

LOCAL REAL ESTATE RECORD



Sheriff's sales take place in the front lobby of the Monroe County Justice Center. Photo by Kyle Evans.

7 Types Of Home Loans For All Home

Contributed Article

To find the best mortgage for your prospective home, understand the types of loans you're able to pursue. The factors below can influence the types of mortgages you'll qualify for:

- Estimated down payment:** The size of your down payment can impact the mortgage rate lenders will give.
- Monthly mortgage payment:** Mortgage lenders will look at your income and assets to determine the total loan amount you can afford to pay back. When calculating your budget for your monthly mortgage payment, consider the principal amount, interest and taxes, mortgage insurance, utilities and any homeowner's fees.
- Credit score:** Your credit score will play a large role in determining the interest rate on your loan.
- Check and monitor your credit score.

Types Of Home Loans

All types of mortgages are considered either conforming or non-conforming loans. Conforming versus non-conforming loans are determined by whether your lender keeps the loan and collects payments and interest on it or sells it to one of two real estate investment companies – Fannie Mae or Freddie Mac.

Conforming Loans

A conforming loan refers to a conventional mortgage that can be purchased by Fannie Mae or Freddie Mac. For one of these institutions to purchase the mortgage from your lender, the loan must meet basic qualifications set by the Federal Housing Finance Agency (FHFA). These loan requirements include the following:

Below the maximum dollar limit: The maximum dollar limit in most parts of the contiguous United States is \$726,200 in 2023. In Alaska, Hawaii and certain high-cost areas, the limit is \$1,089,300. Higher limits also apply if you buy a multifamily unit. Your lender can't sell your loan to Fannie or Freddie and you can't get a conforming mortgage if your loan is more than the maximum amount, unless you qualify for a super conforming loan.

Not a federally backed loan: The loan can't already have backing from a federal government entity. Some government bodies (including the Department of Veterans Affairs and the Federal Housing Administration) offer insurance on home loans. If you have a government-backed loan, Fannie and Freddie may not buy your mortgage.

Meets lender-specific criteria: Your loan must meet the lender's specific criteria to qualify for a conforming mortgage. For example, you must have a credit score of at least 620 to qualify for a conforming loan. You may also need to take property guidelines and income limits into account when you apply for a conforming loan. A Home Loan Expert can help determine if you qualify based on your unique financial situation.

Conforming loans have well-defined guidelines and

there's less variation in who qualifies for a loan. Because the lender can sell the loan to Fannie or Freddie, conforming loans are also less risky. This means that you may be able to get a lower interest rate when you choose a conforming loan.

Non-conforming Loans

If your loan doesn't meet conforming standards, it's considered a non-conforming loan. Non-conforming loans have less strict guidelines than conforming loans. These loans can allow you to borrow with a lower credit score, take out a larger loan or get a loan with no money down.

You may even be able to get a non-conforming loan if you have a negative item on your credit report, like a bankruptcy. Most non-conforming loans will be government-backed loans or jumbo mortgages.

Depending on the type of mortgage applicant you are, you'll find various advantages and disadvantages of home loans. Whether you're a first-time home buyer, are downsizing or refinancing, consider the type of applicant you are before choosing a mortgage type.

You should also consider how big your loan amount will be, as that will help you narrow down the financing option you'll need to apply for. If you're not sure, you can use a mortgage calculator to estimate the dollar amount you'll need to borrow.

There's more choices beyond the common mortgages: conventional, fixed-rate, or adjustable-rate. If you don't qualify for these types of loans, consider a government-backed loan.

Government-Backed Loans

Government-backed loans are insured by government agencies. When lenders talk about government-backed loans, they're referring to three types of loans: FHA, VA and USDA loans. These loans are less risky for lenders because the insuring body foots the bill if you default on your mortgage. You may qualify for a government-backed loan if you can't get a conventional loan.

Each government-backed loan has specific criteria you need to meet in order to qualify, along with unique benefits, but you may be able to save on interest or down payment requirements, depending on your eligibility.

FHA Loans

FHA loans are insured by the Federal Housing Administration. An FHA loan can allow you to buy a home with a credit score as low as 580 and a down payment of 3.5%. With an FHA loan, you may be able to buy a home with a credit score as low as 500, if you pay at least 10% down. Rocket Mortgage® requires a minimum credit score of 580.

USDA Loans

USDA loans are insured by the United States Department of Agriculture. USDA loans have lower mortgage insurance requirements than FHA loans and can allow you to buy a home with no money down. You must meet income

'MORTGAGES' cont. on pg 3

All About: Sheriff's Sales

By KYLE EVANS
Real Estate Editor

“Properties are being sold as-is – properties are subject to all liens, taxes and encumbrances. These are the responsibility of the successful bidder.

– Deputy Matt Hoskins

Deputy Matt Hoskins at the Monroe County Sheriff's Office is the one who handles any sheriff sales for Monroe County properties. Hoskins has taken classes and has been certified to commence sheriff sales for eight years now. If Hoskins cannot be there, Captain Jefferey Spencer is also well versed in running the sales as well.

How does a property get to a sheriff sale? According to Deputy Hoskins, most of the time it's from people defaulting on their mortgage loan. In this case, the financial institution holding the loan sends the case off to lawyers who in turn get the sheriff sale scheduled. This can take anywhere from six months to two years before it shows up as a sheriff sale in Monroe County.

Other examples of how a property ends up as a sheriff sale is if the property owner has deceased, is tax delinquent or if there are different liens against the property and haven't been paid.

How do they come up with a minimum bid? Mostly all sales will have a minimum number that they must get to pay off the mortgage, property taxes, or whatever it maybe. Deputy Hoskins said, “about half of the time, the minimum bid does not change but the other half of the time, as the sale gets closer lawyers dig deeper and sometimes the minimum bid increases and sometimes it decreases.” He said, “the financial institutions only want what is left on the mortgage, they don't want any more than that, as the extra

funds involve a vast amount of paperwork and are due to the ‘former’ property owner.”

Why do sales get cancelled? Sheriff sales get cancelled often, usually when the property owner finds out the property is going to be on a sheriff sale, then they sometimes come up with the money or find a way to delay the sale, sometimes days or even hours before the sale. Deputy Hoskins said, “they either come up with the money, paperwork is misfiled, or they filed bankruptcy.” There's about a 25% chance that the sale won't happen on its scheduled day, according to Hoskins. Deputy Hoskins offered an example of a gentleman who came from Richland Center for a sale that was scheduled to start at 10a.m and at 9:30a.m Hoskins got an e-mail that the sale was cancelled as the property owner came up with the money. Needless to say, when the gentleman from Richland Center arrived to find that out, he wasn't too thrilled.

How do I find out about what properties will be up for sale? As the properties come in, the sale date with some information on the property is posted on the Monroe County website – co.monroe.wi.us. click on the Sheriff's Office tab then the sheriff sales tab

and the properties up for sale will be posted there. They are also posted in the Monroe County Justice Center lobby, local post office and/or bank of a town, village, or city. There are currently no sales or pending sales in progress in Monroe County. When they do have properties to sell, they are always scheduled for the first or third Wednesday of the month at 10a.m in the Monroe County Justice Center lobby.

Am I able to see the property before the sale? According to Deputy Hoskins, many times they schedule a walk through at the property before the sale which would also be posted on the county website. Hoskins said however, “the Sheriff's office cannot give legal advice, the person looking to buy the property has to do their due diligence on the property.”

Are the former owners still living on the property? Deputy Hoskins said that 80% of the time the ‘former’ owners are moved out of the house, but the other 20% of the time people stay there, and whoever buys the property at the sheriff sale is responsible for going through the eviction process, in which Hoskins also handles most evictions in Monroe County.

How does the sale work? “It's not an auction and I'm not

an auctioneer,” said Hoskins. “Most of the time there are only a couple people at the sale, and the vast majority of the time, properties go for just the minimum bid and no more than that. Sometimes there is some bidding back and forth, but it isn't very often,” he said. Closing measures can take two weeks up to a month before the winning bidder can step on the property.

How do I pay for the property? Deputy Hoskins or whoever is running the sale, before every sale reads a statement that explains the payment information. The statement is as follows: “Properties are being sold as is- properties are subject to all liens, taxes and encumbrances. These are the responsibility of the successful bidder. The buyer is also responsible for real estate transfer tax. 10% of the final bid is due at the time of the sale- if you do not have the funds with you, you cannot bid. Funds must be in the form of cash, cashier's check, or certified check- made payable to the Clerk of Courts. The balance of the successful bid must be paid to the Clerk of Courts no later than 10 days after confirmation of the sale or the 10% down payment is forfeited to the plaintiff. After confirmation- purchaser will be required to pay recording fees and if desired, the cost of title evidence. No company checks.”

More information: For more information Deputy Hoskins is happy to help people with anything they need, in his power, regarding the Sheriff sales. You can call the Monroe County Sheriff's Office at 608-269-2117 and ask for Deputy Hoskins.

How to pick a real estate agent to sell your home or help you buy a home

By KYLE EVANS
Real Estate Editor

With such a dense area of local real estate professionals, how can you be sure you're making the best choice for your property and situation?

There are so many aspects that play a role in the market, from the number of job openings in the community to the wages to the number of homes available and more.

If you or someone in your

care is looking to sell a property, you may be wondering who you should get as a real estate agent.

There are many real estate agents in Monroe County, many of the agents can sell any sort of property, whether it be a business, home, or vacant land. But the Real estate agency's with multiple agents usually have someone who specializes or has more experience in dealing with certain types of properties.

Zillow.com and realtor.com have many statistics on each realtor, how many homes they've sold, etc.

A sellers agent works for the seller, they can however assist the buyer in the sale as well, but they are working for the seller. Many times, a separate buyer's agent comes in handy as that agent is working for the buyer. However, many times there is a buyer's agent premium that the buyer would have to pay.

Most of the time, sellers or

buyers pick someone who they know that's a real estate agent, which could be good or bad. All realtors in our immediate area have to follow the same laws and guidelines set forth by the Wisconsin Realtor's Association.

This issue of the Local Real Estate Record has many realtors and agency's advertised, please look through and maybe you'll find something that peaks your interest.

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EDITORIAL

GUEST COLUMN

Prequalify & Buy

Contributed Article from 1st Community Credit Union Mortgage Team

waste your time looking at homes out of your price range. It also helps you show sellers and realtors you are serious about buying, which improves your negotiating position. When you are prequalified, you're already ahead on the loan process and you'll have extra leverage when making an offer.

The home buying process can be stressful, but there is one thing you can do to help make everything go more smoothly: Be prepared! And one of the easiest things you can do to prepare for your homeownership journey is getting prequalified for your mortgage.

Whether you're buying your first or your next home, prequalification is an important step...and one that you shouldn't skip. Use a local trusted lender to ensure you are working with experts in your area who understand the local landscape and market.

Getting prequalified should be one of the first steps in your home buying journey. With a pre-qualification, you'll get an idea of what your borrowing amount and loan payments will look like. Being prequalified helps you know how much home you can afford. This way, you won't

*1st CCU is an Equal Housing Opportunity Lender. NMLS 411004. Membership Eligibility Required.

GUEST COLUMN

When is the best time to sell?

By James Lanier and Coltyn Bettis- United Country Realty-Midwest Lifestyle Properties

the main driver of the market as there just are not enough properties on the market to meet the demand, which is driving up prices and leading to fierce competition among buyers at times. This scenario is providing sellers with a slight advantage in the current market.

You have heard the old adage; the best time to buy real estate is now! But does this also hold true when it comes time to sell?

Strong interest from millennial buyers, second home buyers, outdoor enthusiasts, farmers, and more remote work opportunities are set to fuel the real estate market through the prime summer/fall sales market.

The past year has seen some significant changes in the industry, from the impact of the pandemic to the rising interest rates. One thing is certain, demand for properties throughout the area remains high.

Real Estate Market Update

Even with the rising interest rates, buyers are still eager to find their dream property in this beautiful part of the state. Low inventory continues to be

'SELL'
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Listed by:
Diane Simonson 608-343-5112
Simonson Real Estate & Auction
MLS#: 1829973

Looking for a quick flip or summer project? This little bungalow is set on a DOUBLE LOT and is the perfect size for a complete gut and remodel without breaking the bank. The home has a unique floor plan with each bedroom having its own private bath (one full, one half). Spacious formal dining room opens to the kitchen and living rooms. Needs a roof and electrical box upgrade (on fuses) but has a newer furnace. The existing structure looks to be on only one lot so there is potential to improve or sell the second lot. Seller prefers to sell in "AS IS" condition.

GUEST COLUMN

Set the Stage

By Mary Schleicher
Hometown Real Estate

If your goal is to sell faster and at the highest price, then "set the stage." The staging process can help to showcase a home's best features. Since buyers compare the properties they preview, make your home better than the competition. Stage it. Here are some quick tips to help you start.

ACT 1 Curb Appeal! You must get them in the door!

Remove all the outside clutter. Keep the driveway, sidewalks and lawn free of toys, yard tools and too many lawn ornaments. Brush away the cobwebs under the eaves and the windows. Consider power washing the siding.

ACT 2 Clean and Declutter! You must move stuff to clean closets, cup boards, and countertops anyway, so box up items you are not going to use for a while.

Clear the fridge of magnets, pictures, etc. Clean the appliances. Make them shine like new. Declutter the bathroom as well. The kitchen and bathroom should sparkle from floor to ceiling. They are important features to buyers.

Organize the closets and cabinets. Get rid of things you no longer use like toys and

clothes. Minimize the family photos and keepsakes. It is also a good time to check for the expired food in the back of the cabinets.

Buyers are always looking for storage space. Maximize yours. Take boxes to the garage, a storage unit or to a donation site.

Do a walk-thru of your home room to room like buyers would. What do you see? Do the carpets need cleaning, some flooring need replacing, walls painted?

ACT 3 Finally the Furniture! First, ask yourself what the purpose of the room is? Make sure the furniture fits the use. The size of the pieces you should reflect the space. Rearrange furniture in each room to create a warm, homey feeling that looks spacious. Add pops of color with pillows. If it is possible, let fresh air into the house for ten minutes or so before a showing. Open the curtains and turn on the lights.

The goal is to draw attention to the best features of your home but be cautious about investing too much money into the staging. Hopefully your sweat equity will be enough. The right staging will create appeal to many buyers. The more interested buyers, the higher the sale price.

'MORTGAGES'

cont. from page 1

requirements and buy a home in a suburban or rural area in order to qualify for a USDA loan. Rocket Mortgage does not currently offer USDA loans.

VA Loans

VA loans are insured by the Department of Veterans Affairs. A VA loan can allow you to buy a home with \$0 down and lower interest rates than most other types of loans. You must meet service requirements in the Armed Forces or National Guard to qualify for a VA loan.

The Bottom Line: Find The Best Mortgage For You

The best type of mortgage loan depends on your individual preferences and situation. Prior to choosing your home loan, calculate your estimated purchase and refinancing costs to figure out how much you'll need to borrow from your mortgage lender.

Prospective home buyers have a lot to consider when choosing from the different types of mortgage loans available. Your credit score, income, debt and property location all influence the home buying process and type of mortgages you can get. Start the mortgage application process with a local lender to find a personalized solution that best fits your situation.

projected to have been flat over the past year.

The Federal Reserve stepped up its efforts to slow the economy by increasing short-term interest rates by raising the federal funds rate again in April. This action pushes fear of a recession closer to our doorstep. What does that mean for the local real estate market? We could quickly move from a seller's market into a buyer's market. Affordability will continue to fall. Eventually, demand for home and land purchases will moderate, and this will reduce the seller's advantage in the market creating a more level playing field for both buyers & sellers.

Overall, the real estate market in Monroe County is strong, but it's also complex. Buyers need to be prepared to act quickly when they find a home they like, as competition is high. Working with an experienced real estate agent can be a big advantage, as they can help buyers navigate the market and find the right home at the right price.

As we head into the busy spring and summer months, it's clear that the local real estate market will continue to be a hot topic of discussion. Whether you're a buyer, seller, or just interested in the industry, it's a fascinating time to be involved in the world of real estate.

Monroe County Land Transfers 4/19- 4/26

City Of Sparta
Scott A Jenkins To Jaden Winchel & Hailey Hanf, 818 Goodman Street- \$220,000
Nicki A.D. Pope To Chad A Pope, 117 Grove Street- \$62,100
Toni E Wissestad To William W Wissestad, 103 S Water Street- \$223,600
Lisa M Rhodenhizer To Cristina Balmer, 602 Eylar St- \$167,000
Joshua & Jessica Meyer To Samuel D Hone, 1655 Clearview Drive- \$285,000
City Of Tomah
Maximilian, Guy & Samuel Brohaugh To Brohaugh Property Management Lc, 1013 Hollister- \$209,200
Maximilian, Guy & Samuel Brohaugh To Brohaugh Property Management Lc, 921 Lemonweir Pkwy- \$209,200
Jerald L Wagner To Rafael Sandoval, 436 Pine St- \$123,000
Lori J. Norquay To Michael Kelley & Samantha Woodward, 333 Hollister Avenue- \$172,500
Alexandra Munoz & Matthew Asp To Rafael Sandoval, 212 W Monroe St- \$175,000
Estate Of Willard A. Stoewsand To Jeremy Olby & Alexis Peetz, 318 E. Milwaukee Street- \$173,000
Olson Rental Management, Llc, To Lynn M Lezpona, 1001 Grandview Avenue- \$1,600,000

Delaney Hanrahan To James And Breanna Townsend, 1114 Hollister Avenue- \$185,000
Town Of Adrian
Josef Baltasi To Emery U. Leis And Betty C. Leis Revocable Trust, Hemlock Road- \$135,000
Town Of Clifton
Steven J Connor To Cinthia Davey, .47 Acre In Outlot 1 On Certified Map- \$1,500
Town Of Grant
Thomas & Todd Tessman To Evan Lord, 20699 Arcadia Avenue- \$215,000
Shane P. And Sarah B. Boyles To Douglas W. And Katherine L. Hafenbredl, 20842 Armor Avenue- \$92,500
Town Of Little Falls
Flood Family Trust To Shirley K Taylor, 5052 County Highway S- \$48,700
Carson D Jotham To Karen A Jotham, 6230 County Highway B- \$100,700
Town Of Portland
Phil & Patricia Mlsna To Cory & Tracy Janzen, National Rd- \$107,250
Town Of Sparta
Stuart D Culpitt And Marge Beasley-Culpitt To Olson Rental Management, Llc, 8165 County Highway Bc- \$1,670,000
Town Of Tomah
Jason R Ziegler To Cameron Buss, 23452 State Highway 16- \$205,000

Town Of Wellington
George Bolint To Laurie & Randall Hartman, 24901 County Road P- \$500,000
Town Of Wilton
Mark And Audrey J. Zumbunnen To Dalton And Breanna Linzmeier, Kerry Avenue- \$96,000
Village Of Kendall
The Robert F Ludwig Jr Revocable Trust To Michael & Charlene Stoddard, 107 Forest St, Kendall Wi 54638- \$260,000
Village Of Oakdale
Flagstar Bank Na To Secretary Of Veteran S Affairs, An Officer Of The United States, 211 N. Oakwood Street- \$105,100
Village Of Warrens
Colin & Kyra Meltesen To White Birch Properties, Llc, 250 Blossom Drive- \$156,100
Colin H Meltesen To Moraj Llc, 436 Overlook Court- \$71,400

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27442 MARKET RD, CASHTON, WI 54619

To be offered at public auction on Saturday, June 17, 2023 @ noon. This 84.19+/- acre property has it all! 3 bdrm, 2 bath log home with partially finished basement with walk-out access to 1-car attached garage. Start your day with a cup of coffee on the covered front porch enjoying the birds and other plentiful wildlife. Front door opens to a welcoming living space with open loft above. Property also features a 32'x26' thermostatically controlled heated shop with high-clearance overhead and large sliding door, 98'x30' open-faced shed with attached dog kennel, 6+/- acres of tillable, mature hardwoods and the "Little LaCrosse" trout stream meandering through the corner. *Full terms and conditions can be found on our website under the auctions tab. *This is the first opportunity to view the property and tour the land. UTV will be available.

OPEN HOUSE
Sunday, April 30th
from 1-3:00 p.m

Other open house dates:
 Thursday, May 11th from 5 to 7:00 pm
 Sunday, June 4th from 1 to 3:00 pm

“Why should I sell my home through an agent instead of just selling it myself?”

COLTYN BETTIS
United Country Realty
Midwest Lifestyle Properties

There are several reasons why selling your property through an agent can be beneficial compared to selling it yourself: The first is knowledge and expertise: Real estate agents have extensive knowledge and expertise in the industry. They have professional experience with pricing, marketing strategies, negotiating skills, and navigating legal requirements. This expertise can be invaluable in getting your home sold quickly and for the best price.

The second is access to a wider pool of buyers: Real estate agents have access to multiple listing services (MLS) as well as many other tailored marketing platforms which allow them to market your home to a larger network of potential buyers. They also have connections with other agents and buyers that can increase your home's visibility.

The third reason is saving time: Selling a property can be a time-consuming process, from staging the property, to holding open houses, to negotiating with buyers. A real estate agent can take care of all these tasks, freeing up your time and reducing the stress of selling your property.

The fourth reason is better negotiation skills: Real estate agents are skilled negotiators and can help you get the best price for your home. They can also help you navigate tricky situations like multiple offers, counteroffers, and inspection issues.

And the last reason is legal protection: Real estate agents are familiar with the legal requirements and paperwork involved in selling a home. They can ensure that all necessary documents are signed and filed correctly, reducing the risk of legal issues down the line.

Overall, while selling your property yourself may seem like a good way to save money on

commissions, the benefits of working with a real estate agent that specializes in what you're selling can far outweigh the cost.

1ST CCU MORTGAGE TEAM

Just as you want to make sure you're in good hands when it comes to getting a home loan, you also want to make sure you are taken care of when selling your home. A Realtor is the professional for selling and buying and utilizing a realtor's expertise is a wise decision. Selling your home means negotiating a legal contract, and you want a licensed Realtor on your side.

Also, in the current market, exposure is key, and Realtors have many resources to get your home sold fast and at the best price. Using a realtor will make your home sale easy, from meeting with buyers, setting up showings, writing offers, helping with staging and advertising, to coordinating an appraisal and closing, let a realtor help you sell your home today.

ASK THE EXPERTS

TRENT ZIEGLER
(Owner/Broker)
Coulee Real Estate
& Property Management LLC

Real estate agents have local housing expertise! They know current market conditions and are effective in putting together a marketing strategy with the goal of getting the seller the most money possible for a seller's home. I have seen lots of "for sale by owner" properties sell for way less than market value because they did not want to pay a commission, losing out on thousands of dollars!

Realtors are experts in putting together enticing listings for your property to showcase features buyers are looking for. They make your homes listing much more appealing to potential buyers! Prior to listing they recommend specific home improvements that matter most to buyers while pointing out red flags that buyers and home inspectors will find.

Real estate agents have more access to listing outlets including the "MLS" or Multiple Listing Service which is where other marketing sites like Zillow and Realtor.com get their information. Real estate agents' network with other agents to increase buyer interest. Real estate agents field all calls, answer all questions, and vet potential buyers. They skillfully

go through and negotiate offers that meet the seller's needs in price, timing and repairs.

Agents are especially helpful in multiple offer situations discussing the pros and cons of each offer and the most effective way to counter them. There is lots of strategy in negotiating on some offers that have loopholes and unusual requests. Selling a home also comes with lots of paperwork! Real estate agents handle it all from the beginning, all the way to closing.

JANET KAISER
Agent/ Broker Associate
Simonson Real Estate & Auction Service

There are several advantages to using a Real Estate Agent.

Fair and current price: A market analysis will show you current sales in your area and price your home accordingly.

Safety: You will know who is in your home for a showing and with what agent.

Less stress: You can leave the stress to your realtor!

Knowledge: We are proud to provide you the best service with the latest information from our continuing education and our experiences.

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Please send questions you'd like answered by the experts to kyle@monroecountyherald.com

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