

LOCAL REAL ESTATE RECORD

SPECIAL MONTHLY INSERT TO THE MONROE COUNTY HERALD

THURSDAY, SEPTEMBER 26, 2024 • PAGE 1

6 Low-Cost Ways to Decorate Your Home for Fall

Love the fall season? Get creative to celebrate it at home without breaking the bank.



Source: <https://realestate.usnews.com/real-estate/articles/fall-home-decor-ideas-from-the-pros>

The nice thing about using real pumpkins is that once you're done with them, you can carve them as a fun activity with children.

Key Takeaways:

You don't have to spend a lot to get your home fall-ready.

Use natural decor to save money and aim to repurpose items you already have.

Focus on fall colors and textures both inside the home and out.

Even if you're someone who doesn't go gaga over pumpkin spiced-beverages and apple cider scents, it's hard to escape the fall fanfare. There's just something about the cooler weather and changing leaves that makes people want to embrace the season. And for a lot of folks, that extends to their living space.

If you're not careful, you could easily spend hundreds or even thousands of dollars getting your home fall-ready. But if you're on a budget, fear not. There are plenty of ways you can decorate your home for fall without going overboard. Here are six low-cost options to consider.

1. Use Nature to Your Advantage

Fall is a great season to spend time in nature. It's not too hot or cold, and the scenery can be downright breathtaking.

In the course of bringing that fall vibe to your home, Bradley Montanez, founder and CEO at TableUps, suggests using nature to spruce up

your space rather than going out and buying a host of decorative items.

"Nature is the best decorator," he says. "Simple things like pine cones and leaves will create a cozy atmosphere for fall. Bring in natural elements, such as pinecones, acorns and leaves, to add to your decor. These can easily be collected from your lawn and placed in a bowl or sprinkled down the middle of a table runner."

2. Repurpose Things You Already Own

It's one thing to spend money on a new furniture piece you'll use for years. It's another thing to raid your savings for seasonal decor that's destined to be stashed in your garage for 10 months out of the year.

For this reason, Montanez is a fan of repurposing items you own instead of buying everything new.

"Be creative with items you already have," he says. "Take an old ladder and use it for holding blankets, or take a wood crate and fill it with seasonal fruits or gourds. Items like these can add so much character to your home without having to spend too much money."

If you have a dining room table, Montanez says you can also use items you already have at home to create a beautiful fall centerpiece.

3. Embrace Those Classic Fall Colors

If you've ever been fortunate enough to drive along a scenic overlook when fall foliage is at its peak, you've no doubt experienced that breathtaking array of color. Thankfully, it doesn't take a ton of money to bring those colors into your home.

"Replace your throw pillows and blankets with rich fall colors like burnt orange, deep crimson red, and mustard yellow," Montanez says. "These little things will add up to make big changes in instantly giving your living area that cozy autumn feel."

4. Layer Textures for a Cozy Vibe

There's been a big push toward adding texture to home decor for an extra-warm feel. Rachel Walker, design director for Bedsure.

"Add warmth and depth to a room by layering different textures," she says. "Throw blankets and decorative pillows can instantly create a cozy autumn atmosphere." You can also play around with smaller rugs, which tend to be less expensive than larger area rugs.

5. Bring Fall Colors Into Your Bedroom

When we think about fall decor, we often focus on spaces that guests and visitors will spend time in. But if you're a fan of fall, don't forget to incorporate some of that warmth into your bedroom.

Swapping out your bedding is one easy option. Since you may need a midweight blanket during the in-between season anyway, you have an opportunity to choose one that screams autumn. You can also invest in fall-colored sheets and pillowcases.

"Color is a powerful way to enhance the bedroom's overall decor without breaking the bank," says Walker. "For busy individuals, bedding sets or bundles offer a convenient solution to completely change the look of a bedroom."

6. Add Natural Outdoor Elements

Hopefully, your trees will grace your property with colorful leaves that make your yard shine. But you can also enhance your exterior without spending a fortune, says Marcia Layton Turner, co-author of "The Complete Idiot's Guide to Staging Your Home to Sell."

"You can easily add inexpensive potted mums, pumpkins – real or faux – and cornstalks to create a vignette on either side of the front door," she says. "If you have steps to the front door, consider lining them with groupings of pumpkins or colorful plants."

The nice thing about using real pumpkins is that once you're done with them, you can carve them as a fun activity with children. Or you can see about using them for cooking purposes. Smaller pumpkins are easier to work with for this purpose, though you can scoop out and roast seeds from the larger ones to get your money's worth.

You can also decorate your door itself. Fall is a great time to add a fresh coat of paint. "Add a pinecone or cornhusk wreath on the door that you make yourself for pennies with natural materials from outside," Layton Turner suggests. If you're not the crafty type, buying one is perfectly acceptable, too.

Finally, Layton Turner says, a seasonal rug near the front door can create an immediate welcoming atmosphere. You can place one on the outside, inside or both.

Recreational Land for sale in Monroe County



By **KYLE EVANS**
Real Estate Record Editor

There are many recreational pieces of property for sale in Monroe County currently. If you're looking for a place to hunt this year, you're in luck.

Here is some of the recreational land currently for sale in Monroe County:

- County Rd. P, Ontario- 17.02 acres- \$136,000
- Highway 71, Norwalk- 21.62 acres- \$225,000
- Iberia Ave., Sparta- 52.46 acres- \$286,000
- Delaware Ave., Sparta- 160 acres- \$649,000 or split at \$324,900

County Rd. ET, Tomah- 44 acres- \$225,500

2172 Cty Hwy S, Sparta- 132.93 acres- \$690,000

Cty Rd CM, Tomah- 131.26 acres- \$431,800

Dallas Ave, Sparta- 20.22 acres- \$237,500

Whether you're looking for hunting land or a place to build, these could be good options for either. Contact a local real estate agent to have them show you around some of these properties. Also there are several properties with homes listed as well with acreage.



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EDITORIAL

Life is full of choices

Money, is a beautiful and frustrating thing, all at the same time. Whether you're short on cash or have thousands to millions in the bank, we all know money can make life interesting.

There are so many choices in life that revolve around money, a job, vehicle, home, groceries, and so much more. Sometimes it's not about the money and it's more about happiness or more time.

You have a choice with everything you do. You are in control to choose what's

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next for you. If you make the choice to put yourself at risk in any situation, just know that sometimes it comes back to bite you in the ass.

If you make conscious choices that make sense day after day, you'll likely put yourself in a good situation financially and mentally.

Life is full of choices, every choice has many different outcomes. Choose the one that makes the most sense to you.

For real estate, you could choose to live in a big house, you can choose to live in a small house. You can choose to rent instead of buy, you can choose to borrow from the bank. Plus many, many more scenarios.

Every choice in life is there for you to make the best decision for yourself. Make the choices that make the most sense to you.

What buyers can do to get the best mortgage rate



Mortgage interest rates have been headlining financial news segments for several years running. Much of that news has been met with less than open arms, as rates have risen dramatically in recent years, an increase that is related to the ripple effect of the COVID-19 pandemic.

Mortgage interest rates did not immediately spike after the World Health Organization declared a global pandemic in March 2020. In fact, data from the lender Freddie Mac indicates mortgage rates were still well below 4 percent on January 1, 2022. However, those rates hovered around 7 percent by the end of that year, and were still around that level at the start of 2024.

With such high interest rates, it's understandable if prospective home buyers feel helpless. However, there's much buyers can do to help themselves as they seek to secure the lowest mortgage interest rate possible.

• Read your credit report and improve your score, if necessary. Many prospective home buyers save up for years in anticipation of the day when they will purchase their own home. During this period, buyers can read their credit reports

and address any discrepancies while taking steps to improve their credit scores. Lenders consider a host of variables to determine an applicant's credit worthiness, and credit history and credit scores bear significant influence. The higher an applicant's credit score, the more favorable mortgage rate he or she is likely to get.

• Take control of your debt-to-income ratio. Debt-to-income (DTI) ratio refers to what you owe in relation to how much you earn. The lower your DTI, the better you look to lenders. According to Bankrate, lenders typically want to avoid issuing mortgages to individuals if the monthly payment will exceed 28 percent of their gross monthly income, and people who may be near that threshold for a given home may be denied a mortgage if their DTI is high. Prospective home buyers currently carrying significant debt, including consumer debt like credit cards and/or student loan debts, should make a concerted effort to pay down that debt prior to applying for a mortgage. Prioritize paying off consumer debt before applying for a mortgage.

• Maintain a strong employment record. Steady employ-

ment and consistent earnings make mortgage applicants more attractive in the eyes of lenders. If you are currently shopping for a home or about to make an offer, now might not be the best time to switch jobs. Self-employed individuals and freelancers working multiple jobs can still qualify for a good mortgage rate, but they may need to provide more extensive documentation that indicates their earnings going back several years. Individuals who have been working full-time for the same company for years may only need to provide W-2 forms from the two most recent tax years.

• Shop around for rates. Rates may not fluctuate much between lenders, but it's still worth shopping around for mortgage rates. A study from Freddie Mac found that the benefits of shopping around for a mortgage rate were especially notable in 2022 compared to the decade prior, saving borrowers who took the time to shop for rates substantial sums of money.

Mortgage rates remain high compared to a half decade ago, but prospective home buyers can take steps to increase their chances of qualifying for a favorable rate.

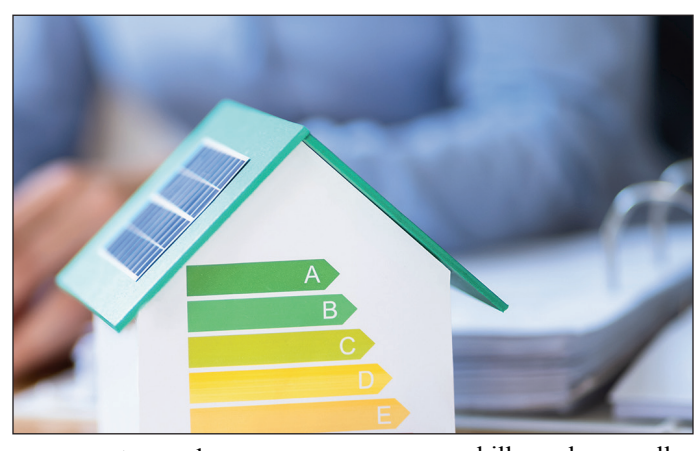
Should you get a home energy audit before selling your home?

When you're preparing to sell your home, your success will depend on how well you maximize its appeal and value.

One often overlooked step, the home energy audit, can be highly beneficial to you. A home energy audit assesses how much energy your home consumes and suggests measures you can take to make your home more energy efficient. But is it worth doing before putting your house on the market? The answer is yes. Here's why.

• Transparency and appeal. Providing potential buyers with a clear picture of your home's energy performance can make your home more attractive, especially to those who prioritize energy efficiency and eco-friendly living.

• Uncover and address issues. An energy audit can uncover issues that aren't



apparent, such as poor insulation, drafty windows or inefficient heating and cooling systems. Addressing these problems before listing your home boosts its market value and prevents any surprises during the buyer's inspection.

• Faster selling time. Homes with better energy ratings often sell faster. Buyers are more likely to choose a home that promises lower

energy bills and a smaller carbon footprint. An energy audit can also serve as a marketing tool, allowing you to highlight energy-efficient features in your listing.

Speak with a local real estate agent to help you set up a home energy audit for a quicker, more profitable sale. Taking this extra step can set your home apart in the competitive real estate market.

Monroe County Land Transfers 9/18-9/24

Town of Angelo

Jeffrey L. Rainwater To Bruce R. & Jerrilyn A. Brewer - Town Of Angelo, Monroe County, Wisconsin - \$8,500
Erin Hagen To David Hagen - 15751 State Highway 16 - \$76,100

Village of Cashton

Cashton Area Development Corporation To Judith B. Powell Revocable Trust - 502 Sunrise Ct Cashton Wi 54619 - \$409,000

Town of Clifton

William And Clara Hochstetler To Clemens M. And Esther M. Borntrager - Longbow Avenue - \$220,000

Lovina & Mahlon E Miller To Kendall Sportsman's Club Inc - 23788 County Hwy N - \$100

Kendall Sportsman's Club To Lovina & Mahlon E. Miller - 23766 County Hwy N - \$100

Town of Glendale

Dallas W & Laura M Henze To Todd A & Travis W Henze - 29496 Northland Avenue, Elroy, Wi 53929 - \$10,000

Town of Jefferson

Earl D. Laufenberg And Barbara A. Laufenberg Revocable Trust Dated July 16, 2014 To John Laufenberg - 10897 Oklahoma Avenue, Cashton, Wisconsin 54619 - \$80,000

Village of Kendall

Darrell Durkee To Debra B. Durkee - 318 Spring Street - \$64,500

Town of La Fayette

Melissa A. Withrow To Kevin Koltermann - 7578 Deerwood Rd - \$279,900

Town of Leon

Alice J. Haugen To Nancy J. Kerska, Richard J. Haugen,

Julie A. Linville, Olaf C. Haugen & Mary Jo Haugen - 6721 Jackpot Ave - \$148,200

Leroy E. & Laurie L. Raddatz To Raddatz Irrevocable Income-Only Trust Dated July 29, 2024 - Vacant Land - \$225,500

Mary Slayton Irrevocable Living Trust To Casie & Megan Manke - 7028 Jaguar Ave - \$100,000

Town of Little Falls

Harlan A. Schober And Doris M. Schober Trust Dated March 8, 1997 To Brianna Schober - 5253 County Highway S - \$98,600

Estate Of Sherri L. Neal To Rusty & Michele Winchel - 3985 State Highway 71 - \$50,000

Town of Sheldon

Jerome And Lana Muellenberg Irrevocable Living Trust To David A Troyer & Christy N Mast - Land Off Niagara Ave Cashton Wi 54619 - \$260,000

City of Sparta

Scott Stangel & Debra Lash-Stangel To Kristalee Frank & Elizabeth Ostrowski - 717 Long Ct Sparta Wi 54656 - \$171,000

Mohamed H. Ghaith To Melissa A. Withrow - 217 North Rusk Avenue - \$148,000

Mohamed H. Ghaith To Melissa A. Withrow - 217 North Rusk Avenue - \$148,000

Town of Sparta
Crowe Revocable Living Trust Of 2013 To Lurna Keith - 9590 Idell Ave - \$145,400

City of Tomah

Jon Song Won & Casey D You To Adam M & Marcy J Wilson - 519 Mubarak St - \$294,000

Rocio C. Lucero A/K/A Rocio Lucero To Diep Nguyen - 411 Nicholas Street - \$405,000

Adam M McDonald To Terry Reynolds - 415 North Street Tomah Wi 54660 - \$143,000

Town of Tomah

Wayne And Cheryl Mattison To Donald G. Dickman Revocable Living Trust Dated September 25, 2014 - 25006 Irondale Avenue - \$345,000

Town of Wilton

Robert Wappler To Henry F & Elizabeth Miller - Juneau Rd. - \$132,400

These land transfers brought to you by...

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Alternative housing options: prefabricated homes

Prefabricated homes, also known as prefab homes or modular homes, are gaining significant traction as a viable solution to various housing challenges. These alternative housing options are constructed in sections in controlled factory environments before being transported and assembled on-site. Here's what you need to know.

What are the advantages? Prefab homes offer several advantages over traditionally built homes. Here are some reasons to consider one:

- **Affordability.** Due to streamlined construction processes and reduced labor expenses, prefab homes are much more economical than stick-built homes. This cost-effectiveness makes them particularly attractive in regions where housing prices are soaring, such as the U.S.'s major urban centers.
- **Short lead times.** Prefab homes have shorter construction times than traditional homes. This time efficiency not only allows



homeowners to move in sooner but also alleviates the pressure on the housing supply.

• **Personalization options.** Advancements in design and technology have led to increased customization options for prefab homes. The home buyer can choose from various layouts, finishes and amenities to suit their preferences and budget to create a living space that truly reflects their unique style and needs.

• **Exceptional quality.** The controlled factory environment ensures high quality-control standards, providing homeowners with peace of mind regarding the long-term durability of their investment.

As awareness grows and innovations continue, prefab homes will likely play a significant role in addressing housing challenges, offering homeowners a modern, sustainable and affordable alternative.

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How to negotiate repairs after a home inspection

Have you recently viewed a home that seems like the perfect fit but shows signs that some upgrades or repairs are needed? Are you unsure how to bring this up with the seller? Here's a step-by-step guide to help you address these issues in your negotiation.

Identify any major issues

Start by reviewing the inspection report and identifying major concerns that could pose safety hazards or significant financial burdens. For example, if the inspection report reveals issues such as a leaky roof, a faulty HVAC system or plumbing problems, these would be high-priority items to address during negotiations.

Consult with your real estate agent

Your real estate agent is a valuable resource in crafting a strategic repair request. For instance, if the inspection report identifies a safety hazard like a faulty gas line, your agent can help you emphasize the importance of addressing this issue in the negotiation. They can help you be specific and reasonable in your requests, focusing on necessary repairs rather than cosmetic improvements.

Present the repair request to the seller

Approach the negotiation process with flexibility and open communication. A will-

ingness to compromise is crucial, as the seller may not agree to all repair requests. For example, if the seller is unwilling to cover the full cost of a major repair, consider negotiating to split the cost or find alternative solutions. A willingness to find common ground can lead to a mutually beneficial outcome.

By following these tips and working closely with your real estate agent, you can effectively address necessary repairs while keeping the buying process positive for you and the seller.

5 ways to buy a home without a traditional mortgage



Buying a home without a traditional mortgage might seem daunting, but alternative financing methods offer flexibility and creativity to aspiring homeowners. Explore these options for securing homeownership without relying on conventional financing.

A rent-to-own agreement allows renters to make progress toward homeownership while living on the property. A portion of their monthly rent is typically set aside as a credit toward a future down payment, allowing them to build equity over time.

A private lender can offer more flexibility if you have a lower credit score or can't pay a large sum of money down. However, be sure to carefully review the terms and interest rates associated with these loans.

Using cash to buy a home outright eliminates the need for a mortgage and any associated interest payments. This approach requires significant savings but can provide a sense of financial freedom.

Leasing allows renters to live in a property with the potential to buy it at a fixed price

in the future. This arrangement can be a good option for individuals who need time to save for a down payment or work on improving their credit.

Owner financing is an arrangement by which the seller acts as the lender, financing the home purchase directly. Owner financing can offer more flexible terms than traditional mortgages, making it an attractive option for both the buyer and the seller.

Explore these alternative methods with a real estate agent in your area.

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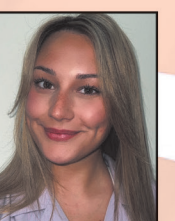
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Guide to becoming a landlord

People may pursue being a landlord as a means to ensure a steady source of income. Though that is a reality for most landlords, there are other benefits to owning rental properties, including potential tax deductions and long-term security. Investing in residential rental property can be a lucrative way to increase wealth, but it's also a lot of work. It's important that prospective landlords do not overlook the risk involved in such a pursuit, as tenants are not always reliable. As with any investment, it's best for people to do their homework and weigh all of the information accordingly before moving forward.

What is a landlord?

Becoming a landlord, it's best to get a broad picture of the role. A landlord is a private individual or company who owns a property. In turn, that landlord rents out the property to people at a profit. It is believed the concept of "land lording" began

in the early 1800s due to overcrowding in the United States. Landlords bought property to let out to people in need of shelter, and realized they could make money by renting homes and apartments to others.

How much do landlords make?

Unlike a full-time job with a set salary, it is not possible to nail down one figure for income on a rental. That's because many variables go into the equation. Real estate professionals notes that rental property income varies based on the property's location, whether the landlord chooses to live on the property, and whether a person is a full-time or part-time landlord, to name a few factors. One thing that landlords have going for them right now is property appreciation. According to Forbes, housing prices have increased 4.5 percent per year since 1975.

Costs of being a landlord

Potential landlords should understand that buying rental property

requires an initial, and potentially sizable, financial investment. It's important to know some of the potential costs involved.

- Cost to buy a property
- Landlord insurance
- Advertising the property
- Attorney fees
- Tenant background check fees
- Maintenance and repair needs
- Loss of income if tenants fail to pay
- Loss of income between tenants
- Cost involved in hiring a property manager

Learn the rental laws

Landlords should know federal laws and local rules and regulations that pertain to rental properties. Most laws involve making "reasonable accommodations in rules, policies and practices or services if it is necessary should a tenant become disabled." There are building codes specific to rentals, and it's wise to know what is involved in squatters' rights. A skilled real estate attorney can help landlords navigate legal issues.



Keep accurate records

Record keeping is vital for any good landlord. If a person believes that this is beyond the scope of his or her skill set, hiring a bookkeeper or accountant can be a wise investment. In addition, keep track of tenant back-

ground checks and credit checks. Receipts and records are essential. Becoming a landlord has its pros and cons. However, it can be a worthy endeavor for those with the time, money and work ethic.

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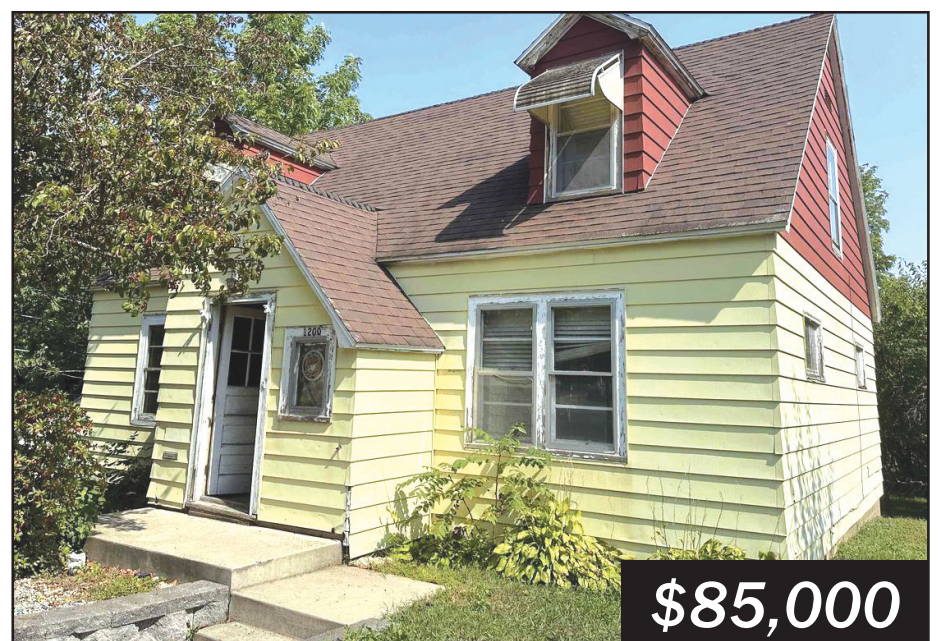
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