/12.

DEBTOR: STEPHEN B SCHEAFFER, CREDITOR: CITIBANK. AMOUNT: \$0. CASE #C-09C10605. DATE: 1/17/12

DEBTOR: ALAN & DOROTHY MOELLENHOFF, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: S. CASF #. DATE: 1/5/12

DEBTOR: LARRY D JACKSON, CREDITOR: US BK. MOUNT: SO. CASE #D-08CV1617. DATE: 1/9/12. DEBTOR: CHRISTOPHER S & DEBOR FRIE,

CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0. CASE #. DATE: 1/17/12. DEBTOR: DAVID CHARLES BAUGHMAN, CREDI-

TOR: COLLINS FIN SERVICES INC. AMOUNT: \$0. CASE #MULT D-07-23922 HRT. DATE: 1/16/12. DEBTOR: GREG A CAMPBELL, CREDITOR: INTE-GRAL RECOVENES INC. AMOUNT: \$0. CASE #C-06C107475. DATE: 1/19/12. DEBTOR: LARRY R & PATTY J BRADSHAW, CREDITOR: COLO ST REVENUE. AMOUNT: S37938.87. CASE #D-04CV000913. DATE: 1/20/12. DEBTOR: RAY ALLEN MARTINEZ, CREDITOR: COLO ST. AMOUNT: \$5558. CASE #D-03JV00122.

DATE: 1/12/12. DEBTOR: JORGE A HERNANDEZ, CREDITOR: CAPITAL ONE BK. AMOUNT: \$4525.39. CASE #C-06C-008427. DATE: 1/20/12.

DEBTOR: DAVID G CLARKSON, CREDITOR: WEST POINT HOMEOWNERS ASSOC. AMOUNT: \$3800. CASE #C-10C6212. DATE: 1/13/12.

DEBTOR: BRADLEY D CLARKSON, CREDITOR: WEST POINT HOMEOWNERS ASSOC. AMOUNT: \$3309.96. CASE #C-10C6213. DATE: 1/13/12. DEBTOR: GREGORY ALAN CARLSON, CREDITOR: DAWN MARIE CAPRON. AMOUNT: \$3122. CASE #D-94JV000255. DATE: 1/18/12.

94JV000255. DATE: 1/18/12. DEBTOR: LAWRENCE OBROWSKI, CREDITOR: ALEXANDREA N STRITMATTER. AMOUNT: \$3080.

CASE #D-05JV000342. DATE: 1/18/12. DEBTOR: LARRY R & PATTY J BRADSHAW, CREDITOR: COLO ST REVENUE. AMOUNT: \$2895.38.

CASE #D-04CV002132. DATE: 1/20/12. DEBTOR: ROYDEN T LIVERMORE, CREDITOR: JODY L KIMBLELIVERMORE. AMOUNT: \$2775. CASE #D-03DR000394. DATE: 1/12/12.

DEBOROUS394, DATE: 1/12/12. DEBTOR: LARRY R & PATTY J BRADSHAW, CREDITOR: COLO ST REVENUE. AMOUNT: \$2553.23. CASE #D-04CV002355. DATE: 1/20/12.

CASE #D-04CV002355. DATE: I/20/12. DEBTOR: DAMON L HERBST, CREDITOR: RIDGE CREST HOMEOWNERS ASSOC. AMOUNT: \$1629.65. CASE #C-10C-010582. DATE: I/20/12. DEBTOR: DAMON L HERBST. CREDITOR: RIDGE

CREST HOMEOWNERS ASSOC. AMOUNT: \$112977. CASE #C-08C-003954. DATE: 1/20/12. DEBTOR: ANDRES SOTO, CREDITOR: COLO ST REVENUE. AMOUNT: \$562. CASE #D-

REVENUE, AMOUNI: \$562, CASE #D-D622011CV803959, DATE: 1/19/12. DEBTOR: DWAYNE RAY HARRALD, CREDITOR:

CRYSTAL M SANCHEZ. AMOUNT: \$135. CASE #D-11JV000742. DATE: 1/18/12. DEBTOR: BRABARA JAHNS, CREDITOR: BILL ME LATER INC. AMOUNT: \$0. CASE #C-11C3845. DATE:

1/11/12. DEBTOR: SHANNON L METCALF, CREDITOR: CITIBANK. AMOUNT: \$0. CASE #C-10C10445. DATE:

1/16/12. DEBTOR: MANUEL M JIMENEZ, CREDITOR: CITIBANK. AMOUNT: \$0. CASE #C-09C8041. DATE:

1/16/12. DEBTOR: GREG T MCLAVEY, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$22921.31. CASE #. DATE: 1/6/12.

DEBTOR: DULCEY D JOHNSON, CREDITOR: SKY RIDGE MEDICAL CENTER. AMOUNT: \$1529.3. CASE #C-11C1186. DATE: 1/20/12.

DEBTOR: WADE D & TRACYSUE TRENTLAGE, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0. CASE #NP. DATE: 1/11/12.

DEBTOR: TRACYSUE TRENTLAGE, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$0. CASE #NP. DATE: 1/11/12.

DEBTOR: ELSA I ATCHERLEY, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$0. CASE #. DATE: 1/13/12.

DEBTOR: RECORD OWNER, CREDITOR: CAPITAL ONE USA. AMOUNT: \$0. CASE #. DATE: 1/20/12. DEBTOR: RECORD OWNER, CREDITOR: BENEFI-CIAL COLO INC. AMOUNT: \$0. CASE #. DATE: 1/20/12.

JUDGMENTS

Larimer County

DEBTOR: RAY W SR GUNNIN, CREDITOR: ASSET HOLDING CO 5 LLC. AMOUNT: \$7289287.2. CASE #C-12CV-000006. DATE: 1/17/12. DEBTOR: WOODSTORM AUTOMATION LLC,

CREDITOR: NORTHERN CROSSARM CO INC. AMOUNT: \$432062.92. CASE #C-09CV-001096. DATE: 1/17/12. DEBTOR: HAL MARSHALL SEARS REVOCABLE

T, CREDITOR: LL INVEST LLC. AMOUNT: \$148543. CASE #D-08CV-002141. DATE: 1/4/12. DEBTOR: ADVANCED PROTECTIVE SERVICES L,

CREDITOR: SHANE DAVID ELECTRIC INC. AMOUNT: \$76302.72. CASE #C-10CV-000542. DATE: 1/10/12. DEBTOR: KENDRA ELDER, CREDITOR: CITY BK. AMOUNT: \$68924.55. CASE #C-11CV-002232. DATE: 1/9/12.

DEBTOR: DELMER ZWEYGARDT, CREDITOR: JOHN & JUDY BITHER. AMOUNT: \$59314.18. CASE #D-99CV-000009. DATE: 1/6/12.

DEBTOR: 3D RANCH INC, CREDITOR: VERN OMMERMAN. AMOUNT: \$49020.18. CASE #D-99CV-000009. DATE: 1/6/12.

DEBTOR: CROSSCOUNTRY WINDOWS SIDING LL, CREDITOR: LANSING BLDG PRODUCTS INC. AMOUNT: \$31429.62. CASE #C-11CV-002157. DATE: 1/18/12.

DEBTOR: 3D RANCH INC, CREDITOR: RODNEY PARKER. AMOUNT: \$22217.19. CASE #D-99CV-000009. DATE: 1/6/12.

DEBTOR: DELMER ZWEYGARDT, CREDITOR: STA-CIA WALZ. AMOUNT: \$21465.79. CASE #D-99CV-000009. DATE: 1/6/12.

DEBTOR: JOHN SCHRADER, CREDITOR: FIA CARD SERVICES. AMOUNT: \$21398.76. CASE #C-11CV-

001342. DATE: 1/17/12. DEBTOR: TILTONS CERAMIC TILE FLOORING, CREDITOR: CARRIE BORDENARO. AMOUNT:

S19153.44. CASE #C-11CV-001758. DATE: 1/13/12. DEBTOR: KEITH T & KEITH THOMA LACEY, CREDITOR: ELEVATIONS CREDIT UNION. AMOUNT: S18220.36. CASE #D-11CV-000140. DATE: 1/4/12. DEBTOR: DAVID J & PAULA F CLARK, CREDI-TOR: WESTERN INS CO. AMOUNT: S14600. CASE #C-11CV-00017. DATE: 1/2/12.

#C-11CV-000117. DATE: 1/12/12. DEBTOR: BRICK HOUSE LLC, CREDITOR: RFJ LLC. AMOUNT: \$14048.12. CASE #C-09CV-000604.

DATE: 1/9/12. DEBTOR: HILARY A & HILARY RAINS, CREDI-TOR: WELLS FARGO BK. AMOUNT: \$13897.77. CASE

#C-11CV-001200. DATE: 1/12/12. DEBTOR: NANCY A & NAN A LECHNER, CREDI-TOR: PROFESSIONAL FIN CO INC. AMOUNT: \$12434.85. CASE #C-11C-003295. DATE: 1/18/12. DEBTOR: MICHAEL & LARA KELLEHER, CREDI-TOR: JONS FIRST NATL BK. AMOUNT: S11279.16. CASE #D-11CV-001082. DATE: 1/12/12. DEBTOR: GERALD L BRUMIT, CREDITOR: FIA CARD SERVICES. AMOUNT: \$10715.03. CASE #C-08C-007089. DATE: 1/17/12. DEBTOR: KRISTI J JACKSON, CREDITOR: LIBER-TY ACQUISITIONS SERVICING. AMOUNT: \$10519.57. CASE #C-11C-010488. DATE: 1/19/12.

DEBTOR: YVONNE C WHITE, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$10353.87. CASE #C-09C-008039. DATE: 1/12/12. DEBTOR: LOIS J ARNOLFO, CREDITOR: HOUSE-

HOLD FIN CORP III. AMOUNT: \$10125.86. CASE #C-TIC-008958. DATE: 1/10/12. DEBTOR: MARLAND E DEGROOT, CREDITOR: FIA CARD SERVICES. AMOUNT: \$9903.79. CASE #C-TIC-009918. DATE: 1/6/12.

D09918: DATE: 1/6/12. DEBTOR: JEFF DORRELL, CREDITOR: CITIBANK. AMOUNT: \$9161.55. CASE #C-11C-003133. DATE:

1/17/12. DEBTOR: JACOB O & CHRISTINA HILL, CREDI-TOR: BC SERVICES INC. AMOUNT: \$8043.96. CASE

#C-11C-006281. DATE: 1/17/12. DEBTOR: JEREMY T & HELEN R JACKSON, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT:

\$7887.01. CASE #C-10C-002720. DATE: 1/18/12. DEBTOR: JEFFREY P MCLAUGHLIN, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$7773.02. CASE #C-11C-009604. DATE: 1/17/12.

DEBTOR: TIMOTHY M BRADY, CREDITOR: CAPI-TAL ONE BK USA. AMOUNT: \$7565.58. CASE #C-11C-003030. DATE: 1/17/12.

DEBTOR: DICK T MOTTIN, CREDITOR: DISCOVER BK. AMOUNT: \$7565.18. CASE #C-11C-009141. DATE: 1/17/12

DEBTOR: CYNTHIA A ROMANO, CREDITOR: DIS-COVER BK. AMOUNT: \$6284.75. CASE #C-11C-009323. DATF: 1/6/12.

DEBTOR: ALLAN W RADER, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$6080.92. CASE #C-11C-008977. DATE: 1/6/12.

DEBTOR: LAURIE W GRAVES, CREDITOR: LIBER-TY ACQUISITIONS SERVICING. AMOUNT: \$5789.22. CASE #C-11C-009935. DATE: 1/10/12.

DEBTOR: CRAIG ZEBELL, CREDITOR: CACH LLC. AMOUNT: \$5752.78. CASE #C-11C-003268. DATE: 1/17/12.

DEBTOR: SUSAN MARIE MCDONALD, CREDITOR CAPITAL ONE BK USA. AMOUNT: \$5680.84. CASE #C-11C-003107. DATE: 1/17/12.

DEBTOR: CRAIG R ANDERSON, CREDITOR: AM FAMILY MUT INS CO. AMOUNT: \$5108.43. CASE #C-11C-003500. DATE: 1/12/12. DEBTOR: DANIELLE YATES, CREDITOR: BRUCE

HUIBREGTSE. AMOUNT: \$4742.58. CASE #C-11C-010281. DATE: 1/10/12. DEBTOR: SUE MOWER, CREDITOR: DISCOVER BK.

AMOUNT: \$4310.98. CASE #C-11C-007434. DATE: 1/6/12.

DEBTOR: JERAMIAH M LARSEN, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$3728.77. CASE #C-09C-008772. DATE: 1/6/12. DEBTOR: WILLIAM M & WILLIAM YATES. CREDI

TOR: CACH LLC. AMOUNT: \$3617.92. CASE #C-11C-003236. DATE: 1/17/12. DEBTOR: KATHRYN A FREY, CREDITOR: LIBERTY

ACQUISITIONS SERVICING. AMOUNT: \$3477.67. CASE #C-11C-009939. DATE: 1/10/12. DEBTOR: JAMES CROSS, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$3195.27.

CASE #C-11C-002298. DATE: 1/17/12. DEBTOR: ELIZABETH COLEMAN, CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: \$2739.74. CASE #C-11C-003154. DATE: 1/18/12.

DEBTOR: JEFFREY BAILEY, CREDITOR: ARROW FIN SERVICES LLC. AMOUNT: \$2521.81. CASE #C-10C-007723. DATE: 1/19/12. DEBTOR: PATRICIA S MAGEE. CREDITOR: I FGAI

COLLECTION CO. AMOUNT: \$2234.05. CASE #C-11C-003436. DATE: 1/5/12. DEBTOR: JANILYN M JOHNSON, CREDITOR:

CAPITAL ONE BK USA. AMOUNT: \$2044.38. CASE #C-11C-009221. DATE: 1/6/12. DEBTOR: BARBARA A BOONE, CREDITOR: PRO-

FESSIONAL FIN CO INC. AMOUNT: SI886.85. CASE #C-IIC-003426. DATE: \/fa/L2. DEBTOR: SCOTT L & JULIETTE C FARDULIS. CREDITOR: PROFESSIONAL FIN CO INC. AMOUNT: SI543.33. CASE #C-IIC-002826. DATE: \/fa/L2. DEBTOR: DYRENFORTH JR WILLIAM, CREDITOR MOUNT RANGE SHADOWS HOMEOWNERS. AMOUNT: SI538.91. CASE #C-IIC-010238. DATE:

DEBTOR: JILLIAN L PATTERSON, CREDITOR:

PORTFOLIO RECOVERY ASSOC LLC. AMOUNT:

\$1427.62. CASE #C-11C-009387. DATE: 1/6/12.

ONE BK USA. AMOUNT: \$1411.54. CASE #C-11C-

DEBTOR: J JABLONSKI, CREDITOR: LIBERTY

ACQUISITIONS SERVICING. AMOUNT: \$1388.51. CASE #C-11C-010261. DATE: 1/10/12.

DEBTOR: JODY WHITMAN, CREDITOR: LIBERTY

DEBTOR: ARLENE K HARRIS, CREDITOR: CAPI-

DEBTOR: DONNA KALAS, CREDITOR: CAPITAL

ALLIED RECYCLED AGGREGATES. AMOUNT: \$1170.64. CASE #C-11C-061168. DATE: 1/6/12.

TAL ONE BK USA. AMOUNT: \$1280.57. CASE #C-11C-

001395. DATE: 1/17/12. DEBTOR: UNIQUE HARDSCAPES LLC, CREDITOR:

DEBTOR: STEPHANIE LAFOLLETTE, CREDITOR:

PROFESSIONAL FIN CO INC. AMOUNT: \$1051.35. CASE #C-11C-003125. DATE: 1/18/12.

DEBTOR: JAMES A DEHERRERA, CREDITOR:

CAPITAL ONE BK USA. AMOUNT: \$945.13. CASE #C-

DEBTOR: RAUL RAMIREZ, CREDITOR: LIBERTY

ACQUISITIONS LLC. AMOUNT: \$555.94. CASE #C

DEBTOR: KENNETH MAHANNAH, CREDITOR

PROFESSIONAL FIN CO INC. AMOUNT: \$342.57.

DOUGLAS J GOULD. AMOUNT: \$0. CASE #D-

DEBTOR: G BEN BENJAMIN MILTON, CREDITOR:

CASE #C-10C-003254, DATE: 1/18/12

ACQUISITIONS SERVICING. AMOUNT: \$1297.37.

CASE #C-11C-009150, DATE: 1/5/12.

DEBTOR: JULIO MIRELES, CREDITOR: CAPITAL

1/6/12

003108. DATE: 1/6/12.

009325. DATE: 1/6/12

NF BK LISA AN

09C-008877. DATE: 1/6/12.

10C-006930, DATE: 1/19/12.

2009CV607. DATE: 1/10/12.

Price: \$190000

Price: \$205000

Date closed: 12/30/11

Address: 5273 REEF CT

Price: \$366100 Date closed: 12/30/11

Price: \$344000

Price: \$

Price: \$

Date closed: 1/3/12

1317 OLD KINDERHOOK DR

Date closed: 1/3/12

THREE EAGLES DR

Date closed: 12/30/11

Address: 1820 RAVEN AVE

Seller: ZACH DONALDSON

Address: 316 DIAMOND DR

Price: \$204000 Date closed: 1/10/12

Seller: GARY L RICHEY

Address: 1015 WOODFORD AVE

COLLEGE AVE STE 1

Date closed: 12/20/11

Price: \$129000 Date closed: 1/10/12

Price: \$406000

Price: \$687500

Price: \$277500

Price: \$

Date closed: 1/5/12

Seller: JOHN H CHILSON

Date closed: 12/30/11

Seller: KM CO LLLP

Price: \$3100000

Date closed: 1/3/12

Seller: FAY L BELL

Price: \$82000

MERMAN

Date closed: 1/4/12

Address: 513 SUNDANCE CT

Seller: ROUSSELLE FAMILY

NIEMCZYK, 2138 GARO CT Address: 2138 GARO CT

Seller: ALAN M LEMBITZ

Address: 1820 E 57TH ST

Price: \$189000

1912 TAFT AVE

Price: \$600000

Date closed: 1/6/12

Date closed: 1/11/12

Price: \$154900 Date closed: 1/5/12

Date closed: 12/23/11

Date closed: 12/30/11

Seller: JANICE R WHITE

P DAVIS, 722 W MOUNTAIN AVE

Seller: SHARON KORN MCGEE

SCHLIEWACK, 3130 SEDGWICK CIR

Address: 6610 CHOKECHERRY DR

Address: 3130 SEDGWICK CIR

Address: 722 W MOUNTAIN AVE

Price: \$225000

Price: \$225000

Date closed: 1/10/12

Address: 15502 LAZULI RD

Seller: RICHARD K & DOROTHY A BOYER

Buyer, buyer's address: JON 0 NEDERVELD, 1820 RAVEN AVE

Buyer, buyer's address: DONALD N WILLS, 316 DIAMOND DR

Buyer, buyer's address: 406 WAYNE LLC. 323 S

Seller: LAUREN A WILLIAMS Buyer, buyer's address: RICHARD P & KATHRYN

MICHELLE HICKEY, 1010 S SAINT VRAIN AVE UNIT

Buver, buver's address: THOMAS H JR & LINDA

Buyer, buyer's address: ROBERT L JR & LAURIE

Buyer, buyer's address: WILLIAM M & ANGELA C

Buyer, buyer's address: JOHN H & CAROLINE R CHILSON, 6610 CHOKECHERRY DR

Buyer, buyer's address: HOME ST BK, 303 E MOUNTAIN AVE # 101

Buyer, buyer's address: JESSICA L SMILLIE,

Seller: CRAIG SCHINDLER & TONI SCHINDLER ZIM-

Buyer, buyer's address: GARY C & ANNA L OLSEN, 1216 N SHIELDS ST

Buver, buver's address: LEWIS J & FRANCES K

Buyer, buyer's address: JEFFREY PETERSON,

3400 STANFORD RD UNIT A127 Address: 3400 STANFORD RD UNIT A127

Address: 303 E MOUNTAIN AVE # 101

Address: 1010 S SAINT VRAIN AVE UNIT A2

Seller: SANDRA E & JERRY L GODBEY

CARR HANDLEY, 1348 GORDON CREEK LN Address: 1348 GORDON CREEK LN

Address: 3323 HILLCREST LN

BOX 392

Date closed: 12/29/11

Seller: WARREN F. JR & SHANNON M VANN

Address: 4248 TABLE MOUNTAIN PL

Seller: JEFFERY A & BETTY J FANNING

Buyer, buyer's address: GARY MARTIN, 4248 PO

Buyer, buyer's address: MARCUS R & NICOLE M JOHNSON, 5273 REEF CT

Seller: CHRISTOPHER M & STEPHANIE E COX

Buver. buver's address: JUSTIN SWIFTON &

CAITLIN IONE ROSS SHAW, 4608 BEVERLY DR Address: 4608 BEVERLY DR

Seller: HAROLD E & JEANETTE H SEAGRAVES Buyer, buyer's address: HAROLD E SEGRAVES,

Seller: VIVIAN PATRICIA & VIVIAN P GEARHEARD

Buyer, buyer's address: LAZULI ROAD LLC, 8240

| FOR THE RECORD |

Weld County

DEBTOR: CHARLES JOHN & JOHN PATTERSON, CREDITOR: LEONARD F SCHUMAKER. AMOUNT: \$2774876.28. CASE #C-11CV-000418. DATE: 1/10/12. DEBTOR: TYLER & REBECCA HEIDENREICH, CREDITOR: COLO EQUIPMENT LLC. AMOUNT: \$39760.51. CASE #D-09CV-000831. DATE: 1/9/12.

DEBTOR: ISABEL BLANCO, CREDITOR: ASSOC ASSET MANAGEMENT LLC. AMOUNT: \$38548.92. CASE #C-11CV-000880. DATE: 1/17/12. DEBTOR: JOHN L HENNESY, CREDITOR: SECURI-

TY NATL MTG CO. AMOUNT: \$34238.02. CASE #C-TICV-001012. DATE: 1/10/12. **DEBTOR:** INDUSTRIAL COMPRESSOR SERVICE, CREDITOR: BASELINE PLACE LLC. AMOUNT: \$29015.38. CASE #C-1ICV-001073. DATE: 1/20/12. **DEBTOR: JECOME L THURNAU**, CREDITOR: COL-LEGE CREDIT UNION GREELEY. AMOUNT: \$27809.05. CASE #C-1ICV-0008IT. DATE: 1/9/12. **DEBTOR: RITA & RAYMOND C CAMACHO**, CRED-TIOR: FORD MOTOR CREDIT CO. AMOUNT: \$17370.31. CASE #C-06C-201964. DATE: 1/18/12. **DEBTOR: BLANCA L & LEONARDO ZAVALA**, CREDITOR: PREMIER MEMBERS FED CU. AMOUNT: \$16261.42. CASE #D-10CV-00127. DATE: 1/13/12. **DEBTOR: BLANCA L S** (CREDITOR: RFJ LLC. AMOUNT: \$14048.12. CASE #C-09CV-000604.

DATE: 1/9/12. DEBTOR: JASON STEPHENSON, CREDITOR: LIB-ERTY ACQUISITIONS LLC. AMOUNT: SH4040.69. CASE #C-09C-004347. DATE: 1/1/21. DEBTOR: TERRY L NEWBERRY, CREDITOR: DIS-COVER BK. AMOUNT: S14004.62. CASE #C-11C-

008565. DATE: 1/11/12. DEBTOR: STEPHEN M JENSEN, CREDITOR: CYPRESS FIN. GROUP LLC. AMOUNT: \$13460.48. CASE #C-11C-008270. DATE: 1/11/12. DEBTOR: KEITH B FLEMING, CREDITOR: CITIBANK SOUTH DAKOTA. AMOUNT: \$12205.56. CASE #C-11C-006062. DATE: 1/17/12.

CHIDAWA SOCHO ANOTA: AMOUTA: MACOLAD. CASE #C:11C:06062. DATE: 1/17/12. DEBTOR: JOHN S MAITZEN, CREDITOR: ELK RUN FIN LLC. AMOUNT: \$11771.24. CASE #C-11C-005847. DATE: 1/17/12. DEFTOR: GIL BEFTO S. S. ALICIA H

VILLANUEVA, CREDITOR: FIRESIDE BK. AMOUNT: \$10395.73. CASE #D-11CV-007480. DATE: 1/12/12. DEBTOR: TAMMY LYNN COLLINS, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$10119.22. CASE #C-11C-081676. DATE: 1/20/12.

DEBTOR: JOANN MESSICK, CREDITOR: TARGET NAL BK. AMOUNT: \$8132.87. CASE #C-11C-004707. DATE: 1/13/12.

DEBTOR: AMY V TREGONING, CREDITOR: CAVAL-RY PORTFOLIIO SERVICES LL. AMOUNT: \$7869.95. CASE #C-06C-000826. DATE: 1/10/12. DEBTOR: JAYNE R WALTZ, CREDITOR: TARGET

NATL BK. AMOUNT: \$7783.12. CASE #C-11C-006273. DATE: 1/17/12. DEBTOR: KEVIN GRAY, CREDITOR: CAVALRY PORTEDI LO SERVICES LLC AMOUNT: \$719311 CASE

DEDTOR: REVIN GRAF, CREDING, CAVAEN PORTFOLIO SERVICES LLC. MIOUNT: S7193.11. CASE #C-11C-008856. DATE: 1/10/12. DEBTOR: JCROME F & JEROME MELSON, CRED-TIOR: PROFESSIONAL FIN CO INC. AMOUNT: \$6900.59. CASE #C-11C-010376. DATE: 1/11/12.

DEBTOR: GEORGE ANGUIANO, CREDITOR: PUB-LIC SERVICE CREDIT UNION. AMOUNT: \$6804.9. CASE #C-11C-008302. DATE: 1/10/12

DEBTOR: DANIEL L OLBERDING, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$6534.44. CASE

#C-11C-008317. DATE: 1/11/12. **DEBTOR: JOHN GULD**, CREDITOR: CAPITAL ONE BK USA. AMOUNT: \$5825.21. CASE #C-11C-008951.

DATE: 1/10/12. DEBTOR: ANDY CAMACHO, CREDITOR: OLIPHANT

FIN LLC. AMOUNT: \$5180.11. CASE #C-11C-003066. DATE: 1/10/12. DEBTOR: RANDY RICHARDS, CREDITOR: PNC BK.

AMOUNT: \$5008.67. CASE #C-11CV-000912. DATE: 1/18/12. DEBTOR: CHRISTOPHER MICHAEL BARNES, CREDITOR: FIRESIDE BK. AMOUNT: \$4934.62. CASE

#D-11CV-001009. DATE: 1/12/12. **DEBTOR: ALLISON J & ALLISON S MAC-DOUGALL**, CREDITOR: CACH LLC. AMOUNT:

\$4923.43. CASE #C-11C-00708. DATE: 1/17/12. DEBTOR: GEOFFREY A TEMPLE, CREDITOR: ST FARM MUT INS CO. AMOUNT: \$4839.63. CASE #C-05C-005074. DATE: 1/12/12.

05C-005074. DATE: 1/12/12. DEBTOR: MICHAEL W ARMSTRONG, CREDITOR: CAPITAL ONE BK LISA AMOUNT: \$4613.11 CASE #0

CAPITAL ONE BK USA. AMOUNT: \$4613.11. CASE #C-11C-006132. DATE: 1/11/12. DEBTOR: GEORGE W CLINE, CREDITOR: CAPITAL DNE BK URG. AMOUNT: \$4447.37. CASE #C-11C.

ONE BK USA. AMOUNT: \$4447.37. CASE #C-11C-006384. DATE: 1/11/12. DEBTOR: DEBRA L & DONALD SCHWARTZ, CREDITOR: WAKEFIELD ASSOC INC. AMOUNT: \$4393.33. CASE #C-11C-010418. DATE: 1/10/12 DEBTOR: TONIA L WEAVER, CREDITOR: LIBERTY ACQUISITIONS SERVICING, AMOUNT: \$3556.83. CASE #C-11C-009689. DATE: 1/12/12. DEBTOR: JOYCE HACK, CREDITOR: LVNV FUND-ING LLC. AMOUNT: \$3486.81. CASE #C-11CV-000987. DATE: 1/18/12. DEBTOR: TRUDY WISE, CREDITOR: MIDLAND CREDIT MANAGEMENT INC. AMOUNT: \$3371.42. CASE #C-11C-005197. DATE: 1/17/12. DEBTOR: DELMA L GNEISER, CREDITOR: EQUABLE ASCENT FIN LLC. AMOUNT: \$3316.6. CASE #C-10C-00/710 DATE: 1/11/12 DEBTOR: CHARLES P TUCKER, CREDITOR: CAPI-TAL ONE BK USA. AMOUNT: \$3149.09. CASE #C-11C-006223. DATE: 1/11/12. DEBTOR: ALEJANDRO LOPEZ JR OROZCO, CREDITOR: YKS ACCEPTANCE INC. AMOUNT: \$3046.16. CASE #C-11C-009244. DATE: 1/20/12. DEBTOR: WILLIAM & CAROLYN KUTZ, CREDI-TOR: WAKEFIELD ASSOC INC. AMOUNT: \$2978.88 CASE #C-2006C6979. DATE: 1/10/12 DEBTOR: DOROTHY E DAGOSTINO. CREDITOR:

UNITED FOOD SERVICE INC. AMOUNT: \$288,77. CASE #C-11C-74826. DATE: 1/20/12. DEBTOR: SANDRA K & SANDRA R WALKER, CREDITOR: ARROW FIN SERVICES LLC. AMOUNT: \$2788.33. CASE #C-10C-006613. DATE: 1/16/12. DEBTOR: CHARLES & AMELIA ROCHA, CREDI-TOR: ANNIES RENTALS LLC. AMOUNT: \$2598.08. CASE #C-11C-009120. DATE: 1/20/12. DEBTOR: FRANCES TRUJILLO, CREDITOR: LIBER- TY ACQUISITIONS SERVICING. AMOUNT: \$2504.11. CASE #C-11C-007401. DATE: 1/12/12. DEBTOR: WAYNE T EDWARDS, CREDITOR: TAR-GET NATL BK. AMOUNT: \$2410.54. CASE #C-11C-005488. DATE: 1/17/12. DEBTOR: TERRY L NEWBERRY, CREDITOR: CAPI-TAL ONE BK USA. AMOUNT: \$2386.03. CASE #C-

11C-008566. DATE: 1/11/12. DEBTOR: JACK A FANETTI, CREDITOR: PORTFO-LIO RECOVERY ASSOC LLC. AMOUNT: \$2308.83. CASE #C-11C-007219. DATE: 1/6/12.

DEBTOR: MANUEL M CHAVEZ, CREDITOR: PORT-FOLIO RECOVERY ASSOC LLC. AMOUNT: \$2285.78. CASE #C-11C-008356. DATE: 1/11/12. DEBTOR: DAVID W ANDERSON, CREDITOR: LIB-ERTY ACQUISITIONS SERVICING. AMOUNT:

ERTY ACQUISITIONS SERVICING, AMOUNT: \$2100.44. CASE #C-2011C61938. DATE: 1/10/12. DEBTOR: BRIAN A DELFOSSE, CREDITOR: CAPI-TAL ONE BK USA. AMOUNT: \$2090.12. CASE #C-

Dec 012019, DATE: 1/11/12. DEBTOR: CHRISTINA E MCCULLOUGH, CREDI-TOR: CAPITAL ONE BK USA. AMOUNT: \$1975.61. CASE #C-11C-007022. DATE: 1/11/12.

DEBTOR: DONAVON L KRUMM, CREDITOR: LIB-ERTY ACQUISITIONS SERVICING. AMOUNT: \$1600.09. CASE #C-11C-006852. DATE: 1/12/12. DEBTOR: DEBBIE APPELHANS, CREDITOR: LIB-ERTY ACQUISITIONS SERVICING. AMOUNT: \$1324.2.

ERTY ACQUISITIONS SERVICING. AMOUNT: \$1324.2 CASE #C-11C-010198. DATE: 1/12/12. DEBTOR: ZOE A & STEPHEN A STANK, CREDI-TOR: WAKEFIELD ASSOC INC. AMOUNT: \$1138.18.

CASE #C-11C-010461 DATE: 1/10/12. **DEBTOR: JOSHUA P NORTON**, CREDITOR: PRO-FESSIONAL FIN CO INC. AMOUNT: \$1114.63. CASE

Chicotopolic and the standard and the st

ETY ACQUISITIONS SERVICING, AMOUNT: S921.78. CASE #C-11C-010378. DATE: 1/12/12. DEBTOR: NATHAN COTTO, CREDITOR: LIBERTY ACQUISITIONS SERVICING. AMOUNT: \$826.65.

CASE #C-11C-007838. DATE: 1/12/12. DEBTOR: JANICE J DECAMP, CREDITOR: LIBER-TY ACQUISITIONS SERVICING. AMOUNT: \$747.03. CASE #C-11C-010380. DATE: 1/12/12. DEBTOR: PLACIDO PARRA, CREDITOR: OLIPHANT

FIN LLC. AMOUNT: \$601.7. CASE #C-11C-008627. DATE: 1/10/12. DEBTOR: JOHN CORDOVA, CREDITOR: CENTRAL

CREDIT CORP. AMOUNT: \$352.07. CASE #C-11C-006900. DATE: 1/9/12. DEBTOR: IND COMPRESSOR SERVICE INC,

CREDITOR: BASELINE PLACE LLC. AMOUNT: \$29015.38. CASE #D-11CV1073. DATE: 1/18/12. WE JDG

RELEASE OF STATE TAX LIENS

Larimer County

PIONEER FORENSICS LLC, \$3100, CASE #3291, 1/17/12.

ECLIPSE LAWN CARE LLC, \$1428.65, CASE #3142, 1/17/12. GABRIEL DEVL INC, \$1325.98, CASE #1118, 1/6/12. ALL FOR ONE COMMUNICATIONS INC, \$1245.08,

CASE #2019, 1/11/12. ESTES VALLEY HOME GARDEN CTR I, \$899.5,

CASE #482, 1/4/12. ALL FOR ONE COMMUNICATIONS INC, \$391.65, CASE #2020, 1/11/12.

ALL FOR ONE COMMUNICATIONS INC, \$300.08, CASE #2021, 1/11/12. GARYKLEINER, 1739 E 29TH AVE, DENVER 80205-

GARYKLEINER, 1739 E 29TH AVE, DENVER 80205-4504, \$231.44, CASE #2156, 1/11/12. DAVIS CHRISTINEWALLACE, \$182.16, CASE #824,

1/5/12. ALL FOR ONE COMMUNICATIONS INC, \$112.32, CASE #2022, 1/11/12.

Weld County

RWN3 LLC, \$2435.61, CASE #3817079, 1/10/12.

MARK ANICHOLS, \$1109.58, CASE #3817864, 1/13/12. RM CONSTRUCTION INC, \$644.83, CASE #3816586, 1/6/12. JJS AUTO PARTS INC, \$325.37, CASE #3819265,

1/20/12. CONTROLTEC LLC, \$293.55, CASE #3817865, 1/13/12.

STATE TAX LIENS

Larimer County

ESTES VALLEY HOME GARDEN CTR I, \$14215.14, CASE #2024, 1/11/12. EXECUTIVE COATINGS INC, \$9646.81, CASE #2023, 1/11/12. EXECUTIVE COATINGS INC, \$9557.21, CASE #485, 1/4/12. SCHMIDTS OLDE TIME BAKERY LTD, \$8670.54, CASE #1430, 1/9/12. BEAR CONSTR DESIGN INC, \$5100.06, CASE #2411, 1/12/12. ROYGBIV LLC, \$4171.06, CASE #481, 1/4/12. WESTERN AVIATORS INC, \$2392.12, CASE #2410, 1/12/12. KUSTOM BLDRS LLC, \$2039.08, CASE #484, 1/4/12. DAVE MEDECK ENTERPRISES INC, \$1380.4,

CASE #3143, 1/17/12. PK ENTERPRISES CORP, \$584.97, CASE #2025, 1/11/12.

VENDING SERVICES COLO INC, \$521.53, CASE #3852, 1/19/12.

Weld County

GENERAL HEATING AIR CONDITIONI, \$8499.82, CASE #3819264, 1/20/12. JJS AUTO PARTS INC, \$1824.18, CASE #3819267,

JJS AUTO PARTS INC, \$1024.16, CASE #3019267, 1/20/12. SIDEWELL BROS PARTNERSHIP DIP, \$1821.65,

CASE #3819270, 1/20/12. JAUIER OMACIAS, \$1444.37, CASE #3817866, 1/13/12. **ROBERT & THELMAJACKSON**, \$1349.41, CASE #3819268, 1/20/12. **SKY CARPENTRY LLC**, \$840.21, CASE #3819263, 1/20/12. **NO COLO CONSTR SERVICES**, \$836.42, CASE #3819269, 1/20/12. **LIFESTYLE HOMES LLC**, \$798.94, CASE

#3819266, 1/20/12. WARRANTY DEEDS

Larimer County

Seller: JASON D & FRANCINE TI MARMOR Buyer, buyer's address: NEVER T LATE, 1504 W PROSPECT RD Address: 1705 HEATHERIDGE RD UNIT A202 Price: <50900

Date closed: 12/29/11

Seller: RESOURCE ASSISTANCE CENTER FOR Buyer, buyer's address: MINH MONG NGUYEN, 416 10TH ST Address: 416 10TH ST Price: \$42000

Date closed: 12/30/11 Seller: BENJAMIN I NICELY

Buyer, buyer's address: STEVE & LEIGH MAR-RICK, 6927 ROSEMONT CT Address: 6927 ROSEMONT CT Price: \$190000 Date closed: 12/30/11

Seller: REID SHRAUNER Buyer, buyer's address: GABE GOTTHARD, 726 DIABLO WAY Address: 2624 W LAKE ST

Price: \$190000 Date closed: 12/30/11 Seller: JEFFERY & RACHAEL GREEN

Buyer, buyer's address: AMY L TOWNE, 212 TRALEE CT Address: 212 TRALEE CT

Price: \$197000 Date closed: 1/3/12 Seller: DORA A BERRY

Buyer, buyer's address: TREVOR MICHAEL & DANN KAY LAMBERT, 4710 14TH ST SW Address: 1103 LAPORTE AVE Price: \$165000 Date closed: 12/16/11

Seller: LOVELAND HABITAT FOR HUMANITY Buyer, buyer's address: JESSICA LYNN RIVERA, 4348 MCWHINNEY BLVD UNIT 1023 Address: 2133 SAGITTARIUS DR Price: \$158000 Date closed: 10/19/11

Seller: SARAH BENNETT Buyer, buyer's address: LISA D & ROBERT L HOFFMAN, 3913 TOUCHSTONE CT Address: 3913 TOUCHSTONE CT Price: \$212000

Date closed: 12/19/11 Seller: THOMAS P PHELAN Buyer, buyer's address: MARK P & LAUREL R HANNIGAN, 1303 BANYAN DR

HANNIGAN, 1303 BANYAN DR Address: 1303 BANYAN DR Price: \$273000 Date closed: 12/19/11

Seller: LAWRENCE LAY Buyer, buyer's address: ASHLEY NICE, 2937 STAGE CT Address: 2937 STAGE CT Price: \$172500 Date closed: 12/30/11

Seller: JOURNEY HOMES LLC Buyer, buyer's address: JAMES CRAIG LOWELL, 316 HIGHLAND CREEK DR Address: 2409 FORECASTLE DR Price: \$200000

Date closed: 12/30/11 Seller: JOHN T & WANDA J PRATT Buyer, buyer's address: DENISE MARIE & BRYCEN W BALLINGER, 1315 PINE ST Address: 1315 PINE ST

Price: \$140000 Date closed: 1/4/12

Seller: RYAN & AMY GANTT Buyer, buyer's address: KEVIN J CONNAUGHTY, 3927 PRECISION DR # 23D Address: 3927 PRECISION DR # 23D Price: \$134000 Date closed: 1/3/12

Seller: LEE J PARSONS Buyer, buyer's address: ENDERSON SARAIVA & MARIA ISABEL CRUZ, 5721 N COUNTY ROAD 19 Address: 1617 WAGON TONGUE CT Price: \$142500 Date closed: 1/4/11

Seller: JOSHUA RABINOWITZ LIVING TRUST Buyer, buyer's address: MATTHEW D BAUMAN, 1601 W SWALLOW RD APT 9C Address: 1601 W SWALLOW RD APT 9C Price: \$122500 Date closed: 1/3/12

Seller: ANN BERNICE REED Buyer, buyer's address: JJ ENTERPRISE 401 LLC, 416 W OAK ST Address: 411 W OAK ST Price: \$240000 Date closed: 1/3/12

Seller: STEPHEN L & KARI L ROBINSON Buyer, buyer's address: STEPHEN J CARLYLE, 135 W SWALLOW RD Address: 135 W SWALLOW RD Price: \$ Date closed: 1/4/12

Seller: CHELSEA C FERGUSON Buyer, buyer's address: STEPHANIE ANN CUR-TIS, 7503 TRIANGLE DR Address: 7503 TRIANGLE DR Price: S249000 Date closed: 12/21/11 Seller: MAUREEN & JOSH TREICHEL

Address: 2308 TARRAGON LN

Seller: MELODY HOMES INC

RICHLAND AVE Address: 6313 RICHLAND AVE

Price: \$283500 Date closed: 12/28/11

Price: \$371400

PO BOX 2165

Price: \$

Date closed: 1/5/12

Seller: KAY R VOGEL

Address: 402 STOVER ST

Seller: G S MORTGAGE CORP

ESTATE ILLI C. 262 F. MOUNTAIN

Address: 6330 AVIATION CIR

Seller: TINA WARD MEISMER

Address: 2114 N LINCOLN AVE

Address: 1212 W MULBERRY ST

SHETYE, 413 SPINNAKER LN Address: 413 SPINNAKER LN

Seller: SPENCER J & SHIRLEY T WILSON

Buver, buver's address: SNEHAL & RUNZUN

Seller: LOVELAND HABITAT FOR HUMANITY

Buyer, buyer's address: HABITAT LLLP LOVE-

Buyer, buyer's address: LYNN DORAN, 3604 N

Date closed: 12/29/11

Price: \$275000

PO BOX 2487

Price: \$

Date closed: 12/16/11

Date closed: 1/5/12

Seller: FCCOLO LLC

Price: \$210000 Date closed: 10/19/11

Price: \$255000

Date closed: 1/6/12

LAND, 1154 2ND ST SE Address: 235 PRIMROSE DR

Date closed: 12/29/11

Address: 3604 N GLADE RD

Address: 3419 SHERIDAN AVE

Address: 215 E COLORADO AVE

Seller: WINDMILL PROPERTIES # 2 LLC

Buyer, buyer's address: ERIK I ARTHUR, 3419 SHERIDAN AVE

Seller: SELECT PORTFOLIO SERVICING INC

Seller: FRANK CAROL JUDY LIVING TRUST

Buyer, buyer's address: TERESA C PEA, 91

Buyer, buyer's address: JOHN & KATHY NIET-

Seller: JAMESTOWN BUILDERS LLC

Seller: JASON D & FRANCINE T MARMOR

Buyer, buyer's address: VANTURE LLC, 2613

Address: 1705 HEATHERIDGE RD UNIT D204 Price: \$59900

Buyer, buyer's address: GEORGE R & BETTY J JANSEN, 4609 DUSTY SAGE DR UNIT 3

Buyer, buyer's address: JAMES B CRAWFORD, 4418 QUEST DR

Buver, buver's address: ROBERT F DARLENE R

Buyer, buyer's address: MARCH OLIVE PHARRIS

Buyer, buyer's address: MICHAEL A ILSEMAN,

Seller: PREO HARMONY RIDGE LLC

Address: 4733 PRAIRIE VISTA DR

Seller: WILLIAM D & HELEN LARSON

Buyer, buyer's address: FEDERAL NATIONAL MORTGAGE ASSN, 13455 NOEL RD STE 600

Date closed: 1/6/12

Price: \$140000

Date closed: 1/6/12

Date closed: 11/28/11

Address: 91 SIOUX DR

Date closed: 1/6/12

FELD. 2132 COCKLEBUR LN

Address: 2132 COCKLEBUR LN

Price: \$257000

Price: \$285000

APPLETON CT

Date closed: 1/5/12

Date closed: 1/6/12

Price: \$80000

Price: \$130000

Price: \$

Price: \$

Date closed: 12/30/

Date closed: 1/9/12

Seller: RICHARD CLARK

LLC. 110 F OAK ST STF 200

Date closed: 1/6/12

2821 RIGDEN PKWY # 5

Address: 403 FRANKLIN ST

Seller: TANNIN HOLDINGS LLC

Address: 2821 RIGDEN PKWY # 5

Date closed: 1/3/12

Address: 4418 QUEST DR

Seller: DARLENE R HUGHES

HUGHES REVO, 1137 MUIRFIELD WAY Address: 1137 MUIRFIELD WAY

SIOUX DR

Price: \$

Seller: HUD

GLADE RD

Price: \$

Buyer, buyer's address: ANN H & ROBERT N ADDINGTON, 2308 TARRAGON LN

Buyer, buyer's address: LARRY SPIERING, 6313

Buyer, buyer's address: FOUR MORE LLC, 402

Buyer, buyer's address: BOHEMIAN REAL

Buyer, buyer's address: WARD WEST LLP, 2114

Buyer, buyer's address: CARLA ANN & MICHAEL LAWRENCE KONOPKA, 9457 CODY DR

Seller: KENNETH 6 CONLEY Buyer, buyer's address: CFR INVESTMENTS LLC, 759 CLEVELAND AVE Address: 125 S JEFFERSON AVE # 1 8 Price: \$255000 Date closed: 12/22/11

Seller: GILLIAN B MCNALLY Buyer, buyer's address: LIANE BENZ, 2011 GRAYS PEAK DR UNIT 202 Address: 2011 GRAYS PEAK DR UNIT 202 Price: \$135600 Date closed: 12/21/11

Seller: W RICHARD & DEBRA P ANDERSON Buyer, buyer's address: W RICHARD ANDERSON REVOCABLE L, 2035 MEANDER RD Address: 2035 MEANDER RD Price: S Date closed: 12/16/11

Seller: JASON J SWIERS Buyer, buyer's address: ALLEN MATTHEW &

HOTTY LORENA BELLOIN, SJOL E COUNTY ROAD 66 Address: 5304 E COUNTY ROAD 66 Price: \$222000 Date closed: 12/16/11 Seller: RICHARD A & VIVIAN L GARZA Buyer, buyer's address: BETH D BRISTOL, 491

23RD ST SW Address: 524 WASHINGTON AVE Price: \$150000 Date closed: 12/28/11

Seller: BARBARA L GOOD Buyer, buyer's address: ROBERT JAMES AKERS, 4641 PIERCE ST Address: 700 SANBORN DR Price: \$235000 Date closed: 1/5/12

Seller: DORIAN RYAN Buyer, buyer's address: JAN NICHOLS, 947 5TH

Address: 947 5TH ST Price: \$207000 Date closed: 11/23/11

Buyer, buyer's address: JASON J & HILARY E SWIERS, 5316 E CNTY R 66

Buyer, buyer's address: MOLLY & ALAN

Seller: FEDERAL HOME LN MORTGAGE CORP

Buyer, buyer's address: PEGGY SUE MILLER,

Buyer, buyer's address: CONNIE S MOFFET, 652

Address: 4207 STARFLOWER DR

Seller: ALLEN M BELOIN

Address: 5316 E CNTY R 66

Price: \$125000 Date closed: 12/16/11

Seller: ALAN SARIKELLE

Date closed: 12/23/11

1049 LINECAMP DR

Date closed: 12/23/11

Seller: MICHAEL F BOWEN

Address: 652 MELANIE CT

Seller: RONALD L & NANCY A WILCOX

Buyer, buyer's address: TED & JEANICE MOR-TON, 1700 RAPID LN

Seller: PARAGON INVESTMENT GROUP LLC

Buyer, buyer's address: MARK EDWIN WHITE, 6717 PO BOX 271461

Buver, buver's address: WALTER E J HELLER.

Buyer, buyer's address: KENNETH & NANCY

Buyer, buyer's address: HEATHER A BROWNLEE,

Buyer, buyer's address: JACKIE POWELLMYERS, 2719 GOLDENROD PL

Address: 2520 PARKFRONT DR UNIT C

Seller: ROBERT & JOY HENDERSON

Address: 2719 GOLDENROD PL

Address: 1049 LINECAMP DR

Price: \$

Price: \$

MELANIE CT

Price: \$139900

Price: \$338000

Date closed: 12/16/11

Address: 1700 RAPID LN

Address: 6717 CLOVIS CT

4012 CORK DR Address: 4012 CORK DR

Seller: SAINT AUBYN HOMES LLC

POTTOREE 8855 BLACKWOOD DR

Address: 8855 BLACKWOOD DR

Date closed: 1/5/12

Price: \$375000

651 BABINE CT

Price: \$212000

Price: \$210000

Date closed: 1/6/12

Date closed: 1/6/12

Date closed: 1/5/12

Seller: SHERI A THOMAS

Price: \$850000 Date closed: 1/5/12

Seller: HUD

Price: \$

Date closed: 11/25/11

Seller: MORGANTI PROPERTIES LLC

Address: 173 MCCLURE AVE

Buyer, buyer's address: TRI TOWN PROPERTIES

Buyer, buyer's address: ABW REOS LLC, 1720 S BELLAIRE ST STE 1100 Address: 322 GRANT AVE

Buyer, buyer's address: GENE & ROXANE SCHROEDER, 18510 COUNTY ROAD 86

Buyer, buyer's address: JOHN PAUL & ELISE

Buyer, buyer's address: AMY R WRIGHT, 3263

Buyer, buyer's address: JERALD D BANGERT,

Seller: GREGORY PETER MARIE ANN JANNET

Buyer, buyer's address: GREGORY PETER JR & MA JANNETTA, 2895 43RD AVE

Buyer, buyer's address: JASON E & RONNA M POWERS, 5347 ROADRUNNER AVE

Buyer, buyer's address: LARRY A & JUDITH L

Buyer, buyer's address: TA LAY HT00, 393 E

Buyer, buyer's address: PHAT VAN & HUONG

Buyer, buyer's address: ORTIZ FAMILY TRUST LLC, 16507 ESSEX RD N Address: 16507 ESSEX RD N

Buyer, buyer's address: ANA GUERRERO, 2919 PTARMIGAN DR

Buyer, buyer's address: KREIGHTON REED, 205

Address: 24696 COUNTY ROAD 90

Price: \$175000

Date closed: 1/11/12

LLC. 336 FIFTH ST

Price: \$ Date closed: 1/9/12

Seller: HUD

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

Seller: BK AM

Price: \$190000

Price: \$209500

LOWELL LN

Price: \$294400

Seller: HUD

Price: \$ Date closed: 1/13/12

Price: \$

Date closed: 1/10/12

8987 US HIGHWAY 85

Address: 100 PLOWSHARE LN

Address: 2895 43RD AVE

Seller: JOURNEY HOMES LLC

Address: 5347 ROADRUNNER AVE

Date closed: 1/16/12

Price: \$194100

Date closed: 1/12/12

Seller: NANCY G CLARK

WEBER, 1936 27TH AVE

Price: \$225000

Price: \$105000

Price: \$208000

Price: \$255000

Date closed: 10/28/11

Seller: FANNIE MAE

Price: \$48000

Date closed: 12/29/11

Seller: FANNIE MAE

SILVER SPUR CT

Price: \$162000

Price: \$374900

Price: \$

Date closed: 1/16/12

Date closed: 1/17/12

Date closed: 12/27/11

24TH ST

Date closed: 1/11/12

Address: 1936 27TH AVE

Seller: JUSTIN HOWARD

Address: 393 E 24TH ST

Seller: TRACY J PAPLOW

NGUY DANG, 369 WHITETAIL CIR

Address: 5798 SILVERLEAF AVE

Seller: FED HOME LOAN MTG CORP

Address: 3405 W 16TH ST UNIT 16

Address: 205 SILVER SPUR CT

Seller: MERITAGE HOMES COLO INC.

JONARD, 1576 HICKORY DR

Address: 1576 HICKORY DR

Seller: SECURITY SERVICES LTD

Seller: LOT HOLDING INVESTILLC

Seller: JOHN T & JOHNNA N HUNTER

WOODBREY, 2514 ROUEN LN

Address: 2514 ROUEN LN

1741 PO BOX 24068

Address: 1741 ROWAN LN

Date closed: 1/10/12

Price: \$110000

Price: \$280000

Date closed: 12/21/11

Date closed: 1/17/12

Buyer, buyer's address: PAUL E & ANGELA

Buyer, buyer's address: ROWAN TOWNHOMES

Buyer, buyer's address: WINDMILLS LLC, 301 CENTENNIAL DR Address: 117 VERONICA DR

Buyer, buyer's address: ROBERT P & LINDA I

Date closed: 1/13/12

Date closed: 11/30/11

Seller: JENNIFER DOWELL

Date closed: 10/1/10 WE

Seller: CHARLES R WRIGHT

Address: 3263 LOWELL LN

LOBATO, 623 SCOTCH PINE DR

Address: 623 SCOTCH PINE DR

| FOR THE RECORD |

Seller: PROFESSIONAL CONSTRUCTION SERV Buyer, buyer's address: SAGE HOMES LLC, 5230 ROCK HILL ST Address: 5230 ROCK HILL ST Price: \$52500 Date closed: 1/10/12

Seller: DAVID A & JOAN E VANCUREN Buyer, buyer's address: DAVID A VAN CUREN LIVING TRUST, 5865 CLEARWATER DR Address: 5865 CLEARWATER DR Price: \$ Date closed: 1/6/12

Seller: CHRIS SLUTZ Buyer, buyer's address: CHRIS SLUTZ LIVING TRUST, 4727 DUSTY SAGE LOOP UNIT 1 Address: 4727 DUSTY SAGE LOOP UNIT 1 Price: \$ Date closed: 1/6/12

Seller: LEWIS J & FRANCES K NIEMCZYK Buyer, buyer's address: BILLY F & BOBBIE M BRAMLETT, 4300 HARRISON AVE Address: 4300 HARRISON AVE Price: \$225000 Date closed: 1/11/12

Seller: SALAS M HALLIBURTON TRUST Buyer, buyer's address: FREEDOMS 3 LLC. 106 BIRDIF DR Address: 341 GARFIELD AVE Price: \$ Date closed: 1/10/12

Seller: SILAS M HALLIBURTON TRUST Buyer, buyer's address: FREEDOMS 3 LLC, 106 BIRDIE DR Address: 873 CLEVELAND AVE Price: \$ Date closed: 1/10/12

Seller: RANDY R & MAURA L ARNETTROMERO Buyer, buyer's address: Y LAND TRUST LLC, 95 E MITCHELL HAMMOCK RD Address: 300 RIVERSIDE DR Price: \$ Date closed: 12/29/11

Seller: KAREN K & GERALD W SCHECK Buyer, buyer's address: RHONDA L LUND, 3211 SHERIDAN AVE Address: 3211 SHERIDAN AVE Price: \$149200 Date closed: 1/10/12

Seller: WUERKER LLC Buyer, buyer's address: JENSEN HOLDING CO LLC, 4470 COLONA PL Address: 140 BOARDWALK DR UNIT J Price: \$176000 Date closed: 1/12/12

Seller: THF LLC Buyer, buyer's address: SOLAR RIDGE FARM LLC, 1156 SAINT GERMAIN DR Address: 1150 ST GERMAIN DR Price: \$355000 Date closed: 1/11/12

Seller: CALVIN B & CAROL A WICHERN Buyer, buyer's address: SCOTT ANDREW & ROBIN ANN CAMPBELL, 515 W 47TH ST Address: 515 W 47TH ST Price: \$167900 Date closed: 1/12/12

Seller: MICHELE A MARKEY Buyer, buyer's address: MICHAEL A & DENISE A WAGNER, 1649 DAPHNE ST Address: 302 SHASTA WAY Price: \$176000 Date closed: 1/12/12

Seller: TERRY J & ALISSA M NEITENBACH Buyer, buyer's address: JOAN C & MICHAEL C RICHARD, 2708 REDWING RD Address: 1305 VILLAGE LN Price: \$202000 Date closed: 1/12/12

Seller: HUD Buyer, buyer's address: JESSICA A JONES, 420 INDIANA AVE Address: 304 E MICHIGAN AVE Price: \$ Date closed: 1/12/12

Seller: SUNEET S ASHBURN Buyer, buyer's address: PAUL D RINGDAHL, 1801 TROUSIL DR SW Address: 308 PARK ST Price: \$216000 Date closed: 1/6/12

Seller: JOBY L ADAMS Buyer, buyer's address: KEITH E HESS, 900 E LINCOLN AVE Address: 1201 ACADEMY CT Price: \$36400 Date closed: 1/6/12

Seller: JOHN & & CHRISTINA M ANDROSKY Buyer, buyer's address: DIANE RENEE GUTIER-REZ, 507 ALBION WAY Address: 507 ALBION WAY Price: \$180000 Date closed: 1/11/12

Seller: GUY WILLIAM & KATHLEEN FRANCES SCHAFFER Buyer, buyer's address: SHANE PRIM, 805 W 44TH ST Address: 805 W 44TH ST Price: \$222500 Date closed: 1/13/12

Seller: SHARON P RUSNAK Buyer, buyer's address: JASON A MEYER, 1220

JUNIPER CT Address: 1512 WILDWOOD CT Price: \$190000 Date closed: 1/12/12

Seller: BANK MIDWEST Buyer, buyer's address: RONNIE L BEARD, 2113 MOFFETT DR Address: 2113 MOFFETT DR Price: \$475000 Date closed: 1/12/12

Seller: RICHARD W & SHARON L NEALEIGH Buyer, buyer's address: AMY LYNN OCHSNER, 3730 JEFFERSON DR Address: 3730 JEFFERSON DR Price: \$192500 Date closed: 1/13/12

Seller: FARMERS BANK AULT Buyer, buyer's address: JUSTIN D & LACEY M MITCHELL, 1060 CANAL DR Address: 1403 BISON RUN DR Price: \$45000 Date closed: 1/12/12

Seller: FARMERS BANK Buyer, buyer's address: SARAH ROBERTS, 5104 NORTHERN LIGHTS Address: 5104 NORTHERN LIGHTS Price: \$ Date closed: LR

Seller: EAST VINE PROPERTIES LLC Buyer, buyer's address: MELODY HOMES INC, 9555 S KINGSTON CT STE 200 Address: MULT PROP Price: \$111300 Date closed: 1/12/12

Seller: WILLIAM C MCGUINTY Buyer, buyer's address: DARRELL THOMAS & KATHY OSHEA ROOT, 8523 S NEWCOMBE WAY Address: 160 SHUSWAP CT Price: \$175000 Date closed: 1/13/12

Seller: GARY G & COLLEEN A GLICK Buyer, buyer's address: BIGHORN HOLDINGS LLC, 5815 BIGHORN XING Address: 1512 WEBSTER CT Price: \$1425000 Date closed: 1/10/12

Seller: EDWARD W & ITIELH M SIMMONS Buyer, buyer's address: NORCOL VENTURES LLC. 4825 PO BOX 270345 Address: 4825 HAHNS PEAK DR UNIT 102 Price: \$135500 Date closed: 1/13/12

Seller: MILLI N & MITCHEL G MYERS Buyer, buyer's address: JAMES C POQUETTE, 673 TRAPPERS PL Address: 673 TRAPPERS PL

Price: \$290000 Date closed: 1/13/12 Seller: RAMS HORN VILLAGE OWNERS ASSN Buyer, buyer's address: JAMES M & JUDITH K

GATES, 1228 RESERVE DR Address: 1565 STATE HIGHWAY 66 # 17 Price: \$3500 Date closed: 1/13/12 Seller: CENLAR FSB

Buyer, buyer's address: FEDERAL HOME LN MORTGAGE CORP, 5000 PLANO PKWY Address: 7035 RUIDOSO DR Price: \$ Date closed: 1/6/12

Seller: GLENN P & CATHERINA A COLE Buyer, buyer's address: JAMES A WARREN, 3518 AKRON CT Address: 3518 AKRON CT Price: \$241800 Date closed: 1/13/12

Seller: CHARLES H & DOLORES D KING Buyer, buyer's address: TANNER ALAN & KALEENA MARIE KAISER, 3804 ASH AVE Address: 3804 ASH AVE Price: \$210000 Date closed: 1/13/12

Seller: I. J & VICTORIA J SMITH Buyer, buyer's address: QUARTER CIRCLE LAZY H RANCH IN, 4000 CNTY R 74E Address: 710 CITY PARK AVE APT 510 Price: \$93000 Date closed: 1/12/12

Seller: NOAH E & JANETTE VANBUTSEL Buyer, buyer's address: CHARLES D & SANDRA E REYNOLDS, 5512 LONG BRANCH CT Address: 390 FISHERMANS LN Price: \$107000 Date closed: 1/12/12

Seller: WELLS FARGO BANK Buyer, buyer's address: FEDERAL HOME LN MORTGAGE CORP, 5000 PLANO PKWY Address: 3915 ROOSEVELT AVE Price: \$ Date closed: 12/16/11

Seller: PREO BELMONT RIDGE LLC Buyer, buyer's address: WILLIAM A & PATRICIA K GREEN, 4617 FREEHOLD DR Address: 4617 FREEHOLD DR Price: \$311500 Date closed: 1/13/12

Seller: BK AM Buyer, buyer's address: VA, 810 NW VERMONT Address: 2016 TONOPAS CT Price: \$ Date closed: 12/6/11

Seller: | ALAN MITCHELL Buyer, buyer's address: CAF LIVING TRUST, 7300 DIDRICKSON CT Address: 7300 DIDRICKSON CT Price: \$

Date closed: 1/12/12 Seller: ANDREW POTTS Buyer, buyer's address: ROBERT R & LISA V PETERSON, 2100 ESSEX CT Address: 2100 ESSEX CT Price: \$245000 Date closed: 1/17/12

Seller: OAKWOOD HOMES LLC Buyer, buyer's address: CHARLES P MICHELS, 5248 RAVENSWOOD LN Address: 5248 RAVENSWOOD LN Price: \$201700 Date closed: 1/18/12

Seller: JUDITH L HAWLEY Buyer, buyer's address: DONALD E & GLORIA A JEUNE, 6606 YUMA PL Address: 6606 YUMA PL Price: \$185000 Date closed: 12/15/11

Seller: DENISE C DEAN Buyer, buyer's address: LESLIE REEH, 972 WINONA CIR Address: 972 WINONA CIR Price: \$165500 Date closed: 1/16/12

Seller: NELLY M GANCHEV Buyer, buyer's address: JNC PROPERTIES LLC, 264 MEADOWVIEW DR Address: 1705 HEATHERIDGE RD UNIT D304 Price: \$63500 Date closed: 1/13/12

Seller: DUANE PATCHETT Buyer, buyer's address: SERENITY HOLDINGS LLC, 6501 LYNN DR Address: 6501 LYNN DR Price: \$225000 Date closed: 1/18/12

Seller: RANDY BONNIE CHALFANT LIVING T Buyer, buyer's address: MARK WILLIAM HANSEN, 5608 BLUFF LN Address: 5608 BLUFF LN Price: \$595000 Date closed: 12/15/11

Seller: CHARLES A & ROSEMARIE STUMPF Buyer, buyer's address: LISA M VOSBERG, PO BOX 345 Address: 570 RADIANT DR Price: \$185000 Date closed: 12/19/11

Seller: SAGE HOMES LLC Buyer, buyer's address: GARY FAJACK, 19 ROCK-INGHORSF RD Address: 5230 ROCK HILL ST Price: \$312000 Date closed: 1/12/12

Seller: PAUL GERARD EDWIN SCHOMBER GST Buyer, buyer's address: EAST 42ND STREET LLC. 115 E 42ND ST Address: 115 E 42ND ST

Date closed: 1/11/12 Seller: BK NEW YORK MELLON Buyer, buyer's address: BK NEW YORK MELLON, 3476 STATEVIEW BLVD Address: 1306 SITKA ST

Price: \$ Date closed: 1/13/12

Price: \$

Seller: JOSEPH LAWRENCE PAZIER Buyer, buyer's address: SQUIRREL HOLDINGS LLC, 11732 CRYSTAL VIEW LN Address: 2609 LAKE HOLLOW RD Price: \$365000 Date closed: 1/13/12

Seller: FANNIE MAE Buyer, buyer's address: KEITH V & LOLA KAY ORR, 3501 BAYSHORE RD Address: 2102 MAID MARIAN CT Price: \$180000 Date closed: 1/17/12

Seller: JOAN K & JOAN KAY PLUESS Buyer, buyer's address: DONNA KARR, 2680 6TH ST Address: 3050 W STUART ST APT 11 Price: \$115000

Date closed: 1/13/12 Seller: FRIK J OI SON Buyer, buyer's address: JNC INVESTMENT, 264 MEADOWVIEW DR Address: 2900 ROSS DR APT K21 Price: \$139900

Date closed: 12/6/11 Seller: ENCORE HOMES LLC Buyer, buyer's address: CRAIG A & MIRANDA L YARDLEY, 328 TORONTO ST Address: 328 TORONTO ST

Price: \$222800 Date closed: 1/19/12

Seller: JEFEREY W & TAVI A WHITHAM Buyer, buyer's address: CHARLES K & LOREE R MORSE, 5014 ALDER CT Address: 5014 ALDER CT Price: \$505000 Date closed: 12/27/11

Weld County

Seller: WELLS FARGO BK

Buyer, buyer's address: FED HOME LOAN MTG CORP 5000 PLANO PKWY Address: 150 5TH ST Price: \$ Date closed: 12/13/11

Seller: NORMAN L & JEAN E WILLS Buyer, buyer's address: LUIS ENRIQUE VILLAL LIMA, 2941 ASH AVE Address: 2941 ASH AVE Price: \$122400 Date closed: 12/16/11

Seller: BRYAN NOLL Buyer, buyer's address: ARTHUR D & MARY

CLINE, 46667 COUNTY ROAD AA Address: 95 S DICKSON ST Price: \$141700 Date closed: 9/20/11 Seller: US BK Buyer, buyer's address: MICHAEL A & NINA K CARMICHAEL, 2202 PO BOX 1338

Address: 2202 25TH ST Price: \$90000 Date closed: 12/13/11 Seller: JACK W ZIMBELMAN

Buyer, buyer's address: MOLLY M LOCKHART, 8510 WCR 69 Address: 8510 WCR 69 Price: \$200000 Date closed: 12/29/11

Seller: BEARCLAW LLC Buyer, buyer's address: SILVER TIP COMMER-CIAL LLC, 2619 W 11TH STREET RD STE 13 Address: 1709 61ST AVE Price: \$250000 Date closed: 12/30/11

Seller: PLUMB CONSTR INC Buyer, buyer's address: GREGORY D SORTER, 3622 DEACON DR Address: 3622 DEACON DR Price: \$366900 Date closed: 1/4/12

Seller: WELLS FARGO BK Buyer, buyer's address: VICTOR H CARBAJAL, 621 SUMAC ST Address: 621 SUMAC ST Price: \$ Date closed: 1/5/12

Seller. US BK Buyer, buyer's address: HUD, 25035 US HIGH-WAY 85 Address: 25035 US HIGHWAY 85 Price: \$ Date closed: 12/12/11

Seller: GARY OATES Buyer, buyer's address: RYAN LEE & JENNIFER R SCHOSSOW, Scal BIGHORN CT Address: 621 BIGHORN CT Price: \$241000 Date closed: 1/6/12

Seller: JJ CONSTR NORTHERN COLO LLC Buyer, buyer's address: TIMOTHY FRANK MAR SHALL, 1070 W CENTURY DR STE 101 Address: 307 GEMSTONE LN Price: \$206000 Date closed: 1/6/12

Seller: JASON M ELDER Buyer, buyer's address: CHARLES PANCOST, 10730 COUNTY ROAD 24 1/2 Address: 135 SHIRLEY AVE Price: \$25000 Date closed: 12/21/11

Seller: JESSIE A DUSIN Buyer, buyer's address: SCHROEDER FAMILY TRUST, 4620 W 4TH ST UNIT 31 Address: 4620 W 4TH ST UNIT 31 Price: \$167500 Date closed: 1/6/12

Seller: JOEL RAY & CLARA JANE HANSEN Buyer, buyer's address: NATHAN D NAILL, 35884 AVERY DR Address: 35884 AVERY DR Price: \$430000 Date closed: 1/6/12

Seller: JPMORGAN CHASE BK Buyer, buyer's address: FED HOME LOAN MTG CORP, 5000 PLANO PKWY Address: 2807 W 12TH ST Price: \$

Date closed: 12/30/11 Seller: SHAWN M & ANGELA F HOLMES Buyer, buyer's address: ROBERT L & JOY J

COOK, 3213 BALDWIN AVE Address: 3213 BALDWIN AVE Price: \$132000 Date closed: 1/5/12 Seller: FANNIE MAE

Buyer, buyer's address: MICHAEL E & SUMMER VOORHIES, 3943 W 16TH STREET DR Address: 3943 W 16TH STREET DR Price: \$285000 Date closed: 1/6/12

Seller: CHRISTOPHER C KARL Buyer, buyer's address: CHRISTOPHER C KARL, 1832 27TH AVE Address: 2507 16TH AVE Price: \$ Date closed: 12/30/11

Seller: LINDA ANN WALLACE TRUST Buyer, buyer's address: JANE L PHELPS, 4010 W 4TH ST Address: 4010 W 4TH ST Price: \$340000

Date closed: 1/9/12 Seller: KENNETH L & SHIRLEY WAMPLER Buyer, buyer's address: JUSTIN & MACKENZIE STOAKS, 306 JOHNSON DR

Address: 306 JOHNSON DR Price: \$146700 Date closed: 1/6/12 Seller: NO NAME CREEK LLC

Buyer, buyer's address: SAINT AUBYN HOMES LLC, 212 N WAHSATCH AVE STE 305 Address: MULT PROP Price: \$100000 Date closed: 12/12/11

Seller: WELLS FARGO BK Buyer, buyer's address: HUD, 315 7TH ST Address: 315 7TH ST Price: \$ Date closed: 12/22/11

Seller: THEODORE & NORMA LOUI RUTZ Buyer, buyer's address: TODD A FIELD, 708 ELM Address: 708 ELM ST Price: \$158000

Date closed: 1/6/12

Seller: LARRY A & JUDITH L WEBER Buyer, buyer's address: KEVIN SHIHYAO HUNG, 4331 W 14TH STREET RD Address: 4331 W 14TH STREET RD Price: \$245000 Date closed: 1/9/12

Seller: GAIL E & JOHN L SANGER Buyer, buyer's address: ALVIN L & BONNIE L TETER, 3725 W 22ND ST Address: 3725 W 22ND ST Price: \$175000 Date closed: 1/11/12

Seller: MARK HILLIARD Buyer, buyer's address: DAVID CHESNOKOV, 4111 W 63RD PL Address: 3656 STAGECOACH RD UNIT 613 Price: \$84000 Date closed: 1/10/12

Seller: DONALD J & F KAY RODLIN Buyer, buyer's address: RODLIN FAMILY TRUST, 788 TURPIN WAY Address: 788 TURPIN WAY Price: \$ Date closed: 1/5/12

Seller: WINDMILLS LLC Buyer, buyer's address: MICHAEL S & SHEILA K CARY, 700 VILLAGE DR Address: 700 VILLAGE DR Price: \$183300 Date closed: 1/6/12

Seller: ERROL LYNN FORD Buyer, buyer's address: MICHAEL S GONZALES, 2883 41ST AVE Address: 2883 41ST AVE Price: \$170100 Date closed: 1/11/12

Seller: HABITAT FOR HUMANITY ST VRAIN Buyer, buyer's address: MARIA ELENA SALCIDO, 421 GLEN AYRE ST Address: 421 GLEN AYRE ST Price: \$130000 Date closed: 1/6/12

Seller: MICHAEL R & PAMELA R WESTOVER Buyer, buyer's address: DEROO BARKLEY LLC, 714 54TH AVE Address: 6380 W 10TH ST STE 23 24 Price: \$193000 Date closed: 1/12/12

Seller: WESTERN MEADOWS INVEST LLC Buyer, buyer's address: JOURNEY HOMES LLC, 7251 W 20TH ST UNIT L200 Address: 16036 CINNAMON CIR Price: \$150000 Date closed: 1/11/12

Seller: SHANE PRIM Buyer, buyer's address: CREATION GROUP LTD, 19 OLD TOWN S0 # 242 Address: 114 N IRENE AVE Price: \$81500 Date closed: 1/11/12

Buyer, buyer's address: HUD, 1933 27TH ST

Buyer, buyer's address: GARY MILLER, 4229 GRAND TETON RD

Seller: PNC BK

Price: \$30000

Price: \$39000

2604 DOCK DR

Price: \$130000

Date closed: 1/18/11

Seller: GID W GATES

Address: 1820 MONTVIEW BLVD

MONTVIEW BLVD

Date closed: 1/10/12

Address: 2604 DOCK DR

Date closed: 1/5/

Price: \$

Address: 1933 27TH ST

Seller: RAMS POINT LLC

Address: 4229 GRAND TETON RD

Seller: RENFROE BRUNNER DEVL LLC

Seller: COLO HOUSING FIN AUTHORITY

Buyer, buyer's address: TIFFANY S MCCANN,

Buyer, buyer's address: NANCY G CLARK, 1820

3505 HOLMAN CT Address: 424 BUCKEYE AVE

Buyer, buyer's address: BAESSLER HOMES LLLP,

Date closed: 11/28/11

COMMENTARY

EDITORIAL

Rushing to judgment: CSU stadium foes

Will building a new football stadium at CSU help boost our local economy? The naysayers don't think so. They're also doubtful that a new stadium will help CSU attract better coaches and athletes. And they're not convinced that more out-of-state students, those who pay higher tuitions, will flock to the university if only it builds a new stadium.

Who's right? Who's wrong? It barely matters. Here's why:

CSU, if it goes through with this idea, plans to do so with private donations, not tax dollars

CSU has said repeatedly. this Regardless of how hard opponents will try, any effort to frame this as a frivolous, ill-conceived diversion of public dollars from Allen Greenberg academics is simply

dishonest. Some in the opposition obviously have come to understand this, because they appear in recent days to have embraced a new message, one that shifts the focus to saving Hughes Stadium rather than merely berating the supposedly anti-intellectual crowd as favoring the gridiron over the Classics.

EDITOR'S

NOTEBOOK

That's a PR ploy that might resonate in some quarters, but it would have worked far better if this community, in fact, felt any deep, emotional connection to Hughes.

How close-minded is the opposition? The 15-member Colorado State University Stadium Advisory Committee held its inaugural meeting earlier this month. A reporter quoted a woman who identified herself as a member of the anti-stadium forces suggesting that the new facility seems out of scale to Fort Collins.

How would they know?

We haven't seen any architectural drawing. No artist rendering has been rendered. The conversation on this project has barely begun. Raising questions that pit academics against athletics is to be expected in debates about university stadiums. But raising questions about scale unnecessarily discredit the opposition.

CSU on Feb. 3 reminded us all that it knows how to pull off big-money initiatives. That's when it announced it had completed its \$500-million, seven-year fundraising campaign, raising nearly \$10 million more than its goal and crossing the finish line six months ahead of schedule.

It deserves big kudos for doing so. See EDITOR, 27



Obama policies hamper oil industry potential

Most Westerners appreciate that energy development creates jobs beyond its own industry and funds critical local and state programs such as education, public safety, conservation and infrastructure projects. Despite serving as the backbone of the Western economy, the oil and natural gas industry continues to face hostile government policies

that undermine the West's potential to grow.

According to the Western Energy Alliance's Blueprint for Western Energy Prosperity, by 2020 the West will produce as much oil and natural gas on a daily basis as the U.S. imports from Tim Wigley Russia, Iraq, Kuwait,

Saudi Arabia.

Venezuela, Algeria, Nigeria and Colombia, combined. Our study concludes that if government red tape doesn't stand in the way, oil and natural gas producers in the West are poised to put 70,000 more Americans to work and spark more than \$58 billion in investment, all the while making our country less dependent on foreign energy.

GUEST

COLUMN

President Obama's continued pledge to reduce regulations on American small businesses makes for a nice sound bite, but the reality is that his own administration's misguided policies are making energy development in the West increasingly difficult, time-consuming and cost prohibitive. This bureaucratic red tape is preventing Western energy producers from tapping our region's vast supplies of oil and natural gas, which if developed would solve many of our nation's economic and energy security challenges. The president is actually delaying the economic recovery

he seeks.

Luckily, many of Colorado's elected officials understand the immense economic benefits that responsible energy development provides to our state. In recent days, in a bipartisan policy forum, both Speaker of the House Frank McNulty and state Sen. Michael Johnston touted our Blueprint and the exciting projections, including 26,000 new jobs in Colorado and a 124 percent increase in tax revenue to the state that help fill depleted local and state budget coffers.

The good news is that it's not too late to turn the ship around and ensure that these exciting projections are realized. Based on the conclusions found in the Blueprint, the Western Energy Alliance proposes a comprehensive reform of the entire federal onshore process and an immediate moratorium on new and expanded layers of regulation. Measures must also be taken to limit litigation that unreasonably obstructs domestic energy production and economic growth.

If our policymakers are to implement a reasonable and balanced regulatory environment, they must understand that the West is supplying an increasing amount of domestic energy with a smaller environmental footprint. Our region produces 27 percent of our nation's natural gas and 14 percent of our oil, while impacting less than 0.07 percent of public lands. Policies that further limit access to these non-park, non-wilderness lands, are putting vast American energy supplies off limits, hurting job growth, and resulting in lost revenue for local, state, and federal governments.

As the Blueprint demonstrates, the future of Western energy is expected to be bright, as long as misguided government policies don't stand in the way. With national unemployment still hovering above 8 percent, our elected officials See GUEST, 27





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THE ALLIANCE







| | Should Congress extend the wind production tax credit? | |
|---|---|--|
| Yes 67% | Next question: | |
| No 33% | With bank fees rising, are you considering moving to a new bank? | |
| These results reflect responses to the online poll at www.ncbr.com. | Answer now at www.ncbr.com. Responses will be accepted through Feb 21. | |

GUEST, from 26

should focus on creating jobs and reducing oil imports from unfriendly nations, instead of making it more difficult and costly to develop American energy.

It's going to take leaders from both political parties for the West, and our nation, to rebuild our economy and decrease our energy dependence. We

EDITOR, from 26

Those dollars have been spent or committed to creating new department chairs, new classrooms and new scholarships. In other words, those are dollars that will all be spent building CSU's academic profile and reputation.

If there's any reason to be concerned about the university's ambitions to build a new stadium, it's in how donors react to being asked for money again so soon after writing a check for the big campaign.

But even that concern doesn't really amount to much.

If you're an alum, a fan or a parent with the wherewithal, you'll happily write a check to an initiative that helps a hope that more of our leaders in Washington will follow the example of Speaker McNulty and Sen. Johnston by calling on the Obama administration to end its attack on Western oil and natural gas producers and allow our industry to develop American energy and put Westerners back to work.

Wigley is president of the Western Energy Alliance.

university you love.

Doing so might not help the local economy much. It might not help lure better coaches or better players. But it will give the university – and Fort Collins – a chance at some of those things.

CSU is without a doubt an economic growth engine. Could it become a football powerhouse? Maybe, maybe not. But if it does, then we'll have one more item to point to with pride and, in this case, the university will have achieved this milestone without a single extra tax dollar than it now receives.

Seems like a pretty good deal to me.

Allen Greenberg is the editor of the Northern Colorado Business Report. He can be reached at agreenberg@ncbr.com or 970-232-3142.



E-CHALLENGE, from 3

student population on the UNC campus.

■ Bedside Solutions, a firm providing a disposable medical device that inexpensively and effectively delivers low-flow oxygen therapy to patients.

■ Lockers on Wheels, a mobile locker service that provides individual storage for attendees of concerts, festivals and events to safely store their belongings

More than 50 companies submitted their concepts in this year's competition. Seventeen competed in a semi-final round on Jan. 18.

"The business concepts were diverse, well presented and very impressive. This competition continues to attract great ideas and celebrates the entrepreneurial spirit in the Front Range," said David Thomas, assistant professor of management for the college.

The finalists will present their business plans in a "Shark Tank" format during the Monfort College of

Business Entrepreneurial Challenge on Thursday, March 8 from noon-5 p.m. at the University Center at UNC.

The event is free and open to the public, with opportunities to hear the presentations, meet the finalists and network with other entrepreneurs and business leaders.

Winners will be announced that night at the Bravo! Entrepreneur Awards at the Union Colony Civic Center in Greeley, a Northern Colorado Business Report event that the Monfort College of Business is sponsoring.

Tickets to that event are \$45 and can be purchased at www.ncbr.com. 9News Business Reporter Gregg Moss will serve as emcee for the Entrepreneurial Challenge event and Bravo! award ceremony. This year's first-place Entrepreneurial Challenge winner will receive \$18,000. The secondplace winner gets \$10,000 and third-place receives \$8,000.

For more information about the competition visit www.mcb-echallenge.com.



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Entrepreneurs make a difference.

March 8, 2012

Bravo! Entrepreneur

On March 8 join host Gregg Moss of Channel 9 News at Union Colony Civic Center as seven individuals and companies will be honored for their business success at the Northern Colorado Business Report's 12th Bravo! Entrepreneur Celebration.

Over 200 candidates have been nominated by their Northern Colorado peers as well as by the Bravo selection committee. Three finalists will be named in each Bravo category, and the honorees from each will be announced and accepted into the Bravo academy of entrepreneurs.

Honors will go to four individuals, one each from Fort Collins, Loveland, Greeley and the Surrounding Communities. One person will be named an Emerging Entrepreneur; one company or individual will be presented with the Bravo! Entrepreneur Regional Spirit Award, and one individual will be honored for his or her Lifetime Achievement as an entrepreneur.

Monfort College of Business Entrepreneurial Challenge

On the same stage that night Mr. Moss continues as the evening's host as the Monfort College of Business Entrepreneurial Challenge awards cash prizes totaling \$36,000 to the three winners of the 2012 competition.

In its third year the Entrepreneurial Challenge attracted 42 entrants. The list was narrowed to 18 semifinalists, and from the five finalists who will make presentations to the selection committee three will be awarded prizes of \$18,000, \$10,000 and \$8,000 for 1st, 2nd and 3rd place.

One evening. One ticket. Two awe-inspiring award presentations come together on the Union Colony Civic Center Stage. After the awards are made the party begins with cocktail and abundant hors d'oeuvres reception honoring all the winners.

Seating is limited. Reservations may be made now online at NCBR.com. Tickets are \$45. Corporately hosted table reservations may be made by calling De Dahlgren, NCBR Marketing Director, at 970-232-3132. Tables seat eight. The price is \$400.

The Nominations are in. The finalists have been selected.

The awards will be presented at Bravo! Entrepreneur, March 8, 2012, at the Union Colony Civic Center in Greeley.

We invite you to join the Northern Colorado Business Report and Monfort College of Business as we welcome entrepreneurs into the NCBR Bravo! Entrepreneur academy of honorees and announce the winners of the Monfort College of Business Entrepreneurial Challenge.

IONFORT

COLLEGE of BUSINESS

One ticket. One evening. Two awe-inspiring awards presentations. Onstage at the Union Colony Civic Center.

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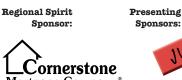
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High Sign







New in **2012**

Monfort College of Business Entrepreneurial Challenge Joins Bravo!

Entrepreneurs drive the engine of business. On March 8, two organizations, the Northern Colorado Business Report and the Monfort College of Business, come together to honor successful entrepreneurs and encourage the development of new ventures. Above all the evening is a celebration of business and the Northern Colorado entrepreneurial spirit that drives success.







Hosted by Gregg Moss Channel 9 News

Make your reservation today at NCBR.com.

