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Bill Beierwaltes
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Huge student housing project planned

City improvements since 1997 flood allow development

By Tom Hacker
thacker@ncbr.com

FORT COLLINS — An Alabama developer of student housing projects is set to build a colony for as many as 700 Colorado State University students just southeast of the campus along the proposed Mason Corridor.

Capstone Development Corp. of Birmingham, Ala., will spend more than \$50 million to redevelop the site of the Choice Center retail complex and build a four-story student

housing project. The apartment building will stand on the site of a mobile home park that was destroyed in the 1997 Spring Creek flood, killing four residents there.

During the years since the tragedy, the city has leveraged federal grants to make storm drainage improvements both upstream and downstream from the seven-acre site that make it safe for development, city planning officials and the developer said.

Capstone has contracted with the property owner, a family real estate investment company managed by former Larimer County commissioner Cheryl Olson, to buy the land for an undisclosed amount. The site is just southwest of the intersection of South College Avenue and Prospect Road.

"We are fully committed to delivering this project by August 2010," said Jeff Jones, a Capstone executive vice president who heads a division devoted to campus-edge mixed-use projects. "We're going to begin work on the site this fall, with vertical construction beginning next spring."

The project is the first major new development along the Mason Corridor, a six-mile rapid-transit link between Harmony Road and Cherry Street.

"This is a really critical piece of property for that," Fort Collins planner Anne Aspen said. "The southeast corner of the campus has a master plan in the works, and this project is going to hit first. It's a pretty big deal."

Capstone is one of the nation's premier developers of campus hous-

ing communities, with hundreds of projects completed with 55 university partners since its founding 18 years ago. Jones said the off-campus, mixed residential and retail projects are intended to take pressure off single-family neighborhoods close to campuses by offering attractive alternatives for student rentals.

Work with universities

"It is our hope, and in fact our modus operandi, to work closely with universities in planning these projects," Jones said. "In the end, it will be a winner for the university, for the community and for the students."

Jones, the property owner and city planning officials say they are all mindful of the significance of the

See CAPSTONE, 40

Regrouping after mighty wind in Windsor

May 22 tornado shredded dozens of local businesses

By Tom Hacker
thacker@ncbr.com

WINDSOR — Eight days after a powerful tornado chewed its way through Northern Colorado, a salvage crew was wheeling caskets out of the ruins of Mark's Funeral and Cremation Service, a Windsor business that was near the storm's center.

The Denver-based restoration company's workers also hauled mud-splattered pews from what was once the funeral home's chapel to a dumpster the size of a shipping container in the parking lot.

"I'm still missing three caskets," funeral director Mark Long said. "I'd like to know where they are. I've driven around looking for them, but they're just gone."

This was a scene that was replicated throughout the eastern edge of



CLEANING UP — Employees of Interstate Restoration Services Inc. of Denver wheel a coffin through the rubble at Mark's Funeral and Cremation Services, one among dozens of Windsor businesses damaged or destroyed when a tornado swept through the town.

Tom Hacker, Northern Colorado Business Report

See WINDSOR, 37

New Co-Labs director touts importance of federal labs

Top priorities include helping smooth path for technology transfer

By Elizabeth Gold

Boulder County Business Report

BOULDER — The top priority for the new executive director of Co-Labs is to make sure the federal labs in the Boulder Valley and Northern Colorado stay put.

In May, DeAnne Butterfield was appointed executive director of the non-profit consortium of federally funded scientific laboratories, universities, businesses, local governments and legislators in the state, many of which are located along the Front Range.

The appointment came at the same time Co-Labs released a study that shows the annual economic benefit of federally funded labs and their affiliates to the state totals about \$1.1 billion.

"Right now we're starting to do presentations on the economic impact labs have on the state's economy and collecting information from each lab on how they currently do technology transfer," said Butterfield, most recently the coordinator of the Boulder County Civic Forum, a program of The Community Foundation serving Boulder County. "Each lab does it differently and has a different way of bringing



Jonathan Castner, Boulder County Business Report

NEW DIRECTOR — DeAnne Butterfield, newly appointed executive director of Co-Labs Inc. in Boulder, will develop programs to educate Coloradans on the economic importance of federally funded labs in the state, and create a unified process for government researchers and private businesses to bring new technology to the marketplace.

research into the real world."

A unified process of technology transfer steps would increase the speed that private businesses could run with research. Benefits would include earlier financial returns for all parties involved.

"We're also working to be a clearinghouse," Butterfield added. "For example,

when a company is working to develop technology and it needs help with a specific problem, it'd be great if we could hook them up with a scientist in Colorado who has the right expertise."

Grants and partner support

Co-Labs started out with a three-year

startup grant of \$150,000 from the Colorado State Economic Development Commission. In 2007 the group received \$75,000; in 2008 it will receive \$50,000; in 2009 it will receive \$25,000.

Overall, Co-Labs is operating with a three-year budget of \$500,000. It is housed at the Boulder Chamber of Commerce's offices.

"As the grant amount from the state declines, the amount from our partners increases," Butterfield said. "By year four the state expects us to be fully self-supporting from combined sources."

Co-Labs has 15 partners, including three Colorado universities — University of Colorado in Boulder, Colorado School of Mines in Golden and Colorado State University in Fort Collins; economic development councils in Boulder, Jefferson and Denver counties; the labs; and private businesses.

Operating funds for Co-Labs come from these partners, each contributing different amounts.

"We have a recommended schedule that was developed by the board that starts at \$250 for nonprofit organizations or businesses with fewer than 50 employees," Butterfield said.

"Our partners understand the value of these labs to the community as well as to their own mission. For example, Xcel Energy is a strong partner with us because they know that the work of these labs indi-

See BUTTERFIELD, 22

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THE EYE

Taser this: McSwane appears on list of best

Here's an Eye-popper: On an annual Internet-based list of the best campus journalists in America, a familiar name and face.

David McSwane, the former editor of the daily *Rocky Mountain Collegian* at Colorado State University and the principal author of what might be the most controversial four-word "editorial" in the history of college journalism, is pictured among the UWire 100.

We all remember the editorial, the one that spawned the biggest campus flap since University of Colorado professor **Ward Churchill's** "little Eichmanns" rant. McSwane's minimalist contribution, as he finished the first month of his editorial tenure in September: "Taser this: F**K BUSH." No asterisks appear in the *Collegian* version.

The UWire 100 Web site, where fresh-faced McSwane appears with 99 other college editors, reporters, photographers and **Mary Hart** wannabes, records endorsements from peers and faculty members that back up the selections.

The Eye winces at the tribute to McSwane written by **Anne Merline**, an instructor in the University Honors Program.

"As an instructor, I wish I could do for my students what David has done for all of us," Merline writes. "The issues that he has taken responsibility for has people talking about issues that affect us all. It has brought the conversation from campuses in Colorado to a broader understanding of what Americans should stand up for to the national and international level."

Maybe it's best to stick with four-word messages.

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Regional reaction to final Farm Bill mixed

Provisions of bill worth \$300 billion, but don't please all

By **Steve Porter**
sporter@ncbr.com

The long-awaited 2007 Farm Bill has finally become law and reaction to its provisions varies greatly depending on whom you ask.

After languishing for months on end, the \$300 billion bill was passed by Congress and vetoed by President George Bush, who called it too generous to rich farmers. But wait: The bill that Bush vetoed had 34 missing pages. Congress restored them, the bill was again vetoed and finally the veto was overridden at

the end of May.

Expected to govern federal agriculture-related policy for the next five years, it focuses most of its spending on nutrition programs with an additional \$30 billion for farm soil conservation and other environmental programs.

But \$40 billion will again be funneled to farmers through crop subsidy programs, with critics saying that the new bill continues to dole out taxpayer cash to growers who are doing well enough to succeed without the payments.

Landon Gates, director of public policy with the Colorado Farm Bureau, said his organization is happy to see the subsidy payments portion of the Farm Bill remain relatively untouched by Congress.

"Our policy opposes any type of cap or means testing for farm program payments," he said. "We think anybody involved in farming should be eligible."

The bill allows payments to a single farmer with annual farm income of up to \$750,000, or up to \$1.5 million for a farm couple. Individuals who make more than \$500,000 or married couples who make more than \$1 million jointly in non-farm income are ineligible for subsidy payments under the new bill.

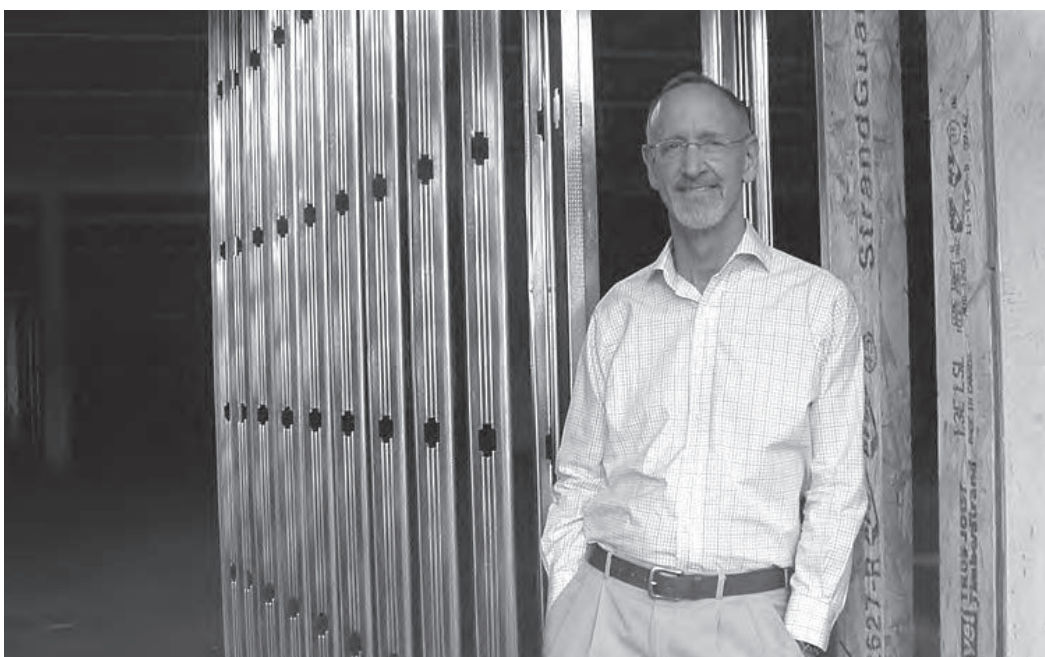
Bush had encouraged lawmakers to prohibit subsidy payments to growers earning more than \$200,000 as a response to growing criticism of the subsidy program's largesse to rich producers.

Surprised by Congress

Michelle Perez, senior agriculture analyst for the Washington, D.C.-based Environmental Working Group, said her watchdog organization was surprised that Congress did little to reform the subsidy program, which was origi-

See **FARM BILL, 28**

F O C U S



Kristen Tatti, Northern Colorado Business Report

NET GROWTH — Bill Beierwaltes, president and CEO of Colorado vNet, checks out the progress on the company's new facility. Colorado vNet anticipates growing from 80 employees to as many as 400 by 2012.

Bill Beierwaltes: master of disruptive technology

Colorado vNet set to shake up digital systems market, again

By **Kristen Tatti**
ktatti@ncbr.com

LOVELAND — A passion for electronics that started in the third grade, coupled with an internal drive for innovation, is behind the success of the most prolific entrepreneur in Northern Colorado.

Bill Beierwaltes is directly responsible for the growth of five companies in the area during the last 30 years that have created more than a thousand jobs. He first came to Loveland for a summer internship through Hewlett-Packard Co. in 1964. He recalls at the time that he and the other interns received a brochure about the city that touted its population of around 14,000 and that all of its streets

were paved.

"That was one of the top three bullets," he remembered.

Unfortunately, the duplex where HP put up its interns was apparently on the only unpaved street in the town. Beierwaltes recalled that Loveland was a very different universe for him and the other interns, who were all from more urban areas such as his Chicagoland hometown. He returned to Loveland for a second summer internship, then again after graduation from the University of Michigan in 1966 with bachelor's degrees in electrical engineering and mathematics.

After two years as a design engineer at HP, Beierwaltes was tapped for a promotion.

"My boss asked me if I wanted to be a product manager," he said. "I asked, 'What's that?' and he said he didn't know either."

Beierwaltes became HP's first product manager outside of California, acting as a liaison between engineering and marketing. The role

See **BEIERWALTES, 16**

UQM's motors tooling along in electric market

Loss of Phoenix contract means lawsuit in works

by **Kristen Tatti**
ktatti@ncbr.com

FREDERICK — UQM Technologies Inc.'s focus on electric power generation was born long before it was in vogue, and the company is looking forward to riding the swelling wave despite the cancellation of one of its largest contracts.

In the company's recently released annual report, CEO Bill Rankin touted the growing interest in its electric motor technologies. However, UQM still ended its fiscal year at a loss and enters this year with the prospect of a legal battle surrounding a canceled \$9.25 million contract.

For the fiscal year ended March 31, UQM reported a loss of \$4.6 million on revenues of \$7.5 million. That compares to last year's loss of \$3.4 million on \$6.7 million in revenue. In the annual report, the company cites increased spending on internally funded research and development and production engineering. Research and development spending increased 43.8 percent this fiscal year, primarily focused on software enhancements to motor controllers. Production engineering expenses for the year increased 32.7 percent to \$1.7 million, "reflecting engineering activities associated with the launch of production for Phoenix Motorcars Inc."

Early last year, UQM hit a major milestone by landing the contract to provide Phoenix Motorcars with the electric drive system and onboard DC-to-DC converters to power the company's all-electric vehicles. Phoenix began evaluating UQM's technology in mid-2006. The company planned to couple UQM's motor and converter with a lithium titanate battery to develop fleet vehicles that could fully charge from empty in five to six hours,

See **UQM, 40**



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Good bill of health just makes for good business

HealthCare Summit keynote speaker Kaiser explains why

By NCBR Staff
news@ncbr.com

FORT COLLINS — We all know the importance of maintaining our personal health, but attendees at this year's *Northern Colorado Business Report HealthCare Summit* will learn how maintaining health is also good business.

Leland R. Kaiser, Ph.D., founder and president of Kaiser Consulting, a health-care consulting firm in Brighton, will explain it all in his keynote luncheon address. Kaiser, who also holds an appointment as associate professor in the executive program in health administration at the graduate school of business administration at the University of Colorado at Denver, has master's degrees in clinical psychology and medical care administration and a doctoral degree in social psychology and higher education. Co-founder of the Kaiser Institute, an advanced fellowship program for health professionals, he describes himself as a health-care futurist, an organizational consultant, a mentor and provocateur to many hospitals and health-care systems in the United States.

As a health futurist, Kaiser has been responsible for sparking the imagination of audiences worldwide to change obsolete mindsets and welcome new opportunities to design a healthier society. He is also a pioneer in the development of electronic teaching technologies in universities without walls.

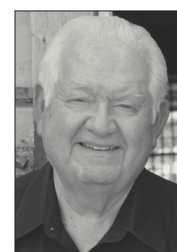
Kaiser is the author of more than 200 monographs, journal articles and videotapes and is co-author with C. Stephen Byrum of the 2005 book, "Spirit for Greatness: Spiritual Dimensions of Organizations and Their Leadership."

The half-day HealthCare Summit is set



for June 26 at the Fort Collins Marriott, 350 E. Horsetooth Road. In addition to Kaiser's address, the event features three thought-provoking hour-long panels of local experts. It all kicks off with registration and breakfast at 7:30 a.m., followed by the first panel at 8 a.m. The keynote luncheon begins at 11:45 a.m.

Northern Colorado's state legislators will be on hand to discuss what went right, what went not-so-well and what's ahead for health insurance and medical care in the state. They will focus particularly on the fate of the various proposals for reform in the recently ended session of the Colorado General Assembly.



KAISER

The second panel brings together a number of medical futurists to look at The Next Big Wow in health-care technology — what it is, where it will be when it comes to Northern Colorado and, most important of all, what it will cost and how we will pay for it.

The final panel of the Summit tackles the thorny issue of electronic medical records. Should patients have access to their own information? Should potential employers? And who's responsible for keeping those records secure from identity thieves? Experts from both the software and clinical practice sides of the issue will share their perspectives.

Registration for the HealthCare Summit is \$49 per person in advance, \$59 at the door, and includes breakfast and lunch; blocks of five tickets available for \$220.50. Deadline for online registration is June 21, available at www.ncbr.com; click on Events in the lefthand column of the home page. More information available by calling NCBR at 970-221-5400.

C O R R E C T I O N S

In the listings section of the *NCBR Blueprints* directory, published in April, TST Inc. was incorrectly categorized under Surveyors. Information on the engineering firm appears on the list of the region's largest Engineering Firms on page 24 of this issue.

The *Business Report* will correct any errors that appear in its pages. To suggest a correction or clarification, please contact editor Tom Hacker at 970-221-5400, ext. 223, or e-mail him at thacker@ncbr.com.

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FRCC Brighton Center on six-month sabbatical

Community college to reopen in 2009 in old PVMC building

By Steve Porter
sporter@ncbr.com

BRIGHTON — Front Range Community College's Brighton Center won't hold classes this summer or fall but is expected to reopen in 2009 in the former Platte Valley Medical Center, a building that's being recycled to serve community needs.

The Brighton Center, one of FRCC's four campus locations in Northern Colorado, closed its classrooms at 1931 E. Bridge St. on May 29. Andy Dorsey, FRCC's vice president for campuses, said the Bridge Street location — the former Adams County courthouse — has been deteriorating and is scheduled to be demolished. Adams County is the owner of the aging structure that has recently had the Brighton Center as its sole occupant.

"We've talked with the facility operations staff at the county who told us last fall, when they took over maintenance of it, that they had strong concerns about the heating and cooling systems and the roof over the next year and were reluctant to go ahead and spend any money because their goal is to tear down the building," Dorsey said.

FRCC has offered classes in the old courthouse since 1999. Dorsey said the site typically hosts between 150 to 200 students in

"We certainly hope we can work something out."

Andy Dorsey
Vice president for campuses
Front Range Community College

any given semester.

Students who might otherwise have attended the Brighton Center are being encouraged to transfer to FRCC's nearby Westminster campus until a new Brighton Center can be established elsewhere in Brighton.

Dorsey said the preferred plan is to lease space in the former Platte Valley Medical Center just east of downtown. The former hospital was sold to the city for \$2 million after a new Platte Valley Medical Center opened on the town's southeast side in 2007.

Negotiations on a lease are continuing, but Dorsey and Manuel Escobel, Brighton assistant city manager, say the likelihood is good that a deal will be struck soon to allow FRCC to hold classes again in Brighton next January.

"We certainly hope we can work something out," Dorsey said. "Our intent right now is to get a lease there, because there's actually very few locations in Brighton where we could open because of our park-

See FRCC, 27

FRCC gets science funding after all

By Steve Porter
sporter@ncbr.com

FORT COLLINS — A little more than a month ago, Front Range Community College officials were resigned to still waiting and hoping for state funding for a badly needed expansion to the science building on the campus in Fort Collins.

The \$14.8 million project had made it onto the Colorado Commission for Higher Education's priority list only to be dropped off in late 2007. In mid-April 2008, the project's hopes still seemed dim.

But as the legislative session entered its final month, a bipartisan group of legislators, including Sen. Bob Bacon, D-Fort Collins; Rep. Jim Riesberg, R-Greeley; Rep. Don Marostica, R-Loveland; and Rep. Randy Fischer, D-Fort Collins, introduced Senate Bill 233, which funds lease-purchase agreements through federal mineral lease revenues paid to Colorado. The bill was passed on the last day of the session and was signed by Gov. Bill Ritter on May 12.

A companion bill, SB 218, also provides funding for education from federal mineral lease revenues. The bill was sent to the governor on May 19, who planned

to sign it in a ceremony in Grand Junction on June 4. It is expected to provide more than \$600 million to higher education over the next decade.

Karen Reinertson, FRCC president, said the votes that resulted in funding for the Larimer campus science center went right down to the wire.

"It all seemed to happen in the last two weeks of the session," she said. "A lot of people really hustled on that, and we're very happy about how it turned out. Those legislators worked their tails off in both parties."

Reinertson said FRCC will receive \$14.2 million from the state and will provide a \$600,000 match.

The project will add a two-story, 22,000-square-foot wing to Challenger Point, Larimer campus's science facility. John Feeley, a campus spokesman, said engineering and design work will get under way immediately with final completion of the project expected by 2011.



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FUN WITH THE FASTEST – 1. Dan Nibbelink with Colorado Waterjet Co. and Wynne Maggi with Energy Logic check to see where their businesses ranked on NCBR's Mercury 100 list of the region's fastest-growing companies for 2008. **2.** Rich Pearson, representing event sponsor Guaranty Bank, with Paul Brinkman of Brinkman Partners, the No. 1 company with revenues over \$2 million, and Shane Brown of sponsor EKS&H. **3.** Rich Pearson of Guaranty Bank congratulates Wendy Ishii and Matt Strauch of Bas Bleu Theatre Co., the No. 1 company with revenues under \$2 million, while EKS&H's Shane Brown looks on. **4.** Representing the top companies with revenues over \$2 million, from left: Paul Brinkman of Brinkman Partners, No. 1; Rick Wagner with Employment Solutions Personnel Services, No. 5; Patricia Ross of RB Interior Trim, No. 4; and Joe Tenneson with New Frontier Bank, No. 3. **5.** Representing the top companies with revenues under \$2 million, bottom row, from left, Tyler Smith with Solar Green Technologies, No. 2; Terry Dettmann and Cameron Matthie with C&T Custom Fabrication Inc., No. 5; top row, from left, Juan B. Rodriguez and John Bender with Miramont Family Medicine, No. 4; Sara Duffert with Sage Marketing Group, No. 3; Matt Strauch and Wendy Ishii with Bas Bleu Theatre Co., No. 1, and NCBR publisher Jeff Nuttall. **6.** Aislinn Kottwitz, Mike Kottwitz, Jennifer Bryant, Chad Bryant – all with Red Rocket Media Group – enjoy the food and drink served by All Occasions Catering. **7.** J. Patrick Moran with JP Moran Design, Melissa Moran with Front Range Village, and Andrew Hensen with Tech Smart Solutions mingle before the Mercury 100 awards presentation. **8.** The staff of TST Inc., who graciously provided the space for the Mercury 100 reception. **9.** Greg and Tracy Meisinger with Coe Construction take in the scenic setting and fine weather at this year's Mercury event.

Photos by Ryan Maier, Northern Colorado Business Report



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Bernie Blach stood tall among business colleagues

After final bow to ALS, broker leaves big gap

There are people in Northern Colorado's commercial real estate brokerage community who I have come to know better than I knew Bernie Blach.

But there are so few who I liked as much.

When Blach died May 19, he left behind a tightly bound circle of friends that extended well beyond his colleagues at Realtec Commercial Real Estate Services, where he had been a broker since joining boyhood friend Steve Stansfield nine years ago.

Not everyone who knew Blach was aware that he suffered from ALS — Amyotrophic Lateral Sclerosis or Lou Gehrig's disease — the progressive and incurable neurological illness that strikes nerve cells in the brain and spinal cord. It was not his nature to share that fact.

By last fall, the disease had progressed to the point that Blach cut back on his

work schedule and gave up one of the greatest joys in his life, flying his Bellanca Viking single-engine airplane — sort of the Jaguar XKE of the skies.

Friends say that his courage and stoicism in the face of his illness was a matter of character.

"He was always in control, and quiet and confident," said

Stansfield, who came to know Blach when the two were alter boys at St. John's Catholic Church in Yuma. "That's how Bernie approached everything he did."

The tiny Yuma church filled to capacity May 23, with Eastern Plains friends and family mixing with Realtec colleagues and other business associates for Blach's memorial. Among them was Mark Bradley, who had partnered with Blach to form Realtec Greeley in 1999. Stansfield said he had recruited Bradley into the commercial brokerage profession, and paired him with Blach because the chemistry between the two worked.

"He was a man of total integrity and honesty and willingness to lend support," Bradley said. "He was a model for how the rest of us ought to live."

Real estate was not Blach's first career choice. After graduating from Colorado State University in the 1970s, he returned



BERNIE BLACH

June 2, 1949 -
May 19, 2008

"He was a model for how the rest of us ought to live."

Mark Bradley, broker/partner
Realtec Commercial
Real Estate Services

to Yuma to launch Yuma Manufacturing Inc., an agricultural sprinkler business that became one of the town's most successful enterprises.

The consummate entrepreneur — and a diverse one, as well — he then founded Rocky Mountain Popcorn, a producer and distributor of popcorn to retail outlets and entertainment venues nationwide. While running that business, he also became a partner in Omni Inc., his first real estate venture, brokering residential and agricultural properties throughout the Eastern Plains.

"I had the benefit of Bernie's very deep business experience," Bradley said, recalling the time he opened Realtec's Greeley office

with his new partner. "He had done some pretty sophisticated transactions, both in real estate and in other areas."

Blach and Bradley spent the first few months in Greeley assembling data on the commercial market there, a process that no one else had undertaken. Their efforts paid off with opportunities to represent some of Weld County's most prominent clients, including Swift & Co. and the Western Sugar Cooperative.

Fellow brokers and staff members in the Realtec Greeley office share memories of Blach as a quiet, dignified and diligent leader.

"He definitely knew his stuff," said LeAnne Bodine, broker assistant and office manager who worked five years with Blach. "He was so well-versed in the market, and worked so hard. Without saying anything, he commanded respect from people. Everybody knew how hard he worked, and they wanted to do the same."

A memorial fund that supports missionary work in South America at the Blach Catholic School has been established at Realtec. Contributions can be sent to the Bernie Blach Memorial Fund, Realtec, 255 E. Monroe Drive, Suite 4, Fort Collins, CO 80525.

Editor Tom Hacker covers real estate for the Northern Colorado Business Report. He can be reached at 970-221-5400, ext. 223 or at thacker@ncbr.com.



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Windsor banks step up to help customers, town

Programs range from no-interest loan to generous donations

When a mile-wide tornado struck Windsor — the most heavily banked town in the region — on May 22 financial institutions swung into action to accommodate their community and customers.

The storm that swept through Northern Colorado left many residents and businesses in Windsor with damages ranging from lost roof tiles to total destruction. A majority of the town's 12

financial institutions were not in the tornado's destructive path. Most reported hail and roof damage, but counted their institutions lucky. Many of them quickly geared up to serve those who were not so lucky.

One of the town's newest institutions has launched an aggressive campaign to ease the financial worries of customers affected by the tornado. Public Service Credit Union inherited a Windsor location when it acquired ailing Norlarco Credit Union earlier this year.

Five days after the storm, company



BANKING

Kristen Tatti

executives visited the Windsor branch, announcing several relief plans. The credit union is extending "Storm Relief Lines-of-Credit" of up to \$5,000 to customers who experienced damage to their homes and personal property. Additionally, it is allowing members to defer some loan payments during the next three months.

Cash-flow problem

"Having cash on hand in the next few weeks will help our members repair and replace things like doors, windows, roofs and automobiles," Amy McDonough, regional branch manager for Public Service. The company has also donated \$10,000 to the American Red Cross Northern Colorado Relief Fund.

Bank of Colorado is also offering banking services tailored to affected customers. According to President Tom Goding, the bank will offer 0 percent financing for six months for emergency funds. The bank is also providing \$50 gift cards to customers and is coordinating a "work day" for its employees to join the volunteer efforts.

FirstBank took a proactive approach, calling all of its customers in the zip code hit hardest by the storm.

"We personally made sure they were OK and called to see if they needed anything," he said. He added that the number of customers' homes damaged and the severity of the impact is still being assessed.

All Northern Colorado FirstBank locations are accepting donations into accounts for United Way and Red Cross,

"Obviously, we'll do anything we can to help."

Joe Tennesen
vice president of cultural enhancement
New Frontier Bank

according to Pat Brady, president of FirstBank of Northern Colorado.

Points West Bank is dealing with customer issues on a case-by-case basis.

"Everyone has unique needs right now," said Mark Brase, regional president for the bank. So far, the bank has heard from fewer than 20 customers who have been affected in some way by the storm. Brase estimates that they represent about one-third of the total number of customers affected.

Making a list

"The shock is still there probably for a lot of people," he said, adding that many are also still waiting to hear the final word from insurance adjusters. "We're compiling a list to track who has been affected and

how they've been affected."

New Frontier Bank has set up collection points for the United Way Relief Fund at its Windsor and Greeley locations, according to Joe Tennesen, the bank's vice president of cultural enhancement. He added that many customers are donating \$100 or more.

As of the last week of May New Frontier's Windsor branch had not heard from any customers who had lost a home. The branch president, Jim Rutz, felt confident that there would be some once the initial cleanup efforts are finished.

"Obviously, we'll do anything we can to help," Tennesen said.

Home State Bank is also focusing on monetary donations. The bank is expanding an existing program for area charities. Once per month, the bank allows employees to wear jeans on Friday for \$5. The money is then donated to a featured charity.

"This month the employees had already done the jeans day, but we voted to have a second one to raise funds to donate to the tornado relief efforts in Windsor," said Mary McCambridge, vice president for marketing at Home State.

While each bank is helping in its own way, a recurring theme coming from all is appreciation of the Northern Colorado community for its response and concern.

Kristen Tatti covers the banking industry for the Northern Colorado Business Report. She can be reached at 970-221-5400, ext. 219 or ktatti@ncbr.com.

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Here come the beetles, no taste for local pines

Diversity of forests along Front Range may reduce impact

There's some good news for Front Range residents living in fear of a mountain pine beetle invasion that's decimated millions of acres of lodgepole pine forests in the high altitudes of the Western Slope.

The voracious little buggers aren't really that interested in the kinds of pine trees that grow on this side of the Continental Divide. That's the reassuring message from Ingrid Aguayo, a forest entomologist for the Colorado State Forest Service.



AGRIBUSINESS
Steve Porter

Yes, it's true that Timber Creek Campground in Rocky Mountain National Park was closed in April and will remain closed until July for removal of trees killed by the beetle epidemic. That makes the invasion seem all too near and frightening to many mountain area homeowners.

But, according to Aguayo, it's the lodgepole pines that are the food of choice for the beetles, and lodgepoles mostly grow in the highest altitudes of the state.

"Right now we're seeing it mostly with lodgepole pine," she said. "On the Front Range it's mostly ponderosa pine as the elevation goes down, along with some spruce and Douglas fir."

But will the bugs start chomping on ponderosa if they begin to run out of lodgepole? Aguayo said the final verdict is still out on that one.

"That's our concern," she said. "Will it jump to ponderosa? At this point we really have not seen an outbreak in ponderosa pine."

Aguayo said some beetle infestation is normal in stressed ponderosa pine trees, especially those infected with dwarf mistletoe — a parasitic fungus — or those hit by lightning at some point.

Front Range mostly spared

Aguayo said she doesn't believe the pine beetle epidemic — which has raged on the Western Slope for 10 years and devastated lodgepole forests in Grand, Eagle, Jackson and Routt counties — will be anywhere near as bad on the Front Range.

"We have a little more (species) diversity on the Front Range," she said. "I don't think it's going to be as rampant, but I think we'll know either this year or next year."

Several times in the summer, Aguayo boards a Forest Service plane and maps the areas of beetle infestation to check its spread. She said areas on the Western Slope are beginning to get harder to spot new beetle kill, with a sea of red-needled dying trees growing ever larger and larger.

So far, millions of trees on millions of acres are dead or dying, creating a tinderbox for lightning or human-caused wildfires.

The beetles bore under the tree bark to lay their eggs and then die, completing

"All the stars are lined up for them."

Ingrid Aguayo, forest entomologist
Colorado State Forest Service

their life cycle. Aguayo said the beetles go through four larval stages of development and are particularly vulnerable to a cold winter when they're first developing. They're also especially vulnerable to a late spring cold snap when they're changing into a pupa, she said.

Unfortunately, warmer-than-normal winters over the last decade have failed to kill the offspring, which have emerged to find huge amounts of food in the form of weakened, drought-stressed trees.

"They're doing great," Aguayo says of the burgeoning population of beetles. "All the stars are lined up for them."

Thinning crowded forests

Aguayo said beetle kill and fire are the two most natural ways to thin forests that are becoming crowded and unhealthy. But natural fires have largely been suppressed, resulting in many trees living longer than normal with weakening defense mechanisms.

"I think in general we might have suppressed too many fires, but we have more and more people living (in mountainous forest areas), so there's a challenge there," she said.

About the only thing mountain residents can do is to be constantly vigilant about the health of their trees and spray or remove those that have been infected.

Aguayo said the infestation has resulted in more interest from homeowners on how to protect their trees. "It gives us as an agency a way to get out and educate people on forest issues," she said.

Aguayo said budget constraints prevent forest service employees from visiting individual home sites to look at possible infestations, but she said the agency is happy to arrange workshops for neighborhood associations or other groups.

Aguayo notes that there has been some good news associated with the beetle epidemic. Wood killed by the bugs — which turns a light blue color — has become popular as an "exotic" furniture choice. "The furniture made from it looks beautiful," she said.

Aguayo said those living in the path of the bugs might want to take a philosophical approach to the loss of some trees.

"All these trees are going to die eventually," she said. "People ask me all the time about whether their property values will be affected by the beetles. The only example I can give is that some people in Grand County didn't know they had a view of a lake or a mountain until the trees were removed."

"It all depends on the landowner's perspective," she said.

Steve Porter covers agribusiness for the Northern Colorado Business Report. He can be reached at 970-221-5400, ext. 225, or at sporter@ncbr.com.

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TIME OUT

Snapshots of life outside the office

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Can this troubled company be saved?

Receivership can help solid businesses avoid filing for bankruptcy

By Bud Noffsinger
news@ncbr.com

Economic slowdowns have the inevitable effect of weeding out the marginal or least effective competitors, but solid businesses may also feel strain from slower sales and shrinking margins when the general economy slows.

When a business model has obviously failed, there is often no alternative to bankruptcy and the end of the business. However, business models that are valid but in hard times, experiencing an episode of poor management, or have a disagreement among shareholders can often avoid total collapse through the use of receivership.

How a receivership works

Receivers are usually sought by creditors or investors of a troubled company who believe the company can be saved. These stakeholders feel that the operation of the company by a neutral third-party receiver will not only protect the cur-

See RECEIVERSHIP, 33

Weighing receivership

Receivership can be used as an alternative to bankruptcy when there is hope for a troubled firm's recovery. Types of local companies that have successfully used receivership to survive include office buildings, apartment projects, farms and feedlots, hotels and bars, private schools, medical practices and used car dealers.

To decide if receivership is an option, weigh the pluses and minuses:

Advantages

- A receiver is hand-picked by the investors or creditors for approval by the court. A bankruptcy trustee is appointed by the court.
- A receiver may be able to evaluate and correct operational and financial errors that the troubled company's management generated.
- The receiver may also provide stability to the company.
- The risk of diversion of funds by an inept management team or managing fractional ownership is eliminated.

Disadvantages

- The cost of a receiver is taken on by those who seek the appointment.
- The end of all cooperation from the replaced management is probable.
- The announcement of a receiver may cause uncertainty and a negative reaction from the market.
- Appointing a receiver broadcasts the fact that the company is troubled.

SOURCE: BUSINESS REPORT RESEARCH

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PANORAMIC MARKETING
Don Condit

Explicit buy-in, respect from all editors brings good results

A friend called last week, looking for advice on how to make writing marketing copy for his small company a lot less stressful.

Writing is tough, and getting approvals is even worse. Everyone suggests changes, and they all expect to see their changes adopted in the next draft.

The second draft is even harder to write than the first. Piecing together all those edits while sticking to the central message of the copy requires finesse and patience. Politics intrude at this point, too. In fact, the task of addressing each edit (and

each editor) frequently becomes even more time-consuming than the actual copywriting.

Drafts three and four go by, and along the way decisions made earlier about audience and message are changed. Copy points considered paramount initially are now buried in the text while others that came out of right field during the editing process are now on top.

During the last stages, the focus of all manager/editors in the process is on making sure that nothing important has been left out. Bulleted lists get longer and longer. Paragraphs are added.

By the time the project is ready to go to the printer or go live on the Web, it reads the way group-written copy always reads. Drained of personality, it moves so slowly that it can't get out of its own way, and it presents so many messages that the original

See MARKETING, 30

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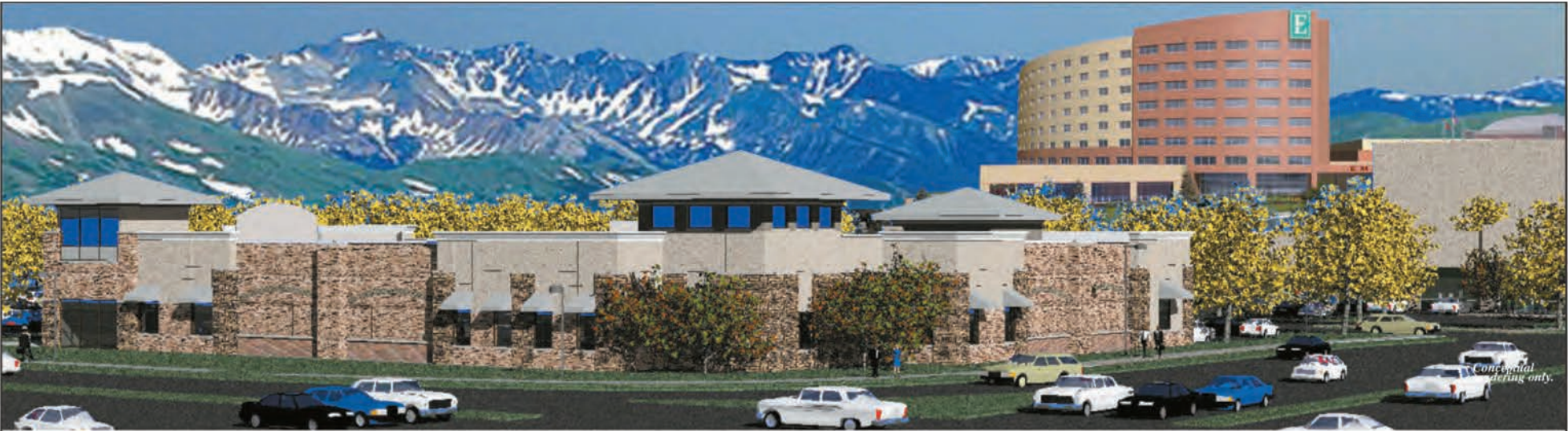
TIME OUT



CYCLE THROUGH – 1. Fort Collins City Councilman Wade Troxell crosses the finish line at the Six-Day Race Series celebrity race at the Colorado State University Oval on May 11. **2.** Buddy Williams, left, owner of the PR Store, and Scott Harper, membership account executive for the Fort Collins Chamber of Commerce, celebrate the grand opening of the PR Store on May 22. **3.** Rich Harter of Harter Marketing Solutions and Colleen Mahan with Backcountry Baskets start the morning with some networking at the Fort Collins Area Chamber of Commerce Business Before Hours event hosted by the Matthews House on May 7. **4.** Julie Cline, left, with J. Cline Consulting and Colleen Templer, regional vice president for Arbonne International, have an in-depth conversation at the before hours event.

photos by Harper Point Photographer, Business Report staff

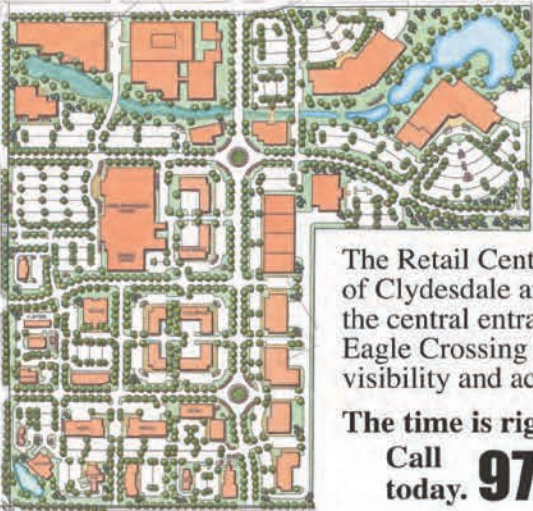
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ON THE JOB

BOARDS

Emerge Colorado, a Northern Colorado young professionals networking club, announced the appointment of **Julie Sutter** to its Board of Directors. Sutter joins existing Emmerge Colorado Board members **Gretchen Gaede**, **Dawn Duncan**, **Eric Berglund** and **Ryan Keiffer**. Sutter will help expand the organization's role as a resource for young professionals under 40 to create and expand their affiliations within the business and non-profit communities.



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HETH

REAL ESTATE

The Group Inc. Real Estate's **Rita Greywood**, a broker associate/partner, and **Ceri Anderson**, managing broker, have been awarded the Certified Real Estate Brokerage Manager

Designation by the

Council of Real Estate Brokerage Managers. **Rhonda Heth**, a broker associate/partner in Loveland, has earned the GRI designation. **Myron Hastings** has joined the Greeley office as a broker associate. Hastings is the founder of Hastings Homes LLC, which has built over 150 custom homes throughout Weld County over the past 15 years.



HASTINGS

Russ Baca, a broker-associate with Re/Max Alliance in Fort Collins, has been awarded exclusive commercial brokerage services for Waterstone Partners, a San Francisco- and Tokyo-based real estate investment company. Under the agreement, Baca will serve as buyer representative for any Waterstone commercial real estate purchases in Colorado.

Cobey Wess has joined the marketing team at Chrisland Inc., a commercial brokerage and development company in Loveland. Wess brings an extensive background as an entrepreneur and business consultant. She previously was a major account executive for Integrated Business Analysis in Illinois and founded Rocky Mountain Fruit Shake.



WESS

CONSTRUCTION

Vaught Frye Architects in Fort Collins announced the promotion of **Jeff Fleischer** from project manager to director of architecture. In his new role, Fleischer will oversee 12 architecture staff providing senior management of architectural projects and client services.



FLEISCHER

TECHNOLOGY

Scot Ganshert has been named engineering manager and **Kathe Seeby** is the new sales manager as part of the new internal reorganization and departmental expansion at Internet service provider FRIL in Fort Collins. **Barry Eastman** has been promoted to vice president of professional services, a new department. The new department will be responsible for serving customers' growing IT and Internet technology needs.



GANSHERT



SEEBY

Jim Meier has been named chief technology officer at FleetwoodGoldcoWyand and will relocate to the company's Loveland operation in the near future. FleetwoodGoldcoWyand produces advanced conveyance technology and material-handling equipment.



MEIER

GOVERNMENT

Ashlee Struble has joined Engaging Loveland Inc. as the marketing/event coordinator. Struble previously worked as corporate support associate for KUNC public radio. Engaging Loveland is a not-for-profit organization that develops and supports community-wide events and enhances tourism.



STRUBLE

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, 141 S. College Ave., Fort Collins, CO 80524.

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BRIEFCASE

Nonprofit notes

The **Rehabilitation and Visiting Nurse Association**, a home health-care agency serving Weld and Larimer counties, has been awarded a \$2,000 grant from the **Littler Youth Fund**, a benefactor of youth in Weld County. The grant will be used to acquire equipment for pediatric therapy patients under the care of RVNA.

The **Colorado Chapter of the National Multiple Sclerosis Society** received a \$30,000 grant

from the **Post-News Season To Share**. The MS Society will use the grant to support its care management program, which provides those with MS access to the services and support needed to help achieve as much independence as possible.

Loveland Opera Theatre has obtained 501(c)(3) tax exempt status. All cash donations made to LOT by individuals, foundations, companies and organizations are tax deductible retroactive to June 17, 2007. LOT will actively apply for grants from local corporations and foundations in the future.

KUDOS

The **Fort Collins Police Services** building has been granted the American Institute of Architecture's Academy of Architecture for Justice Knowledge Community 2008 Citation. The facility has also received the U.S. Green Building Council's Leadership in Energy and Environmental Design Silver Certification.

The first building of the **Seven Generations Office Park** in Fort Collins has been awarded LEED Platinum by the U.S. Green Building Council. The building features an underfloor air distribution system with individual thermal control, abundant daylight and views, integrated recycling, showers for bike commuters, an adjacent bike path and proximity to both downtown and Interstate 25.

Civil engineering firm **Nolte Associates Inc.**, with an office in Fort Collins, ranked No. 206 among the nation's Top 500 Design Firms in **Engineering News-Record** magazine. The annual list names the largest engineering, architectural and environmental design firms in the nation.

NEW PRODUCTS AND SERVICES

Odell Brewing Co. in Fort Collins announced plans to release a limited edition, barrel-aged beer this month. Odell selected new American oak barrels for its first offering, which will be called Woodcut No. 1. Odell plans to release approximately 120 cases.

The **Internal Revenue Service** has launched a campaign to help educate new self-employed small business owners about federal tax responsibilities and about filing Schedule C Profit or Loss from Business. The campaign will provide Schedule C filers with updated educational materials at www.irs.gov, small business workshops and other outreach events. Schedule C is filed by sole proprietors as an attachment to their individual income tax return.

The **City of Fort Collins Recreation Department** and **FC Bikes** have formed a week-long summer camp that will focus on bike safety, emergency skills, bike handling, recreational riding and bike maintenance. Bikes Improve Kids' Experiences (BIKE) Camp is open to children 8-12 years old and will take place June 23-28 at Lee Martinez Park. The cost is \$50 per child and is limited to 25 children. To learn more, contact David "DK" Kemp at 970-416-2411 or by email at dk@fcgov.com.

UQM Technologies Inc. in Frederick is taking orders for a new 125 kW (168 horsepower) peak power, permanent magnet propulsion system designed for high performance automotive applications including all-electric, plug-in hybrid and series hybrid vehicles.

NEW LOCATION

Alpine Gardens, a Northern Colorado-based landscape/design build firm with offices in Fort Collins and Greeley, has recently expanded operations with two new offices in Estes Park and Denver. For more information visit www.alpinelandscaping.com or call 970-227-9190 to reach the Estes Park office directly.

Denver-based gourmet food chain **Spicy Pickle** has opened its second location in Fort Collins at 2120 E. Harmony Road, No. 101. This is the 39th location for the artisan sandwich chain featuring gourmet sandwiches, panini, salads and pizzettes.

Private preschool and after-school program provider **Primrose Schools** has broken ground on its Fort Collins facility at 2217 Bighorn Drive. The school will enroll about 200 children in Primrose's Balanced Learning curriculum programs based on child-initiated and teacher-directed learning.

PRstore, a national marketing firm franchise catering to small and mid-market businesses, has opened a location at 115 E. Harmony Road in Fort Collins. PRstore provides copywriting, design, Web development and promotions experts. For more information visit www.prstore.com.

MISCELLANEOUS

The **City of Fort Collins Recreation Department** and **Comcast** have collaborated on a new community-wide sports award to recognize City of Fort Collins youth sports participants and coaches who demonstrate outstanding sportsmanship, teamwork and respect. The Summit Awards will honor one team per season per grade. If you know a potential Summit Award honoree visit fcgov.com/summitawards to nominate the athlete, team or coach of the year.

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 NCB, 141 S. College Ave., Fort Collins, CO 80524.

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DAILY IN REVIEW

Larimer County to consider building fee hike

Editor's note: Daily in Review is a partial digest of stories reported in the Business Report Daily online service between May 19-30. Follow Business Report Daily each day at www.ncbr.com — click on "Breaking News" on the home page — or subscribe to have each day's top items delivered to your inbox.

FORT COLLINS — The Larimer County Building Department will seek approval from county commissioners for a 10 percent increase in building permit fees at a June 16 meeting of the commission.

If the commissioners approve the new fee schedule, the county will also have the option of raising fees in smaller increments after the 10 percent raise is instituted.

Commissioners will consider the request during a land-use hearing at 3 p.m. June 16 at the Larimer County Courthouse first floor hearing room, 200 W. Oak St. in Fort Collins.

Sustainable Living Fair program set

FORT COLLINS — Organizers of the Sustainable Living Fair have announced a schedule of speakers and workshops for the Sept. 20-21 event, and say exhibit space remains available. Last year 175 exhibit spaces were sold out, and the number of spaces has been increased to 200.

Actor-activist Ed Begley Jr., a well-known environmental leader in the Hollywood community, will deliver the fair's keynote at noon Sept. 21.

Other speakers include George Simeon, Colorado State University graduate and founder of Organic Valley Family of Farms; Rahima Baldwin Dancy, Waldorf early childhood specialist and author of "You are Your Child's First Teacher;" and Kevin Danaher, co-founder of Global Exchange, founder and executive co-producer of the Green Festivals and executive director of the Global Citizen Center.

The upcoming ninth annual fair, having outgrown the site adjacent to New Belgium Brewing Co. known as the Oxbow, will be held on land owned by the Rocky Mountain Raptor Center at 720 E. Vine Drive.

For more information on the fair and opportunities for exhibitors, visit online at www.sustainablelivingfair.org.

Ritter signs uranium protection bill

DENVER — Gov. Bill Ritter on May 20 signed House Bill 1161 to protect the state's groundwater from pollution from uranium mining.

The bill was sponsored by Fort Collins Reps. John Kefalas and Randy Fischer — both Democrats — and Republican Sen. Steve Johnson. The bill requires mining companies to provide assurances that they can restore groundwater quality at the mining site to pre-mining standards. The bill also requires companies to notify nearby landowners about their activities.

Bayou House up for sale

LUCERNE — The future of the Bayou House is up in the air as the property is being considered for a sale.

Greeley real estate agent Bill Hall, majority owner of the Bayou House, said that the restaurant is now closed but that special events are still being held. He cited a pending deal to sell the property to a church as the reason for closing the day-to-day food service business.

The Bayou House opened in the summer of 2005, serving as a musical venue for one-time co-owner Doug Kershaw, the "Ragin' Cajun."

Lodging down in Fort Collins, Estes Park

DENVER — April brought more visitors to Colorado hotels than the same month last year, and they were paying more to stay, but they mostly bypassed Northern Colorado.

According to the monthly Rocky Mountain Lodging Report released May 20 by the Colorado Hotel and Lodging Association, hotel-occupancy and average daily room rates were up statewide, but down in Fort Collins and Estes Park, the only two regional cities reported separately in the report.

Statewide, occupancy rates rose 2 percentage points, to 59.9 percent, while room rates increased \$4.66, to \$115.68.

In Fort Collins, the occupancy rate decreased significantly to 50.9 percent, from last year's 59.3 percent, although average rates were up \$2.83 to \$86.94. Estes Park reported a 30 percent occupancy, down slightly from last year's 31.8 percent, while average rates dropped \$6.15 to \$101.16.

FRII acquires SpringSips

FORT COLLINS — Internet service provider FRII has acquired Steamboat Springs-based SpringSips, which has been providing a range of Internet services to Northwest Colorado for a decade.

SpringSips founders Stephanie Reinke and Lori Bourgeois closed the deal with FRII CEO Bill Ward on May 22. The com-

pany's client base of about 2,000 customers includes the city of Steamboat Springs as well as the Steamboat Ski Resort and other local enterprise accounts.

FRII will be adding fiber optic and DS-3 connectivity, data center capabilities, e-mail vaulting and VoIP to the existing SpringSips services, while retaining the name and staff of the local provider.



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THE LIFE AND TIMES OF BILL BEIERWALTES

Bill Beierwaltes' career has spanned nearly 35 years of high-tech innovation in Northern Colorado.

1964 Begins internship at Hewlett-Packard	1972 Earns MBA from Colorado State University	1985 Helps found Colorado Memory Systems	1992 Colorado Memory Systems acquired by Hewlett-Packard	1997 Tapped by Philips Electronics to head spin-off OnStream	2001 OnStream files for Chapter 7 bankruptcy	2008 Colorado vNet lands an incentive package from the city of Loveland potentially worth \$900,000
1966 Graduates from University of Michigan with bachelor's degrees in electrical engineering and mathematics	1974 Helps found Colorado Time Systems	1988 Sells shares in Colorado Time Systems to business partner	1995 Founds OneStep	1999 Sells OneStep to Diamond Multimedia	2002 Founds Colorado vNet	

BEIERWALTES, from 3

is now prevalent at all technology companies.

Beierwaltes and his colleagues were asked to think outside of the box – look at technology the division developed and find alternate applications for it. One of the engineers pointed out that they had the technology to develop advanced swim timing systems.

“The market was interesting but not great,” Beierwaltes said. He brought the idea to HP executives, who were not interested. “It wasn’t a big enough market.”

HP has always had an eye toward the big picture, but the company was different in the late 1960s. It encouraged its engineers to utilize its lab equipment after work hours to make their own stereos and work on other projects. The idea was that as the engineers tinkered on their own projects, they were advancing their expertise that would be to the company’s benefit.

Beierwaltes received approval from the Loveland division manager to begin development work on the time system, on his own time, using HP parts.

“It was a very magnanimous approval,” he said.

Without it, his first company, Colorado Time System, might not have gotten off the ground. Beierwaltes and three other HP engineers formed the company a year later with \$12,000 in equity, \$3,000 from each.

Disruptive, in a good way

Colorado Time System’s timing equipment wasn’t creating a new market, but the company was disruptive, because its main competitor used a vacuum tube system.

“We had the first digital timing system for sports applications in the world,” Beierwaltes said.

The company quickly grabbed 95 percent of the North American market. The system evolved with a built-in printer and integration for real-time updates on television.

Beierwaltes felt that there was only so much more innovation and growth for Colorado Time, so he and his partners

began working on a new venture.

“Colorado Time Systems was the cash cow for Colorado Memory Systems,” Beierwaltes said. “There were no venture capitalists running around. We had to do it with sweat equity.”

Colorado Memory Systems, which began as a database solution for optometrists, became one of the leading providers of tape storage systems after signing IBM as a customer.

“We went from obscurity to front page material,” Beierwaltes said.

The company did all of its own manufacturing in Loveland at a time where its competitors were already outsourcing to China. Colorado Memory Systems grew to more than 700 employees and experienced almost 100 percent revenue growth every year for seven years.

By the early 1990s, the Colorado Memory Systems founders were looking for an exit strategy. Beierwaltes approached HP to gauge their interest, but he said the company’s initial offer was not enough.

The group decided to pursue an initial public offering, but just before finalizing the deal HP stepped in with a better offer. When HP purchased the company it held 65 percent of the worldwide marketshare.

Beierwaltes didn’t have too much downtime, though. He helped found OneStep, which developed an MP3 jukebox. The company was purchased by Diamond Multimedia – the maker of the Rio music system.

S-curve trumps Midas touch

At the same time, Beierwaltes was tapped by Philips Electronics to head its tape storage spinoff, OnStream Inc. The venture would defy Beierwaltes’ apparent Midas touch.

“I was concerned that maybe we’d missed our window,” he said.

OnStream was entering a market of giants — HP, Intel, StorageTek, etc. — and Philips spent about \$1 million on an in-depth market analysis that showed the market was there.

“The part I missed, and should have picked up and trumped them on, was the S-curve,” he said.

Rather than being in the early or growth stages, the market for tape storage was reaching the mature stage — the top of the S-curve. Because the market was overbuilt, price wars ensued. In such a condition, only the longtime, trusted names can survive. By 2001, the company’s situation was dire, and bankruptcy loomed.

“It’s never what you want,” Beierwaltes said. “I was the one who first promoted it to the board.”

Within two weeks of his recommendation, the company was in Chapter 7. Beierwaltes said he felt responsible for the plight of the workers, who were now faced with finding employment during a time of all mass layoffs by tech employers. He spent the six months following the filing helping people he worked with find employment. In all, he helped place about 45 people.

“Some of them got better jobs than they had with us,” he said. And it wouldn’t be long before some of them could be employed with Beierwaltes again.

Firsts keep growing

Beierwaltes is responsible for many firsts, including a first for the city of Loveland. In March, the Loveland City Council approved an incentive deal to assist Colorado vNet with a building expansion and relocation of employees. In return, the company has agreed to expand employment to as much as 400 by 2012. If the company expands to at least 250 employees during the timeframe, the incentive deal would be worth \$900,000.

The cash incentive for job creation is the first Loveland has ever extended. Betsey Hale, director of business development for the city, said that Beierwaltes has a proven track record.

“I think we certainly took that under great consideration,” she said. “He’s done this before, and it’s not like Colorado vNet is a new company.”

Colorado vNet actually started in Beierwaltes’ own home, where he built a home automation system. His wife, Lynda, pointed out that if they ever wanted to sell the home, the automation system would hold them back since there was no company to service it.

When first evaluating the market, Beierwaltes determined that such a company would need to offer a complete home automation solution in order to compete with the existing companies. Today, vNet’s product can automate and fully customize the lighting, audio, security and climate controls of a home.

Beierwaltes said he fully intends to see the company through its expansion, and then some, as its CEO.

“I say I flunked retirement five times. It gets in your veins,” he said. “My passion is to create products that are market-leading and ahead of the game and earn market share that way.”

Video launch set

Retirement is not in the cards while the company is in what Beierwaltes describes as the most exciting stage. What pushed Colorado Time Systems and Colorado Memory Systems into market-leading positions was disruptive technology. Now it’s Colorado vNet’s turn, as it prepares to launch the video component of its home audio system within 12 months.

“Video is king,” Beierwaltes said. “We have the technology that will recalibrate the whole industry.”

The company could have launched a video solution several years ago; however, it is focusing on the next generation of technology — digital. The vNet video system will allow users to control every aspect of a home entertainment system — DVD, closed-circuit television, digital cable, a DVD server and even low-quality video from the Internet. It will use Internet protocols to deliver high-definition, digital signals to televisions and other receivers throughout a home. It will also include a scaler that will improve low-quality video, such as YouTube or i-Pod downloads, for consumption on high-definition, large screens.

Beierwaltes feels that the company is just now ready to emerge to a market where its competitors are generating \$500 million to \$600 million annually. And he anticipates seeing it every step of the way.

“The greatest aphrodisiac in business is success,” he said.



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- Auction Preview 12:00 - 5:00 pm
- Reception & Performance by Jubilante Ensembles 5:00 pm
- Painted Pronghorn Auction 5:30 pm



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CALENDAR

June 6 – Ben & Jerry's Friday Afternoon Club, from 7 to 9 p.m., Old Town Square - Fort Collins. The summer-long event will kick off with the "funky jazzy rock" of Second Hand Smokers. Cost: Free.

June 7 – 2008 Corvette Raffle, starting at noon, Dellenbach Motors, 3111 S. College Ave. in Fort Collins. Enter to win a 2008 Chevrolet Corvette Coupe. Proceeds to benefit Fort Collins Habitat for Humanity. Only 1200 tickets will be sold. Participants need not be present to win. Cost: \$100 per ticket. Contact: Chris Viegut at 970-488-2606 or cviegut@fortcollinshabitat.org.

June 7 – Pride in the Park, from 10 a.m. to 9 p.m., Civic Center Park, Mason St. in Fort Collins. A celebration of diversity in Northern Colorado. The event features over 40 vendors, live music, entertainment, children's activities, great food and fantastic atmosphere. Contact: Jason Thiel at 970-402-5425 or jaycelee24@yahoo.com.

June 7 – 6th Annual Denver Brain Tumor Walk & Angel Adventure, from 7:30 a.m. to noon, Sloan's Lake Park (Picnic Area), 4500 W. 17th Ave. in Denver. Join those whose lives have been touched by brain tumors meet patients, families, and friends celebrate life and honor the memory of those lost. All ages welcome. Cost: \$0 to \$35. Registration Deadline: No deadline, register day of event. Contact: Mike Logsdon at 415-834-9970 or logsdon@braintumor.org.

June 9 – Northern Colorado Writers presents author Mike Rothmiller, from 6:30 to 8 p.m., Loodles Coffee Shop, 1180 Mian St. in Windsor. Guest author Mike Rothmiller will share how he landed three book deals with major publishing houses. Cost: \$10/members, \$15 nonmembers. Contact: Laura Bridgwater at 970-416-6836 or laura@ncwc.biz.

June 9 - 13 – Recharge and Renewal at Work workshop, Mary's Lake Lodge and resort, in Estes Park. Participants will explore individual causes for burnout and learn methods to reduce daily stresses. Contact: Marie Moran at 888-284-2442 or marie@mariemoran.com.

June 9 – NoCoNet presents A Variation on Time Management, from 8 to 10 a.m., Faith Evangelical Free Church, 3920 S. Shields in Fort Collins. Rick Griggs will present. NoCoNet is a networking and skill-building group for professionals looking to find new opportunities with top local companies. The group meets weekly. Cost: Free. Contact: NoCoNet at noconetinfo@yahoo.com.

June 10 – NCHRA presents Building a Recognition Culture for the Fast Lane, from 11:15 a.m. to 1 p.m., Cottonwood Club, 6813 S. College Ave. in Fort Collins. Mike Byam will present. Register at www.nchra.com.

June 11 – Evaluation Made Easy, Loveland Public Library, 300 Adams Ave. in Loveland. Kerry Lupher of JVA Consulting will present. Cost: \$35. Contact: Mary Atchison at 970-407-7090.

June 11 – Greeley Chamber of Commerce Business Before Hours, from 7 to 8:30 a.m., Aims Downtown and Upstate Colorado Economic Development, 815 Eighth Ave. in Greeley.

June 11 – Evaluation Made Easy, from 9 to 11:30 a.m.,

Loveland Library, 300 Adams Ave. in Loveland. If you are looking to document the effectiveness of your programs but aren't sure where to start, this workshop will teach you the step-by-step processes. Cost: \$38/member, \$58/non-members. Contact: Mary Atchison at 970-407-7090 or matchison@uwaylc.org.

June 11 – The Art of War: Learning to Maneuver the IT Security & Compliance Battlefields, from 8 a.m. to 1 p.m., Downtown Aquarium, 700 Water St. in Denver. Learn how to improve policy and procedures compliance, move from a reactive to proactive security and compliance strategy and get through a compliance audit unscathed. Contact: Pam Proctor at 303-991-8242 or pam.proctor@3tsystems.com.

June 14 – Beach Concert: Fiance and Mad September, starting at 1 p.m., Boyd Lake State Park, 3720 N. Larimer County Road 11-C in Loveland. The Boyd Lake State Park Summer Concert Series invites you to join us for an afternoon with two of the top alternative rock bands in Colorado. Cost: \$7/vehicle, \$60/vehicle Parks Pass. Contact: Kerri Jones at 970-669-1739 or kerri.jones@state.co.us.

June 15 – Peloton Cycles presents Final Clinic/Demo Day, Peloton Cycles, Harmony and Ziegler roads in Fort Collins. Part party, part clinic, an all-day event with group rides and demos from 3 - 6 p.m. Q & A on any questions you did not get answered in previous events, drawings for free schwag, BBQ and refreshments will be served, and participate in a special celebrity ride. Note: clinic will be held at Peloton Cycle's NEW Fort Collins location. Contact: Peloton Cycles at 970-669-5595.

June 17 – Johnstown-Milliken Chamber of Commerce Business After Hours, from 6 to 8 p.m., Eagle's Gate Optimum Wellness & Physical Therapy, 26 Rutherford Drive in Johnstown. Contact: Johnstown-Milliken Chamber of Commerce at 970-587-7042.

June 18 – Financial Fitness 1, from 6:30 to 8:30 p.m., Fort Collins Senior Center, 1200 Raintree Drive in Fort Collins. Learn the basics of money management in this two-part upbeat course. The first week we'll discuss money personalities, goal setting, tracking expenses and easy budgeting techniques. Cost: Free. Contact: Kathy Cox at 970-494-3307 or kathycc@cccsnc.org.

June 18 – Accelerated Networking Dinner, from 5 to 8 p.m., Hilton Fort Collins, 425 W. Prospect Road in Fort Collins. Cost: \$45/guests, \$35/members. Contact: Maureen Radice at 970.232.3089 or maureen-radice@ewomennetwork.com.

June 20 – 2008 Drive Fore! The Point, starting at 1 p.m., Highland Meadows Golf Course, 6300 Highland Meadows Parkway in Windsor. Proceeds to benefit Turning Point, serving local troubled youth and their families. Includes dinner, awards and the chance to win \$10,000 on a hole in one, to follow the tournament. Cost: \$550/foursome, \$150/individual.

June 20 - 21 – Rehabilitating the Colorado Farmer & Rancher, Colorado State University ARDEC facility, 4616 N.E. Frontage Road in Fort Collins. This conference will provide attendees with both time in the classroom and the exposure to a working farm and ranch to learn practical interventions to pro-

mote the independence of farm and ranch family members affected by disabilities. Cost: \$130/before June 1, \$160 after June 1. Contact: Carla Wilhite at 1-877-279-1638 or cwilhite@eastersealscolorado.org.

June 20 – Drive Fore! The Point - 6th Annual Golf Tournament, starting at noon, Highland Meadows Golf Course, 6300 Highland Meadows Parkway in Windsor. Proceeds from the event support the youth and families served by Turning Point Center for Youth & Family Development. Cost: \$550/foursome. Contact: Nicole Conant at 970-567-0885 or nconant@turningpnt.org.

June 20 – Delayed Recovery: When a Patient Refuses to Get Better, from 11:30 a.m. to 1 p.m., First National Bank Exhibition Hall at The Ranch, 5280 Arena Circle in Loveland. Contact: Alexander Kolt at alexk@workwellocmed.com.

June 21 - 22 – EarthWorks Expo 2008, from 10 a.m. to 7 p.m., Denver Merchandise Mart, 451 E. 58th Ave., No. 4270 in Denver. Denver's largest green living event. Purchase tickets at www.earthworks2008.com and get 25 percent off. Cost: \$8/adults, \$5/seniors, \$4/youth.

June 21 – 4th Annual Waltz for the Wolves, from 5 to 10 p.m., Marriott Fort Collins, 350 E. Horsetooth Road in Fort Collins. The 4th Annual Waltz for the Wolves is a benefit for the W.O.L.F. Sanctuary, and features a live and silent auction, dinner and drinks, live entertainment, and a visit from the ambassador animals. Cost: \$30, \$40 after June 15. Registration Deadline: Please RSVP by June 15. Contact: Kiley McGowen at 970-416-9531 or kmcgowen@wolfsanctuary.net.

– Compiled by Noah Guillaume



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Each building at Foxtrail has two stories with full masonry facades, Class A lobbies and restrooms, an abundance of parking, competitive sales prices and lease rates, and immediate access to The Marketplace at Centerra, the Interstate 25/Highway 34 interchange, three hotels, and pedestrian trails around the lakes at Centerra.



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CONSTRUCTION & ENGINEERING

FEATURES



Construction stays busy with remodels

Local contractors build expertise in building makeovers
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Aztlan Center goes for, and gets, gold

LEED certification one part of improved community facility
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LISTS

Region's largest

Engineering firms
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General contractors
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Class brings math into real world



Krista Watzel, Northern Colorado Business Report

LEARN BY DOING — Loveland High School students junior Gabe O'Keefe and freshman Nathan Deuschle, left and sophomore Jared Williams, put their math lessons to work building a house on school grounds.

Geometry in Construction popular course for all at Loveland High School

By Marc Rikmenspoel
news@ncbr.com

LOVELAND — What high school math teacher hasn't heard this complaint: "Why do I have to learn this stuff? I'll never use it."

Loveland High School math teacher Tom Moore and career and technology education teacher Scott Burke have teamed up to provide the perfect answer: the Geometry in Construction class.

Not only does the course reinforce classroom geometry lessons in a way that is relevant and interesting to 21st-century high school students, it includes actual building construction.

"A lot of students learn better by doing," Burke said. "We're changing (the typical school classroom experience) for the better for all types of students. The students are ready and the teachers are ready."

Another force behind the marriage of two great ideas, according to Burke, was funding.

While there is usually enough money for college-prep coursework for the best students, and vocational training for underachievers, Burke estimates that leaves "only trickle-down money" for 60 percent to 80 percent of the student body.

By bringing the tech-ed aspect into the mathematics classroom, Geometry in Construction has attracted those "average" students as well as traditional vocational and college-bound students. The result? Mathematics test scores that exceed school district requirements. Another plus for the Thompson School District, which was cutting vocation education funding two years ago: For both years the two-semester course has been offered, it has been a self-funded entity.

For the first class offered during the 2006-07

academic year, 65 to 70 students participated in the course. Moore estimates that 120 were involved during the just completed school year, and he expects 200 to sign on for 2008-09.

So far, most of the students have been freshmen and sophomores, so Moore feels another two years of the program will be needed to determine whether many of the participants continue in the construction field after high school.

"We'll help funnel them (into construction management studies at the two-year or four-year college level) if they are interested," he said.

How it works

Part of the popularity of Geometry in Construction is that it takes students out of the classroom. Over the course of the school year they build an actual modular house that is then sold to Interfaith Hospitality Network, which donates it to a homeless family.

When the 2007-08 house was completed on

See GEOMETRY, 22



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1	GALLEGOS SANITATION INC. 1941 Heath Parkway, Suite 2 Fort Collins, CO 80524 970-484-5556/970-484-0662	135 125 \$11,841,000	Recycling & waste collection for home, business, or construction project, including special events and portable restroom rentals.	CustService@gallegossanitation.com www.GallegosSanitation.com	Gerald E. Gallegos President 1959
2	WASTE MANAGEMENT OF NORTHERN COLORADO 40950 Weld County Road 25 Ault, CO 80610 866-482-6319/N/A	50 50 N/A	Roll-off dumpsters, commercial, residential solid waste removal, recycling services, industrial services, special event services, recycling drop off center.	N/A www.wm.com	Amy Sable N/A N/A
3	COLORADO IRON & METAL INC. 1400 E. Mulberry St. Fort Collins, CO 80524 970-482-7707/970-493-7821	32 34 \$8,202,705	Full-service scrap metal recycling services accepting all ferrous and non-ferrous metals. Buys steel, copper, brass, aluminum, stainless steel, precious metals, high-temp alloys and other metals. Roll-off, container and recycling site management available. LEED certified provider. New steel distributor and a custom metal fabricator.	kentgarvin@coloradoironmetal.com www.coloradoironmetal.com	Kent Garvin President 1995
4	WASTE-NOT RECYCLING 1065 Poplar St. Loveland, CO 80537 978-669-9912/970-669-9926	30 37 \$2,800,000	Recycling service for businesses, government, builders and institutions.	recycle@waste-not.com www.waste-not.com	Anita Rose Comer CEO and Owner 1989
5	CITY OF LOVELAND - SOLID WASTE DIVISION 105 W. Fifth St. Loveland, CO 80537 970-962-2529/970-962-2907	24 24 N/A	Residential collection of refuse, recyclable materials and yard wastes; multi-family refuse and recycling services; drop-site for recyclable materials and organics; and temporary dumpster and roll-off box rentals.	solid_waste@ci.loveland.co.us www.ci.loveland.co.us	Bruce Philbrick Superintendent N/A
6	ARAGON IRON & METAL INC. 516 N. U.S. Highway 287 Fort Collins, CO 80524 970-484-2577/970-484-9759	21 (1) 21 N/A	Used parts and recycling services, purchase and recycling of aluminum, copper, brass, stainless steel, iron, steel, autos and appliances.	aragons@att.net www.aragonparts.com	Dave Aragon and Priscilla Barela President and Secretary/Treasurer 1951
7	MARTIN SUPPLY INC. 8405 U.S. Highway 34 Windsor, CO 80550 970-686-2460/N/A	19 10 N/A	Recycling of cars, aluminum, iron, brass, steel, copper, batteries and farm equipment.	N/A N/A	Mervin Martin Family N/A 1953
8	NORTHERN COLORADO DISPOSAL INC. 337 E. Eighth St. Greeley, CO 80631 970-353-4090/N/A	17 10 N/A	Recycling pick-up available. Serving Windsor, Greeley and Severance.	N/A N/A	Don Frei President 1991
9	BUNTING DISPOSAL INC. P.O. Box 200203 Evans, CO 80620 970-339-3023/970-330-4251	15 10 \$1,400,000	Residential, commercial and construction trash hauling and recycling.	N/A N/A	Brian Bunting Owner 1968
10	NATIONAL RECYCLING INC. 19009 Highway 392 Lucerne, CO 80646 970-493-7478/970-797-1385	11 5 N/A	Recycling services, secure document destruction, waste stream management.	info@nat-recycling.com www.nat-recycling.com	Carey Smith and Jamie Gormley N/A 1995
11	HAGEMAN EARTH CYCLE INC. 3501 E. Prospect Road Fort Collins, CO 80525 970-221-7173/970-221-7163	10 16 N/A	Compost and mulch producer. Wholesale and retail landscape supplies and organic recycling.	info@hecinc.net www.hagemanearthcycle.com	Roger Hageman and Karen Horner President and Office manager 1974
12	ROCKY MOUNTAIN BATTERY & RECYCLING CENTER 1475 N. College Ave. Fort Collins, CO 80524 970-484-5384/970-484-5394	10 10 N/A	Sells new and recycled lead acid batteries, buys all non-ferrous metals, buys and sells wood pallets (40"x48") 4 ways, recycle all computer-related items, recycle center accepts white/color paper, newspaper, magazines.	N/A N/A	Dean Hoag Owner and President 1982

(1) Business Report estimate

Based upon responses to Business Report survey researched by Kathleen Chaballa
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From left to right- Dan Garvin, Kent Garvin, Marty Garvin



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RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	EMPLOYEES 2008 EMPLOYEES 2007	REVENUES 2007 REVENUES 2006	PRODUCTS/SERVICES	E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	NR	AGLAND INC. 260 Factory Road Eaton, CO 80615 970-454-4000/970-454-2144	180 233	\$170,633,595 N/A	Farmer-owned cooperative serving customers in agricultural, commercial and retail markets. Fertilizer, chemicals, seed, petroleum, car-care centers, lubricants, convenience stores, country store, retread tire facility, inputs, feed and feed manufacturing.	N/A www.aglandinc.com	Mitch Anderson, CEO and General manager 1905
2	1	PRODUCTION CONTROL SERVICE INC. 3771 Eureka Way Frederick, CO 80516 720-407-3550/720-407-3540	160 140	N/A N/A	Plunger-lift equipment and oilfield services; oil and gas field equipment manufacturer.	Information@PCSplungerlift.com productioncontrolservices.com	Jeff Gicamino and Rober Wilczek, CFO 1985
3	2	HARSH INTERNATIONAL INC. 600 Oak Ave. Eaton, CO 80615 970-454-2291/970-454-3491	105 105	\$28,000,000 N/A	Cattle-feed mixers, hydraulic dumping equipment, contract laser and water-jet cutting and environmental solutions.	harsh@harshenviro.com www.harshenviro.com	Robert E. Brown, President 1948
4	5	COLORADO EQUIPMENT LLC 240 Fifth St. Greeley, CO 80631 970-356-3666/970-356-8447	96 61	N/A N/A	Retail farm equipment, lawn and garden equipment, skidsteer loaders, construction equipment, generators and snow blowers.	mmeth@coloradoequipment.net www.coloradoequipment.net	Mike Meth, General manager N/A
5	3	TRANSWEST TRUCK TRAILER RV 7550 E. I-25 Frontage Road Frederick, CO 80516 303-684-3400/303-684-3401	85 85	N/A N/A	New and used trailers, used trucks, parts and service. Sterling, Western Star and RVs.	bwilliams@transwest.com www.transwest.com	George Eidsness, President 1991
6	4	BIG R OF GREELEY INC. 310 Eighth St. Greeley, CO 80631 970-352-0544/970-356-2054	75 75	N/A N/A	Farm and ranch supplies, including appliances, automotive, carpets/flooring, clothing, tack, tire and service center.	info@bigrofgreeley.com www.bigrofgreeley.com	Rocky Francis, Owner 1960
7	11	OBERMEYER HYDRO INC. 303 W. Larimer County Road 74 Wellington, CO 80549 970-568-9844/970-568-9845	55 35	\$9,596,554 N/A	Large-scale water-control gates for water storage, flood control, river diversion, environmental flow release, irrigation and hydropower.	hydro@obermeyerhydro.com www.obermeyerhydro.com	Henry Obermeyer, President 1987
8	6	NOFFSINGER MANUFACTURING CO. 500 Sixth Ave. Greeley, CO 80631 970-352-0463/970-352-3017	50 50	N/A N/A	Chain conveyors and parts for farm equipment.	noffsinger@noffsingermfg.com www.noffsingermfg.com	Matt Napier, General manager 1924
9	7	DAIRY SPECIALISTS LLC 3309 Empire St. Evans, CO 80620 970-330-1870/970-330-1872	43 43	N/A N/A	Equipment and supplies for dairies and waste-management systems.	jadams@dairyspecialists.com www.dairyspecialists.com	John Adams, President 1991
10	9	B & G EQUIPMENT INC. 301 E. Eighth St. Greeley, CO 80631 970-352-2288/970-352-9179	40 38	N/A N/A	Case, I-H, Kubota, Rhino, New Holland, International, Claus and MacDon.	buddy@bgequipment.com www.bgequipment.com	Buddy R. Truesdell, Owne and President 1988
11	8	RUSH PETERBILT TRUCK CENTER 26956 Weld County Road 47 Greeley, CO 80631 970-353-7919/970-352-8859	40 40	N/A N/A	Truck sales and service.	barkerj@rush-enterprises.com www.rushtruckcenters.com	John Barker, General manager 1965
12	NR	MAXEY COS. INC. 2101 Airway Ave. Fort Collins, CO 80524 970-484-8660/970-484-8620	39 40	\$6,787,000 \$6,350,000	Equipment trailers, truck beds; sales and service of truck and trailer equipment.	N/A www.maxeymfg.com	Carl Robert Maxey, General manager 1969


Region surveyed is Brighton, Larimer and Weld counties.
NR-Not previously ranked.

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GEOMETRY, from 19

school grounds during the last week of May, it was set to be moved to its permanent site in Loveland's Raven Place neighborhood over the summer. The knowledge that someone will live in the completed project pushes the students to give their best, Burke said.

Unlike in other classes, "here 70 percent isn't good enough," he said. "The house has to be 100 percent ready."

The course is made possible through a variety of sponsors, who donate or provide a deep discount on materials. These companies don't advise on curriculum, but they do provide hands-on assistance in teaching wiring and similar technical skills. Burke singled out Genesis Homes as being especially generous in providing blueprint plans to the class, and for hiring several of his best motivated students as summer interns.

Moore and Burke meet twice a year with an advisory board that includes representatives of local construction companies. The board is a resource for ideas on what topics to highlight during the construction phase of the class, and for keeping current regarding technological developments. The meetings are two-way exchanges, since the board members take the opportunity to explain what they see as lacking in most of their recent hires.

"The advisers suggest that it is hard to find employees with 'soft skills' such as communication and teamwork," Burke

ON THE WEB

More information and a full list of companies sponsoring Geometry in Construction can be found at geometryinconstruction.org.

said. "All of these soft skills are embedded (in the course): team working, problem solving, how you can find an answer to a situation. We take kids at a young age, and give them exposure to all areas of construction management, not just one narrow aspect."

"We want to get kids hired and out there," Moore added. "This gives direction to students who need it."

So far, Geometry in Construction has only been taught at Loveland High School. The 2008-09 course includes training two teachers from Loveland's Mountain View High School, who will then begin teaching a version of the program at their school for 2009-10.

In addition, Moore and Burke will travel to Texas this summer to train several teachers, and there has been interest shown in receiving training from Greeley's school district.

That's the limit for the present, since as Moore explained, "We haven't done a lot of promotion around the state."

Burke is quick to add, however, that "there is a lot of Front Range interest."

BUTTERFIELD, from 2

rectly benefits their work toward energy efficiency, renewables and economic development," she said.

"We don't have our three-year budget met, yet, but we're running in the black and continuing to solicit more partners," she said. "The group was confident enough to hire an executive director."

Experience with coalitions

Directing a coalition isn't new to Butterfield. From 1992 to 1999 she was co-founder and then executive director of the Rocky Flats Local Impacts Initiative, a coalition of public, private, worker and community-based entities that planned for the future of the Rocky Flats nuclear weapons plant south of Boulder.

She also served on the Boulder city council from 1989 to 1992 and held senior positions with U.S. Rep. David Skaggs and former Colorado Gov. Dick Lamm.

"The idea for Co-Labs came from a coalition in 2004 that focused on warding off the move of two National Oceanic and Atmospheric Administration, or NOAA, labs to Oklahoma," said Frances Draper, Boulder Economic Council executive director. That move didn't happen, but Colorado did lose a bid to Wyoming in 2006 for a \$75 million supercomputer lab.

It was clear at that point that proactive measures were needed for Colorado to stay in the research industry game.

Formed in fall 2007, Co-Labs is focusing on educating Coloradans about the labs. Other goals include creating connections among the different research groups, finding ways to help facilitate technology transfers, and promoting statewide retention and expansion of the research industry.

"Before DeAnne, I hired someone to work with me on this on a part-time basis," Draper said. "We're going to move ahead a

**"We don't have our
three-year budget
met, yet, but we're
running in the black
and continuing to
solicit more partners."**

DeAnne Butterfield
executive director
Co-Labs Inc.

lot faster now."

Projects in the discussion stage include exploring how Co-Labs can be a conduit for technology transfer, setting up monthly meetings that focus on different research labs and creating a Web site.

Colorado ranks 16th in the nation as having one of the highest concentrations of federally funded science facilities.

"It's attributable to past generations of scientists who brought educational institutions and scientific research to Colorado," Butterfield said. "It goes back to the 1950s when they had the foresight to see that this area would offer great quality of life to scientists."

Co-Labs board members include representatives from UCAR, Xcel Energy, CU Technology Transfer Office, Colorado School of Mines and National Renewable Energy Lab.

"These labs are our crown jewels," Draper said. "We want to make sure people know that when we lose a supercomputing lab to Wyoming that it's a really big thing."

CONSTRUCTION & ENGINEERING

Commercial remodels keep region's builders busy

Local contractors build expertise in building makeovers

By Jessica Centers
news@ncbr.com

Despite the slowdown in the economy, Northern Colorado construction companies are keeping busy, thanks in part to a number of renovation projects. Remodels, especially when dealing with old buildings, can present a unique set of challenges, but area contractors have for years been building expertise in that arena.

For Heath Construction in Fort Collins, much of their business for the last 30 years has come from the renovation of schools.

Heath's largest school remodel about to get under way is the \$3.5 million Harold Ferguson High School project. The Thompson School District purchased Immanuel Lutheran Church in southwest Loveland to be transformed into the updated high school. Heath will be gutting most of the auditorium and classroom space in the 1950s-era building to make way for new classrooms.

"Every time we take on a renovation, we know we're going to run into unknowns," says Heath Construction President Randy

"Every time we take on a renovation, we know we are going to run into unknowns."

Randy DeMario, president
Heath Construction

DeMario.

Because the school district used the CM/GC or Construction Manager/General Contractor method of contracting out the project, Heath was brought into the design process early to look at the existing building conditions and make sure they would have minimal impact once construction started. Thus, Heath knew well in advance that there was asbestos in the building and could plan to have mitigation work completed prior to construction.

Recently, Heath completed a similar project renovating a church into a school for the Poudre School District.

See REMODELS, 27



Tom Hacker, Northern Colorado Business Report

MAJOR MAKEOVER — Dohn Construction Inc. is completing a remodel job at 145 W. Mountain Ave. in downtown Fort Collins, a building that over the years housed the city's daily newspaper, a senior center and a restaurant/bar, but is now destined for office use as headquarters for Ultimate Escapes.




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From left to right- Dan Garvin, Kent Garvin, Marty Garvin

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RANK	COMPANY ADDRESS PHONE/FAX	NO. PES NO. EIS TOTAL EMPLOYEES 2008	REVENUES 2007 REVENUES 2006	TYPE OF ENGINEERING	NOTABLE PROJECTS	HEADQUARTERS E-MAIL WEB SITE	PERSON IN CHARGE TITLE YEAR FOUNDED
1	AYRES ASSOCIATES 3665 JFK Parkway, Bldg. 2, Suite 200 Fort Collins, CO 80525 970-223-5556/970-223-5578	21 9 54	\$9,000,000 \$6,500,000	Civil engineering, water resources engineering.	Design of levee repairs for 5 critical sites on the Sacramento River for the U.S. Army Corps of Engineers; North College Ave. drainage improvements for the City of Fort Collins.	Fort Collins quastt@ayresassociates.com www.ayresassociates.com	Jim Schall Vice president 1967
2	TST INC. 748 Whalers Way Fort Collins, CO 80525 970-226-0557/970-226-0204	15 12 47	\$5,600,000 \$5,300,000	Civil engineering & surveying firm for municipal & private clients.	Water Valley, Centerra, Grand Station, Paragon Point, Waterfront, Observatory Village.	Fort Collins dtaranto@tstinc.com www.tstinc.com	Donald N. Taranto President 1977
3	THE ENGINEERING CO. 2310 E. Prospect Road, Suite B Fort Collins, CO 80525 970-484-7477/970-484-7488	14 4 37	\$4,400,000 \$4,700,000	Consulting civil engineers, water, wastewater, drainage, roads, GIS, feasibility and rate studies.	Carter Lake WTP, South Fort Collins WWTP, St. Vrain State Park,	Fort Collins bzick@tec-engrs.com www.tec-engrs.com	Brian Zick and Warren Mesloh President and Principal 1985
4	NORTHERN ENGINEERING SERVICES 200 S. College Ave., Suite 100 Fort Collins, CO 80524 970-221-4158/970-221-4159	13 5 44	\$5,000,000 \$5,400,000	Civil engineering and land surveying.	Fossil Lake Ranch in Fort Collins, Highlands Meadows Golf Course in Windsor, Centerra Marketplace and supporting infrastructure for The Promenade Shops, Heska in Loveland.	Fort Collins info@northernengineering.com www.northernengineering.com	George Schock President 1987
5	K L & A INC. 4412 W. Eisenhower Blvd. Loveland, CO 80537 970-667-2426/970-667-2493	12 21 47	\$22,250,000 \$8,150,000	Structural.	TAXI 2, One Steamboat Place, Mesa del Sol, Denver School for Science and Technology.	Golden drutledge@klaa.com www.klaa.com	M. Douglas Rutledge COO 1994
6	ELECTRICAL SYSTEMS CONSULTANTS INC. 212 W. Mulberry St. Fort Collins, CO 80521 970-224-9100/970-224-9137	11 9 80	\$10,220,000 \$9,292,000	Electrical power, planning, controls, automation and integration, & GIS/GPS for utilities & industry.	Tri-State Walsenburg 230kV transmission line, power and controls for Venetian-Palazzo casino in Las Vegas, Doe Canyon substation for Empire Electric in Cortez, Keg line controls for three Anheuser-Busch breweries, ice storm power line rebuilds Kansas/Oklahoma	Fort Collins esc@electsys.com www.electsys.com	Kevin Hartig President 1978
7	STANTEC CONSULTING INC. 209 S. Meldrum St. Fort Collins, CO 80521 970-482-5922/970-482-6368	10 6 40	\$6,500,000 \$6,500,000	Professional design and consulting services in planning, engineering, architecture, surveying and project management.	Fort Collins Design Center, Fort Collins; Front Range Village, Bayer Properties; N. Taft Avenue & W. Eighth St. improvements, Loveland; 128th Avenue Bridge, CDOT; Town Engineer (Environmental Services) for Wellington; Fossil Creek Drainage Improvements, Fort Collins.	Edmonton, Alberta, Canada bret.cummock@stantec.com www.stantec.com	Bret Cummock Principal 1954
8	CTL THOMPSON INC. 351 Linden St., Suite 140 Fort Collins, CO 80524 970-206-9455/970-206-9441	9 5 35	\$3,249,000 \$3,130,000	Geotechnical, environmental, materials and structural engineering.	Crow Lane Dam, Timberline Road widening, Ft. Collins Police Station, Peetz Wind Farm, Paws of the Rockies, Old Town North subdivision and Solaris Building	Centennial, CO hperko@ctlthompson.com www.ctlit.com	Howard A. Perko Ph.D., P.E., Fort Collins division manager 1977
9	ANDERSON CONSULTING ENGINEERS INC. 772 Whalers Way, Suite 200 Fort Collins, CO 80525 970-226-0120/970-226-0121	8 4 22	\$3,260,000 \$2,603,000	Water resources, river restoration, irrigation and drainage, mining, environmental.	Colorado digital flood-insurance rate map project, City of Fort Collins Canal Importation Detention Ponds project.	Fort Collins baanderson@acewater.com www.acewater.com	Bradley A. Anderson President 1998
10	TERRACON 301 North Howes St. Fort Collins, CO 80525 970-484-0359/970-484-0454	8 10 55	N/A N/A	Geotechnical, Construction Materials Testing and Observation, Environmental.	Front Range Village, Poudre Valley Hospital, Lemay Campus, Timnath WalMart, Evans Sam's Club.	Olathe, Kansas dijobe@terracon.com www.terracon.com	Douglas J. Jobe PE Vice president, Regional manager 1965
11	EXPONENTIAL ENGINEERING CO. 328 Airpark Drive Fort Collins, CO 80524 970-207-9648/970-207-9657	7 4 23	\$2,500,000 \$2,080,000	Consulting electrical engineering.	Plainview Substation, Holyoke CO, Swallow Transmission line (8 mi.) San Isabel Electric Association, Cogeneration Relaying, Reedy Creek Energy Services in Lake Buena Vista, Fla.	Fort Collins, Colo. support@exponentialengineering.com www.exponentialengineering.com	Thomas A. Ghidossi President 1993
12	COLORADO CIVIL GROUP INC. 1413 W. 29th Street Loveland, CO 80538 970-278-0029/	6 N/A 6	\$410,000 N/A	Civil.	Town of Firestone Engineer.	Loveland mjacobson@ccginc.us www.ccginc.us	David Lindsay P.E. and President 2007
13	BASELINE CORP. 920 Ninth Ave. Greeley, CO 80631 970-353-7600/970-353-7601	6 5 22	\$1,845,000 \$1,721,726	Traditional civil engineering, water and wastewater treatment.	Kremmling Wastewater Treatment Facility and Re-USE line, Stevinson Lexus of Frederick, Fort Garland WWTF, Lithia L2 Centerra, Town of Red Cliff WWTF.	Golden bec@baselinecorp.com www.baselinecorp.com	John McLain, P.E. P.E. 1998
14	LANDMARK ENGINEERING LTD. 3521 W. Eisenhower Blvd. Loveland, CO 80537 970-667-6286/970-667-6298	6 2 30	\$3,076,000 \$3,500,000	Civil, structural, geotechnical, surveying, planning and architecture.	Loveland Visitor's Center, Fort Logan National Cemetary, Horizon Bank building.	Loveland account@landmarkltd.com www.landmarkltd.com	Robert J. Nelson and Ken Merritt President/CEO and Senior vice president 1969
15	NOLTE ASSOCIATES INC. 1901 Sharp Point Drive, Suite A Fort Collins, CO 80525 970-221-2400/970-221-2415	6 2 18	\$2,123,000 \$2,398,000	Civil engineering & surveying.	2534 Business Park, Vestas expansion, 12th Street Improvements in Cheyenne, Hunters Run West	Sacramento rob.vanuffelen@nolte.com www.nolte.com	Robert Van Uffelen Associate 1949

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

Based upon responses to Business Report survey researched by Kathleen Chaballa
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CONSTRUCTION & ENGINEERING



Courtesy Aller-Lingle Architects

BEFORE AND AFTER — When it came time to replace the aging Northside Aztlan Center (below), the city of Fort Collins decided to follow green-building design and construction practices. The result: LEED gold certification for the renovated multi-purpose community and recreation facility. A portion of the original structure can be seen in the photo above, just below the cupola that admits natural light into the new lobby.



Northside Aztlan Center goes for, and gets, gold

LEED certification one part of improved community facility

By Kay Rios
news@ncbr.com

FORT COLLINS — Northside Aztlan Center isn't just a pretty face. The new community center in north Fort Collins not only offers a more modern, brighter version of the original, it has earned gold level certification from the U.S. Green Building Council's Leadership in Energy and Environmental Design rating system.

That means that, as the name indicates, Northside's design LEEDs the way in efficient use of resources. The system promotes design and construction practices that reduce negative environmental impacts of buildings while increasing profitability and improving the health and well-being of the building's occupants and users. The

USGBC is a Washington, D.C.-based non-profit coalition of building industry leaders who developed and administer the system.

Getting a LEED designation was always part of the remodeling plan, according to Shaun Moscrip, project architect, Aller Lingle Architects. The Request for Proposal from the city, which owns the center, stipulated that the building would have a LEED designation.

Steve Budner, recreation manager at Northside Aztlan Center, confirms that LEED certification is a city goal for all new facilities. "Council passed a resolution in 2006 that said all future City-owned buildings would meet the gold standard," he said.

When it came time to replace the 15,000 square foot multi-purpose building at 112 E. Willow St., built in 1978, the city decided to go for the gold, even though the project was technically not entirely new construction.

"We knew we were going to develop on a 'brownfield' site and that mitigation would be part of this," Moscrip explained.

See AZTLAN, 32

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RANK	PREV RANK	COMPANY ADDRESS PHONE/FAX	REVENUES 2007 REVENUES 2006	EMPLOYEES 2008 EMPLOYEES 2007	AREAS OF SPECIALTY	NOTABLE PROJECTS	E-MAIL WEB SITE	PERSON IN CHARGE W/ TITLE YEAR FOUNDED
1	1	HENSEL PHELPS CONSTRUCTION CO. 420 Sixth Ave., P.O. Box 0 Greeley, CO 80631 970-352-6565/970-352-9311	\$2,519,286,000 \$2,130,580,000	2,693 2,289	Commercial general contracting.	Sahara Hotel and Casino in Las Vegas, Tabor Center in Denver, Thornton Town Center.	mreitz@henselphelps.com www.henselphelps.com	Jerry L. Morgensen, Chairman and CEO and Jeffrey Wenaas, President 1937
2	2	FCI CONSTRUCTORS INC. 4001 N. Valley Drive Longmont, CO 80504 970-535-4725/970-535-4867	\$235,000,000 \$213,000,000	285 260	Commercial general contractor and construction manager.	Kinard Jr. High School, Holmes Dining Hall at UNC, Logan County Justice Center.	sarmstrong@fciol.com www.fciol.com	Ed Forsman, President 1978
3	NR	GH PHIPPS CONSTRUCTION COS. 5285 McWhinney Blvd., Suite 100 Loveland, CO 80538 970-776-5500/970-776-5501	\$212,177,474 \$291,730,000	400 380	Our building portfolio includes hospitals and other medical facilities, higher education facilities, K-12, high tech, office buildings and religious facilities.	The Children's Hospital (joint venture), Platte Valley Medical Center, Academy 20 Discovery Canyon School, United Power Headquarters, Girls and Boys Club, Anschutz Outpatient Pavilion 7th Floor Build out, Agilent, Exempla Saint Joseph's Hospital, Cordera Elementary School, Colorado Springs.	Lisa.Knight@ghpd.com www.ghphipps.com	Charlie Graft, CEO 1952
4	3	ROCHE CONSTRUCTORS INC. 361 71st Ave. Greeley, CO 80634 970-356-3611/970-356-3619	\$168,996,923 \$185,059,484	110 83	Retail, office and banking, education, public works/corrections and industrial and manufacturing.	Erie High School in Erie.	info@rocheconstructors.com www.rocheconstructors.com	Thomas J. Roche, President 1971
5	5	THE NEENAN CO. 2620 E. Prospect Road Fort Collins, CO 80525 970-493-8747/970-493-5869	\$152,000,000 \$100,000,000	225 195	Development, design, construction, medical/office/industrial.	Orthopedic Center of the Rockies, Day Spring and Heratige Christian Schools, Value Plastics.	info@neenan.com www.neenan.com	David Neenan, CEO and Randy Myers, President 1966
6	4	HALL-IRWIN CORP. & AFFILIATES 301 Centennial Drive Milliken, CO 80543 970-587-7200/970-352-6284	\$139,000,000 \$148,000,000	550 570	Commercial buildings, land development, pipe/infrastructure, aggregate supplies, landscape services and supplies, athletic fields and golf courses, water storage.	N/A	ghall@hall-irwin.com www.hall-irwin.com	George W. Hall, President 1963
7	6	ALLIANCE CONSTRUCTION SOLUTIONS LLC 2725 Rocky Mountain Ave., Suite 100 Loveland, CO 80538 970-663-9700/970-663-9750	\$79,000,000 \$73,000,000	61 61	Construction manager, general contractor, design build/assist construction services, LEED/sustainable building alternatives.	Northern Hotel Historical Renovation & Rangeview Office Bldg.	kmpowers@allianceconstruction.com www.allianceconstruction.com	Clayton A. Schwerin, CEO and President 1982
8	7	DRAHOTA 4700 Innovation Drive, Bldg. C Fort Collins, CO 80525 970-204-0100/970-204-0200	\$72,000,000 \$70,000,000	80 70	Full-service Construction Manager/General Contractor staffed with LEED Accredited Professionals and has 35 years preconstruction and construction experience. Experienced with LEED construction and a Gold Partner with Climate Wise and the recipient of the 2007 Chamber Environmental Award.	Sundance Professional Center, LEED Gold - Loveland; Rangeview Three, LEED Silver-pending - Loveland; Skyline Center for Health (2006 ACE Award), Loveland and Highmark (2007 ACE Award), Steamboat Springs.	info@drahota.com www.drahota.com	Terry L. Drahota, President 1973
9	8	MARK YOUNG CONSTRUCTION INC. 7200 Miller Place Frederick, CO 80504 303-477-9073/303-477-9085	\$48,915,000 \$45,340,000	105 105	Retail grocery, general aviation, agricultural.	Park Mayfair condos in Denver.	dcheuvaont@markyoungconstruction.com www.markyoungconstruction.com	David Guida, President 1989
10	NR	BRINKMAN PARTNERS 3003 E. Harmony Road, Suite 300 Fort Collins, CO 80528 970-267-0954/970-206-1011	\$31,146,539 \$16,619,073	40 21	N/A	N/A	kevin.brinkman@brinkmanpartners.com www.brinkmanpartners.com	Paul E. Brinkman and Kevin Brinkman, Principals 2003
11	11	COE CONSTRUCTION INC. 2302 E. 13th St. Loveland, CO 80537 970-663-7636/970-669-4329	\$23,500,000 \$16,400,000	24 23	New construction, tenant improvements and remodeling of restaurants, hotels, office buildings, banks, retail buildings, apartment buildings.	Advantage Bank, Chili's and Fairfield Inn in Loveland.	admin@coeconstruction.com www.coeconstruction.com	Gregg Meisinger, President 1990
12	NR	SINNETT BUILDERS INC. 4557 Denrose Court Fort Collins, CO 80524 970-493-1770/970-482-4537	\$18,000,000 \$18,000,000	18 24	Commercial construction, schools, shopping centers, office buildings, multifamily.	Harmony Center Buildings, Heart of the Rockies Church, Lofts at Campus West, Harmony Market Place.	dennis@sinnettbuilders.com www.sinnettbuilders.com	Dennis Sinnett, President 1973



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Scott Beasley,
The Group Real Estate – Broker Associate/Partner





The mission of Partners Mentoring Youth of Larimer County is to create and support one-to-one mentoring relationships between positive adult role models and youth facing challenges in their personal, social and academic lives.

"Realities For Children has been an important, and long-time supporter of Partners Mentoring Youth. In turn, so have the business members who support Realities For Children. Through mentoring, life-skill building, recreational activities, and community service opportunities, Partners helps give youth in our program the tools to succeed in life. That takes community investment from numerous businesses who understand the importance of giving our children as many chances at success as possible. We are proud to be partnered with so many amazing organizations committed to helping us achieve our goals".

Chris Imsland, Partners Mentoring Youth – Executive Director



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Realities For Children is a cause marketing and promotional company, dedicated to serving the needs of abused and neglected children in Larimer County. Through business membership, we are able to provide four core services for at-risk youth locally: ongoing emergency funding, community education, agency sponsorship support and special youth activities. This private membership based organization, effectively creates a safety net of services to provide for the most vulnerable members of our community.

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REMODELS, from 23

"Churches are growing and changing and when they move to a new facility, (the old facility) has a lot of the things schools can use — in this case, a gymnasium and classroom wings," DeMario explained.

His company's experience renovating old churches informs contractors of potential problems.

"A lot of churches are done with volunteer construction that's done by parishioners at different times, and churches typically have multiple renovations done over the life of the church," he said. "That creates a unique set of challenges."

Timelines are another challenge with such renovations, especially with all those "unknowns." But having the general contractor who knows what kinds of problems to expect involved early in the process helps ensure those deadlines are met. In this case, Ferguson High is expected to be complete in December.

Remodels are keeping Heath busy as ever.

"We are actually growing, adding staff. Our backlog is as large as it's ever been, primarily because we're doing school work both at the high school and university level, as well as municipal projects and projects such as the Wal-Mart at I-25 and Harmony Road. Business is great for us right now. I think we may be a little bit of the abnormality."

Renovations driving market

Dohn Construction in Fort Collins, which also has expertise in renovations, has found itself busy with a number of such projects of late.

"I think it's more location than any-

thing," said project development manager Jeff Rittner. "People want to stay in Fort Collins and it's cheaper to renovate than it is to build new. I think the industry in general has slowed down but the renovations are becoming a little more prevalent and that seems to be what's driving this market right now."

The renovation projects Dohn Construction is currently working on include:

- A 30,000 square-foot office demolition and renovation for the English Language Institute/China, a nonprofit that will provide English teachers to China, at 1629 Blue Spruce Drive in Fort Collins.

- Renovation of the 37,000-square-foot Stein Mart building, at 2211 S. College Ave., into the fitness club Miramont Central.

- Renovating the 13,000-square-foot Tailgate Tommy's, 145 E. Mountain Ave. in Fort Collins, into office space for Ultimate Escapes.

- A 7,000-square-foot addition at Grandview Elementary School in Windsor.

With such projects, especially in older buildings, updating the electrical and HVAC systems can present challenges, which is why Rittner agrees that it's important to get a team involved as early as possible so that engineers and architects are working with all the parties to eliminate surprises.

"Probably our biggest challenge right now has been time," he said. "Everybody wants to be in right now, and we try to accommodate that as much as possible. But it's a matter of resources and the owner understanding the actual concept of how to build and what it takes and that's why we try to get everybody involved early, to say this is what's going to happen, this is how long it will take, this is the reason."

FRCC, from 5

ing needs."

Dorsey said the State Board for Community Colleges and Occupational Education — which oversees FRCC — gave its blessing for a new Brighton Center at the board's most recent meeting.

Dorsey said FRCC wants to maintain a presence in Brighton because it has proven to be a well-attended site over the last nine years.

New life for old hospital

The former Platte Valley Medical Center is being refurbished and remodeled to serve the Brighton community, and Assistant City Manager Escobel says bringing the Brighton Center into the facility is a city goal.

"We were hoping to get them in by fall (2008) but there were just too many details to take care of," he said. "But we see Front Range as one of our major tenants."

Escobel said the Brighton Urban Renewal Authority is the actual owner of the three-level structure, which has been extensively improved in its new life as a community center.

"We've probably invested \$4 million to \$5 million in terms of putting that project together," he said. "We're calling it the Brighton Lifelong Learning Center."

Escobel said the concept of converting the building into a community center began several years ago when it became clear that a new Platte Valley Medical Center would be built on the outskirts of town.

"We went through a tremendous amount of discussion and conceptual ideas as to what the building could be converted into," he said. "Since it had been a community hospital, we wanted to be sure it got a good community use."

Escobel said the goal is to have the majority of the building focused on education, with space set aside for high school students from 27-J School District to be bused in to attend a special curriculum of science and math classes.

The bottom level of the building will be occupied by Head Start and preschool children, and the Brighton Center would share the first floor level with a four-year college satellite campus. Escobel said negotiations are continuing with that education institution and he could not yet reveal its name.

The old hospital's operating room has also been preserved and Escobel said it's hoped that the Colorado Department of Labor will approve its use as a medical training facility.

"We've also maintained the cafeteria and the kitchen and hope to open that for a multitude of users as well as doing other types of training for culinary education," he said.


Salud Family Clinics purchased the nearby medical office building for \$1 million, Escobel said, and is now providing dental and medical services to low-income patients from the facility.

Escobel said Community Reach, a mental health services provider, is partnering with the city to oversee the center. Community Reach, which occupies the building's upper floor, has a five-year master lease and will manage the facility as part of that contract.


"We are working hand-in-hand with Community Reach to assist us in doing all the subleases," he said. "Community Reach has been a huge benefit because they're willing to take on the management, overseeing of construction and all the subleasing."

"We needed someone to come in and manage it, and it's turned into a very good partnership."

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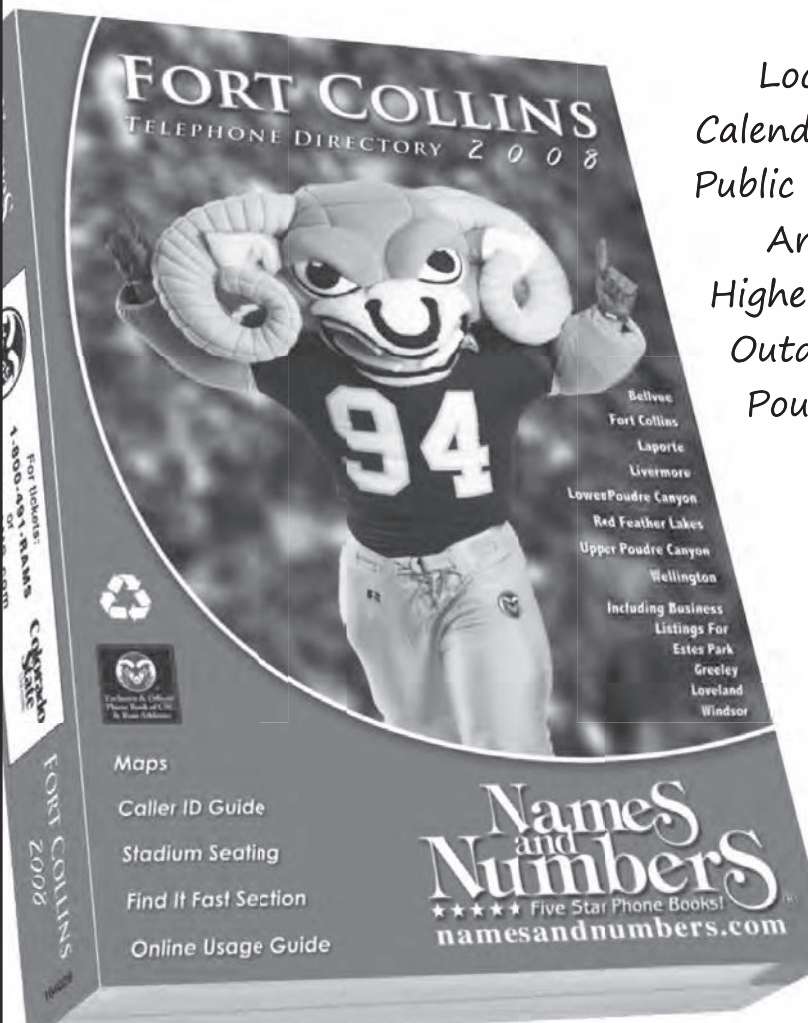
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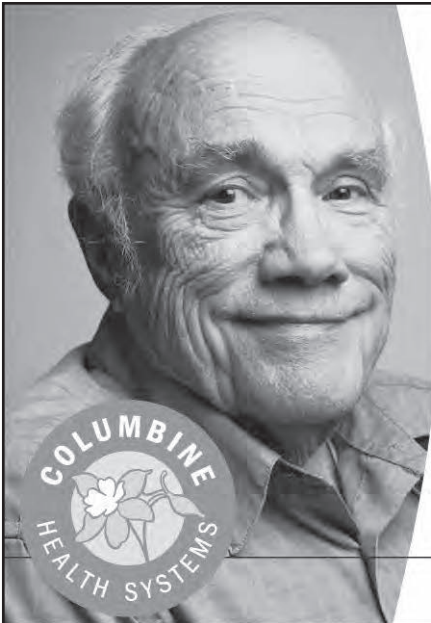
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dependable
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2. consistent in performance or behavior
3. financially sound; "a good or secure investment"




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FARM BILL, from 3

nally created to help new and struggling farmers.

"We were hopeful to the very end that this would finally be the Farm Bill reform we've been waiting for," she said. "It seemed the whole country was ready and wanting reform but the subsidy lobby prevailed once again."

Perez said the fact that 2008 is an election year also likely played a big part in the lack of real reform in the bill.

"To the extent that the proponents of the status quo continue to scare districts that are rural or in fear of changing parties, they've been able to make the case that supporting the status quo is the way to keep from changing those seats," she said.

Steve Scott, a corn grower in Burlington, said many farmers understand criticism about rich farmers getting crop subsidy payments. "I think most farmers would believe the \$1 million cap or the (current) means test is probably a little high for most people," he said. "Obviously, nobody in Congress believed that."

Of Colorado's nine-member Congressional delegation, only Republican Reps. Doug Lamborn and Tom Tancredo voted against it.

While Scott said he wouldn't oppose a means test for those growers earning a portion of their income from non-farm business, he doesn't favor any income limit on those who earn their living strictly from farming.

"The millionaire deal does bother me somewhat, but if that person has worked his way up and it's income just from farming, then godspeed," he said.

Scott said farmers should have a special place in society that assures they will continue to take the risks that provide food to the nation.

Last 1 percent

"There's only about 1 percent of us (farmers) left," he said. "If you don't take care of the producer, what is America and the rest of the world going to do?"

Mark Sponsler, director of Colorado Corn in Greeley, said he also sees the merit in subsidies being available to any grower who may need them. "(Farming's) still a very risky proposition," he said. "It takes about twice as much investment now than it did even a couple of years ago."

At the same time, the U.S. Department of Agriculture recently estimated that net farm income will reach a record \$92.3 billion in 2008 — a 56 percent increase over 2006. The average farm household income is now \$89,434, which significantly exceeds the national average.

The main drivers in the farm income surge, according to USDA, have been a steady rise in exports and steep increases in crop prices, particularly corn.

One big change in the Farm Bill was in government policy directed toward the development of alternative biofuels. The bill reduces the amount of tax credit given to blenders of ethanol gasoline from 51 cents a gallon to 45 cents a gallon while providing a \$1.01 tax credit for each gallon of cellulosic ethanol and \$320 million in loan guarantees for refineries making cellulosic biofuels.

Cellulosic biofuel can be made from plant waste, wood chips, lawn clippings, switchgrass and other materials. But the technology is not yet in place to profitably produce cellulosic ethanol, which is consid-

"Our policy opposes any type of cap or means testing for farm program payments."

Landon Gates
Director of public policy
Colorado Farm Bureau

ered the next step beyond corn ethanol.

Sponsler said even corn growers are behind the advancement of cellulosic ethanol because they can sell the stalks, leaves and cobs left over after the seed is removed.

"We see that strides for cellulosic ethanol are important and positive and we embrace it," he said.

EWG's Perez said her group also approves of the Farm Bill funding for cellulosic. "We think that's a step in the right direction," she said. "Increasing funding for cellulosic is a directionally correct policy move."

Little local benefit

Unfortunately, that policy shift holds little or no benefit for local biofuel producers.

Jeff Probst, founder of Blue Sun Biodiesel in Golden, said the bill has "very limited implications as to what we're doing. There's nothing in there specifically that addresses biodiesel."

Probst said he's actually glad the bill does not attempt to insert government into the development of biodiesel. He said he'd rather see the government stay out of biofuel development and let the marketplace be where fuels will sink or swim on their own merits without government tax breaks and incentives.

Dan Sanders, owner of Front Range Energy LLC in Windsor, said he sees a Farm Bill that does little to encourage or expand the use of corn ethanol.

"I think it's a little indifferent to the ethanol industry," said Sanders, who opened his ethanol-producing facility in 2006. "It's helping cellulosic but in the end (the industry's) going to be built by private money."

Sanders said he did not get government assistance to set up his business and believes that cellulosic shouldn't either. "Those projects have to stand on their own two feet or business people like me aren't going to do them."

Sanders noted that the 45-cent-per-gallon tax credit for ethanol production under the new Farm Bill won't go to small producers like Front Range Energy but — as before — will continue to go to big oil companies who do most of the blending of ethanol with gasoline.

Sponsler notes the irony of oil companies continuing to get tax credits to make ethanol-blended gasoline when the same companies are raking in record profits.

"It's frustrating that we're providing money to an industry that's already one of the most powerful and influential in the world," he said. "And it's hard to elbow our way into a market that's controlled by the competition."



SPONSLER



PROBST



SANDERS

Storm over Windsor leaves restaurants powerless

But local eateries bounce back in time to feed town

WINDSOR — Thursday, May 22, was a hard day for Windsor. Nature's caprice took out one home and not another; nicked a dairy farm, but missed the cows; smashed one restaurant, but sideswiped others. Restaurants — required by the health department to refrigerate food to exacting standards — are particularly vulnerable to power outages, much less EF3 tornadoes.

For inquiring minds, EF stands for "Enhanced Fujita Scale," originally developed in 1971 by T. Theodore Fujita, Ph.D., to estimate tornadoes' associated wind speed based on the damage they cause. An EF3 packs winds of 136-165 mph; for comparison, Hurricane Katrina's winds were 140 mph at landfall.

The tornado that tore through Weld County rendered Florian Wehrli's **Chef's Basket** in Water Valley inoperable, and in downtown Windsor took part of the roof off of Jason Shaeffer's **Chimney Park**



STEPPING OUT
Jane Albritton

Restaurant and Bar and did exterior damage to Juliet and Andy Higa's **Okole Maluna Hawaiian Grill**.

"I had 10 guests in the restaurant when we saw the tornado," Shaeffer said. "We got down to the basement, so no one was hurt. When we came back up, there was a 30- by 5-foot piece of my roof missing. Luckily the hole is over the kitchen and not over the dining area. We can patch that to keep the rain out."

Shaeffer added that while he was able to get a generator going in pretty quick order, he lost some food to spoilage.

Meanwhile, the region's food service community pitched in to help. **Biaggi's Ristorante Italiano** at the Promenade Shops at Centerra did not hesitate to close up and ship its food to **Austin's Homestead** at Water Valley for volunteers and displaced persons, and the **Anheuser-Busch** brewery in Fort Collins sent an industrial generator.

The loss of power was generally a problem for all area operations requiring refrigeration.

The **Windsor Dairy**, which specializes in raw, organic milk, noted on its Web site that the milk might have a slightly shorter shelf life than usual because it had reached 43 degrees F. Like Shaeffer, Meg Cattell and Arden Nelson at Windsor Dairy depended on generator power until Xcel Energy came back on line.

The dairy's site described the scene: "We're one of the only areas that was unscathed, but the hail and wind were



Brett Wagner, Northern Colorado Business Report

BLOWN OVER — With power transmission lines down across town, restaurants and other businesses with inventories dependent upon refrigeration found themselves in a race against time after the May 22 tornado struck Weld County. While Xcel Energy crew worked on restoring power, many places kept their cool with generators.

pretty intense (baseball-size), and Meg's car was almost picked up as she was driving to the farm." The heifer pasture was ravaged, the feeding area partly destroyed, live power lines were down, and their farmhouse and trucks lost all their windows.

Diners attracted to restaurants committed to using local ingredients may not have thought about what such a powerful storm

can do to local vegetable farms such as **Pope Farms** in Greeley and **Wolf Moon Farms** in Wellington, poultry farms like **Northern Colorado Poultry** in Nunn, where the chickens actually are free to roam about and to eat grass and bugs, and specialty enterprises like herb-grower **Rabbit Shadow Farm** in Loveland that depend on greenhouses. The Windsor

See **STEPPING OUT**, 32



Marina Plaza at Water Valley

Resort Style Business Park

Conceptual rendering



Falls Office Park at Water Valley

LEED PLATINUM Office Park

Conceptual rendering

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"Well-run writing projects never begin with writing. They begin with a detailed creative brief."

MARKETING, from 11

intent is lost in the clutter.

The writer is frustrated, of course. Nothing stirs emotion like your copy being re-written with edits that seem half-baked and off-strategy. Frustration ("What are they thinking?") turns to ambivalence ("What's the use?") and political self-preservation ("I can't afford to waste any more time on this!").

Others may be frustrated, too. Why is this taking so long? Why is it so hard to bring this little project in for a soft landing?

They are all right to feel frustrated, because resources have been expended inefficiently and the end-product just isn't

that great.

What's wrong with this picture?

A better process

Every company relies on written communications to do business, on the expression of essential messages to important audiences. This function is vital for success, and it absorbs tremendous resources (most of which are overlooked), but few companies apply the rigor necessary to control the process and ensure that the end-product is as good as it can be.

If your company can use a tune-up in managing communications, here are a few techniques that successful, well-managed companies use to stay on track.

■ Creative Brief 1.0

Well-run writing projects never begin

with writing. They begin with a detailed creative brief. This is the single most important step you can take to prevent chaos, delay and disappointing results.

The creative brief reviews relevant background and defines the project. It defines target audience segments and explains their key concerns and motivations.

The brief also describes the voice and values that must be presented to sell effectively and remain consistent with the brand strategy. Should the copy seem academic and rigorous, with a professorial voice and lots of detail? Or should it seem cool and a little rebellious? This is the classic Microsoft versus Apple comparison. Between these black and white extremes, there are countless shades of grey.

Defining an appropriate voice is essential, but in the brief the project owner should define tone only from a strategic point of view. The owner must not impose an approach simply as a matter of taste. Restricting the creative process — whether it's in-house or outside — is self-defeating. Make your tastes known, but approach the end-result with an open mind.

On the bottom line, the brief spells out in stark terms exactly what the copy must convey and accomplish: The message. The creative goal. And the outcome — the action or change in awareness and attitude it should provoke.

Once the creative process is under way, the brief provides an objective measure to assess the copy at each stage. As edits are added and questions arise, turn back to the brief for reference. Stick to the strategy!

■ Creative Brief 2.0

This upgrade to the common creative brief is actually not in the brief at all, but in the way you will use it. This is where you boost the respect and discipline associated with the brief.

First, get buy-in among the project stakeholders. This begins by identifying (in writing) everyone associated with the project who will provide input, review copy, participate in the final review and approval. Draw these boundaries explicitly.

Next, each person who will collaborate in the process must review the brief and approve it before the first word of copy is written. This is a crucial step, because it locks down the strategy and scope of the project.

Here's where discipline becomes essential. To avoid spinning your wheels and wasting money, you must prevent second-guessing and unwarranted changes to strategy after the brief has been approved. Edits that contradict the brief must be recognized for what they are — not just minor word-changes — and weighed carefully.

This high regard for creative discipline must come from the top. It's a leadership issue that deserves closer attention at another time.

For now, my advice to senior managers is to send a clear message that strategy must always be articulated carefully and followed rigorously; leave copy questions of style — not strategy — to the creative team and the project owner; in the final review/approval stage, before you make intuitive, "snap" edits that can undo an orderly creative process and throw the team into disarray, think hard and make only changes that are "on strategy."

Don Condit is president of Condit Marketing Communications Inc. in Fort Collins. To join the discussion, send questions or comments to dcondit@conditmarketing.com.

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STEPPING OUT, from 29

storm is a reminder that small-scale farming is a particularly risky business. Northern Colorado's abundance can be wiped out in a trice.

Vern's new owners

As proof of the resilience of restaurants in times of trouble, consider **Vern's Place**. In 1990, the Laporte landmark burned to the ground. It had been in business since 1946, when Willard Nelson and his brother Vern opened it up just as work began on Horsetooth Reservoir. Good timing. In 1977, new owner Harvey Kittel and baker Charlie Thomas created the famous Vern's Cinnamon Roll, to this day locked in a little local war with **Johnson's Corner** and **The Silver Grill** for bragging rights as the best in Colorado.

When Kittel rebuilt Vern's after the fire, he faithfully redecorated with new mounted specimens of Colorado's birds and beasts and kept the cinnamon rolls. Vern's stayed in the family until this year when Jacque and Michael Taylor acquired the business and the legacy that goes with it.

"I have been going to Vern's since I was in the fifth grade," said Michael Taylor. "For years I was Harvey's machinist. I would repair all his old hot rods and his other equipment that needed welding or whatever else. I started working in the restaurant in 2006 when Harvey's daughter and her husband owned it."

Jacque Taylor grew up in Loveland, but has lived in Laporte for 17 years, and started working at Vern's in 2005.

Although the ownership change won't be formalized until later this summer, reg-

ulars will notice a few little changes. The wall behind the bird display has a nice new coat of paint. There are new menus, and the servers and bussers now wear colorful t-shirts, all part of communicating just what Vern's Place is all about.

"We have spruced it up a little," Jacque Taylor said. "And we are now serving ice cream in the bakery just for fun."

Any other changes? Michael Taylor says no.

"We are here to continue the traditions that have been started and maintained over the years," he said.

Cheers to local legislators

Thanks to Fort Collins Reps. John Kefalas and Randy Fischer, art galleries may now serve wine and beer at openings and other events. On May 28, Gov. Bill Ritter signed House Bill 1105, which grants a short-term permit to galleries to serve liquor on their premises for no more than four hours a day, no more than 15 days a year. Patrons may now raise a glass during First Friday gallery walks, and maybe spend a little more time — and money — on the arts.

Just can't keep a good space down

Suzette's Fine Southern Cooking at 181 N. College Ave. in Fort Collins folded after a scant six months. It has been replaced by dinner-only **Plank**, which owner and longtime local wine guru Patrick Laguens calls the city's "first urban restaurant."

Jane Albritton is a contributing writer for the Northern Colorado Business Report. Her monthly column features restaurant and hospitality industry news. She can be contacted at jane@tigerworks.com.

AZTLAN, from 25

Green practices from beginning to end

"Brownfield" is a U.S. Environmental Protection Agency term used for property where expansion, redevelopment, or reuse of existing buildings may be complicated by the potential presence of a hazardous substance, pollutant, or contaminant. In the case of the Northside project, it designates land where open burning of garbage and other debris occurred until the 1960s.

Before work began on the expanded 48,379-square-foot facility, an underground diversion wall was built to prevent contaminated substances from flowing into the nearby Cache la Poudre River. Groundwater control wells and sump pumps were also used to keep contaminants from flowing around walls and heading to the river. An on-site filtration system retrieves the water.

"We installed vapor mitigation under the slab for the building so that no gases or toxins could get inside," Moscrip said.

Part of the LEED point system looks at what happens during construction, Budner said. "It looks at the materials used and the construction waste management. For example, we hauled waste to recycle points instead of the landfill."

Moscrip added, "We got extra points because of how much construction waste was diverted from the landfill and how much local and regional material was used." That's considered "green" because using local materials reduces shipping and, therefore, fuel requirements.

The points kept adding up, Budner said. "We got every point we applied for. There's a total of 69 possible (for platinum, the

highest level) and we got 26 for design and 14 for construction, so we were easily Gold (the second-highest ranking)."

Capital improvement

The Northside renovation and expansion was completed as a capital improvement project under the Building Community Choices program approved by Fort Collins voters.

"The total cost of the project was \$8.6 million," Moscrip said. And, yes, going green building practices can cost more. "There is some increase in cost and some up-charge for materials, but that was taken into consideration with the design fees, the paperwork and the construction cost. We came in under budget overall."

The extra costs up front play out with the savings over the long term, both said. "Because of the design, it's more energy efficient," according to Budner.

Because of the green features, the facility, which opened in the fall of 2007, has already registered an outdoor water savings of 52 percent, an indoor water savings of 44 percent, and an energy savings of 31 percent, City figures show. In the 2008 budget, city council allocated \$965,071 to operate the new facility.

In addition, high efficiency light fixtures use 41 percent less energy than the LEED baseline. "The use of daylight cuts utility costs," Budner said. "The lights in the lobby and throughout the facility use photo cells to turn room/office lights on and off as they are occupied."

The end result is more than just dollars and cents, he added. "It's a beautiful facility. People come in all the time and are just amazed at the facility, the way it looks, and what it has to offer. 'Wow!' We hear that all the time."

RECEIVERSHIP, from 11

rent value of the assets, but may in fact enhance the value.

The first step is for the creditors or investors to bring a lawsuit against the troubled company in order to have the court appoint a receiver.

The court then appoints a receiver to take control of a company's operations, property and records, and to perform any specific orders of the court. The receiver can be a company or an individual, and is in fact an officer of the court and must perform as prescribed. Because of this status, anyone who fails to comply with the receiver's court-ordered directive (for instance, existing management that the receiver replaces) can be held in contempt of court.

The order that appoints the receiver also lays out specific terms under which the receiver will operate, usually drafted by the creditor or shareholder who brings the lawsuit and evaluated, edited, and finally approved by the court. Interestingly, the troubled company often has no input into the draft of the receivership terms.

When drafting the terms of the receivership, the creditor or shareholder must cover a very wide scope and will try very hard to determine all possible activities that the receiver will need to perform both in the present and in the future. If there are any unforeseen actions that the receiver must take (or would like to take) that are not addressed by the court order, the creditors or shareholders must return to the court for approval.

There are both advantages and disadvantages to appointing a receiver in lieu of bankruptcy. The advantages center on hand-picking the future management of the company and the added stability that the receiver gives to the business. The disadvantages of receivership tend to deal with business continuity and cost.

Advantages of receivership

When a receiver is appointed by the court, that person or company has been hand-selected by the investors or creditors. This is a very important distinction from the court's appointment of a bankruptcy trustee.

The receiver is someone who is trusted, knowledgeable about the business and industry, and has, in the creditor or investor's opinion, the ability to preserve or enhance the value of the company. A good receiver may be able to evaluate and correct operational and financial errors that the troubled company's management generated.

The receiver may also provide stability to the company. The banks and other creditors or owners will know that the company will be run in a very predictable fashion, in accordance with the court's order that was developed by the creditors and/or shareholders in the first place.

As the ineffective management is replaced with the creditor's hand-picked receiver, banks may extend additional credit to the company in order to facilitate growth and profitability. Trade creditors may be more willing to continue to supply businesses in receivership because the chances that they will be repaid increase. Finally, creditors and shareholders appreciate that the receiver gains control of all inflows to the company. The risk of diversion of funds by an inept management team or managing fractional ownership is eliminated.

Disadvantages of receivership

The cost of a receiver is taken on by those who seek the appointment. This additional cost is something that should be carefully considered. Obviously, the receiver needs to increase the value to the creditor or shareholder in an amount that exceeds the cost of the receiver. An additional cost to receivership is the probable end of all cooperation from the replaced management.

Another major disadvantage of a receivership is the possibility of a negative reaction to the appointment from the market. While trade creditors tend to appreciate the new working relationship as the chance for their repayment increases, customers and vendors of the troubled firm will be taxed in that they will be dealing with new management and in most instances, new rules. In relationship-driven businesses, dealing with a new management team may prove especially difficult for the customers.

Additionally, appointing a receiver broadcasts the fact that the company is troubled. Just knowing about the financial hardships may cause some customers to take their business elsewhere.

Receivership is a tool that can be used in specific business situations where there is hope for a troubled firm's recovery. Receivership can also be used to preserve or enhance the value of certain troubled assets for interested parties. A well-appointed receiver may add a level of business acumen and expertise that was missing from the troubled firm's management. The right receiver may eventually save the enterprise from total collapse.

Bud Noffsinger is President of First Western Trust Bank.

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COMMENTARY

EDITORIAL

Culture, arts fund measure needs support from business

One of the most persuasive political arguments being set forth during this ballot season is the one that supports creation of a scientific and cultural facilities district in Fort Collins and Loveland.

It is the same argument that surfaced in Denver during the late 1980s, when so many of the capital city's cultural treasures were threatened with closure during one of the deepest economic slumps in recent history.

We're convinced that the Denver experience — one that resulted in the continued viability of such institutions as the Denver Botanic Gardens, the Denver Zoo and the Museum of Science and Nature — can and should be at least partially replicated in Northern Colorado.

This is not the first time that the *Business Report* has argued that arts, cultural and scientific institutions are important economic development assets and ought to be embraced by the business community. In fact, we have consistently supported cultural organizations specifically because they are good for business.

An organizing group led by arts community members in Fort Collins and Loveland is leading a ballot drive to place before voters in November a one-tenth of 1 percent sales tax initiative to raise funds for distribution among dozens of cultural groups in both cities.

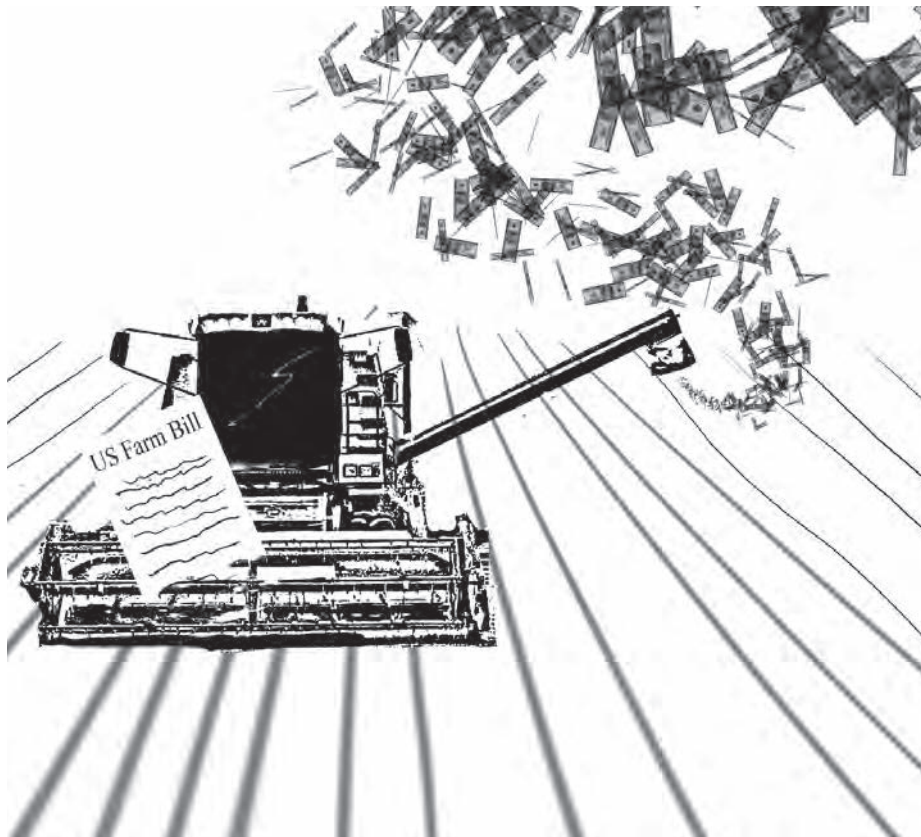
Even if we accept only a portion of the financial evidence that backers of the district use to draw parallels between what was achieved in Denver and what could be in Northern Colorado, we remain convinced of the potential benefit.

For the record, the arts district committee cites consultant studies that say cultural institutions pumped \$387 million into the metro Denver economy during 2005. The same year, the special tax district that supports those institutions generated \$38.3 million. The two figures represent a 10-to-1 return on investment, the group says.

Allowing for logical flaws in assuming Northern Colorado would necessarily have the same experience, the value of the Denver district is nonetheless established and has been for more than two decades.

The pitch to Fort Collins and Loveland voters appears to be a reasonable one, even in a down economy. The tax is equivalent to 1 cent on a \$10 purchase or, as the district backers put it, "a penny on a pizza." With groceries and prescription drugs excluded from taxable sales as the supporters propose, the levy seems a fair one. Backers say it would generate about \$3.25 million during its first year, money that would be used to support programs in both cities.

Chambers of commerce and other business groups so far have not taken a position on the district plan. We encourage their support because it's fair, and it's good for business.



Prairie Falcon Parkway Express: Just declare victory and go home

It's time for opponents of the Super Slab toll road to hear the news: We won.

Now we should start acting like it before we do some real damage to the very people we were trying to help.

Our big victory came two years ago. We said a 210-mile toll road from Fort Collins to Pueblo would hurt our property values and destroy our way of life, including mine on my family ranch in El Paso County.

The state legislature listened. They took away the road developer's right to condemn land and downsized the proposed highway's footprint. That pretty much killed the road.

But a funny thing happened on the way to the funeral.

As the bill was leaving committee, one legislator suggested, almost as an afterthought, that maybe as a courtesy they should let the property owners in the new smaller footprint know that sometime, far far in the future, somebody might return with plans for another road.

No problem, right? After all, what could be the harm in sending a few property owners a few pieces of mail that they probably would never read anyway?

So that is what they did. And that afterthought soon returned as the legal clause from hell.

Here's why: Some interpreted this cour-

tesy notice to be a provision that directed county officials and title companies to record on 6,500 deeds information that this land could be turned into a freeway pretty much any day. Which:

- a. wasn't true; and
- b. wasn't even necessary.

But they did it rather than take a chance on starring in the next "Trial Lawyers Gone Wild" video.

The first time most of us learned about the new requirements was when we tried to sell or borrow against our land and our bankers stopped returning our calls. These notices on our titles created a radioactive zone that made it much more difficult to do anything with the equity in our property.

It was bad. And it threatened to make true the very thing my fellow anti-roadies and I feared most: Devaluing people's property by as much as 20 percent and more. Ironically, the cheaper the land, the more likely the Super Slab could return from the dead.

When state legislators heard about the unintended effects of their 2006 law, they took steps to undo them.

Rep. Marsha Looper led the effort, which was supposed to be more of a housekeeping chore than a fight.

Looper was elected to the legislature on the strength of her opposition to the Prairie Falcon Parkway Express. A few of Looper's misguided former road-killing allies resurfaced to oppose their former hero. They did not want to clear up any of the 6,500 cloudy deeds unless the legislature nuked the road once and for all.

NCBR poll watch

What is your vacation transportation going to be this summer?

We're going to fly.

34%

We're going to drive.

29%

We're going to ride bikes.

37%

These results reflect responses to the online poll at www.ncbr.com May 19 through June 2.

Next question:

Will Windsor's growth prospects be hurt by the tornadoes?

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GUEST COLUMN
Dean Mabe

That the lawmakers would not do. That could have been seen as depriving the road developer of rights. And that would be very, very expensive.

But they did overwhelmingly pass a new bill (House Bill 1007) that cleared up any misunderstandings. It would:

1. Void the inappropriate title exceptions;
2. Prohibit future toll road companies from claiming three-mile-wide corridors;
3. Hold harmless county clerks and recorders, title companies and toll road companies from the directions of the previous legislation;
4. Prohibit any exclusive development right for an existing or future toll company; and
5. Stop road companies from condemning property.

A few roadkillers with overactive fax glands say the new legislation is some kind of secret plot to build the road while no one is watching. They want the governor to veto it.

As one of the 6,500 property owners in the toll-road corridor, I say that would be a disaster. They would have the governor destroy our village in order to save it. Not with bulldozers, but with liens.

That's not ironic. That's not even tragic. That's just ludicrous.

Dean Mabe has been active in El Paso County committees and advisory boards for over 40 years, including actively opposing the Prairie Falcon Parkway Express. He owns and lives on a ranch that is within the toll-road corridor.

READER'S GUIDE

WHAT'S AHEAD

Use this handy Guide to peek into future issues of the *Northern Colorado Business Report*, plan your advertising to reach your target markets, make arrangements to be part of one of our upcoming events, or just find answers to some of those questions you've always been meaning to ask about *NCBR*.

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Who's Who in Northern Colorado Business: June 13

UPCOMING EVENTS



The **Northern Colorado HealthCare Summit** on June 26 delves into the critical issues facing health care and Northern Colorado's economy. The half-day event moves through informative topic sessions featuring all-star panels of local and regional business leaders who will highlight important issues: state legislative initiatives, cutting-edge technology and how to pay for it, and the pros and cons of emerging electronic medical records technology. Keynote speaker Leland Kaiser, Ph.D. highlights the luncheon that wraps up the summit. For more information on the HealthCare Summit, please call De Dahlgren, 970-221-5400, ext. 202.

SAVE THE DATE



2008 is the fourth year of **Bixpo** – the largest business and industry exposition in Northern Colorado and Southern Wyoming. This year's dates are Sept. 17 and 18, and will be held at The Ranch in Loveland. In addition to the trade show, the 2008 Bixpo event will feature the 40 Under 40 Awards luncheon on the 17th with keynote speaker Braun Mincher. A regional Business After Hours caps the first day's activities. On the second day of Bixpo, health-care executives will be taking on the challenge of being the Fittest Execs in our region at a fitness luncheon. For more information on Bixpo, please call De Dahlgren, 970-221-5400, ext. 202.

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How does my company become an event sponsor?

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Observations on 2008 Colorado Legislature

This year's session features high points amid general malaise

In the final days of this year's legislative session several of my bills and resolutions were passed. They included a resolution sent to Congress concerning healthy forests (House Joint Resolution 1033), a bill setting up a fund for the State Forest Service to fight the bark beetle infestation (House Bill 1318) and Senate Bill 246, opening the way for better discounts for prescription drugs in Colorado. SB 246, which I co-sponsored, completes the work I started last year on modifying the Unfair Trade Practices Act to allow discounting of gas, prescription drugs and other "loss leader" sales.

Earlier this year three more of my bills and one resolution were passed. These bills dealt with telemedicine for Medicaid mental health services; insuring that courts take into account the adjudication of a sexual predator in another state when determin-

ing child custody issues; providing employers information about the Federal E-verify system; and reaffirming the right of parents to teach their children at home without any teacher license requirement.

General trend not good

Despite the successes I had with many of my bills, the general trend this year was not a good direction. Many of the bills eroded the freedoms and liberties of the citizens of Colorado. When principles of good government were threatened, I argued against those measures.

SB 200 adds sexual orientation to the list of groups covered under civil rights legislation. An example given in the debate: a wedding photographer, to conduct business in Colorado, will not be able to decline to shoot a "wedding" on the basis of the sexual orientation of the couple. This is just the latest example of identity politics forcing their agenda into public policy.

The legislature put the state in about a billion dollars of debt. SB 206 authorized loans of about \$400 million for a new building for the Colorado Supreme Court (replacing the building we built for them 30 years ago.) SB 233 then gave our state colleges and universities the authority to borrow another \$400 million! These two bills will take over a billion dollars to repay. Neither of these measures will ask the people for a vote to authorize these loans, which the state constitution clearly requires.

In the final meeting of the State Affairs committee I helped defeat House Concurrent Resolution 1014. This was the ballot question that would have permanently ended TABOR refunds and put state government on an even bigger spending spree than they currently enjoy. Speaker Romanoff's HJR 1014 would have mandated that all TABOR refunds for the taxpayers be put in the State Education Fund. This scheme allows the General Assembly to replace money that they are constitutionally obligated to give to K-12 education with money taken from all future TABOR refund checks. HJR 1014 was nothing more than Referendum C on steroids, a permanent tax increase disguised by words about education revealing nothing more than a legislature incapable of controlling its impulse to spend the people's money.

Speaker Romanoff is now trying to put this on the ballot through an initiative petition. Stay tuned, it may be back.

Spent too much, saved too little

This legislature spent too much, saved very little and grew government as fast and as big as they possibly could. They authorized more than 1,300 new state employees with a record budget of over \$19 billion. Many fees were put on automatic pilot, with individual departments given the authority to raise them whenever they want.

New regulations were created for pri-

vate colleges, massage therapists, compost (I am not making this stuff up), prohibiting motorized vehicles on most backcountry roads and too many other regulations to list here.

At least we ended the session early — a full day before the deadline. Finally this legislative session will not be able to create any more taxes, fees, or regulations for Colorado's citizens and businesses. Nor will it be setting any more policies that assume the whole "global warming" debate is a settled issue and consequently demand we shut off our energy development, drive up energy costs even higher and eventually cripple our economy in deference to this yet-to-be-proven theory.

There will also not be any more measures that redefine the family or replace the family with more government programs or strip away any more of the few remaining public policies that still support the notion of a free society.

When our unalienable rights of life and liberty are honored individual citizens are understood to be responsible for themselves, parents take the primary authority to raise their own children as they see best and businesses are able to thrive in a competitive, free market. In 2008, the Colorado General Assembly did not give much credence to these ideals.

Republican Kevin Lundberg represents House District 49 in the Colorado General Assembly.



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Kevin Lundberg



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WINDSOR, from 1

Windsor, where dozens of commercial buildings in addition to more than 150 homes were shredded during the May 22 storm. But more than a week after the tornado, no one could say with any certainty how many businesses were damaged or destroyed, nor could a tally of the costs be made.

"We're still trying to get our arms around it," said Pete Hyland, president of the Windsor Chamber of Commerce board. "We don't know exactly how many businesses have been affected."

Making connections with business owners who lost all in the storm was a challenge in itself. Power was disrupted for days, or in some cases as much as a week. Phone service was often cut off.

"We've got people who are working from their homes, trying to get back up and running," Hyland said. "Everybody is trying to figure out where to go from here. The bigger story is going to be two or three weeks from now, when we realize how much was lost."

The worst damage was concentrated in the industrial and office zone that spreads across the northeast quadrant of Eastman Park Drive and Colorado Highway 257. The stories told by business owners and their employees who rode out the midday storm illustrate its awesome power. They also flesh out a picture of a business community that banded together to begin the recovery process.

Paul Revere's ride

Marc Dykstra, president of EnviroPest Services Co., described how one of his employees, Kevin Hines, became the Paul Revere who delivered the storm warning with less than two minutes to spare.

"He was on 10th Street in Greeley, and saw the tornado as it approached the State Farm buildings," Dykstra said. "He sped down 257 and got here just ahead of it. We had 90 seconds before the tornado was right on top of us."

Dykstra and several employees sprinted toward the former Carousel Restaurant, and dove into the basement just as the storm arrived.

"When that thing went over us, it happened so fast," Dykstra said. "It was surreal. You just couldn't get your head around it."

A business decision that Dykstra made last fall enabled EnviroPest to function normally within four days after the storm destroyed the company's office-warehouse building. In October, all of EnviroPest's service applications — including customer records and accounting programs — were transferred to an Internet-based service. Phone service, likewise, had been switched to an Internet-based voice over IP system. Once the company secured a lease on space in Loveland after the storm, it was business as usual.

"It was a big decision last fall, because it was a big expense," Dykstra said. "But because of that, we haven't missed a lick. That Thursday afternoon, we lost some business. But if I had to put a number on it, I'd stay it was about \$5,000."

Fortunately, most of EnviroPest's service technicians and their vehicles were on service calls elsewhere in the region when the tornado hit. The company's vendors and business partners also pitched in to make the re-entry easier.

"Our vendors have really stepped up for us," Dykstra said. "Dellenbach Motors let us take a truck. Bank of Choice stepped up by giving us a scanner for remote deposits. All our vendors were saying, 'Take care of business and worry about us later.' Even

competitors were calling asking what they could do."

Technology park hit

Just east of where Dykstra's and Long's businesses were destroyed, the newer Diamond Valley Technology Park got a lashing of a lesser magnitude.

Nonetheless, the building that houses Ice Energy Inc. lost enough of its roof to open offices and manufacturing space to water damage.

"We were fortunate in that we were in the eastern edge of the tornado," said Gary Kaiser, Ice Energy's vice president of marketing. "We lost a couple of days of our productivity, and few days of manufacturing. There are lots of people, including ourselves, that are driving some pretty banged-up cars. But this could have been worse. It could have been more intense, and there could have been more loss of life."

Windsor's top two employers, Kodak Colorado Division and Carestream Health, were also damaged when the tornado clipped the southwest corner of the campus they share.

A wastewater treatment plant serving the complex was heavily damaged, roofing was torn loose and windows blown out. But neither company's buildings suffered major structural damage.

"We know what was damaged, but we don't have a dollar figure," Carestream spokeswoman Lucille Mantelli said. "The damage includes blown-in dock doors, roof damage and overturned railroad cars, but structurally our buildings are sound."

Rob Gray, Kodak Colorado Division's site manager, said damage at the company's utility systems was the most serious problem initially, but that quick repairs restored service.

"It went right over our waste treatment

plant," he said. "There were a bunch of 8-inch-by-30-foot steel pipes there, and it picked them up like toothpicks. It's just amazing, the power of that."

Kodak is preparing to absorb two businesses, Harmony Hand Physical Therapy and the General Care Clinic, that were devastated by the storm's force.

"We're going to work with them to find a location on our campus," said Kodak site development manager Vicky Wagner. The twin clinics provide employment screening and other services for Kodak, Carestream and nearby Vestas Wind Systems. "It makes sense for them to be here," Wagner said. "Having them close to the industrial park is great."

Signature stands strong

One of Windsor's newest commercial structures, the two-story Signature Bank

See WINDSOR, 38



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8 a.m.	Session One Where do we go from here? <i>The Colorado legislature received recommendations from the 208 Commission but budgetary constraints limited what could be accomplished. Now what can and should be done to help ease the health care crisis</i>
9:15 a.m.	Session Two The next big WOW <i>What's coming in health care. News and views from our panelists on breaking technology, system changes and economic impacts.</i>
10:30 a.m.	Session Three Electronic record-keeping <i>Weighing in on the benefits and risks. What are the privacy issues, and how will the risks be managed? Are the benefits of convenience and portability of records outweighing the inherent risks? How will patients be protected from identity theft?</i>
11:45 a.m.	Health Care Summit Lunch Keynote speaker: Dr. Leland Kaiser, Kaiser Consulting Network <i>Good Health is Good Business</i>

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WINDSOR, from 37

building at the southwest corner of Eastman Park Drive and Highway 257, escaped serious damage even though it was directly in the tornado's path.

"By Saturday, we had lots of building inspectors and engineers coming into our building to take a look," said Ken Lind, a partner in the Lind, Lawrence & Ottenhoff law firm that occupies the building's entire second floor. "They're all coming back shaking their heads. They said they couldn't believe how well this stood up."

While the building stood strong, the cars in the parking lot did not. Of 22 cars owned by members of Lind's firm, 19 were declared total losses.

In the commercial center that bore the brunt, the talk is about rebuilding, but also about relocating. Dykstra said his Loveland move will become permanent, but Long said he will begin construction on his business before the end of June.

"We're still in business," said Long, who said he is relying on the support of competitors to soldier on. "We are still meeting with families. I've got two funerals this week, and I've got other funeral homes backing me."

Hyland said his conversations with other chamber members had shown him the sensitivity that business owners have for one another.

"I've never been through anything like this, but it's a great revealer of character," Hyland said, describing an encounter with the owner of a sign company to make his point.

"The guy was saying, 'Oh, this is terrible. I can't profit from this,'" he said. "I told him, 'Hey, you didn't do this. You didn't cause this. I'm buying a new sign from somebody, it might as well be you.'"



UNDER REPAIR – Images of destruction and damage in Windsor after a May 22 tornado in the town include: **1.** The historic Old Mill building, most recently home to a billiard equipment company; **2.** The headquarters of Ice Energy Inc., where roof damage led to water damage on the second floor; **3.** A multi-tenant business center on Eastman Park Drive that was destroyed in the storm; **4.** Gov. Bill Ritter, left, meeting Windsor resident Sarah Kilbourne, whose home was destroyed, as Rep. Marilyn Musgrave looks on; **5.** The ruins of a clinic building that housed Harmony Hand Physical Therapy and Windsor General Care.

Photo No. 1: Brett Wagner, Northern Colorado Business Report

Photos 2-5: Tom Hacker, Northern Colorado Business Report



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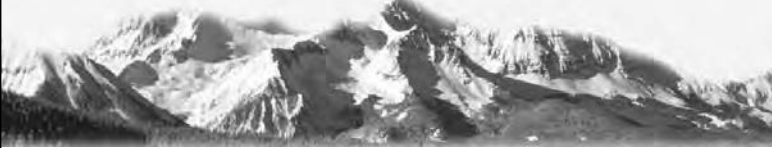
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UQM, from 3

drive 95 to 100 miles per hour and have a range of 130 miles on a full charge.

In early 2007, Phoenix already had 75 letters of intent for purchase and expected to deliver 500 vehicles by the end of the year. The company also anticipated the delivery of 6,000 vehicles during 2008.

However, Phoenix canceled its contract with UQM in October. Phoenix is about a year behind schedule for its first deliveries and has also contracted with a second battery supplier. The company is also putting on hold plans to develop a hybrid electric vehicle that would allow long-distance driving.

"Phoenix has opted to move forward with a new more efficient motor technology," according to Bryon Bliss, vice president for sales and marketing at Phoenix.

In UQM's third quarter report, the company indicated that Phoenix canceled the purchase and supply agreement and related purchase order of \$9.25 million "due to significant issues at Phoenix Motorcars Inc. unrelated to our performance."

UQM filed an arbitration claim with the American Arbitration Association seeking damages in excess of \$5.1 million. The claim is scheduled for a hearing in the fall.

Challenge for startups

Entering the vehicle market as a startup company is challenging, Rankin explained. Huge amounts of initial capital are needed not only to develop the product, but also to satisfy the regulatory and testing requirements.

"We engineered the systems, and we had a contract," Rankin said. "We expect to hold them accountable for the contract they signed."

The termination of the Phoenix deal could prove to be only a hiccup in UQM's expansion into the car market. The company is engaging many specialty automobile makers that act as contract engineers for the larger manufacturers.

"We're working with many of them on the applications of our equipment," Rankin said. He explained that the companies could then act as an external sales force, recommending UQM products to original equipment manufacturers.

UQM is also working with two international vehicle manufacturers, which Rankin is not at liberty to name. The companies are installing UQM propulsion motors into demonstration vehicles for testing. One

UQM Technologies Inc. (AMEX: UQM)

Founded: 1967

Management: Bill Rankin, CEO

Headquarters: Frederick

Fiscal 2008 loss: \$4.6 million

Product/Service: Develops and manufactures electric motors, generators and power electronic controllers.

Employees: 54

Web: www.uqm.com

SOURCE: BUSINESS REPORT RESEARCH

company is testing an all-electric vehicle while the other is testing an electric-hybrid.

"We've already shipped the equipment to them and they are now testing it," Rankin said. Additionally, UQM has sold hardware to four startup vehicle manufacturing companies.

While the prospect of becoming a player in the passenger vehicle market is an intriguing one, the heavy truck market is really UQM's sweet spot. The company long has counted Eaton Corp. as one of its clients, providing DC-to-DC converters for the hybrid medium to large trucks that Eaton has developed for several high-profile clients, such as UPS and FedEx.

UQM plans to pursue the hybrid truck market aggressively during the next few years. In its detailed market analysis included in the annual report, the company estimates that about 6 million trucks, buses and other medium and heavy-duty on-road vehicles are sold in the United States each year. The company recently developed a DC-to-AC inverter that it expects to sell into the truck market "to meet the growing onboard and export power requirements of hybrid trucks."

The anticipated proliferation of electric vehicle component needs has UQM looking at a possible expansion to its staff throughout the next year. In its annual report, the company said it could double its production engineering group, which is currently 20 strong. Rankin explained that expansion would be related to the truck and car market but wasn't etched in stone.

"It won't happen until there are hard commitments for customers," he said, adding that growth would be incremental.



Courtesy Capstone Development Corp.

GRAND PLAN — Alabama-based Capstone Development Corp.'s plan for a mixed retail and residential project, depicted here in a conceptual rendering, includes four-story buildings that would house as many as 700 students.

CAPSTONE, from 1

site, where the greatest loss of life occurred during the 1997 flood. It was caused by a thunderstorm that dumped more than 11 inches of rain at the headwaters of Spring Creek, a storm city and federal officials said would occur once in a 500-year period.

"We want to give this property a new beginning, while honoring the historic significance of the site," Jones said. "One of the things we're really going to be stressing is all the work that the city has undertaken to improve stormwater capacity at that site."

Aspen said the flood control improvements will likely lead to a remapping of the site by the Federal Emergency Management Agency to remove it from the Spring Creek floodplain.

"The odds of having those kinds of effects again, with all the work that's been done both upstream and downstream, are like a million to one," she said.

Jones said other Capstone developments demonstrate how the projects reduce conflicts between residents of single-family home neighborhoods and students seeking close-to-campus accommodations. That conflict in Fort Collins led to passage of the so-called "three-unrelated" ordinance that caps the number of residents who can live in a single-family home.

"CSU, like most universities, can only house about 20 to 30 percent of their students on campus," Jones said. "We understand there are often conflicts between the housing needs of students and the lifestyle of single-family neighborhoods. When you see encroach-

ment, you see so much conflict and acrimony.... Our projects are neighborhood-protective, not neighborhood-disruptive."

Catalytic project

City finance director Mike Freeman said the proposed project will provide a catalyst for further development along the Mason Corridor, now closer to reality with the infusion of a \$60 million federal grant.

"I think the significance is that there will be a few flagship projects that will help create the potential of what the corridor can be," he said. "This is one of them. It's got everything — some significant retail redevelopment, student housing, and transit-oriented development."

If the project opens on schedule, student residents will find a setting unlike anything else in the city. Most of the units in the complex will be four-bedroom flats, with each bedroom having a private bath. Each unit will be completely furnished and include a washer and dryer. Rents likely will start in the low \$500s per resident, Jones said.

Each building will have a staffed help desk, lounges for gatherings and a computer center where printers, scanners and other peripherals will be available to residents.

Olson said that when she listed the site with the Fort Collins office of Marcus & Millichap, with Jason Ortiz handling the brokerage, she got dozens of inquiries.

"Jason and I went through this extensive process to pare those down, and Capstone rose to the top of the list," Olson said. "The highest and best use for this property, we think, is what Capstone wants to do."

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LEADS

INVENTIONS

The U.S. Patent & Trademark Office recently awarded the following patents to Northern Colorado inventors and companies. Included are the patent number, description, inventors, assignee-at-issue and date awarded. Numbers preceded by a "D" were awarded for a design; "RE" indicates a reissue.

Patent No.: 7380232, Method and apparatus for designing a system for implementation in a programmable logic device. Inventors: Schumacher, Paul R., Berthoud, Colo.; Janneck, Jorn W., San Jose, Calif.; Parlour, David B., Fox Chapel, Pa. Assignee-at-issue: Xilinx Inc., San Jose, Calif. Date: 5/27/08.

Patent No.: 7380180, Method, system, and apparatus for tracking defective cache lines. Inventor: Valine, Craig M., Windsor, Colo. Assignee-at-issue: Intel Corp., Santa Clara, Calif. Date: 5/27/08.

Patent No.: 7380177, Method and system for comparing individual computers to cluster representations of their peers. Inventors: Goin, Todd Mitchell, Loveland, Colo.; Campbell, Randall Bruce, Fort Collins, Colo.; Stinger, James Richard, Palo Alto, Calif.; Fawcett, Thomas Elliott, Mountain View, Calif.; Steele, Douglas William, Fort Collins, Colo.; Mishra, Nina, San Ramon, Calif.; Suermont, Henri Jacques, Sunnyvale, Calif. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas Date: 5/27/08.

Patent No.: 7380080, Calculating unneeded data storage credits for a data transmission to a pair of storage devices. Inventor: Hughes, Brian William, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas Date: 5/27/08.

Patent No.: 7379256, System and method of rewriting data tracks. Inventor: McMurtrey, David, Loveland, Colo. Assignee-at-issue: Seagate Technology Inc., Scotts Valley, Calif. Date: 5/27/08.

Patent No.: 7379106, Methods and apparatus for reading a CCD architecture in a sampling mode and a non-sampling mode. Inventors: Bean, Heather Noel, Fort Collins, Colo.; Robins, Mark Nelson, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas Date: 5/27/08.

Patent No.: 7379091, Method and apparatus for computing an image stability measure. Inventors: Yost, Jason E., Windsor, Colo.; Goris, Andrew C., Loveland, Colo.; Bloom, Daniel, Loveland, Colo. Assignee-

at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas Date: 5/27/08.

Patent No.: 7378275, Canine IL-13 receptor alpha-1 sub-unit nucleic acid molecules. Inventors: McCall, Catherine A., Boulder, Colo.; Tang, Liang, Fort Collins, Colo. Assignee-at-issue: Heska Corp., Loveland, Colo. Date: 5/27/08.

Patent No.: 7377920, Laparoscopic bipolar electrosurgical instrument. Inventors: Buysse, Steven P., Longmont, Colo.; Lawes, Kate R., Superior, Colo.; Schmaltz, Dale F., Fort Collins, Colo.; Lands, Michael J., Louisville, Colo.; Lukianow, S. Wade, Boulder, Colo.; Johnson, Kristin D., Louisville, Colo.; Couture, Gary M., Longmont, Colo.; Nguyen, Lap P., Longmont, Colo. Assignee-at-issue: Sherwood Services AG, Schaffhausen, Switzerland. Date: 5/27/08.

Patent No.: 7376974, Apparatus and method for creating a trusted environment. Inventors: Proudler, Graeme John, Gifford, United Kingdom; Balacheff, Boris, Keynsham, United Kingdom; Worley, John S., Fort Collins, Colo.; Hyser, Chris D., Fort Collins, Colo.; Worley Jr., William S., Centennial, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 5/20/08.

Patent No.: 7376799, System for reducing the latency of exclusive read requests in a symmetric multi-processing system. Inventors: Veazey, Judson Eugene, Fort Collins, Colo.; Gailther, Blaine Douglas, Fort Collins, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 5/20/08.

Patent No.: 7376733, Method and apparatus and program for scheduling and executing events in real time over a network. Inventors: Connelly, Jon Christopher, Fort Collins, Colo.; Hansen, Dian, Fort Collins, Colo.; Shurtleff III, Robert Glenn, Drake, Colo. Assignee-at-issue: Hewlett-Packard Development Co., L.P., Houston, Texas. Date: 5/20/08.

Patent No.: 7375570, High-speed TDF testing on low cost testers using on-chip pulse generators and dual ATE references for rapidchip and ASIC devices. Inventors: Gearhardt, Kevin, Fort Collins, Colo.; Feist, Doug, Fort Collins, Colo. Assignee-at-issue: LSI Logic Corp., Milpitas, Calif. Date: 5/20/08.

Patent No.: 7375197, Cellobiohydrolase I gene and improved variants. Inventors: Adney, William S., Golden, Colo.; Decker, Stephen R., Berthoud, Colo.; Mc Carter, Suzanne, San Carlos, Calif.; Baker, John O., Golden, Colo.; Nieves, Raphael, Lakewood, Colo.; Himmel, Michael E., Littleton, Colo.; Vinzant, Todd B., Golden, Colo. Assignee-at-issue: MidWest Research Institute, Kansas City, Mo. Date: 5/20/08.



FORECLOSURES

This section 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. Included are the borrower, property address, lender, amount and date filed.

LARIMER COUNTY

BORROWER: IVAN & VERONICA Y. NAJERA, 1303 ALPINE PLACE, LOVELAND, CO 80538-2104. LEGAL DESCRIPTION: WOODMERE SUB; LOT 9 BLK 1. LENDER: CITIBANK. AMOUNT DUE: \$143561. CASE NO.: 2003-89941. DATE: 2/29/08.

BORROWER: WILLIAM J. MILLER, 857 SCOTCH ELM DRIVE, LOVELAND, CO 80538-2802. LEGAL DESCRIPTION: ORCHARD EST ADD; LOT 20 BLK 1. LENDER: CHASE HOME FIN LLC. AMOUNT DUE: \$. CASE NO.: 2003-10207. DATE: 2/29/08.

BORROWER: ANGELA S. RANDASS, 525 W. 38TH ST., LOVELAND, CO 80538-2270. LEGAL DESCRIPTION: RIDGEWOOD 3RD SUB LT 3 BLK 5 RESUB; LOT 2 BLK 5. LENDER: GUARANTY BANK FSB. AMOUNT DUE: \$11216. CASE NO.: 2003-66867. DATE: 3/10/08.

BORROWER: DARRELL W. & BONNIE ST. PETER, 609 RIVERBEND DRIVE, FORT COLLINS, CO 80524-8427. LEGAL DESCRIPTION: PLEASANT AC 2ND RPLT; LOT 7 BLK 1. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$139809. CASE NO.: 2003-150569. DATE: 3/10/08.

BORROWER: JUSTIN REGNER, 3500 COLONY DRIVE, FORT COLLINS, CO 80526-2776. LEGAL DESCRIPTION: FOOTHILLS PK RESUB; LOT 15 BLK 2. LENDER: BANK NEW YORK. AMOUNT DUE: \$171809. CASE NO.: 2006-67217. DATE: 3/10/08.

BORROWER: KENNETH LESTER & DIANE RAE MILLER, 2182 MONTE VISTA CIRCLE, LOVELAND, CO 80538-6610. LEGAL DESCRIPTION: VANGUARD-FAMLECO 7TH SUB; LOT 1 BLK 1. LENDER: WASHINGTON MUTUAL BANK. AMOUNT DUE: \$534837. CASE NO.: 2006-8340. DATE: 3/10/08.

BORROWER: STEPHEN W. & STEPHANIE A. DUGGER, 942 DEER CREEK LANE, FORT COLLINS, CO 80526-4126. LEGAL DESCRIPTION: WILLOW PK SUB FINAL PLAT; LOT 26 BLK 7. LENDER: BANK NEW YORK NATIONAL TRUST C. AMOUNT DUE: \$193000. CASE NO.: 2004-72893. DATE: 3/10/08.

BORROWER: DONALD J. PARKER, 321 MCCOLM ST., BERTHOUD, CO 80513-8967. LEGAL DESCRIPTION: CARTER LAKE VALLEY; LOT 26 BLK 1. LENDER: GMAC

INVENTIONS • FORECLOSURES

MORTGAGE LLC. AMOUNT DUE: \$123855. CASE NO.: 2002-140099. DATE: 3/10/08.

BORROWER: WILLIAM C. DEIST, 2930 WALSH DRIVE, LAPORTE, CO 80535. LEGAL DESCRIPTION: 4235 Section 29 T8N-R69W. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$120269. CASE NO.: 2002-106011. DATE: 3/10/08.

BORROWER: STEVE KENT, 405 E. 40TH ST., LOVELAND, CO 80538-2396. LEGAL DESCRIPTION: AQUA VIEW SUB; LOT 15 BLK 3. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$155998. CASE NO.: 2004-124223. DATE: 3/10/08.

BORROWER: SHERYL ANNE PICKFORD, 1043 MULLEIN DRIVE, FORT COLLINS, CO 80524-2383. LEGAL DESCRIPTION: MEADOWS AT REDWOOD PUD PH 1 REPLAT; LOT 2 BLK 2. LENDER: AMERICAN HOME MORTGAGE SERVICI. AMOUNT DUE: \$142500. CASE NO.: 2007-21467. DATE: 3/10/08.

BORROWER: JEFFREY BAKER ALLEN III, 3848 SIAMSE ST., LOVELAND, CO 80537-3732. LEGAL DESCRIPTION: BLACKBIRD KNOLLS 2ND SUB; LOT 10 BLK 7. LENDER: BANK NEW YORK. AMOUNT DUE: \$201795. CASE NO.: 2005-35875. DATE: 3/10/08.

BORROWER: CHARLES W. & KAREN A. MARTIN, 1601 WILLOW DRIVE, BERTHOUD, CO 80513-9344. LEGAL DESCRIPTION: N. PARK SUB 3RD FLG; LOT 6 BLK 3. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$247918. CASE NO.: 2004-106469. DATE: 3/11/08.

BORROWER: SHARON SIMS, 2945 BASSICK ST., FORT COLLINS, CO 80526-3739. LEGAL DESCRIPTION: SILVERPLUME EST; LOT 15. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$244000. CASE NO.: 2006-15085. DATE: 3/11/08.

BORROWER: GERALD & HEATHER POLLARD, 754 MOUNT MAHOGANY, LIVERMORE, CO 80536-9536. LEGAL DESCRIPTION: 0046 Section 22 T9N-R71W. LENDER: US BANK. AMOUNT DUE: \$304622. CASE NO.: 2005-44589. DATE: 3/11/08.

BORROWER: OLEGARIO & JUANA SANDOVAL, 212 TRALEE COURT, FORT COLLINS, CO 80525-4156. LEGAL DESCRIPTION: HUNTINGTON MEWS PH 1; LOT 82. LENDER: CREDIT SUISSE FIRST BOSTON CSF. AMOUNT DUE: \$159080. CASE NO.: 2005-74664. DATE: 3/11/08.

BORROWER: JAMES K. ALLREDGE, 301 GARFIELD ST., FORT COLLINS, CO 80524-3737. LEGAL DESCRIPTION: CRAFTS RESUB LAKE PK ADD FT COLLINS; LOT 9 BLK 9. LENDER: FLAGSTAR BANK FSB. AMOUNT DUE: \$144129. CASE NO.: 2007-43906. DATE: 3/11/08.

BORROWER: CYNTHIA A. PEYTON, 868 E. 23RD ST., LOVELAND, CO 80538-3304. LEGAL DESCRIPTION:

SILVER GLEN ADD; LOT 17 BLK 4. LENDER: LASALLE BANK. AMOUNT DUE: \$159948. CASE NO.: 2004-40712. DATE: 3/11/08.

BORROWER: WILLIAM MARK & KIM R. SANDERSON, 805 REDWOOD COURT, BELLVUE, CO 80512-5643. LEGAL DESCRIPTION: MILL CANYON EST; LOT 21 BLK 5. LENDER: LASALLE BANK. AMOUNT DUE: \$172238. CASE NO.: 2007-7112. DATE: 3/11/08.

BORROWER: DAVID & TABITHA ALBERTSON, 1538 FORRESTAL DRIVE, FORT COLLINS, CO 80526-9681. LEGAL DESCRIPTION: REGISTRY RIDGE 1ST FLG CORR; LOT 31. LENDER: US BANK. AMOUNT DUE: \$338612. CASE NO.: 2005-70412. DATE: 3/11/08.

BORROWER: LUTHER TY & MICHELLE A. HARRIS, 4710 SKYLINE DRIVE, FORT COLLINS, CO 80526-4717. LEGAL DESCRIPTION: 2028 Section 6 T6N-R69W. LENDER: WASHINGTON MUTUAL BANK. AMOUNT DUE: \$99018. CASE NO.: 1997-34800. DATE: 3/11/08.

BORROWER: PABLO LOZA, 2709 CHERLY ST., FORT COLLINS, CO 80524-3614. LEGAL DESCRIPTION: COUNTRYSIDE PK PH 2; LOT 113. LENDER: SUNTRUST MORTGAGE INC. AMOUNT DUE: \$139803. CASE NO.: 2007-10801. DATE: 3/11/08.

BORROWER: HOLLY G. HAUBOLD, 307 CARDINAL AVE., LOVELAND, CO 80537-6538. LEGAL DESCRIPTION: WINONA 1ST SUB; LOT 6 BLK 2. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$178493. CASE NO.: 2004-63642. DATE: 3/11/08.

BORROWER: A. LEE HATFIELD, 5125 STETSON CREEK COURT UNIT B, FORT COLLINS, CO 80528-3046. LEGAL DESCRIPTION: STETSON CREEK 5TH FLG; LOT 62. LENDER: NATIONAL CITY BANK. AMOUNT DUE: \$144025. CASE NO.: 2004-55766. DATE: 3/11/08.

BORROWER: KASSI JO PETERSON, 1230 E. FOURTH ST., LOVELAND, CO 80537-5816. LEGAL DESCRIPTION: KEMPTONS SUB OF KEMPTON TURNEY ADD; LOT 16. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE: \$131996. CASE NO.: 2006-16541. DATE: 3/11/08.

BORROWER: JAMIE R. & BRET C. BOWERS, 5243 WHEATON DRIVE, FORT COLLINS, CO 80525-5505. LEGAL DESCRIPTION: OAK RIDGE VILLAGE PUD 1ST FLG RPLT; LOT 21. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$290391. CASE NO.: 2006-75306. DATE: 3/11/08.

BORROWER: THOMAS E. & CARLA C. BROWN, 3212 MEADOWLARK AVE., FORT COLLINS, CO 80526-2845. LEGAL DESCRIPTION: SOUTH MEADOW LARK HTS 3RD FLG; LOT 14 BLK 13. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$205373. CASE NO.: 2006-22880. DATE: 3/11/08.

BORROWER: KURT D. & LINDA K. WOOD, 417 E. 50TH ST., LOVELAND, CO 80538-1808. LEGAL DESCRIPTION: N. WOODS PK; LOT 5 BLK 3. LENDER: WASHINGTON MUTUAL BANK. AMOUNT DUE: \$100929. CASE NO.: 1998-110786. DATE: 3/11/08.

BORROWER: HEATHER A. KENNEDY, 3106 LAREDO LANE, FORT COLLINS, CO 80526-2542. LEGAL DESCRIPTION: WAGON WHEEL FLG 1; LOT 10 BLK 2. LENDER: AMERICAN HOME MORTGAGE SERVICI. AMOUNT DUE: \$151984. CASE NO.: 2005-21478. DATE: 3/12/08.

BORROWER: MICHAEL JAY MORRISON, 1012 MEADOWBROOK DRIVE, FORT COLLINS, CO 80521-4342. LEGAL DESCRIPTION: MILLER BROS FOOTHILLS SUB 1ST FLG; LOT 32. LENDER: BANK NEW YORK. AMOUNT DUE: \$133188. CASE NO.: 2003-40436. DATE: 3/12/08.

BORROWER: ALYSSA R. & GWEN R. WOLFE, 115 E. 42ND ST., LOVELAND, CO 80538-2351. LEGAL DESCRIPTION: SUGARLOAF TWNHM CONDOS; LOT C. BLK 3. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$135251. CASE NO.: 2004-55536. DATE: 3/12/08.

BORROWER: REBECCA ERBHACKETT, 901 EGGLESTON ST., FORT COLLINS, CO 80524-9614. LEGAL DESCRIPTION: KANARADO EST; LOT 13. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$174669. CASE NO.: 2007-40889. DATE: 3/12/08.

BORROWER: LISA L. HOOLEY, 406 W. TROUTMAN PKWY, FORT COLLINS, CO 80526-3681. LEGAL DESCRIPTION: LARKBOROUGH SUB; LOT 9 BLK 2. LENDER: US BANK. AMOUNT DUE: \$136000. CASE NO.: 2005-68304. DATE: 3/12/08.

BORROWER: SPENCE A. SEDACCA, 5433 N. RIM ROAD, LIVERMORE, CO 80536-8505. LEGAL DESCRIPTION: 0010C Section 28 T9N-R72W. LENDER: WFASC 2005 AR9. AMOUNT DUE: \$403259. CASE NO.: 2003-73469. DATE: 3/12/08.

BORROWER: BRAILEIGH JAY, 3680 CARBONDALE ST., LOVELAND, CO 80538-6128. LEGAL DESCRIPTION: BUCK 2ND SUB; LOT 3 BLK 3. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$215500. CASE NO.: 2005-93504. DATE: 3/12/08.

BORROWER: JAMES BRIAN & CATHERINE ANN OHARA, 1741 E. FOURTH ST., LOVELAND, CO 80537-5981. LEGAL DESCRIPTION: ANDERSON FARM 7TH SUB; LOT 19 BLK 13. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$175268. CASE NO.: 2005-7856. DATE: 3/12/08.

BORROWER: DEAN C. & ELLEN A. ERICKSON, 300 SPINNAKER LANE, FORT COLLINS, CO 80525-3141. LEGAL DESCRIPTION: LANDINGS 1ST FLG 1ST REPLAT PUD; LOT 34. LENDER: BANK NEW YORK. AMOUNT DUE: \$215594. CASE NO.: 2004-61656. DATE: 3/12/08.

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BORROWER: KEVIN L. & SAMANTHA L. BOYCE, 2730 GRANADA DRIVE, LOVELAND, CO 80538-2452. LEGAL DESCRIPTION: FAIRWAY WEST 1ST ADD, LOVELAND; LOT 13 BLK 3. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$253443. CASE NO.: 2004-56720. DATE: 3/12/08.

BORROWER: PATRICIA A. SMITH, 843 CORONADO AVE., FORT COLLINS, CO 80526-3112. LEGAL DESCRIPTION: FOUR SEASONS 1ST FLG; LOT 23. LENDER: VA. AMOUNT DUE: \$150951. CASE NO.: 1996-21214. DATE: 3/12/08.

BORROWER: JARED K. PAULSON, 2700 SUSAN DRIVE, LOVELAND, CO 80537-6804. LEGAL DESCRIPTION: STONE HEDGE SUB; LOT 9 BLK 2. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$156579. CASE NO.: 2004-64339. DATE: 3/12/08.

BORROWER: DANNY G. HARTER, 324 DIAMOND DRIVE, FORT COLLINS, CO 80525-4224. LEGAL DESCRIPTION: COLLAND CENTER AMD; LOT 7. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$201545. CASE NO.: 2006-76505. DATE: 3/12/08.

BORROWER: THOMAS R. VALDEZ, 3662 CULLEN COURT, FORT COLLINS, CO 80524-6429. LEGAL DESCRIPTION: WATERGLEN PUD; LOT 63. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$182533. CASE NO.: 2002-29015. DATE: 3/12/08.

BORROWER: ROBERT & JANEL SPAULDING, 8363 STAY SAIL DRIVE, WINDSOR, CO 80528-7527. LEGAL DESCRIPTION: HIGHLAND MEADOWS SUB FOURTH FLG; LOT 6 BLK 6. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$552806. CASE NO.: 2006-20182. DATE: 3/12/08.

BORROWER: JASON J. SCHNEIDER, 4151 ALDER COURT,

LOVELAND, CO 80538-2102. LEGAL DESCRIPTION: WOODMERE 2ND SUB; LOT 5 BLK 1. LENDER: NATIXIS 2007 HE2. AMOUNT DUE: \$192000. CASE NO.: 2007-2082. DATE: 3/12/08.

BORROWER: HEATHER L. CLIFTON, 2010 S. COLORADO AVE., LOVELAND, CO 80537-7135. LEGAL DESCRIPTION: SHERRI MAR ADD NO 5 REPLAT TR A.; LOT 8A BLK 1. LENDER: NATIONSTAR MORTGAGE LLC. AMOUNT DUE: \$286688. CASE NO.: 2005-31864. DATE: 3/12/08.

BORROWER: CYNTHIA F. TORP, 2136 STONEGATE DRIVE, FORT COLLINS, CO 80525-3592. LEGAL DESCRIPTION: SUNSTONE VILLAGE PUD 2ND SUB; LOT 17 BLK 7. LENDER: JON VIGIL. AMOUNT DUE: \$13000. CASE NO.: 2007-46664. DATE: 3/12/08.

BORROWER: JACK C. & JOANN P. TAMLIN, 8945 RAGING BULL LANE, WELLINGTON, CO 80549-3003. LEGAL DESCRIPTION: BUFFALO CREEK SUB 3RD FLG; LOT 21 BLK 3. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$172567. CASE NO.: 2005-35137. DATE: 3/12/08.

BORROWER: HUBERT J. & FLORENCE R. GILMARTIN, 3316 W. VINE DRIVE, FORT COLLINS, CO 80521-1443. LEGAL DESCRIPTION: 0016 Section 5 T7N-R69W. LENDER: SECURITY SERVICES LTD. AMOUNT DUE: \$83270. CASE NO.: 2100-260. DATE: 3/12/08.

BORROWER: ALBERT & CRISTINA GALLEGOS, 2609 CHERLY ST., FORT COLLINS, CO 80524-3655. LEGAL DESCRIPTION: COUNTRYSIDE PK PH 3; LOT 147. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$180590. CASE NO.: 2006-73264. DATE: 3/13/08.

BORROWER: VICKI L. DOWNEY, 10000 N. LARIMER COUNTY

ROAD 3, WELLINGTON, CO 80549-1752. LEGAL DESCRIPTION: 0008 Section 24 T9N-R68W. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$278756. CASE NO.: 2005-85881. DATE: 3/13/08.

BORROWER: RONI C. PACKARD, 969 NIGHTINGALE DRIVE, FORT COLLINS, CO 80525-7148. LEGAL DESCRIPTION: EAGLE CLIFFS SUB; LOT 3 BLK 3. LENDER: TAYLOR BEAN WHITAKER MORTGAGE. AMOUNT DUE: \$369600. CASE NO.: 2006-75727. DATE: 3/13/08.

BORROWER: MICHAEL A. & JANINE F. WALDREP, 2273 EVERGREEN PLACE, LOVELAND, CO 80538-3043. LEGAL DESCRIPTION: CRESTVIEW SUB; LOT 24 BLK 2. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$217015. CASE NO.: 2002-99380. DATE: 3/13/08.

BORROWER: TERRIE F & DAVID W. GARZA, 2825 N. LARIMER COUNTY ROAD 23, BELLVUE, CO 80512-5853. LEGAL DESCRIPTION: BELLEVUE TOWN OF; LOT 7 BLK 2. LENDER: SASCO 2005 WF4. AMOUNT DUE: \$171470. CASE NO.: 2005-78572. DATE: 3/13/08.

BORROWER: CONNIE S. BAINBRIDGE, 220 GUNN AVE., BERTHOUD, CO 80513-8933. LEGAL DESCRIPTION: CARTER LAKE HTS; LOT 36. LENDER: HSBC BANK USA. AMOUNT DUE: \$148771. CASE NO.: 2005-48972. DATE: 3/13/08.

BORROWER: DAVID W. EASTER, 171 TURKEY ROOST DRIVE, LIVERMORE, CO 80536-9506. LEGAL DESCRIPTION: GLACIER VIEW MEADOWS FLG 12; LOT 5L. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$240000. CASE NO.: 2003-119257. DATE: 3/13/08.

BORROWER: ANTHONY C. & BARBARA E. SORESENSEN, 520, ESTES PARK ESTATES DRIVE LYONS, CO 80540-8263. LEGAL

DESCRIPTION: ESTES PK EST FLG 2; LOT 26. LENDER: INDMAC BANK FSB. AMOUNT DUE: \$264112. CASE NO.: 2003-66836. DATE: 3/13/08.

BORROWER: PATRICK & LINDA LEE CORDOVA, 2512 SUNSTONE DRIVE, FORT COLLINS, CO 80525-3583. LEGAL DESCRIPTION: SUNSTONE VILLAGE PUD 1ST SUB; LOT 7 BLK 1. LENDER: ADDISON AVENUE FEDERAL CREDIT. AMOUNT DUE: \$14162. CASE NO.: 1994-34053. DATE: 3/13/08.

BORROWER: JOHN T. & CINNAMON C. GARNER, 638 STONEHAM COURT, FORT COLLINS, CO 80525-7089. LEGAL DESCRIPTION: RIDGEWOOD HILLS PUD 2ND FLG; LOT 67. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$274617. CASE NO.: 2005-89326. DATE: 3/13/08.

BORROWER: MICHAEL J. TURNER, 1009 ENGLEMAN PLACE, LOVELAND, CO 80538-1906. LEGAL DESCRIPTION: LAKE SHORE GARDENS; LOT 81. LENDER: INVESTMENTS IN ALLIED MORTGAGE. AMOUNT DUE: \$55096. CASE NO.: 2003-141818. DATE: 3/13/08.

BORROWER: COUNTRY ROAD DEVELOPMENT LLC, 620 N. FREY AVE. APT 1, FORT COLLINS, CO 80521-1679. LEGAL DESCRIPTION: COUNTRY ROAD CONDOS; LOT 1 BLK 620. LENDER: FIRST NATIONAL BANK. AMOUNT DUE: \$73476. CASE NO.: 2003-101303. DATE: 3/14/08.

BORROWER: RON & DEANA H. MOORE, 3033 SUMAC ST., FORT COLLINS, CO 80526-5757. LEGAL DESCRIPTION: ELLIOTT MILLER FOOTHILLS WEST FLG10; LOT 8 BLK 5. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$199958. CASE NO.: 2005-80729. DATE: 3/17/08.

BORROWER: AUBREY E. HOLLAMAN, 3200 AZALEA DRIVE APT C4, FORT COLLINS, CO 80526-5713. LEGAL DESCRIP-

TION: APPLERIDGE TWNHM; LOT 4 BLK C. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$91097. CASE NO.: 2002-26007. DATE: 3/17/08.

BORROWER: DAVID LEE SHEETS, 304 S. COUNTY ROAD 21, LOVELAND, CO 80537-9160. LEGAL DESCRIPTION: 2040 Section 21 T5N-R69W. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$293852. CASE NO.: 2005-58457. DATE: 3/17/08.

BORROWER: DOUGLAS G. WOOD, 4100 W. COUNTY ROAD 56E, LAPORTE, CO 80535-9528. LEGAL DESCRIPTION: 0053A Section 18 T8N-R69W. LENDER: BANK NEW YORK. AMOUNT DUE: \$396067. CASE NO.: 2005-95025. DATE: 3/17/08.

BORROWER: MARY A. & ANTHONY D. CORTESE, 4087 COALDALE DRIVE, LOVELAND, CO 80538-6131. LEGAL DESCRIPTION: BUCK 2ND SUB; LOT 15 BLK 4. LENDER: NEW CENTURY ALTERNATIVE MTG LO. AMOUNT DUE: \$228662. CASE NO.: 2006-43338. DATE: 3/17/08.

BORROWER: MICHAEL D. & BRENDA SIMPSON, 3242 AMBUSH DRIVE, WELLINGTON, CO 80549-3041. LEGAL DESCRIPTION: BUFFALO CREEK SUB FOURTH FLG; LOT 10 BLK 2. LENDER: MORGAN STANLEY LOAN TRUST 2006. AMOUNT DUE: \$159703. CASE NO.: 2005-106547. DATE: 3/17/08.

BORROWER: JENNIFER L. ROUZE, 3701 MOUNT DEMOCRAT ST., WELLINGTON, CO 80549-2230. LEGAL DESCRIPTION: KNOLLS AT, WELLINGTON SOUTH; LOT 1 BLK 14. LENDER: HSBC BANK USA. AMOUNT DUE: \$139750. CASE NO.: 2004-80362. DATE: 3/17/08.

BORROWER: BROOMFIELD LENDING LLC, 8510 SAWTOOTH COURT, FORT COLLINS, CO 80528-9233. LEGAL DESCRIPTION: MOUNTAIN RANGE SHADOWS LTS 31-35 40-46 48-52 5; LOT 15 BLK 6. LENDER: WELLTON MORTGAGE CO. AMOUNT DUE: \$73500. CASE NO.: 2007-213. DATE: 3/17/08.

BORROWER: CAROL L. & NORMAN E. RIGGS, 7023 POUDRE CANYON HWY, BELLVUE, CO 80512-7408. LEGAL DESCRIPTION: MYCAMP; LOT 5 BLK B. LENDER: WASHINGTON MUTUAL BANK. AMOUNT DUE: \$223415. CASE NO.: 2005-41390. DATE: 3/17/08.

BORROWER: SONIA GLASCOTT, 5841 MERCURY DRIVE, FORT COLLINS, CO 80525-3902. LEGAL DESCRIPTION: SKYVIEW 1ST ADD; LOT 10 BLK 6. LENDER: LASALLE BANK. AMOUNT DUE: \$152255. CASE NO.: 2006-56167. DATE: 3/18/08.

BORROWER: NANCY DIXONBALSIGER, 4200 FAWN TRL, LOVELAND, CO 80537-9607. LEGAL DESCRIPTION: 0025 Section 2 T4N-R70W. LENDER: BANK NEW YORK. AMOUNT DUE: \$57685. CASE NO.: 2003-75701. DATE: 3/18/08.

BORROWER: RONALD K. & DEANA H. MOORE, 2224 PRIMROSE DRIVE, FORT COLLINS, CO 80526-2129. LEGAL DESCRIPTION: MILFRED AC; LOT 19. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$100000. CASE NO.: 2004-88738. DATE: 3/18/08.

BORROWER: DAVID SMITH, 1121 N. LEMAY AVE., FORT COLLINS, CO 80524-2322. LEGAL DESCRIPTION: 4025 Section 1 T7N-R69W. LENDER: HSBC MORTGAGE SERVICES INC. AMOUNT DUE: \$207878. CASE NO.: 2006-89117. DATE: 3/18/08.

BORROWER: TERRY D. & WANDA M. STANFILL, 824 WESTBOURN COURT, FORT COLLINS, CO 80525-5852. LEGAL DESCRIPTION: BRITTANY KNOLLS PUD FLG 1; LOT 9 BLK 2. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$166801. CASE NO.: 1998-45911. DATE: 3/18/08.

BORROWER: SUSAN E. & JAY T. DICKSON, 287 LARK BUNTING AVE., LOVELAND, CO 80537-6532. LEGAL DESCRIPTION: WINONA 1ST SUB; LOT 1 BLK 7. LENDER: AURORA LANE SERVICES LLC N. AMOUNT DUE: \$157500. CASE NO.: 2005-57253. DATE: 3/18/08.

BORROWER: LEO R. & JOYCE E. KNIGHT, 1944 KEDRON COURT, FORT COLLINS, CO 80524-2255. LEGAL DESCRIPTION: ADRIEL HILLS FLG 3; LOT 1944 BLK R. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$166853. CASE NO.: 2003-21311. DATE: 3/18/08.

BORROWER: KATHLEEN H. & JOHN P. CONWAY, 4701 HIGH COUNTRY ROAD, LOVELAND, CO 80537-2616. LEGAL DESCRIPTION: COLONY RIDGE SUB; LOT 10 BLK 4. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$260000. CASE NO.: 2007-6848. DATE: 3/18/08.

BORROWER: CARLOS T. SR GARCIA, 2127 CLIPPER WAY, FORT COLLINS, CO 80524-4867. LEGAL DESCRIPTION: LIND PROPERTY; LOT 1 BLK 7. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$212800. CASE NO.: 2007-58301. DATE: 3/18/08.

BORROWER: CORY REEDER, 5310 E. COUNTY ROAD 42 E., FORT COLLINS, CO 80525-9755. LEGAL DESCRIPTION: TIMNATH MEADOWS ESTATES; LOT 8. LENDER: NEW FRONTIER BK. AMOUNT DUE: \$238730. CASE NO.: 2006-77932. DATE: 3/18/08.

BORROWER: BENCHMARK LAND DEVL INC., 6026 WILD VIEW DRIVE, FORT COLLINS, CO 80528-7160. LEGAL DESCRIPTION: SWIFT ADD TO FOSSIL LAKE PUD; LOT 28. LENDER: NEW FRONTIER BK. AMOUNT DUE: \$93874. CASE NO.: 2007-21879. DATE: 3/18/08.

BORROWER: JEREMY M. KEMPTER, 617 W. MULBERRY ST., FORT COLLINS, CO 80521-3627. LEGAL DESCRIPTION: WESTLAWN ADD; LOT 4 BLK 3. LENDER: NOVASTAR MORTGAGE INC. AMOUNT DUE: \$277791. CASE NO.: 2006-93648. DATE: 3/18/08.

BORROWER: TRAVIS P. & REBECCA F URBANEK, 1721 DOVE CREEK CIRCLE, LOVELAND, CO 80538-5356. LEGAL DESCRIPTION: SHAMROCK WEST 2ND SUB; LOT 26 BLK 11. LENDER: INDMAC BANK FSB. AMOUNT DUE: \$155000. CASE NO.: 2007-41263. DATE: 3/19/08.

BORROWER: ROBERT G. MEIN, 920 DEBORAH DRIVE, LOVELAND, CO 80537-7023. LEGAL DESCRIPTION: SHERRI MAR ADD NO 2; LOT 5 BLK 10. LENDER:

DEUTSCHE BANK TRUST CO AMERICA. AMOUNT DUE: \$127180. CASE NO.: 2005-42252. DATE: 3/19/08.

BORROWER: DAVID A. KIMES, 2126 S. CUSTER AVE., LOVELAND, CO 80537-7110. LEGAL DESCRIPTION: SHERRI MAR ADD NO 5; LOT 3 BLK 7. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$158836. CASE NO.: 2002-129835. DATE: 3/19/08.

BORROWER: KARI J. & DENNIS K. KNIGHT, 4509 HIBISCUS ST., FORT COLLINS, CO 80526-4137. LEGAL DESCRIPTION: WOODLANDS FLG 5; LOT 32. LENDER: BANK NEW YORK. AMOUNT DUE: \$168654. CASE NO.: 2005-123753. DATE: 3/19/08.

BORROWER: JANET M. CAPONI, 2433 COMPASS COURT, FORT COLLINS, CO 80526-1359. LEGAL DESCRIPTION: BROWN FARM FLG 7; LOT 16 BLK 2. LENDER: US BANK. AMOUNT DUE: \$188000. CASE NO.: 2005-64989. DATE: 3/19/08.

BORROWER: MARTIN VELASCO, 1797 MOONSTONE CIRCLE, LOVELAND, CO 80537-5977. LEGAL DESCRIPTION: LAKES PLACE SUB; LOT 1 BLK 2. LENDER: BANK NEW YORK. AMOUNT DUE: \$124000. CASE NO.: 2005-37195. DATE: 3/19/08.

BORROWER: SERGIO & ESTHER PAREDES, 1911 S. DOUGLAS AVE., LOVELAND, CO 80537-7034. LEGAL DESCRIPTION: SHERRI MAR ADD NO 2; LOT 14 BLK 10. LENDER: HSBC BANK USA. AMOUNT DUE: \$124000. CASE NO.: 2005-37195. DATE: 3/19/08.

BORROWER: DIANN M. KNAPP, 1548 PARK DRIVE, LOVELAND, CO 80538-4285. LEGAL DESCRIPTION: LAKES PLACE SUB; LOT 1 BLK 2. LENDER: BANK NEW YORK. AMOUNT DUE: \$309529. CASE NO.: 2004-98744. DATE: 3/19/08.

BORROWER: RON ALAN & MAUREEN ANNE WAHLERT, 15796 N. COUNTY ROAD 7, WELLINGTON, CO 80549-2137. LEGAL DESCRIPTION: 0028 Section 22 T10N-R68W. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$303865. CASE NO.: 2005-60080. DATE: 3/19/08.

BORROWER: ZACHARY C. ECKMAN, 3400 STANFORD ROAD UNIT A125, FORT COLLINS, CO 80525-2781. LEGAL DESCRIPTION: WINDMILL CONDOS; LOT 125 BLK A. LENDER: BANK NEW YORK. AMOUNT DUE: \$68527. CASE NO.: 2003-159713. DATE: 3/19/08.

BORROWER: JUDITH & ROMAN DUARTE, 3101 WORTHINGTON AVE., FORT COLLINS, CO 80526-2734. LEGAL DESCRIPTION: WOODWEST FLG 6; LOT 17 BLK 11. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$160000. CASE NO.: 2005-82561. DATE: 3/19/08.

BORROWER: MICHAEL J. HAMMAN, 1556 FARADAY CIRCLE, FORT COLLINS, CO 80525-5706. LEGAL DESCRIPTION: COLLINDALE 1ST TEE PUD; LOT 28. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$207915. CASE NO.: 2007-15282. DATE: 3/19/08.

BORROWER: JAMES K. & KATHLEEN J. RYAN, 600 POUDRE PLACE, WINDSOR, CO 80550-5953. LEGAL DESCRIPTION: RIVER WEST PUD SUB; LOT 82. LENDER: DOWNEY 2004 AR3. AMOUNT DUE: \$306644. CASE NO.: 2004-47018. DATE: 3/19/08.

BORROWER: J. R. BRIAN IV STEVING, 904 N. GARFIELD AVE., LOVELAND, CO 80537-4754. LEGAL DESCRIPTION: LAKESIDE 9TH SUB; LOT 2 BLK 1. LENDER: HSBC BANK USA. AMOUNT DUE: \$179100. CASE NO.: 2007-7447. DATE: 3/19/08.

BORROWER: STELIOS ANDROULIDAKIS, 117 WELCH AVE., BERTHOUD, CO 80513-1308. LEGAL DESCRIPTION: WELCH ADD NO 3; LOT 6 BLK 1. LENDER: MIDFIRST BANK. AMOUNT DUE: \$152336. CASE NO.: 2003-147000. DATE: 3/19/08.

BORROWER: CHRISTOPHER D. GRIFFIN, 1620 ELIZABETH COURT, LOVELAND, CO 80537-7140. LEGAL DESCRIPTION: LOMA VISTA SUB REPLAT; LOT 6 BLK 1. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$138986. CASE NO.: 2005-37665. DATE: 3/20/08.

BORROWER: CAROL J. MARSHALL, 5246 CORAL BURST CIRCLE, LOVELAND, CO 80538-5662. LEGAL DESCRIPTION: ALFORD LAKE 1ST SUB; LOT 7 BLK 18. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$455000. CASE NO.: 2007-15447. DATE: 3/20/08.

BORROWER: MARGARET A. FULTON, 3521 VERNON DRIVE, LAPORTE, CO 80535. LEGAL DESCRIPTION: GODINEZ SUB; LOT 10. LENDER: GREEN TREE SERVICING LLC. AMOUNT DUE: \$69144. CASE NO.: 1997-41977. DATE: 3/20/08.

BORROWER: NANCY G. BACA, 2030 AMBER COURT, FORT COLLINS, CO 80528-6311. LEGAL DESCRIPTION: HARMONY CROSSING PUD; LOT 181. LENDER: US BANK. AMOUNT DUE: \$175589. CASE NO.: 2005-83599. DATE: 3/20/08.

BORROWER: DONNA PEARSON, 540 SHELTON DRIVE, FORT COLLINS, CO 80521-3343. LEGAL DESCRIPTION: MILLER BROS SUB; LOT 2. LENDER: US BANK. AMOUNT DUE: \$107937. CASE NO.: 2006-63565. DATE: 3/20/08.

BORROWER: MIKELL M. BENTON, 5144 AUGUSTA COURT, WINDSOR, CO 80528-9198. LEGAL DESCRIPTION: PTARMIGAN SUB 2ND FLG; LOT 2 BLK 1. LENDER: HSBC BANK USA. AMOUNT DUE: \$520000. CASE NO.: 2005-72869. DATE: 3/20/08.

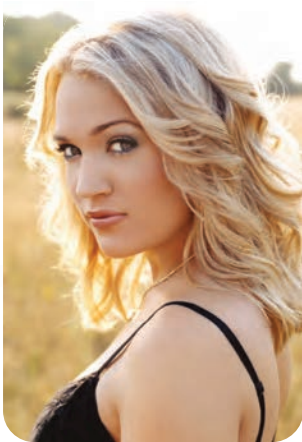
BORROWER: JAMES V. STOREY, 1236 LAVENDER COURT, LOVELAND, CO 80537-8097. LEGAL DESCRIPTION: THOMPSON VALLEY 2ND SUB; LOT 23 BLK 7. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$150111. CASE NO.: 2004-47954. DATE: 3/20/08.

BORROWER: GARY & SALLY COPPERUD, 1234 TRAPPERS POINT, FORT COLLINS, CO 80524-8335. LEGAL DESCRIPTION: TRAPPERS POINT 2ND FLG; LOT 6. LENDER: WASHINGTON MUTUAL. AMOUNT DUE: \$758695. CASE NO.: 2000-62518. DATE: 3/21/08.

BORROWER: KASSIE M. LANCASTER, 260 CARINA CIRCLE,

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IN NORTHERN COLORADO YEAR AFTER YEAR!



LEADS

UNIT 102, LOVELAND, CO 80537-2095. LEGAL DESCRIPTION: TOWNHOMES AT STONE CREEK; LOT 102 BLK 12.J. LENDER: FREMONT INVESTMENT LANE. AMOUNT DUE: \$125592. CASE NO.: 2006-19401. DATE: 3/21/08.

BORROWER: ROBERTO & DEBORA D. ORTIZ, 3921 WESTFIELD COURT, FORT COLLINS, CO 80526-7413. LEGAL DESCRIPTION: MOUNTAIN RIDGE FARM PUD 3RD FLG; LOT 18 BLK 1. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$540532. CASE NO.: 2005-67587. DATE: 3/21/08.

BORROWER: ERIK A. BELMAREZ SR., 110 W. 10TH ST., LOVELAND, CO 80537-4732. LEGAL DESCRIPTION: LAKESIDE ADD TO, LOVELAND AMD; LOT 3 BLK 5. LENDER: HOUSEHOLD FINANCE CORP. III. AMOUNT DUE: \$146914. CASE NO.: 2002-117339. DATE: 3/21/08.

BORROWER: DAVID SANCHEZ, 2036 EVERGREEN DRIVE, FORT COLLINS, CO 80521-4376. LEGAL DESCRIPTION: MILLER BROS SOUTH FOOTHILLS FLG 2; LOT 92. LENDER: DEUTSCHE BK TRUST CO AM. AMOUNT DUE: \$213470. CASE NO.: 2007-19688. DATE: 3/21/08.

BORROWER: KAYLE MERL & CHERYLE ANN HAWORTH, 2637 BROOKWOOD DRIVE, FORT COLLINS, CO 80525-2355. LEGAL DESCRIPTION: EL Dorado SPRINGS 2ND FLG; LOT 101. LENDER: HOUSEHOLD FINANCE CORP. III. AMOUNT DUE: \$164785. CASE NO.: 1999-10340. DATE: 3/21/08.

BORROWER: SCOTT BUTTERFIELD, 7722 OTTAWA WAY, RED FEATHER LAKES, CO 80545-8681. LEGAL DESCRIPTION: CRYSTAL LAKES 3RD FLG VAC & REPLAT POINT; LOT 91. LENDER: HSBC BANK USA. AMOUNT DUE: \$221294. CASE NO.: 2006-97187. DATE: 3/24/08.

BORROWER: KEITH PAPINEAU, 398 SAGEWOOD DRIVE, LOVELAND, CO 80538-4804. LEGAL DESCRIPTION: SUGARLOAF EST EAST SUB; LOT 12 BLK 3. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$188000. CASE NO.: 2007-76987. DATE: 3/24/08.

BORROWER: GLYNN A. MORGAN, 730 DAWN AVE., FORT COLLINS, CO 80524-8403. LEGAL DESCRIPTION: SUNRISE AC FLG 5; LOT 10. LENDER: HSBC BANK USA. AMOUNT DUE: \$243145. CASE NO.: 2007-4175. DATE: 3/24/08.

BORROWER: RYAN A. BARNHART, 4646 WITHERS DRIVE, FORT COLLINS, CO 80524-6017. LEGAL DESCRIPTION: CLYDESDALE PARK PUD 1ST FLG; LOT 40. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$238475. CASE NO.: 2005-16418. DATE: 3/24/08.

BORROWER: JASON & RACHEL CHEEVER, 5508 OTERO AVE., LOVELAND, CO 80538-9105. LEGAL DESCRIPTION: SOUTH MOFFETT PK 2ND FLG; LOT 52. LENDER: FREMONT INVESTMENT LANE. AMOUNT DUE: \$312564. CASE NO.: 2005-71783. DATE: 3/25/08.

BORROWER: BRETT T. & ALICIA L. HARRIS, 4127 BALSAC COURT, LOVELAND, CO 80538-4804. LEGAL DESCRIPTION: WOODMERE 2ND SUB; LOT 25 BLK 1. LENDER: LASALLE BANK. AMOUNT DUE: \$218453. CASE NO.: 2006-66197. DATE: 3/25/08.

BORROWER: GREGORY T. & ROZANNE C. SALSBUARY, 1520 RAVEN COURT, UNIT F, ESTES PARK, CO 80517-9456. LEGAL DESCRIPTION: RANCH MEADOW CONDOS PH I; LOT F BLK 16. LENDER: LONG BEACH MTG LOAN TRUST 2005. AMOUNT DUE: \$200566. CASE NO.: 2005-10111. DATE: 3/25/08.

BORROWER: CHRISTOPHER V. SPADAFORA, 1455 CASA GRANDE BLVD., FORT COLLINS, CO 80526-2517. LEGAL DESCRIPTION: WAGON WHEEL FLG 2; LOT 1 BLK 15. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$176214. CASE NO.: 2006-60821. DATE: 3/25/08.

BORROWER: CHRISTOPHER L. & ALEXIS M. PADON, 1204 W. 10TH ST., LOVELAND, CO 80537-4524. LEGAL DESCRIPTION: BONNIE BRAE ADD, LOVELAND; LOT 25. LENDER: COLORADO HOUSING FINANCE AUTHO. AMOUNT DUE: \$115688. CASE NO.: 2003-122636. DATE: 3/25/08.

BORROWER: TISHA M. MILLERROMERO, 320 E. MULBERRY ST., FORT COLLINS, CO 80524-3102. LEGAL DESCRIPTION: FORT COLLINS; LOT 8 BLK 144. LENDER: LASALLE BANK. AMOUNT DUE: \$465906. CASE NO.: 2005-28949. DATE: 3/25/08.

BORROWER: SHELDONN N. LAMAS, 4101 CRITTENTON LANE, UNIT 308, WELLINGTON, CO 80549-3402. LEGAL DESCRIPTION: WELLINGTON VILLAGE PH 3; LOT 308U. LENDER: NEW FRONTIER BANK. AMOUNT DUE: \$142104. CASE NO.: 2007-72852. DATE: 3/25/08.

BORROWER: RUSTY G. LOWE, 1107 HEATHER DRIVE, LOVELAND, CO 80537-8049. LEGAL DESCRIPTION: LOCH LON; LOT 4 BLK 2. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$120428. CASE NO.: 2003-109239. DATE: 3/26/08.

BORROWER: KATHY D. LASCH, 5620 FOSSIL CREEK PARKWAY, UNIT 10108, FORT COLLINS, CO 80525-7131. LEGAL DESCRIPTION: FOSSIL CREEK CONDOS; LOT 10108. LENDER: BANK AMERICA. AMOUNT DUE: \$127200. CASE NO.: 2005-44308. DATE: 3/26/08.

BORROWER: OLGA V. WALLEN, 7338 TRIANGLE DRIVE, FORT COLLINS, CO 80525-8249. LEGAL DESCRIPTION: RIDGEWOOD HILLS PUD 3RD FLG; LOT 180. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$156531. CASE NO.: 2004-110047. DATE: 3/26/08.

BORROWER: CHARLES MICHAEL CROSIAR, 963 CONIFER PLACE, LOVELAND, CO 80538-2131. LEGAL DESCRIPTION: WOODMERE SUB TR F; LOT 21 BLK 2. LENDER: GMAC MORTGAGE LLC. AMOUNT DUE: \$156478. CASE NO.: 2003-98422. DATE: 3/26/08.

BORROWER: STEVEN D. GOLGART, 806 WOODLAND WAY, FORT COLLINS, CO 80526-4146. LEGAL DESCRIPTION: WOODLANDS FLG 5; LOT 48. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$171852. CASE NO.: 2004-95735. DATE: 3/26/08.

BORROWER: ROD & BRENDA J. MACMASTER, 1533 REEVES DRIVE, FORT COLLINS, CO 80526-9643. LEGAL

DESCRIPTION: REGISTRY RIDGE 1ST FLG CORR; LOT 122. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$208300. CASE NO.: 2004-70902. DATE: 3/26/08.

BORROWER: GREGORY WILLIAM THURMAN, 910 KANSAS AVE., BERTHOUD, CO 80513-1440. LEGAL DESCRIPTION: HILLSDALE FOURTH SUB; LOT 1 BLK 4. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$156498. CASE NO.: 2004-65548. DATE: 3/26/08.

BORROWER: JESSE WENDELL & MARIE ARDEN GRAY, 119 WINDOM COURT, LIVERMORE, CO 80536-8720. LEGAL DESCRIPTION: GLACIER VIEW MEADOWS FLG 8; LOT 71. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$110295. CASE NO.: 2002-123960. DATE: 3/26/08.

BORROWER: WILLIAM D. NEUFELD, 1013 ENGLEMAN PLACE, LOVELAND, CO 80538-1906. LEGAL DESCRIPTION: LAKE SHORE GARDENS; LOT 82. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$177921. CASE NO.: 2005-96196. DATE: 3/26/08.

BORROWER: LYNN & KARL W. MURPHY, 3306 KITTELY COURT, FORT COLLINS, CO 80526-2351. LEGAL DESCRIPTION: ROSSBOROUGH 2ND FLG; LOT 105. LENDER: BANK NEW YORK. AMOUNT DUE: \$161818. CASE NO.: 2004-108888. DATE: 3/26/08.

BORROWER: SETH GILBERT, 3803 LOCHSIDE LANE, FORT COLLINS, CO 80524-6419. LEGAL DESCRIPTION: WATERGLEN PUD; LOT 137. LENDER: HLBDE MFF. AMOUNT DUE: \$149634. CASE NO.: 2003-84636. DATE: 3/26/08.

BORROWER: JASON C. & PEGGY D. NORTH, 715 E. FOURTH ST., LOVELAND, CO 80537-5731. LEGAL DESCRIPTION: YOUNIES ADD; LOT 21 BLK 1. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$153071. CASE NO.: 2004-44122. DATE: 3/26/08.

BORROWER: DAVID A. MILLS, 910 20TH ST. S.W., LOVELAND, CO 80537-7002. LEGAL DESCRIPTION: SHERRI MAR ADD NO 2; LOT 2 BLK 12. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$132579. CASE NO.: 2008-14392. DATE: 3/26/08.

BORROWER: LINDA K. DOWLING, 832 16TH ST. S.W., LOVELAND, CO 80537-7112. LEGAL DESCRIPTION: LOMA VISTA SUB REPLAT; LOT 8 BLK 1. LENDER: BANK NEW YORK. AMOUNT DUE: \$151472. CASE NO.: 2005-96. DATE: 3/26/08.

BORROWER: RON & DEANA H. MOORE, 1907 PECAN ST., FORT COLLINS, CO 80526-5790. LEGAL DESCRIPTION: STADIUM HTS; LOT 28. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$217660. CASE NO.: 2005-34462. DATE: 3/26/08.

BORROWER: LAURIE W. GRAVES, 2893 GREENLAND DRIVE, LOVELAND, CO 80538-2901. LEGAL DESCRIPTION: HERITAGE VILLAGE SUB REPLAT; LOT 45 BLK 1. LENDER: LASALLE BANK. AMOUNT DUE: \$160000. CASE NO.: 2006-64799. DATE: 3/26/08.

BORROWER: RICHARD N. HERNANDEZ, 507 E. 11TH ST., LOVELAND, CO 80537-4927. LEGAL DESCRIPTION: LINCOLN PLACE ADD; LOT 11 BLK 1. LENDER: CHASE HOME FINANCE LLC. AMOUNT DUE: \$137080. CASE NO.: 2007-8483. DATE: 3/26/08.

BORROWER: OSVALDO & ANN NUNEZ, 2408 AUSTIN AVE., LOVELAND, CO 80538-4148. LEGAL DESCRIPTION: LARKINS SUB NO 4; LOT 2 BLK 1. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$164700. CASE NO.: 2007-34888. DATE: 3/27/08.

BORROWER: HEIDI J. REAL, 3609 LYNDALANE, FORT COLLINS, CO 80526-2929. LEGAL DESCRIPTION: IMPERIAL EST SUB; LOT 26. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$287804. CASE NO.: 2005-96437. DATE: 3/27/08.

BORROWER: MICHAEL A. FOY, 4531 SAN LUIS PLACE, LOVELAND, CO 80538-1455. LEGAL DESCRIPTION: PICABO HILLS 1ST SUB; LOT 24 BLK 4. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$145873. CASE NO.: 2003-151204. DATE: 3/27/08.

BORROWER: NEVA DIRICKSON, 933 E. PROSPECT COURT ROAD, APT. D, FORT COLLINS, CO 80525-5319. LEGAL DESCRIPTION: PROSPECT COURT SPRINGS PUD CONDO; LOT D. BLK 933. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$144000. CASE NO.: 2007-10312. DATE: 3/27/08.

BORROWER: KATHY E. & WILLIAM D. JR. CHANDLER, 451 CEDAR DRIVE, LYONS, CO 80540-8021. LEGAL DESCRIPTION: BIG ELK MEADOWS INC.; LOT 41 BLK 5. LENDER: FREMONT INVESTMENT LANE. AMOUNT DUE: \$243705. CASE NO.: 2006-16206. DATE: 3/27/08.

BORROWER: PATRICIA CHASE, 505 SNOW TOP DRIVE, DRAKE, CO 80515. LEGAL DESCRIPTION: CEDAR SPRINGS EST FLG 3; LOT 32 BLK 1. LENDER: LONG BEACH MTG LOAN TRUST 2005. AMOUNT DUE: \$184176. CASE NO.: 2005-35416. DATE: 3/27/08.

BORROWER: JESSE & JOSEPH K. LAW, 4909 CATALINA DRIVE, FORT COLLINS, CO 80526-4505. LEGAL DESCRIPTION: HORSETOOTH LAKE EST; LOT 15. LENDER: INDIAMAC BANK FSB. AMOUNT DUE: \$180969. CASE NO.: 2007-16116. DATE: 3/27/08.

BORROWER: MATTHEW D. & KRISTI A. GORDON, 3715 FULL MOON DRIVE, FORT COLLINS, CO 80528-4421. LEGAL DESCRIPTION: WILLOW BROOK; LOT 182. LENDER: WASHINGTON MUTUAL. AMOUNT DUE: \$229700. CASE NO.: 2006-97545. DATE: 3/27/08.

BORROWER: PAUL J. & MARY E. DISENCO, 5703 MEADOW CREEK LANE, LOVELAND, CO 80538-4644. LEGAL DESCRIPTION: VISTA VIEW EST PUD; LOT 72. LENDER: AURORA LANE SERVICES LLC. AMOUNT DUE: \$212725. CASE NO.: . DATE: 3/27/08.

BORROWER: EDWARD L. & TAMARA R. ROMERO, 2312 SUNLEAF COURT, FORT COLLINS, CO 80525-5633. LEGAL DESCRIPTION: SUNSTONE VILLAGE PUD 5TH SUB; LOT

56. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$50483. CASE NO.: 2005-58779. DATE: 3/27/08.

BORROWER: GENE & LOUISE HIGGASON, 312 E. SWALLOW ROAD, FORT COLLINS, CO 80525-2542. LEGAL DESCRIPTION: THUNDERBIRD EST 8TH SUB; LOT 22 BLK 2. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$60000. CASE NO.: 2006-93486. DATE: 3/28/08.

BORROWER: RUSS E. PECK, 1126 N. CLEVELAND AVE., LOVELAND, CO 80537-4723. LEGAL DESCRIPTION: LOVELAND HTS ADD TO, LOVELAND; LOT 17 BLK 1. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$139456. CASE NO.: 2005-110276. DATE: 3/28/08.

BORROWER: LORAE B. REGAN, 112 E. PITKIN ST., FORT COLLINS, CO 80524-3729. LEGAL DESCRIPTION: CRAFTS RESUB LAKE PK ADD FT COLLINS; LOT 9 BLK 18. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$274036. CASE NO.: 2005-95833. DATE: 3/28/08.

BORROWER: DAVID E. & ROBYN K. GLASS, 6109 PONDEROSA DRIVE, BELLVUE, CO 80512-5651. LEGAL DESCRIPTION: SOLDIER CANYON EST 1ST FLG; LOT 17. LENDER: LONG BEACH MTG LOAN TRUST 2006. AMOUNT DUE: \$417811. CASE NO.: 2006-77097. DATE: 3/28/08.

BORROWER: DONALD ANDERSON, 72 KOYUKON WAY RED FEATHER LAKES, CO 80545. LEGAL DESCRIPTION: CRYSTAL LAKES 15TH FLG; LOT 109. LENDER: US BK. AMOUNT DUE: \$229500. CASE NO.: 2005-2129. DATE: 3/28/08.

BORROWER: JENNIFER D. ROSE, 1225 W. PROSPECT COURT ROAD, APT. R35, FORT COLLINS, CO 80526-5642. LEGAL DESCRIPTION: NORTHFIELD CONDOS PH I; LOT PS35. LENDER: WASHINGTON MUTUAL BANK. AMOUNT

DUE: \$92890. CASE NO.: 2003-4956. DATE: 3/28/08.

BORROWER: JESUS HERNANDEZ LOMELI, 524 10TH ST., FORT COLLINS, CO 80524-2558. LEGAL DESCRIPTION: SAN CRISTO PUD 2ND FLG; LOT 40. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$123475. CASE NO.: 2003-137166. DATE: 3/28/08.

BORROWER: STEVEN T. & DAWN J. KANZLER, 748 BUNYAN COURT, BERTHOUD, CO 80513-1126. LEGAL DESCRIPTION: GARDEN FAIR HOMES NO 2; LOT 31. LENDER: US BANK. AMOUNT DUE: \$170874. CASE NO.: 2007-69399. DATE: 3/28/08.

BORROWER: BRUCE OLSON, 5125 CORAL BURST CIRCLE, LOVELAND, CO 80538-5660. LEGAL DESCRIPTION: ALFORD LAKE 1ST SUB; LOT 12 BLK 17. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$437000. CASE NO.: 2007-80889. DATE: 3/28/08.

BORROWER: DALLEN CAMPBELL, 517 RUBY AVE., LOVELAND, CO 80537-2028. LEGAL DESCRIPTION: ANDERSON FARM 5TH SUB; LOT 3 BLK 5. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$153120. CASE NO.: 2005-64769. DATE: 3/28/08.

BORROWER: DAVID M. & LISA G. SANGELD, 96 LOOKOUT DRIVE, LYONS, CO 80540-8262. LEGAL DESCRIPTION: ESTES PK EST FLG 2; LOT 37. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$169755. CASE NO.: 2006-68187. DATE: 3/31/08.

BORROWER: LAURA A. RADCLIFFE, 1705 ASPEN ST., FORT COLLINS, CO 80524-1307. LEGAL DESCRIPTION: GOEHRING RESUB; LOT 19. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$121438. CASE NO.: 2003-131835. DATE: 3/31/08.

BORROWER: DAVINCI HOMES LLC, 6611 SPANISH BAY DRIVE, WINDSOR, CO 80550-7027. LEGAL DESCRIPTION: HIGHLAND MEADOWS GOLF COURSE SUB; LOT 6 BLK 3. LENDER: NEW FRONTIER BANK. AMOUNT DUE: \$51681. CASE NO.: 2007-55568. DATE: 3/31/08.

BORROWER: MELANIE & KOREY PATTERSON, 4003 BRACADALE PLACE, FORT COLLINS, CO 80524-6425. LEGAL DESCRIPTION: WATERGLEN PUD; LOT 471. LENDER: MERRILL LYNCH MTG INVEST INC. 2. AMOUNT DUE: \$147765. CASE NO.: 2005-85369. DATE: 3/31/08.

BORROWER: EDWARD L. JR. & TINA M. NIEBUR, 5931 COLBY ST., FORT COLLINS, CO 80525-4159. LEGAL DESCRIPTION: KOEHNKE SUB; LOT 94A. LENDER: DEUTSCHE BANK NATIONAL TRUST C. AMOUNT DUE: \$159222. CASE NO.: 2003-88980. DATE: 3/31/08.

BORROWER: JENNIFER L. MCNEILL, 5614 W. LARIMER COUNTY ROAD 8E, BERTHOUD, CO 80513-9615. LEGAL DESCRIPTION: CONDER MRD S12591; LOT 3. LENDER: WAMU 2002 AR17. AMOUNT DUE: \$372320. CASE NO.: 2002-85199. DATE: 3/31/08.

BORROWER: HAROLD & SHARON SCHULTZ, 447 LARK BUNTING AVE., LOVELAND, CO 80537-6533. LEGAL DESCRIPTION: WINONA 1ST SUB; LOT 1 BLK 4. LENDER: DEUTSCHE BANK TRUST CO AMERICA. AMOUNT DUE: \$193600. CASE NO.: 2004-107060. DATE: 3/31/08.

BORROWER: MARK & MELISSA I. STILL, 16822 N. LARIMER COUNTY ROAD 9, WELLINGTON, CO 80549. LEGAL DESCRIPTION: 0044E Section 16 T10N-R68W. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$204353. CASE NO.: 2004-112720 2008-125. DATE: 4/1/08.

BORROWER: GLADYS PAULETTE PARTRIDGE, 818 VITALA DRIVE, FORT

COLLINS, CO 80524-6040. LEGAL DESCRIPTION: 0021 Section 15 T7N-R68W. LENDER: WELLS FARGO BANK. AMOUNT DUE: \$69051. CASE NO.: 2002-120062. DATE: 4/1/08.

BORROWER: LOUIS N. HARTMEISTER, 1718 RIDGEWOOD ROAD, FORT COLLINS, CO 80526-1550. LEGAL DESCRIPTION: VILLAGE WEST FLG 7; LOT 51. LENDER: JPMORGAN CHASE BANK. AMOUNT DUE: \$179086. CASE NO.: 2004-14067. DATE: 4/1/08.

BORROWER: RANDALL W. HARRIES, 551 PEYTON DRIVE, FORT COLLINS, CO 80525-8263. LEGAL DESCRIPTION: RIDGEWOOD HILLS PUD 3RD FLG; LOT 128. LENDER: HSBC BANK USA. AMOUNT DUE: \$188254. CASE NO.: 2005-48213. DATE: 4/1/08.

BORROWER: MARK A. & DOROTHY J. GODDARD, 2707 FIELDSTONE DRIVE, FORT COLLINS, CO 80525-6101. LEGAL DESCRIPTION: STONE RIDGE PUD; LOT 21 BLK 1. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$229488. CASE NO.: 2003-28971. DATE: 4/1/08.

BORROWER: VASILY & ALLA PUCHALSKY, 5218 CORALBERRY COURT, FORT COLLINS, CO 80525-5506. LEGAL DESCRIPTION: OAK RIDGE VILLAGE PUD 1ST FLG RPLT; LOT 28. LENDER: US BANK. AMOUNT DUE: \$258589. CASE NO.: 2005-34290. DATE: 4/1/08.

BORROWER: VIRGINIA S. HUTCHISON, 180 LAWN ST., ESTES PARK, CO 80517-9045. LEGAL DESCRIPTION: PILTZ RESUB LT 23 BLK 10; LOT 1 BLK 10. LENDER: CREDIT SUISSE FIRST BOSTON HEA. AMOUNT DUE: \$244000. CASE NO.: 2005-34062. DATE: 4/1/08.



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LEADS

WELD COUNTY

BORROWER: RAMON & JULIA GARZA, 4306 ACADIA COURT, GREELEY, CO 80634-9250. LEGAL DESCRIPTION: WEST HILL-N-PARK 1ST FLG 1ST REPLAT; LOT 9 BLK 14. LENDER: WELLS FARGO BK. AMOUNT DUE: \$60826. CASE NO.: 2000-2801878. DATE: 3/21/08.

BORROWER: JESUS J. GOMEZ, 1010 C. ST., GREELEY, CO 80631-2034. LEGAL DESCRIPTION: CLAYTON PARK; LOT 13 BLK 32. LENDER: WELLS FARGO BK. AMOUNT DUE: \$91662. CASE NO.: 2004-3216054. DATE: 3/21/08.

BORROWER: CASEY JOHNSON, 3836 24TH AVE., EVANS, CO 80620-9534. LEGAL DESCRIPTION: WILLOWBROOK SUB TWINHSE LT4 7 BLK7 REPLAT; LOT 7A. LENDER: BK NEW YORK TRUST CO. AMOUNT DUE: \$107899. CASE NO.: 2004-3205656. DATE: 3/21/08.

BORROWER: MARSHA A. PARSON, 4320 W. 31ST ST., GREELEY, CO 80634-9542. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 7 BLK 3. LENDER: CITIBANK. AMOUNT DUE: \$177502. CASE NO.: 2005-3326412. DATE: 3/21/08.

BORROWER: LINDA J. BENINGA, 354 REDWOOD AVE., EATON, CO 80615-8234. LEGAL DESCRIPTION: MAPLEWOOD EST SUB; LOT 6 BLK 4. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$216063. CASE NO.: 2004-3184707. DATE: 3/21/08.

BORROWER: FIDEL TAPIA JOYA, 4140 W. 30TH STREET PLACE, GREELEY, CO 80634-8366. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 6 BLK 15. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$199981. CASE NO.: 2006-3382703. DATE: 3/21/08.

BORROWER: MARCO A. RODRIGUEZ, 5012 W. SECOND ST., GREELEY, CO 80634-4727. LEGAL DESCRIPTION: WEBER WEST; LOT 5 BLK 1. LENDER: BK NEW YORK. AMOUNT DUE: \$180217. CASE NO.: 2003-3047192. DATE: 3/21/08.

BORROWER: CARLOS CORDOVA, 315 17TH AVE., GREELEY, CO 80631-2130. LEGAL DESCRIPTION: HOLMES SUB FLG 5; LOT 8 BLK 1. LENDER: JPMAC 2006 HEI JP MORGAN MTG A. AMOUNT DUE: \$164486. CASE NO.: 2005-3331479. DATE: 3/21/08.

BORROWER: GREG A. GLENDENNING, 4000 MILAN ST., EVANS, CO 80620-9100. LEGAL DESCRIPTION: ASHCROFT HEIGHTS 3RD FLG; LOT 5 BLK 8. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$130646. CASE NO.: 2006-3425197. DATE: 3/21/08.

BORROWER: DOUGLAS J. MACFARLANE, 410 THIRD ST., FORT LUPTON, CO 80621-1906. LEGAL DESCRIPTION: TWOMBLYS ADD AMD; LOT 17 BLK II. LENDER: WELLS FARGO BK. AMOUNT DUE: \$127332. CASE NO.: 2003-3026892. DATE: 3/21/08.

BORROWER: MICHAEL & CHRISTINA GROSDBOLL, 6311 NOBLE ST., GREELEY, CO 80634-8696. LEGAL DESCRIPTION: GRAPEVINE HOLLOW FLG 1 LT 13 BLK 9 TWINHSE MINOR RE; LOT 13A BLK 9. LENDER: HSBC BK USA INC. AMOUNT DUE: \$155813. CASE NO.: 2005-3320316. DATE: 3/24/08.

BORROWER: NANCY NIELSEN, 817 GABRIEL COURT, DACONO, CO 80514. LEGAL DESCRIPTION: CARBON VALLEY PUD REPLAT BLK 2; LOT 21 BLK 1. LENDER: WELLS FARGO BK. AMOUNT DUE: \$118360. CASE NO.: 2004-3157745. DATE: 3/24/08.

BORROWER: GLENN P. & RETHA CANTRELL, 322 KAHL ST., FORT LUPTON, CO 80621-1218. LEGAL DESCRIPTION: Section 7 TIN-R66W. LENDER: DEUTSCHE BK NATL TRUST CO. AMOUNT DUE: \$138787. CASE NO.: 2003-3123112. DATE: 3/24/08.

BORROWER: JOSHUA ROBERT HANDLEY, 4520 W. SEVENTH ST., GREELEY, CO 80634-1324. LEGAL DESCRIPTION: WESTMOOR AC 1ST FLG; LOT 1 BLK 10. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$107600. CASE NO.: 2002-3015018. DATE: 3/24/08.

BORROWER: KEITH M. SR. & VALERIE ASHTON, 3332 CORVINA COURT, GREELEY, CO 80634-8948. LEGAL DESCRIPTION: VINTAGE VILLAS PUD SUB; LOT 28 BLK II. LENDER: WELLS FARGO BK. AMOUNT DUE: \$172656. CASE NO.: 2005-3269751. DATE: 3/24/08.

BORROWER: CHARLES INGOLD, 2305 Alysse Court, JOHNSTOWN, CO 80534-8319. LEGAL DESCRIPTION: POOTBURG VILLAGE PUD; LOT 89. LENDER: BK NEW YORK. AMOUNT DUE: \$147200. CASE NO.: 2004-3185994. DATE: 3/24/08.

BORROWER: BARNETTA B. GREENWALT, 13730 ELMORE ROAD, LONGMONT, CO 80504-9638. LEGAL DESCRIPTION: Section 30 T3N-R68W. LENDER: BK NEW YORK. AMOUNT DUE: \$251740. CASE NO.: 2004-3213153. DATE: 3/24/08.

BORROWER: DEAN RICE, 1126 N. FOURTH ST., JOHNSTOWN, CO 80534-5606. LEGAL DESCRIPTION: KNOLLS 3RD FLG; LOT 9 BLK 5. LENDER: CENTRAL MTG CO. AMOUNT DUE: \$244799. CASE NO.: 2007-3455826. DATE: 3/24/08.

BORROWER: JONAE LUCILLE JOHNSON, 4308 W. 31ST ST., GREELEY, CO 80634-9542. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 10 BLK 3. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$208000. CASE NO.: 2007-3496098. DATE: 3/24/08.

BORROWER: MICHAELA J. & DAVID SMITH, 24018 WELD COUNTY ROAD 43, LASALLE, CO 80645-8502. LEGAL DESCRIPTION: Section 34 T5N-R65W. LENDER: BK NEW YORK. AMOUNT DUE: \$514423. CASE NO.: 2004-3224014. DATE: 3/24/08.

BORROWER: OTTO & AUDREY KUHLMANN, 535 THOMAS ST., NEW RAYMER, CO 80742. LEGAL DESCRIPTION: ADDINGTONS ADD; LOT. LENDER: BLK 9. AMOUNT DUE: \$0. CASE NO.: 62400. DATE: 12:00:00 AM.

BORROWER: DOUGLAS ROWAN, 11593 WELD COUNTY ROAD

19, FORT LUPTON, CO 80621. LEGAL DESCRIPTION: Section 4 T2N-R67W. LENDER: US BK. AMOUNT DUE: \$213423. CASE NO.: 2005-3328236. DATE: 3/25/08.

BORROWER: ISAAC MONTOYA, 6603 34TH ST., GREELEY, CO 80634-9412. LEGAL DESCRIPTION: ST. MICHAELS SUB; LOT 6 BLK 22. LENDER: COUNTRYWIDE BK. AMOUNT DUE: \$247000. CASE NO.: 2005-3251798. DATE: 3/25/08.

BORROWER: JAIME MUNOZ, 114 45TH AVE., GREELEY, CO 80634-1010. LEGAL DESCRIPTION: PHEASANT RUN SUB FLG 2; LOT 10 BLK 5. LENDER: BK NEW YORK. AMOUNT DUE: \$182377. CASE NO.: 2005-3326826. DATE: 3/25/08.

BORROWER: ARMANDO L. & MINOY J. FERNANDEZ, 1903 SIXTH ST., GREELEY, CO 80631-3058. LEGAL DESCRIPTION: HOUSES SUB; LOT 23 BLK 1. LENDER: US BK. AMOUNT DUE: \$150921. CASE NO.: 2005-3304302. DATE: 3/25/08.

BORROWER: TRAVIS M. SWALLOW, 6290 CLAYTON ST., FREDERICK, CO 80530-4840. LEGAL DESCRIPTION: SAVANNAH SUB; LOT 13 BLK 14. LENDER: NATIONSTAR MTG LLC. AMOUNT DUE: \$299697. CASE NO.: 2006-3436092. DATE: 3/25/08.

BORROWER: J. TODD & TINA M. STEPHENS, 17313 WELD COUNTY ROAD 38, PLATTEVILLE, CO 80651. LEGAL DESCRIPTION: Section 36 T4N-R66W. LENDER: ZIONS NATL BK. AMOUNT DUE: \$290534. CASE NO.: 2003-3078578. DATE: 3/25/08.

BORROWER: KRISTINE A. GONZALES, 1073 LARCH DRIVE, WINDSOR, CO 80550-4929. LEGAL DESCRIPTION: MOUNTAIN VISTA FLG 2; LOT 8 BLK 3. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$395999. CASE NO.: 2007-3467221. DATE: 3/25/08.

BORROWER: DAVID WOLFSON, 327 25TH AVENUE COURT, APT. B, GREELEY, CO 80631-1541. LEGAL DESCRIPTION: 321 327 333 25TH AVE. COURT; LOT 327B. LENDER: WELLS FARGO BK. AMOUNT DUE: \$143239. CASE NO.: 2005-3267724. DATE: 3/25/08.

BORROWER: NUBIA L. MONICO, 321 25TH AVE., NO. B, GREELEY, CO 80631. LEGAL DESCRIPTION: 321 327 333 25TH AVE. COURT; LOT 321B. LENDER: WELLS FARGO BK. AMOUNT DUE: \$142794. CASE NO.: 2005-3267729. DATE: 3/25/08.

BORROWER: SAM KANETA III, 3116 HOLIDAY COURT, EVANS, CO 80620-9144. LEGAL DESCRIPTION: ASHCROFT HEIGHTS 2ND FLG; LOT 20 BLK 2. LENDER: WELLS FARGO BK. AMOUNT DUE: \$150407. CASE NO.: 2003-3073868. DATE: 3/25/08.

BORROWER: BRIAN R. & JENNIFER L. HALE, 5975 SCENIC AVE., FIRESTONE, CO 80504-5615. LEGAL DESCRIPTION: BOOTH FARMS 2ND FLG; LOT 12 BLK 5. LENDER: GMAC MTG LLC. AMOUNT DUE: \$212195. CASE NO.: 2005-3272624. DATE: 3/25/08.

BORROWER: JEFFREY A. & VALERIE ESTES, 215 STAGECOACH LANE, LOCHBUIE, CO 80603-7740. LEGAL DESCRIPTION: HIGHPLAINS FLG 3; LOT 27 BLK 23. LENDER: WASHINGTON MUTUAL BK. AMOUNT DUE: \$154294. CASE NO.: 2005-3294550. DATE: 3/25/08.

BORROWER: LUCIANO A. & YVONNE V. GONZALES, 15027 COLEMAN AVE., FORT LUPTON, CO 80621-4600. LEGAL DESCRIPTION: ARISTOCRAT RANCHETTES 2ND FLG; LOT II. LENDER: WELLS FARGO BK. AMOUNT DUE: \$156381. CASE NO.: 2003-3065314. DATE: 3/26/08.

BORROWER: LISA CIMINO, 10674 ECHO ST., FIRESTONE, CO 80504-5260. LEGAL DESCRIPTION: SAGEBRUSH; LOT 8 BLK II. LENDER: WELLS FARGO BK. AMOUNT DUE: \$188562. CASE NO.: 2004-3244384. DATE: 3/26/08.

BORROWER: WILLIAM G. INGRAM, 760 PIERCE ST., ERIE, CO 80516. LEGAL DESCRIPTION: ERIE TWN OF; LOT 8 BLK 24. LENDER: SASCO 2006 BC2 TRUST PUD. AMOUNT DUE: \$154350. CASE NO.: 2006-3371021. DATE: 3/26/08.

BORROWER: JOSE & MAGDALENA MEZA, 2404 W. 14TH ST., GREELEY, CO 80634-6407. LEGAL DESCRIPTION: WESTVIEW 3RD ADD; LOT 29 BLK 8. LENDER: CHASE HOME FIN LLC. AMOUNT DUE: \$135067. CASE NO.: 2000-2791774. DATE: 3/26/08.

BORROWER: JUAN GASCASUNIGA, 2904 14TH AVENUE COURT, GREELEY, CO 80631-1046. LEGAL DESCRIPTION: RIDGE RUN; LOT 2 BLK 1. LENDER: CHASE HOME FIN LLC. AMOUNT DUE: \$108370. CASE NO.: 2003-3056663. DATE: 3/26/08.

BORROWER: KEITH A. & DEBORAH L. JOHNSON, 5327 BOBCAT ST., FREDERICK, CO 80504-5473. LEGAL DESCRIPTION: FOXHILL SUB; LOT 6 BLK 2. LENDER: BK AM. AMOUNT DUE: \$443915. CASE NO.: 2002-2913871. DATE: 3/26/08.

BORROWER: SHEILA P. & MARK S. SHERMAN, 200 BRIGGS ST., ERIE, CO 80516-8414. LEGAL DESCRIPTION: ERIE TWN OF; LOT 1 BLK 16. LENDER: WELLS FARGO BK. AMOUNT DUE: \$112549. CASE NO.: 2005-3296299. DATE: 3/26/08.

BORROWER: MICHAEL S. HOBBS, 6310 W. FIFTH ST., GREELEY, CO 80634-4409. LEGAL DESCRIPTION: PUMPKIN RIDGE SUB; LOT 3 BLK 3. LENDER: PHH MTG CORP. AMOUNT DUE: \$190677. CASE NO.: 2007-3454386. DATE: 3/26/08.

BORROWER: CHARLES R. & MEGAN D. SMITH, 3301 STIRRUP LANE, EVANS, CO 80620-9170. LEGAL DESCRIPTION: ASHCROFT HEIGHTS 1ST FLG; LOT 13 BLK 5. LENDER: BK NEW YORK. AMOUNT DUE: \$127964. CASE NO.: 2005-3340815. DATE: 3/26/08.

BORROWER: JACKI BUFFINGTONREIDER, 4710 CEDAR PARK DRIVE, GREELEY, CO 80634-9177. LEGAL DESCRIPTION: NEVILLES CROSSING SUB AMD PLAT 2; LOT 3 BLK 2. LENDER: INDYMAC BK. AMOUNT DUE: \$332000. CASE NO.: 2006-3377478. DATE: 3/26/08.

BORROWER: JOE W. YODER, 430 THIRD ST., PIERCE, CO

80650. LEGAL DESCRIPTION: PIERCE; LOT 7 BLK 8. LENDER: HSBC BK USA. AMOUNT DUE: \$132550. CASE NO.: 2004-3246636. DATE: 3/26/08.

BORROWER: GEORGE SHEWEY JR., 322 E. 28TH STREET LANE, GREELEY, CO 80631-1217. LEGAL DESCRIPTION: RIVERVIEW FARM SUB; LOT 4 BLK 6. LENDER: MT BK. AMOUNT DUE: \$146965. CASE NO.: 2007-3482434. DATE: 3/27/08.

BORROWER: JOHN P. & HELEN HILLIGLOSS, 19033 WELD COUNTY ROAD 84, AULT, CO 80610. LEGAL DESCRIPTION: Section 5 T7N-R65W. LENDER: INDYMAC BK FED SAV BK. AMOUNT DUE: \$234926. CASE NO.: 2005-3269724. DATE: 3/27/08.

BORROWER: JENNIFER WILLIAMSMOLLOCK, 282 HOLDEN LANE, JOHNSTOWN, CO 80534-9452. LEGAL DESCRIPTION: CARLSON FARMS FLG 1; LOT 22 BLK 8. LENDER: HSBC BK USA. AMOUNT DUE: \$251739. CASE NO.: 2004-3174252. DATE: 3/27/08.

BORROWER: MICHAEL A. & KIMBERLY SCHREINER, 2528 MONTEGO BAY, EVANS, CO 80620-3623. LEGAL DESCRIPTION: BAY AT THE LANDINGS AMD; LOT 17 BLK 7. LENDER: WELLS FARGO BK. AMOUNT DUE: \$143964. CASE NO.: 2004-3208528. DATE: 3/27/08.

BORROWER: MARTIN J. & ELICIA J. MIKLOS, 4879 BARN OWL DRIVE, FREDERICK, CO 80504-3416. LEGAL DESCRIPTION: EAGLE VALLEY REPLAT A; LOT 11 BLK 6. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$207505. CASE NO.: 2003-3068589. DATE: 3/27/08.

BORROWER: LUCY ORTIZ, 1278 S. DUSK DRIVE, MILLIKEN, CO 80543-8449. LEGAL DESCRIPTION: CENTENNIAL

FARMS SUB; LOT 22 BLK 10. LENDER: WELLS FARGO BK. AMOUNT DUE: \$195194. CASE NO.: 2006-3388739. DATE: 3/27/08.

BORROWER: CRUZ DELIA & RAUL RAMIREZ, 2209 APPLE AVE., GREELEY, CO 80631-9029. LEGAL DESCRIPTION: PARKVIEW; LOT 3 BLK 5. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$125139. CASE NO.: 2003-3096550. DATE: 3/27/08.

BORROWER: FRANCISCO N. CASTANEDA, 3068 HARVEST CIRCLE, DACONO, CO 80514-8515. LEGAL DESCRIPTION: SWEETGRASS FLG 1; LOT 6 BLK 3. LENDER: US BK. AMOUNT DUE: \$237019. CASE NO.: 2006-3398568. DATE: 3/27/08.

BORROWER: TAMMY G. CARTER GARCIA, 2029 31ST STREET ROAD, GREELEY, CO 80631-8713. LEGAL DESCRIPTION: SOUTHMOOR VILLAGE FLG 2; LOT 9 BLK 6. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$169653. CASE NO.: 2007-3489774. DATE: 3/27/08.

BORROWER: DALE M. & SUSAN L. BJORLAND, 2680 63RD AVE., GREELEY, CO 80634-8909. LEGAL DESCRIPTION: WEST RIDGE; LOT 1 BLK 3. LENDER: COUNTRYWIDE HOME LOANS INC. AMOUNT DUE: \$245221. CASE NO.: 2001-2910672. DATE: 3/27/08.

BORROWER: JEFFREY & LISA RUDOLPH, 807 GABRIEL COURT, DACONO, CO 80514. LEGAL DESCRIPTION: CARBON VALLEY PUD REPLAT BLK 2; LOT 16 BLK 1. LENDER: COLONIAL SAV. AMOUNT DUE: \$123470. CASE NO.: 2006-3431248. DATE: 3/27/08.

BORROWER: FRANK M. & RHONDA K. BELLIPANNI, 10531 DRESDEN ST., FIRESTONE, CO 80504-6723. LEGAL DESCRIPTION: RIDGE CREST PUD FLG 3; LOT 28 BLK 6.

INVENTIONS • FORECLOSURES

LENDER: MOREEQUITY INC. AMOUNT DUE: \$168335. CASE NO.: 2004-3198336. DATE: 3/27/08.

BORROWER: DAWN MICHELLE ANDRE PODENDORF, 4134 W. 31ST ST., GREELEY, CO 80634-8370. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 23 BLK 3. LENDER: HSBC MTG SERVICES INC. AMOUNT DUE: \$220646. CASE NO.: 2005-3340105. DATE: 3/27/08.

BORROWER: RICHARD J. NATIVIDAD, 3030 43RD AVENUE COURT, GREELEY, CO 80634-9525. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 2 BLK 13. LENDER: WELLS FARGO BK. AMOUNT DUE: \$199500. CASE NO.: 2004-3172334. DATE: 3/27/08.

BORROWER: ROBIN RAE KAVANAUGH, 158 21ST AVE., GREELEY, CO 80631-1732. LEGAL DESCRIPTION: TOWN N. 1ST FLG; LOT 5. LENDER: AURORA LOAN SERVICES LLC. AMOUNT DUE: \$103178. CASE NO.: 2004-3240067. DATE: 3/27/08.

BORROWER: GEORGE E. & SABRINA R. DAMIAN, 1913 31ST AVE., GREELEY, CO 80634-5745. LEGAL DESCRIPTION: ROLLING HILLS 3RD ADD; LOT 20 BLK 2. LENDER: LIQUIDATION PROPERTIES INC. AMOUNT DUE: \$107197. CASE NO.: 1998-2609202. DATE: 3/27/08.

BORROWER: JORGE OULJADA, 1715 EIGHTH ST., GREELEY, CO 80631-3129. LEGAL DESCRIPTION: GARDENSIDE; LOT 9 BLK 9. LENDER: WELLS FARGO BK. AMOUNT DUE: \$101036. CASE NO.: 2004-3215165. DATE: 3/27/08.

BORROWER: JAMES O. & ALISHA ALLISON, 631 FOXTAIL WAY, WINDSOR, CO 80550-2934. LEGAL DESCRIPTION: TIMBER RIDGE PUD 1ST FLG; LOT 10 BLK 2. LENDER: WELLS FARGO BK. AMOUNT DUE: \$213776. CASE NO.: 2004-3193515. DATE: 3/28/08.

BORROWER: RACHELLE H. LOPEZ, 211 S. PAULINE AVE., MILLIKEN, CO 80543-8017. LEGAL DESCRIPTION: WAL MAR 2ND SUB; LOT 6 BLK 80. LENDER: WELLS FARGO BK. AMOUNT DUE: \$193127. CASE NO.: 2005-3280922. DATE: 3/28/08.

BORROWER: RICHARD DAVID & TATIA SCHLOSSER, 508 PEBBLE BEACH AVE., JOHNSTOWN, CO 80534-9053. LEGAL DESCRIPTION: JOHNSTOWN CENTER 3RD ADD; LOT 120. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$171625. CASE NO.: 2007-3463640. DATE: 3/28/08.

BORROWER: KIM A. & PABLO GUZMAN, 906 SCOTCH PINE DRIVE, WINDSOR, CO 80550-2953. LEGAL DESCRIPTION: SUMMIT VIEW SUB 1ST FLG; LOT 13 BLK 3. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$258800. CASE NO.: 2005-3284118. DATE: 3/28/08.

BORROWER: TAMMI GONZALES, 512 N. 28TH AVENUE COURT, GREELEY, CO 80631-1200. LEGAL DESCRIPTION: CLOVER CREEK 7TH MINOR SUB; LOT 588. LENDER: WELLS FARGO BK. AMOUNT DUE: \$108000. CASE NO.: 2005-3285385. DATE: 3/28/08.

BORROWER: JUAN C. MACHUCA, 3015 42ND AVENUE COURT, GREELEY, CO 80631-1200. LEGAL DESCRIPTION: GATEWAY ESTATES FLG 3; LOT 39 BLK 13. LENDER: CITIMORTGAGE INC. AMOUNT DUE: \$268043. CASE NO.: 2006-3421553. DATE: 3/28/08.

BORROWER: THOMAS CHANDLER & VIC MORTON, 3705 BOULDER ST., EVANS, CO 80620-2731. LEGAL DESCRIPTION: EVANS TOWN OF; LOT 5 BLK 3. LENDER: CHASE HOME FIN LLC. AMOUNT DUE: \$360000. CASE NO.: 2007-3455064. DATE: 3/28/08.



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Weld County workers losing ground against Larimer and U.S. workers

GRP figures could be skewed by housing affordability issues

As I described in my April column, the *Northern Colorado Business Report* also publishes the quarterly Northern Colorado Economic Report, a greatly expanded view of the Northern Colorado economy. A major contributor to the Economic Report is e-forecasting.com, a New Hampshire-based provider of economic intelligence for states, the nation and other countries.



ON THE ECONOMY

John W. Green, Ph.D.
Regional Economist

E-forecasting.com now provides economic intelligence and forecasts for a large number of metropolitan areas, including Larimer and Weld counties. I will periodically report on our Northern Colorado metropolitan areas using e-forecasting.com's intelligence. In my May column, I discussed the Larimer County metropolitan area; in this column I will discuss the Greeley/Weld County metropolitan area.

But first, corrections to the May column caused by incorrect formulas in my spreadsheet calculations. Gross Regional Product in Larimer County is growing at 2.4 percent per year compared to 1.9 percent for the United States as a whole. The average GRP per worker grew about 2.1 percent per year from 1997-2007. Average pay increased at an average rate of 3.5 percent over the same period.

Weld County losing ground

The most important measure of a region's economic health is GRP and the pace at which it is growing. The nearby table shows that per capita GRP in Weld County, in constant 2005 dollars, is growing at far less than 1 percent per year (0.34 percent). As a percent of U.S. per capita GNP, Weld County has been losing ground

Gross Regional Product for Greeley/Weld County 1997-2010

Year	Per Capita GRP	As % of US	GRP/Worker	Annual Pay	Inflation
1997	\$27,967	77.5	\$68,290	\$24,913	1.7%
1998	\$28,623	77.1	\$68,621	\$25,991	0.4%
1999	\$28,964	75.5	\$69,689	\$26,909	1.3%
2000	\$29,362	74.7	\$71,363	\$28,776	2.0%
2001	\$29,167	74.4	\$72,469	\$29,536	1.9%
2002	\$28,222	71.6	\$73,460	\$30,828	1.8%
2003	\$26,578	66.3	\$70,912	\$31,196	3.5%
2004	\$26,957	65.5	\$72,978	\$32,401	4.8%
2005	\$27,472	65.4	\$75,514	\$33,624	3.8%
2006	\$28,279	66.1	\$77,090	\$34,977	2.5%
2007	\$28,842	66.6	\$77,688	\$36,148	2.7%
2008	\$29,137	67.0	\$77,084	\$37,061	2.5%
2009	\$29,469	66.8	\$76,947	\$38,079	2.3%
2010	\$29,899	66.4	\$77,181	\$39,176	2.2%

SOURCE: E-FORECASTING.COM

rapidly.

This contrasts to Larimer County, which was gaining on the U.S. This is almost certainly because many Larimer County workers live in Weld County where housing is more affordable, thus contributing their productivity to Larimer County but counting against the productivity of the average resident of Weld County.

If we look at GRP per worker, also shown in the table, we see that it was increasing at about 1.4 percent per year between 1997-2007, slower than the rate of increase in Larimer County at 2.1 percent. Weld County has more labor-intensive jobs in contrast to Larimer County's more investment-intensive jobs, the result of substitution of technology for labor.

Annual pay is increasing at a rate of 4.5 percent per year in Weld County, faster than Larimer County's 3.5 percent per year. This is probably because Weld County started from a much lower base wage. Inflation in Weld County was about

the same as in Larimer County, except for 2003-2005, when Weld County's rate was much higher.

The most interesting part of the table is the difference between GRP per worker and annual pay. In 2005, productivity (GRP/worker) was nearly triple (2.75) the pay each worker was receiving. That's a very healthy margin, indicating that Weld County workers are very productive, even more productive than Larimer County workers (1.98).

Workers' wages usually make up 70 percent to 80 percent of the value of their production, the rest going into other factors of production and profit. Labor intensive production will have a higher proportion; technology intensive production will probably be lower.

Weld County's ratio in 1997 was 2.44, indicating that workers in Weld County are rapidly becoming more productive, probably because of more capital investment.

Growth faster now, slower later

E-forecasting.com also reports and forecasts employment growth. There has been no decrease in annual employment growth in Weld County in 1997-2007, and e-forecasting sees a 2.7 percent increase in 2008, decreasing to 2.1 percent by 2010. In other words, they see faster current growth in Weld County, but slower future growth compared to Larimer County.

E-forecasting.com's numbers are based on GRP changes and constant 2005 dollars, thus presenting an alternative view of Northern Colorado economic changes. It will be interesting to watch for future refinements in its methodology and its application to the output of our economy.

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 jgreen@ncbr.com.



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ECONOMIC INDICATORS



Population	2007	2006	2010	2015	2020	Last update
Colorado	4,861,515	4,753,377	4,831,554	5,049,493	5,278,867	3/08
Northern Colorado	531,324	515,110	566,072 *	645,190 *	731,510 *	3/08
Larimer County	287,574	276,253	299,040 *	333,381 *	368,694 *	3/08
Weld County	243,750	236,857	267,032 *	311,809 *	362,816 *	3/08

General	Latest month	Prev. listing	Change prev. mo.	Last year	Change prev. year	Last update
Employment	285,118	283,796	0.47%	275,561	3.47%	4/08
Unemployment	11,984	13,605	-11.91%	10,384	15.41%	4/08
Colo. Unemp. Rate	4.30%	4.70%	N/A	3.40%	N/A	4/08
Lmr. Unemp. Rate	3.70%	4.20%	N/A	3.00%	N/A	4/08
Weld Unemp. Rate	4.50%	5.10%	N/A	3.60%	N/A	4/08

Jet fuel (gallons dis.)						
F.C.-Loveland Airport	77,525	92,771	-16.43%	69,245	11.96%	3/08

Motor vehicle reg.	54,099	55,508	-2.54%	49,363	9.59%	4/08
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Vectra Small Business						
Colorado index	87	93.6	-7.05%	91	-4.40%	4/08
U.S. index	62.1	65.5	-5.19%	87.2	-28.78%	4/08

Bankruptcies						
Larimer County						
Chapter 7	83	67	23.88%	N/A	N/A	4/08
Chapter 13	13	9	44.44%	N/A	N/A	4/08
Weld County						
Chapter 7	87	89	-2.25%	N/A	N/A	4/08
Chapter 13	16	13	23.08%	N/A	N/A	4/08

Foreclosures						
Larimer County	149	162	-8.02%	N/A	N/A	4/08
Value (000s)	\$29,304	\$31,565	-7.16%	N/A	N/A	4/08
Weld County	298	279	6.81%	N/A	N/A	4/08
Value (000s)	\$58,272	\$50,714	14.90%	N/A	N/A	4/08

Patents						
Larimer County	45	31	45.16%	56	-19.64%	4/08
Weld County	11	12	-8.33%	12	-8.33%	4/08

New businesses						
Larimer County	379	327	15.90%	357	6.16%	4/08
Weld County	235	246	-4.47%	228	3.07%	4/08

Consumer Price (Colorado, Wyoming, Montana and Utah)						
Index (1982-84 = 100)						
Food & beverages	216.955	215.331	0.75%	207.2	4.71%	4/08
Housing	226.377	226.351	0.01%	220.3	2.76%	4/08
Transportation	199.793	196.863	1.49%	189.3	5.54%	4/08
Medical Care	367.486	368.638	-0.31%	352.1	4.37%	4/08

REAL ESTATE						
Total construction (000s)						
Larimer County	\$49,988	\$52,453	-4.70%	\$109,733	-54.45%	4/08
Weld County	\$68,397	\$29,045	135.49%	\$51,058	33.96%	4/08

Building permits	189	120	57.50%	274	-31.02%	4/08
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Apartment vacancies						
F.C.-Loveland	5.00%	9.10%	N/A	8.10%	N/A	9/07
Greeley	8.10%	8.30%	N/A	7.30%	N/A	9/07

Apartment rent						
F.C.-Loveland	\$757	\$801	-5.46%	\$766	-1.17%	9/07
Greeley	\$623	\$595	4.60%	\$634	-1.87%	9/07

Office vacancy rates						
Fort Collins	12.62%	11.89%	N/A	11.10%	N/A	12/07
Loveland	9.40%	8.77%	N/A	11.50%	N/A	12/07
Greeley	15.21%	15.72%	N/A	19.00%	N/A	12/07

Retail vacancy rates						
Fort Collins	6.59%	7.66%	N/A	5.60%	N/A	12/07
Loveland	5.47%	5.30%	N/A	3.90%	N/A	12/07
Greeley	9.59%	4.26%	N/A	6.70%	N/A	12/07

Industrial vacancy rates						
Fort Collins	4.71%	4.26%	N/A	4.10%	N/A	12/07
Loveland	4.79%	4.60%	N/A	5.30%	N/A	12/07
Greeley	6.44%	6.65%	N/A	8.60%	N/A	12/07

SALES						
Restaurant retail (000s)						
Larimer County	\$125,886	\$98,386	27.95%	\$112,241	12.16%	9/07
Weld County	\$55,770	\$53,000	5.23%	\$51,970	7.31%	9/07

Gross sales (000s)						
Larimer County	\$593,273	\$640,834	-7.42%	\$524,364	13.14%	11/07
Weld County	\$607,818	\$661,252	-8.08%	\$561,262	8.29%	11/07

New tax accounts	376	490	-23.27%	379	-0.79%	6/07
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Note: Unless otherwise indicated, all statistics are for Larimer and Weld counties combined.

* Projected population numbers from the Colorado Division of Local Government; U.S. Census Bureau otherwise

Sources: U.S. Census Bureau; Colorado Division of Local Government (County population projections); Larimer County Workforces Center (Employment stats); Fort Collins-Loveland Municipal Airport; Larimer, Weld County Depts. of Motor Vehicles (Motor vehicle registrations); Vectra Bank Colorado (Colorado & U.S. Small Business Indices); F.W. Dodge Data (Construction statistics); SKLD Information Services LLC (Bankruptcy, foreclosure); LexisNexis (Patents); The Home Builders Association of Northern Colorado (Building permits); Colorado Division of Housing (Apartment vacancies & rates); Realtec Commercial Real Estate Services Inc. (Office, retail, industrialvacancy rates); Colorado Department of Revenue (Restaurant sales, gross sales figures, new sales tax accounts); U.S. Depts. of Labor, Bureau of Labor Statistics (Consumer Price Index).

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Avago Technologies *photo by Ryan Maier*
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New Belgium Brewing Company, Inc. *photo by Ryan Maier*
Demonstrated a 50% reduction in HVAC and lighting energy use compared to ASHRAE standards in their new packaging hall. They also powered the "Tour de Fat" trailer with a solar photovoltaic system.



Compliance Partners / Seven Generations *photo by Ryan Maier*
Compliance Partners' Sunstone office building was the first to pursue LEED-EB certification in Fort Collins. In addition, Seven Generations' office building was the first certified LEED-CS Platinum building in Northern Colorado.



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Developed SCALES™, an internal office design process to help ensure that designs contribute positively to the community, environment and economy. They also created *Tips and Tricks for Sustainability Development*, a community outreach program to provide practical information and references on how to start adding sustainability to projects.



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