

NOVEMBER 2024

# HOUSE TALK

A LOCAL REAL ESTATE MAGAZINE



Midwest Title Services

## TIPS ON HOW TO WIN A BIDDING WAR

Present an all-cash offer

## 7 LOVELY BATHROOM STYLES & DESIGNS

Your next renovation ideas

## MARKET UPDATE

Stats on our local real estate market.

## PLAN AHEAD WITH THANKSGIVING PREP

Recipe for Southern Cornbread Dressing & Toasted Coconut, Pecan, and Caramel Pie

## A TITLE MINUTE WITH KYLE KEEN

What is title insurance and why it's important

## UNDERSTANDING DISPARITIES IN PROPERTY APPRAISALS

KYLE KEEN

TITLE INSURANCE COORDINATOR

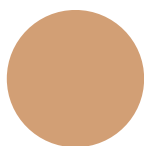
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# WHAT ARE YOU THANKFUL FOR?

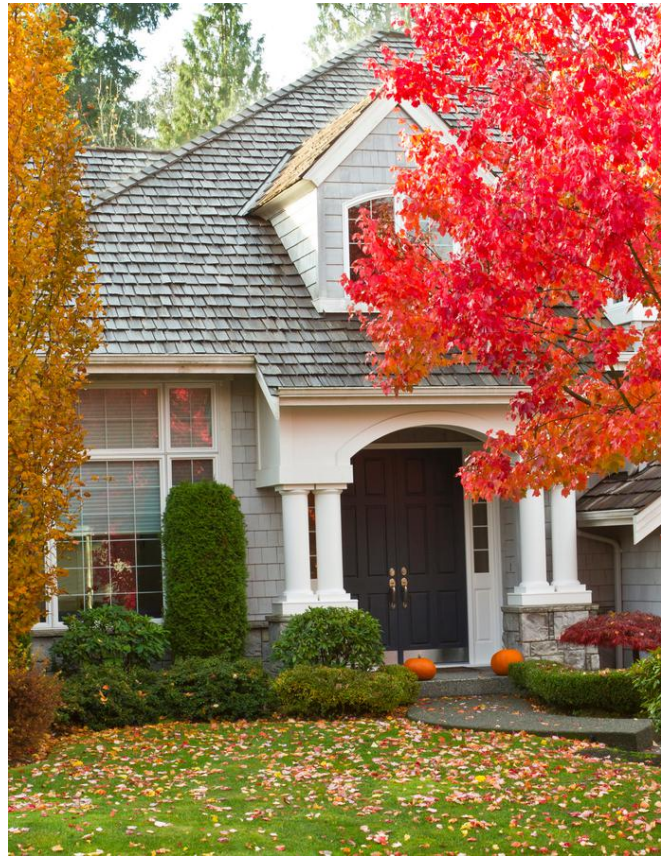




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As we embrace November and the warmth of the season of gratitude, we're reminded of the diverse community that makes up our local real estate landscape.



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# *Editor's Note*

In this issue of House Talk, we focus on you—our readers, whether you're first-time homebuyers, seasoned sellers, investors, realtors, or professionals within the housing industry.

At Midwest Title Services, our mission, "Your Gateway to Confident & Secure Closings," resonates now more than ever. We understand the challenges and triumphs you face in today's market. This month, we bring you insights that cater to both newcomers and experienced players, helping you navigate transactions with clarity and assurance. Explore expert tips, market trends, and getting to know the professionals that will empower your decisions, whether you're closing on your first home, exploring investment

opportunities, or as a real estate professional supporting clients in their real estate journeys. We're dedicated to fostering a community where knowledge and support thrive, benefiting everyone from small business owners to dedicated laborers and legal professionals. Thank you for joining us on this journey. Here's to new opportunities and successful closings in the months ahead!

**Monica Williams**  
Editor-in-Chief



**House Talk**  
**Magazine**

NOVEMBER 2024

# Tips on how to **WIN A BIDDING WAR**

1

## **DON'T DISCUSS CHANGES TO THE HOME**

If they hear the first thing you are going to do is change it, they might be less inclined to accept your offer, due to emotional attachment to the house.

2

## **PRESENT AN ALL-CASH OFFER**

Yes, cash is definitely KING when it comes to buying a home. An all-cash offer is almost a done deal, so the seller doesn't have to wait to see if their buyer will be approved, etc.

3

## **SUBMIT A PRE-APPROVAL LETTER**

A pre-approval letter will show the seller you are financially able to buy their home. Compared to other buyers that don't have a pre-approval letter.

4

## **OFFER A FLEXIBLE CLOSING DATE**

This one is huge. Offer a flexible closing date. If the seller needs extra time for whatever reason before moving, they might need a flexible closing date and offer you the bid.

5

## **MAKE A LARGER DOWN PAYMENT**

If you can, come up with a larger down payment. This will show the seller you are serious about buying and indicate that your mortgage is more likely to be approved.

## November **HOME MAINTENANCE**

- ✓ REPLACE YOUR WEATHER STRIPPING
- ✓ CHECK EXTERIOR RAILINGS AND STAIRS
- ✓ CLEAN OUT YOUR REFRIGERATOR
- ✓ WINTERIZE YOUR AC/CENTRAL AIR UNIT
- ✓ CHECK SMOKE ALARMS AND CO2



With cold weather and the holidays fast approaching, focus on some less obvious, but important, indoor cleaning and repair tasks to get your home in tip-top shape for holiday guests.



# 7 LOVELY BATHROOM STYLES & DESIGNS



Source: hgtv.com

**Discover 7 Lovely Bathroom Designs to Inspire Your Next Renovation!** From serene spa vibes to modern elegance, these stunning spaces are perfect for relaxation and style. Dive in and find the perfect look for your home!

# Luxury and Convenience



**In** one stunning design, brass sconces dramatically contrast the white subway tile wall above a wraparound vanity. This luxurious detail enhances the predominantly black-and-white aesthetic, adding both warmth and sophistication to the space.

*Luxury is not just about what you see, but how a space makes you feel.*





# Sleek Retreat

## T RANSITIONAL KITCHEN WITH NEUTRAL COLORS AND BLACK CABINERY

This neutral transitional kitchen radiates elegance with its stunning marble accents that add a touch of glamour. The marble countertop on the island complements the sleek backsplash, creating a cohesive and luxurious look. Black cabinetry and accents, including the range hood and bar-stools, enhance the sophistication, while a warm wood island introduces a welcoming contrast. Natural light streams in through the glass shelf by the window, illuminating the space and creating an inviting atmosphere perfect for both cooking and entertaining.



## Bathroom Styles & Designs

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# JAPANESE INFLUENCE

A powder room that celebrates Japanese culture. Soft silver wallpaper from Japan beautifully contrasts with the polished black pebbles forming a shimmering backsplash. Kimono-shaped mirrors and a striking 42-inch faucet, resembling a samurai sword, enhance the cultural theme.

The water cascades over the sparkling rock backdrop, evoking the image of a waterfall flowing into a piece of black granite. Additional elements, such as backlit Shoji panels, an antique Japanese merchant's ledger chest vanity, and vertically oriented Rama as swinging doors, further enrich this culturally inspired space.



"Design is a journey of self-expression, where every detail tells a story."





Photo: Marisa Vitale Photography

## Unwind in a Tranquil Spa-Inspired Bathroom

Transform your bathroom into a serene sanctuary with a luxurious freestanding bathtub and a stunning marble tile chevron backsplash over a dark gray double vanity. Gleaming brass wall faucets and cabinet hardware add warmth and sophistication to the space. Create an inviting retreat with ambient lighting and greenery, turning your bathroom into a personal oasis for relaxation and rejuvenation.





## Eye-Catching Color Combo

This rich color combination creates a striking contrast, blending modern elegance with a cozy feel. The green brings a refreshing touch of nature, while the black adds sophistication. Get inspired to turn your bathroom into a personal oasis with this eye-catching design!

# A Sanctuary of Opulence for Soothing Baths

This spacious main bathroom is perfect for couples who appreciate room to unwind. The elegant marble backsplash and thick quartz countertops, paired with a porcelain tile floor and a deep soaking tub, create a sophisticated atmosphere that exudes luxury. Every detail is designed to provide a lavish retreat for relaxation and rejuvenation.



Photo: Willis Allen Real Estate





Photo: Jeri Koegel; Design by International Custom Designs

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## Serenity in Japanese-Inspired Elegance

Drawing inspiration from the Japanese "Rotenburo" (outdoor bath), this main bathroom uses natural materials and textures to evoke the soothing essence of outdoor bathing. The warm wood accents and smooth stone surfaces create a serene atmosphere that connects you with nature. With a focus on tranquility, this design invites relaxation and rejuvenation in a beautifully harmonious space.

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# Western Flavor Powder Room

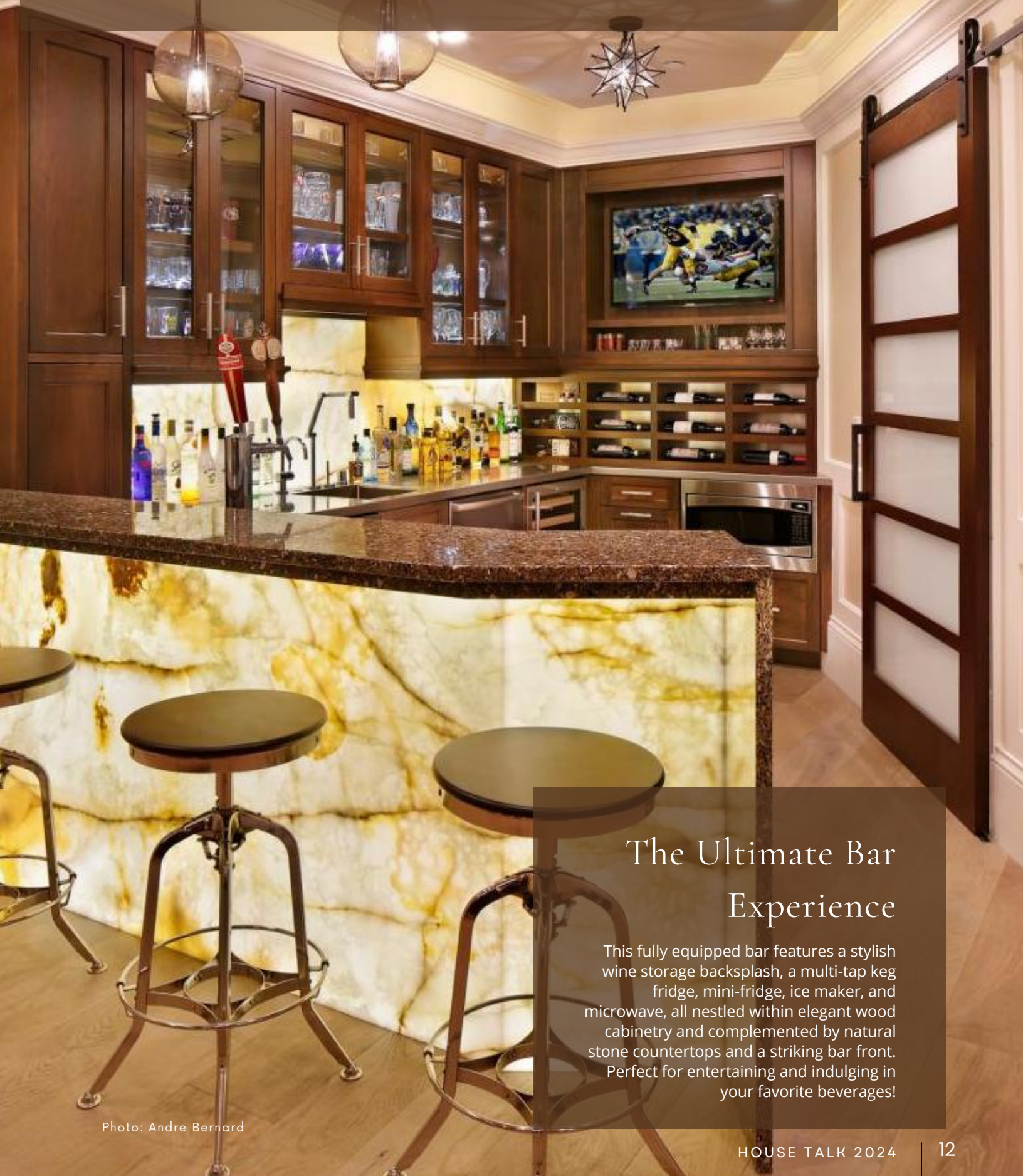
*Step into this chic powder room, where a sleek white freestanding vanity meets a rustic wood-framed mirror for a perfect blend of modern and country charm. The sophisticated black walls create a moody backdrop, adding depth and drama to the space. With its subtle Western flair, this design invites both elegance and warmth. Get inspired by how lovely and unique bathroom styles can transform your home!*



Photo: Tomas Espinoza



# Bottoms Up! Transform Your Basement with These 6 Irresistible Wet Bar Designs.



## The Ultimate Bar Experience

This fully equipped bar features a stylish wine storage backsplash, a multi-tap keg fridge, mini-fridge, ice maker, and microwave, all nestled within elegant wood cabinetry and complemented by natural stone countertops and a striking bar front. Perfect for entertaining and indulging in your favorite beverages!

# Toasted Coconut, Pecan, and Caramel Pie

*with a chocolate graham cracker crust, topped with chocolate shavings and chocolate chips.*



8 servings



40-45 minutes

## INGREDIENTS

For the Crust:

- 1 ½ cups chocolate graham cracker crumbs
- ½ cup unsalted butter, melted
- ¼ cup granulated sugar

For the Filling:

- 1 cup pecans, chopped
- 1 cup sweetened shredded coconut
- 1 cup caramel sauce (store-bought or homemade)
- 1 cup heavy cream
- 1 teaspoon vanilla extract
- 2 large eggs

For the Toppings:

- ½ cup chocolate chips
- ¼ cup chocolate shavings (from a chocolate bar)
- Extra toasted coconut (optional)

## DIRECTIONS

- Preheat the Oven: Preheat your oven to 350°F (175°C).

Make the Crust:

- In a mixing bowl, combine the chocolate graham cracker crumbs, melted butter, and granulated sugar. Mix until well combined.

- Press the mixture firmly into the bottom and up the sides of a 9-inch pie pan. Bake for about 10 minutes, until set. Remove from oven and let cool.

Toast the Coconut and Pecans:

- Spread the shredded coconut and chopped pecans on a baking sheet. Toast in the oven for about 5-7 minutes, stirring occasionally, until golden brown. Keep an eye on them to prevent burning. Remove from oven and let cool.

Prepare the Filling:

- In a mixing bowl, whisk together the heavy cream, caramel sauce, vanilla extract, and eggs until smooth.
- Gently fold in the toasted coconut and pecans until evenly distributed.

Assemble the Pie:

- Pour the filling into the cooled chocolate crust. Bake for 30-35 minutes, or until the filling is set and slightly puffed. A slight jiggle in the center is okay, as it will firm up as it cools.

Cool and Top:

- Allow the pie to cool completely at room temperature. Once cooled, sprinkle the top with chocolate chips and chocolate shavings. If desired, add extra toasted coconut for garnish.

Serve:

- Refrigerate for at least 2 hours before serving to allow the flavors to meld. Slice and enjoy this indulgent pie!





Experience Classic  
Elegance in This British  
Pub-Style Wet Bar

With its exposed wood ceiling and rustic brick accents, this basement evokes the charm of a historic British pub. Leather barstools and unique decor pieces, like a copper still and equestrian art, set the scene. Modern amenities, including a beverage fridge and climate-controlled wine closet, bring today's comforts to this timeless space. Don't miss the next photo for more!

Photo: Long & Foster Real Estate Inc.



# Understanding Disparities in Property Appraisals:

WHAT HOMEBUYERS  
AND SELLERS NEED TO

*Know*

As we dive into the heart of the fall real estate market, one question often lingers in the minds of buyers, sellers, and even seasoned agents: Why do two appraisals of the same property yield such different values? While this can be a source of frustration, understanding the underlying factors can provide clarity and empower you in your real estate journey.

## The Importance of Timing

Timing is crucial in the world of property valuations. Appraisals are not static; they reflect a specific moment in time and the prevailing market conditions. An appraisal that is several months old may no longer represent the current market landscape, especially in a fluctuating environment. Sudden shifts—be it economic changes, natural disasters, or community developments—can drastically affect property values. Always check the effective date of the appraisal to ensure it aligns with your expectations and the current market.

## The Intended Use of Appraisals

Not all appraisals serve the same purpose. They can vary significantly based on their intended use, user, and the definition of value being applied. For example, an appraisal conducted for insurance purposes will look quite different from one intended to establish a selling price. It's essential to understand what type of value the appraisal represents—whether it's based on replacement costs, current market conditions, or other metrics. Each scenario demands a different approach, and knowing this can prevent misunderstandings later in the process.

## Highest and Best Use: A Key Consideration

One of the more nuanced aspects of appraisal is the concept of "highest and best use." This refers to the most profitable legal use of the property. For instance, a property's potential value might differ significantly based on whether it's viewed as a site for new construction or as a rental investment. Buyers and sellers alike should appreciate that appraisers often consider the property's most advantageous use when determining its value. This assessment can lead to varied opinions, particularly if agents or appraisers interpret the potential differently.

## Reconciling Differences: The Role of Comparable Sales

When faced with differing appraisals, it's crucial to examine the comparables each appraiser used. Did they select similar properties with comparable characteristics? Appraisers must justify their choices, and any discrepancies in the selection of comparables can lead to vastly different valuations.

Moreover, adjustments made for the differences between the subject property and its comparables must be defensible. This includes ensuring that adjustments for features like square footage, number of bathrooms, or lot size reflect real market conditions rather than arbitrary standards. A careful review of these adjustments can shed light on why one appraisal may diverge from another.

## Moving Forward with Confidence

If you find yourself grappling with two conflicting appraisals, don't hesitate to seek clarification. Lenders can request a reconsideration of value (ROV) if they believe errors or biases may have affected the appraisal process. This step has become more common in light of new regulations aimed at promoting fairness and accuracy in property valuations.

Ultimately, understanding the intricate details behind property appraisals can help you navigate your real estate transactions with greater confidence. Whether you're buying your first home or selling a beloved property, being informed about these factors can empower you to make decisions that align with your goals.

In this dynamic market, knowledge truly is power. By taking the time to explore the nuances of property appraisals, you can move forward with clarity and assurance, ready to embrace the next chapter in your real estate journey.

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"How Can Two Appraisers Value the Same Property Differently?" Realtor Magazine, National Association of Realtors, [www.nar.realtor/magazine](http://www.nar.realtor/magazine). Accessed October 17, 2024.







## Sophisticated Design Meets Functionality in This Impressive Wet Bar

This unique pentagon-shaped basement bar combines ample storage and display space for glassware and beverages. Featuring a multi-level marble countertop, mini-refrigerator, dishwasher, and sink, it showcases a blend of practicality and stylish decorative elements. Perfect for hosting guests!



## Sleek Industrial Charm in This Stylish Wet Bar

This contemporary bar showcases a multi-level stainless-steel design, equipped with an ice maker and beverage fridge, plus plenty of storage for glassware. Below the stairs, discover a charming enclosed wine vault lined with brick.



# Plan ahead with **THANKSGIVING PREP**

## TIPS TO KNOW

To help Thanksgiving go smooth, make little bits and pieces of your meal ahead of time, before all the madness sets in. Here are some tips and pointers on what you can make ahead for Thanksgiving now, and what should wait for later!

### 1 **THE TURKEY: PREP IT FOR ROASTING**

If you're planning on brining or dry brining your turkey, that can be done anywhere between one and three days ahead of time.

### 2 **MASHED POTATOES: FREEZE THEM**

Just make mashed potatoes as you usually would, and freeze them in a freezer bag or container. Defrost them in the fridge one to two days before!

### 3 **GRAVY: YES, EVEN WITHOUT TURKEY**

You can make it without drippings or roast a few turkey pieces to achieve both homemade stock and drippings to make the gravy, and then freeze

### 4 **STUFFING: BAKE THE BREAD, TOAST THE NUTS**

Do you make a special bread or cornbread for your stuffing? Take care of that now and stash it in the freezer.

## Timeline

### 2-4 WEEKS OUT

Take stock, make stock and order (or buy) your turkey

### 4-5 DAYS OUT

Buy your fresh ingredients, start thawing your turkey and making desserts

### 2-3 DAYS OUT

Start on your sides and gather your remaining ingredients

### THE DAY BEFORE

Peel and cut your potatoes, decorate your home, & start brining your turkey

### THANKSGIVING DAY

Bring your turkey to room temp, cook it, make the rest of the meal – and enjoy!





A Perfect Fusion of  
Classic Charm &  
Modern Design

This basement offers a unique walk-up bar for easy access, complemented by a luxurious wine cabinet that highlights an exquisite collection. For a more casual vibe, enjoy a cold draft from the built-in beer keg, seamlessly blending style and function.



# Southern Cornbread Dressing Recipe

Enjoy your Thanksgiving feast with this comforting Southern cornbread dressing.

Here's the recipe:

by Paula Deen

## Ingredients:

### For the Cornbread:

- 2 cups cornmeal
- 1 teaspoon salt
- 1 tablespoon baking powder
- 2 eggs
- 2 cups buttermilk
- 1/2 cup melted butter

### For the Dressing:

- 1 batch of Paula Deen's cornbread (from above)

- 1 cup chopped onion
- 1 cup chopped celery
- 1 cup chicken broth (more if needed)
- 1 tablespoon fresh sage, chopped (or 1 teaspoon dried sage)
- 1 tablespoon fresh thyme, chopped (or 1 teaspoon dried thyme)
- 1 tablespoon fresh parsley, chopped
- Salt and pepper to taste
- 1/2 cup cooked and crumbled sausage (optional)
- 2 eggs, beaten

## Instructions:

### Make the Cornbread:

- Preheat your oven to 400°F (200°C).
- In a large bowl, combine cornmeal, salt, and baking powder.
- In another bowl, whisk together the eggs, buttermilk, and melted butter.
- Pour the wet ingredients into the dry ingredients and mix until just combined.
- Pour the batter into a greased 9x13-inch baking dish and bake for 20-25 minutes, or until golden brown. Let it cool, then crumble into a large bowl.

### Prepare the Dressing:

- In a skillet over medium heat, sauté the chopped onion and celery in a bit of butter or oil until softened, about 5-7 minutes.
- Add the cooked vegetables to the bowl with the crumbled cornbread.
- Stir in the chicken broth, sage, thyme, parsley, salt, pepper, and crumbled sausage (if using). Mix well. The mixture should be moist but not soggy; add more broth if needed.
- Finally, stir in the beaten eggs until fully combined.

### Bake the Dressing:

- Preheat your oven to 350°F (175°C).
- Transfer the dressing mixture to a greased baking dish and bake for 30-40 minutes, or until the top is golden brown and crispy.

**Serve:** Let the dressing cool slightly. It pairs beautifully with turkey & gravy!



# Sip In Style in this Stunning Modern Bar

Where sophisticated cocktails meet sleek design. With a cozy lounge area and a striking glass-enclosed wine room, it's the perfect setting for both relaxation and celebration.

Photo: Barry Grossman



# DID YOU KNOW?

## NOT ALL TITLE COMPANIES ARE THE SAME!

**At Midwest Title Services**, we understand that navigating the closing process can be daunting. That's why we pride ourselves on being a small, local business that puts you and your clients first. Unlike larger companies, we offer the flexibility and personalized attention that make every transaction feel special.

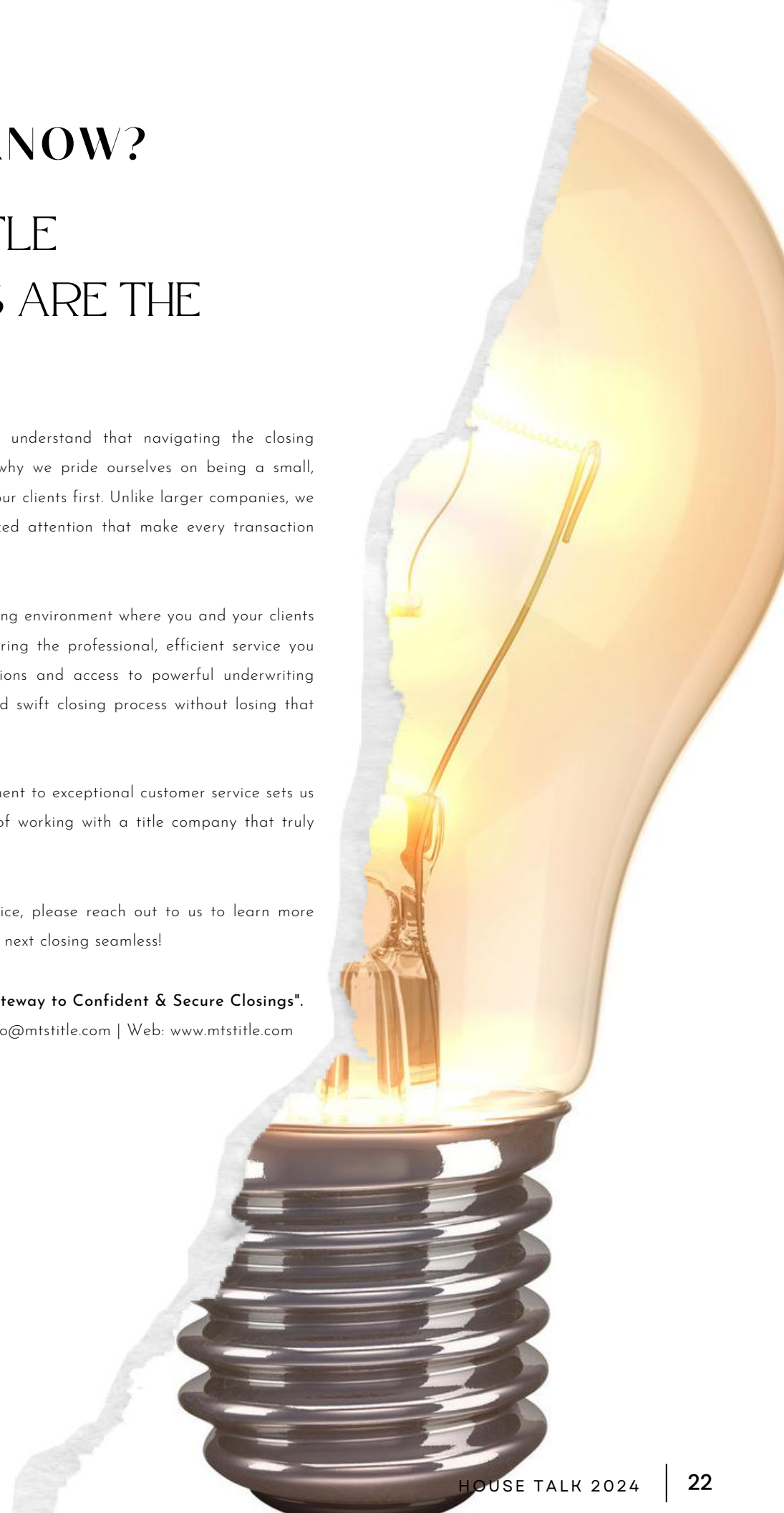
Our friendly team creates an inviting environment where you and your clients can feel at home, all while delivering the professional, efficient service you deserve. With remote closing options and access to powerful underwriting resources, we ensure a smooth and swift closing process without losing that personal touch.

Let us show you how our commitment to exceptional customer service sets us apart. Experience the difference of working with a title company that truly cares!

👉 If you value personalized service, please reach out to us to learn more about how we can help make your next closing seamless!

**Midwest Title Services, "Your Gateway to Confident & Secure Closings".**

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# Home Staging Secrets for a Cozy Fall Sale:

## Transform Your Space on a Budget

As the leaves turn and the air gets crisp, the real estate market gears up for a flurry of activity. With the holidays just around the corner, effective home staging can make a significant difference in attracting potential buyers. This article is packed with practical tips to create a warm and inviting atmosphere that showcases your home's best features—all without breaking the bank! **DIY Staging Ideas:**

### Embrace Fall Decor

Bring the beauty of autumn indoors! Use pumpkins, gourds, and colorful leaves as natural decor elements. A simple arrangement of mini pumpkins on the entryway table or a festive centerpiece for the dining room can create an inviting atmosphere.

### Warm Up the Lighting

Lighting plays a crucial role in setting the mood. Replace harsh overhead lights with soft, warm bulbs to create a cozy glow. Add table lamps and string lights in key areas, like the living room or dining space, to enhance the inviting feel.

### Create Inviting Entryways

First impressions matter! Refresh your entryway by adding a cheerful doormat, potted plants, or a decorative wreath. A well-staged entryway sets the tone for the rest of the home, making visitors feel welcome from the moment they step inside.



## Tips for Realtors

### Highlight Seasonal Features:

- Encourage clients to showcase features that resonate during fall, such as fireplaces or outdoor patios perfect for enjoying crisp evenings.

### Virtual Staging:

- For properties that might be more challenging to stage physically, consider using virtual staging tools to showcase how a space can be transformed.

### Leverage Curb Appeal:

- Remind sellers that staging isn't just about the inside. A well-maintained exterior, complete with seasonal decorations, makes a lasting first impression.

## Where Fashion Meets Lifestyle



### Layer Textiles

Bring in warmth with layered textiles like soft throws, plush pillows, and area rugs. Consider using fall colors like deep oranges, rich reds, and warm browns to create a cozy ambiance. These small additions can make a space feel much more inviting and homey.

### Declutter and Depersonalize

While personal touches make a house feel like a home, it's essential to declutter and depersonalize for showings. Remove excess items and family photos to help buyers envision their own lives in the space. A tidy home feels more spacious and inviting! Remember, effective staging plays a critical role in the selling process, helping potential buyers visualize themselves in your home.

*"Staging your home for a cozy fall sale doesn't have to be costly or complicated. With a little creativity and effort, you can create an inviting space that captures buyers' hearts."*

While personal touches make a house feel like a home, it's essential to declutter and depersonalize for showings. Happy fall and winter selling.

# First Impressions Matter

## The Importance of a Minimalist Entryway in Home Selling

When it comes to selling a home, first impressions are everything. The entryway, or foyer, is the first space potential buyers encounter, setting the tone for the entire property. To make the most impactful impression, it's crucial for sellers to adopt a minimalist approach to decor, steering clear of personalized photos and excessive items. Here's why an uncluttered entryway can significantly enhance the appeal of your home.

### Creating a Blank Canvas

A clean and simple entryway helps potential buyers picture themselves in the home. When a foyer features family photos or personal items, it can foster a sense of attachment that may hinder buyers from imagining their own experiences there. By eliminating these personal touches, sellers provide a neutral space that invites visitors to envision their future in the property.

### Enhancing the Sense of Space

A cluttered entryway can feel cramped and uninviting. Keeping decor to a minimum opens up the space, making it appear larger and more welcoming. Consider using a simple console table with a small decorative item, like a plant or a piece of art, to add a touch of elegance without overwhelming the area.

### Evoking Positive Emotions

A simple, clean entryway can evoke feelings of calm and tranquility. Excessive decor can create visual noise, while a well-styled minimalist space fosters a positive emotional response. Buyers are more likely to feel at home in an environment that is open and serene, making them more inclined to make an offer.

### Streamlining the Showing Process

In today's fast-paced real estate market, buyers often view multiple homes in one day. A minimalist entryway helps your home stand out during showings by providing a refreshing, uncluttered space that is easy to remember. When buyers recall a home with a serene entryway, they may be more likely to return for a second visit.

A minimalist entryway is key to making a lasting first impression and ultimately aids in a successful home sale. Keep it simple, and let buyers envision their future in your space.





# LOCAL EVENTS

NOV 1

**Frosty Fridays Public Skate**  
Carlson Ice Arena  
4150 N. Perryville Rd. Loves Park

NOV 2

**Backpacking with Burpee - Fall Foliage**  
| 10am - 12pm | Forest Preserves of  
Winnebago County #80 Hononegah  
Road Rockton, IL

NOV 5

**Election Day!**

NOV 28

**Happy Thanksgiving!**

*Join in with local events!*



# Small Business OF THE MONTH



Dr. Brisa Berumen-Dixon, Founder & CEO  
**Seabreeze**

Dr. Brisa Berumen is the founder and CEO of Seabreeze Non- Emergency Medical Transportation (NEMT), specializing in wheelchair-accessible transportation in Winnebago County. As a certified minority-owned business, Seabreeze embodies Brisa's commitment to serving her hometown community. She recognized the need for safe transportation to medical appointments, and her passion for this mission drives the company's success in providing reliable services for those in need. Contact Seabreeze today at (815) 708-7807! Page 29.

## REAL ESTATE NEWS



## FEATURED LISTING

1996 BROADMOOR RD, ROCKTON, IL 61072

This tri-level home located in the Hononegah School District offers four spacious bedrooms and plenty of space to entertain. Located in the well established Wingate Subdivision, this home is perfect inside and out. It offers a two-car garage, plenty of storage, and a fenced-in yard. Learn more on Page 31.

LISTED AT \$249,900



(608) 658 2032  
903 E Grand Ave, Beloit, WI  
imeldabarajas@kw.com  
imeldabarajas.kw.com

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**kw SIGNATURE**  
KELLER WILLIAMS REALTY

@imeldabarajas.realtor @imeldabarajas



4 Beds



1,488 Sqft



2 Baths

# The Origins of Thanksgiving

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## From Harvest Feast to Family Gathering:

Thanksgiving, celebrated annually on the fourth Thursday of November, has evolved into one of America's most cherished holidays. Its roots can be traced back to the early 17th century, when English Pilgrims, seeking religious freedom, landed at Plymouth Rock in 1620.

Their journey was fraught with hardship, but their survival through the harsh winter was bolstered by the assistance of the Wampanoag people. In the fall of 1621, a feast was held to celebrate the Pilgrims' successful harvest—a gathering now recognized as the first Thanksgiving.

### **The Significance of Thanksgiving in American Culture**

Over the centuries, Thanksgiving has transformed from a modest harvest celebration into a national holiday steeped in cultural significance.

“  
*THANKFULNESS  
UNITES US ALL.*  
”





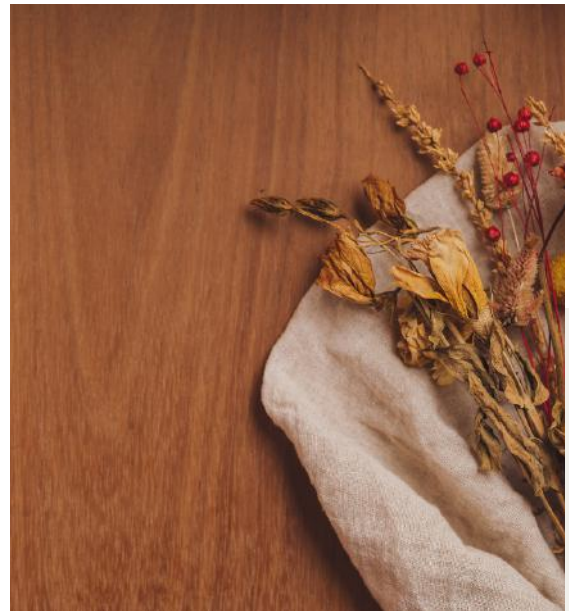


# ORIGIN OF *Thanksgiving*

Initially, it was a time for Pilgrims and Native Americans to come together in gratitude for the harvest and mutual support. This feast symbolized cooperation and coexistence, a stark contrast to the later narratives of conflict and colonization.

## The Evolution of Thanksgiving Traditions

As the years progressed, Thanksgiving began to take on various regional flavors and practices. In the 19th century, Sarah Josepha Hale, a prominent writer and editor, advocated for a



national Thanksgiving holiday. Her persistent efforts culminated in President Abraham Lincoln declaring Thanksgiving a national holiday in 1863, during the Civil War. Lincoln's proclamation aimed to unify a divided nation, emphasizing gratitude and reflection amid turmoil.

From the 1860s onward, Thanksgiving traditions began to solidify. Families started to gather for elaborate meals featuring turkey, stuffing, and pumpkin pie. Parades, such as the iconic Macy's Thanksgiving Day Parade, emerged in the early 20th century, showcasing a festive spirit and commercialism that would further shape the holiday.





**Seabreeze**  
NON-EMERGENCY MEDICAL TRANSPORT

BRISA BERUMEN-DIXON

## ABOUT ME

**What inspired you to start Seabreeze, and what need does it fulfill in the community?**

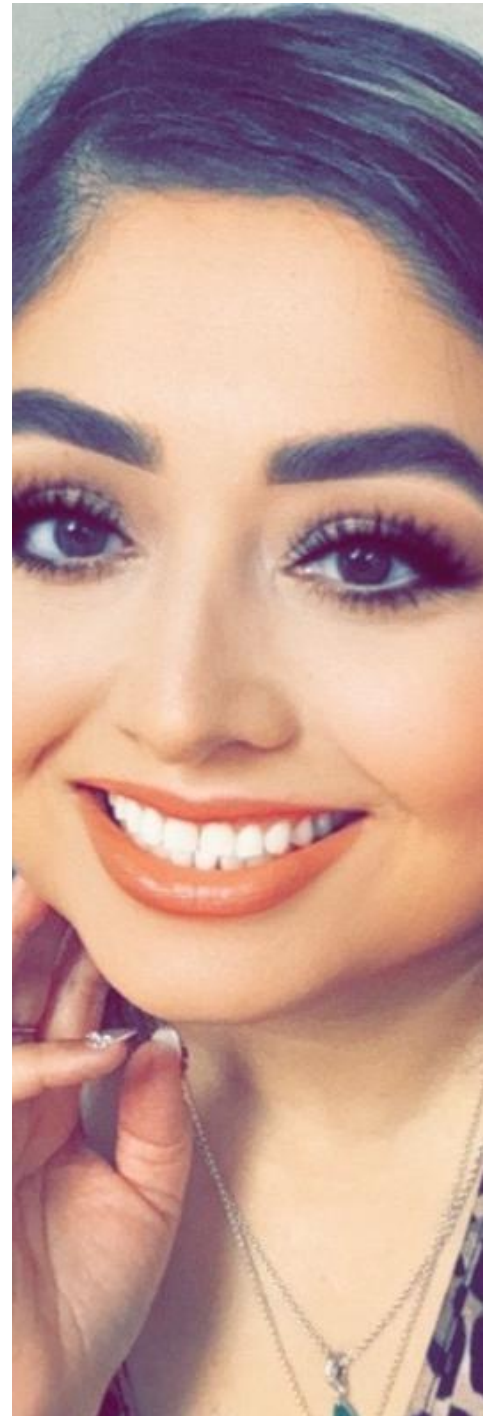
I was inspired to start Seabreeze Non-Emergency Medical Transportation because I recognized a significant barrier in my community regarding wheelchair and stretcher transportation. While working with individuals diagnosed with traumatic brain injuries, I observed that many of them relied on wheelchairs and required stretcher transport for their medical appointments. This need was not being adequately met, and I felt compelled to make a change. This experience motivated me to establish Seabreeze, aiming to provide essential transportation services to those who required them the most.

**What sets us apart from other transportation providers is that we are fully certified with all the required certifications required by the State of Illinois.**

My Company is also certified as a minority woman-owned company. Seabreeze specializes in wheelchair and stretcher transportation. Our vehicles are custom-built to accommodate specialized chairs and weight restrictions.

**How do you ensure the safety and comfort of your clients during their rides?**

The vehicles are equipped with cameras, drones, and GPS tracking devices that monitor all driving activities. Drivers are also fully trained and certified to transport community members to all their medical appointments.







3427 N Rockton Avenue | Rockford, Illinois 61103 | Seabreeze.com | (815) 708-7807



Dr. Brisa Berumen-Dixon, Founder & CEO  
Seabreeze

### What challenges have you faced in running Seabreeze, and how have you overcome them?

Challenges are faced daily; however, being solution-focused is key when running an organization like Seabreeze. There are many levels to having a business in transportation, and ensuring that all your T's are crossed, and I's are dotted is extremely important. Some examples of the challenges I faced include the impact of COVID-19 when we first started, which made obtaining certifications challenging. I also encountered difficulties with gender roles—specifically, as a woman owning a male-dominated business, this has created challenges, particularly in pricing vehicles and managing vehicle maintenance. It's unfortunate that this continues to be an issue today.

### Can you share a memorable experience from your time serving clients?

As far as memorable experiences go, I could probably write a book. We impact the community in so many ways, and we are always giving. A couple of examples include when a member lost her medical coverage because she is legally blind. When she received her re-determination benefits packet, she submitted it too late, causing her benefits to be delayed for a month. She is one of our regulars, as she attends dialysis three times a week. Seabreeze understands the importance of dialysis, so we transported her for a month without compensation. I personally believe that when you do a good act of faith, God sees it all, and more blessings will come.

### What are your future goals for Seabreeze, and how can the community support your business?

The future goals for Seabreeze NEMT include expansion. We own our headquarters at 3427 N Rockton Ave in Rockford, Illinois, and our goal is to build a Morton building on the land we own to house our vehicles, establish our own washing station, and have an on-site mechanic. By building this Morton building, we will also be able to purchase more vehicles and create an additional 130 jobs in our community.







# HOME FOR

*Sale*

**1996 Broadmoor Rd, Rockton, IL 61072**



## PROPERTY DESCRIPTION

This tri-level home located in the Hononegah School District offers four spacious bedrooms and plenty of space to entertain. Located in the well established Wingate Subdivision, this home is perfect inside and out. It offers a two-car garage, plenty of storage, and a fenced-in yard.

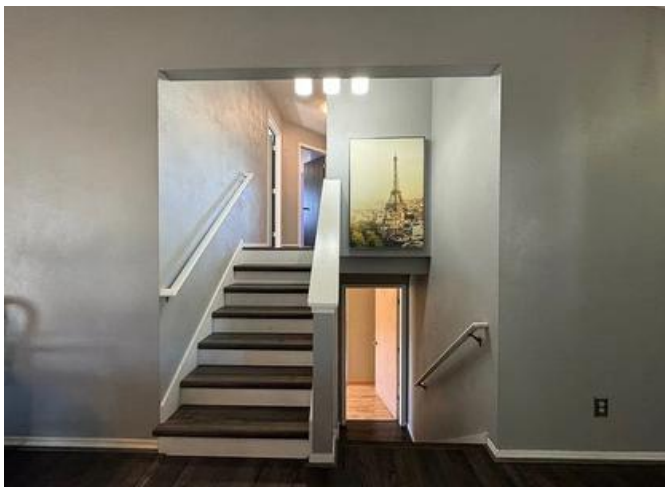
-  4 BEDROOMS
-  2 BATHROOMS
-  2 CAR GARAGE
-  1488 SQ.FT

*Call Today!*

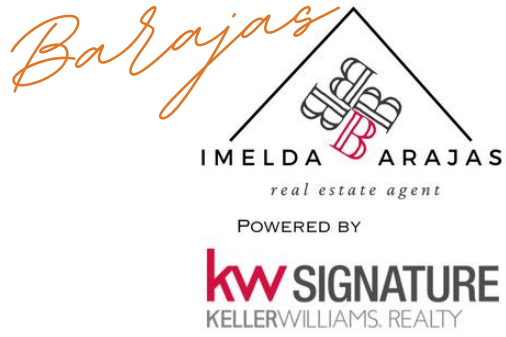


**IMELDA BARAJAS**

- imeldabarajas@kw.com
- Large Wood Deck Patio
  - Finished basement







GET TO KNOW ME...

**Imelda Barajas** is a distinguished REALTOR® with Keller Williams Realty Signature, serving clients in Wisconsin and Illinois with unmatched expertise and dedication. As a bilingual professional, Imelda bridges communication gaps, ensuring that every client feels understood and valued throughout their real estate journey.

With a robust background as the Marketing Director for Rockford NAHREP (National Association of Hispanic Real Estate Professionals) and an Executive Board Member at BMOW (Beloit Meals On Wheels), Imelda combines her extensive market knowledge with dynamic negotiating skills to deliver exceptional service. Her strong work ethic and commitment to her clients have earned her the respect of both clients and peers in the industry.

Having grown up in Beloit, Wisconsin, Imelda possesses an intimate understanding of the South Central Wisconsin and Northern Illinois neighborhoods. This local insight, combined with her compassionate approach, enables her to guide clients through the logistical and emotional complexities of buying and selling homes, making each transaction a seamless and successful experience.

Imelda is not just a REALTOR®; she is a community advocate, actively volunteering as a Board Member at Beloit Meals on Wheels, where she supports homebound seniors. Her dedication to service extends beyond real estate, reflecting her deep commitment to enhancing the lives of those around her.

With Imelda Barajas as your REALTOR®, you can expect a partnership grounded in trust, expertise, and a genuine passion for helping you achieve your real estate goals.



## MARKET UPDATE

SEPTEMBER 2024 | BOONE, OGLE & WINNEBAGO COUNTIES

375

SOLD  
HOMES

414

NEW  
LISTINGS

15

AVG DAYS  
ON MARKET

\$224,406

AVG SALE  
PRICE

388

SALES  
PENDING

### HOME SELLER - TIPS

## SELLING SECRETS: WHAT EVERY HOMEOWNER SHOULD KNOW BEFORE LISTING

Prepare, Price, and Profit: Your Guide to a Smarter Home Sale

Selling a home can be just as emotional as buying one. For many sellers, the experience is filled with anticipation, stress, and lessons learned along the way. One key piece of advice from seasoned sellers is to never underestimate the power of a home inspection. While sellers may be confident their home is in great condition, an inspection can reveal hidden issues—such as outdated systems or structural problems—that could derail a sale.

Addressing these issues upfront can help avoid surprises during negotiations and prevent the deal from falling through. Sellers should also be prepared for the importance of setting the right price. Overpricing a home may discourage potential buyers, while underpricing can lead to a loss of value. Consulting with a real estate agent to properly assess the market value is crucial.

Another important lesson for sellers is to be patient and flexible. Sometimes, the selling process takes longer than expected, and potential buyers may make lower offers or request additional repairs. It's easy to feel discouraged, but understanding that negotiations and market conditions can vary will help sellers remain calm. Additionally, keeping a flexible timeline can make the process smoother. Sellers should also be prepared for the emotional aspect of parting with a home. Selling a home that holds sentimental value can be tough, but keeping a clear focus on the bigger picture—whether it's moving up, downsizing, or relocating—can help sellers manage the emotions involved.





*An Interview  
With*

**Getting to Know Imelda Barajas: Insights & Inspirations from a Stellar REALTOR®!**

**What inspired you to become a realtor, and what do you love most about your job?**

I have always exhibited a strong passion for helping others, and being a real estate agent is the perfect avenue to do just that and serve my community. The part of my job that I love most is tackling challenges and overcoming obstacles to get to the closing table. The feeling of accomplishment I get when I guide and educate my clients to achieve their real estate goals is incredibly rewarding.

**Can you share a success story where your expertise really made a difference for a client?**

This particular transaction became complicated when, the day before closing, I received a call from the title company informing me that there was a document that needed to be corrected, signed by the seller (who was out of the country), and notarized. After many phone calls and several visits to the title company and the lawyer's office, we made it to the closing table. I put all my effort and expertise into every transaction, and I don't give up until all resources have been exhausted. My client and everyone involved were grateful that we were able to close on time.

**How do you stay connected with the community, and why is that important to you as a realtor?**

I stay connected to my community by volunteering and serving as a board member for two non-profits, Beloit Meals on Wheels, an organization that serves home bound seniors, and NAHREP Rockford, an organization whose mission is to advance sustainable homeownership in the Hispanic community. It is significant to me because it gives me the opportunity to actively contribute to and support the needs of my community.

**Can you share some unique features about your featured listing that potential buyers might not expect?**

This home offers the number one item on every buyer's wish list: location! Located in the well-established Wingate subdivision, this property is just minutes from schools, shops, and restaurants. Its oversized deck and fenced-in yard make this property even more special and perfect for entertaining!



Front

Kitchen

Finished  
Basement

Fenced-in yard

# 3 Soups Go Cozy

THEY MIGHT JUST KNIT YOU A  
SWEATER THIS NOVEMBER!



## 1. CLASSIC CHICKEN NOODLE SOUP

Nothing beats the comforting embrace of homemade chicken noodle soup. With tender chicken, fresh veggies, and hearty noodles in a savory broth, it's the ultimate cold-weather staple.

## 2. CREAMY TOMATO BASIL SOUP

Rich and velvety, this soup combines sweet tomatoes with aromatic basil for a burst of flavor. Pair it with a grilled cheese sandwich for a nostalgic meal that feels like a warm hug..



## 3. BEEF AND BARLEY SOUP

Packed with tender beef, nutritious barley, and a medley of vegetables, this hearty soup is perfect for chilly nights. Its rich texture and savory broth will keep you satisfied and cozy.





**CURB APPEAL  
HACKS**

# FALL FIXES TO BOOST YOUR HOME'S EXTERIOR

As the leaves change color and a crisp breeze fills the air, it's the perfect time to enhance your home's curb appeal. Whether you're planning to sell or just want to impress your neighbors, these simple, seasonal fixes will make your home stand out in the autumn glow. Let's dive into some fun and effective curb appeal hacks to attract potential buyers and boost your home's charm!

## ➔ Leaf Cleanup:



Start by raking those beautiful autumn leaves! A clean yard instantly looks more inviting. Consider composting or creat-

ing leaf piles for kids and fur babies to jump into—fun for them, fabulous for your yard!

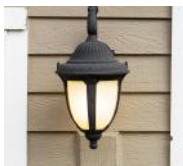
## ➔ Power Wash and Paint



Give your siding and walkways a good power wash to remove dirt and grime. Touch up any chipped paint on

your front door or trim to create a polished look.

## ➔ Lighting Up



As the sun sets earlier, ensure your outdoor lighting is working. Install some warm LED lights along pathways or

add lanterns to create a cozy, inviting atmosphere.



# INVESTMENT INSIGHTS

*By Midwest Title Services*

Investing in curb appeal can pay off significantly. According to real estate experts, homes with attractive exteriors can see a 5% to 10% increase in value. For investors, this means that a little effort can lead to a much larger return when it's time to sell. Plus, a well-maintained exterior not only attracts buyers but also helps your property stand out in a competitive market.

Consider this: A fresh coat of paint, new landscaping, or updated lighting can be relatively low-cost improvements that elevate your home's perceived value. This can be especially beneficial in a buyer's market, where every detail counts.

As Fall unfolds, take the time to enhance your home's exterior. Not only will these curb appeal hacks make your property more attractive, but they'll also help you connect with potential buyers. Remember, a beautiful home draws attention, and when the time comes to sell, a smooth transaction facilitated by a reliable title company will ensure your efforts pay off.

So grab those rakes and paintbrushes, and get ready to showcase your home in its best light this autumn! Happy decorating!



# WILL MORTGAGE RATES GO DOWN IN NOVEMBER

As November approaches, the focus on mortgage rates remains high among homebuyers, sellers, realtors, lenders, and title companies. In 2023, the average 30-year fixed mortgage rate fluctuated significantly, reaching a low of 6.09% in February and a high of 7.79% by late October, according to Freddie Mac. The latter half of 2024 has seen more stability, with rates gradually easing.

Recent trends show that mortgage rates have risen for four consecutive weeks, climbing from 6.44% on October 17 to 6.54% on October 24. While this increase poses challenges for prospective borrowers, it's important to note that rates were much higher—averaging 7.79%—during the same period last year.

Experts from CoreLogic, Home Qualified, Realtor.com, First American, and CJ Patrick are weighing in on the outlook for November. Many suggest that we may have reached the peak of the current interest rate cycle, but given the inherent volatility, further fluctuations are possible. Sam Khater, chief economist at Freddie Mac, cites strong economic performance as a key driver of recent rate increases.

Looking ahead, predictions indicate that economic uncertainties may lead to a modest decline in mortgage rates. CoreLogic anticipates this easing could provide relief for homebuyers, while Home Qualified proposes that lower inflation rates may further reduce borrowing costs. As the market evolves, staying informed will be crucial for all stakeholders in the real estate industry.



# MEET

## Sherry Townsend

Mortgage Loan Originator | NMLS: 1740968

Midland States Bank, 5023 Rockrose Ct, Roscoe, IL 61073  
stownsend@midlandsb.com

O: (815) 623-3394 | C: (815) 721-9447

### About

*Tell me about yourself.*

I am a Mother of two wonderful daughters. I strive to live my most fulfilling life! Life is short and every day is so precious. I try to find joy in all things.

### Balancing Acts

*As a Mortgage Loan Originator and Park Lane Jewelry Stylist & Owner, how do you manage to balance your professional responsibilities with your creative passions?*

I balance everything by staying organized! Lists and my Daily Planner are my two best friends!

### Real Estate Insights

*What trends are you currently seeing in the mortgage market that homebuyers should be aware of, and how can they best prepare for the home-buying process?*

Housing inventory is going up and interest rates are going down, which are both advantages for a buyer! A prospective homebuyer can prepare themselves for the homebuying process by speaking to a Mortgage Lender, such as myself, to get prequalified. Credit score, income, assets and debt to income ratio are all things that help determine how much of a home a buyer qualifies to purchase. They need to have documentation available, such as Last 2 years Tax Returns, Last 30 days Paystubs and Last 2 months Bank Statements.





Juanita Martinez

Jennifer Medina

Sherry Townsend

## Community Involvement

### ◆ Golfing for a Great Cause



#### Event Highlights:

*We loved seeing you at the recent golf event as a sponsor! What was your favorite moment of that day, and how do you think events like these benefit the local real estate community?*

My favorite moment of the day was during dinner, taking a few minutes to celebrate the beautiful life of a realtor who had just recently passed away. I think that it is great to get everyone in the community together. Building these relationships and growing our skills sets enhances the experience that we can provide for our customers.

#### Creative Ventures:

*Can you share a bit about your jewelry business and how it reflects your personal style or values? What inspired you to start this venture alongside your career in mortgage lending?*

I am a Stylist at Park Lane Jewelry. I was inspired to start this venture because I love the fact that just a pair of earrings or a necklace can completely elevate your look. I am very creative, and I really enjoy it. The jewelry gives me another opportunity to share my passion, joy, my love of helping others and the ability to provide a top-notch customer experience.



# Title Insurance SETTLEMENT INSURANCE &

Navigating real estate transactions can be complex, but Midwest Title Services simplifies the process with comprehensive title insurance and professional settlement services. Whether you're a homebuyer, seller, real estate agent, mortgage broker, lender, investor, commercial property professional, builder, developer, or legal professional, we're your trusted guide for seamless closings.

## Why Title Insurance Matters

Title insurance protects against potential losses from defects in property titles, such as undiscovered liens or claims. Our thorough title examinations ensure that your investment is secure.

## The Role of Settlement Services

Settlement services coordinate the final steps of transactions, including document preparation and fund disbursement. Our experienced team manages these details efficiently, allowing you to focus on your priorities.

For comprehensive title insurance and efficient settlement services, choose Midwest Title Services as your partner in real estate. Contact us today to ensure a smooth closing process and protect your investments!



**Midwest Title Services, LLC**  
"Your Gateway to Confident & Secure Closings"  
4855 E. State Street, Suite 25, Rockford, IL 61108  
infor@mtstitle.com  
Office: (815) 283-3300  
www.mtstitle.com



## Why Choose Us?

- Expert Guidance: Our professionals provide support throughout the process.
- Streamlined Transactions: We use cutting-edge technology to reduce delays.
- Tailored Solutions: We cater to both residential and commercial needs.
- Commitment to Excellence: We prioritize customer service and reliability.

## Who We Serve

- Homebuyers and sellers
- Real estate agents
- Mortgage brokers and lenders
- Commercial property professionals
- Builders and developers
- Legal professionals
- Investors

# Kyle

# KEEN

*Title Insurance Coordinator*

### **Getting to Know Kyle:**

What inspired you to pursue a career in title insurance, and what unique talents do you bring to your role?

Honestly, I entered the field because a close friend of mine offered me a position with the company. I had never even heard of title insurance and had the same misconceptions most people would when comparing it to car or health insurance. I had previously pursued a career in Culinary Arts and teaching High School Math. I dabbled in a few other fields like mechanical drafting, psychology, and health and wellness. It takes all types of people to make our dreams a reality, and I'm thankful for his invitation. I have seen an entirely new side of life outside my bubble during my time in title insurance. Working in service fields like food service and education, I pride myself in bringing a touch of humanity and customer service to a field full of urgent deadlines and anxious clients. There are a lot of moving pieces that are often overlooked, and at the end of the day, whether we are a buyer, seller, realtor, lender, or attorney, we all dream of closing the deal. Not only does it symbolize success for everyone, but it also marks progress toward our dreams—dreams of a better life and new opportunities.

### **Common Myths:**

What's one common myth about title insurance that you wish more people understood?

I wish more people understood the value of title insurance and the peace of mind that comes with the title clearance process. A lot happens between the contract and the closing. Buying a house is exciting and nobody wants to deal with stamps, surveys, waivers, and affidavits, just like nobody wants to know how sausage is made while eating it. Title insurance is not just a meaningless up sale or extended warranty. Within the insurance policy is an in-depth background check on the property and a look at everyone who has ever had interest in it. When compared to the potential loss, the cost of an Owner's Policy is a drop in the bucket.

### **Future of Title Insurance:**

*How do you see the role of technology changing title insurance in the next*



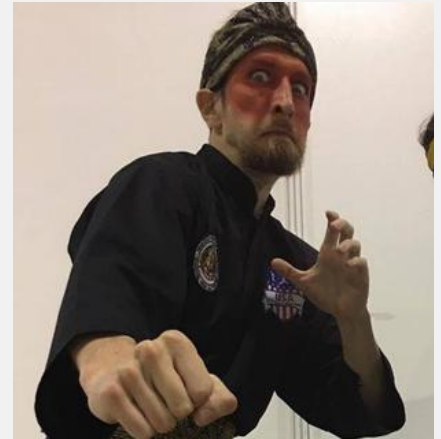
*few years?*

I entered the industry during a fascinating time. You would think in a world with self-driving cars, you wouldn't need to lick envelopes, but here I am sending wet-signed documents to the County Recorder's Office. I sound like a spoiled brat, since my forefathers used to drive to the county with a stack of documents and submit them in person. E-Recording has already revolutionized the industry, but a few are still catching up. I am excited to see how our major underwriters implement automation and regulate digital services to streamline the entire process. We already see accommodations for E-signatures and remote notaries. Though there are rising security concerns, I have seen firsthand how underwriters are staying ahead of the curve and enforcing strict requirements for such services.

**ATN** ADVISORS  
TITLE NETWORK



*Kyle Keen*  
**INSURANCE TITLE COORDINATOR**



**Real Estate Adventures:**

*Can you share a memorable story from your experience that showcases the importance of title insurance?*

Early in my career, a client was purchasing an old church property in Chicago. Chicago requires a Water and Zoning certificate for any real estate transfer, but since it was a church, it fell under Illinois exemption laws. So, I did my research and ordered with the correct exemption. Regardless...a \$20,000+ water bill came back, and it turned out the owners had lost their Non-Profit status 10 years prior and never addressed it. Imagine investing your life's work into your dream property, then they shut the water off and bill you 20 grand. This is just a small example of what title companies catch in the process of that the title clearance process can catch beyond studying the public record. In the end, the situation was resolved, the bill was paid, and the deal went through. The overall process of clearing title helps to resolve outstanding interest from wills, liens, foreclosure cases, and any other nightmare scenario that we, as the public, are not equipped to resolve in our busy lives. Not my story, but I also heard of a case where a new owner's neighbor dug an underground bunker that encroached under their boundary line... truly anything can happen.

**Fun Facts:**

*What's a fun fact about you or a hobby you enjoy that most people might not know?*

I like to practice martial arts on my downtime. Staying balanced in life is

important and it is easy to get carried away in our work and responsibilities. I mostly practice Malaysian Silat and Brazilian Jiu Jitsu but have

some exposure to Thai Boxing and Filipino Martial Arts. There is something very primal and satisfying about swinging a stick, locking in a choke, or hitting a bag. To me, it represents a constant hope of improving and refining ourselves. It's fun to express ourselves and to learn and grow with people that we like practicing with. Movement is medicine, and motion is lotion. We work with our minds all day, so I urge anyone to get moving, even if it's just a walk around the block.

**Winter Preferences:**

*If you could choose a perfect winter temperature, what would it be and why?*

30-F and snowy. When January hits Chicago, 30 feels like T-shirt weather. I want that soft, pretty snow that sits on the trees and makes the world sound silent for a day.

**Light Reads:**

*What's a fun book (not business-related) that you'd recommend, and what do you love about it?*

Another Kingdom by Andrew Klavan is a 3-book series that skillfully blends modern-day issues with fantasy. It follows a burnt-out Hollywood screenwriter torn between his life in California and a war-torn fantasy realm, where conspiracies connect both worlds. The thought-provoking narrative explores the intertwining of our inner and outer lives, emphasizing that everyone is the hero of their own story. Amidst life's chaos, we face trials, conquer monsters, and uncover deeper truths in mundane existence, relationships, and larger conflicts.



COLLABORATION & PARTNERSHIPS YOU CAN TRUST

## MIDWEST TITLE SERVICES & ADVISORS TITLE NETWORK

Advisors Title Network, LLC is your premier full-service title insurance agency operating in Illinois and Florida, proudly serving as a strong backing for Midwest Title Services. Our expert team, supported by top national title insurance underwriters, is dedicated to protecting your property rights.

You can rely on us for a comprehensive range of title insurance, settlement, and escrow services for residential, commercial, and new construction real estate across Illinois, Florida, Michigan, Wisconsin, and Maryland. With seasoned professionals averaging over 20 years of experience, we prioritize a smooth and efficient transaction process for you. We treat every deal as if it were our own, ensuring you receive personalized care and support.

As active members of the Illinois Land Title Association, we stay at the forefront of industry regulations and legislative developments, making us a reliable source for up-to-date information on property transfers and title protection.

The title products are backed by trusted underwriters, including First American Title, Chicago Title, Fidelity National Title, Alliant National Title, and AmTrust Title Insurance Companies, giving you peace of mind as you navigate your transactions.

With convenient closing locations, knowledgeable staff, efficient processes, and competitive pricing, Advisors Title Network is your go-to partner for all your title insurance needs.





# UNDERRATED NEIGHBORHOODS IN NORTHERN ILLINOIS POISED FOR GROWTH

As homebuyers seek value beyond the big cities, Northern Illinois offers a treasure trove of neighborhoods ripe for investment. This article shines a light on five underrated areas—Rockford, Roscoe, Machesney Park, Rockton, Freeport, and Belvidere—each with unique charm and growth potential.

## Rockford: A City on the Rise

Rockford is experiencing a revitalization fueled by new development and community initiatives. Neighborhoods like the East Side and the historic district are attracting families and young professionals due to their affordable housing and vibrant arts scene. With new restaurants, parks, and cultural events, Rockford is becoming a desirable place to call home. Recent data from Realtor.com shows that the median home price is still below the national average, making it an appealing choice for first-time buyers.

# Hidden Gems

## Roscoe: Suburban Serenity

Nestled along the scenic Rock River, Roscoe offers a perfect blend of small-town charm and modern conveniences. With highly-rated schools and ample parks, it's an ideal spot for families. The community-oriented atmosphere, combined with access to outdoor activities like fishing and hiking, makes Roscoe particularly attractive. Zillow reports that home values are steadily rising, reflecting the area's growing popularity.



## Machesney Park: Emerging Retail Hub

Once overshadowed by its neighbors, Machesney Park is quickly becoming a sought-after destination thanks to recent development and an influx of new businesses. With thriving retail, dining, and service options, the area is attracting residents who want convenience, a growing local economy, and a strong sense of community. New businesses continue to open, further boosting the economy and adding to the area's vibrancy. The village offers a range of affordable homes, making it an attractive choice for families seeking a balance of suburban charm and urban amenities.

Continued...

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## ROCKTON: A CLOSE-KNIT COMMUNITY

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Rockton is renowned for its picturesque downtown and community spirit. With charming parks and annual festivals, the village fosters a sense of belonging among its residents. Rockton's family-friendly neighborhoods are appealing to those seeking a peaceful environment. Real estate trends indicate that home values are on the rise, making it a smart investment for buyers looking for long-term appreciation.

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## FREEPORT: HISTORIC REVIVAL

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Once a bustling railroad town, Freeport is undergoing a renaissance with a focus on revitalizing its historic downtown. Investors are drawn to its affordable housing market and the potential for appreciation as the community invests in local businesses and infrastructure. According to Zillow, home prices are competitive, offering a great opportunity for first-time buyers and investors alike.

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## BELVIDERE: THE HIDDEN TREASURE

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With its rich history and strong sense of community, Belvidere is emerging as a go-to destination for families and young professionals. Its central location, combined with growing amenities such as parks and shopping areas, makes it an attractive place to live. The local housing market remains affordable, and as demand grows, home values are expected to rise.

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## EXPLORE OUR COMMUNITIES TO FIND YOUR NEXT GEM

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These neighborhoods in Northern Illinois are not just hidden gems; they are burgeoning communities full of potential. For buyers and investors looking for opportunities, these areas provide affordability, community, and a promising future. Partnering with a reliable realtor, lender, real estate attorney and title company will ensure a seamless transaction process, making it easier to secure a home in one of these exciting neighborhoods. Explore these options today and discover the future of Northern Illinois real estate!







### Benefits of Clean Gutters

Keeping gutters clear protects your roof, foundation, and landscaping while preventing water from entering basements. This maintenance also enhances curb appeal and prevents pest infestations.

# Clear Gutters, Clear Worries:

## Preventing Drainage Problems This Fall

As leaves begin to fall, it's crucial for homeowners, especially those in the Midwest with basements, to clear their gutters. Clogged gutters can lead to serious drainage issues, including water pooling around the foundation, which can cause flooding, mold, and structural damage.

### Why Gutter Maintenance Matters

Gutters channel rainwater away from your home. When blocked by leaves and debris, they can overflow, leading to water seeping into basements. This is a significant concern for Midwest homeowners, where heavy rains and snowmelt can exacerbate the risk of basement flooding and water damage.

### Essential Maintenance Tips

- **Regular Cleanings:** Clear gutters at least twice a year, or more often if you have many trees nearby.
- **Gutter Guards:** Consider installing guards to reduce debris accumulation.
- **Check Pitch:** Ensure gutters are sloped properly for effective drainage.
- **Inspect Downspouts:** Make sure they direct water away from the foundation, especially important for homes with basements.
- **Monitor Weather:** After storms, check for blockages or damage.

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**PRIORITIZE  
GUTTER  
MAINTENANCE**

”

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# INVESTING IN RENTAL PROPERTIES:

TIPS FOR SUCCESS IN WINNEBAGO  
COUNTY



Winnebago County, with its charming neighborhoods and vibrant communities, is quickly becoming a hot spot for real estate investors. As the demand for rental properties continues to rise, savvy investors are looking to capitalize on this lucrative market. If you're considering entering the world of rental property investment in Winnebago County, here are some tips to ensure your success.



Midwest Title Services

2024





## Understanding the Market

Before diving into investment, it's crucial to understand the local market dynamics. Winnebago County boasts a diverse economy, with strong job growth and a steady influx of residents. Research local demographics, job trends, and economic indicators to identify areas with high rental demand. Neighborhoods like Rockford, Loves Park, and Machesney Park are particularly appealing due to their amenities and the economic boost from the newly built Hard Rock Casino, along with the many businesses that have sprung up as a result.

## Location, Location, Location

In real estate, location is everything. When investing, consider properties in areas with easy access to parks, recreational facilities, and cultural attractions. Neighborhoods with nearby outdoor spaces, like hiking trails, lakes, or sports complexes, often attract tenants seeking a balanced lifestyle. Additionally, proximity to shopping, dining, and entertainment venues can make an area more desirable, ensuring consistent demand for rental properties. Winnebago County offers a variety of options, from vibrant urban areas to peaceful suburban communities, each providing unique amenities that appeal to different types of tenants.

## Crunching the Numbers

Investing in rental properties requires a keen understanding of your finances. Calculate potential returns on investment (ROI) by considering purchase price, renovation costs, and ongoing expenses like property management, maintenance, and

taxes. A common rule of thumb is the 1% rule, which suggests that your monthly rent should equal at least 1% of your total investment. While this is a helpful guideline, it's essential to conduct a thorough analysis to account for unique local factors.

## Financing Your Investment

Understanding your financing options is crucial. Traditional mortgages, FHA loans, and even local programs can help you secure the funds needed to purchase a rental property. Investigate local credit unions and community banks, which often offer competitive rates and tailored products for first-time investors. Additionally, consider creative financing methods, such as partnerships or seller financing, to minimize your upfront investment.



*Real estate investing, especially in rental properties, is not just about the numbers; it's about understanding the community and market you're investing in. In places like Winnebago County, success comes from a blend of patience, strategic planning, and a genuine commitment to enhancing the neighborhoods you serve"*  
— Barbara Corcoran

## Property Management Matters

Effective property management can make or break your rental business. Whether you choose to manage the property yourself or hire a property management company, establish clear processes for tenant screening, maintenance requests, and rent collection. A thorough tenant screening process—including credit checks, rental history, and background checks—will help you find reliable tenants, reducing turnover and ensuring steady cash flow.







Continued...

## Embrace Technology

Utilizing technology can streamline your property management processes and enhance tenant satisfaction. Consider investing in property management software that helps with rent collection, maintenance tracking, and tenant communication. Additionally, digital marketing strategies—such as social media advertising and online listings—can effectively reach prospective tenants and minimize vacancy periods.

## Stay Compliant

Navigating local laws and regulations is crucial for rental property investors. Familiarize yourself with Winnebago County’s landlord-tenant laws, zoning regulations, and rental licensing requirements. Keeping your properties compliant not only avoids legal headaches but also establishes your reputation as a responsible landlord.

## Plan for the Long Term

Investing in rental properties should be viewed as a long-term strategy. While short-term gains can be enticing, sustainable success comes from building equity and generating consistent cash flow over time. Regularly evaluate your investment portfolio, considering property performance and market trends. Be prepared to adapt your strategy as the market evolves, whether that means reinvesting in properties or diversifying into new markets.



## Build a Network

Networking with other investors, real estate agents, and local business owners can provide valuable insights and opportunities. Attend local real estate investment groups or community events to meet like-minded individuals who can share their experiences and advice. A strong network can lead to partnerships, mentorships, and even exclusive property deals.

## Conclusion

Investing in rental properties in Winnebago County offers a promising opportunity for those willing to put in the work. By understanding the local market, managing your finances wisely, and staying compliant with regulations, you can build a successful rental property portfolio. As you embark on this journey, remember that patience and persistence are key—real estate investing is a marathon, not a sprint. With the right strategies in place, you can enjoy not only the financial rewards, but also the satisfaction of contributing to the community you’re investing in. Happy investing!



# A LEGAL MINUTE

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## INVESTING IN RENTAL PROPERTIES: LEGAL CONSIDERATIONS FOR SUCCESS IN WINNEBAGO COUNTY

Investing in rental properties in Winnebago County, Illinois, offers exciting opportunities, but it also comes with important legal responsibilities. Understanding the legal landscape is crucial for protecting your investment and fostering positive tenant relationships. Here is a concise guide to the essential legal considerations every rental property investor should know.

### Key Legal Topics for Investors

#### 1. Lease Agreements

A well-drafted lease is fundamental to any rental relationship. It should clearly outline:

- Rent Amount and payment terms
- Lease Duration and renewal options
- Maintenance Responsibilities
- Rules and Regulations

Consulting a local attorney can ensure your lease complies with state and local laws.



#### 2. Tenant Rights

Familiarize yourself with tenant rights in Winnebago County, which include:

- Privacy Rights: Tenants must receive notice before landlords enter their units.
- Repair Obligations: Tenants are entitled to a safe and habitable living environment.

Security Deposits: Follow Illinois laws regarding deposit limits and return timelines.

#### 3. Fair Housing Laws

Comply with federal, state, and local fair housing laws that prohibit discrimination based on various factors. Understanding these regulations is vital for building an inclusive rental environment.

#### 4. Local Regulations

Stay informed about local ordinances governing rental properties, including zoning laws and licensing requirements. Regularly checking for updates can help you remain compliant.

#### 5. Liability and Insurance

Protect yourself from potential liabilities by investing in comprehensive landlord insurance and implementing safety measures in your properties, such as smoke detectors and proper lighting.

#### 6. Eviction Procedures

Know the eviction process in Illinois, including valid reasons, required notices, and timelines. Familiarity with these procedures is crucial for handling difficult situations.

#### Legal Resources

Engage with local real estate attorneys, attend workshops, and join landlord associations for valuable insights and support.

#### Local Attorney Insight

Attorney Christian Solares from Midwest Law Works, LLC emphasizes that understanding legal responsibilities is essential for successful property management. Educate yourself to avoid pitfalls. Equip yourself with legal knowledge, and you will navigate the market with confidence. Happy investing!



Contact Attorney Christian Solares Today!

Se habla español!

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