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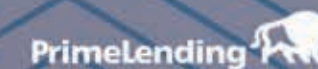
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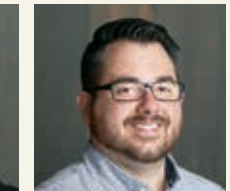
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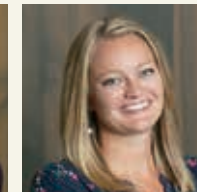
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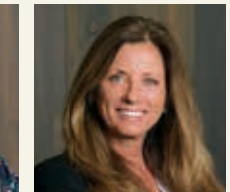
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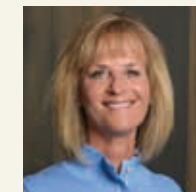
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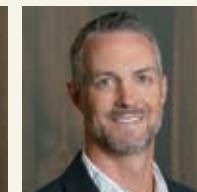
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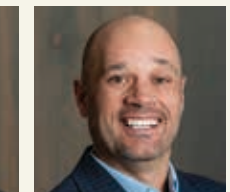
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# COUNTRY Financial



# UNITED We Stand... ▶▶ publisher's note

Do you know the story of Aesop's fable, The Four Oxen and the Lion? "A Lion used to prowl about a field in which Four Oxen used to dwell. Many a time, he tried to attack them; but whenever he came near, they turned their tails to one another, so that whichever way he approached them he was met by the horns of one of them. At last, however, they fell a-quarrelling among themselves, and each went off to pasture alone in a separate corner of the field. Then the Lion attacked them one by one and soon made an end of all four." The moral of the story - united we stand, divided we fall.

That was all on display again at our Spring into Summer event. Like-minded, successful individuals coming together to connect, to share, and to inspire one another. To have some laughs and remember that we're in this together. No matter what is going on in the world around us. It's inspiring!

Our *NoCo RP* team added one more amazing Preferred Partner to our community this month. Welcome to Amber Myers with Cakeable, creator of incredible custom cakes and desserts! If you need special sweetness for your clients, your family, or friends, she's got you covered.

As we approach our nation's birthday, I wish you a Happy Fourth of July with your community, and I look forward to connecting with all of you again soon.



Cheers!  
Mary

My intent isn't to launch into a diatribe about the state of our country or the world but as a commentary on life in general. Or how I approach life in general. When we work together with a common purpose/goal, the sky is the limit on what we can accomplish. When we go our own way, well, we may get there, but it's a lot harder than it needs to be.

This is why I love Real Producers. Our whole mission is to build community. To connect, elevate, and inspire. To bring people together. To shine light on what makes each person unique while also highlighting those things we have in common. To enable relationship-building so that when needed, we stand together.

## Spring Into Summer Premium Sponsor

We were so excited to have been the Premium Sponsor for *NoCo Real Producers' Spring into Summer* event at Block One in Fort Collins! All of us at The Percha Agency want to thank all the REALTORS® and NoCo RP Preferred Partners who made it out on a great spring evening. We've been a Preferred Partner for a while now, and we've really enjoyed deepening our relationships with some folks we already knew, as well as building relationships with new friends and potential business partners that are at the top of their game. We're always happy to connect with some of the best producers in the real estate community in Northern Colorado. *Spring into Summer* was another great event; there's not a more fun group of people to be around than this one!

Sarah and I look forward to meeting more of you at upcoming events. Enjoy your summer and know that we are here for all your insurance and investment management needs!

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# SPRING *into* SUMMER



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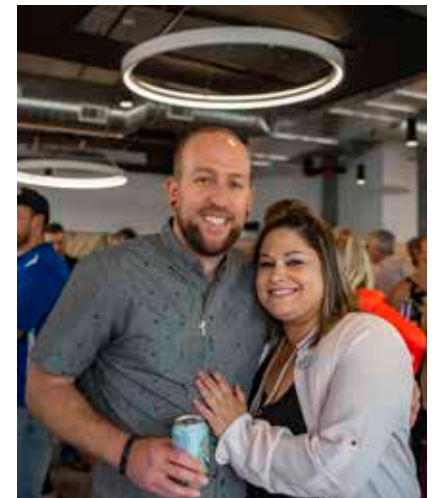


How fun to celebrate with all of you at Block One in Old Town Fort Collins! What a cool venue!

A very big *thank you* to our event sponsor, Jason and Sarah Percha, with COUNTRY Financial! Thanks to Sarah and their niece Hayden for providing a warm welcome to our attendees, keeping track of donation and giveaway tickets, and helping with the giveaways.

As always, it was great to see so many of you together, catching up or getting to know one another better — or even meeting for the first time. For me, I love seeing those I've gotten to know well, along with some I just got the chance to meet. Thank you for making our event a “must be there” in your very busy schedules and supporting *NoCo Real Producers!*

We cannot do this without the support of partners like you. I appreciate you!



...

Congratulations to our gifts and floral arrangement\* winners: Torrey McCoy, Jennifer Kelly, Tara Tooley, Zach Sumner, Barry O'Neill, Kelly Glossi, and Kristen Clifton.

Finally, a tremendous thank you to my team — Candace Braden for planning such a fun event, Kate Shelton for getting our social posts out, and Brenda Saint and Misty Huss for capturing some fun photos.

Thank you again for the generosity of this real estate community – through your donations, we raised nearly \$700 for The Matthews House.

Be on the lookout for your next big event invite in the fall! ~Mary

*\*Floral arrangements provided by Jodi Kirsch, Flower Tribe. She's awesome.*

# HE WILL RESTORE MINISTRIES

Founded by Alyssa and Ryan Benson

Northern Colorado is better because of our real estate community. You would be hard-pressed to find a group of people that are more involved, passionate, and determined to make this a great place to live than those in this industry.

*NoCo Real Producers* is lucky to have partnered with and interviewed so many who are passionate about giving back. This includes Alyssa Benson – Owner of Eric’s Imagery – a real estate photography company and one of our Preferred Business Partners. Alyssa was featured in our May 2022 issue.



In addition to serving photography clients, growing the business, and raising their children, Alyssa and her husband, Ryan, founded He Will Restore Ministries in 2020.

During the height of the pandemic, Alyssa and Ryan noticed the increasing needs of people in our community. Instead of sitting idly by, hoping for a solution to come along – they got to work. After months of planning, saving, and volunteering, they found a path forward and began in earnest.

This nonprofit was formed to serve families in our area and bridge gaps between existing services for those in need. They meet people where they are and work diligently to ensure that families and kids have the support they need in this difficult time.

Their work revolves around three primary divisions –

Our Hope in Crisis focuses on the homeless population, and low-income families, individuals, and seniors who are eligible to receive immediate, emergency funding to see them through the crisis. The team does its best to meet emergency needs, as well as assigns a caseworker for ongoing support.

Restore A Home is centered around the reality that many cannot afford simple, minor home repairs that can lead to unsafe or poor living conditions. These repairs are managed and completed on a volunteer and donation basis.

Community Connect focuses on youth development and family connection. They host bi-monthly middle school nights where grades 6-8 are welcome to enjoy a free, safe night of fun. They also host quarterly family-friendly events to support families in need.

Through lived experiences and the ongoing strain of COVID, the Bensons saw a dramatic need for connection, support, and resources for many in our community. Ryan and Alyssa didn’t just see this need, they set out to fill it.

Their ultimate goal is to bring hope to those who feel lost and alone. They aim to reach those who society has deemed unreachable by showing radical and unconditional love. They lend a helping hand, provide tangible support, and have partnered with several other nonprofits and businesses to provide further resources.

Learn more about He Will Restore Ministries and get involved at [hewillrestoreministries.org](http://hewillrestoreministries.org).

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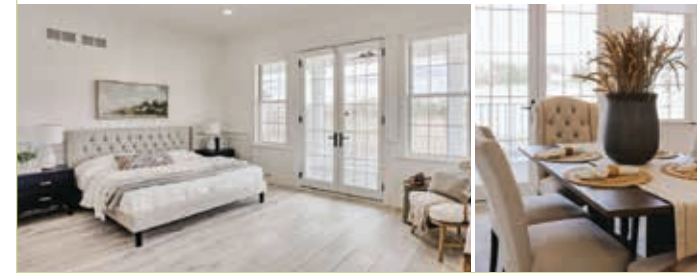
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▶ partner spotlight

By **Kate Shelton**  
Photos by **Brenda Saint**, b.saint Photography

# COUNTRY FINANCIAL

## JASON AND SARAH PERCHA, OWNERS Taking Care of Community

“If it’s someone’s worst day ever, we want to make sure they’re covered,” said Jason Percha, Agency Owner and Insurance Agent of COUNTRY Financial in Loveland. At the end of the day, that’s exactly what Jason, his wife, Sarah, and their team do – provide protection for their clients when they need it most.

Jason works from personal experience. “Unfortunately, I know first-hand just how much insurance matters. My family went through a lot growing up. We were living in North Carolina and lost a house to Hurricane Hugo. We moved to Kentucky, and our neighborhood got hit by seven tornados in two days. We moved again, and literally three months later, the apartment complex we were living in burnt to the ground. I don’t say that for sympathy, but just to say I know that insurance matters.”

Despite all of that, Jason grew up happy in a loving home. He did well in school and excelled in soccer. After high school and a stint in construction and bartending, Jason played soccer in college just outside New York City for a year and then attended Texas A&M in Corpus Christi for a year. After that, he was ready to finish his degree, so he took a chance and visited a friend in Colorado. Jason fell in love with Fort Collins and moved here one week later. He’s never left.

Jason began as a student at Colorado State with the single goal of completing his degree as quickly as he could. During college, Jason walked into a restaurant and asked for a job. Sarah happened to be the one to hand him the application. Jason landed more than a college degree; he and Sarah fell in love and started their family, all before he was done with school.

“

**OUR GOAL IS JUST TO TAKE CARE OF OUR COMMUNITY...  
TO TAKE CARE OF OUR CUSTOMERS. WE DON'T WANT YOU TO  
NEED US BUT WHEN YOU DO – WE'LL BE HERE.**

“I was a non-traditional student. I knew what working a construction job was like, and I knew what moving all over the country as a kid was like. I wanted more for my family. I ultimately decided insurance was the best route for me because it combined all my skills and passions – serving my community, working with people, and being able to take care of my young family,” he said.

Jason interviewed with several insurance companies before landing on COUNTRY Financial. “From the minute I sat down with them, it wasn’t about how much I could make or what I could do for myself – it was so much more about the responsibility I would have to my community, the responsibility I would have to my clients. They wanted to know if I was ready for that. They wanted to make sure my goals aligned with their culture. I knew right then the company was right for me,” he said.

COUNTRY Financial was started by a group of farmers in 1925. They have expanded across the United States and added many products and services to meet their clients’ needs, but they’ve never lost sight of their humble beginnings. COUNTRY Financial has a track record of giving back to the communities they serve, and Jason and his team are no different.

Jason has worked hard for over 17 years to grow his business and his team. About nine years ago, Sarah officially joined the office and now handles the majority of the automobile and home insurance side of the business, while Jason has moved into the role of financial planning and life insurance.

“Working with Sarah is great. She’s the real boss,” he said with a warm laugh. “No, really, though, I can trust that she will take care of our clients. She has the same loyalty to them as I do, and I know things will be done right. And our team is just amazing. This is a true family business – we all work so well together, and we treat our clients right.”



Cheryl Kouns serves as an assistant to Jason and Sarah, handling most service requests and change orders. Their team is rounded out by their niece, Hayden Seaser, who works part-time as a receptionist while she takes college classes. The team now serves more than 800 households and 100 businesses locally.

“Insurance is not something anyone wants to talk about,” Sarah admitted. “It’s not that exciting, and it’s not every day that you need it. But we’ve seen far too many times when the worst happens, and their insurance policy kicks in; it makes all the difference. That money can be the difference between replacing your belongings and building a new house or surviving when a loved one dies. It’s not exciting, but it’s so important.”

“Our goal is just to take care of our community ... to take care of our customers,” Jason added. “We don’t want you to need us, but when you do – we’ll be here.” COUNTRY Financial was just ranked as the number one company in the U.S. Property Claims Satisfaction Study by J.D. Power, meaning they provide when they’re supposed to, with no exceptions.

“Everyone knows we do life, home, commercial, and car insurance,” Jason said. “But what many people don’t know is this – unlike many other companies, COUNTRY

Financial home insurance policies have no payout limits for most of our policyholders. So if someone loses everything in a fire or crash, there is no limit to what we’ll pay in most circumstances. We make sure everything is covered. It’s a great feeling to go to sleep at night and know my clients are fully covered.”

“We might not always be the cheapest quote out there,” Sarah added, “But we’ll always get it right. We pay quickly, and we pay right. We’ll make sure you have what you need. We’ll always answer your calls – nights and weekends, and we’ll be first in line to help you through the worst of it.”

Sarah grew up in Loveland, and they’re big supporters of the community and schools. They support the Loveland-Berthoud Association of REALTORS®, and they are annual sponsors of Sierra’s Race Against Meningitis. They also donate to the Kawasaki Kids Foundation and the Kong Strong Classic.

Jason and Sarah have two kids – Austin is an engineering major at the University of Wyoming, and Ava is a sophomore in high school. The family loves to golf, travel, and spend time with one another. Jason is on the mutual ministry committee and the finance committee of their church, Trinity Lutheran.

Jason and Sarah are thankful for the real estate community and look forward to serving your clients. Connect with them at [jason.percha@countryfinancial.com](mailto:jason.percha@countryfinancial.com).



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# MELISSA

AND

# JESSICA HARRIS

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Melissa and Jessica Harris of RE/MAX Alliance are identical twins and business partners. They also happen to be co-leaders of one of the most successful teams in the area. Their clients get twice the expertise, twice the care, and double the attention.

Melissa and Jessica are Colorado natives, hometown of Craig. Before they could talk, the twins developed a language of their own that even their parents and brother struggled to understand. Despite their language delays, Jessica and Melissa always knew what the other was saying, and that skill has continued to this day.

They each excelled in school and developed a deep love for the game of basketball. During their senior year, Melissa and Jessica helped lead their team to a state basketball championship. Their love of sports and the competitiveness they both developed on the court have carried them through life.







Our dad was a self-employed general contractor when we were growing up, and we always helped with whatever job he was working – painting, repairs, you name it,” Melissa said. “That’s where we got our first taste of entrepreneurship and a love of houses.”

“After playing a year of basketball in college, I assisted six agents in Boulder for a while,” Melissa added. “I really began to understand real estate and the power of it, and I knew I wanted to be self-employed. With real estate, I have unlimited potential. I get to be my boss and set my own schedule. I got licensed in 2013.”

“I was a stay-at-home mom, and I saw my sister’s success and how much she loved real estate,” Jessica said. “I wanted to get back to work, and she inspired me to get into real estate, too.” Jessica went to school and obtained her real estate license in 2014.

They have worked as a team since. They just have that twin magic that allows them to work side-by-side and still remain as close as they’ve always been. “It’s very natural for us. We’ve always been together; we’ve always done things together, so it just makes sense for us to do business together, too. Not everyone can work with their sister or family; we feel blessed that we get to build this business together,” Jessica said.

It hasn’t always been perfect, however. There was a learning curve when Jessica first joined the business. “Melissa started the business a year before me, so when I joined, it was great because she was just feeding me business. But by year two, I wasn’t pulling my weight,” Jessica acknowledged. “She sat me down and gave me an ultimatum that I had to contribute more or we’d have to go our separate ways. That was the wake-up call I needed to grow and become my own individual agent within our team dynamic.”

Since then, they’ve found harmony, and they now equally contribute. Together, their business just keeps growing. On average, Twins & Partners serves upwards of 50 clients a year, and they see that number continuing to grow. They have now added an assistant to their team to help with communication, scheduling, and marketing. They also have a full-time transaction coordinator to help with the paperwork so they can be present with clients.

A big part of the way they generate business and stay motivated is through the connections they make with their series of hobbies that are a central part of their lives. They both play co-ed softball and love to network with many groups in the area. Their team also puts on an annual charity kickball tournament in October that provides thousands of meals for the Weld County Food Bank. This event is open to all, and each team that joins can provide 1,000 meals to those in need.

Their commitment to the community is not only admirable, but it’s also sustained their growth. The twins also put aside money from

**“ WE ARE INCREDIBLY LOYAL TO OUR CLIENTS. WE’RE HERE FOR THEM THROUGH EVERY STEP OF THIS CRAZY PROCESS AND SINCE THERE ARE TWO OF US, WE NEVER DROP A BALL. ”**



•••

every transaction to buy brand new bicycles for kids in need every Christmas. "We just want to make sure every kid has a bike," Jessica said. They average about 15 bikes a year, and to date, they've donated more than 60.

Melissa and Jessica are committed to their clients, and they have a solid reputation to prove it. "People love working with us because you get two for the price of one," Melissa joked. "But it's true; we work together on every listing, so you get two times the amount of experience, communication, and help through the process."

The Harris Twins don't see themselves slowing down anytime soon. "We are incredibly loyal to our clients. We're here for them through every step of this crazy process, and since there are two of us, we never drop the ball," Jessica said.

"We just have that twin thing," Melissa said. "People joke about twin brains, but it's true. I can sense what she's feeling



Melissa with her dog, Sadie

“

**WE'VE ALWAYS BEEN TOGETHER,  
WE'VE ALWAYS DONE THINGS TOGETHER  
SO IT JUST MAKES SENSE FOR US TO DO  
BUSINESS TOGETHER, TOO.”**

”



Jessica with her daughters, Tenley & Tenisyn

and vice versa. We talk all day long, and we have an incredible bond. People don't understand it, but we know for a fact it only helps our clients."

Melissa and Jessica feel fortunate to live and work in Northern Colorado. Melissa credits a lot of her success to Jason Mahoney, who taught her the business and gave her her first buyer. Melissa's best friend and fellow real estate agent, Christina Koder, has also been a huge supporter.

Jessica has two daughters - Tenley (12) and Tenisyn (9). She spends as much time with them as she can, and together, they love being outside, playing sports, family movie nights, and traveling. Jessica coaches their basketball teams and can't wait to see where they go in the future. Melissa has an English cream golden retriever named Sadie that goes with her to many showings. Melissa loves being outside, boating at Horsetooth, and camping.

**Connect with Melissa and Jessica and ask about their co-ed charity kickball tournament by phone -**

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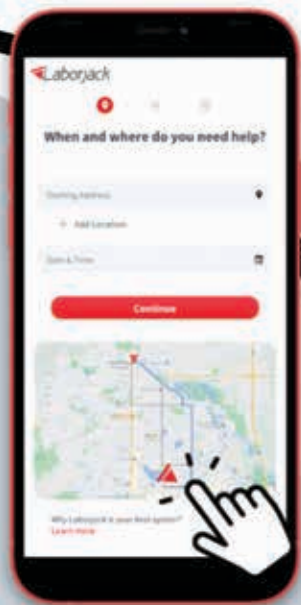
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▶ top producer

By Kate Shelton

Photos by Brenda Saint, b.saint Photography

# MARCUS VALDEZ



## MARCUS VALDEZ REAL ESTATE TEAM

Berkshire Hathaway Home Services



### Dare to Fail Bravely

“Some people look at failure as a negative thing, but I don’t. Each time I fail, it brings me a little bit closer to my goal,” said Marcus Valdez, a top producer at Berkshire Hathaway HomeServices Rocky Mountain. Marcus has created a strong business by embracing the fact that failure is not only inevitable but it’s a beautiful part of the growth process.

Marcus is a Colorado native and has lived in Fort Collins since second grade. As a kid, he picked up a love of skateboarding and still skates almost every day. After high school, Marcus moved to San Francisco, where he became a successful amateur skateboarder and learned so much about the world.

“After living in California, I came back to Fort Collins and opened up a skate shop in Old Town with my buddy. We rented space for three years, and then the owner approached me about buying it. That’s where I got my first taste of real estate investing,” he recounted. “It encouraged me to jump into buying some rental properties ... and I got hooked!”

Around the same time, Marcus had also started and run a full-service sprinkler company. Marcus has always had an entrepreneurial spirit, so when a friend walked into his shop and offered him a free seat in a real estate class, he jumped at the opportunity. Marcus knew this was a great chance to blend all the things he’d learned as a property investor, skate shop owner, and sprinkler guru. “I kind of fell into real estate by accident, but it’s what I was meant to do,” he said with a warm laugh.

...

...  
“I never took the class because I thought I’d become a full-time REALTOR®,” he said. “I just wanted to be my own agent for my investments. But then my wife, Melissa, and I had three kids in five years, and I needed a more stable income than the skate shop and sprinklers could provide. Real estate just started taking up more and more of my time.”

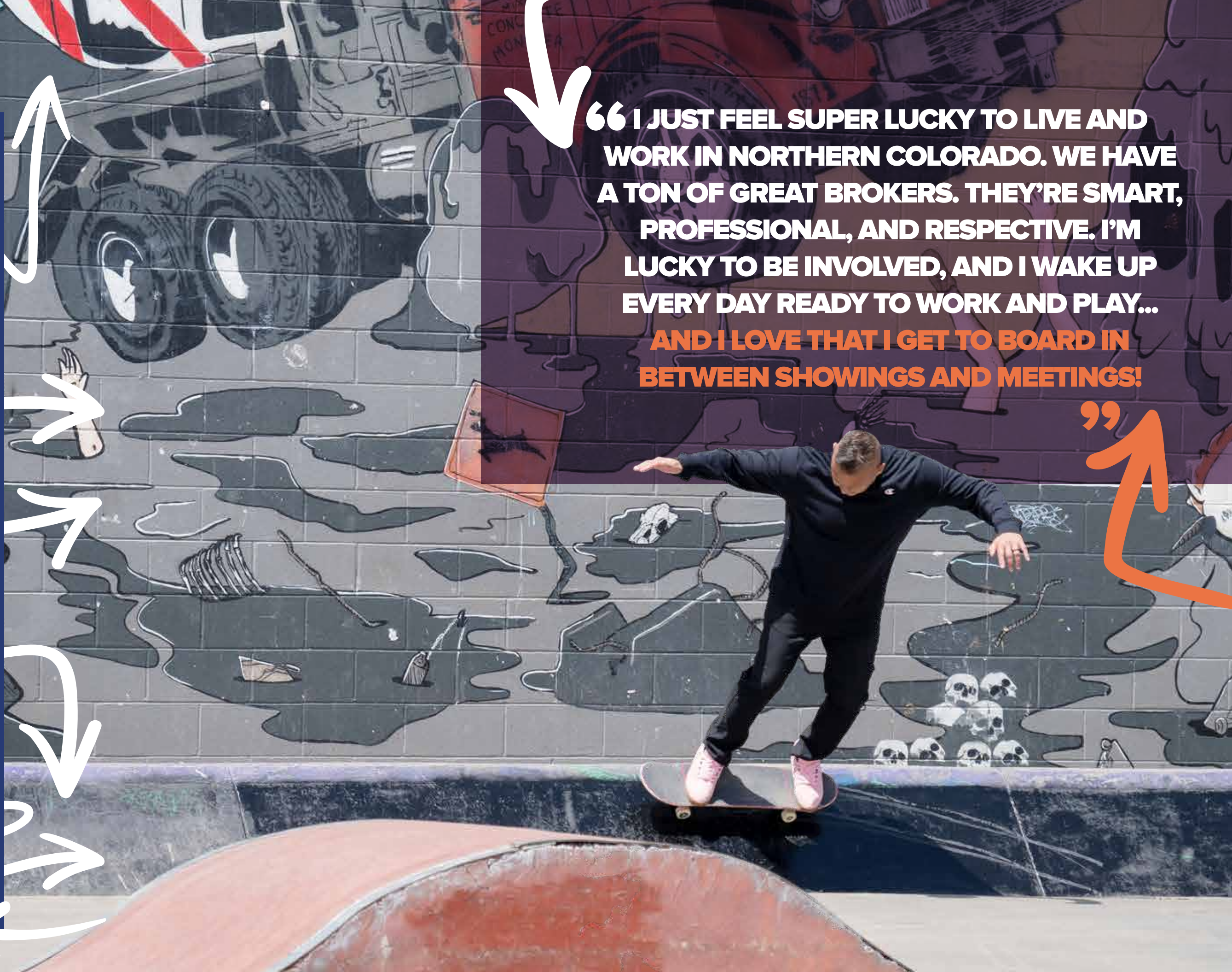
“Actually, I fully believe that skateboarding is such a good foundation for so many businesses, including real estate. As a skater, you might fail four or five thousand times before you learn to do a trick, but every time you fail, you get a little bit closer – a little bit better. You’re failing forward. Not many business people get into real estate with as much of a sense of failure as a skateboarder does ... as I did. I was okay with failure, and that mindset gave me an advantage,” he said.

“Everyone thinks of skateboarders as the bad kids, the ones that won’t be successful. But in reality, my skateboarding background gave me such a good mindset for this business. When you view failure as part of the process, you can frame this whole thing differently. It’s liberating,” he added.

Luckily for Marcus, he didn’t actually have to fail long before he found success. In fact, it was one of his skate store regulars that helped him get his start. “One day in the shop, two customers were talking. One of them said something like, ‘You still doing that real estate thing?’ In a condescending way. The other responded nonchalantly, saying he owned hundreds of rentals. That moment struck me. He wasn’t boastful that his ‘real estate thing’ was nothing small. I traded Chris Ray sprinkler services at some of his rentals in exchange for his advice,” Marcus said.

...

“ I JUST FEEL SUPER LUCKY TO LIVE AND WORK IN NORTHERN COLORADO. WE HAVE A TON OF GREAT BROKERS. THEY’RE SMART, PROFESSIONAL, AND RESPECTIVE. I’M LUCKY TO BE INVOLVED, AND I WAKE UP EVERY DAY READY TO WORK AND PLAY... AND I LOVE THAT I GET TO BOARD IN BETWEEN SHOWINGS AND MEETINGS!

”

...

“He didn’t owe me anything, but he’d always answer my calls and said a lot of things that I still think about to this day. He answered my questions and never hesitated to guide me. I always appreciated his willingness to share and help me get started. I’ve tried to be that way in my career because I saw him do it first,” Marcus said.

Marcus now leads a highly successful team with ten agents and a full-time assistant. Together, they work more than 150 transactions a year, and they’re consistently among the top in the area. “I’ve never set out to build a huge team; it just happened. I think our strength comes from our diversity; because we’re all so different, our clients can get who they need,” he said.

Marcus may be nearing 50, but he never leaves his house without his skateboard, and he makes a point to ride as much as he can. “Another thing about real estate and skateboarding is that I’m always looking at the things people take for granted – sidewalks, stairs, rails. I’m looking, thinking about how I can do a trick. That changes your worldview. The common is now special, and that applies to real estate as well. Skateboarders just look at things with more potential than maybe the average person does,” he said.

He is very much still ingrained in the skating world and supports local nonprofits that build community at skateparks. He helped design three of the five parks in Fort Collins and loves to mentor young kids when he can. Marcus is also a passionate soccer player and is on the coaching staff of the Colorado Rapids.

Marcus and Melissa’s kids are now adults, and according to Marcus, “They’re so cool! They’re figuring out how to be adults, and we love watching them.” Marcus doesn’t see himself slowing down anytime soon in any category – real estate, skateboarding, or soccer.

“I just feel super lucky to live and work in Northern Colorado. We have a ton of great brokers. They’re smart, professional, and kind. I’m lucky to be involved, and I wake up every day ready to work and play,” he said. “And I love that I get to board in between showings and meetings!”

Connect with Marcus at [marcusdvaldez@gmail.com](mailto:marcusdvaldez@gmail.com).



**“SOME PEOPLE LOOK AT FAILURE AS A NEGATIVE THING, BUT I DON’T. EACH TIME I FAIL, IT BRINGS ME A LITTLE BIT CLOSER TO MY GOAL”**





# CHICAGO TITLE

CHICAGO TITLE IS EXCITED TO SERVE THE NORTHERN COLORADO MARKET. GET TO KNOW ONE OF OUR CHICAGO GR8 ESCROW OFFICERS WHO IS HERE TO DO JUST THAT:

## REAL PRODUCER

### Get to know Shalene Galindo:

I am a true Colorado native, born in the small unique town of Salida Colorado and raised in Grand Junction. I have been in Northern Colorado for the past 11 years and have been in the real estate world since 2007 both as a real estate assistant, agent, and now escrow officer. I truly enjoy this industry and the people I have met along my journey. The closing table is great place to celebrate a seller's opportunity for a new stage in their lives and for a buyer excited about creating new memories in their latest investment. I have an amazing family — my husband of 24 years, three daughters, and two miniature schnauzers that should be categorized as children. I enjoy spending my free time with my family even if that means just staying home hanging out with each other, gawking over how adorable and funny our dogs are.

My work truly gets me excited to start my day and see what new adventures are in store for me.

### What customers are saying:

"You know how sometimes you just know... that's how it is with Shalene. She is timely, accurate, ready, and helpful with all my title questions. It is more than just being good at her job though; she is fun, energetic, and caring and will always listen to the good and the bad. Needless to say: She is my go-to for all things title."

—Jason Dolliver, Caliber Home Loans

"I will follow Shalene anywhere. I wouldn't trust anyone else with my transactions, with the level of detail at which she takes care of things makes me secure knowing the job will get done and done well. Her communication is very clear and concise through her work. Shalene does not skip a beat. Not only does Shalene have full-circle knowledge of the real estate industry, but she also knows what it's like on the other side. Oftentimes, she is so understanding of the craziness I am experiencing and gives me grace to help me get to the finish line. So many times Shalene's full-circle knowledge of the service industry helps us foresee things that will come up in the transaction." —Andrea Bisnette, Realty One Group

ChicagoTitleofColorado.com



**Shalene Galindo**  
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## New Credit Scoring Enhancements Coming!

Most homebuyers know the importance of their FICO score, and how much it can save (or cost) them, depending on where that score lands. FICOs over 740 will generally fetch the best rate and lowest costs available, while lower scores can result in far more expensive terms.

Unfortunately, nearly 1 out of 3 consumers will have to deal with an unpaid medical bill in any given year, which could turn into a dreaded collection if left unpaid, even if by error on behalf of the medical office or insurance company. These collections (sometimes as little as \$10), can cause catastrophic shifts in a consumer's credit scores, lowering them by as much as 100 points for a single account. Even worse is the fact that, up until now, paying off such a collection wouldn't even restore the lost points. Instead, it could take 3-7 years to fully regain the higher, pre-collection FICO.

Fortunately, effective July 1st, 2022, the three major credit bureaus (Transunion, Equifax, and Experian) will implement drastic changes in how medical debt will appear on credit reports:



### Justin Crowley

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- The time period before unpaid medical debt will appear on a credit report will be increased from six months to one year, effectively doubling the amount of time a consumer has to resolve a dispute, before it can affect his or her FICO.
- Paid medical collections will be removed from the credit report, thereby erasing any negative impact on the consumer's FICO score.
- Additionally, beginning in 2023, only medical debts of \$500 or more can be reported. Smaller debts will not appear on credit reports, and therefore will have no impact on the FICO.

Combined, these changes are estimated to remove nearly 70% of all medical collection tradelines from U.S. consumer credit reports. Seeing as each one of these removals can result in a FICO increase of as much as 100 points for a single report, this shift should create more opportunities for consumers and homebuyers nation-wide, and allow more people to find affordable housing solutions in their hometown markets.

Finally, some good news to share!

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