

OCTOBER 2024

# HOUSE TALK

A LOCAL REAL ESTATE MAGAZINE



Midwest Title Services

## LISTING YOUR HOME IN THE FALL

Why fall might be a great time to list your home

## MONTHLY HOME MAINTENANCE TIPS

Keep your home in top shape with these tips

## MARKET UPDATE

Stats on our local real estate market.

## BEST HALLOWEEN TREATS

Halloween Treats & how to decorate your porch when you're listing your property

## A TITLE MINUTE WITH MARIBEL

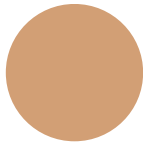
What is title insurance and why it's important



**MARIBEL GUERRA**  
CLOSER AT MIDWEST TITLE SERVICES  
815.283.3300 | [WWW.MTSTITLE.COM](http://WWW.MTSTITLE.COM)







# AUTUMN

*2024*



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# WELCOME

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## TO HOUSE TALK: YOUR MONTHLY GUIDE TO REAL ESTATE INSIGHTS

At Midwest Title Services, we are excited to introduce House Talk, a new monthly magazine dedicated to homebuyers, realtors, lenders, and our vibrant local community. In every issue, we will spotlight the latest trends in real estate, highlight remarkable properties, and share invaluable insights that can help you navigate the ever-evolving housing market.

### Celebrating Our Community

House Talk is not just about numbers and listings; it is about people. Our mission is to create a space where everyone feels welcomed and understood, regardless of their background. We believe that a successful real estate transaction is built on trust and communication, and we're committed to fostering those relationships in every interaction.

### Who We Are: Midwest Title Services

Midwest Title Services is more than just a title company; we are your partners in the homebuying journey. With a diverse team of professionals who bring a wealth of experience and

perspectives, we strive to provide exceptional service tailored to each client's unique needs. Our staff reflects the communities we serve, ensuring that all parties in a transaction feel valued and represented.

We understand that buying or selling a home can be a daunting process. That's why we aim to simplify it with clear communication, good expert guidance, and personalized attention. Our goal is to empower your clients—whether they are first-time homebuyers or seasoned investors—with the knowledge they need to make informed decisions.

### Highlights of the Month in Real Estate

In each edition of House Talk, we will feature:

**Market Trends:** Stay ahead of the curve with the latest updates from our source Northwest Illinois Alliance of Realtors.

Understand the shifts in your local market, pricing trends. You will see how



the market finished for the previous month.

**Featured Listings:** Discover the best properties available! We highlight standout homes on the market, giving you an exclusive look at potential dream homes and investment opportunities before they are gone.

**Featured Small Business:** Support local! Learn about businesses that can assist you with your home journey.

**Do not miss out on these essential resources!**

✉ Email us at [info@mtstitle.com](mailto:info@mtstitle.com) or [www.mtstitle.com](http://www.mtstitle.com) to subscribe and stay informed with the next edition of House Talk. Your next home is just a page away!



### ★ GET FEATURED IN HOUSE TALK! ★

**Want to be our next featured REALTOR®, Lender, or Small Business?**

✉ Contact us at [info@mtstitle.com](mailto:info@mtstitle.com). Do not miss this opportunity to connect and grow within our community!

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# Listing your home in the fall?

## REASONS TO CONSIDER LISTING

You've likely heard that summer is the peak selling season. But listing in the fall has its advantages, too! Here are four top reasons to list your home this fall:

- 1. SERIOUS HOMEBUYERS ARE IN THE MARKET**  
During the fall months, serious homebuyers are eager to settle into a new home before the holiday season ramps up and the winter weather begins.
- 2. YOU WILL HAVE LESS COMPETITION**  
Housing inventory is typically lower during the fall months. With fewer homes for sale, you will have less competition and more power to sell your home on your own terms.
- 3. YOU MAY HAVE A FASTER CLOSING**  
Due to typically fewer real estate transactions in the fall, key players involved in closing home purchases—like mortgage lenders—may have more availability to assist buyers.
- 4. YOU CAN USE THE AUTUMN AMBIANCE TO YOUR ADVANTAGE**  
The fall atmosphere can enhance your home's curb appeal. You can spruce up your home with fall foliage to make it feel warm & welcoming to potential buyers.

## October HOME MAINTENANCE

- ✓ WINTERIZE YOUR SPRINKLER SYSTEM
- ✓ CHECK TOILETS FOR LEAKS
- ✓ CAULK CRACKS AND GAPS IN SIDING
- ✓ CLEAR RAIN GUTTERS & DOWN SPOUTS
- ✓ CLEAN & PROTECT OUTDOOR FURNITURE



Fall is in full swing but before breaking out your Halloween decorations, there are important October home maintenance tasks to tackle to tighten up your house during the cold weather. Let's get started while the weather is nice enough!

# Best halloween **TREATS!**

## FOR TRICK OR TREATERS



CANDY CORN



SOUR PATCH KIDS



GUMMY WORMS



MILK CHOCOLATE



TWIZZLERS



TOOTSIE ROLL



STARBURST



HERSHEY'S KISSES



SNICKERS



KIT KAT



COOKIES & CREAM



WHOPPERS



## What not to do **BEFORE CLOSING**

### TIPS TO KNOW

It's just as important to know what not to do before closing on a house to avoid triggering potential problems with your loan application.

1

#### **START A NEW JOB**

A shift in your job status can impact your mortgage approval, as lenders assess your debt-to-income ratio

2

#### **MAKE LATE PAYMENTS**

Just one late payment may cause your credit score to plunge, so be sure to stay on track.

3

#### **TAKE OUT NEW CREDIT**

Your credit score plays a big role in whether you're approved for a home loan, and opening new credit accounts can have a negative effect on your score.

4

#### **DELAY RESPONDING TO YOUR LENDER**

The closing process can take weeks or months; delays in communication with your lender can slow things down.



# MODERN *Inspiration* BEDROOM

Ashley

This cozy rustic bedroom combines farmhouse chic with inviting comfort, featuring a plush bed adorned with soft linens and textured throws. Galvanized metal accents, like vintage light fixtures and wall decor, add an industrial touch that complements the warm wood tones. With its earthy color palette and natural light, the room creates a serene retreat perfect for relaxation.



This bedroom, with its rich chocolate-colored walls and elegant brass accents, exudes warmth and coziness. The Ashley J. Queen New York Surano 4 Piece Comforter Set adds a touch of luxury, creating an inviting retreat perfect for relaxation. Transitioning to the next space, the dark gray walls paired with a gold comforter set and matching drapery enhance the natural light, offering a fresh yet cozy atmosphere ideal for unwinding.







6

# KITCHEN DESIGN TRENDS

YOU NEED TO KNOW IN 2024

*Photos by: Kerry Kirk*



hgtv.com







# Glamorous & Cozy Kitchen

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HGTV.com



## MARBLE, HARDWOOD & STAINLESS STEEL

Let your Kitchen reflect your unique personality and style

COLORS



# Marble Elevates Kitchen

## TRANSITIONAL KITCHEN WITH NEUTRAL COLORS AND BLACK CABINETRY

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.





## Stainless Steel Appliances Add Special Touch

This neutral transitional kitchen features striking black cabinets that beautifully frame the space, complemented by stainless steel Viking appliances, including a side-by-side refrigerator that pairs elegantly with the professional-grade range. The stunning marble island, countertops, and backsplash tie the design together, adding a luxurious touch that enhances the overall sophistication. Together, these elements create a harmonious balance of modern elegance and functionality, making the kitchen an inviting hub for cooking and entertaining.

# Stainless Steel Appliances Add Special Touch - continued

The focal point of the kitchen is undoubtedly the sleek range, framed by a striking black hood that provides essential ventilation while adding a bold design element. This combination not only enhances the kitchen's modern aesthetic but also ensures optimal performance for culinary enthusiasts. The contrast between the black hood and the shimmering marble surfaces creates a captivating visual interplay, further elevating the room's elegance. With thoughtful design and premium appliances, this kitchen is a perfect blend of style and functionality, inviting you to create and entertain with ease.





# Sleek Contemporary Kitchen Island with Gooseneck Faucet

Transitioning to the next highlight, the sleek kitchen island features a gooseneck faucet that enhances its modern aesthetic and beautifully harmonizes with the natural light pouring in from the glass cabinetry shelf by the window. This combination creates a bright and inviting atmosphere, adding contemporary flair to the design while ensuring that meal prep and cleanup are effortless.





## Discreet Appliance Storage in Contemporary Kitchen

Continuing the flow, this contemporary kitchen also boasts discreet appliance storage within the floor-to-ceiling black cabinets, seamlessly concealing kitchen essentials for a streamlined look. The marble-topped table elegantly complements the dark cabinetry, while the crisp white trim introduces a striking contrast that highlights the luxurious marble and warm wooden elements throughout the space. Together, these features create an organized, sophisticated environment that enhances both functionality and style.





— ◆ —

# USE THESE COZY HOME TIPS

— ◆ —











# COMFORT & *Warmth*

**A**s the seasons shift and the air turns crisp, creating a cozy home becomes a delightful endeavor. Start by embracing warm lighting—soft lamps and flickering

candles can instantly transform your space, casting a gentle glow that invites relaxation. Layering textures with plush throws and cushions not only enhances comfort but also adds visual warmth, making your home feel like a snug retreat. Don't forget to incorporate natural elements like houseplants or wooden decor, which can bring the beauty of the outdoors inside and create a soothing atmosphere.

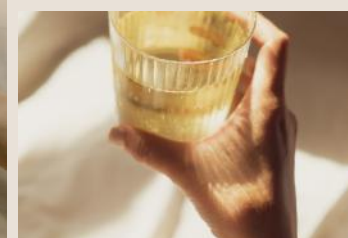
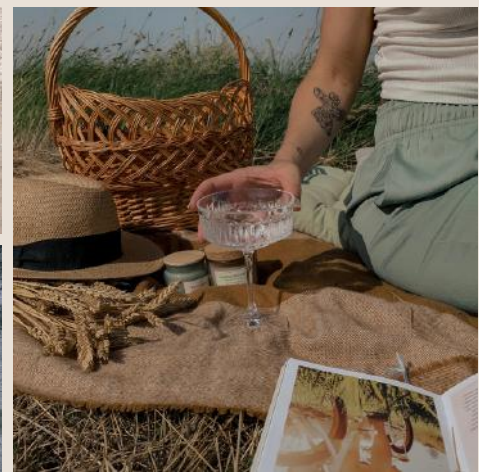


**P**ersonal touches are key to crafting a space that feels uniquely yours. Designate inviting nooks where you can unwind with a good book or a cup of tea, enhancing those moments of peace.

Infuse your home with memories through cherished photos and meaningful decor that reflect your personality. By weaving these elements together, you'll cultivate a sanctuary that embraces the spirit of the season, encouraging both relaxation and connection, making your home a welcoming haven for yourself and your loved ones.









# LOCAL EVENTS

OCT 2

Portraits in the Garden |  
Anderson Japanese Gardens, 318  
Spring Creek Rd., Rockford, IL @3pm

OCT 5

Cider n' Cinnamon Arts & Crafts Fair |  
Edgebrook Shopping Center, 1639 N  
Alpine Rd, Rockford, IL @9am - 5pm

OCT 6

Screw City Jeeps Annual Trunk or Treat |  
12pm, 6385 Kilburn Ave., Rockford, IL

OCT 12

13th Annual Nik's Wish Homerun 7K and  
1.5K Fun Run Fundraiser |  
Rockford Rivets Stadium, 4503  
Interstate Blvd., Loves Park, IL, @9am

OCT 26

At Spooktacular | Coronado Performing  
Arts Center | 11am, 6385 Kilburn Ave.,  
Rockford, IL

OCT 31

Happy Halloween

*Join in with local events!*

# Small Business OF THE MONTH

**AMERICAN FAMILY  
INSURANCE**®

SOLÓRZANO & ASSOCIATES AGENCY



## JOSE SOLÓRZANO AMERICAN FAMILY

Solórzano & Associates Agency is an American Family Insurance agency proudly serving the greater Rockford Region. Whether you're purchasing a car, buying a home, managing an investment property, starting a small business or leaving behind a legacy, we'll help you protect your dreams. Contáctanos—get a quote and bundle your Home, Auto, Life and Business insurance. Hablamos español. ¡Se vale soñar! Languages: English, Spanish. Call today! (779) 238-3633! Page 20.

## REAL ESTATE NEWS

# FEATURED LISTING

2415 SCHOOL ST, ROCKFORD, IL

Welcome to a beautifully remodeled four-bedroom, two-bathroom brick house featuring a finished basement. Enjoy modern amenities including a new roof, windows, gutters, electrical, plumbing, appliances, deck, central air, water heater, and furnace. Schedule your showing today! continue reading on Page 18.

**LISTED AT \$139,900**



**4 Beds**



**1,190 Sqft**



**2 Baths**

**YANET ESCOBEDO, REALTOR®**  
KELLER WILLIAMS REALTY SIGNATURE  
(815) 721-9659

*Se Habla Español*



## MARKET UPDATE

AUGUST 2024 | BOONE, OGLE & WINNEBAGO COUNTIES

399

SOLD  
HOMES

504

NEW  
LISTINGS

18

AVG DAYS  
ON MARKET

\$222,250

AVG SALE  
PRICE

8.3%

457

SALES  
PENDING

### MARKET WATCH - NATIONAL

## PENDING HOME SALES SHOW MODEST RECOVERY AMID FALLING MORTGAGE RATES

August Sees Slight Increase in Contracts  
as Affordability Improves, Yet Yearly  
Transactions Remain Down

Pending home sales experienced a slight uptick in August, attributed to a decline in mortgage rates that encouraged some buyers to re-enter the market. According to the National Association of Realtors (NAR), contract signings rose by 0.6% compared to July, although this increase comes off a record low from the previous month.

Despite this modest gain, the overall demand for home purchases remains weak. The growth fell short of Wall Street's expectations, which had anticipated a 1% rise. Year-over-year, pending sales are down by 3%, indicating ongoing challenges in the housing market.

Several factors continue to hinder home-buying activity, including sellers' reluctance to move due to the "lock-in" effect, low inventory levels, and uncertainties related to the upcoming elections. While the 30-year mortgage rates have decreased by 110 basis points since last year, industry experts caution that it may still take time for significant changes to occur.

Lawrence Yun, NAR's chief economist, highlighted that even with the increase in pending sales, contract signings are still near historic lows, with home prices reaching new highs. Looking ahead, Yun anticipates that as mortgage rates decline further, sales activity could improve, noting that potential savings on monthly payments could be significant for buyers.



# Featured HOUSE

ACTIVE

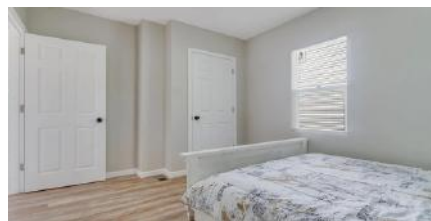
2415 School St., Rockford, IL 61101



LISTED AT \$139,900

## Property Features

- 4 Bed 2 Bath
- 2 Bathrooms
- Wooden Deck
- Fully Remodeled
- Finished Attic & Basement
- New Kitchen Appliances



**Yanet Escobedo**

[WWW.ZILLOW.COM/PROFILE/YANETESCOBEDO](http://WWW.ZILLOW.COM/PROFILE/YANETESCOBEDO)

(815) 721-9659

**KW SIGNATURE**  
KELLERWILLIAMS, REALTY



609 Ellis Ave.,  
Rockford, IL  
**\$174,900**

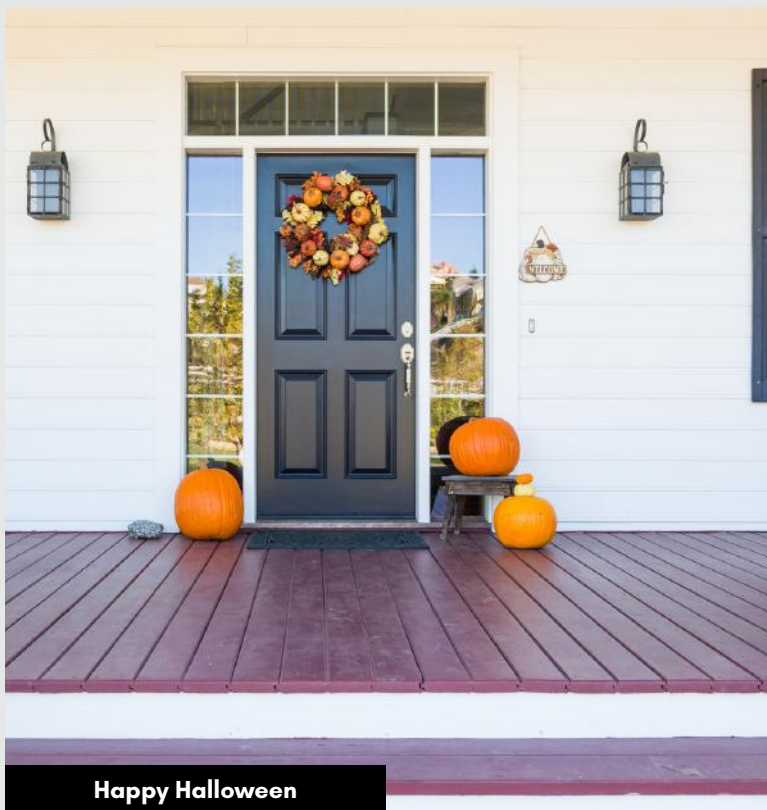


4 Bed 1.5 Bath 1808 sqft

HOUSE TALK 2024

18

# MINDFUL HALLOWEEN DECOR



## Tips for Selling Your Home During the Season

### Month of October

Decorating your porch for Halloween while listing your home for sale can enhance curb appeal without overwhelming potential buyers. Here are some professional tips:

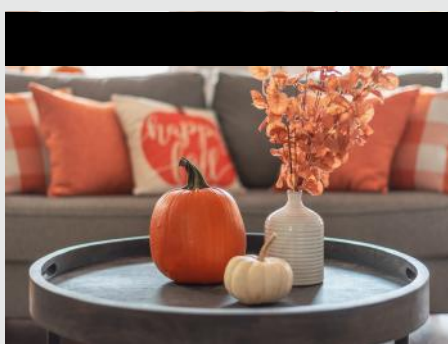
#### **Maintain Cleanliness**

Ensure the porch is clean and free of clutter. Remove any broken or worn-out decorations to keep the area tidy.

#### **Limit the Decorations**

Choose a few key pieces, such as a charming wreath, a couple of pumpkins, or a scarecrow. Less is more to maintain a clean and inviting look.

## KEEP IT SUBTLE



### **Keep It Subtle**

Opt for tasteful decorations that add a festive touch without being overly spooky. Simple elements like pumpkins or gourds can be inviting.

### **Use Seasonal Colors**

Incorporate autumn colors like deep oranges, browns, and muted yellows. This creates a warm atmosphere that feels welcoming.

### **Add Natural Elements**

Use natural elements like hay bales, corn stalks, or fall foliage. These can enhance the seasonal feel while still being classy.

### **Avoid Scary Decorations**

Steer clear of overly scary or grotesque items. You want buyers to feel comfortable and not distracted by anything too alarming.

### **Consider Timing**

Decorate a few weeks before Halloween but be ready to remove decorations shortly after the holiday to keep your home looking fresh.

Call us to arrange a closing today: (815) 283-3300  
[www.mtstitle.com](http://www.mtstitle.com)





### Can you tell us a little about your experience?

I have 5+ years progressive experience in financial services in the areas of commercial insurance, personal lines and investment products and 10+ professional years in higher

### JOSÉ SOLÓRZANO JR, AGENT | AMERICAN FAMILY INSURANCE

education in areas of recruitment, program coordination, and workforce solutions. My passion for outreach in the community to promote education and financial planning laid the foundation, mission and vision for Solórzano & Associates Agency: Mission: To inspire, protect and impact your dreams. Vision: To be the most honorable and impactful insurance agency in our community.

Educational background includes an earned MEd in Higher Education Leadership (2018), BA in Sociology with an emphasis in Criminal Justice (2012), Career Development Facilitator certification (2016), licenses in life and securities (2019), and licenses in property, casualty and personal lines (2023).

### What trends are you currently seeing in the insurance market that homeowners and realtors should be aware of as we head into the fall?

As we approach fall, there is a noticeable rise in property insurance premiums, largely due to increasing repair costs, supply chain disruptions, and labor shortages. In northern Illinois, weather-related claims—such as wind and hail—are also driving up rates. Homeowners and realtors should be aware of the growing need for more specialized coverage, especially with heightened risks from flooding and other climate-related events.

### How does your approach to insurance help first-time homebuyers feel more confident in their purchase?

Our bilingual team guides first-time homebuyers in their preferred language step-by-step through the insurance process, providing clear explanations of what their policy covers and why it's important. Our goal is to build confidence by ensuring they fully understand their coverage options and how they align with their specific needs. By tailoring policies to fit their budget and lifestyle, we help make this

significant milestone less overwhelming.

### Can you discuss the role of insurance in protecting investments during fluctuating market conditions?

Insurance acts as a financial safeguard against market fluctuations. When home values drop or repair costs rise, the right coverage ensures that homeowners aren't left bearing the full burden of unexpected expenses. Whether it's due to economic instability or natural disasters, insurance helps protect the equity in the home, ensuring investments are secure regardless of market shifts.

### How do you collaborate with realtors and lenders to ensure clients receive the best insurance options tailored to their needs?

We actively work alongside realtors and lenders from the beginning of the home-buying process. This collaboration helps us assess the property's risk factors early and recommend tailored insurance solutions that meet both lender requirements and the homeowner's specific needs. By staying connected with these professionals, we help ensure a smooth transaction and the best possible outcome for the client.

### What steps can homeowners take to reduce their insurance premiums without sacrificing essential coverage?

Homeowners can reduce their premiums by maintaining their property and upgrading key systems like roofing, plumbing, and electrical to modern, more resilient standards. Additionally, bundling home and auto insurance, opting for higher deductibles, and maintaining a good claims history can help lower premiums. We also encourage clients to review their policies regularly to ensure they're only paying for the coverage they need.

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# REAL ESTATE TECH NEWS

## LEADERSHIP >

### AI, URBAN GROWTH & COLLABORATION

**G**enerative AI is revolutionizing urban development by leveraging advanced algorithms to analyze extensive datasets. This technology empowers architects and planners to explore diverse design options and simulate real-world scenarios, leading to the creation of smarter, more sustainable cities. As urban environments become increasingly complex, generative AI offers innovative solutions that address modern challenges effectively.

A key benefit of generative AI is its ability to enhance community engagement. By providing interactive models and visualizations, residents can better understand proposed developments and share valuable feedback. This collaborative approach ensures that urban spaces reflect the needs and desires of the community, fostering a sense of ownership and connection among residents.

As we move forward, the integration of generative AI in urban planning will shape the cities of tomorrow. By optimizing resource allocation and considering factors like traffic patterns and environmental impacts, cities can develop infrastructures that are both resilient and efficient. Embracing this technology not only creates inclusive spaces for diverse populations but also prepares urban areas to adapt to future challenges.



## INDUSTRY >

### IMMERSIVE TECHNOLOGY

**V**irtual and Augmented Reality (VR/AR) are transforming real estate by offering immersive experiences. VR enables remote tours, while AR enhances in-person viewings with real-time data, streamlining the buying process and empowering informed decision-making.



## DETAIL >

### THE FUTURE OF LIVING: IOT IN REAL ESTATE

**T**he Internet of Things (IoT) is transforming the real estate landscape by integrating smart home technology into new developments, creating a seamless living experience for homeowners. Imagine controlling your home's lighting, security systems, and heating from your smartphone, all while enjoying enhanced energy efficiency. This level of connectivity not only elevates convenience but also offers unprecedented peace of mind, appealing to today's tech-savvy buyers who prioritize modern, efficient living

spaces. As more properties embrace these innovations, IoT is rapidly becoming a must-have feature in real estate.

For sellers and real estate professionals, the rise of IoT presents a unique opportunity to enhance property value and attract a broader audience. Homes equipped with smart technology stand out in a competitive market, appealing to buyers seeking innovative features that simplify daily life. Promoting IoT capabilities can enhance sales strategies and client satisfaction, making the future of real estate smart, connected, and exciting!



## A TITLE MINUTE

# with MARIBEL GUERRA *Closer*

With Maribel at the helm, you can expect a smooth, efficient closing process. Her expertise ensures that every detail is meticulously handled, making the complex process of buying/selling a property as straightforward as possible.

### \* PROFESSIONAL HIGHLIGHT

Maribel Guerra is an experienced Closer at Midwest Title Services, where she specializes in ensuring smooth and efficient real estate transactions. With a deep understanding of the intricacies of title insurance, Maribel plays a crucial role in protecting property buyers and lenders from potential legal issues related to property ownership. In her upcoming talk, Maribel will delve into the fundamentals of title insurance, explaining its vital role in safeguarding against unforeseen claims and ensuring peace of mind for all parties involved in a property transaction.



## *What Is* TITLE INSURANCE

### WHY IS IT IMPORTANT?

Title insurance protects against financial loss from title defects like liens, boundary issues, or ownership claims.

- 1 PROTECTION AGAINST FINANCIAL LOSS**  
Title insurance shields you from financial loss due to legal disputes or issues with the property's title, protecting both buyers and lenders.
- 2 PEACE OF MIND**  
It addresses potential title problems early, allowing you to enjoy your new home or investment without concern.
- 3 PREVENTION OF FUTURE CLAIMS**  
Title insurance safeguards against past claims and hidden title defects, reducing the risk of future ownership disputes or legal challenges.
- 4 PROTECTION FROM UNFORESEEN ISSUES**  
It ensures that you are protected from unexpected title issues such as unrecorded liens, previous ownership claims, errors in public records, fraudulent transactions, etc.

# How Choosing the Right Title Company

CAN MAKE ALL THE DIFFERENCE!



## Welcome to Your New Closing Home!

### WHY CHOOSE US?

At Midwest Title Services, we understand that the right title company can transform a transaction from stressful to seamless. With our warm, inviting environment and unwavering commitment to your success, we're proud to be your gateway to confident and secure closings.

### Experience You Can Trust

With over 20 years of combined expertise from our dedicated team and the solid backing of First American Title Company, you can count on us for thorough knowledge and reliability. We're here to ensure that every closing is handled with care and precision.

### Customized Treatment

Every client is unique, and so are their needs. At Midwest Title Services, we offer tailored solutions to fit your specific requirements. From the initial consultation to the final signature, our personalized approach makes you feel valued and informed.

### A Warm, Inviting Environment

When you step into our office, you'll find a friendly atmosphere designed for collaboration. Enjoy a complimentary coffee or a gourmet chocolate while discussing your clients' needs with our experts. We pride ourselves on creating a space where everyone feels at home.

### Our Services Include:

- Title Insurance: Comprehensive protection for your clients' investments.
- Escrow Services: Streamlined and reliable escrow solutions.
- Document Preparation: Thorough preparation and review of all necessary documents.
- Title Searches: Detailed title searches to ensure clear ownership.

### Experience the Midwest Title Services Difference

Closing with Midwest Title Services means having a dedicated team by your side, guiding you through every step of the process. Feel the peace of mind that comes from knowing you have experts advocating for you and your clients.

## WE CAN'T WAIT TO WELCOME YOU TO OUR FAMILY!

Let us show you how choosing the right title company can make all the difference in your transactions. Whether you're a realtor committed to exceptional service or an attorney seeking reliable title solutions, we're ready to partner with you.



"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





# IS NOW THE TIME TO *Downsize your home?*



Deciding to downsize your home is a deeply personal journey, but there are key signs that may indicate it's the right time for you. Curious if now is the moment to make a change? Here are some insights to guide your decision and help you find a space that truly meets your needs.

1

## AGING AT HOME

As you age your mobility can wane. It could be time to downsize your home and think more carefully about your living space.

2

## RELEASE SOME MONEY

By downsizing to a smaller, less expensive house you should be able to save money on bills, and allow you to pay off remaining mortgage

3

## RETIREMENT

Retirement often signals the perfect time to downsize. A smaller home can reduce maintenance and free up time to enjoy your new lifestyle. Embrace this change to better align your living space with your retirement goals

4

## MOVE CLOSER TO FAMILY

For empty nesters, wanting to be closer to family is a strong sign to downsize. A smaller home can bring you nearer to your family or make living together more feasible.

5

## UNUSED SPACE

A smaller home can better suit your needs, enhancing comfort and reducing maintenance

6

## FEELING OVERWHELMED

Downsizing to a more manageable space can alleviate stress and create a more fulfilling lifestyle. It's an opportunity to regain control and enhance your well-being.

## PROTECTION AGAINST FINANCIAL LOSS

Choose a title company you can trust. We create a welcoming environment where you and your clients are remembered by name, fostering confidence and respect. With our dedicated support, every transaction closes smoothly, ensuring your clients feel valued and secure. Let us enhance your closing experience today!



## Midwest Title Services

"YOUR GATEWAY TO CONFIDENT & SECURE CLOSINGS"

Midwest Title Services, LLC is a full service Title Insurance agency based in Rockford, IL. We offer a full complement of title insurance, settlement, and escrow services. Our team consists of seasoned industry professionals who stand ready to make your next real estate transaction an efficient one.

We're here to assist with your title insurance and real estate closing needs.

We look forward to working with you soon!

### CONTACT US TODAY!

For questions: [Info@mtstitle.com](mailto:Info@mtstitle.com)

To place an order: [neworders@mtstitle.com](mailto:neworders@mtstitle.com)

Website: [www.mtstitle.com](http://www.mtstitle.com)

Office: (815) 283-3300

# Client Testimonial

James Wright



www.mtstitle.com

It was a good service. They had snacks and drinks for us and even though the bank was a little slow and getting the money they kept us informed about what was happening with the transfer and everything that was going on. I would definitely use them again

Google Review







# 6 OF THE BEST *Candle*

## *Fragrances*

THAT CAPTURE THE ESSENCE



OF THE SEASON



# 6 OF THE BEST AUTUMN/ FALL CANDLES OF 2024

**G**et ready to cozy up your home for sweater weather! What better way to set the mood than with some inviting fall candles? Imagine walking into a room filled with the comforting scents of pumpkin spice and autumn leaves. Sounds nice, right?



**B**ut that's just the beginning! Let's explore some captivating fragrances together. Are you in the mood for something classic, or do you want to venture into richer, more complex scents like pumpkin, leather, birchwood molasses, or even spiced cedar? Whichever you choose, we've got options at every price point to fit your vibe. What scent speaks to your autumn spirit?







## **SPOKEN FLAMES AUTUMN EASE CANDLE**

Infused with vibrant notes of juicy orange, zesty bergamot, and fresh hay, this candle from Spoken Flames captures the essence of a crisp autumn evening. The blend also includes hints of cardamom, cedar embers, patchouli, and musk, creating a warm and inviting atmosphere. Hand-poured in Brooklyn, NY, this eco-friendly coconut wax candle boasts a charming wood wick, a lovely gold shimmer, and an impressive burn time of 50 hours.

\$39 | Spoken Flames



## TRUDON LEATHER ERNESTO CLASSIC

Looking to treat yourself to a luxurious fall scent? The Trudon Ernesto Classic Candle in Leather is an outstanding choice. This high-end candle fills your space with a rich and unique fragrance, featuring complex notes of moss, leather, amber, oak, patchouli, bergamot, and rum. Housed in an elegant olive glass jar with Trudon's signature foil label, it comes beautifully packaged in a foil-embossed box, making it perfect for gifting.

\$125 | Neiman Marcus





## LA JOLIE MUSE PUMPKIN CINNAMON CANDLE

Indulge your sweet cravings and spark inspiration for your fall baking with the popular LA JOLIE MUSE Cinnamon Pumpkin candle. This highly-rated candle encapsulates the essence of autumn with delightful notes of pumpkin, cinnamon, caramel, and a hint of butter. Yes, butter! Each natural soy wax candle is elegantly presented in a striking orange glass jar with embossed accents and has a burn time of up to 90 hours. Plus, it features a wood wick that crackles, adding an extra layer of coziness to any space.

\$36 | Amazon



## HARLEM CANDLE COMPANY LANGSTON LUXURY CANDLE

Transform your space with the luxurious scents of tobacco and amber in the Langston candle from Harlem Candle Co. This signature fragrance features notes of clove, vanilla, and jasmine, layered over a sandalwood and amber base, creating a smoky-sweet aroma perfect for fall. Hand-poured into an elegant midnight-blue jar with a gold label, it offers an impressive burn time of up to 80 hours.

\$48 | Amazon



*Cozy Autumn*



## CAPRI BLUE SPICED CIDER RIBBED JAR CANDLE

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\$38 | Anthropologie







## LAFCO BIRCHWOOD MOLASSES CANDLE

Wrap your bedroom in cozy warmth with the Birchwood Molasses candle from Lafco. This luxurious, clean-burning candle is elegantly presented in a beautifully crafted toffee-brown glass jar and offers a burn time of up to 50 hours. Its captivating fragrance combines top notes of birchwood, tobacco, bergamot, and mandarin, layered with rich middle notes of molasses, violet, cedar, cardamom, and nutmeg. The base features musk and cumin, ensuring a lasting sense of comfort throughout the fall season.

\$50 | Amazon



Cruelty-Free

# Make Your Home A Cozy Retreat

*These enchanting touches will transform your home into a dreamy autumn sanctuary, perfect for cozy moments and cherished memories that linger in the air*



## 1 Embrace Luxurious Textiles

Wrap yourself in sumptuous, velvety throws that invite you to snuggle deeply. Imagine rich, earthy hues like burnt orange and rustic brown, complemented by plush, inviting textures that beckon you to curl up with a captivating book as the world outside transforms into a crisp, golden landscape.

## 2 Create Soft, Warm Lighting

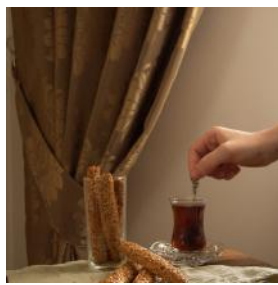
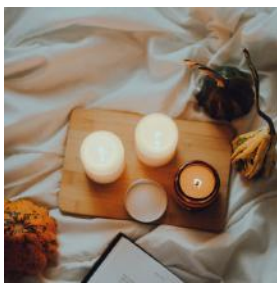
Envelop your space in a gentle, golden glow. Use shimmering fairy lights and flickering, aromatic candles to cast mesmerizing shadows, transforming your home into a tranquil sanctuary where time slows down and a soothing ambiance embraces you.

## 3 Infuse Enveloping Seasonal Scents

Let the comforting, nostalgic aromas of cinnamon, nutmeg, and spiced apple waft through your cozy rooms. Whether it's a simmering potpourri bubbling on the stove or a softly flickering candle on the coffee table, these inviting scents will wrap around you like a cherished, well-worn sweater.

## 4 Incorporate Nature-Inspired Decor

Bring the breathtaking beauty of the autumn landscape indoors. Adorn your space with plump, vibrant pumpkins, intricately colored leaves, and charming acorns, creating a serene connection to the season's abundant bounty and inviting the warm spirit of fall to linger and inspire.







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