



# *Buyer's* **RESOURCE GUIDE**

**BRING YOUR DREAMS INTO FOCUS  
OUR GUIDE TO MAKING REAL ESTATE A REALITY**

# C3 REAL ESTATE SOLUTIONS

C3 Real Estate Solutions stands firmly on the pillars of Character, Culture, and Commitment, and by extension, dedication to exceptional service. With offices strategically located in Fort Collins, Johnstown, Greeley, and Estes Park, we are a far-reaching real estate brokerage with agents across the state committed to excellence. Co-owners John Simmons and Jesse Laner created C3 by blending personalized attention and expertise with cutting-edge technology and community engagement.

Our ability to offer solutions tailored to all of your real estate needs is just part of what distinguishes C3 Real Estate Solutions from other real estate brokerages. C3 can do it all; Residential, Commercial, Farm and Ranch, and Luxury real estate. It doesn't stop there, exceptional Property Management, Relocation services, Title and Escrow, and Lending make C3 your one-stop shop for all things real estate.

Our skilled agents and associates deliver seamless transactions supported by innovative technology and strategic marketing. From our humble beginnings with two partners, we've grown to a team of over 150. Our agents, managers, and staff are the heart of the company. Their passion, ability, and talent help to keep C3 on the cutting edge in the real estate industry.

Widely regarded as the premier real estate company in Northern Colorado, we've helped countless families along their personal real estate journeys. C3 has been recognized nationally and internationally as top producers, recently achieving the Billionaires Club Award in March of 2022. However, our impact extends beyond awards. John and Jesse lead by example, balancing business and community involvement. Under their leadership, C3 has supported countless local nonprofits and community organizations with time and monetary donations throughout Northern Colorado.

***We invite you to discover the C3 difference and experience Real Estate REdefined!***

## THE 3C'S OF REAL ESTATE

### **character**

We believe that character is best showcased through integrity, kindness, compassion, and candor. Our agents and staff take pride in these attributes. Our level of service, community engagement, and experience are unmatched.

### **culture**

We strive for a culture of transparency, innovation, and generosity. We believe clarity builds trust and creates teamwork. By embracing these values, C3 has created a positive and inclusive environment for staff, agents, and clients alike.

### **commitment**

We consider commitment to be of utmost importance. We are devoted, skilled, and proactive in tackling challenges. We anticipate needs and tailor our services to exceed your expectations. Our never-ending focus on learning and improvement helps us stay on the leading edge of real estate. Commitment isn't merely a pledge - it's a wholehearted dedication.

### **our why?**

To live a generous life helping others build wealth through real estate.





## MARSHALL MASSARO

REALTOR® | Professional Geologist | Firefighter

### MEMBER

National Association of REALTORS®  
Colorado Association of REALTORS®  
BOLO (Boulder-Longmont) REALTORS®  
Wyoming Board of Professional Geologists

I am a Berthoud, Colorado resident and have lived in the Front Range for over 45 years. I was born and raised in Manitou Springs, attended college at Colorado State University in Fort Collins, then worked as an environmental consultant and professional geologist while living in the Longmont, Firestone, and Berthoud areas for over 25 years. I am a family man and I enjoy spending time with my wife, two sons, and other family members (dogs, cats, and chickens).

I lead an active lifestyle and activities that I enjoy include technical rock and ice climbing, canyoneering, mountain biking, rockcrawling in my 1999 Jeep TJ, kayaking, rockhounding, and many other outdoor activities. In the Berthoud Community, I have assisted the Berthoud Fire Protection District as a firefighter/engineer since 2016.

My personality, education, and experience are assets which allow me to provide my clients with a high level of professional service. My knowledge of the local real estate market allows me to assist sellers in pricing their real estate at a level that will promote the sale and maximize returns. Similarly, my knowledge allows buyers to feel comfortable with the price they are paying for real estate. Additionally, my education as a licensed professional geologist allows me to better facilitate transactions involving groundwater wells and septic systems, common among many foothills and mountain properties. Whether you are a seller or buyer, I am committed to providing you with the professional and courteous service you deserve during these complex real estate transactions. I look forward to assisting you with your current real estate needs as well as building a working relationship that grows in the years ahead.



CHARACTER | CULTURE | COMMITMENT



# “ TESTIMONIALS



***“Marshall Massaro was by far the most phenomenal real estate agent that we have ever experienced, and we have been buying and selling homes for 30 years.*** He was not one of the pushy “salesman” types, or the “Lister” that lists your property and then walks away and lets the buyer’s agent do the rest. Marshall was like your best friend that is extremely knowledgeable about real estate! He really goes the extra mile, he helped us stage the house to make it look the very best, he brought in a professional photographer who made the house look twice as nice, and kept us well informed every step of the way.

He really took the stress out of selling our home! We would highly recommend Marshall to anyone who is even considering buying, or selling a home. He will take you through all the options and statistics and show you the best path for any real estate transaction! ***Thank you Marshall!!***”

– Dan B., Berthoud, CO (Seller)

***“Marshall is a first-rate individual and an exceptional real estate agent.*** He has assisted us with several real estate transactions. Each time we have worked with him he has gone above and beyond what one would normally expect. He stepped forward and personally helped my wife and I after a surgery, ensuring that we met deadlines. He is very knowledgeable of the business and exercises impeccable judgment, giving good advice throughout the process. Each deal we worked through was accomplished in record time. He pays attention to detail and knows how to close a deal; very important. We recommend Marshall without reservation and fully intend to keep working with him.”

– Mary Ellen & Mark P., Lyons, CO (Seller & Buyer)

“Working with Marshall has been a pleasure. I really felt he was being my advocate at each step of the process. ***He didn't just pass the complex paperwork along he assisted with review and answering my questions.*** It didn't matter how obscure my question was he went and found good answers. I can wholeheartedly recommend you call him.”

– Suzy & Alan L., Loveland, CO (Buyer)

“Marshall is a highly experienced and skilled agent. ***In this competitive market, he did what it took to help me get my offer accepted.*** Marshall is a genuinely good human being who is highly competent. I highly recommend him for your real estate needs.”

– Ann D., Longmont, CO (Buyer)

“Our experience with Marshall could not have been better. Marshall is an excellent business partner with a fantastic work ethic and skill set. ***His knowledge and expertise of the real estate market really put our worries at ease knowing that Marshall truly was 'working for us'.*** Whether I was trying to connect with Marshall via email, phone, or text, his responses were quick, precise, and always had our best interests in mind. Marshall even helped us in locating a Financial Institution to assist with our financing needs, and they were an excellent business partner as well. I will be recommending Marshall to my friends and family!”

– Kirsten & Michael P., Longmont, CO (Buyer)

# WHY ARE WE HAVING THIS CONSULT?

## Laying the groundwork for *a successful partnership*



### **discovery**

The most important thing we will do today is get to know you! It is important to understand you as an individual. This includes your unique needs, preferences, and budget, as well as future goals and dreams that will help guide your buying process.



### **clarity**

Buying real estate is no small process. New and confusing terms, complex paperwork, differences in location and areas, changing market conditions, and a whole host of supporting players from lenders to home inspectors can all make home buying a lot to manage. Today I will bring clarity to the buying process from start to finish including recent changes to MLS rules and information regarding the current market in your intended purchase area.



### **roadmap**

We will cover your options. Everything from what kind of property and location you are looking for, and the services and support I will provide along the way, to compensation questions and suggestions for additional professionals to help support you along your buying journey.



# DISCOVERY

## Defining the best home for *your lifestyle*

**There is a lot to consider when buying a home.** You want to make sure that you get the best house for your lifestyle. Choosing the right home, the right neighborhood, the right layout – it can become overwhelming. It doesn't have to be if you journal your thoughts and think about what the most important factors you want in your new home are. In your journal, include a list of "WANTS vs. NEEDS" in a new home. This doesn't mean you can't have what you want in a new home, but rather that you have a priority list of the most important features. You may not be able to obtain all the "WANT" items on your list within your budget. ***You may have to compromise on a few items to stay in line with your budget.***

### Here is a review of "wants vs. needs":

#### **WANTS**

- Specific Paint Colors
- Pool/Jacuzzi
- Hardwood Floors, Tile, Carpet
- Bay Windows
- Built-In Entertainment Center
- Brass Lighting Fixtures
- Skylights
- View

#### **NEEDS**

- Adequate Square Footage
- Sufficient Bedrooms
- Sufficient Bathrooms
- Comfortable Eat-in Kitchen
- Yard Size
- Location



# PERSONAL CHECKLIST

Feel free to use the worksheet below to brainstorm on what the most important things to have in your new home are. This can be a great exercise to help you organize. You can even give a copy of this form to us to help us find the BEST home for you!

ITEM	NEED	WANT	
Location	<input type="checkbox"/>	<input type="checkbox"/>	_____
Style	<input type="checkbox"/>	<input type="checkbox"/>	_____
Age	<input type="checkbox"/>	<input type="checkbox"/>	_____
Living Area Square Footage	<input type="checkbox"/>	<input type="checkbox"/>	_____
# Bedrooms	<input type="checkbox"/>	<input type="checkbox"/>	_____
# Bathrooms	<input type="checkbox"/>	<input type="checkbox"/>	_____
Eat-in Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	_____
Living Room	<input type="checkbox"/>	<input type="checkbox"/>	_____
Family Room	<input type="checkbox"/>	<input type="checkbox"/>	_____
Den/Office	<input type="checkbox"/>	<input type="checkbox"/>	_____
Garage	<input type="checkbox"/>	<input type="checkbox"/>	_____
Pool	<input type="checkbox"/>	<input type="checkbox"/>	_____
Spa	<input type="checkbox"/>	<input type="checkbox"/>	_____
Gated Community	<input type="checkbox"/>	<input type="checkbox"/>	_____
Waterfront Access	<input type="checkbox"/>	<input type="checkbox"/>	_____
Recreational Facilities	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____
Other _____	<input type="checkbox"/>	<input type="checkbox"/>	_____



# CLARITY – THE VALUE OF A PROFESSIONAL

## The world of real estate is *always changing*

The real estate market fluctuates due to economic conditions, demographics, interest rates, and local regulations. A seasoned REALTOR® navigates these shifts, offering insights, market analysis, negotiation skills, and access to exclusive listings, ensuring informed decisions and maximizing value in dynamic environments. **An experienced realtor provides invaluable insights, market analysis, and negotiation skills, enabling clients to navigate these changes adeptly and make informed decisions, maximizing value in ever-evolving conditions.**

### What is the value of hiring a professional?

*An experienced professional delivers a great experience. A professional...*



#### **Helps you navigate the search process and find the right homes to view.**

A professional will help you to narrow down the options and filter out the listings that don't make sense for you.



#### **Protects you from overpaying.**

A professional will help you determine the appropriate market value of a given property. Equipped with this knowledge, you are able to craft your offer accordingly, avoiding the misfortune of unknowingly paying too much.



#### **Reduces your liability and protects you from costly mistakes.**

Buying a new home comes with risks and the possibility for unforeseen costs. A professional knows how to help reduce risks in the buying process through a variety of tools.



#### **Makes the process of buying a home less stressful.**

A professional has knowledge, systems, and support to make the complicated process of buying a home feel smooth and comfortable.

# ROADMAP – UNDERSTANDING THE ROAD AHEAD

## How does the NAR Lawsuit and proposed settlement affect the buying process?

- **What is required now?**

Any offer of Buyer Agent compensation from the seller is no longer allowed to be displayed on the MLS other than in the form of a seller concession not specified for any particular use.

- **Is a Buyer Agreement Required?**

As per the settlement, MLS participants working with buyers will be required to enter into written agreements, or contracts, to provide protection and transparency for both the agent and the consumer.

### *Terms to Know:*

#### **Buyer Representation Agreement:**

A written contract between a real estate agent and a prospective homebuyer, outlining the terms and conditions of their working relationship. **In this agreement, the buyer typically agrees to work exclusively with the agent for a specified period of time, and the agent agrees to represent the buyer's interests throughout the homebuying process.** The agreement may include details such as the agent's compensation, the duration of the agreement, the buyer's obligations, and the scope of services provided by the agent. It serves to formalize the relationship and protect the interests of both parties involved in the transaction. In Colorado this is called an Exclusive Right to Buy Contract.

#### **Buyer Agency:**

A buyer's agent works solely on behalf of the buyer to promote the interests of the buyer with the utmost good faith, loyalty and fidelity. **The agent negotiates on behalf of and acts as an advocate for the buyer.** The buyer's agent must disclose to potential sellers all adverse material facts actually known by the buyer's agent including the buyer's financial ability to perform the terms of the transaction and, if a residential property, whether the buyer intends to occupy the property. The Exclusive Right to Buy Contract is required and sets forth the duties and obligations of the buyer's agent and the buyer.

#### **Transaction Broker:**

**A transaction-broker assists the buyer or seller or both throughout a real estate transaction** by performing terms of any written or oral agreement, fully informing the parties, presenting all offers and assisting the parties with any contracts, including the closing of the transaction without being an agent or advocate for any of the parties. A transaction-broker must use reasonable skill and care in the performance of any oral or written agreement, and must make the same disclosures as agents about all adverse material facts actually known by the transaction-broker concerning a property or a buyer's financial ability to perform the terms of a transaction and, if a residential property, whether the buyer intends to occupy the property.

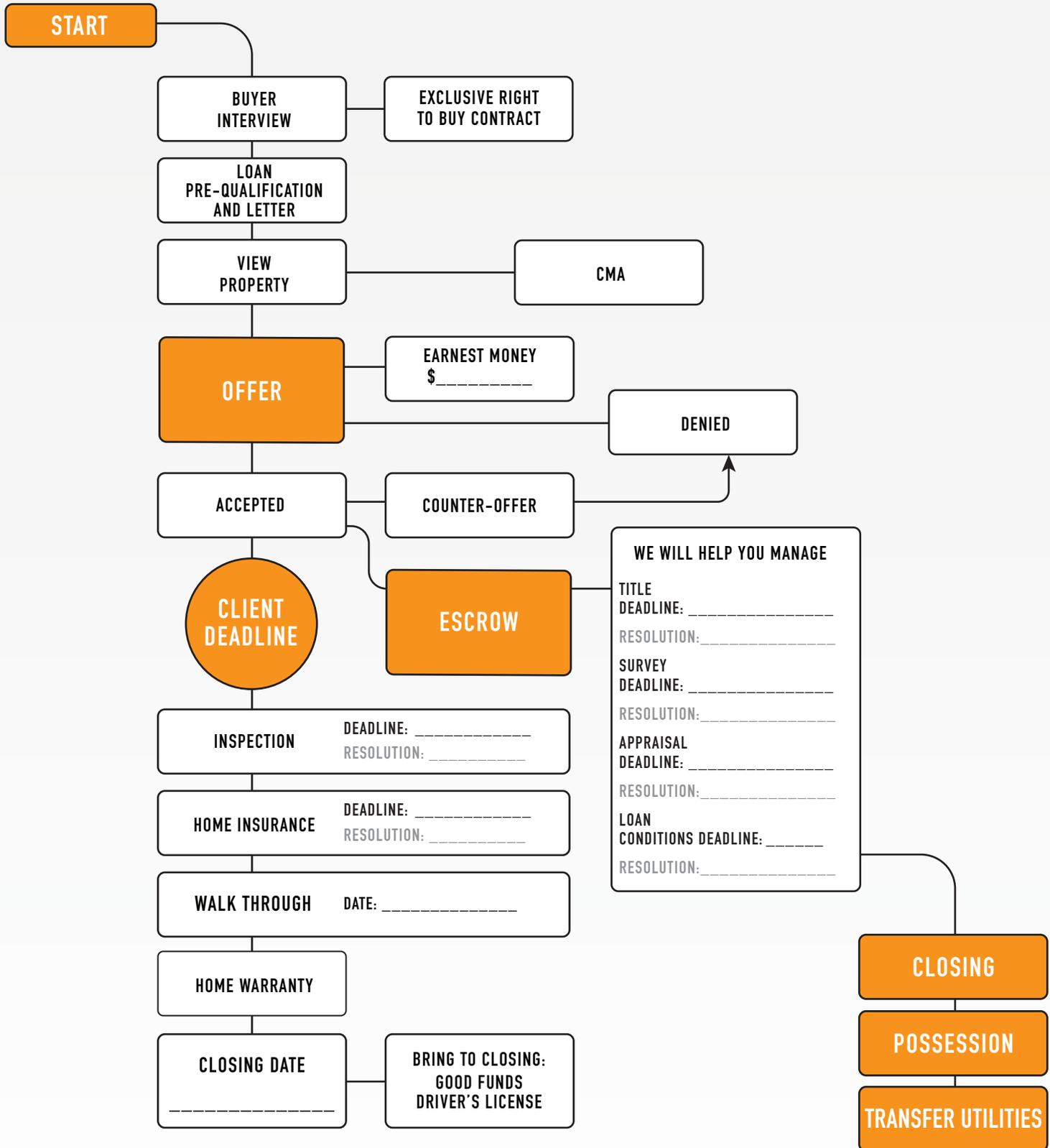
- **Who Pays Compensation? Has this changed?**

The real answer is both the seller and the buyer. Historically, compensation for agents comes from the sellers' proceeds of the sale utilizing the money brought by the buyer to the closing. Sellers are not required to pay compensation to the agent working with the buyer, however, they may choose to offer to pay compensation to the agent working with the buyer. Sellers have always had the ability to negotiate the amount of compensation they offer buyer's agents.

***At this time most sellers are offering to pay a cooperating broker a fee. With your permission and at your direction we can negotiate my fee to be paid by the seller or listing brokerage firm.***



# THE BUYING PROCESS





# SUCCESSFUL BUYER TIPS

We offer the following tips to buyers to aid in a successful real estate transaction. If you have any other questions, or would like additional advice and information, please feel free to contact us.

## **Become a pre-approved buyer**

As a pre-approved buyer, you have better leverage when it comes to negotiating with the seller. The pre-approval process is simple and will help show sellers that you are a serious buyer.

## **Beat your competition to the best listings**

Staying on top of market trends is vital when you're looking for a home. Like any other home buyer, you want the best home at the best price possible. Of course, these are the homes that never stick around for too long so you'll need to make every effort to keep yourself aware of the latest and best listings. Seeking the assistance of a professional Buyer Specialist will help you stay well informed and updated on a regular basis.

## **Research market trends in your area of interest**

Familiarizing yourself with the area that you are interested in will help you get a better idea of what homes are selling for as well as how long they are typically on the market. Be sure to investigate price ranges for the type of home you want. Having the help of a Buyer Specialist is a serious advantage when it comes time to make an offer.

## **Prove that you are a serious buyer**

There are many different ways to prove to the seller that you are sincerely interested in buying their home. One way is by getting pre-approved which will later give you the edge in an offer situation. An even better way to accomplish this is to put down a larger payment to catch the attention of the seller.

## **Don't settle too fast**

Buying a home might be one of the largest investments of your lifetime. Because of this, your primary goal should be to make sure that you get the best deal possible for the home you are interested in. A Buyer Specialist can help you make a sound decision when it comes to making an offer.

## **Keep your offer simple**

The purchase contract should be kept simple and without any unnecessary conditions, especially repairs. A seller will be more interested in an offer that is not going to be slowed down or delayed by things that do not severely affect the value of the home.

## **Don't do it alone**

With an ever changing market, today's home buyers will find it very difficult to go through the buying process on their own. Having an experienced Buyer Specialist who can keep your best interests in mind makes a significant impact when buying a home and maximizing your investments.





# GETTING A MORTGAGE

When it comes to the loan process, there are several steps that one must go through. By making yourself familiar with it, you will better understand what is required of you and how you need to prepare. After all, the more knowledgeable you become the more comfortable and in control you will feel.

## Organize your documents

In order to obtain a mortgage, your lender will require certain documentation from you to make sure that you will have the ability to repay the loan you take out. Such documentation includes proof of employment, credit history, tax returns, pay stubs, bank statements, divorce and child support statements if applicable, and any other information that the lending company feels might be necessary.

## Qualifications

Before you apply for a loan, getting qualified will help you establish how much you can borrow. When purchasing a home, there are two options one may choose from to qualify for a loan. The first option, pre-qualification, is a quick process that usually happens in a matter of minutes. While pre-qualification is helpful, your other option—pre-approval— is more beneficial and gives you better leverage when negotiating with the seller. Getting pre-approved also lets you focus on homes within your price range instead of wasting time looking at homes that you may not be able to afford. Finally, when it comes time to close, the process will go rather quickly since your loan has already been approved.

## Find the right loan program

While searching for the right loan program, there are many things to take into consideration. For example, you might want to think about how long you plan on keeping the loan. The length of your residence will determine the type of loan you want to get (i.e. adjustable or fixed). To figure out which loan program is the best, one will need to compare different programs and everything that each one involves such as rates, fees, and points. The whole process can be tedious and difficult at times, which is why a qualified loan officer can help you make the right decision.

## Obtain loan approval

The process of obtaining loan approval involves the following steps:

- Review of loan application (be sure to fill it out completely).
- Verification of credit history, employment history, assets such as bank accounts and mutual funds, property value and any additional information that the lender might require.

There are also a few things that you can do to improve your chances of getting the loan approved:

- For any requests of additional documents and information, respond promptly.
- Do not make any major purchase such as a car or new furniture until the loan is closed. Increasing your debt can have a negative effect on your loan application.
- Make sure you will be in town for the closing date. If you cannot be there for the closing of the loan, you can carry out a power of attorney to authorize someone to sign on your behalf.

## Close the loan

Once the loan is approved, your next step will be to sign the final loan documents, which usually takes place in the presence of a notary public. Be sure to verify the information within the document, especially the interest rate and loan terms. Also check to see if your name and address are correct. Finally, don't forget to bring a cashier's check for your down payment and closing costs.

# REMINDERS WHEN MOVING

## Before you move

- Call utilities, phone, and cable with shut off date(s) and leave forwarding address
- Complete "change of address" card at Post Office or online, and advise magazines of changes
- Write down mailbox number/location and garage keypad code if applicable
- Discontinue paper delivery and trash pick-up
- Cancel any recurring home deliveries
- Pick up laundry and dry cleaning
- Return library books and turn in cards
- Close out bank accounts and transfer savings, and leave a forwarding address
- Contact stock brokers and insurance companies/agents
- Get medical, dental, school, birth, and church records
- Get prescriptions refilled
- Obtain pet records for Vet
- Contact voter registration and advise of move
- Obtain cashier's check for down payment/closing costs on new home
- Place warranties and instruction booklets in kitchen drawer for your new buyer
- Be certain to bring a picture ID to closing. A driver's License or passport will be required for identification
- Request a relocation package from your REALTOR® or the city's Chamber of Commerce

## At your new address

- Arrange for utilities, phone, and cable
- Contact credit card companies, banks, magazine subscriptions, etc. to inform them of new address
- Set up mail delivery or box number for "community mail boxes"
- Register to vote; find out location of new precinct
- Change driver's license address and register vehicle(s) if necessary
- Arrange for trash pick-up, milk, and home deliveries
- Explore your new neighborhood!

**MUST HAVE**

*Helpful Numbers*



Scan QR code for  
list of local numbers



# PREFERRED PROFESSIONALS

## Title & Escrow

**Land Title Guarantee Co.**  
**Amanda Dahlman**  
Closing Support Team Lead  
adahman@ltgc.com  
ltgc.com  
o. (303) 488-5455

**Fidelity National Title**  
**Dana Schnorr**  
Sales Representative  
dschnorr@fnf.com  
fntic.com  
o. (303) 775.5300



**NuWay Title & Escrow**  
**Robin Nash**  
Senior Vice President  
Robin@nuwaytitle.com  
nuwaytitle.com  
c. (970) 689-6188

## Lending

**Crosscountry Mortgage**  
**Brian Manning**  
brian@brianmanningteam.com  
brianmanningteam.com  
c. (303) 500-3839

**Elevations Credit Union**  
**Blake Schaefer**  
blake.schaefer@elevationscu.com  
elevationscu.com  
c. (303) 328-7748

**Guild Mortgage**  
**Mike & Jenny Stein**  
mike.stein@guildmortgage.net  
guildmortgage.com  
c. (970) 297-8809

**loanDepot**  
**Shelly Borrman**  
Loan Consultant – NMLS# 1048021  
SBorrman@loandepot.com  
www.loanDepot.com/sborrman  
c. (970) 481-3340  
o. (970) 449-6602

## Home Inspectors

**WIN Home Inspection**  
**Michael Bergren**  
mbergren@wini.com  
wini.com/fortcollins  
(970) 956-5589

**Inspections by Referral**  
**Jon Rudolph**  
*Bachelor of Science, Civil Engineering*  
*ITC-certified*  
*ASHI®-certified*  
*CERTI-1 Radon Measurement Trained/NRPP qualified*  
inspectionsbyreferral.com  
Jon@inspectionsbyreferral.com  
(970) 231-2078

## Insurance Providers

**State Farm –**  
**Jennifer Paris Insurance Agency**  
Jennifer Paris, Agency Owner  
jennifer.paris.ltwd@statefarm.com  
jenniferparis.com  
o. (303) 772-2969

## Handyman Services

**Wallin Property Services**  
**Brad Wallin**  
bradwallin.com  
c. (303) 709-7890

## Financial Advisors

**Day Webb & Associates**  
**Daniel Day**  
dan.day@nm.com  
Day-Webb.com  
o. (303) 444-8840

## Home Warranty

### Blue Ribbon Home Warranty

**Desiree Landt**  
Sales Manager  
NoCo@brhw.com  
www.BlueRibbonHomeWarranty.com  
o. (970) 773-1370

### First American Home Warranty

**Kyle Arenson**  
Area Manager  
karenson@firstam.com  
www.firstamrealestate.com  
o. (970) 404-5099

### Americas Preferred Home Warranty

**Tina Maki**  
tinamakihomes@gmail.com  
firstamrealestate.com  
aphw.com  
c. (970) 580-3239

## Home Warranty *benefits*

### For Sellers

- Home warranty coverage during the listing period
- Provides a competitive edge over other homes on the market without a home warranty
- Continuous coverage from seller to buyer
- Reduces post-sale liability because if a covered item breaks down, the new homeowners can contact First American for assistance

### For Buyers

- Increases confidence in submitting best possible offer when purchasing a home
- Budget protection from costly repairs on covered home systems and appliances
- Easy solution when covered items break down
- Coverage that starts the day of closing (no waiting period)

## Moving Companies

### Exodus Moving & Storage

**Ilan & Carrie Levy**  
exodusmoving.com  
o. (970) 484-1488

### Watson Moving & Storage

nocomovers.com  
watson@nocomovers.com  
o. (970) 669-8001

### Johnson Storage & Moving

**Jake Atchison**  
VP - Customer Solutions Colorado  
jatchison@johnson-united.com  
johnsonstorage.com  
o. (970) 397-7986

## Cleaning Contacts

### Opie Sanitation, LLC

**Pedro Garcia - Owner**  
Opiesanitation@outlook.com  
o. (970) 888-2238

### Cecilia's Cleaning Services

epastrana@crccslc.com  
o. (970) 581-8464

### A Better Day Cleaning & Concierge

info@thebetterdayway.com  
o. (970) 397-7932

**PREFERRED PROFESSIONALS DISCLAIMER:** The decision of the specific professionals you use is yours to make, you are not limited to these names, you may hire any professional of your choice. We cannot guarantee the outcome or level of service provided. We have not performed any investigation or confirmation of the competency or expertise of these providers. You need to be comfortable with the service provider you select.





**THANK YOU FOR ALLOWING US THE OPPORTUNITY TO SERVE YOU!**

C3 Real Estate Solutions and their roster of professional individuals have earned numerous recognitions such as Rookie of the Year, Best in the Business, Best in the Nation, Top Producer, Platinum Service, and many more. Our company offers world-class service with unparalleled results in residential, luxury, farm & ranch, commercial and property management!

**EXPERIENCE THE DIFFERENCE**



**MARSHALL MASSARO**

REALTOR®  
Professional Geologist  
Firefighter

**303.912.9124**  
mmassaro@c3-re.com  
www.PropertiesByMarshall.com

**We are your Colorado experts with 5 prime locations to serve you!**



**FORT COLLINS**  
Front Range Village  
2720 Council Tree Ave.,  
Suite 178  
Fort Collins, CO 80525  
Phone: (970) 225-5152  
Fax: (970) 667-2802



**FORT COLLINS**  
Old Town  
200 S. College Ave.,  
Suite 160  
Fort Collins, CO 80524  
Phone: (970) 689-3521  
Fax: (970) 667-2802



**JOHNSTOWN**  
4864 Thompson Pkwy,  
Johnstown, CO 80534  
Phone: (970) 667-2509  
Fax: (970) 667-2802



**GREELEY**  
4625 W. 20th Street  
Suite 103  
Greeley, CO 80634  
Phone: (970) 225-5153  
Fax: (970) 667-2802



**ESTES PARK**  
1751 N. Lake Avenue  
#106  
Estes Park, CO 80517  
Phone: (970) 219-0907  
Fax: (970) 667-2802

