

NOTABLE WOMEN

MORTGAGE BROKERS AND TITLE OFFICERS

The region's top
Mortgage Brokers and Title Officers.
July 2022

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The Business Journal of the
Boulder Valley and Northern Colorado



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We are Extremely Excited to Honor these Incredible
“Notable Women in Mortgage and Title”



Beth Allbrooks



Kelli Horn



Christi Frei



Jenn Hansen

Fidelity National Title
www.fntcolorado.com



NOTABLE WOMEN MARKETING EXECUTIVES

Nomination Deadline: July 11, 2022

BizWest recognizes women leaders from a wide range of sectors responsible for brand marketing, communications, partnerships, training, data analytics and beyond for some of the most iconic brands in Northern Colorado and the Boulder Valley. Nominate them today!

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2022 Notables



Nominate today at events.bizwest.com/notables

August 2022

Marketing Executives

Deadline: July 11, 2022

September 2022

Wealth Management and Financial

Planning

Deadline: Aug. 8, 2022

October 2022

Education

Deadline: Sept. 9, 2022

November 2022

Female Board

Executives

Deadline: Oct. 7, 2022

December 2022

Banks & Credit

Unions

Deadline: Nov. 7, 2022

Title and Escrow officers at title companies help people buy, sell, and refinance real estate by examining who has ownership rights to a property. They make sure the seller has the right to transfer the property free and clear to the buyer.

A mortgage broker serves as an agent between borrowers and lenders in the real estate market. Whether a potential borrower is buying a new home or refinancing, a broker gathers loan options from lenders for the borrower to consider, while qualifying the borrower for a mortgage with those lenders at the same time.

The leaders profiled in the following pages were nominated by their peers at work and in the community and showcase the diversity of talent in our market. The leadership shown by the individuals profiled here is setting an example to shape a better future for our region.

METHODOLOGY: The honorees did not pay to be included. Their profiles were drawn from nomination materials. This list features only individuals for whom nominations were submitted and accepted after a review by our editorial team. To qualify for the list, nominees must be employed at companies in the Boulder Valley and Northern Colorado.

To nominate for future Notables, please visit events.bizwest.com/notables.

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BETH ALLBROOKS

FIDELITY NATIONAL TITLE
ESCROW OFFICER

Years in industry: 24

College, university: University of Virginia

"Beth [Allbrooks] will be an asset to whomever has the fortune of working with her. She is our go-to title officer who we've worked with for many years," said Katie Koritnik, loan officer with Fairway Independent Mortgage Group. "Having her on a transaction means the title will be solid; if issues arise they will be taken care of."

Angie Spangler, a Realtor with ReMax Alliance, said she has worked with Allbrooks for years and "rely heavily on her industry knowledge and experience. She is a leader and always professional, even in challenging situations."

Likewise, Andrew Storteboom, a senior vice president with Fairway, said Allbrooks "has been willing to venture into new areas including e-closings that others avoided at first. During COVID, she stayed and worked hard when she was needed and didn't lean back but leaned in."

Keri Roark, a sales executive with Fidelity, said Allbrooks "demonstrated nothing but incredible grace, professionalism and the determination to deliver a first-class experience to each and every one of her clients. I'm blown away daily with her commitment to excellence on each transaction. . . . Beyond her professional presence, she is a true mentor, friend, mother, and one of the funniest women I am blessed to know. Her genuine spirit attracts all those around her, and we continually appreciate everything she gives to our industry, her clients and each of us that get the chance to work with her."

And she works hard. "What is even more astounding is the number of transactions Beth orchestrates on a weekly basis yet her attention to detail and quality of communication never waver," said Steve Balmer, a real estate broker with Elevations Real Estate LLC.

Balmer's colleague at Elevations, Josh Forster, said, "She has saved my bacon more than once in my 18-year career. I know that when I hand off a client and deal to Beth and her team at Fidelity, that I don't have to think about it anymore. I just know they will handle it all and get me to the closing table."



CRYSTAL ARAGON

CENTENNIAL LENDING
MORTGAGE LOAN ORIGINATOR

Years in industry: 7

"Since Crystal [Aragon] joined the team at Centennial Lending, she has consistently been a top producing mortgage loan officer. She has built a reputation as an honest, caring and attentive leader. She is deeply embedded within Centennial's internal leadership teams and always brings a positive energy to projects," said Jenn Venerable, executive director of the Carbon Valley Chamber of Commerce.

"Crystal volunteered to be Centennial's liaison to the Carbon Valley Chamber and is now on the board of directors. This volunteer position is just one example of how Crystal is using her personal expertise to support her community, her customers and Centennial Lending. Crystal has taken the lead on many of Centennial Lending's community support events and is always first to volunteer to spend a Saturday or an evening helping within the community.

"Crystal is a joy to work with, and we can't give her enough praise. She leads from the front with a personal style that should be copied by all leaders. She always puts her customers first. Being a mortgage loan originator is a tough job that Crystal excels at.

"She has the ability to interact with multiple clients and customers in a way that leads to the organization's highest customer service ratings. Crystal is always looking to improve the processes and always finds ways to make the organization better."



BIZ LOCAL

Supporting local and independent businesses



Announcing 'Biz Local'

Supporting local and independent businesses

BizWest is launching a campaign to highlight the importance of supporting locally owned businesses. This campaign will include articles on the importance of supporting local businesses, profiles of independent businesses and a database of locally owned businesses.

Why we're doing it:

1. Studies show that dollars spent with a local business remain in the local economy longer than dollars spent at national retailers. The American Independent Business Alliance estimates that 86% of money spent with national chains leaves the local community, while the U.S. Small Business Administration estimates that 68% of all dollars spent with small business remains in the local community.
2. Shopping local supports a vibrant local business scene, with mom-and-pop shops, eclectic galleries and retailers, and a diversity of restaurants.
3. Small businesses represent 99.5% of all Colorado businesses, according to the 2020 Colorado Small Business Profile published by the U.S. Small Business Administration, with small businesses employing 48.1% of all Colorado employees.
4. Small businesses also donate heavily to local philanthropic causes.
5. In addition to retail, many other local sectors provide opportunities to engage with locally owned businesses, from manufacturers to suppliers, consultants to the service industry.

What can you do?

1. Help us build our database of locally owned businesses via our submission link.

To be included, companies must demonstrate ownership in Boulder, Broomfield, Larimer or Weld counties, Brighton or Westminster.

Submit a business: <https://bizwest.com/bizlocal/submit/>

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CHRIS BACA

FAIRWAY INDEPENDENT MORTGAGE

AREA OPERATIONS AND PRODUCTION SUPPORT MANAGER

Years in industry: 21

College, university: University of Colorado

"I have had the pleasure of working with Chris Baca for almost five years. Chris is one of the most impressive women I know. She leads a positive work environment by demonstrating cultural expectations and influencing others to reward performance and value 'can do' people," said Jen Dubbert, onboarding specialist with Fairway mortgage.

"She is always looking for ways to improve not only her employees, but herself. She is a leader and makes every employee feel understood and empowered. She is also humble, kind and self-giving. There was one point in my career that I stepped away from Fairway to embrace another opportunity. She counseled me through the decision with the pros and cons. I was torn when I left because I thought I was leaving an amazing role model/manager behind. On the contrary, Chris stayed in contact with me during this time and remained a mentor to me. A year and a half later, I went through a major life event that caused me to look at getting a part-time job along with the current position. I reached out to Chris to see if she would be a reference for me. She agreed, but then asked if I would like to come back to Fairway. She created a role for me where she knew I would shine and that would also help me with my major life event. Chris is exceptional in so many different ways and I am a better person/employee because of her."

Jenn Flores, senior loan processor with Fairway, concurred. "Chris is everything to everyone in our branch. ... She is the most caring and selfless manager I have ever worked for in the 25 plus years I have been in this business."



JACQUELINE BECK

LAND TITLE GUARANTEE CO.

CLOSING AGENT

Years in industry: 30

"Jackie Beck has been my closer for my whole career in real estate," said Lisa Wade, broker associate with ReMax of Boulder.

"She's quick on her feet, she's responsive and she gets things done. She's a joy at the closing table and so good with all manner of buyers and sellers to make the closing an easy and understandable experience for clients. I think she has probably seen every single thing that could possibly go wrong in a real estate transaction, and she knows how to handle it."

"If there is ever a question or concern, she will find the answer. If there is ever a problem after closing, she will take care of it. She is well respected among her peers and is a leader in the title industry. During COVID, she was still able to make folks feel like they were in good hands. She follows-up and follows-through. I know she is very involved in the title industry."



JENNIFER BRAY

CORNERSTONE HOME LENDING INC.

LOAN OFFICER

Years in industry: 9

College, university: Iowa State University

"Jen [Bray] has been a fantastic lender to work with over the years, and she is always on top of the best programs from my clients. More than her ability to efficiently communicate with the clients, her engagement in the real estate community is immeasurably impactful," said Adam Eggleston, a Realtor with ReMax Alliance.

"From serving on the Fort Collins Affordable Housing Board for the last several years, including being the chair for two years, she has also contributed to the Fort Collins Board of Realtors Government Affairs Committee. Her knowledge of the real estate industry, especially around the impacts of affordable housing, has made her an essential contributor to the different committees she has served on.

"I have often looked to her to help inform and communicate policies and programs to other agents and the general public. Jennifer has continued to work with and push the City Council and Fort Collins to embrace affordable housing policies that allow Fort Collins to stay an inclusive city. Jen is also a fantastic actress, having performed in numerous shows throughout Northern Colorado, which has also led her to have a vast network of colleagues and connections. The robust network and knowledge that Jen has created over the past 9.5 years in the industry led her to be considered a leader and influencer within our community and, more importantly, the community at large."



CAROL CHEH

PREMIER MEMBERS CREDIT UNION

HOME MORTGAGE LOAN OFFICER

Years in industry: 6

College, university: State University of New York at Stonybrook

"I nominate Carol Cheh, home mortgage loan officer, of Premier Members Credit Union for BizWest's Notable Women: Mortgage Brokers and Title Officers. Carol has more than 25 years of experience in the real-estate industry, previously as an owner-broker of real estate services and now providing home mortgage services as a top producer in the industry after only six years in that position," said her husband, Dominick Saia, a lawyer.

"Carol really cares about her customers and the services she provides. She is detail oriented and meticulous in her work. Also notable is that Carol has thrived in her position while being a full-time mother to our two teenage children. I am a litigation attorney representing injured and criminally-charged persons. With the courts' closures due to the pandemic and many of my cases at a standstill for some time, Carol has worked countless hours servicing home mortgage loans for clients in need due to various reasons and many times for those in dire circumstances.

"Additionally, as a first-generation Korean American, Carol has weathered the recent backlash against Asian Americans during the pandemic with grace and dignity. I can think of no one more dedicated to her work, family, and community than my wife, Carol. Thanks for your consideration for this recognition."



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SUZAN DEBERG

FIRST AMERICAN TITLE CO.
SENIOR ESCROW OFFICER

Years in industry: 25

“Suzan DeBerg is one of the best closers in the business. Her knowledge and experience elevate her to a level that few ever achieve in the title insurance business,” said Jeff Erickson, associate broker with LIC Sotheby’s.

“I have been doing closings with her for more than 20 years, and she always delivers positive results, even with the most difficult transactions. Her courteous professionalism has affected dozens of my clients, and they always give her high marks after their closings.

“Working her way up to the position of senior escrow officer and office manager was due to her leadership qualities and her caring style of managing people. Everyone who I talk to who works with her, always has great things to say about her and they all highly respect her. I know that she and her office are very involved in the community, but I couldn’t specifically say what all that is. Thank you for your consideration.”



RACHEL DEVINE

HERITAGE TITLE CO.
SENIOR TITLE OFFICER

Years in industry: 20

College, university: California State University, Northridge

“I have been working with Rachel [Devine] my whole banking career in Boulder County. I also work with a lot of other closers, and she is by far my favorite to work with,” said Freyja Troop, a vice president with Alpine Bank.

“She is cool under pressure, friendly and has a world of knowledge. She has a great working relationship with her colleagues, and I always see just a positive vibe around her. I have gone to her with so many questions over the years. I have moved banks but always keep my key closers close to me at all times,” Troop said.

“She too has moved title companies in her career, due to being head hunted, which I feel is a great indicator of someone who is great at her job. I would love to see her seek an award for her hard work and great customer service with myself and my customers. She is the complete package as far as a closer goes.”



TARA DOAK

CORNERSTONE HOME LENDING
LOAN OFFICER

Years in industry: 20

College, university: Colorado State University

“Loan officer Tara Doak has called Colorado home her entire life and enjoys helping clients finance homes of their very own. Born in Denver, and raised in Fort Collins, Tara attended Colorado State University, where she earned her bachelors of science with a concentration in finance. She used these finance skills at major national banks where she worked with first-time homebuyers as well as property investors,” said Amanda Miller and Rochelle Reynolds of The Place Setting Co., who nominated her.

“Tara takes the time to form personal connections with her clients and works closely with them through each step of the home financing process. As a proud team player, Tara is honored to earn the trust she has built through superior customer service since 2002. Outside of work, Tara and her husband stay active by snowboarding, wakeboarding, hiking, biking, and running. Tara’s other interests include reading, gardening and rooting for the Denver Broncos.”



BETH FREDRICKS-MEYER

CORNERSTONE HOME LENDING
MORTGAGE BRANCH MANAGER

Years in industry: 26

College, university: Metropolitan State University

“I wanted to share Beth’s expertise, in addition to all the work our team has witnessed her leading in supporting her community, clients, and neighbors,” said Ana Loor, transaction coordinator with Cornerstone.

“After the Marshall Fire, Beth was cooking and delivering meals for clients, neighbors, friends and her community. She partnered with local non-profits and her church to share resources on recovery and rebuilding. Most importantly, she did all of this quietly and while still keeping her clients top of mind as she advocated for financial assistance for underinsured homeowners. Her commitment, spirit, and leadership within and outside of her work and community are inspiring, especially as she is also a supportive wife, mother, and mentor to other young women and young professionals.”

As noted in an article in the University of Denver Clarion about the Marshall Fire:

“Beth Fredricksmeyer, a local mortgage lender and Boulder County resident, shared key things to know if you have been impacted by a disaster: Contact your mortgage servicer as soon as possible; ask to speak with a disaster specialist. Make sure to continue making your payments. If you believe you may have difficulty continuing to make timely payments, communicate this to your servicer prior to becoming delinquent. Most servicers have an option for disaster forbearance. Also, begin the discussion of what will happen at the end of the forbearance. Is there an option to take the amount in forbearance to the end of the loan or spread the repayment over several years. The most important thing is to make sure you are always staying in close communication with your servicer.”

Building Careers that Shape Our Community. Hiring Now.



The City of Greeley’s award-winning water utility is expanding its team. We’re blessed to operate, maintain and expand one of the most robust and resilient water systems in the West, collecting source water from four Rocky Mountain basins across three counties. The Greeley team enjoys a vibrant growing Northern Colorado community where you can live, work, learn and play. In Greeley, we embrace a growth mindset. Our pay and benefits are truly competitive. Our team prides itself on accountability, integrity, and practicing applied wisdom. Our leaders and team members aim for excellence, strive to grow each day, and remain committed to the stewardship of the water and sewer systems that ensure public and environmental health.

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 - Water & Sewer Enterprise Asset Manager
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- Water Treatment Operator, Level A
 - Subsurface Utility Locator
 - Pumps and Maintenance Operator
 - Water Instrument Technician
 - Water Distribution Operator
 - Wastewater Collections Operator
- Utility Billing Customer Service Positions
 - Civil Engineer III-IV
 - Civil Engineer I-II
 - IT-CIS
 - Project Manager
 - Equipment Operator



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BizWest

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CHRISTI FREI

FIDELITY NATIONAL TITLE
TITLE OFFICER

Years in industry: 17

"Christi [Frei] has always demonstrated her professionalism, understanding of the business and leadership within the industry," said Barbara Giesey, a Realtor with Coldwell Banker Realty. "She resolves issues as needed prior to closing and presents the closing package to the parties clearly and precisely."

Keri Roark, a sales executive with Fidelity National Title, complimented Frei's "calm presentation, even in a hard situation, gives confidence to her clients, co-workers, and homeowners. Her work ethic is like nothing I've ever seen before."

"I've known Christi Frei for the entirety of my 20 year career as a real estate broker," said Chris Hardy, a broker/owner with Elevations Real Estate LLC. "Christi is highly sought after in the title officer ranks and has established a robust book of business that touches a multitude of not just real estate brokers like me, but the home owners across Northern Colorado who place their trust in her to ensure the transfer in ownership of their most valued financial asset is as smooth and hassle-free as possible."

Mary Ann Ozmina, a broker associate with ReMax Alliance, said Frei is a professional and excellent closer. "As a Colorado native, she has been a large part of the Loveland, Fort Collins and Windsor communities her entire life. Along with her husband Rob, they are small business owners and have given back to their fellow Northern Colorado neighbors for several years."

Kevin Voorhees, a Realtor with Keller Williams Northern Colorado, said Frei is the first person he recommends to seller clients. "When I'm able to partner with Christi on a deal, her skills and desire to do her best in making it a smooth process show throughout the transaction."

Finally, Eric Engle, regional vice president with Caliber Home Loans, said that "having a partner who cares about your success has been invaluable in growing my business. On multiple occasions Christi has assisted on solving many complex issues related to title and mortgage. She engages and uses all resources at her disposal to get the job done."



JENN HANSEN

FIDELITY TITLE
CLOSER

Years in industry: 15

"She [Jenn Hansen] is the best example of hard-working, dedicated, and puts her heart and soul into everything that she does. She truly embodies customer service, compassion, caring, and excellence in her field," said Jennifer Steyer, a Realtor with ReMax Alliance.

"Her passion for helping people shines through every day. Anyone who meets her sees how absolutely wonderful she is. She always chooses to be graceful and compassionate when it comes to each and every one of her clients. Even when she is under pressure, she always presents herself with grace and finesse. She truly is one of the best people and closers I have ever met, and I am honored to be able to work closely with her and Fidelity Title.

"Her dedication to her clients as well as her associates shines through and it is amazing to see how wonderfully she treats her community. There truly is no better title closer than she is, and nobody I know deserves this award more."



JESSICA HAUKENESS

MOUNTAIN STATES FINANCIAL GROUP

MORTGAGE LOAN ORIGINATOR

Years in industry: 3

"Jessica [Haukeness] has exceptional people skills when it comes to listening and empathizing with her clients. As a client, I can attest to her dedication of time and understanding. She clarified what we were needing, and she took the time to get to know us and work with us through a lens of patience and education," said Cera Meintzer, sales manager at Masterpiece.

"The process was efficient and speedy. We understood each step of the process, and she always kept us informed about where we were along the path," Meintzer said.

Haukeness' husband, Johan Haukeness, related that she is a member of the Arvada Chamber of Commerce, the Empowering Women's group, and PolkaDots. She formerly worked with the Mental Health Center in Boulder, where she solicited and collected donation items for auction to raise money for housing and medications for the patients. "She is very social, enjoys meeting people, and is generally helpful and kind to all. In addition to being a loving wife and mother, she's an avid league bowler and loves dogs of all sizes and breeds," he said.

Sarah Skinner, president of Front Porch Estate Sales, said that Haukeness displays "exceptional skills."

"Our refinance was amazing and quick with no hiccups and her professionalism really shined through. We were scared and unsure of the process; she was very educated and took our fears away," Skinner said.



CATHY HECKMAN

MORTGAGE CONTRACT SERVICES

OWNER

Years in industry: 20

"I have been a client of Cathy's for more than eight years. During that time, I have refinanced with her on multiple properties, multiple times. No matter how complex or unique the transaction, Cathy understands the importance of listening to find the best loan products, but she also understands creative financing and deal structuring that many brokers fall short in," said Troy Miller, CEO of Investment Community of the Rockies.

"My trust in Cathy comes from my own experience, but also from the knowledge she brings to the table to best serve my needs deal to deal. I consider Cathy to be a critical part of my team because of her experience of working with real estate investors or entrepreneurs. She helped me with my very first refinance in 2014 and walked me through the entire process making sure to take her time with me and make sure all of my questions were answered."

"After moving to Denver from Northern Colorado, I assumed that she did not serve the Denver area and ended up approaching another broker. I quickly learned that not all mortgage brokers are created equal and how her knowledge, service, and experience make all the difference."

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LAW

Resolving Disputes Over Oil, Gas, and Mineral Rights

Disputes frequently arise among landowners and heirs over the ownership of oil, gas, and mineral rights. Common reasons for such ownership disputes include: gaps or missing documents in the "chain of title"; failure to probate estates or properly address the mineral rights during probate; and/or uncertainty over legal descriptions or vague reservations of mineral rights in deeds. All of these can lead to disputes over ownership. Each time real property moves from one owner to another, a new link is created in the "chain of title." If there is a broken link in the chain, or a link with problems, additional steps may be necessary to resolve ownership rights.



James Godbold
Otis & Bedingfield, LLC

One option to address disputes over ownership of oil, gas, and mineral rights is through a legal device known as a quiet title action, which establishes an individual's right to real property ownership against others who may claim an interest in the same property. In a quiet title action, the party filing the complaint asks the Court to determine the rights of each party to the disputed property. The Court's determination is binding upon the parties and valid in creating a legally recognized interest in the property.

Another option to resolve a dispute over oil, gas, and mineral rights ownership is a petition to determine heirship. This petition is filed when there is uncertainty over the proper heirship to mineral rights, or when too much time has passed to be able to probate the estate. In Northern Colorado, quiet title actions and petitions to determine heirship are commonly used to resolve disputes over ownership of oil, gas, and mineral rights.

If you need assistance in handling a dispute regarding the ownership of oil, gas, and mineral rights, or in determining the proper heirs for such rights, an attorney with experience in oil and gas title, quiet title actions, and determination of heirship proceedings can provide legal guidance to protect your best interests and preserve your ownership rights in property.



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TECHNOLOGY

A Few Mobile Device Security Best Practices for 2022

According to the U.S. Department of Labor, over 60% of the US working population is now working in a hybrid or fully-remote capacity. While the pandemic initiated workplace flexibility, it seems that the Work From Home (WFH) dynamic is here to stay...which has created some interesting IT security challenges. Personal mobile devices are being used in greater capacities to access data and applications – this creates an often-overlooked security risk. To improve awareness and security, here are 5 mobile device security best practices that should be considered.



Scott Warner
President
Connecting Point

1. Enable User Authentication – Mobile devices can set screen-lock and require a password/PIN. Make sure devices require passwords, PINs or biometrics to access the device.

2. Update the Operating Systems Regularly – If you run outdated software on your mobile devices, your risk of compromise increases exponentially. Google, Apple and Microsoft constantly provide security updates to stay ahead of vulnerabilities. Don't ignore prompts to update your mobile OS – we recommend turning on automatic updates.

3. Avoid Public Wi-Fi – Although most places we go have free/open wireless access as a courtesy, any time you connect to another organization's network, you increase the risk of exposure. If you are on public Wi-Fi, never access personal or sensitive information. Instead, use your secure mobile hotspot and ensure it requires a complex password and don't allow others to join.

4. Use a password manager – Passwords are frustrating to create and remember...therefore it's easy to use the same one across multiple sites and logins. Rather than reusing passwords, utilize a password management application allowing you to store passwords for all sites in a secure location. These apps also help generate complex passwords and keep you accountable for creating and remembering unique passwords. We also recommend that you pair password managers with multi-factor authentication to further protect yourself if a username or password is compromised.

5. Be careful and cautious about what apps you install – While it seems like there is a mobile app for everything, all apps are not created equally, and many apps and games lack critical security protocols. These apps can collect and share personal information, track your location and bombard you with targeted advertising. Also, single sign-on gateways for Google and Facebook can allow tech giants to share critical information across multiple apps and sites.

On top of these best practices, it's also helpful for a business to utilize mobile device and application management tool(s). These tools can help protect and secure the users, applications and data across your mobile devices. Certain industries might also require an MDM/MAM tool alongside a stated corporate policy for mobile devices or BYOD.

If you need help reviewing your mobile device strategy or enhancing your security posture as a business, Connecting Point can help.



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KELLIE HORN

FIDELITY NATIONAL TITLE
TITLE CLOSING OFFICER

Years in industry: 10

College, university: Front Range Community College

"I have worked with Kellie [Horn] for numerous years; she has always been attentive, courteous and generous with her time. She's also demonstrated true professionalism. . .," said Said Zokhrouf with Exp Realty.

Kevin Francis, manager with Francis Home Mortgage, agreed. "She is absolutely the most amazing escrow officer I have worked with," he said. He said he changed his practice of rotating among escrow agents and settled on Horn for all his closings.

Nicole Johnson, broker with Co Vision Real Estate Group, said Horn "has an uncanny ability to problem solve, stay calm under pressure and get the deal closed. . . . During COVID, Kellie was quick to make adjustments to the closing process to make sure everyone felt comfortable and safe. She even did a curbside closing for me while we signed documents in the car."

Kristin Wernsman, a Realtor with ReMax Alliance, said Horn adds value to the transaction "and handles any hurdles that may come with professionalism, patience and a smile."

Melissa Town, loan officer with United American Mortgage, said Horn "is our go to escrow, title officer for all of our Colorado closings. She runs an amazing team."

Horn received credit for "making closing fun," said Craig Nagel, mortgage loan officer with Independent Financial. "I trust her completely to make the transaction very smooth. . . .

I also like that she informs me when the wire has arrived, or if there is any delay. Many times there may be a request from our closer for additional paperwork to be able to fund the loan, and Kellie gets it to us right away to avoid any delay."

Sally Brunk, an agent with Hayden Outdoors, said Horn's "communication is outstanding and she never fails to respond within a few short hours."

Horn is a Northern Colorado native, said Jared Reimer, a broker with Elevations Real Estate. Reimer said, "I am honored to call her a partner and friend in the business."

Finally, Sarah Goodyear, Realtor with Coldwell Banker Realty, said Horn is always prepared. "She handles the closing room with grace and humor, which is always appreciated."



KAYLA JONES

MORTGAGE BOSS
MORTGAGE BROKER AND OWNER

Years in industry: 8

"Kayla [Jones] is an incredibly kind and resourceful lender in Northern Colorado. For years I've watched her go above and beyond for her clients and volunteer whenever someone in our community needs help," said Amy Tallent, owner of the Tallent Co.

"She is a brilliant business owner and cares deeply for the work she does. She helps with local sports teams such as wrestling and cheerleading and also volunteers at the Johnstown Community YMCA. She is a leader in our community and stands out as the known expert in the mortgage industry.

"She also brings others alongside her success, which I think makes her different. She doesn't worry about competition and believes there is enough business for everyone. Kayla never lets her clients or partners down. She lifts everyone around her up and works hard to help keep our communities strong."



MEGAN LAMERATO

PLANET HOME LENDING
BOULDER
SENIOR MORTGAGE LOAN ORIGINATOR

Years in industry: 4

College, university: Central Michigan University

Megan Lamerato "just joined Planet Boulder and her record is phenomenal. Coming from Cherry Creek Mortgage, her reviews are stellar, and she is closing six loans in just one week since making the transition," said Stephanie Andelman, marketing manager for Planet Home.

"Her attention to detail, understanding of the market and people skills are unrivaled. She will be around for many years to come, helping people through the process of home loans for their wealth management. She should be recognized in the greater community for her abilities.

"Planet Home Lending Boulder brought her over because her production levels are so high and her clients have been so happy. Her partnership/referral network with Realtors keeps growing, as everyone can depend on her reliability. Once a wealth manager, she has found her place in lending, as she realizes it's one of the greatest financial decisions her clients ever make. Although it's an extremely tight housing market, with decreasing opportunity to land loan clients, her stride is still increasing.



KRISTA MANSS

LAND TITLE GUARANTEE CO.
BUSINESS DEVELOPMENT

Years in industry: 20

"Krista [Manss] is the face of Land Title in the Fort Collins, Loveland and Windsor areas. She focuses on attending community and networking events and illustrating the value of Land Title," said Chris McPhail, senior vice president of commercial lending for Independent Financial.

"Her open personality and customer service focus makes using Land Title for commercial closings easy and accurate. Krista has been working in the Fort Collins area for more than 20 years. She has one teenage son. You can almost always find Krista at any event in the Fort Collins and Loveland area, from chamber events to Realtor meetups.

"Krista has been expanding the sales division of Land Title, training a few people to become more involved in the community. Krista also liaisons with the many banks and bankers in the area as well as real estate agents and brokers. She keeps them up to date on title changes and policy updates. Land Title is a local Colorado company established in 1967.



DEBBY MYERS

FIRST AMERICAN TITLE
BUSINESS DEVELOPMENT

Years in industry: 17

"Debby [Myers] is the most knowledgeable, dependable and thorough person I have worked with in the title industry. Most people in business development are only there to sell a service but Debby truly understands title inside and out," said Jessica Joles, vice president of property management for Henderson Management & Real Estate.

"She is a trusted adviser and crucial part of my team when selling properties for my clients. She goes the extra mile to make sure any issues are resolved and questions are answered, day or night. There isn't much she doesn't already know about the title industry but on the rare occasion that a new issue comes up, Debby can be relied upon to find the answer. She is one impressive woman.

"From tough title issues to foreign investor sales, I know I can count on Debby to help get me through any obstacles in a timely, accurate and professional manner. Deb is a leader in her field and deserves to be recognized for her passion, character and commitment to the title industry and the customers she serves on a daily basis."



CARRIE NASH

HIGHLANDS RESIDENTIAL
MORTGAGE

SENIOR LOAN OFFICER

Years in industry: 31

College, university: University of Kansas

"When it comes to professionalism, attention-to-detail, and an unparalleled work ethic, no one sets the bar higher than Carrie Nash with Highlands Residential Mortgage," said Stephanie Miller, vice president of private banking for InBank.

"A true professional in every sense of the word, Carrie always goes above and beyond to help her clients achieve their financial and homeownership goals. She is extremely giving of her time and expertise. And, it's not uncommon for her to work nights and weekends to ensure her clients never have to wait for an answer. It's no wonder why she's among the top 1% of lenders in the country and has built a thriving referral-based business with her countless satisfied customers.

"But, Carrie's character is so much more than what she does for a living. She is driven, honest, and truly cares about making a difference in the lives of those around her. And, she gives back to her community in a plethora of important and impactful ways — serving on the Superior Chamber of Commerce board of directors to help strengthen local business, partnering with other professionals to host educational evenings that serve the dual purpose of shedding light on important topics while bringing the community together, and, most recently, helping others who lost their homes to the Marshall Fire navigate the confusing and tricky path to recovery (despite having her own path to walk herself).

"Speaking as both a business partner as well as a loyal client, I can think of no one more deserving of being recognized as a Notable Woman than Carrie Nash. She is truly a treasure, and our community and her clients are lucky to have her as a resource."



JESSICA SHANAHAN

CHERRY CREEK MORTGAGE

SENIOR LOAN OFFICER

Years in industry: 10

College, university: Colorado Mesa University

"Jessica [Shanahan] makes the home buying process easy in the wildest markets. She's composed and happy to help even if you work with another lender," said Tyler Dock, an agent with ReMax of Boulder.

"She comes to the rescue (after hours if needed) whenever called upon. She professionally handles any issues throughout the process, and she only pursues her client's best interests."

Shanahan worked previously at Premier Mortgage Group and Fidelity Mortgage Co. as a loan officer and loan originator. She's a graduate of Colorado Mesa University.



HARRIETTE WOODARD

BANK OF COLORADO

SENIOR LOAN OFFICER

Years in industry: 20

College, university: University of Massachusetts

"It is an honor to nominate Harriette Woodard for the BizWest Notables. Harriette has served the Estes Valley and Northern Colorado for the past 18 years as a mortgage officer and is a certified mortgage adviser," said Julie Abel, Realtor with The Abel Team Keller Williams.

"She actively serves on several boards. She's on the Estes Valley Board of Realtors where she was named Affiliate of the Year for 2020. She is also a member and executive board member for the Estes Chamber of Commerce. Past board service includes: Rotary as a member, multiple board positions including club president, Rotarian of the year twice, service above self twice; Restorative Justice board member; Estes Park Learning Place board member, treasurer; Booster Club multiple board positions including president, lifetime booster achievement.

Top honors include top broker performance Bank of America, Diamond Broker UWM Presidents Club (multiple times), Bank of Colorado Top Producer."