

MARCH 2022

Real Estate GUIDE


HOME
Sweet
HOME

A SPECIAL SUPPLEMENT TO THE WARREN COUNTY RECORD AND MONTGOMERY STANDARD

MAIN *St.*
REAL ESTATE

Hometown REALTORS®

with

Hometown 

636.456.1111 • www.Mainstre.com



HOME INSURANCE

Your home is your biggest investment. You provide the house and we'll provide the Shelter. Let us help you design an insurance plan that's right for you.

CALL US TODAY!



Kelly Hill
Agent

Sarah Thoroughman
Affiliate Agent

636-745-2514



**201 NORTHWEST AVE
WRIGHT CITY MO 63390**

Staging Your Home for Sale

Putting your home up for sale is exciting and scary.

There are going to be people in your space, judging your tastes and decor. Take some of the stress out of the process — and possibly take home a little more profit — by staging your home for sale.

OUTSIDE

You don't ever get a second chance at a first impression. So make the outside of your home look as clean and welcoming as possible. Power wash the siding, roof, fascia board and gutters. Give your shutters and front door a fresh coat of paint that is neutral but also coordinates with the rest of the exterior colors. Replace faded house numbers, doormats and any lighting that's not working properly. Freshen up the mailbox and clean up the flowerbeds.

INSIDE

Start by clearing out clutter.

- **Kitchen:** Pack up small appliances that never see the light of day and the good china, and send them off to storage. Clean out the pantry and get all the clutter off your countertops. The goal is to show off how much space there is. Clean the cabinets and appliances, and consider putting a fresh coat of paint on the cabinets in a classic white. Change outdated hardware and any faucets that have seen better days.

- **Depersonalize:** Potential buyers need to be able to see themselves in your home, and they can't do that with all of your mementos and pictures around. Take down family photos, kids' artwork and personal collections and replace them, if needed, with generic artwork that will allow buyers' imaginations to run wild.

- **Closets and cabinets:** Clean them out and, for what remains, stash it in matching baskets and bins. Add shoe racks and under-shelf baskets to show off your storage space, and add sachets of potpourri so that any musty places smell fresh and clean.

- **Bathrooms:** This is a tough room in any house, but it's essential that it looks its best for potential buyers. Clean it, clean it again, then clean it some more. Tackle hard water stains, get rid of mold and toss old cosmetics and products. Get new shower curtains, rugs and bathmats and attend to your grout, making sure it's either clean or treated so that it covers old staining. Recaulk the bath tub or shower, and outfit the room with fluffy, sparkling white towels and fancy soaps.



YOUR HOME. YOUR DREAMS. YOUR BANK.



We offer several consumer and commercial lending options with competitive rates and flexible terms. Call today and allow us to tailor something to fit YOUR financial needs.



104 N. Hwy. 47 | Warrenton | 636-456-3441
Wentzville | Sedalia | Foristell | Hermann | Smithton | Columbia



WWW.THEMISSOURIBANK.COM

MEMBER FDIC | EQUAL HOUSING LENDER

The Real Estate Guide is a free publication by Westplex Media Group, publisher of The Warren County Record and The Montgomery Standard. For advertising inquiries, call 636-456-6397 or 573-564-2339.

Find the digital edition at www.warrencountyrecord.com or www.mystandardnews.com.



Don't Skip the Inspection

So, you've finally found your forever home. Don't be afraid to have someone take a closer look at it before you buy, just to make sure there aren't huge unseen issues.

If you unwittingly buy a lemon of a house, forever might end sooner than you think. Here's how to get the peace of mind that comes with a thorough pre-purchase inspection.

WHAT TO ASK

Begin by asking your potential home inspector if he or she is certified and licensed. Some states don't require that, but this documentation works as an important safeguard for you. You'll know they've been professionally trained to do the work. Ask if they're bonded and insured; this protects both of you if there is a mistake or something missed in the inspection. More generally, you might also ask how long the inspection will take. If the answer is less than two hours, you can be assured that they aren't doing a thorough enough job. Finally, make sure they provide a full report — with

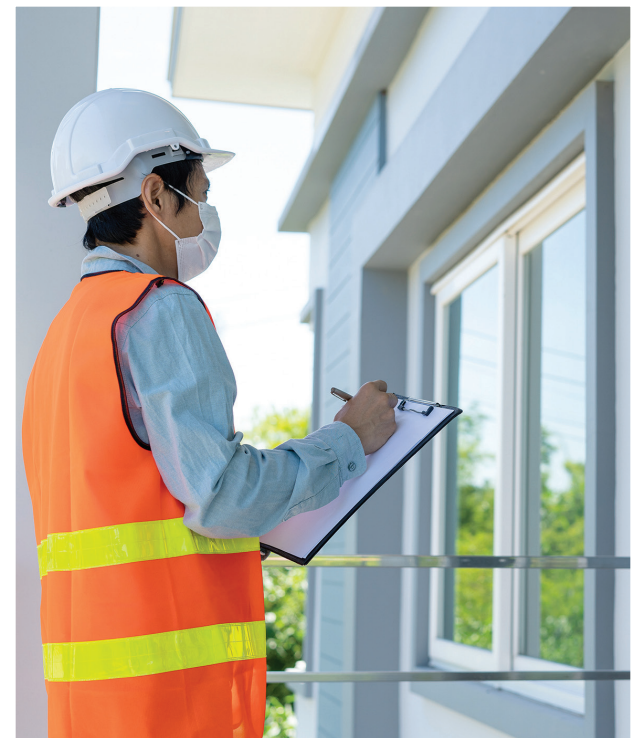
pictures — after the inspection. You'll need it before pursuing any remedy.

WHAT THEY DO

A licensed home inspector will look at the home without benefit of your rose-colored glasses, searching for maintenance problems, unscrupulous contractor behavior, or other issues that can have huge financial implications for you as a new owner. They'll be aware of local codes and provide up-to-date information on the condition of everything from the foundation to roof — including electrical, appliances and plumbing. They occasionally find issues that are so serious that they scuttle buyers' contracts, though more often these reports are used to strike deals for repairs.

WHAT TO WATCH FOR

Pay special attention to notes from your inspector involving wiring or plumbing, as these jobs can have associated costs in the hundreds — or thousands — of dollars. New builds may also trigger questions about



adherence to local codes, a red flag for any potential buyer. Often these issues can be avoided in advance by checking a contractor's references through feedback forums on sites such as Yelp, Google or Angie's List where discussions are held by former clients.

Secure a neutral inspector with no ties to the builder so you can be assured he evaluates everything impartially. Your real-estate agent can help, if you're moving to a new area and are unsure who to hire.

KAMINSKI'S

HOME FURNISHINGS

30,000 sq. ft. showroom!

APPLIANCES • CARPET & FLOORING • QUALITY FURNITURE

"I'm so glad I went to Kaminski's! Super impressed with their friendly, knowledgeable sales staff and their quality products. They had a huge selection of furniture!" - Dana

LA Z BOY®

FLEXSTEEL®

JUSTICE
FURNITURE & MATTRESS

Serta®

KAMINSKI'S

HOME FURNISHINGS

FURNITURE • APPLIANCES • FLOORING

THIS AREA'S LARGEST SELECTION OF
LA-Z-BOY COMFORT FOR YOUR HOME!

Service After the Sale • 12 MONTHS No Interest

STORE HOURS:

Mon-Fri 8:30-5:00 • Saturday 8:30-3:00



icomfort
Sleep System by Serta®

Understanding PMI

First-time homebuyers might be surprised to learn that your monthly mortgage payment is more than the amount due on your home loan.

That's what's called the principal; the payment also includes interest, taxes and something else: private mortgage insurance, or PMI. Understanding how PMI works is an important part of any home-buying experience.



HOW DO I PAY?

Your PMI premium is most commonly paid as part of your regular monthly mortgage obligation. Details about it can be found under the closing disclosure heading in the projected payments section of your loan documents. Loan estimates distributed before you sign the mortgage will detail the amount. Some lenders offer different payment options, however, so ask if there are other choices available. For

example, PMI can sometimes be paid as an up-front one-time premium at your closing. Just be aware that you may not receive a refund on this premium in certain instances if you refinance or move.

WHAT IS IT?

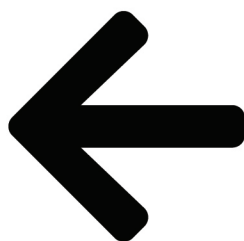
PMI is an additional fee that lenders attach to conventional loans as a safeguard. Established in 1998 by the Homeowner's Protect Act, private mortgage insurance is designed to encourage banks to lend to those with smaller down payments or fewer resources for mortgage payments, since it protects them from borrower default. Lenders have less risk, and buyers in turn have more choice in buying a new home.

DO YOU NEED PMI?

PMI is provided by individual outside companies, and arranged for by your chosen lender. It's typically required when you make a down payment of less than 20 percent of the total home purchase price. PMI is also usually needed if you refinance with a conventional loan, but have less than 20 percent of the value of your home in equity.

CAN I AVOID PMI?

Anyone who applies a down payment of more than 20 percent and agrees to carry a loan balance for the rest can choose to waive PMI coverage. Those with PMI can sometimes set a date of termination with their lender, after which the policy will be canceled — as long as mortgage payments have been consistently made. Recently, it's become more difficult to receive a PMI termination without some sort of refinancing, so review your agreement before signing. You may also no longer need PMI coverage if the value of your home has significantly increased.



**THE “GO FAST”
BUTTON**
FOR YOUR MORTGAGE
OR REFINANCE



SCAN WITH YOUR PHONE TO TRY OUR QUICK & EASY ONLINE APPLICATION!

Upgrades that Make Cents

There are some upgrades that make good sense — and cents — when you’re thinking about putting your home on the market, and some upgrades that you’ll never see your money back on.

Here are some tips for upgrading your home before a sale from HGTV.

WHERE TO SPEND

You’re less likely to recoup your investment in a kitchen or bathroom remodel than if you spent your money on basic home maintenance such as fixing a leaky roof or replacing your siding, HGTV says. According to Remodeling Magazine, replacing siding recouped 92.8% of its cost. Minor kitchen remodels, less than \$15,000, returned about 92.9%, and replacing roofs and windows netted about 80% at resale.

“If the roof is leaking, buyers won’t get beyond that,” Ron Phipps with Phipps Realty in Rhode Island told HGTV. “I don’t care how awesome the kitchen is.”

What you get back on your investment depends on a lot of factors, though, the network says. These include the value of your house, the value of the houses in the neighborhood, the housing market where you live and the quality of the remodel. For instance, you don’t install a \$2,000 dishwasher in a \$100,000 home. And don’t remodel the kitchen if your house is the only one in the neighborhood with just one bathroom. You’d be better served adding another bathroom instead.

KITCHENS AND BATHS

If you’ve taken care of your basic maintenance, kitchens and baths are a hot area to spend.

Remodeling Magazine says that a Baltimore bathroom remodel that cost \$9,400 recouped 182% of its cost at resale.

Kitchens and baths are “the most expensive areas of the home in



terms of construction,” Los Angeles architect Steve Straughan said. “And they’re where people spend time in their homes.”

Remodeling in these areas should focus on the traditional, but still keep an eye on trends. HGTV says that walk-in showers have replaced whirlpool tubs as a must have in the master bath, so rip out that dated tub and splurge on a shower.

But if you’re not planning on moving soon, invest in remodeling projects that you’ll enjoy.

“Even if you get less than 100% of your money back,” Sal Alfano told HGTV, “you’re really ahead of the game over time because you get the use of all that space.”

MONTGOMERY STANDARD
October 31, 2020 | 1095 1st St. | Volume 113, Issue 43

Uncle Ray's set to open in summer
Family Affair

The **NEWS SOURCE** you can depend on!

NEWS • SPORTS • OBITUARIES • EMPLOYMENT • E-EDITION
CLASSIFIEDS • PHOTO GALLERIES **AND MORE**

mystandardnews.com
warrencountyrecord.com

warren county record.com

WARRENTON TRUESDALE MARTHAVILLE INNSBROOK WRIGHT CITY Vol. 121, No. 24

CHARACTERS COME TO LIFE
RACING TO THE FINISH
Wright City board debates trash bids
Real estate is a seller's market
Home sales booming despite pandemic

Fixing Your Credit

Your credit score plays a determining role in how much you'll pay for a home over the lifetime of your mortgage.

A better score means lower interest rates, and that saved income stays in your bank account. That's why it may be smart to fix your credit before beginning your new home search. Here's a step-by-step guide.

CHECK YOUR REPORT

Begin by finding out how you're doing through the three main reporting agencies, Equifax, Experian and TransUnion. Each of them will issue one free report per year, after a written request. Some banks and credit-card companies will also offer more regular access to your scores. Pay close attention to your number, since these are the same credit bureaus that lenders will be contacting. You'll earn more attractive loan options with better scores, including an opportunity to make a lower down payment. You'll potentially get a more favorable interest rate, too.

RAISE YOUR SCORE

If you find that you can't secure the best loan because of a lower score, don't worry: There are options to raise it before you purchase a property. Consider opening a low-interest credit card account, which you can use to charge select essentials. It's important, however, that you pay off the card on time, every month, for your score to improve. If you let a balance carry forward — or worse, miss a payment — your numbers could be negatively impacted. Disciplined charging and

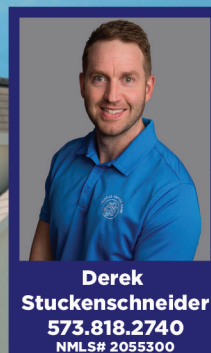


regular payments can lead directly to better mortgage options. Just make sure the card is reporting your activity to the three main credit agencies.

PRE-QUALIFICATION

If you're worried about living within your means, avoid creating a mountain of debt — or halting the sale process entirely — by pre-qualifying for a loan. You'll understand in advance which home fits your specific budget. This document from your loan officer actually does more than outline the limit of your loan; it also helps you buy with confidence because you have a better sense of what your payment structure and interest rate will be. A pre-qualification letter aids in negotiations with a seller too, since they know you're in a healthy position to buy.

BANK ON OUR FIXED RATES & APPLY FOR A MORTGAGE TODAY!



PEOPLES SAVINGS BANK

Montgomery City
105 N. Sturgeon
Montgomery City, MO 63361
573.564.3444

New Florence
514 Picnic Street
New Florence, MO 63363
573.835.4414

Rhineland
101 Bluff Street
Rhineland, MO 65069
573.236.4414

OurPSB.com
NMLS# 466425



Curb Appeal 101

The outside of your home is every bit as important as what's inside when it comes time to sell. Here are some easy ways to boost your home's curb appeal from the experts at Moving.com.

1. Add greenery: Make sure your plants are peppy, even if you have to add in some new additions. If it's an off time of year for planting in your area, consider adding planters and window boxes for the same affect. The same goes for your lawn. Mow the grass, keep it raked and regularly weed flower beds.

2. Stay out of a door jam: Spruce up your front door by painting it a bold color that coordinates with the rest of your decor. And light up that new paint job with a fun, fresh new light. Clean off any cobwebs and debris to make the space look its best. If you need more lighting on a budget, look for solar lanterns to brighten up the entryway.

3. Mailbox makeover: Put up a new mailbox (making sure to adhere to community and Post Office regulations) for a quick but noticeable way to clean up your curb.

4. Get to cleaning: Gutters, flowerbeds, siding, fascia boards and more all get a good scrub. While you've got the power washer out, also do your driveway and walkways so they're clean and bright for potential buyers.



5. Upgrade your house numbers: Replace any house numbers that are faded or covered by paint with fresh, new numbers in a style that matches the rest of your home.

6. Take care of little jobs: Set aside a day or a weekend and take care of all those little repairs that have been piling up. Patch up ripped screens, replace burned out bulbs and fix any chipped or peeling paint. You'll be surprised at the cumulative effect of taking care of all these small jobs.

7. Declutter: Too much furniture makes your space look small while too little makes it look sparse and unwelcoming. Try to strike a balance with your furniture and decor, and, of course, make sure all your furniture is in good condition.

York Title & Abstract Co., Inc.

Contact us about your closing today!

Title Searches - Title Insurance - Real Estate Closings

Serving:

- >Montgomery
- >Warren
- >Lincoln
- >Pike
- >Audrain
- >Callaway
- >Gasconade
- >Others upon request



1155 Aguilar Drive
Montgomery City
MO 63361

fax: 573-564-6211

ph: 573-564-8021

office@york-title.com

Vickie Oelschlaeger Real Estate, LLC

311B Market Street, Hermann, MO 65041

573-486-5433

Vickie Oelschlaeger, ABR, GRI, Broker Owner 573-690-7768

Agents

Betty Stevens 573-999-0666 (Cell) • Jim Brink 636-667-2491 (Cell)

Stacy Ingle 573-338-6645 (Cell) • Anita Watson 573-486-5433 (Office)

Tammy Eikermann 314-607-4197 • Erica Stahlschmidt 636-359-6739 (Cell)

SOLD



2323 Highway 100
Hermann

SOLD



203 Rosalie
Berger

SOLD



1504 Jefferson
Hermann

SOLD



25 Rabbit Trail
Washington

We list and sell property in Montgomery, Warren, Gasconade, Franklin and Osage Counties

Why Choose Us For Your Real Estate Needs?

The friendly, professional, experienced agents at Vickie Oelschlaeger Real Estate, LLC will make buying or selling your property fast and do everything in our power to make the transaction as easy as possible for you. And we will protect you from unexpected situations that you do not think about when it comes to buying and selling. Let us make your BIG real estate transaction EASY. Members of St. Louis Multiple Listing Service. Accredited by Better Business Bureau!

**Vickie Oelschlaeger Real Estate, LLC will be celebrating
their 20th anniversary on March 26, 2022!**

Thanks to all our past clients and customers who have supported us over the years!



Homebuying Mistakes

It's easy to become enthralled with an available property, in a real-estate version of love at first sight.

Maybe you've always dreamed of a colonial, or can't wait to spend afternoons at the nearby beach. But some very real issues can lurk just below the surface of your so-called dream home, turning that impulse purchase into a nightmare scenario. Here are a few home-buying mistakes to avoid.

PAY ATTENTION TO THE COMMUTE

The best bargains are typically far away from downtown, where home buyers get more bang for their buck. Don't let the allure of more land and square footage obscure a difficult everyday issue associated with suburban or exurban living: the long commute. Make sure you're not spending more time and money (in the form of increased fuel costs, or public transit fare) than you want trying to get back to work, leisure and retail options. Map out personal routes, or study train or bus schedules. Also be aware of area traffic patterns, since you're probably not the only one who decided to maximize their buying power by leaving the city center.



TAKE A LOOK AROUND

Your purchase option might be priced wrong due to the community that surrounds it. Perhaps the property is too expensive, because you're looking at the nicest house on an otherwise middle-of-the-road neighborhood. There's also the danger of never getting the equity you'd otherwise earn through things like upgrades or remodeling simply because your home is the smallest among much bigger nearby options.

Maybe the house is only available because of out-migration to another, more preferable area for potential homebuyers. Even everyday decisions like dining, retail and entertainment can be more costly in particularly affluent areas. Take all of that into consideration before you buy.

CHOOSING A MORTGAGE

Different mortgages favor different buying options. Adjustable rate loans are geared for more transient buyers who know they'll be moving soon. They may be right for you if this is just a starter home, or if you are working on a shorter-term employment contract. Just be aware that these loans are market driven, so your payments will fluctuate as the interest rate changes. For those looking to settle into a home, fixed-rate mortgages offer both predictability and stability for the long haul. Your payment stays the same as you build a lifetime of memories.



Scott Agency, Inc.
Trusted Choice®

INSURANCE - BONDS

HOME | AUTO | FARM
COMMERCIAL | LIFE & HEALTH

Montgomery City
(573) 564-2237

Warrenton
(636) 456-8633

KEYSTONE®

scottagencyins.com [f](#) [in](#)

Insuring Missouri Since 1935

Casabella®

daltile®

DreamWeaver®

OPEN TO
THE PUBLIC!

H
HALLMARK FLOORS®

METROFLOR®
THE PERFORMANCE SPECIALISTS

MANNINGTON®
Begin to imagine

MOHAWK®

NEPTUNE®
Stone-based Waterproof Floors

NOVUS

CONTRACTORS

FLOORING SUPPLY, INC

PHENIX

QUICK-STEP®
FLOOR DESIGNERS

SOUTHWIND
CARPET & HARD SURFACE

Portercraft
FLOORS

Pentz
COMMERCIAL FLOORING SOLUTIONS

SOMERSET
HARDWOOD FLOORING

ADLETA
CORPORATION
EST. 1920 - CELEBRATING 100+ YEARS

PARAMOUNT
FLOORING
Flooring for the life You live

COREtec Plus™
ENGINEERED LUXURY VINYL FLOORING
US FLOORS®
Manufacturer of Unique and Sustainable Floors

BUY LIKE A BUILDER. OUR PRICES (WILL) FLOOR YOU!!

Suite 15A | The Shoppes at Warrenton | Warrenton
636-332-1110 • www.contractorsflooringsupply.com

Mon-Fri 9:00 AM - 5:00 PM | Sat 9:00 AM - 3:00 PM | Sun Closed

MAIN St.

REAL ESTATE

Hometown
REALTORS®

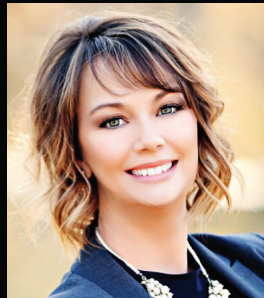
with
Hometown 

636.456.1111
www.Mainstre.com



**Samantha
Richardson**

Broker-Owner/REALTOR®
PSA/PPS/MRP/C2EX
314.713.2455



Stacey Blondin

Broker-Owner/REALTOR®
Salesperson/ABR/PPS/
AHWD
314.713.1463



Maggie Hase

Broker/Salesperson
REALTOR®/PPS/AHWD
314.952.8784



Samantha Walch

Broker/Salesperson
REALTOR®/MRP
636.697.8726



Neal St. Onge

Broker/REALTOR®/RRES
SFR/MCC
314.574.7764



Becca Gasperoni

Broker/Salesperson
REALTOR® MRP/PPS
314.565.4598



**Shannon
Gregory**

REALTOR®
314.223.6916



Donna Hency

Broker/Salesperson
REALTOR®/AHWD
573.528.1240



Jessica Schanuel

REALTOR®
636.297.0053



Sarah Bell

Broker/Salesperson
REALTOR®/MRP/WCR
636.614.8693



Rhonda Ayden

Broker/Salesperson
REALTOR®
314.960.2760



**Steve
Grannemann**

Broker/Salesperson
REALTOR®
573.301.0738



Jason Vette

REALTOR®
573.680.3040



Bill Roemer

REALTOR®
314.629.8861



Jeramiah Soles

REALTOR®
573.529.0890



Michelle Patton

REALTOR®
314.605.5907



**DeMarcus
Tunstall**

REALTOR®
314.225.5202