

Homeless to Homeowner Single dad builds future for daughters



Grant Hauser stands proudly in front of his new home on River Road, in Sparta, with his daughters - Khloe and Abby. Contributed photo.

By KYLE EVANS
Staff Writer

There's a certain magic to receiving a key to your new home. It is a strong feeling of independence coupled with the promise of fresh beginnings. But for Sparta resident Grant Hauser, it wasn't just a key, it was a symbol of resilience and a testament to a single father's unwavering love for his daughters, Khloe, age 12, and Abby, age 10.

Just five short years ago, their nights were spent in Seattle, Washington, huddled in their broken-down car, bouncing from couch to couch, or finding shelter that was provided by non-profit agencies. Life for the young dad was exceptionally hard, as his wife battled substance abuse, adding to the family's instability, financial issues, and emotional abuse.

Grant, a hard worker, and true family man, found himself jobless and homeless, looking after his family, with not much more than the clothes they were wearing — but his spirit refused to be broken. Fueled by the urgent need to provide safety for his daughters, Grant left the few belongings they had behind, and boarded a train to Wisconsin. Here, he ended his toxic marriage, sought out support and assistance programs, and began building the roots of a new life for his daughters, in

Sparta. With a renewed spirit, Grant landed a steady job at an area restaurant that allows him to showcase his many talents, fulfills him, and most importantly, provides for his family's needs. Grant's determination and his goal to become a homeowner is what got him through the storm and kept him going on the nights, where the only thing that seemed bleaker than his

"I'm excited about having a backyard, so I can practice softball pitching with my dad. I'm so proud of him for working hard to get the house."

current circumstances was his family's future. "If it wasn't for my family being there for me, I'm not sure I would've made it through. I'm glad they were there for me, because my two girls deserve a home," said Grant.

Grant's brother, Lance Hauser of Sparta, and a loan officer at Park Bank, wanted to help Grant achieve his ultimate goal. They created a plan and put it into action, putting their collective energies into assisting Grant in turning his dream into reality. "He was saving up his tax returns and trying to be smart with his money," Lance proudly boasted.

On June 3rd, 2024, Grant, Khloe, and Abby stood proud-

ly on the doorstep of their very own house. It is a small but sturdy three-bedroom two-bathroom home, on River Road, in Sparta. Khloe and Abby ran through the doorway, already planning where everything would go in their very own rooms.

"I'm most excited to have my own room," Abby exclaimed. "I've wanted a rubber duck-themed room for a while now, and now it's happening." Abby further stated, "I'm most proud that my dad got a house for us. He worked hard and it paid off."

Older sister Khloe stated, "I'm excited about having a backyard, so I can practice softball pitching with my dad. I'm so proud of him for working hard to get the house."

Grant, with tears rolling down his face, and a smile that could be seen for miles, said "I prayed a lot for this day ... and it finally happened. My faith has gotten me through a lot of struggles and helped to shape who I am now. I didn't do this on my own. I've had many people help me get to this place and I'm very thankful and grateful for all of them."

This house wasn't just bricks and mortar; it was a testament to the unwavering love of a father, a shining example that even in the darkest of nights, hope can illuminate the path to a brighter future.

Commercial properties available in Monroe County

By KYLE EVANS
Real Estate Record Editor

Over the past few years, many historical and long-time businesses have gone out of business leaving their properties to get filled by something else. In Sparta, Gamer's Sanctuary took over the Arenz Shoes building, and Prestige Furniture took over the Mike's TV & Appliance building, both on Water St. downtown Sparta. The former Sparta Police Station is now Sparta Soda Works. In Tomah, the former site of the Teepee Supper Club is now Murray's on Main and more office space and apartments. Many other properties in Tomah have changed uses and/or owners over the past few years as well.

Now there seems to be more and more businesses with commercial property popping up for sale in Monroe County. Some businesses are listed both ways- the real estate including the business or just the real estate.

In scouring the internet and some daily run-ins- in Sparta currently, Crawford's New & Used is for sale along with

Club Oasis, in Angelo.

In Tomah currently, Tomah Cash Mercantile has been on the market for over a year now. This is a historical business and one of the longest standing businesses in the County. The property was built in 1906. The four-floor building is listed at \$750,000 with an option to buy the retail business as well.

Another commercial property investment opportunity is an 18,500 square ft. building at 114 W Juneau St. in Tomah. This property was formerly used by Band box cleaners and was built in 2002.

Also, the Tomah Sparta Speedway, located at 11215 Flagstaff Rd. in Tomah is on the market as well at \$495,000.

There have been many changes in the businesses as a whole in the past few years and the effect can clearly be seen on local businesses, causing more and more to want to sell or go out of business. But, the most businesses are very relevant here in Monroe County.

There are new thriving business opportunities that can go into these commercial properties, it's just hard to find buyers for.

Here are most of the commercial listings in the area:

- Sparta:**
620 Industrial Dr.- no price listed
604 E. Wisconsin St. (Crawford's New & Used)- \$999,999
11345 State Hwy 21 (Club Oasis) - \$1,500,000
716 Wolcott St. (formerly Southside Tap)- \$160,000
106 E Main St.- \$219,500
 - Tomah:**
Tomah Cash Mercantile- 914 Superior Ave- \$750,000/ \$1,400,000
312 Superior Ave.- \$190,000
1106 Townline Rd.- \$234,900
1108 Townline Rd.- \$599,900
1010 Townline Rd.- \$234,900
1204 N Superior Ave.- \$239,900
321 W Clifton St.- \$255,000
111 Andres St.- \$300,000
320-322 Superior Ave- \$424,500
11215 Flagstaff Rd.- \$495,000
25177 Highway 12- \$599,000
114 W Juneau St.- \$600,000
202 & 210 Superior Ave (Strike Zone/ P'Zones)- \$2,100,000
 - Warrens:**
3514 Blarney Rd. (The Pines)- \$499,000
 - Wyeville:**
832 E Tomah Rd.- \$267,900
 - Wilton:**
1004 Walker St- \$80,000
412 Main St- \$399,900
 - Kendall:**
0 E South Railroad St.- \$169,900
- Likely, there are more than just these commercial properties for sale, it's likely that most business owners in Monroe County would say that anything is for sale for the right price.
- If you like to invest in property, there are some deals to be had here in Monroe County. Reach out to a local real estate company to have them show you some properties.



Strike Zone/ P'Zones building is listed at \$2,100,000. Contributed photo.



Club Oasis is listed at \$1,500,000. Contributed photo.



Crawford's New & Used is listed for \$999,999. Contributed photo



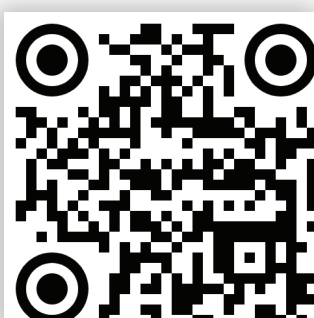
Tomah Cash Mercantile building is listed at \$750,000 or \$1,400,000 including the business. Contributed photo.



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EDITORIAL

Have you ever thought deeply about what you would do if you won the lottery? I have, many of times. I've recently learned more and more about myself and have decided that I've already won the lottery. I have a great family, a great job that I enjoy, and a place to call home.

Money is the driving factor in many decisions I make whether it be business decisions, personal life decisions or whatever. But there are times when the price doesn't matter unless it's completely outrageous.

Let's say you win a million dollars, after taxes say you have \$650,000- does that set you up for the rest of your life? Depending on your age, it probably doesn't. But the decisions you make with that cash can set you up for a prosperous and/or early retirement.

There are really two ways of looking at things, cash, or debt. If you have \$650k in cash, you could probably buy



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at least seven different investment properties to rent out by getting loans on each of them. Or you could mitigate the liability and maybe buy two or three investment properties in cash in which you wouldn't have a monthly payment and would almost definitely be able to make an income from your properties.

It all comes down to the risks you want to take, how much you like to gamble, and if safety and security is important to you.

I used to be on the buy, buy, buy and take out more and more loans train, but fairly recently I've switched gears and feel that the safety and security of our family is more important. I'm working on eliminating monthly payments instead of adding

monthly payments. I've realized that if you can get to a point without monthly payments, you can save up most of your income to buy whatever the hell you want, without adding monthly payments.

I was recently asked if I had a million dollars in cash, what would I spend it on? To actually spend a million dollars, a lot of thought goes into it to make a good financial decision to set you up for success. It's highly likely that I would invest most of it and wait for right opportunities to buy something to set me up long-term.

Regardless your thought process, it's always fun to think about what you would do if you won the lottery. Whether it be that nice new zero-turn lawn mower, or paying someone to mow your lawn forever, keep those goals in mind because, if you keep persistent one day we'll get to that point.

How to manage multiple offers Don't rely solely on price!

Have you recently put your house up for sale? Are offers pouring in? That's a good problem to have! Now you must choose one. This isn't as easy as it sounds. Here are a few tips to help you sort through the options and select the person for whom you'll hand over the keys.

It's not just about the price. Of course, you want to get the best price for your home. However, other factors could come into play if you receive

two equivalent offers. Here are a few things you should consider before deciding:

- The conditions. The more conditions there are, the longer the process will likely take.
- The financing situation. For example, has the buyer been pre-approved for a mortgage?
- Your personal values, such as if you want to sell to

a family rather than someone who wants to renovate your house and flip it for a profit.

- The timeframe for taking possession. It can take a few weeks or several months. The date the bill of sale was signed can also impact the timeline.

If you need help deciding, talk to your real estate agent. They'll help you evaluate each offer in detail and, if necessary, create a counter-offer.

Monroe County Land Transfers 6/19- 6/25

Town of Angelo
Paul Daniels Revocable Trust To Diana L & Steven J Mack - Inspiration Ave - \$500

Town of Byron
Ho-Chunk Nation To United States Of America In Trust For The Ho-Chunk Nation Of Wisconsin - 28023 State Hwy 21 - \$58,600
Sheila M Clark To Melissa Hruska - 8464 County Highway N - \$10,000

Town of Jefferson
Jenna Onshus, Travis Von Ruden, Todd & Carol Von Ruden To Todd G And Carol A Von Ruden Family Trust Dated June 11, 2024 - Cty Hwy D - \$500,000

Town of La Fayette
Lawrence & Carole J Ruedy To Lawrence And Carole Ruedy Irrevocable Living Trust - 12960 Finch Ave - \$609,900
Albert Morrow To Marilyn Morrow - 11510 Flower Road - \$291,200

Town of Leon
Debra L & Randy L Abbott To Randy L. And Debra L. Abbott Irrevocable Living Trust - No Address Listed - \$419,100

Town of Little Falls
Philip J Abbott To Nancy J Whitaker - Canton Rd - \$1,800
Randy L & Debra L Abbott To Randy L. And Debra L. Abbott Irrevocable Living Trust - No Address Listed - \$419,100
Philip J Abbott To Randy L Abbott - Canton Rd - \$1,800
Outskirts Management, Llc To Coulee Classics, Llc - 3955 State Highway 71 - \$240,000
Thaddeus C & Roberta S Walczak To Daniel E Konze - 7075 Bayport Ave, Sparta Wi 54656 - \$65,000
Town Of Little Falls, Monroe County To Ronald Storrardt - 5629 State Highway 27 - \$151,600

Village of Melvina
Kimberly A & Wayne L Downing To Leann Downing & Jerry Yoder - 110 Marble Avenue - \$100,000

City of Sparta
Rbi Rentals, Llc To Paul & Lynette K Schmitz - 1101 John St, Sparta Wi 54656 - \$248,600
Alvin R & Julia Forde, Jr. To Alvin And Julia Forde Irrevocable Living Trust -

608 Goodman St - \$178,100
Michael & Kara Peek To Alison Vandegrift & Sam Kim - 2171 Remington Ave Sparta Wi 54656 - \$405,000
Bernie D Czarniecki & Susan Johnson To Michael J Peters - 1920 River Rd Sparta Wi 54656 - \$140,000
Lynda Evers To Lynda Evers Irrevocable Living Trust - 1300 St Anne St - \$530,100
Rbi Rentals, Llc To Paul & Lynette K Schmitz - 1111 John St, Sparta Wi - \$248,600
Randy L & Debra L Abbott To Randy L. And Debra L. Abbott Irrevocable Living Trust - 901 Pfaff Pkwy - \$419,100
Robert W Oswald To Toby D Oswald - 1504 W. Montgomery Street, Sparta, Wi 54656 - \$198,100

Town of Sparta
Debra L & Randy L Abbott To Randy L. And Debra L. Abbott Irrevocable Living Trust - No Address Listed - \$419,100

City of Tomah
Cynthia D. & Dennis R Zinke To Dencin Rentals Llc, A Wisconsin Limited Liability Company - 504 Kilbourn Ave - \$112,000
Jonathan Westpfahl To Bryan P & Elizabeth R Prahl - 429 Alyssa St Tomah Wi 54660 - \$464,714
Roger T. Johnson To Lucille A. Johnson - 301 E. Milwaukee Street - \$65,700
Timothy J. And Evelyn R. Kane To Paul And Virginia Frey - 622 Superior Avenue - \$26,000
Faith D. Callahan F/K/A Faith D. Feldman To Kyle Dolato - 720 W. Council Street - \$195,000
Marlyn D. & Julie A. Kemnitz To Marlyn D. Kemnitz

And Julie A. Kemnitz Revocable Trust Dated April 10, 2024 - 557 North Lawrence Avenue - \$497,300
Julie A. & Marlyn D Kemnitz To Marlyn D. Kemnitz And Julie A. Kemnitz Revocable Trust Dated April 10, 2024 - 1010 Vicki Drive - \$497,300
Timothy D Callahan To Kyle Dolato - 720 W. Council Street - \$195,000
Hollis B. Herbison And Alyce M. Herbison Revocable Trust Dated October 20, 2011 To Kevin Weaver - 315 North Lawrence Avenue - \$335,000

Town of Tomah
Keenda And Casey Batchelor To Eric J. And Karen Therese Laylan - 26180 Hiawatha Avenue - \$470,000

Town of Wellington
Charlene S Webb To Eleanor Jean Poppie & Rita Mae Allen - 30128 Orchard Rd, Ontario Wi 54656 - \$148,200
Larry R & Cindy L Arndt To O'gara's Tree Farm Llc - No Address Listed - \$160,000
O'gara's Tree Farm Llc To Tracy L O'gara-Weibel - No Address Listed - \$98,900

Town of Wells
Douglas A Jones To James W Mack - 19590 Jefferson Rd Sparta Wi 54656 - \$59,500

Town of Wilton
Donald F & Joyce M Olson To Kimberlie M & Riley J Hart - 23730 Junction Ave - \$46,925

Village of Wilton
Cheryl A. Mike Living Trust To Steven W Wilde - 910 Water St - \$91,000
Steven W Wilde To David And Teresa Garthwaite - 910 Water St - \$91,000

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Rent or buy a home? That's the question!

Are you thinking about moving into a bigger place? If you're on the fence about renting or buying a home, remember it's a big decision that can be influenced by many financial and personal factors. To avoid unpleasant surprises, carefully consider these factors and consult a real estate agent.

RENTING OFFERS FLEXIBILITY

Renting a property instead of buying one provides you with more financial flexibility. You can also move easily and quickly if your needs

change. If you want to rent, a real estate agent can help you find a property that matches your preferences and budget. They can also help you negotiate leases and guide you through the rental process, making it as stress-free as possible.

BUYING OFFERS LONG-TERM STABILITY

Although renting a property has advantages, buying one can be a wise long-term investment for many people. If you're considering purchasing a property, a real estate agent can guide you

through the transaction process and help you get the best possible deal.

USE A REAL ESTATE AGENT

If you're torn between renting a property for its flexibility or buying one for its long-term benefits, a real estate agent can help you make the right decision. They have the expertise and knowledge to provide personalized advice and recommendations. The final decision is yours, but having a real estate agent by your side can be invaluable for making an informed decision.

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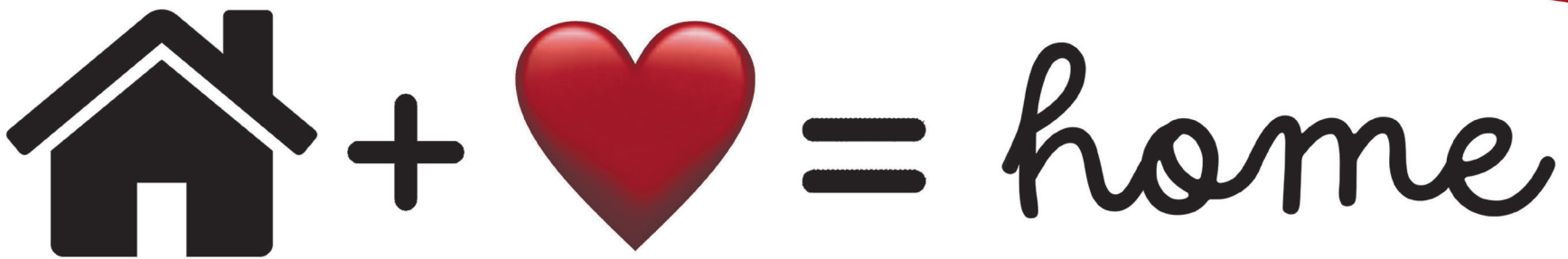
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Becoming an owner-occupier: advantages and disadvantages

Are you considering investing in real estate by becoming an owner-occupier of a rental building? This means you'll live in one of the units while renting out the others. It can have some unique advantages but also some challenges. Here are a few.

FINANCIAL BENEFITS: MAXIMIZE RETURNS

By living in one of the units, you can benefit from a residential mortgage while generating additional rental income. Plus, your down payment will be much less than if you weren't planning to live there.

PHYSICAL PROXIMITY: EASIER TO MANAGE

Living on-site allows you to manage and supervise day-to-day operations more effectively. This enables you to readily address issues as they arise, resolve problems quickly and establish a closer relationship with your tenants. This can significantly contribute to tenant satisfaction and retention.

DOWNSIDES OF CO-HOUSING: PRIVACY

There are some drawbacks to living in a property you rent. For instance, you may have less privacy. Plus, managing tenant

disputes can be challenging. It's essential to weigh these factors carefully.

Investment strategy: short and long-term considerations

Being an owner-occupier can be a short-term strategy to save on housing costs while also being a long-term investment when you choose to move out and rent out all the units. The sooner your building is paid for, the sooner it will be profitable.

In short, you must carefully analyze the pros and cons to make the right decision. Need help making up your mind? A real estate agent can help.



5 renovations that provide a strong return on investment



Renovations that make homeowners and residents of a home happy are always worth the investment. Though it's certainly true that projects that create more functional, usable space and add comfort and convenience are worth the price, such renovations are even more beneficial if they provide a good return on homeowners' financial investment. Returns are often cashed in when homeowners put their homes up for sale, and each year Remodeling magazine releases its "Cost vs. Value Report," which considers a wealth of data across the United States to determine which renovations return the highest percentage of homeowners' financial investment. According to the "2024 Cost vs. Value Report," the following are five projects that provide a strong return on investment (ROI).

1. Garage door replacement: The average job cost for this project is slightly more than \$4,500 but the project is valued at \$8,751, providing an especially high 194 percent ROI.

2. Steel door replacement: Remodeling magazine notes that a steel entry door replacement is worth double what it was worth in 2023. This project offers a 188 percent ROI on an average investment of \$2,355.

3. Manufactured stone veneer: A manufactured stone veneer is a man-made product that appears as if it's natural stone. Many homeowners prefer manufactured stone veneer to natural stone because of the price, as the former is less expensive and easier to install, which means lower labor costs as well. The comparatively low cost of manufactured stone veneer is perhaps one reason why it averages a roughly 153 percent ROI on an average cost of just more than \$11,000.

4. Grand entrance upscale (fiberglass): Few things are as awe-inspiring as an impressive entryway, and upgrading to a grand fiberglass entrance door provides a 97 percent ROI. Components of these entryways can vary, but Remodeling magazine notes the project may entail removing an existing

entry door and cutting and re-framing the opening for a larger with dual sidelights.

5. Minor kitchen remodel: According to the "2024 U.S. Houzz & Home Study" from Houzz Research, kitchens were the most popular rooms to renovate in 2023. There's no denying the appeal of a newly renovated kitchen, and homeowners considering such a project may be happy to learn that a minor kitchen remodel that costs an average of around \$27,000 provides a 96 percent ROI. Bankrate.com notes that minor kitchen remodels typically keep the current kitchen design, size and layout intact, but these projects may involve painting walls, refreshing backsplash, replacing lighting and plumbing fixtures, and changing cabinet hardware and facades.

Home renovations that provide a significant ROI can make homeowners happy once a project is completed and even happier when the day comes to put a home up for sale.

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Can attractive landscaping increase the value of your home?



Investing in well-designed landscaping can significantly increase the value of your home. However, like with any home improvement project, you must consider the positives and negatives.

scaping can be seen as an additional asset for many home buyers, providing functional and attractive areas for outdoor living. This can be a significant advantage, especially in areas where the climate allows for prolonged use.

ONGOING MAINTENANCE

It's also essential to consider ongoing maintenance. If potential buyers perceive maintaining the landscaping as an extra responsibility, it could reduce the property's value.

ATTENTION-GRABBING

Lovely landscaping can create an excellent first impression and attract potential buyers. A home with a well-maintained and visually attractive outdoor space can be a decisive factor for some buyers.

INITIAL COST AND RETURN ON INVESTMENT

It's crucial to consider the initial cost of landscaping against the potential rate of return. While extravagant landscaping projects may not be the best investment, modest improvements can be very profitable.

While the look of your yard is important, it's not the only decisive factor for buyers. A simple but well-maintained yard can sometimes be more profitable than a large-scale development. For personalized advice, talk to a local real estate agent.

OUTDOOR LIVING SPACES

Well-thought-out land-



What documents do you need when selling your home?

Are you thinking about moving into a bigger place? If you're on the fence about renting or buying a home, remember it's a big decision that can be influenced by many financial and personal factors. To avoid unpleasant surprises, carefully consider these factors and consult a real estate agent.

rent, a real estate agent can help you find a property that matches your preferences and budget. They can also help you negotiate leases and guide you through the rental process, making it as stress-free as possible.

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RENTING OFFERS FLEXIBILITY

Renting a property instead of buying one provides you with more financial flexibility. You can also move easily and quickly if your needs change. If you want to

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A recipe for saving for your down payment

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REVIEW YOUR LIFESTYLE HABITS

Look for areas where you can cut back on your expenses. This could include eating out less, cancelling streaming subscriptions or not shopping as much. Small changes can add up over time and help you save more for your down payment.

Remember, every little bit counts when building up your down payment. Happy saving!

GAUGE YOUR FINANCIAL SITUATION

Start by making a list of your income, expenses and debts. This gives you a clear idea of your financial health and helps you determine how much you can save each month. Your debt-to-income ratio also plays a critical role in determining your borrowing capacity and, therefore, the amount required for your down payment. Consult a financial professional if you need help managing your savings or improving your credit rating.

SET UP SCHEDULED WITHDRAWALS

One of the easiest ways to save money is to set up automatic transfers from your checking account to your savings account. By doing this, you won't have to think about saving money each month, and you'll see the amount grow over time. This can be a great motivator to spend less and save more.

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