

JANUARY 2025

HOUSE TALK

A LOCAL REAL ESTATE MAGAZINE



Midwest Title Services

NEW YEAR RESOLUTIONS

To help you buy your dream home this new year

MARKET UPDATE

A NEW YEAR A NEW HOME

Tips to help you get your home organized

A TITLE MINUTE WITH DEMI

JANUARY FEATURES

John Broda - REALTOR® - EPIQUE Realty
Bruce Biggers -Originating Branch Manager - CrossCounty Mortgage, LLC
Jason Saenz - Insurance Agent - Eric Schroeder: Allstate Insurance Agency
Demi Gibbs - Escrow Officer/ Construction Escrow Officer - Advisors Title Network , LLC & Barr Agency Real Estate Consultants

DEMI GIBBS

ESCROW OFFICER/CONSTRUCTION ESCROW OFFICER (ILLINOIS & FLORIDA)
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Happy
New Year 

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THIS NEW YEAR

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CONSTRUCTION ESCROW OFFICER

ADVISORS TITLE NETWORK, LLC (ATN) &
BARR AGENCY REAL ESTATE CONSULTANTS

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ERIC SCHROEDER ALLSTATE INSURANCE
AGENCY



From the Editor



New Year, New Home: Trends Every Homebuyer Should Know in 2025

For Homebuyers, Lenders, and Real Estate Agents

The start of a new year is always filled with fresh opportunities, and 2025 promises to be no different for homebuyers. From innovative smart home features to eco-friendly building practices, this year's housing market is ripe with new trends. Discover what to expect in the homebuying process, including the rise of virtual tours, increasing interest in multi-functional spaces, and how interest rates might shape the market. We also offer tips on how buyers can navigate an evolving landscape—whether they're first-time homeowners or seasoned pros.

Highlights:

- Top design trends to watch in 2025.
- How AI is changing the homebuying experience.
- Market insights: Will home prices stabilize in 2025?
- Pro tips for financing in a rising interest rate environment.

Editor-in-Chief

NEW YEAR RESOLUTIONS

To help you buy your dream home

If you are wanting to buy a home in the new year consider following the tips below to start you off on the right track!

- 1. SET YEARLY GOALS/TIMELINES**
Don't be afraid to set up a list of goals or even a timeline plan that will help you stay on track. You can keep it on your phone or even write it out and hang it up.
- 2. DESIGN YOUR HOME WISHLIST**
Start picturing and planning what you want for your dream home. It's encouraging, exciting, and it will make your home search less daunting if you know what you want.
- 3. BEGIN YOUR BUDGET PLAN**
Create a budget to prioritize your expenses and save money for a down payment. While budgets seem limiting, they're designed to help you reach the ultimate goal.
- 4. GET A HANDLE ON YOUR EXISTING DEBT**
Before beginning your journey towards a big purchase like a house, it's wise to know your other outstanding expenses and debt. Consider its impact and how it'll affect you financially in the future.

January HOME MAINTENANCE

- ✓ CLEAN BATHROOM TUB AND SINK DRAINS
- ✓ CLEAN AND ORGANIZE CLOSETS
- ✓ CHECK ROOF AND GUTTERS FOR ICE DAMS
- ✓ CHANGE WATER AND ICEMAKER FILTERS
- ✓ PROTECT PIPES FROM FREEZING



Our January home maintenance tasks focus on some often neglected areas that will really give your home a fresh start in the new year.



New **YEAR** New **HOME**

TIPS FOR ORGANIZING YOUR SPACE

Start your new year off right and get your home organized. You don't need to do it all in one day. Implement a few small changes and over time you will begin to see big results.

MAKE A PLAN

Before you start organizing, make sure you have a plan. Ask yourself what you're trying to accomplish. Setting goals and mapping out the strategy for each room will make it much easier to stay on track and efficient when organizing.

ATTACK ONE ROOM AT A TIME

Rather than tackling the entire house at once, pick one room to focus on first and then move on to the next. Give each room its own strategy, like repainting and redecorating, or finding a system that works for the type of items in that room.

CREATE A SPACE SAVING SYSTEM

Now's the time to dig deep and get rid of anything you don't need or don't use regularly. This is the time, to be honest about items that are no longer necessary and don't fit your lifestyle. Create a designated area for donations and garbage and start filling it up!

ATTACK ONE ROOM AT A TIME

One of the most essential things you can do is find ways to maximize your space. Invest in storage options like shelves and baskets to easily access certain items.

Happy decluttering!

Have a happy
NEW YEAR!

2024 has ended and we thank you for your support. We look forward to serving all of your buying, selling, and title real estate needs in the new year!

3 HOME UPGRADES THAT WILL WOW BUYERS AND BOOST YOUR LISTING

Selling your home? Before you hand over the keys to your REALTOR®, consider making a few savvy upgrades to enhance its value and appeal to potential buyers. From modern kitchen appliances to fresh paint, these improvements can transform your space into a sought-after listing. Here's how to get your home ready for the market and leave a lasting impression.



Modern Kitchen Appliances

A kitchen filled with sleek, energy-efficient stainless steel appliances is an instant crowd-pleaser. Buyers are drawn to updated spaces that promise functionality and style, making this investment a worthwhile one. Upgrading to energy-efficient, stainless steel appliances not only enhances the kitchen's appearance but also boosts its functionality. Buyers are drawn to kitchens with the latest tech, as it suggests both style and long-term savings on energy bills. New appliances also give the impression of a well-maintained home, signaling that other areas of the property have likely been updated as well. Whether it's a sleek refrigerator, range, or dishwasher, these upgrades are a proven way to increase your home's value.

Smart Home Features

Install smart thermostats, lighting, or security systems to appeal to tech-savvy buyers. These features offer convenience, control, and energy savings, making your home more attractive to those looking for modern living with minimal effort. Smart technology also allows buyers to envision how they can easily integrate their lifestyle with the home. Adding a few smart upgrades can make your property feel cutting-edge and future-ready, appealing to a broad range of potential buyers.



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Curb Appeal



First impressions matter! Fresh landscaping, a painted front door, or colorful flowers can instantly make your home more inviting. A well-maintained exterior invites buyers inside and sets the tone for the rest of the property. Consider adding outdoor lighting, a neat driveway, or a new mailbox for a complete touch. These

enhancements create a warm, welcoming atmosphere that can draw more attention and help your listing stand out in a competitive market. Even small details like trimming hedges or repainting fences can significantly elevate your home's appearance. A clean, tidy yard shows that the home has been cared for and ready to move in, making a powerful first impression.

LOCAL EVENTS

JAN 8

Sinnissippi Station | Recurring Until January 26, 2025 | Nicholas

Conservatory & Gardens| Rockford Comedian Jayson Cross: The Lucha Cantina Kickoff 2025 Comedy Nite | @7:30PM, Lucha Cantina, 1641 N. Alpine Rd | Rockford

JAN 10

JAN 11

Rockford Ice Hogs: Star Wars Night | BMO Center, 300 Elm St.| Rockford

JAN 24

Comedian Jo Koy: Just Being Koy Tour | January 24, 2025 | BMO Center | Rockford

JAN 27

Rockford Region Restaurant Week | Recurring daily until February 2, 2025 | Rockford

JAN 29

Coffee Shop & Fireside Music | Anderson Japanese Gardens | Until 3/1/2025 call for dates |Rockford

Join in with local events!

Small Business OF THE MONTH

Zach Ben Jason Cory Alex



JASON SAENZ, INSURANCE AGENT

Eric Schroeder's Allstate office in Loves Park, IL, led by Insurance Agent Jason Saenz, offers personalized insurance solutions for home, auto, life, and business. The team is dedicated to providing exceptional service and helping clients find the right coverage to protect what matters most. They are committed to building strong relationships within the Rockford community. [Page 38.](#)

MARKET UPDATE

NOVEMBER 2024 | BOONE, OGLE & WINNEBAGO COUNTIES

Source: Northwest Illinois Alliance of Realtors, Facebook Post, November 2024. <https://tinyurl.com/3frujfbt>

349

SOLD HOMES

296

NEW LISTINGS

19

AVG DAYS ON MARKET

\$221,624

AVG SALE PRICE

319

SALE PENDING

FEATURED LISTING

1710 POST AVE, ROCKFORD, IL

Discover a beautifully crafted, fully renovated home that effortlessly combines modern luxury and everyday comfort in every corner. This stunning 5-bedroom, 2-bathroom property boasts a beautifully finished basement... continued on [Page 6.](#)

LISTED AT \$450,000

2 UNITS

Upper



2 Bed



1 Bath

Lower



3 Bed



2 Baths





EPIQUE REALTY

BRODA | GAFFNEY GROUP

COMING SOON!!



1719 POST AVE ROCKFORD IL

LIST PRICE

\$ 450,000

STUNNING RENOVATION

COMFORTABLE | LUXURIUS | MODERN

Discover a beautifully crafted, fully renovated stunning 2 family home that effortlessly combines modern luxury and everyday comfort in every corner. This stunning upper level 2-bedroom, 1-bathroom and lower level 3-bedroom, 2-bathrooms property boasts a beautifully finished basement, offering ample space for both relaxation and entertainment. The professionally landscaped yard creates a serene outdoor retreat, ideal for gatherings or quiet moments. A 2-car detached garage provides both convenience and extra storage. With its stylish, contemporary finishes and inviting outdoor spaces, this home is the perfect blend of beauty, functionality, and modern living.

2 UNITS



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Contact Us FOR DETAILS



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**BRODA+
GAFFNEY**
GROUP

POWERED BY
EPIQUE
REALTY



SellingTheStateline.com

In this month's feature, we're thrilled to spotlight John Broda, a true rockstar REALTOR[®] who's making waves in the real estate world. With over 20 years of experience in renovations and construction, John's journey from skilled carpenter to expert real estate agent has been nothing short of inspiring. His passion for transforming homes and helping clients achieve their dreams is the heart of his work, and it's no surprise that he's now transitioning to EPIQUE Realty, where he's ready to take his service to the next level. Whether you're a first-time buyer, seller, or seasoned investor, John's commitment to providing personalized, stress-free experiences will make your real estate journey one to remember. Get ready to meet the man behind the expertise, and discover what makes John Broda a standout in today's real estate market!

We're so excited to have you with us today, John! With over 20 years of experience in renovations and construction, what inspired you to transition into real estate, and how has your journey with eXp Realty shaped your approach? How do you see this momentum seamlessly transitioning as you join EPIQUE Realty?

Thank you! My journey in real estate has always been driven by one simple goal: to help as many

**“I’m
running for
Village of
Roscoe
Trustee, I’d
appreciate
your vote”.**

Co-host of “Reppin’ the Stateline Podcast”, Wine Enthusiast, Writer & Lover of the Perfect Cocktail!

people as possible while having fun in the process. After spending many years as a carpenter and remodeler, I developed a deep passion for design and the transformation of homes. This naturally led me into real estate, where I could combine my love for construction with helping people realize their dream of homeownership. Working with first-time buyers is especially fulfilling for me—I love educating them in the process and guiding them through a milestone that many dream of but few achieve.

At eXp Realty, I had the privilege of working with a talented team, using cutting-edge tools that allowed me to provide exceptional service. This experience has shaped my approach, especially in alleviating the stress that often comes with buying or selling a home. I’ve always believed that having the right resources, knowledge, and support

makes all the difference for clients.

As I transition to EPIQUE Realty, I’m excited to carry this momentum forward. EPIQUE’s focus on collaboration, innovation, and personalized service aligns perfectly with my mission to make the real estate experience as smooth and stress-free as possible. Whether I’m helping first-time buyers, staging homes for a quick sale, or guiding sellers through every step, I’m committed to providing an elevated level of service. For me, real estate is about building lasting relationships, and many of my clients have become lifelong friends—and even family. I’m excited for this next chapter and look forward to continuing to help my clients achieve their real estate goals with a personal touch.

THE NEW YEAR: is a time for reflection and celebration

How do you think the holiday season impacts homebuyers and sellers?

January can be a unique time in real estate. While many are focused on catching their breathe from the holidays, there are serious buyers out there eager to close deals before the spring market starts. Sellers can take advantage of this quieter period to attract motivated buyers who are ready to make a move. It’s all about finding that sweet spot and being strategic!

Great insight! Now, for some fun—what’s a fun fact about you that most people don’t know?

I’m a cocktail enthusiast! I love crafting the perfect drink, especially after a busy day. If you ever want to chat about real estate, let’s meet for a drink or coffee—I’m always up for it!





That sounds like a great way to connect! This month, you're featuring a New Listing you're particularly excited about. Can you share some details?

Absolutely! This month, we're featuring a stunning 2 family home in a fantastic neighborhood. Both units boast an open-concept layout, a gourmet kitchen, and a beautifully landscaped backyard that's perfect for entertaining. The lower unit has 3 bedrooms and 2 full bathrooms, while the upper unit is a 2 bed/1 bath. Both with amazing fireplaces. The craftsmanship and attention to detail really set this home apart, and I can't wait for potential buyers to see it!



I understand that you are someone who has deep roots in Roscoe, with a wealth of experience in construction and real estate, not to mention a passion for improving our community. As you campaign for Village Trustee, your unique skill set and commitment to the area set you apart. With the upcoming election in mind, what are some exciting changes or improvements you're most passionate about bringing to Roscoe, and how do you plan to make them happen?

Roscoe has been my home for nearly 20 years now, and I love everything about this community from our access to public golf courses to hiking trails, along with the many restaurants, shops, and community events makes our town a unique and very desirable location to live. Unfortunately, the one thing we are lacking is a variety of housing at a multitude of price points.

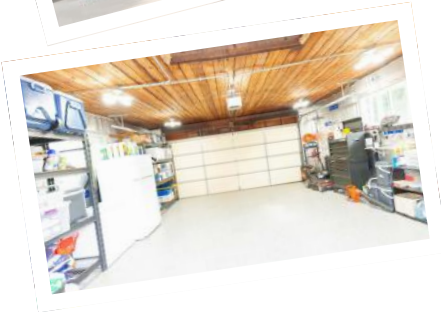


One of my biggest goals when elected is to find and partner with developers to bring in a variety of homes. I feel our community has a need for Workforce Housing, Condos, Townhouses and a 55+ community. By creating housing at all these different price points, we can have a thriving housing market and ensure anyone who wants to live and work in Roscoe can afford to do so.



Thanks for sharing your journey and insights, John! Any final thoughts for our readers as they navigate the real estate market this holiday season?

Whether it's your first home or your hundredth investment property, I'm here to help. The holiday season offers unique opportunities, so let's connect and discuss your needs. Happy house hunting!
#BuyWithBroda



Step Into 2025

What You Should
Know



For Homebuyers, Lenders, and Real Estate Agents

As we step into 2025, the world of real estate is buzzing with fresh opportunities and trends that promise to reshape the way we buy homes. The start of a new year is a perfect time for homebuyers to embrace innovation and make informed decisions about their dream properties. Whether you're a first-time homebuyer, an experienced investor, or just someone seeking a change, the trends emerging this year will offer you more choices, smarter technology, and greener options than ever before.

Top Design Trends to Watch in 2025

Homebuyers can expect to see a shift in design aesthetics that balances functionality with sustainability. Multi-functional spaces are taking center stage. With remote work and hybrid lifestyles continuing to thrive, homebuyers are seeking flexible spaces that can easily transition from offices to playrooms or yoga studios. Think of rooms that can be transformed with minimal effort—furniture that folds into walls, adjustable lighting, and even modular flooring that can change to fit different needs.



TRENDS EVERY

Homebuyer Should Know

See more 



Sustainability remains a key priority, with buyers increasingly gravitating toward homes designed with eco-friendly materials. Recycled wood, bamboo, and energy-efficient appliances are more than just trends; they're becoming essentials. Smart design not only reduces your carbon footprint but can also save you money in the long run with reduced utility costs and lower maintenance needs.

How AI is Changing the Homebuying Experience

Gone are the days of endlessly scrolling through listings and hoping you find the right home. Artificial intelligence (AI) is revolutionizing the homebuying journey by helping buyers discover properties that truly meet their needs—whether it's the style of a kitchen, proximity to good schools, or potential for future growth. AI-powered platforms now offer personalized recommendations based on your preferences,

Market Insights: Will Home Prices Stabilize in 2025?

The housing market in 2025 presents both opportunities and challenges. After years of fluctuating prices, many experts predict a more balanced market this year. While home prices may not drop significantly, they are expected to stabilize, offering some relief to buyers who have felt the pressure of bidding wars and inflated costs in recent years. The interest rate environment will continue to play a major role in shaping the market. While rates may not dip dramatically, they are expected to level off. For buyers, this means a more predictable monthly payment, but it





NEW YEAR NEW HOME



also means that securing the best possible financing options will be crucial. Buyers may need to be more strategic, looking at fixed-rate mortgages or exploring other financing options that can offer more stability in the long run.

Pro Tips for Financing in a Rising Interest Rate Environment

With interest rates expected to remain relatively higher in 2025, homebuyers must be more proactive when it comes to financing. Here are some key tips for navigating this environment:

- Shop Around for the Best Rate: Don't settle for the first offer you get. Rates can vary significantly between lenders, so it's important to compare multiple options.
- Consider a Larger Down Payment: While this may not be feasible for all buyers,

offering a larger down payment can reduce your loan-to-value ratio, potentially leading to a better interest rate.

- Look into Adjustable-Rate Mortgages (ARMs): If you plan to stay in your home for a short time, an ARM might be a good option, offering a lower initial rate.
- Get Pre-Approved: In a competitive market, having a pre-approval letter can give you a strong advantage when making an offer on a home. It shows sellers that you're a serious buyer and ready to close quickly.

For buyers in 2025, the key is to approach financing with a long-term perspective. While rates may seem higher now, it's important to think about your future goals—whether it's refinancing in a few years or paying off the mortgage early.



FEATURED: ORIGINATING BRANCH MANAGER

As we kick off 2025, we're thrilled to feature Bruce Biggers, Originating Branch Manager at CrossCountry Mortgage, LLC. With a wealth of experience in the mortgage industry, Bruce has dedicated himself to helping individuals and families achieve their dream of homeownership. In this exclusive interview, we'll dive into his journey in the mortgage industry, the trends he's seeing for 2025, and how CrossCountry Mortgage, LLC stands out in the competitive world of real estate financing.

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BRUCE BIGGERS

ORIGINATING BRANCH MANAGER

Personal NMLS 227565
Branch NMLS 1806506
Company NMLS 3029



CROSSCOUNTRY MORTGAGE®



Bruce, let's start by getting to know a bit more about you and your journey in the mortgage industry. What inspired you to pursue a career in the mortgage industry, and what has kept you passionate about it throughout the years?

I was fresh out of college, and a good friend of mine told me about his job calling mortgage leads at night. He asked me to join him, and I could keep my day job while doing this after work five days a week. After the success I had, they asked me within a couple weeks if I wanted a FULL time job also being the loan officer on these same leads. THAT was my start in 1994!

I have kept my passion because I love helping people. Buying a home is usually the biggest purchase of their lives. The twist and turns can be difficult to navigate, and I am here to make sure the process is smooth and fast. Always overdeliver and under promise, and everyone will be happy.

It's clear that your passion for real estate and helping others is a key part of your success. Let's now shift to the broader landscape of the mortgage industry. As we enter 2025, what are some of the most important trends or changes you're anticipating in the mortgage market that homebuyers and



homeowners should be aware of?

I see two main themes occurring in 2025. First rates should slowly decrease through the year. Second home values should increase, NOT decrease, as many in the media are spinning. With lower rates, I see more people moving up creating more listings, with a large pent-up demand of buyers waiting. Affordability is still an issue and will remain so, but the shortage of homes will overcome this. This process will play out slowly, with increases in home sales going up over many months.

It's always exciting to hear about industry trends and predictions. Now, let's take a closer look at how CrossCountry Mortgage, LLC differentiates itself from others in the market. What sets CrossCountry Mortgage, LLC apart from other mortgage lenders, and how does your team ensure that clients receive the highest level of service and support throughout the mortgage process?

CrossCountry is unique in its market position. They are the largest retail mortgage lender in the country. This gives them the size to develop more products than anyone else and be able to keep them in house. They are big but operate as a smaller, more nimble corporation. The founder is also the CEO and CrossCountry is NOT publicly traded, giving them more control in how they function. Also, they are divided into small divisions and given the autonomy to operate as needed in their local markets. This creates an environment where the consumer's mortgage experience can be tailored to be efficient, painless, and fast. I am part of the AmCap division that is primarily Midwest.

With your extensive expertise and hands-on approach, it's no surprise that many homebuyers are thrilled to work with you. Let's talk about the impact you've had on your clients' journeys. Can you share a memorable story or success story from a client who worked with you? What made that experience stand out for you and your team?

There are truly many I can share. I will pick a review from my website that a client gave me this past June, that shows a little of what I do:

ccm.com/bruce-biggers



Personal NMLS227665
Branch NMLS1806506
Company NMLS3029

Bruce Biggers

“Bruce really went to work for me because of my situation with a tight schedule of needing to move asap... He absolutely made it happen for me, flawlessly, and I am forever grateful! He took the time to talk things over when I needed a bit of explaining for a certain thing and even extended a lot of advice for a personal situation, I was in, regarding my current tenancy becoming very stressful... Truly an expert in his field and went above and beyond !!!” -Angela R.

Bottom line, we take this process very seriously. This is someone else’s life, and it can be a scary experience. I always tell my team if we make a mistake, the client may be homeless. Bottom line, we must give every client the experience they want, making sure to hit every contractual date and explaining the entire process in a way they can relate to.

We love hearing about how businesses and professionals give back to their communities. As we wrap up, let’s take a moment to discuss your philanthropic efforts. Outside your work with CrossCountry Mortgage, LLC, how do you and your team contribute to the Rockford community? What causes are most important to you, and why do you feel it’s important to give back?

We are active in many ways. We of course belong to many of the local organizations that focus on homeownership and helping others to do so. However, there are a couple of big things that I am involved with right now that will help explain what I and my team believe in as far as giving back.

First, I recently became involved with Rockin’ the Spectrum. They are serving in Lake, Dupage, Cook, Mchenry, Kane and soon to be Belvidere and Winnebago counties. They serve developmentally disabled children and adults and their families in these counties with ambitions to expand throughout all of Illinois. Having a child with Downs syndrome I understand how difficult it can be to afford life and deal with the constant needs of somebody that needs your help to survive 24/7. So I approached the leadership and told them my wife and I would pay for Christmas gifts to any family they felt needed some help during the holidays. They put together the list and we gave them the money plus a significant amount more to cover any other family needs that come up. Their Christmas party is this weekend and they plan to hand out the gifts there. They came up with quite a list, and we are humbled to be able to help.

Second, I opened up a property business called Superior House Partners. With such a shortage of good affordable homes in the Rockford area on the market right now, I wanted to take homes that needed significant work and turn them into rehabilitated affordable homes with modern fixtures. We have helped many families so far achieve the dream of owning a home in excellent shape, and many sellers that could not see a way to fix up their properties and move on. This helps to solve a need in our area of pent-up demand for local home buyers. It is something I am passionate about and happy we can help our community.



THE PINNACLE OF ELEGANCE:

WHY LUXURY HOTELS

ARE A GOLDMINE FOR COMMERCIAL REAL ESTATE BROKERS IN 2025



LUXURY HOTEL

As we step into 2025, the Illinois luxury hotel market is an exciting frontier for commercial real estate brokers looking to capitalize on high-value, high-demand properties. With Chicago’s position as one of the nation’s premier destinations for both business and leisure travel, and a resurgence of demand for upscale, experiential accommodations, luxury hotels are not only thriving—they are becoming the focal point of commercial real estate investment. For brokers, this market represents an unparalleled opportunity to connect investors with assets that promise high returns, long-term appreciation, and prestige.

ILLINOIS’ LUXURY HOTEL MARKET: A Hotbed of Opportunity in 2025

Illinois, and particularly Chicago, has long been a magnet for both domestic and international travelers. Whether it’s the renowned Magnificent Mile, the vibrant River North district, or the iconic skyline, the demand for luxury accommodations in the state continues to grow. With affluent travelers seeking exclusivity and personalization, luxury hotels have become much more than just places to stay; they are destinations in their own right. And for commercial brokers, this presents an opportunity to facilitate transactions that cater to a growing, high-net-worth clientele.

In 2025, this demand remains strong, with both local and



LUXURY HOTELS

HOUSE TALK
MAGAZINE



global travelers flocking to Illinois. Chicago, in particular, continues to serve as a hub for conventions, cultural events, and business activity. Whether it's top executives in town for meetings, celebrities attending a festival, or global tourists seeking a sophisticated escape, luxury hotels are experiencing sustained interest and investment, making them a top priority for commercial real estate brokers.



WHY LUXURY HOTELS:

Are a Hot Commodity for Brokers in 2025

As a commercial realtor or broker, understanding why luxury hotels are such a coveted asset class can help you guide your clients to profitable investments. Here are key reasons why luxury hotels in Illinois are in demand:



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High Returns & Long-Term Growth:

Luxury hotels command premium rates and high-margin revenue from exclusive amenities like fine dining, spas, and event spaces. These properties deliver immediate returns while appreciating in value over time, making them an attractive, income-generating asset for investors.

Economic Resilience:

The luxury hotel sector proves resilient during economic downturns. High-net-worth travelers—whether business executives, affluent tourists, or event-goers—continue to seek these properties, ensuring steady revenue streams. For brokers, this stability makes luxury hotels a safe, low-risk investment.

Shift Toward Experiential Travel:

Today's luxury travelers expect more than just a room; they seek tailored, immersive experiences such as wellness retreats, private tours, and exclusive concierge services. As hotels pivot toward offering unique experiences, brokers who highlight these features will enhance their appeal to investors.

Evolving Demographics:

The rise of remote work and digital nomads, coupled with a growing demand for sustainability and wellness, is reshaping the luxury travel market. Millennials and Gen Z—who prioritize experiences and social responsibility—are increasing the demand for hotels that align with these values. Brokers can position these properties as highly attractive investments by emphasizing their relevance to these trends.

Illinois Market Resilience & Emerging Opportunities Chicago's Stability:

Illinois, particularly Chicago, remains a top commercial real estate market, attracting international tourists, business travelers, and corporate relocations. This strong economic foundation makes Chicago's luxury hotel sector a reliable and profitable space for brokers to engage investors.

Suburban Growth:

While downtown Chicago remains a prime location, suburban areas like Oak Brook, Evanston, and Naperville are increasingly in demand. These markets appeal to business travelers and families seeking

quieter, upscale alternatives to the city center.

Brokers who spot these emerging markets early can secure high-value investments.

Leverage Market Trends:

Stay ahead of trends such as sustainability, wellness, and technology to educate investors on the long-term viability of luxury hotels. Highlighting the sector's resilience can position these assets as secure investments.

Focus on High-Potential Locations:

While downtown Chicago is well-established, emerging neighborhoods and suburban areas offer untapped opportunities. Identifying up-and-coming locations, like the West Loop and Fulton Market, can give brokers a competitive edge.

Build Relationships:

Establish connections with luxury hotel developers, owners, and investors. Strong relationships provide access to exclusive opportunities and valuable insights into upcoming projects.

Highlight Unique Selling Points:

Each luxury hotel offers unique attributes—whether it's historical significance, eco-friendly design, or exclusive services. By emphasizing these features, brokers can differentiate properties and increase their appeal to investors.

The Future for Brokers in Illinois' Luxury Hotel Market

The luxury hotel market in Illinois is poised for growth in 2025, offering brokers a chance to guide investors toward high-value, long-term assets. With strong demand for experiential travel, economic resilience, and emerging suburban markets, brokers who specialize in this sector will be well-positioned to thrive. Whether in Chicago or suburban Illinois, luxury hotels offer high returns, long-term appreciation, and the prestige of working with premium assets. For brokers, it's an opportunity to shape the future of a dynamic, evolving market.

The Housing Market Outlook for 2025: What's Next for Buyers, Sellers, and REALTORS®?

The housing market has been on a rollercoaster ride over the past couple of years. From skyrocketing home prices to fluctuating mortgage rates, 2023 and 2024 posed challenges for both buyers and sellers. But as we look toward 2025, economists are offering a more optimistic outlook—suggesting the worst may be behind us. At the National Association of REALTORS® (NAR) conference in Boston, key figures shared insights on what real estate professionals and consumers can expect in the upcoming years, from job growth and rising home sales to shifting buyer demographics.



A BRIGHTENING HORIZON FOR HOME SALES

Lawrence Yun, Chief Economist at NAR, is optimistic about the housing market's recovery. Yun predicts that home sales will see a significant boost over the next two years. For 2025, he forecasts a 9% rise in existing home sales and an 11% jump in new home sales. By 2026, the increase will continue, with existing home sales climbing 13%, and new home sales growing by 8%.

This forecast is underpinned by improving economic conditions, including rising job numbers and greater stock market stability. Yun expects nearly 2 million new jobs to be added in 2025, with another 2 million in 2026—factors that could prompt more Americans to move and make a purchase.

More listings are also expected to hit the market as homeowners—feeling wealthier from the surging home prices of recent years—decide to sell. This surge in inventory could finally ease some pressure on buyers who have been dealing with a shortage of available homes.

MORTGAGE RATES: STABILITY AHEAD, BUT NOT A FREE FALL

One of the key drivers of the housing market will be mortgage rates. Over the past year, 30-year fixed mortgage rates have fluctuated between 6.08% and 7.44%. Yun predicts that rates will likely stabilize at the lower end of this range throughout 2025 and 2026, offering some relief to prospective buyers.

However, Yun cautions that the Federal Reserve's rate cuts won't result in a dramatic drop in mortgage rates. While the Fed has already made two cuts this year and may continue to lower rates in 2025, the country's large budget deficit could prevent rates from falling to historically low levels like those seen during the Trump administration. For buyers hoping for a return to 4% mortgage rates, Yun says that may not be in the cards anytime soon.

That said, the "locked-in" effect—where homeowners with ultra-low mortgage rates feel reluctant to sell—should lessen as time goes on. Demographic factors, such as

millions of new births and the annual job market turnover, will continue to drive housing activity as people move for family reasons, career opportunities, or life changes like divorce or retirement.

HOME PRICES: SLOWING, BUT STILL GROWING

Home prices have slowed but are still increasing, with projections of a 2% rise in median prices for 2025 and 2026, reaching \$420,000. The disparity in wealth between homeowners and renters has widened, as homeowners have gained significant equity, while renters have seen little financial growth. A shift in homebuyer demographics is underway, with more all-cash buyers, older first-time buyers, multigenerational living, and a rise in solo homeownership, particularly among single women. As urban living regains popularity and economic conditions evolve, the housing market in 2025 will offer opportunities and challenges for real estate professionals.

Source: This article is based on insights from Melissa Dittmann Tracey, contributing editor for REALTOR® Magazine, and the National Association of REALTORS® (NAR) event, NAR NXT, The REALTOR® Experience, held in November 2024.

Trending Styles and Colors for 2025:

What Buyers Want This Year

Homebuyers are looking for spaces that reflect current design trends while still offering comfort and functionality. Here's a look at the latest home décor trends, colors, and styles that will help sellers and real estate professionals position their listings for success in the New Year.

Warm Tones and Earthy Palettes

Gone are the days of cold, sterile interiors. This year, warm, earthy tones are taking center stage. Shades of terracotta, mustard yellow, olive green, and warm browns are proving to be popular in both interior and exterior design. These colors evoke a sense of calm and coziness, perfect for the winter months.

Buyer Insight: Homebuyers are craving spaces that feel organic and connected to nature, with deep, rich tones offering an escape from the harshness of modern life.

Biophilic Design: Bringing the Outdoors In

Another key design trend for 2025 is biophilic design, which focuses on

www.mtstitle.com



BIOPHILIC DESIGN: BRINGING THE OUTDOORS IN



connecting indoor spaces with nature. Incorporating plants, natural wood finishes, and organic textures creates a peaceful, rejuvenating environment. Adding indoor plants like large leafy varieties or simple succulents can help buyers envision themselves in a relaxed, serene home.

Seller Tip: If you have an abundance of natural light, emphasize it by choosing neutral or soft-toned curtains that frame the view, drawing attention to the beauty of your outdoor space.

MINIMALIST MODERN WITH A COZY TWIST

Minimalism is still going strong, but with a more comfortable, lived-in feel. Clean lines, open spaces, and light-colored woods dominate, but homeowners are pairing these minimalist designs with cozy, functional textiles like plush rugs, soft throws, and velvety cushions. This trend appeals to buyers who desire sleek, uncluttered spaces without sacrificing warmth and comfort.

Seller Insight: Don't overwhelm potential buyers with excessive furniture or décor—let the space speak for itself and highlight the best features of your home.

BOLD, STATEMENT LIGHTING

From pendant lights to sculptural floor lamps, bold lighting fixtures are a quick way to add drama and style to a room. Statement lighting is especially popular in dining rooms, kitchens, and entryways, where it can instantly become a focal point. Whether it's a chandelier or a modern pendant, this design element sets the tone for the entire room.



DIY Home Improvements That Sell:

Smart Projects for the New Year

As we enter 2025, it's the perfect time for homeowners thinking about selling to consider smart, cost-effective DIY home improvements that boost value and appeal. Whether you're a first-time seller or a seasoned real estate investor, these simple yet effective projects can help your home stand out in a competitive market.

Revamping Curb Appeal: A Fresh Start

First impressions are everything. In January, winter's chill may have taken a toll on your yard, so start with a clean-up. Remove dead leaves, trim overgrown shrubs, and replace any dead plants with hardy winter-friendly varieties. Consider a bold, fresh coat of paint on the front door in classic hues like navy, charcoal, or even deep red to create a welcoming first impression. **DIY Tip:** Refresh entryway with new numbers, lighting.

Fresh Coat of Neutral Paint

Interior painting is one of the most affordable yet impactful updates you can make before selling your home. In 2025, soft neutrals like warm taupe, creamy off-white, and muted gray are trending as versatile backdrops. These hues allow potential buyers to envision their own style in your space. **DIY Tip:** Consider painting an accent wall with a deeper shade like a charcoal or navy in a living room or bedroom to create depth and interest.



Kitchen & Bathroom Updates: Small Changes, Big Impact

Instead of a full renovation, focus on easy fixes. Replace outdated cabinet hardware, install modern light fixtures, or update the backsplash with timeless subway tile or geometric patterns that buyers love. Small cosmetic updates like swapping out old faucets, re-grouting tile, or painting cabinets can bring a high return on investment.

DIY Tip: If you have a small budget, focus on high-traffic areas like the kitchen and bathrooms. Replacing old appliances with energy-efficient ones, even if they're second-hand or gently used, can attract Eco-conscious buyers.

Stage for Success: Lighting and Layout



Lastly, staging your home is crucial. Start by decluttering and ensuring each room has a functional layout that maximizes space. Proper lighting, including strategically placed lamps and natural light, can make a room feel larger and more inviting.



Source: HGTV.com – DIY Projects to Increase Home Value Before Selling (2024)

New Techniques for Illinois Sellers and Realtors:

TIPS FOR A COMPETITIVE MARKET

Illinois is a dynamic real estate market with distinct regional differences. Whether you're selling in Chicago, the suburbs, or rural Illinois, these new techniques and strategies will help you stay ahead of the competition as we move into 2025.

EMBRACE DIGITAL STAGING AND VIRTUAL TOURS

As virtual tools continue to gain popularity, digital staging is becoming a must-have for Illinois sellers. Digital staging allows you to furnish and decorate a home without the physical labor, making it an affordable and fast solution. Buyers can tour the property remotely, giving sellers an edge in a market where time is of the essence.

Realtor Tip: Make sure your listing includes a 3D virtual tour and high-quality images. Many buyers now begin their search online, and a well-presented listing can make all the difference.

GREEN AND ENERGY-EFFICIENT HOMES: STAND OUT IN THE MARKET

With energy prices continuing to rise, buyers in Illinois are increasingly interested in energy-efficient homes. Sellers can update their listings by installing energy-efficient appliances, improving insulation, or switching to eco-friendly lighting options. These improvements are not only attractive to environmentally conscious buyers but can also add value to your home.

Seller Insight: Offering an energy audit report or showcasing recent green upgrades could set your listing apart, especially in Chicago's more environmentally aware market.

PRE-INSPECTION AND TRANSPARENT SALES PROCESS

Illinois sellers are adopting the practice of pre-inspection, especially in competitive markets like Chicago. A pre-inspection can reveal issues that might otherwise derail a sale, and addressing them upfront gives buyers peace of mind. This approach can help avoid negotiations and delays later in the process.

Realtor Tip: If you're working with a seller, suggest offering a "home warranty" as part of the deal, especially in older homes, to give buyers added confidence.



Streamlined Financing and Closing Process

"Streamlined financing and closing processes are making homebuying faster and more efficient for everyone."

For lenders, the start of 2025 may bring opportunities to streamline the mortgage application process using digital tools to simplify paperwork and reduce wait times. Title companies can help ensure a quick closing by staying current with Illinois' real estate regulations and fostering transparent communication. These advancements aim to make the homebuying process faster, more cost-effective, and less prone to errors.



Resource: Illinois Real Estate Journal – Digital Tools and Innovations Shaping Real Estate in 2025

Exploring the HGTV Dream Home 2025:

A Vision of Luxurious Living

Every year, HGTV unveils a stunning new property in its Dream Home series, and the 2025 edition does not disappoint. This year's home is a masterpiece of design, offering an unparalleled blend of comfort, style, and cutting-edge innovation. With its breathtaking views and meticulously crafted interiors, it's a dream come true for anyone who loves modern living spaces paired with natural beauty.

invites guests to experience a seamless connection between indoors and outdoors. Expansive windows open up to spectacular vistas, making the surrounding landscape a part of the home itself. Whether you're lounging in the open-concept living room or dining on the patio, the stunning natural environment feels like an extension of the home's sophisticated architecture.

Set in an enviable location, the HGTV Dream Home 2025

Inside, the house is nothing short of a designer's dream. The open floor plan encourages flow and flexibility, while



Photo: Brian Rozar, HGTV



Photo: Rusty Williams, HGTV



Photo: Laury Glenn, HGTV



rich materials like wood, stone, and glass elevate the aesthetic. From the gourmet kitchen to the spa-inspired bathrooms, every corner has been thoughtfully curated for both beauty and functionality. The design choices emphasize sustainability and ease, with smart home features that offer modern convenience without sacrificing style. The heart of the Dream Home lies in its living spaces. The cozy, yet expansive living room with a grand fireplace invites relaxation, while the dining area

serves as an ideal spot for entertaining. The integration of textures like plush upholstery and sleek metallic accents brings a sense of warmth and sophistication to each room. Every inch of this space has been carefully crafted to foster a sense of harmony and tranquility. Outside, the property's landscaping complements the modern design with elegant touches that enhance the outdoor lifestyle. A state-of-the-art pool, cozy fire pits, and beautifully manicured gardens are just a few of

the features that make the exterior feel just as luxurious as the interior. It's the perfect place to unwind, whether enjoying the crisp air of the mountains or watching a sunset from the comfort of your own home.

The HGTV Dream Home 2025 is more than just a showcase of lavish design; it's a celebration of innovation, sustainability, and the potential of modern living. Whether you're in the market for design inspiration or just a dreamer imagining a perfect retreat, this home provides a stunning glimpse into what the future of luxury living can be. It's a perfect example of how beautiful design can reflect the desires and needs of today's homeowners.

HGTV. Tour the HGTV Dream Home 2025: Pictures and Details. 2024, www.hgtv.com/sweepstakes/hgtv-dream-home/2025/tour-hgtv-dream-home-2025-pictures.

Organized **FRIDGE**

1

KNOW THE COLD ZONES

Top Shelf: Drinks, ready-to-eat foods, leftovers

Middle Shelf: Dairy (milk, cheese, butter, yogurt)

Lower Shelf: Raw meats and fish (to prevent cross-contamination)

Crisper Drawers: Fruits and vegetables (keep separate)

Fridge Door: Condiments, sauces, juices (warmer zone)

2

USE CLEAR STORAGE CONTAINERS

Stackable Bins: Great for snacks, cheese, yogurt, and smaller items.

Lazy Susan for Condiments: Easy access to ketchup, mustard, and sauces.

Berry Bins: Keep your fresh fruit from getting crushed with ventilated containers.

Tip: Use matching containers for a clean, uniform look and easy access!

3

KEEP PERISHABLES FRONT AND CENTER

Store fresh produce and leftovers in clear containers to keep them visible and reduce food waste.

Fruit & Veggie Bowls: Keep fresh produce at eye level for easy access and better consumption.

4

GIVE RAW MEATS THEIR OWN SPACE

Store raw meats and fish on the bottom shelf.

Shelf Liners: Protect shelves from spills and leaks for easier cleanup and better hygiene.

5

ADD STYLISH ORGANIZING TOUCHES

Acrylic Drink Dispensers: Free up space and keep drinks neat.

Decorative Baskets: Stylish bins and containers help organize snacks and produce, making your fridge visually appealing.

Organized **FRIDGE**

6

LABEL BINS FOR EASY ACCESS

Label each bin with pre-written stickers (e.g. "Cheese," "Leftovers," "Veggies," etc.). Ensure everyone knows where to put items back and can easily find what they need!

7

INVOLVE THE FAMILY

Make fridge organization a family affair! Teach everyone to follow the system and maintain order.

8

BONUS TIP: CHECK EXPIRY DATES REGULARLY

Keep your fridge free of expired items.
Use airtight containers to keep food fresh longer.

9

CONCLUSION: A FRESH START EVERY TIME YOU OPEN THE DOOR

Organizing your refrigerator not only makes your kitchen look great, it helps reduce waste, save money, and makes meal prep easier. So, give your fridge a makeover today!

A TITLE MINUTE WITH

ADVISORS TITLE
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A TITLE MINUTE

WITH
DEMI



A TITLE MINUTE WITH DEMI

Starting the Year with a Bang!

Demi, as we step into a brand-new year, what excites you most about 2025 and the opportunities it brings for Advisors Title Network and Midwest Title Services? Any big resolutions for you or the company?

As we enter 2025, I am excited for the continued growth and success of both Advisors Title Network and Midwest Title Services. Our team consistently delivers exceptional results, and I'm confident that we will continue to thrive together. On a personal note, my resolution for the year is to pursue law school and enhance my time management skills to successfully balance my new academic commitments with my full-time professional responsibilities.

THE TRAILBLAZER'S JOURNEY

You were the first person to work on the title side for Advisors Title Network! That's an incredible milestone. Can you share what that experience was like and how it shaped the company's journey into becoming what it is today?

Becoming the first employee is not for the weak, as there are a lot of doubts that come with a newly built company. I wasn't fearful, though, more intrigued by the thought that I would be able to watch first hand this company grow. When I first started, I had my hands on many departments, which gave me the ability to become more knowledgeable for everyone I train. With that, I also contribute to the customer service here. Having the ability to understand many of the departments helps with answering questions that may arise or being able to answer questions that have not been voiced through my actions. With the support of our team, ATN can achieve everything we stand for and become more than just a contender in the title industry

SEASON OF NEW BEGINNINGS

The new year is all about fresh starts. What advice would you give to someone considering a career in the title industry or someone starting a new chapter, professionally or personally?

My advice for anyone considering a career in the title industry, it is a career full of learning, daily, so if you are not willing to learn, RUN! Starting a new chapter professionally, DO IT if you have a great support system, especially if you are an older adult, go for it! We only really regret the things we never do. Personally, if you are called to go back to school don't second guess it, just do it! I started researching a new life and with that, law school made the top of the list, so I am currently studying for the LSAT for the Spring!



FUN FACT SPOTLIGHT

Let's add a bit of festive fun! What's one surprising fact about you that your colleagues or clients might not know? (Bonus points if it's New Year-themed—maybe a quirky tradition or a hidden talent you break out during the holidays!)

I usually make plans for New Year's every year, but I'm often in the car when the ball drops! I'm open to starting a new tradition so I can be at a location with festivities instead of feeling aimless on New Year's Eve.



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A Day

IN THE LIFE

of *Demi*

Your role as an escrow officer must come with its unique challenges and rewards. What's one thing about your job that always brings a smile to your face—even on the busiest days?

I can make the most stressful day in buyer/ seller life so much easier just by my grace and smile when they enter my closing room. I love getting the buyer to the finish line, even if in the beginning of the closing it did not seem possible. Furthermore, I strive to have one-day closings, but sometimes that is not the case. Creating space for them to vent has helped some individuals make some tough calls instead of just wanting to walk away from my insights from closing.



A TOAST TO 2025



Looking forward, what are your hopes for the title industry and the role Advisors Title Network will play in shaping it? And finally, what message would you like to share with our readers as they kick off the new year?

I am in hopes that the title industry keeps up with all the changes that we are going through as AI is taking most industries by storm. I believe ATN will create a better media presence and create opportunities for our employees to showcase their talents inside the office and out.

As we have entered the new year, my message to our readers is one of optimism and adaptability. The landscape of our industry is changing, and with those changes come tremendous opportunities. Whether you're an industry veteran or just starting out, the key to success will be staying agile, embracing innovation, and always putting the client's needs first. Let's continue to work together, learn from each other, and make 2025 a year of growth and positive change.

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Blueprint

Of Tomorrow: How AI & HoloTech Are

Revolutionizing
Real Estate
in 2025



*THE BLUEPRINT OF TOMORROW: HOW AI AND HOLOTECH ARE
REVOLUTIONIZING REAL ESTATE IN 2025*

The real estate industry isn't just evolving—it's revolutionizing. Picture this: A world where buying a home feels like stepping into a sci-fi epic, where artificial intelligence, holographic technology, and quantum computing merge to create an experience as thrilling as an Oscar-winning blockbuster. Welcome to the age of "Living Realities," a groundbreaking platform set to debut this year that promises to reshape how humanity connects with the spaces we call home.

ACT I: THE VISIONARY SPARK

It begins in Silicon Valley, where tech prodigy Maya Calderón, hailed as the "Spielberg of Real Estate," has been working quietly in her underground innovation lab. For years, her team of engineers, architects, and digital artists labored to bring one ambitious vision to life: a way to eliminate the traditional barriers between dream homes and reality.

"Why settle for floor plans and 2D images," Calderón said in a recent TED Talk, "when you can live the experience before signing a single paper?"

Enter HoloTech RealEstate™, a platform fueled by cutting-edge advancements in holographic projection, AI-driven personalization, and spatial simulation. The platform lets potential buyers and renters not only see but feel every detail of a property, no matter where they are in the world.

ACT II: LIGHTS, CAMERA, HOLOGRAMS!

Imagine this scene: A family in Tokyo walks into an empty showroom. The lights dim, a soothing voice welcomes them, and in seconds, a holographic replica of a sprawling New York penthouse materializes around them. The family explores the space, walking through an open-concept living room, testing light settings, and even smelling freshly brewed coffee in the virtual kitchen.

HoloTech achieves this cinematic immersion by blending AI-driven customization and immersive holographic imaging with sensory enhancements.



BLUEPRINT OF TOMORROW



A touch on a wall changes its paint color. A step onto the balcony reveals the sounds and sights of Central Park or Parisian boulevards, depending on your preferences.

Behind the scenes, QuantaLink AI™, an intelligent real estate assistant, analyzes millions of data points about market trends, local neighborhoods, and even personal preferences to curate spaces tailored for each individual. It's like having a director storyboard your life's next chapter.

Act III: A Revolution in the Making

While the tech wows consumers, it's the impact on the real estate industry that's truly Oscar-worthy.

- **Global Accessibility:** Buyers from across the globe can "tour" properties without stepping on a plane. A couple in Sydney can view their dream vineyard in Napa Valley or a high-rise condo in Dubai, fully immersing themselves in the experience.
- **Eco-Friendly Processes:** By reducing the need for physical site visits and printed marketing materials, HoloTech slashes carbon emissions and supports sustainable business practices.
- **Faster Sales Cycles:** With AI streamlining legal and financial processes, deals that once took months now close in days.

Even seasoned real estate moguls are calling this the "Golden Age of Property Innovation".

Act IV: The Drama Unfolds

Of course, no tech revolution is complete without its challenges. Skeptics question the ethical implications of hyper-realistic simulations. Can buyers truly trust what they see? What happens to traditional agents in this tech-driven future? But Calderón and her team remain optimistic. "We're not replacing the human touch," she reassures. "We're

enhancing it. At its heart, real estate is about connection—to people, to dreams, and to the places where life unfolds."

Act V: The Curtain Call

As 2025 unfolds, HoloTech is set to launch globally, starting with luxury markets in Los Angeles, Dubai, and Singapore. The House of Tomorrow Premiere will feature live demos, celebrity endorsements, and holographic recreations of iconic architectural wonders, from the Taj Mahal to Fallingwater. Critics are already calling it the "game-changer of the century," blending cutting-edge technology with boundless creativity and human ambition. The impact, however, extends far beyond real estate—imagine immersive education systems or virtual medical training revolutionizing entire industries. As HoloTech evolves, it's clear that this platform is not just changing home-buying, but reshaping how we experience the world.

So, grab your popcorn—or your VR headset. Because in the world of real estate, 2025 isn't just another year. It's the dawn of an exciting new era where imagination and reality blend seamlessly, and everyone gets to star in the story of their future. This is the future of home-buying—a journey worthy of an Oscar. Coming soon: A home-buying experience unlike any other.

NEW YEAR, NEW HOME

WHY JANUARY IS THE BEST TIME TO START FRESH IN REAL ESTATE



As the confetti settles and the last echoes of New Year's Eve celebrations fade, January arrives like a breath of fresh air—a month full of new beginnings, resolutions, and the promise of change. It's a time to shed the old and embrace the new. Whether it's committing to a healthier lifestyle, kicking off a new career, or finally decluttering that closet, the start of the year is all about transformation. But here's one resolution you might not have thought of yet: why not make this the year you find your dream home—or sell your current one to unlock new opportunities?

NEW YEAR'S RESOLUTIONS AND REAL ESTATE

The connection between New Year's resolutions and real estate might not seem obvious at first, but the timing couldn't be better. January is not just the first month of the year—it's the perfect season to reflect on what you truly want in your living space. Maybe you're looking for a change of scenery, a better investment, or simply a fresh start. Whatever your motivation, real estate offers endless possibilities to transform your life.


THE PSYCHOLOGY BEHIND NEW YEAR'S RESOLUTIONS: A Fresh Start

New Year's resolutions have been a tradition for thousands of years. Ancient Babylonians promised their gods to pay off debts and return borrowed items, hoping for favor in the new year. The Rom-

ans honored Janus, the god of transitions, with vows of improvement. Fast-forward to today, and resolutions are a global custom, whether it's losing weight, advancing in your career, or—yes—changing your living situation.

The start of a new year offers a psychological reset. It's a time when we allow ourselves to dream bigger, take risks, and strive for growth. And perhaps nothing represents that spirit of renewal better than a new home. If you've ever dreamed of living in a place that better reflects your lifestyle, goals, or aspirations, why wait another year? January is the perfect time to start the journey.

Why January Is the Best Time for Real Estate..



Why January Is the Best Time for Real Estate

While the holidays are behind us, January offers a unique advantage for both buyers and sellers in the real estate market. For buyers, the market often experiences less competition, with fewer buyers actively searching. This means you could find a fantastic property at a great price, without the frenzied competition of the spring rush. Sellers, on the other hand, may be more motivated to make deals as they look to start the year off on the right foot. A well-presented home can attract interest even in the quieter winter months.

Additionally, the winter months provide an opportunity to see how a home functions in real-world conditions. From how well the heating system works to the coziness of the living areas on cold nights, you can truly test the comfort of a space before making a commitment.

A New Year. A New Space: The Home That Fits Your New Beginning

Perhaps your resolution involves decluttering and simplifying your life. If so, it may be time to think about upgrading or downsizing your living space. Moving to a home that suits your current needs can be one of the most rewarding steps you take. A

home isn't just a place to live; it's the environment where you grow, recharge, and create memories. If your current space no longer fits your lifestyle—whether it's too big, too small, or just not aligned with your values—this could be the perfect moment to explore your options.

For Buyers: Why Not Start Fresh?

Are you dreaming of a spacious home with a sun-drenched living room, a cozy nook for reading, or an expansive backyard to entertain friends and family? January offers you the opportunity to explore properties without the high-demand pressures of the spring market. Whether you're searching for a family home, a sleek city apartment, or a charming cottage, now is the time to start the search for a place that truly feels like "home." A new space can fuel new energy—just think of all the ways you could make it your own!

Additionally, there's no better time to consider investment opportunities. With mortgage rates still favorable and options for various property types available, investing in real estate now could offer long-term benefits, setting you up for financial growth in the years to come.

For Sellers: Now Is Your Time to Shine

Selling in the winter months may seem counterintuitive, but January can be a great time to list your home. Motivated buyers who are serious about making a move are often looking for deals during this season. A well-staged home can make a lasting impression, whether it's the warmth of a fireplace or the cozy atmosphere of a beautifully arranged living room. The goal is to create a space that feels inviting, no matter the weather outside.

If your resolution is to make a change this year, whether it's for financial reasons, lifestyle preferences, or just a desire for something different, selling your home and finding a new one could be the best resolution you make. Remember: in real estate, it's all about timing, and with the right guidance, January could be your golden opportunity.

A Festive Time for New Beginnings

While the holidays may have passed, the spirit of renewal and festivity doesn't have to end with the new year. Whether you're planning to buy or sell, January is a time for new beginnings, and nothing says "fresh start" like finding a home that aligns with your goals. Perhaps your dream

home is just a few clicks away, or maybe you're ready to sell and make a significant move into a new chapter of life.

Take a moment to reflect: what do you want your home to say about you in 2025? Is it time to upgrade, downsize, or invest in something with more potential? Whether you're looking for that perfect family home, a chic city apartment, or a commercial property with investment potential, real estate is your ticket to a new life this year.

Your New Year's Resolution: A New Home

This January, why not make a resolution that truly impacts your life? The right property could be the key to achieving your financial, personal, and lifestyle goals in 2025. Whether you're buying, selling, or investing, now is the time to take action. Contact us today to start your journey toward the perfect space to call your own—your future home awaits!

New Year, New Home, New Possibilities—Let's make it happen.

Contact Your Local Real Estate Professional TODAY!



COMMUNITY NEWS



Rockford Launches New Initiative to Revitalize Commercial Corridors

The City of Rockford has introduced a new initiative aimed at revitalizing key business corridors throughout the city. The Commercial Corridor Property Revitalization Program, unveiled on December 31, 2024, provides financial support in the form of forgivable loans to business and property owners who make improvements to buildings located in designated commercial areas.

The program will officially begin in the first quarter of 2025, with applications opening on January 20, 2025, at 8:00 AM. Property owners will have until June 20, 2025, or until funding for the specific corridors is exhausted, to submit applications. The loans will cover up to 75% of project costs, with a maximum of \$25,000 available for eligible projects aimed at enhancing building structures.

To qualify, the properties must be located within the city's selected commercial corridors, which include key areas such as 11th Street, Charles Street, Harrison Avenue, North Main Street, South Alpine Road, and South Main Street. Eligible properties must be on the primary street between the identified cross streets, zoned for commercial or industrial use, and not situated within a Tax Increment Financing (TIF) District.

The program will allocate \$125,000 in funding per corridor, distributed on a first-come, first-served basis for approved applications. The funds are meant to support various types of building improvements aimed at bolstering the local economy and enhancing the aesthetic appeal of these commercial districts.

An informational webinar will be held on January 13, 2025, at 2:00 PM to guide interested applicants through the process. Applications will be submitted online, and while applying is encouraged, it does not guarantee approval or funding.

For more details, individuals can visit the program's webpage for further information on eligibility and the application process. Original Source: Bailey Boesen, WREX News (January 4, 2025)

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<https://agents.allstate.com/eric-schroeder-loves-park-il.html>

Get to Know Jason Saenz: Rockford's Trusted Insurance Expert

In a world where insurance can often feel impersonal, Jason Saenz of the Eric Schroeder Allstate Insurance Agency stands out as a breath of fresh air. With deep ties to the Rockford community and a personal commitment to every client, Jason brings a level of care and trust that sets him apart.

From navigating the challenges of career change to becoming a trusted advisor for local homeowners, Jason has built his career on one key principle: providing people with the security and peace of mind they deserve. Whether it's offering expert advice on insurance coverage or jumping into action during an emergency, Jason is always there for his clients—especially when they need him most.

So, grab a cup of coffee, sit back, and dive into our conversation with Jason as he shares insights on everything from winterizing your home to how owning 100 vehicles has shaped his approach to insurance! Let's take a look at how this passionate, local insurance agent is making a big impact in the Rockford community.





Jason, you're deeply embedded in the Rockford community and have a reputation for being an approachable insurance expert. What inspired you to pursue a career in insurance, and how do you ensure your clients feel cared for and understood?

After seven years at a local Ford dealership, I found myself laid off during the pandemic. Unsure of my next step, I knew I wanted to work somewhere local, trustworthy, and where I could truly make a difference. That's when I joined the Eric Schroeder Agency, a family-owned business with deep roots in the community. Here, I'm proud to offer clients not only reliable insurance, but a personal connection they can trust.

As the new year kicks off, many homeowners may be reviewing their policies. What's one common mistake homeowners make when choosing insurance coverage, and how can they avoid it?

Homeowners often overlook key coverages such as water/sewer backup, service line, and building code coverage. It's crucial to also understand the difference between replacement cost and actual cash value, as well as the impact of deductibles like percentage-based options. Ensuring these details are addressed can help avoid gaps in coverage and provide full protection.

Allstate's "You're in Good Hands" motto is well known, but you clearly take it to heart. How do you go above and beyond to make sure each client feels secure and informed?

I pride myself on always available to my clients, providing them with direct access to my personal cell phone for questions, policy changes, and claims. One experience that stands out was when a customer closed on his house, and just a few days after moving in, a pipe burst under his sink. At 11:30 PM, he called me about the emergency. I walked him through shutting off the water and connected him with a local plumber, who had the issue resolved by noon the next day. Being there for my clients when they need it most is how I truly live up to Allstate's "You're in Good Hands" motto.

With winter in full swing, many local homeowners are focusing on protecting their homes from weather-related damage. What's your top piece of advice for Rockford residents when it comes to winterizing their homes?

To prevent potential liability issues, always keep pathways shoveled and clear. Additionally, be sure to shut off the water supply and drain outdoor sprinkler systems and hose bibs to avoid freezing and water damage.

Let's have some fun! The holidays may be behind us, but it's never too late for a little festive cheer. If you could create the perfect "insurance-themed" holiday gift for a homeowner, what would it be and how would it make their year ahead easier or safer?

An ugly Allstate holiday sweater would be the perfect blend of warmth and a reminder that Allstate is always here to protect them throughout the year.

We all have surprises or fun facts about ourselves that people wouldn't expect! What's something about you—whether personal or professional—that would shock most people? Maybe something you've learned over the years that gives a unique spin to your approach to insurance?

Most people don't know that I've owned over 100 different vehicles—cars, boats, and four-wheelers included. This experience has taught me how to relate to diverse clients and treat their property with the same care I'd give my own. It's also helped me develop patience, as I understand that people need time to make decisions without feeling pressured. Ultimately, my goal is to be a trusted resource for all my clients.



Bocce Tournament

Maximizing Your Home's Value in 2025: A Fresh Start for Illinois Sellers

Illinois home sellers have a fresh opportunity to capitalize on the evolving real estate market. Whether you're upgrading, downsizing, or relocating, now is the time to take action and ensure your home stands out and achieves the best possible sale price.

In this year's market, simple and cost-effective improvements can significantly boost your home's value. Buyers are increasingly drawn to energy-efficient features, so consider upgrades like smart thermostats, energy-efficient windows, or LED lighting. Even smaller changes, like installing water-saving faucets, can enhance appeal. The kitchen and bathroom are always crucial selling points, and minor updates such as new paint, hardware, or backsplashes can modernize these spaces without the need for expensive renovations. Don't forget curb appeal—fresh landscaping, a clean yard, and a newly painted front door can make a big difference in how your home is perceived.

Staging continues to be a powerful tool for attracting buyers in 2025. The key is to create a welcoming, neutral space that allows potential buyers to envision themselves living in the home. Start by decluttering and removing personal items. Highlight your home's best features, such as large windows or a cozy fireplace, through strategic furniture placement and décor. If your home is vacant or requires extra polish, virtual staging offers an affordable way to show its potential without the expense of traditional staging.

Pricing your home correctly is essential in today's market. With the real estate landscape stabilizing, it's important to work with an experienced agent who can help you understand current market conditions and set a competitive price. Overpricing can lead to longer listing periods and price reductions, which could deter potential buyers. It's better to price right from the beginning to attract serious offers. Being open to negotiation can also help you close the deal faster.

For sellers looking for a quicker, hassle-free sale, working with real estate investors is a great option. Investors typically buy homes as-is, meaning you don't have to worry about making repairs or staging the property. They also tend to close deals quickly, often with all-cash offers, eliminating the delays that come with traditional financing.

In 2025, there are plenty of opportunities for Illinois home sellers. By making smart improvements, staging thoughtfully, and pricing strategically, you can maximize your home's value and take advantage of the current market conditions. Whether you sell through a real estate agent or choose to work with an investor, now is the time to make your move and get the best possible return on your property.





Special Funding Assistance for Military, Police, and Educators:

A HELPING HAND FROM MORTGAGE
LENDERS AND REAL ESTATE BROKERS

In an era where homeownership remains a dream for many, mortgage lenders and real estate brokers are stepping up to offer unique funding programs. These programs are aimed at supporting the brave men and women who serve our country, protect our communities, and educate our future generations. From military personnel to first responders and educators, these groups are now receiving special mortgage benefits and assistance programs designed to make buying a home more accessible and affordable.

In these programs, often referred to as "Heroes' Discounts" or "Service Member Assistance Programs," can be a game-changer for those who have dedicated their lives to serving others. With programs ranging from reduced interest rates and lower down payment requirements to cash-back incentives, the options for qualifying individuals have never been more abundant. Mortgage lenders, many of which work in partnership with real estate brokers, have tailored these benefits to make homeownership more attainable for those who have historically faced financial barriers, such as student loans, military deployment, or public service salaries.

CIA MILITARY PERSONNEL:

HONORING SERVICE WITH
HOMEOWNERSHIP SUPPORT



The U.S. military has long offered service members various homebuying benefits through the VA Loan program, which provides veterans, active-duty members, and their families with the opportunity to purchase homes with no down payment and competitive interest rates. But beyond VA Loans, lenders are now working directly with real estate brokers to provide additional assistance. Programs like Navy Federal Credit Union's homebuying assistance and Veterans United Home Loans offer military personnel exclusive discounts on closing costs, reduced fees, and sometimes even cash-back incentives. These added perks are designed to help military families who have faced long deployments or relocations and may be struggling to save for a traditional home purchase.

According to Military.com, the most common additional benefit of such programs is access to special financing options that extend beyond the typical parameters of VA loans, including no private mortgage insurance (PMI) requirements and low credit score thresholds. With these perks, military



members can overcome financial obstacles more easily, making it easier to transition to civilian life or find stability in their home after serving abroad.

Military: Giving Back to Those Who Protect and Serve





Police

In many communities, law enforcement officers are often the first responders during times of crisis, working long hours and making significant sacrifices to keep others safe. To show appreciation for their dedication, a growing number of mortgage lenders and real estate brokers

First Responders/ Medical

Giving Back to Those Who Protect and Serve

are offering special programs tailored specifically for police officers. These programs often mirror the benefits available to military personnel but with added flexibility to accommodate the unique financial circumstances of law enforcement professionals.

Additionally, check with your local banking/mortgage company to inquire if they've launched a First Responder Mortgage Program or similar which offers special financing with reduced rates and down payments for police officers. These efforts aim to make homeownership attainable for police officers in high-cost-of-living areas, where purchasing a home can be an overwhelming financial challenge, especially for those on a single income or with family commitments.



Educators: Building Futures with Financial Support

Educators play a crucial role in shaping the future of our communities, yet the financial challenges they face—especially in high-cost housing markets—are often overlooked. Mortgage lenders and brokers are increasingly recognizing the need to support teachers, school administrators, and other educational professionals by providing tailored homebuying assistance.

In response to these challenges, real estate brokers and mortgage lenders are offering programs that reduce the barriers to homeownership for educators. Programs such as Teacher Next Door, a nationwide initiative, offer educators the opportunity to purchase homes at discounted prices and access grants to help cover down



payments. In addition, State and local governments often run teacher-specific programs that offer low-interest loans, down payment assistance, and special rates. For example, the Good Neighbor Next Door program, run by the U.S. Department of Housing and Urban Development (HUD), provides eligible teachers with a 50% discount on the list price of homes in certain



revitalization areas. Lenders like Wells Fargo also support educators through its Home Affordable Refinance Program, which helps teachers refinance their homes with lower rates, making it easier for them to afford their mortgage payments in the long term. According to Education Week, these programs are especially beneficial in urban areas where educators are often priced out of the housing market due to rising property values.

MAKING HOMEOWNERSHIP

As demand for housing continues to rise and affordability remains a challenge, these mortgage programs for military personnel, police officers, and educators represent a vital step in making homeownership achievable for those who often put others' needs before their own. While each program varies by lender, location, and eligibility criteria, one thing is clear: mortgage lenders and real estate brokers are finding innovative ways to show appreciation for those who serve our nation, protect our communities, and educate future generations.



POSSIBLE FOR ALL

By providing these heroes with the financial support they need, the dream of homeownership is becoming a reality for those who deserve it most. Whether it's through a VA Loan, a law enforcement discount, or a special educator program. The resources available today are helping ensure that the people who make our communities safer and more educated can also enjoy the security and stability of owning their own homes.

Title Insurance

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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.

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The Role of Settlement Services

The Role of Settlement Services
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JANUARY
2025

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