



# BEISER

REALTY, LLC

LET US GUIDE  
YOU *home*

WE'RE TRUSTED, LOCAL EXPERTS  
WHO LOVE WHERE WE LIVE





## Looking for top-quality lawn care services in The Fox Valley and surrounding areas?

At Outdoor Expressions Property Maintenance, we offer exceptional lawn care and landscaping services tailored to your property's needs. Whether you need weekly mowing, seasonal clean-ups, or full landscape design, our experienced team ensures your yard thrives year-round. We utilize the latest techniques and equipment for reliable, efficient, and affordable solutions. Trust us to enhance your outdoor space with professional service you can count on.

- » SHRUB TRIMMING
- » REGRADE LAWN
- » LAWN ROLLING
- » LAWN MOWING
- » CUSTOM CURBING
- » GARDEN CENTER



### OUTDOOR EXPRESSIONS PROPERTY MAINTENANCE

6992 Lakeshore Rd, Winneconne, WI 54986  
Phone: (920) 858-1117 • Email: oeoutdoors@gmail.com



888-582-4011  
[www.BUYzer.Realty](http://www.BUYzer.Realty)

### Agent Details

(Alternatively Attach Business Card)

Associate: .....

Direct Phone: .....

Email: .....

4 ABOUT BEISER REALTY, LLC

10 SELLING YOUR HOME

28 BUYING A NEW HOME

48 UNDERSTANDING THE FINANCIALS

56 LEGAL CONSIDERATIONS



# OH, HEY THERE

WE'RE YOUR LOCAL REAL ESTATE GUIDE

## BEISER REALTY: ROOTED LOCALLY. RECOGNIZED GLOBALLY.

Beiser Realty was founded in a small farming community with one goal in mind: to raise the bar in real estate service—not just by being present, but by being exceptional. Since our beginnings in Winneconne, we've grown to serve clients across the vast majority of our great state of Wisconsin, while staying true to our core values of integrity, hard work, and personal connection. With multiple office locations throughout Northeast and Central Wisconsin, we are positioned to serve you wherever you are—and wherever you're going.

We're more than just a real estate company—we're your neighbors, your advocates, and your trusted guides in a constantly evolving market. Our team stays educated on shifting legal standards, economic trends, and market dynamics so we can deliver the highest level of expertise to every client, every time.

Whether you're buying, selling, investing, or simply exploring your options, you can count on Beiser Realty to provide professional, informed, and personalized service from start to finish.

And we don't just stop at Wisconsin. Through our strategic partnerships, we can help you navigate real estate opportunities in other states—and even other countries—making us a true global resource with local heart.

**Local roots. Statewide strength. Global reach.**  
**Let's move forward—together.**

*Leading* REAL ESTATE  
COMPANIES  
OF THE WORLD®

## LET US GUIDE YOU *home*

WE'RE TRUSTED, LOCAL EXPERTS  
WHO LOVE WHERE WE LIVE



## WHY WORK WITH BEISER REALTY?

When it comes to buying or selling a property, having a dedicated real estate team on your side is a game-changer. Beiser Realty offers the availability, local expertise, and unwavering commitment you need—whether it's answering calls, scheduling showings, or providing strategic guidance every step of the way.

With complementary skill sets and deep knowledge of the market, Beiser Realty brings a collaborative approach to every transaction. Multiple perspectives mean no detail is overlooked, and every listing benefits from a carefully crafted, tailored marketing strategy—not a one-size-fits-all solution.

Their goal is simple: to secure the best possible outcome for every client. By leveraging the team's collective strengths and expansive network, they uncover opportunities that others might miss and ensure that your property gets the attention it deserves.

While their marketing is innovative and customized, their systems for managing paperwork and processes are precise and highly organized—so you're always informed and nothing slips through the cracks.

Whether you're a first-time buyer, seasoned investor, or preparing to sell, Beiser Realty is the trusted partner you need for a smarter, more seamless real estate experience. Contact the team today to take the first step.



*Leading*  
REAL ESTATE COMPANIES  
OF THE WORLD



BEISER REALTY, LLC

## WE CAN ASSIST YOU ANYWHERE IN THE WORLD

As an affiliate of Leading Real Estate Companies of the World,\* we have access to the highest caliber of real estate professionals in over 70 countries and across six continents. When buying or selling property outside of our local market, our world-class connections can help with real estate needs throughout our continent and to points around the globe. Let us introduce you to a carefully selected sales associate that will provide you with extraordinary service — anywhere your real estate needs take you. Our global network is comprised of the very best real estate companies and the most talented professionals in the world.

### WORLD-CLASS SERVICE. WORLD-CLASS INTRODUCTIONS.

INTRODUCTIONS  
MADE IN  
67  
COUNTRIES  
IN 2024

330  
CLIENT  
INTRODUCTIONS  
MADE WEEKLY  
WORLDWIDE

17,000  
CLIENT  
INTRODUCTIONS  
MADE EACH YEAR

550  
companies

4,800  
offices

135,000  
sales associates

70+  
countries

© 2025 Leading Real Estate Companies of the World.\* All Rights Reserved. | C-WorldClassService. 04.25. Equal Housing Opportunity.



# LIVE LIFE WE'LL CLEAN



## Why Choose The Cleaning Authority?

### 1. We're Thorough

Our exclusive Detail-Clean Rotation System ensures that your home stays clean. We clean your entire home every time we visit, and we give specific designated areas extra attention on a rotating basis to ensure a thorough cleaning every time. See inside for more details.

### 2. We're Reliable

We bring all of our own equipment and our employees are bonded & insured.

### 3. We're Affordable

We offer you a top-quality cleaning at the best possible price.

### 4. We Guarantee Our Work

If you're ever unhappy with any area we've cleaned, we'll return the next day and reclean it.



Scan for a  
FREE Estimate



# \$25 OFF



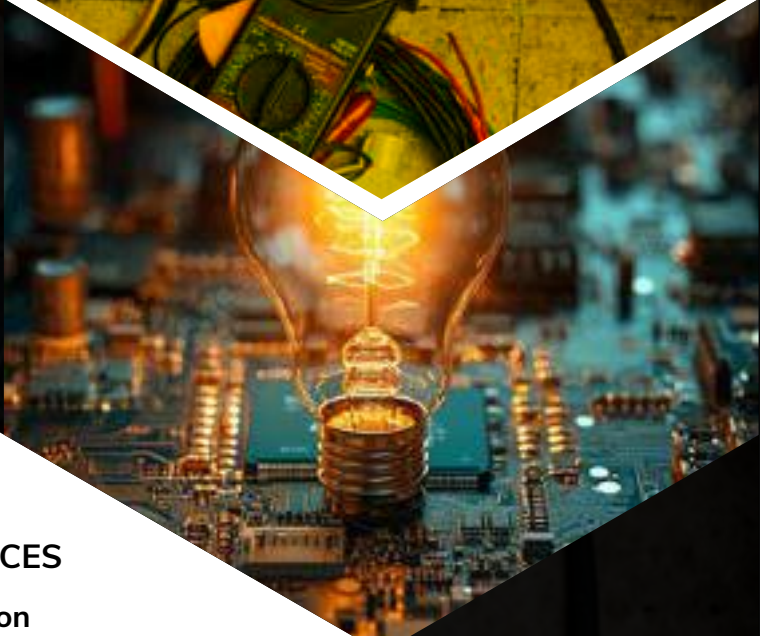
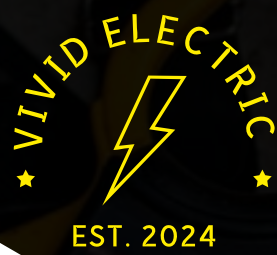
Terms and conditions apply. Not valid for one-time only cleans. Not valid with any other offer. Not redeemable for cash. Offer available for new or returning customers only. © 2025 The Cleaning Authority Franchising SPE LLC. All rights reserved. Each location independently owned and operated.

## Contact Us Today!

920-882-9801 • [cleanhomes@tca-appleton.com](mailto:cleanhomes@tca-appleton.com)

□□□□ □□□□□□ □□□□□□□□ □□ □□□□□□ □□□□□□ □□□□□□

## EXPERT ELECTRICAL SERVICES

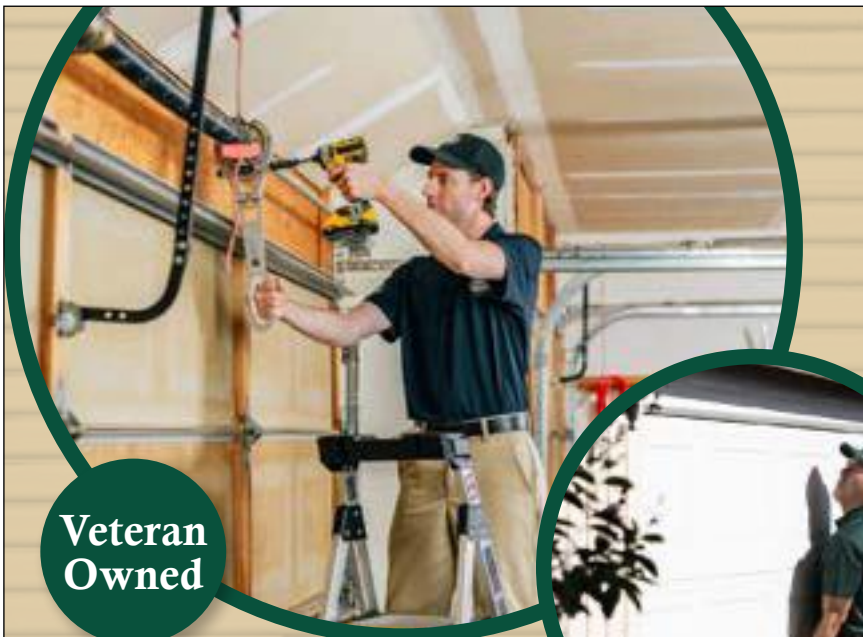


At VividElectric, we provide top-quality electrical services for both residential and commercial clients in the Fox Valley. From installations and repairs to maintenance and upgrades, our priority is to supply electrical services that exceed expectations, backed by a commitment to safety, quality, and efficiency.

### OUR SERVICES

- » Construction
- » Remodeling / Upgrades
- » Service Changes
- » Code Corrections
- » Rewiring / Repairs
- » Level 1 Thermography

(920)-202-6678 Vividelectric821@gmail.com @Vivid Electric



Veteran  
Owned



a neighbourly company

## We Fix Garage Doors Right

## CONTACT US (920) 214-8867

[www.precisiondoorwisconsin.com](http://www.precisiondoorwisconsin.com)

- GARAGE DOOR REPAIR
- NEW GARAGE DOORS & INSTALLATION
- GARAGE DOOR OPENERS





# Selling YOUR HOME

Once you make the decision to sell your home, there are questions to consider. Should you go ahead and make repairs to the home or offer the new buyer an allowance for repairs? How should you stage your home? What improvements should you make? These are just a few of the questions to consider. We can help walk you through this process.



## CHOOSING THE RIGHT REALTOR®

It's important to interview your agent and be comfortable with them. A few good questions to ask might be:

How long have they been practicing real estate?

What is their marketing approach?

What improvements would they suggest before putting the property on the market?

Do they have any fees in addition to the commission?





## STAGING YOUR HOME

To accomplish this, you need to see your home as a marketable commodity rather than your personal residence. By removing any clutter and many of your personal items, you help a buyer envision your home with their things in it. To get inspiration, try visiting some model homes in your area. Builders spend a lot of time and money optimizing the appeal of a home for potential buyers. Your agent is an expert at helping you decide what to put into storage and how to arrange your furniture so that your home photographs well and looks great.

DID YOU KNOW?

*Staging*  
**CAN INCREASE THE  
VALUE OF YOUR HOME!**

ON AVERAGE 32% OF HOMES THAT HAVE BEEN STAGED SEE AN OFFER VALUE INCREASE. WE RECOMMEND STAGING WHENEVER POSSIBLE. ASK YOUR AGENT!



## TURN YOUR HOME INTO A MODEL HOME

When you visit a model home, you will notice that most of the rooms are devoid of specific personalities. Personal photos, collectibles, trophies, souvenirs, and other personal items should be boxed up and put into storage. You are going to have to pack them up eventually when you move into your new home, so why not go ahead and take care of that now. Once you have those items boxed up, don't just store them in a closet, attic, or the garage. Place them in a storage unit away from where potential buyers can see them.

After years of living in your home, it is common to form an emotional bond with items in your home. Excess items tend to collect on shelves, cabinets, drawers, garages, and attics. You may not realize it, but these items have a negative effect on your potential buyers' view of your home. Your potential buyers need to be able to see the walls. They need to see where their furniture is going to go. Take a step back and imagine you are the buyer. Ask a good friend to view your home, and ask your agent to solicit feedback from viewings to know what you still need to remove. When in doubt, pack it up!

## KITCHEN CLUTTER AND THE JUNK DRAWER

The kitchen is generally the heart of every home, so it is best to start there. Look at your counter tops. You will want to have those as clean and clear as possible. Yes, you may use the crock pot a couple of times a week and that toaster every morning, but your potential buyers will still see this as clutter. Store the crock pot and any other appliances not used on a daily basis below. Don't be scared of the closet monster, for it can make you some extra money. Empty your closets and make three piles. One for selling and/or donating, one for keeping, and one for trash.

## YOU'RE NOT A FURNITURE STORE

When viewing furniture in your rooms, try to think of that room as a hotel room. Just the bare minimums are best. A bedroom should have a bed and dresser, and maybe a desk and chair if space allows—just enough items for your daily living needs. Many people also work from home nowadays; if your desk is loaded with paperwork and files, take the time to organize and file your paperwork away. Potential buyers come in all ages and life stages. Just because you have kids and your neighborhood is full of elementary-aged children, don't assume your new buyers will have kids. What you see as a cute play area, others may see as junk.





**GARAGE AND STORAGE CLUTTER**

Once you get everything boxed up, don't just move it to the garage, basement, attic, or closet. Potential buyers view these areas with just as critical an eye as other areas of your home. You're going to be moving anyway. Get those items into storage or make some money with a garage sale and get half the work done when it comes time to move out.

**INSPECT AND REPAIR**

Once you have decluttered, you will want to give your home a thorough visual inspection. Small imperfections can lead a potential buyer to question what other issues the home may have. You must disclose any known issues with the home to your buyer, so it is often best to go ahead and address the issues before they can discourage an otherwise interested buyer. Most buyers will use the services of a certified home inspector. You may want to hire your own inspector prior to putting the home on the market to make sure you do not have any surprises that can derail your contract. While a buyer may not choose to rely only on your inspection to learn about the condition of your home, you can certainly make the report available for them to help them make a purchase decision.



WE MARKET YOUR PROPERTY  
TO THE WORLD



When selling your home, you need global exposure in addition to the strong marketing expertise we deliver locally. As an affiliate of Leading Real Estate Companies of the World®, we have the resources to market your property to the highest possible number of potential buyers. With 135,000 associates around the world, we expose your property to buyers on six continents. In addition, we receive inbound clients from other affiliates around the globe who are interested in purchasing a home.

Leading Real Estate Companies of the World® is a pedigree denoting the very best companies who represent qualified clientele and wish to do business with similar firms. When your home is posted to our website locally, it is immediately promoted on the LeadingRE.com website and connected to the websites of 550 of our affiliate real estate firms.

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

© 2025 Leading Real Estate Companies of the World.® All Rights Reserved. | C-LocalExpertise. 04.25. Equal Housing Opportunity.



### HAVE YOUR HOME SHOW-READY WHEN BUYERS COME

- ✓ Turn on all the lights in the home.
- ✓ Open all of the window blinds and curtains.
- ✓ Make up your beds and put away dirty clothing.
- ✓ Clean up the floors and vacuum any carpets.
- ✓ Turn on some background music.
- ✓ If you have a home theater, put a movie on.
- ✓ Clean up the kitchen.
- ✓ Make sure the temperature is comfortable.
- ✓ Finally, leave the house, preferably before the buyers arrive.

### CEILINGS AND WALLS

Inspect your ceilings and walls for paint stains, scuffs, crayon marks from kids, and spider webs in the corner, and make sure these issues are addressed before showing your home. If you see water stains, including paint or wallpaper, that appear to be bubbling or peeling off the wall, you will want to take a closer look to determine if you have a water leak that needs to be corrected.

### WINDOWS

Wash any windows that are too dusty or have fingerprint marks on them. Replace any windows that are cracked or broken. Next, it is time to whip out the WD40. Spray down any windows that do not open and close smoothly. Replace any latches that have broken off or no longer function correctly.

### DOORS

Keep that WD40 handy and spray any doors that squeak when opening. Wipe down any scuff marks on doors. Make sure sliding glass doors and sliding closet doors move easily in their tracks.



### PAINTING

Regardless of whether you have an old color scheme or just plain white walls, painting is one of the least expensive (if you do it yourself) and most effective things you can do to increase the WOW factor of your home.

### FIXTURES

Home fixtures such as sink knobs and faucets, door and cabinet knobs, and light switches should be cleaned so they appear as new. Replace any items that appear too worn or dated.

### FLOORING

Carpeting is often an item that new buyers replace when they buy an existing home. Since you are not buying the carpet for your enjoyment, there is really no need to invest in replacing it unless it appears too old, dated, or worn out. However, it is worth hiring a carpet cleaning service to give your carpet a touch-up.

### FURNITURE

Make sure your rooms are not packed with furniture. Store any excess furniture. That which remains should be clean and undamaged.

### UNPLEASANT ODORS

It may not be noticeable to you as you are used to it, but pet smells and smoking inside create odors that are immediately noticeable to potential buyers when they walk in the door. Consider buying plug-in odor eliminator products commonly found at your local grocery store and placing them in various rooms throughout your home.





# THREE TIPS FOR MAKING SMALL SPACES WORK FOR YOUR FAMILY



Small spaces aren't the traditionally sought-after spaces for growing families. But with more millennial parents choosing to live a minimal lifestyle, families are adapting to life in homes with less square footage. Whether your family is choosing to downsize by choice or necessity, follow the tips below for creating a functional space that can support your growing family.

## CHANNEL YOUR INNER MARIE KONDO

It's time to purge! Take a tip from tiny home enthusiasts who have chosen to live a simpler life: downsizing means committing to de-cluttering. Re-gift, donate, and sell unwanted items. Eliminate multiples and only keep items that spark joy, and have your kids help.

## EVERY ITEM HAS A HOME, EVERY SPACE A PURPOSE

Being thoughtful about what items stay in your family's space is just as important as figuring out where to store it. Families without the space for a designated playroom may want to consider where toys will be tucked away. Try rotating toys to save space while helping kids get the most out of playtime.

## GO VERTICAL

Some may say that floor space is the most valued space in a smaller home, but vertical is the way to go! Bookcases, coat racks, and shoe trees are all great options for tiny spaces.





# Your Local *lender*

**JoNell Empereur**  
NMLS #1221243 | 920-906-6874

★★★★★


"JoNell is AMAZING! She worked really hard to get my house closing to happen really fast! Her communication is top-notch! She is always quick with answers to my questions, and if she is not going to be available, she gives a heads-up and another contact person. She is patient, understanding, and ALWAYS has a smile on her face. :)"

**Kelly K.** — Winneconne, WI



Start Your Journey—Apply Online Now!

Information and programs are subject to change without notice. All loans are subject to credit approval.



**National Exchange**  
Bank & Trust®

Member FDIC



*Accurate Clean*

**CLEANING SERVICES OFFERED:**

- » Carpet
- » Upholstery
- » Tile and grout
- » Vent ducts
- » Dryervents

SCAN TO FOLLOW US ON FACEBOOK



**920-216-6207**  
Call or text for a free estimate or to get on the schedule.



**FOX VALLEY FIX**  
HOME RENOVATION & HANDYMAN SERVICES

Before



After



Before



After



**Tackle any home project with our general handyman services—fast, skilled fixes and improvements wherever you need them.**

✉ [lucas@fixrenovation.com](mailto:lucas@fixrenovation.com)

☎ **[715] 628-1153**

[www.foxvalleyfixrenovation.com](http://www.foxvalleyfixrenovation.com)



## EIGHT AFFORDABLE WAYS TO BOOST A HOME'S CURB APPEAL

Your home's curb appeal could make or break the number of showings you have. In the same way curb appeal can attract potential buyers through your door, a less than spectacular home front can also be a detractor. From upgrading landscaping to refreshing paint, consider these eight affordable ways to boost your home's curb appeal and entice buyers to add your home to their "must-see" list:



# HELLO, *neighbor!*

### 1. UPDATE OUTDOOR LIGHTING

An easy way to instantly add interest and depth to an outdoor space is to replace dated lighting fixtures with new ones. There are many lighting options on the market in a wide range of colors and styles. Most choices are quite affordable, and you will be amazed at what a few dollars can do to upgrade the overall look of your outdoor space.

### 2. KEEP IT MOWED

A freshly mowed lawn is essential to boosting your curb appeal when trying to sell your home. Mowing your lawn on a weekly or 10-day basis will allow it to grow enough between mows so that you don't damage the grass.

Make sure to also allow time for edging and clear away any clippings before your house is shown to potential buyers. Keeping your lawn in top condition is always a good idea to boost curb appeal.

### 3. FIX THE SMALL THINGS

Do a thorough look through your front porch to find any small issues that have gone unnoticed for years. Fix small things like a slit in the window screen, tightening the mailbox, or replacing a burned-out lightbulb. Attending to these small things can add up when it comes to receiving an offer for your home.

### 4. ADD SOME FLOWERS

Pick up a few beautiful sets of flowers from the garden center and plant them in a pot next to the front door. Colorful flowers will add instant beauty to the space and welcome guests into your home. Consider adding a few different colors to help create an interesting and inviting atmosphere.

### 5. TRIM UP SHRUBS

Get out your shears and trim up bushes and plants that have overgrown their spaces. All you need is a little bit of elbow grease to freshen up your landscaping. Trim bushes into eye-pleasing shapes with rounded edges, and give every plant in your garden enough room to shine while still being a part of the overall landscaping picture.



### 6. TOUCH-UP PAINT

You most likely have a can of leftover paint in the garage or basement. Use this to touch up areas of your house that could use a fresh coat of paint. Consider items like the mailbox, house numbers, or plant pots that have seen a few years since their last painting. If your front door needs some help, consider painting it to add a fresh look to your home.

### 7. POWER WASH IT

You will be amazed by the amount of dirt a good power washing can lift from your home. Renting a power washer for a day is also a good and affordable way to add curb appeal to your home. Another affordable option is to consider borrowing one from a friend to save on expenses. Pay close attention to the outside of your home as well as gutters, patios, walkways, and patio furniture.

### 8. ADD SOME MULCH

Picking up a few bags of mulch at a garden center is a great way to add instant curb appeal to your landscaping. Mulch not only looks great, but it also provides essential help to plants by helping to retain water as well as keeping weeds at bay. Simply add a few inches of mulch around trees and garden beds to instantly raise the overall look of your home.



# HOME INSPECTIONS: A SELLERS GUIDE

A home inspection can be a stressful event for both buyers and sellers. However, with a little preparation, you can make the process smooth and efficient. This guide will provide you with tips to help your home inspection go seamlessly, limiting potential issues and increasing the buyer's confidence in their purchase of your home.

## ACCESS

To ensure a smooth home inspection, it's crucial to provide clear access to all areas of your property. Any obstructions, such as locks, clutter, or furniture, can hinder the inspector's ability to assess the home's condition.

Areas of attention:

- Electrical panels
- Heating and cooling systems
- Plumbing under sinks
- Attic/ Crawl space access
- Garage, Sheds or outbuildings

If an area is inaccessible, the area will be marked as such in the report and may require a follow-up inspection once the area is cleared. This can potentially delay the sale and incur more cost.

## SAFETY FIRST

To help create a safe and efficient work environment for inspectors it is important that all pets be locked up or are not on site at the time of the inspection. Any and all firearms on the premise must be locked up or unloaded at the time of the inspection.

## HELPFUL HINT:

Ensure all operable circuit breakers are on, gas and/or water supply valves are open, and pilot lights are lit. As a safety precaution, inspectors will not turn on, open, or light these items to test or operate components.

## SMOKE & CO2 DETECTORS

State law requires operating smoke detectors on all levels (including basement) of all residential properties and operating carbon monoxide detectors on all levels (including basement) of most residential properties. These safety devices may also be required by lenders.



## HELPFUL HINT:

Best practice is to have CO2 detectors near all sleeping areas and smoke detectors in all bedrooms.

If any detectors are missing or damaged, consider replacing them before the home inspection to avoid potential delays in closing.

## PRE INSPECTION CHECKLIST

As a Seller you can take simple steps to ensure your home inspection goes seamlessly. Here are common items to pre inspect.

- Electrical switches operating & cover plates are not broken or missing
- Replace burnt out bulbs in light fixtures
- Receptacles are operating & cover plates are not broken or missing
- Replace damaged window panes.
- Entry doors latch and lock properly.
- Down spout extensions are connected and extend 6ft away from home.
- Replace furnace filter

## SEASONAL ITEMS:

- Open hose bib valves
- Operate heat sources (Including Gas fireplaces)
- Operate air conditioning unit(s)
- Clear snow and Ice from decks/ patios.

## WHY?

Every home, new or old, will have some deficiencies or areas needing improvements, maintenance, or repairs. This is normal! Preparing your home by addressing any known issues and providing clear access to all areas will help ensure an efficient and smooth inspection process. Making small repairs and cleaning up clutter not only helps the inspector but can also leave a positive impression on potential buyers, showing that the property has been well-cared for.





# PRICING YOUR PROPERTY

Once you have decided to sell your home, you will probably have a ballpark idea of what you think your home is worth. This number is usually based on what you paid for it, the costs of upgrades you have added, and what the neighbors' houses sold for. While your estimated number could be either right on the mark or wildly off base, your real estate agent will have the proper tools to help you determine a realistic asking price.

## WHY IS THE ESTIMATE SO LOW?

Often, the price you have in mind is going to be higher than what your home could realistically sell for. Your real estate agent will prepare a CMA (Comparable Market Analysis) to determine the value of your home as compared to the other homes in your area. Consideration is given to factors such as the size of your home and upgrades you have made. However, depending on what the upgrades are, they may not add much to the value of your home. A realistic real estate agent will price your home so that it will sell in the market that exists in your area today.

## WHY IS THE ESTIMATE SO HIGH?

If you meet with three different real estate agents, you will most likely receive three different estimates on the value of your home. The difference can vary greatly, even though each agent will have created a CMA for you. Some agents will tell you what you want to hear, regardless of what the realities of the market are. They may pull comparable-sold homes from out of your area and inflate the value of your upgrades just to obtain your listing. Many sellers are tempted to go with the agent who comes in with the highest listing price. This can often be a mistake, as your home will sit on the market and get few showings and fewer, if any, offers. After all, the buyer's real estate agent is going to know the realities of your market and will advise their clients on which homes to view and what the comparable home sales are in your area. If your home sits on the market for too long, potential buyers may assume you are getting desperate, and you will start to receive low-ball offers. By overpricing initially, you could end up settling on an offer of a lower price than you would have received if you had priced your home correctly the first time.

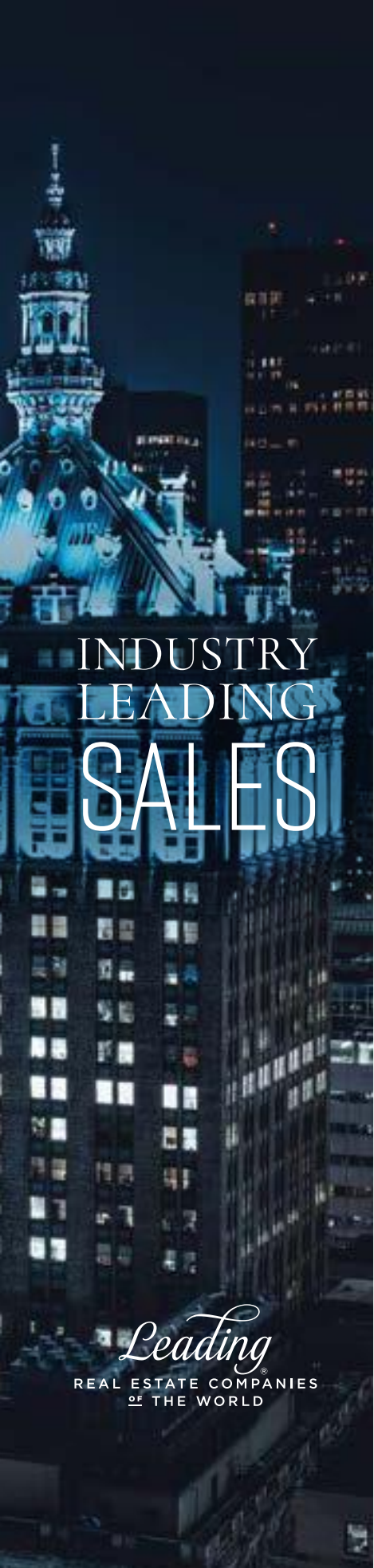
## COMMISSIONS AND CLOSING

At first glance, it may appear that your real estate agent is taking a big chunk of your sales price, but this is actually not the case. The commission you pay is actually split between your real estate agent and the buyer's real estate agent.

The commission amount a seller pays is normally a percentage portion of the sales price. The percentage rate generally depends on the level of service you want and expect from your real estate agent.

## FULL-SERVICE AGENT

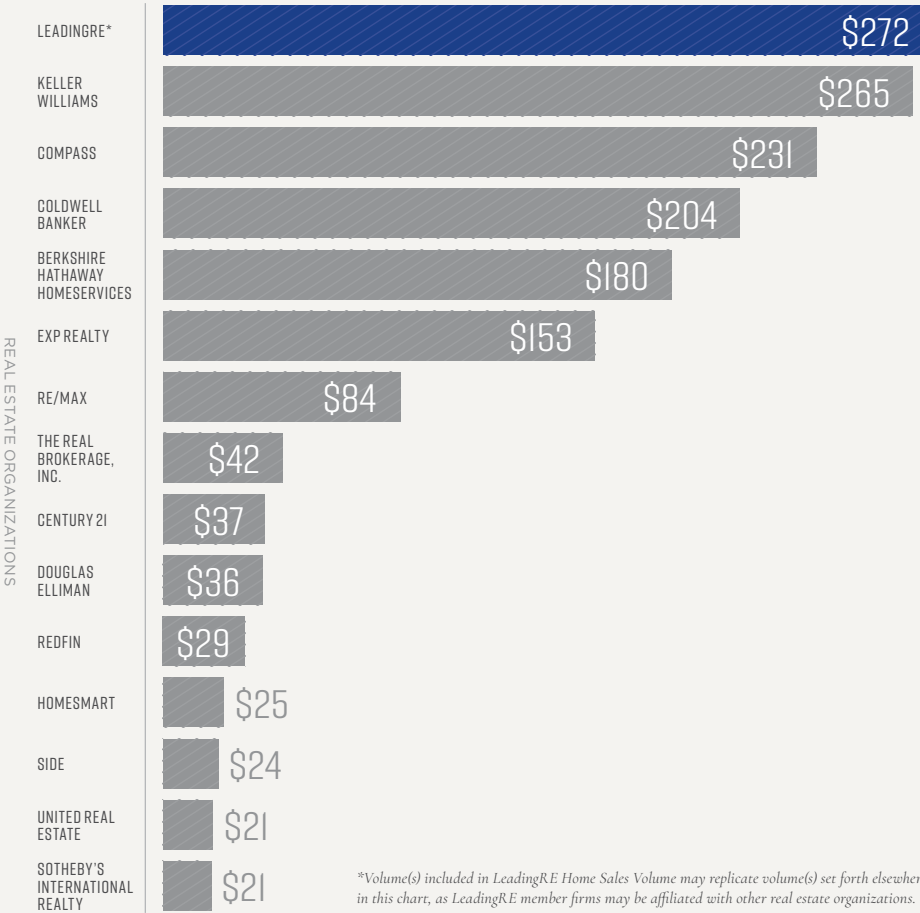
A full-service agent actively markets your property not only to other real estate agents but also to prospective buyers via MLS listings, website listings, and traditional media advertising. They may market your home via open houses, being at your home when other agents bring potential buyers over to view your home, and upgrading selling features such as virtual tours. A dedicated agent will work with you to stage your home so it is shown in the best possible light.



Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

## 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



550 companies | 4,800 offices | 135,000 sales associates | 70+ countries

For informational purposes only. This chart includes only national real estate organizations with more than \$20 billion in sales volume. Entities whose corporate ownership holds membership in LeadingRE are not shown as a separate line item on this chart. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via realtrends.com. Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World: All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.





### CLOSING ON YOUR HOUSE

- Confirm the final read on all municipalities, such as water, gas, electric, etc.
- Confirm all contingencies have been removed and are in writing by all parties.
- Confirm the buyer has cleared to close from the lender, and their funds have been wired to the title company.
- Review any and all closing documents provided by the title company.
- Review any and all documents regarding payouts, such as mortgages, property taxes, transfer taxes, commissions, escrows, etc.
- Go to the title company and sign all the closing documents.
- Get your check, go to your bank, and deposit it the same day.

### ACCEPTING THE OFFER

Have your REALTOR® write down what is expected of the seller after accepting an offer. The following is a possible list of items that are important, such as dates, contingencies, etc.

- What is the final due date for the buyer to have provided evidence of a mortgage application?
- What is the final due date for the buyer's earnest money deposit to be placed in escrow?
- What is the final due date for any and all home inspections?
- What is the final due date for both the seller's and buyer's attorneys to review any and all documents pertaining to the sale of the property?
- What is the final due date for the seller to provide any and all documents to the buyer and/or the buyer's agent?
- What is the final due date for the buyer's clearance to close with their lender?
- What is the final due date for the final walk-through with the buyer?
- What is the final due date to close?

## OUR TOP FIVE HOME SELLING TIPS

### 1. BATHROOMS AND KITCHEN

Make sure that your bathrooms and en-suites all feel clean and "spa-like", and make sure that you keep them smelling fresh. In the kitchen, try to clean away any food or unnecessary cookware to really show off your counter tops and cabinetry. Create a homely feeling by baking fresh bread or cakes and brewing freshly ground coffee; this can be your secret weapon in securing a sale, as smells tend to help people remember a property.

### 2. ATTIC OR LOFT SPACES

Clean out any clutter and donate or sell all of the items you no longer need, unless they're antiques or collectible. You probably put the items in the loft because you weren't using them regularly. Try to let go of any junk to show off the storage potential of your property.

### 3. ALL ROOMS

Try to return all rooms to their original purpose wherever possible. Potential buyers will not necessarily have the same needs or uses for the rooms in your home as you might have. It is always better to appeal to a generic buyer. For example, if the house started life as a five-bedroom property and you've converted one room into an office or gymnasium that can be easily converted back, then try to do it. It may increase your chances of a sale as well as increase the appraised value with the added bedroom.

### 4. LIVING ROOM

Make the room look more spacious by removing a few pieces of furniture and putting away clutter. Remember that your decor tastes may not match those of your potential buyer. Sometimes bold artwork choices or ornaments can really put a buyer off if they can't picture themselves living in the property. Try to keep your decor neutral.

### 5. GARAGE

Firstly, remove any lingering old junk and boxes. Try to clean up any dirt or grease spots, and if possible, improve the visual appeal by repainting your garage floor. Make room to assure the potential buyer that they can fit their car in the garage even if you don't park it there yourself.





# Buying a NEW HOME



Buying a home can be one of the most exciting experiences of your life. This can be true whether you've purchased several homes or you're preparing to buy for the first time. With the right support system and the help of a trusted professional, you can make the most informed decisions.







# GLOBAL REACH

## HUMAN TOUCH

We are proud to belong to the global network whose name says it all — Leading Real Estate Companies of the World®. Only the best of the best are part of this collection. Wherever you go, the Leading Real Estate Companies of the World® logo is a symbol of the finest local real estate professionals.

AS AN AFFILIATE OF LEADING REAL ESTATE  
COMPANIES OF THE WORLD®,  
WE HAVE ACCESS TO 135,000 REAL ESTATE  
PROFESSIONALS IN OVER 70 COUNTRIES.

Andorra	Colombia	Italy	Sint Maarten
Anguilla	Costa Rica	Japan	Slovakia
Antigua and Barbuda	Croatia	Lebanon	South Africa
Argentina	Cyprus	Luxembourg	South Korea
Aruba	Czechia	Malaysia	Spain
Australia	Dominican Republic	Mauritius	Sri Lanka
Austria	El Salvador	Mexico	Sweden
Bahamas	Finland	Montenegro	Switzerland
Barbados	France	New Zealand	Thailand
Belgium	French West Indies	Nigeria	United Arab Emirates
Belize	Germany	Panama	United Kingdom
Bermuda	Ghana	Peru	United States of America
Brazil	Greece	Philippines	Uruguay
Bulgaria	Guam	Portugal	Vietnam
Canada	Hong Kong	Puerto Rico	Virgin Islands, British
Cayman Islands	Indonesia	Saint Barthélemy	Virgin Islands, U.S.
Chile	Ireland	Saint Martin	Zambia
China	Israel	Singapore	Zimbabwe

550	4,800	135,000	70+
companies	offices	sales associates	countries

© 2025 Leading Real Estate Companies of the World.® All Rights Reserved. | C-GlobalReach. 04.25. Equal Housing Opportunity.

## SIX DECISIONS TO MAKE BEFORE YOUR HOME SEARCH

In the market for a new home but have no idea where to start? There are several decisions you should begin to make before you even start your home search. By asking yourself the right questions, you can quickly pinpoint what you want—and can afford—in your next home.

### 1. WHAT'S YOUR BUDGET?

See how your finances stand up to the 28/36 rule, which lenders use to see what you can afford to pay each month. A financial advisor or your real estate agent can help you crunch the numbers. Going through the mortgage pre-approval process lets you know how much lenders will allow you to borrow, plus it helps you show sellers that you have the funds to back your offer.

### 2. WHAT DO YOU NEED IN YOUR NEW HOME?

How many bedrooms or bathrooms do you need? What about a large kitchen, a home office, or a playroom for the kids? How many cars need covered parking? It's critically important to ensure the home you select meets your family and lifestyle needs.

### 3. DO YOU WANT A CONDO OR SINGLE-FAMILY HOME?

Condos come with much less maintenance. You typically won't be shoveling snow in the winter or replacing the roof, but you'll likely pay monthly association fees to cover services and repairs in the community. Houses, on the other hand, come with more privacy and freedom to customize. They also come with full responsibility for maintenance.

### 4. HOW DO YOU FEEL ABOUT LIVING UNDER COVENANTS?

Depending on where you buy, you may have to pay homeowner association (HOA) fees in addition to your mortgage. There are benefits to HOAs, such as maintenance, community centers, and maybe even a pool or gym.

But you could also be faced with more restrictive rules about the look of the outside of your home, down to the color of your front door, types of window coverings, and whether you can plant flowers in your yard.

### 5. WHAT SCHOOL DISTRICT DO YOU WANT TO BE NEAR?

Even if you don't have children in the house, local schools will affect your property value. Prospective homebuyers tend to search with education in mind. Do your research on the schools in the areas you'd like to live in.

### 6. SHOULD THE HOME BE MOVE-IN READY?

Ask yourself how much elbow grease you're willing to put into a home—or how much you'll pay someone else to do the work. Fixer-upper homes can be great after the work is done, but you'll want to figure out your renovation budget before you start your home search. An FHA 203k home renovation loan might be the right resource for you. If you're not ready for the extra financial commitment of rehabbing a home, or you can't or don't want to wait for remodeling projects to finish up, then a home that's move-in ready might be right for you.

After considering all these factors, you'll be ready to start the home search with a clearer picture of where you're headed. When that time comes, let an agent guide you all the way there.



## FINDING YOUR DREAM HOME

When you find a home you like online, we suggest you mark it as a favorite. This helps you keep track of the homes you like. It also helps us to take your selections and come up with ideas for homes that maybe you had not thought of. Many homes are occupied and require an appointment to see them. If possible, give your agent the list of homes you would like to see a day ahead of time. We find that selecting your best five or 10 properties to see works out best. Generally, seeing more than about eight homes in one session can be confusing to keep track of. If you have more to see, we can schedule it for the following day.



LET US GUIDE YOU *home*



## NEGOTIATING AN OFFER

So you have found the perfect home. What should your offer be? Often the answer is not clear-cut. Every house is unique and every combination of buyer and seller is unique. This is definitely not an area where one can say offer 20% off the asking price. It's just a lot more complicated than that.

Many factors should be considered going into your initial offer. Some factors you will know, like what the comparable properties have sold for. Some you will not know, like what the seller's bottom line is. The most important factor is the obvious market price of the house. The seller can ask for more or less than market. Depending on the seller's situation, market price may not be the most important factor. While the seller's objective is to get the most for their home, a decision to accept, counter or reject your offer may be affected by other issues unrelated to a market price such as what they owe on the home or how fast you can settle. Knowing this information might just translate into a better deal for you.

## DEVELOP A STRATEGY

A negotiating strategy needs to be developed. If your first offer is accepted by the seller you will second guess yourself and wonder "should I have offered less?" The object is to engage the seller and begin a negotiation.

## PUBLIC RECORDS

County public records are usually available online and can show other things that might work to your benefit. Many county clerks maintain a free access site for basic information about people and property which you can search for.



## NEGOTIATING A REAL ESTATE SALE

Don't go in with a take-it-or-leave-it attitude. Everyone needs to feel like they got something from the negotiation. Your initial offer should be part of an overall strategy. Going in too low may be counterproductive. An owner may dig in early and wind up costing you more than if you came in a little higher. In other words, don't tick off the seller if they have priced the home well.

## CASH IS KING!

Cash offers put you at the head of the class. The best advice for cash transactions is to add an appraisal contingency if there is any concern regarding value. Short of having the cash or knowing 100% financing is no issue, your position is greatly enhanced by obtaining loan approval before you even look at any real estate.

## TRUST YOUR AGENT

Having rapport with a trusted real estate professional can be an asset to you. Every home and situation is different, and there are a whole host of other factors that may come into play. A real estate agent who is a local expert generally has insight and local knowledge, which can only work to your benefit. We sell homes every month of the year, so our knowledge is built to help you. We have built a system that includes many professionals who work together for you.



## HOME INSPECTION

The first order of business is to get the home inspection completed, usually within the first two weeks. If there are any issues with the property, we need to know those as soon as possible. If there are repairs needed, they should be completed professionally in a workman-like manner prior to closing. If there are issues that cannot be remedied, we may want to cancel the contract. Talk to your agent about the return of earnest money.

## WHAT TO EXPECT WHEN INSPECTING

A home inspection can be a nerve-racking part of the home-buying process, but it is also a vital step. Here are a few things an inspector may find that could add to the cost of a home—or save you from buying a lemon altogether.



### 1. LURKING CHARGES

Even though a home's electrical system may seem to function adequately, inspections can reveal safety issues. This frequently happens with old wiring that's corroded or outdated, or with new wiring that was improperly installed.

### 2. A FAILING GRADE

Poor grading, or a slope that drains water toward your house instead of away from it, can cause all kinds of problems, such as flooded crawl spaces or basements, rotting walls and framing, mold, and foundation damage.

### 3. TROUBLE ON TOP

Roofing materials don't last forever, and inspectors often find problems with aging materials that will soon cause problems. The scale of necessary repairs can range from needing to replace a few shingles to needing an entirely new roof.

### 4. MOLD

Especially in humid regions, mold can sprout anywhere moisture collects, like attics, basements, and drywall around leaky pipes. If the inspector finds mold, a separate mold inspection may be required.

### 5. FOUNDATION FLAWS

As a home settles over the years, the foundation can shift. Symptoms include cracks in the drywall, uneven floors, and doors and windows that won't shut. While home inspectors can identify basic foundation issues, if they see something that seems structurally suspicious, they'll often recommend you call a foundation engineer to assess the situation.

### 6. NOT GOING WITH THE FLOW

Inspectors often find clogged or bent gutters, or gutters that channel water too close to the house, where it can cause damage.

How concerned should you be if any of these issues appear on the inspection report? An experienced REALTOR® will be able to translate the inspection and suggest remedies—or how fast you should run from a deal.



## HOME INSPECTIONS: A BUYERS GUIDE

A home inspection is a critical step when purchasing a home. This guide will provide you with valuable information to understand the inspection process. With a qualified inspector and the knowledge from this guide you will be empowered to make confident decisions throughout your home-buying process.

### Ask: Are you a WAHI member?

WAHI (Wisconsin Association of Home Inspectors) members are the most qualified home inspectors in Wisconsin, consistently trained in local building standards and practices. They benefit from regular training sessions, peer collaboration, and access to the latest industry resources.



### Ask: When should I arrive? How long will the inspection or review take?

Inspectors have varying preferences for client involvement during inspections.

- Some prefer clients to arrive near the end for a review and walkthrough of findings.
- Others welcome client presence throughout the entire inspection.

The key is to communicate your needs clearly with the inspector. Ensure they allocate adequate time for a thorough explanation of their findings to avoid any confusion or uncertainty.

### HELPFUL HINT:

If the review is less than 30 min that should be a red flag.

### HELPFUL HINT:

Inspectors are only required to inspect a random sample of windows and doors. While only observing and describe the condition of a representative number of switches, receptacles and fixtures.

Each components, systems and improvements will be categorized in one of the following conditions.

- Defect(s)
- Further Evaluate
- Items needing repair
- Monitor
- Maintenance

Every report will have a summary page and these are a great tool to help facilitate a quick response for negotiating. Take the time to read the entire report to ensure you don't miss out on any valuable information.

### REMEMBER:

You can ALWAYS call, text or email your inspector before or after the inspection with any questions.

### UNDERSTANDING THE INSPECTION:

Every inspectors report and inspection process will vary. However, they should all cover the same specific components, systems and improvements. The following is a general outline of what to expect from a qualified inspector.

Inspectors typically begin by evaluating the exterior of the home, checking the grounds, siding, windows, gutters, roof, etc. This helps identify any exterior issues that might affect the interior. Next, they move inside, starting at the highest accessible point to assess insulation, ventilation, and framing. Inspectors then will continue working through each level of the home, reviewing the condition of plumbing, electrical systems, windows, doors, and safety features. The inspection concludes in the basement or crawl space, where they examine structural components, heating/cooling systems etc.

The purpose of a home inspection is to provide as much information as possible about the condition and functionality of the property and its improvements. Every home, new and old, will have some deficiencies or areas that need improvements, maintenance or repairs. As home inspectors we are here to make sure you feel comfortable with the information and are able to make empowered, confident purchase decisions.





INDUSTRY  
LEADING  
SALES

*Leading*  
REAL ESTATE COMPANIES  
OF THE WORLD



## BRINGING YOU THE POWER OF OUR NETWORK

As a member of Leading Real Estate Companies of the World®, we are connected to the very best real estate brokers. Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

LeadingRE's world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

### 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via realtrends.com. Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World. All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.

### LOAN APPLICATION

Ideally, you started your loan application before your contract was accepted. As soon as you have an accepted offer, your lender will need a copy of the contract. You can send it over to them, but your agent is happy to do this as well. Upfront loan fees usually include a loan application fee and a credit report fee. Often, the mortgage company asks you to pay for the appraisal out-of-pocket once the inspections are done and the seller has agreed to any repairs.

### REPAIRS

We need to give the seller ample time to address any of the appropriate issues found. If, for any reason, we need to cancel a contract because the seller does not wish to pay for repairs beyond the contract limits, we want to know this as quickly as possible. This is to prevent expenses like an appraisal, survey, or title search from being incurred should the contract need to be canceled.

### HOME OWNER'S INSURANCE

As soon as your contract is accepted, call your insurance provider and get a quote for your homeowner's insurance. Your contract states that you agree to do this during the inspection period. If you are buying a home that needs a costly repair, say a new roof, you need to know during this inspection period. If your insurance company refuses to write your policy based on the condition of the property, finding out during the inspection period assures that you have time to search for another provider or make that a condition of sale. If you find this out after your inspection period has expired and you decide you want out of the deal, you risk getting your earnest money back and losing the opportunity to ask the seller to make additional repairs.



### CLOSING ON YOUR HOME

We will also want to have a "final walk-through" at the property just before closing. This is to make sure everything at the property is as expected. We will also check to ensure (if appropriate) that all systems are working as expected and that items to be conveyed per the terms of the contract are in place. We will also want to make sure any repair work is completed and that the key is removed from the lockbox to prevent access by anyone with lockbox-only access.

We strive to see that everything is wrapped up before closing. If there are issues at the final walk-through, we will notify the listing agent and get those resolved before we close. Once your documents are signed and your money is delivered, we make sure you have the keys to your new home.



## BEFORE THE MOVE

Once you determine exactly what you are bringing with you, calculate the number of moving boxes needed. We recommend starting with all of your non-essentials (everything you won't need during the last month in your home) first. As the weeks progress, move room-to-room and pack as much as you can. Don't forget to label your boxes.

### FORWARD YOUR MAIL

Several weeks before you move, notify USPS of your upcoming change of address. All you have to do is go to USPS.com and choose the date you wish to begin forwarding your snail mail.



### SAVE ALL MOVING RECEIPTS

Save all moving receipts for three reasons: First, by donating your things to Goodwill or Habitat for Humanity, you may be able to deduct a portion of the value of these donations against your income tax. Second, if you're relocating for work, you may be able to deduct moving expenses from your taxes come tax season. For more information on moving expenses and taxes, read the IRS's information sheet. And third, if your company plans to reimburse you for the move, you'll need to show HR all of the receipts in order to get your money reimbursed.

### NOTIFY UTILITY COMPANIES

About a week before closing on your new home, call the utility companies in that area and have them put in your name. The seller will be having them turned off, and you will want to make sure that there is no gap in service, especially during the winter months when pipes could freeze. You'll find the contact information for the local utility companies on the seller's disclosure or call your agent for help. Don't forget to call your current utility companies to have your cable, electricity, and gas turned off where you are living now.

### SCHOOL

Moving with school-age children? It's never too early to start thinking about schools in the new town. There are lots of resources online to help guide you towards the best ones for your children.



## Moving In Made Easy

Finding your home is just the first step. Your personal concierge team will be by your side to assist you with anything you might need during your move.

**Moving is stressful, and so is maintaining your home. LiveEasy concierge is a lifelong service, to help you, not only in your current move, but the duration of ownership and beyond.**

[Ask me to learn more!](#)



[www.liveeasy.com](http://www.liveeasy.com)

### Featured Services

- Moving Services
- Internet and Cable options, service comparisons and cost analysis
- Assistance with Utility Transfers
- Home Security Systems
- Trusted Home Professionals
- Solar Solutions
- Exclusive home products and services discounts
- Tools to help you assess and track your home's value
- Features that help you determine which home improvement projects yield the highest value
- A centralized location for storing all your home-projects, and more





# HELP US BUILD *stronger* COMMUNITIES

At Beiser Realty, we believe in giving back to the communities that support us. Through the Beiser Realty Fund, a portion of every transaction contributes directly to local initiatives and projects.

By choosing to work with us, you're not just buying or selling a home—you're helping to strengthen the community you live in.



The Beiser Realty Fund was created to give back to the local communities that have supported our growth over the years. Established over 10 years ago, the fund has grown and holds incredible potential to make a meaningful impact. As part of the Beiser Realty team, you have the opportunity to contribute to this fund and further support the communities where we live and work.

**TOGETHER, WE CAN MAKE A MEANINGFUL IMPACT.**

Ask us how you can get involved!



## HOW IT WORKS

- Agents can elect to contribute a percentage or designated amount per house sold, with ongoing contributions helping to grow the fund over time.
- Contributions from agents, buyers, sellers, and partnering organizations such as title companies and home inspectors can increase the fund's impact.
- The Oshkosh Area Community Foundation oversees the growth of the fund and works with us to determine how best to distribute funds in local communities.

## WHO BENEFITS

The Beiser Realty Fund is designed to benefit local communities in the areas where we work. The fund has immense potential for supporting local nonprofits through initiatives and projects. As the fund grows, we can work together to determine the best ways to make a lasting difference in the community.

## REASON TO BELIEVE

By working with Beiser Realty, clients are directly contributing to their local community. This fund reflects our brand purpose of being a team of professionals who are invested in our community. With your participation, we can showcase the real impact Beiser Realty has beyond real estate transactions, strengthening our reputation as a community-driven business.

## HOW TO CONTRIBUTE

- Contributions can be made directly to our Beiser Realty Fund as a one-time transaction or by setting up a recurring donation.
- Scan the QR code to visit our donation page.



## HOW TO SPEAK ABOUT THE FUND TO BUYERS, SELLERS AND PARTNERS

### TO BUYERS/SELLERS

“When you choose to work with Beiser Realty, you're choosing to support your local community. Transactions help grow the Beiser Realty Fund, which benefits local initiatives and projects. It's a way to make your real estate transaction truly meaningful beyond our work here today.”

### TO PARTNERS

“We're proud to partner with organizations that share our commitment to the community. The Beiser Realty Fund allows us to give back, and we invite you to join us in making a lasting impact. Your contribution can help us make a difference in the areas we serve.”

\*The Oshkosh Area Community Foundation manages the fund and will help allocate resources based on our direction, ensuring our contributions are used effectively.





## BRINGING YOU THE POWER OF OUR NETWORK

As a member of Leading Real Estate Companies of the World,\* we are connected to the very best real estate brokers. Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

LeadingRE's world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

### 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via realtrends.com. Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World. All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.



## Creating cleaner spaces, leaving a better world

*"Quick & complete.  
Always friendly and  
professional."  
~ Theresa*

True Joy Cleaning & Organizing was founded on a genuine love for cleaning and a desire to bring joy to others. As a locally owned company, we're proud to serve our community with integrity, consistency, and heart.

Our team is made up of dedicated employees—because we believe fair wages and a supportive work environment are key to bringing exceptional service. We lead with compassion, hold ourselves to high standards, and treat every client like family.

Whether we're scrubbing floors or simply brightening someone's day, our mission is the same: to make a lasting, positive impact and leave the world a little better than we found it.

### SERVICES OFFERED

- ✓ Residential Cleaning
- ✓ Commercial Cleaning
- ✓ Vacation & Airbnb Turnovers
- ✓ Move in/Move Out Cleaning
- ✓ Real Estate Cleans
- ✓ One-Time Cleans or Tasks

*"We use true joy, cleaning to clean our company's office and my residential home. I highly recommend. Very good Service, always on time"  
~ Conner S.*

### CONTACT

**Jordan Richmond**, Owner  
(920) 939-0461 • [truejoycleaningorganizing@gmail.com](mailto:truejoycleaningorganizing@gmail.com)



INDUSTRY  
LEADING  
SALES

*Leading*  
REAL ESTATE COMPANIES  
OF THE WORLD



# Checklist

## FOUR WEEKS TO GO

- File a change of address form with the post office.
- Notify creditors and subscription services of your new address.
- Research doctors and dentists in your new location.
- Set aside items to be sold or donated. Have a garage sale.
- Arrange time off at work.
- Buy moving supplies like boxes and tape etc.
- Inventory your items. Assign a value to them all.
- Arrange utility services to be turned on/off at your new and old homes.
- Notify your child's school of your impending moves.

## THREE WEEKS TO GO

- Make a list of important names and phone numbers you'll want to remember.
- Make a plan for moving pets and plants.
- Make arrangements with your bank, including moving your safe deposit box.
- Review your home insurance to see if moving is covered.
- Transfer your insurance to cover your new home.

## TWO WEEKS TO GO

- If shipping a vehicle, clean it out and have fluids topped off.
- Start packing.
- Make travel arrangements.
- Arrange for appliance servicing.
- Dispose of hazardous/flammable items like gasoline, bleach and aerosol cans.
- Discontinue newspaper delivery, trash pick-up, lawn service, etc.

## ONE WEEK TO GO

- Arrange for driver payment at your destination.
- Set aside valuables and personal items that will travel with you.
- Drain fuel from gas-powered equipment like lawn mowers.

## THE DAY BEFORE YOU MOVE

- Set aside a specific move-in box full of items you'll need immediately at your new home. This contains items like towels, paper plates, and a vacuum cleaner etc.
- Make sure everything is packed.
- Have important documents related to the move ready.
- Defrost and clean your refrigerator.

## MOVING DAY

- Plan to be at the home when movers arrive.
- Your driver should have a utility parts box to ensure all loose parts are together and easy to access at your destination.
- Take a final walk-through of your home to make sure nothing has been overlooked.
- Sign the Bill of Lading, electing your valuation protection coverage and double checking that your new address and phone numbers are correct.
- Lock all doors, windows, and turn off all switches.
- Try to arrive early to verify that utilities are connected and working.
- Be ready to provide payment to your driver.
- Unpack and get settled in your new home.

## IMPORTANT CHANGES OF ADDRESS

- Utilities
- Electricity
- Gas
- Water
- Cable/Internet/Phone
- Cell Phone(s)
- Trash

## FINANCIAL

- Employment (HR/Payroll)
- Banks and Credit Cards
- Loan Agencies (Mortgage, Auto, Student, etc.)
- Insurance (Auto, Medical, Home, Dental, Life, etc.)
- Investment Broker

## GOVERNMENT

- Social Security
- Department of Revenue
- DMV (License Registration)
- USPS Mail Forwarding
- Voter Registration
- Business License Office  
(If you operate a business from home)

## MEMBERSHIPS

- Professional Associations
- Magazines/Subscriptions
- Gyms
- Churches
- Community Groups
- Alma Maters
- Civic Organizations
- Licensing Boards
- Other Extracurricular Activities

## SERVICES

- Home (Lawn, Delivery, Housekeeping, etc.)
- Childcare (School, Daycare, Babysitter, etc.)
- Doctors
- Lawyers
- Accountants
- Vet/Groomer

## OTHER

- Business Cards
- Friends/Family





Leading  
REAL ESTATE  
COMPANIES  
OF THE WORLD®

**DISTINCTIVELY LOCAL.  
UNMATCHED GLOBAL CONNECTIONS.**



**COMPREHENSIVE  
DATABASE**  
One of the most  
comprehensive  
databases for  
Wisconsin  
Real Estate!  
**BeiserRealty.com**



**ONLINE CHAT**  
Questions? For immediate  
response from knowledgeable  
agents, visit our innovative  
website today!

Estimate Your Home's Value:

Enter your property address, Ex: 1235 Main Street, Kansas City, KS

GO

#### HOME VALUE ESTIMATE

Get an automated value estimate from our website! It can give you a rough estimate of the value of your home which can be a useful starting point, before you talk to one of our licensed real estate agents.



**BEISERREALTY.COM**

Offices located in Medford, Berlin, Oshkosh, Waupaca and Winneconne;  
Serving all of Northeast, Central and Northern Wisconsin!



BRINGING YOU THE  
**POWER**  
OF OUR NETWORK

As a member of Leading Real Estate Companies of the World®, we are connected to the very best real estate brokers. Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

LeadingRE's world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

#### 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via [realtrends.com](http://realtrends.com). Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World® All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.

INDUSTRY  
LEADING  
SALES

Leading  
REAL ESTATE COMPANIES  
OF THE WORLD®





# Understanding THE FINANCIALS

There are a wide variety of mortgage products available today. Interest rates and terms vary depending on your credit score, the mortgage company you choose, and the type of loan you select.

## CHOOSING THE RIGHT LENDER

Unless you have a close relationship with a banker, you should talk with a local mortgage broker. Mortgage brokers represent a variety of companies and can shop your loan to get you the best rate and terms. Our experience has shown that choosing a lender in the city where you are buying is usually best. Laws differ from state to state. It's important that your loan officer and the underwriters know your market and local laws that might affect your loan and closing regulations.

While loan approvals are easy to obtain over the Internet, we have seen transactions collapse at the last minute when the loan officer isn't local or easily accessible. Many Internet companies quote fantastic rates but come up short in service and performance. You do not want to find yourself at the mercy of a long-distance call center, managing your transactions over the Internet. You want someone you can readily get hold of when that unexpected glitch happens and your problem needs quick resolution. Your agent can refer you to several local lenders known for their excellent rates, personal service, and on-time closings.

## INTERNET LENDERS

We have seen in recent years several transactions collapse in the final week because some Internet lenders did not do something required to get the transaction closed. Many quote fantastic rates, but often cannot deliver. If any issues come up during the transaction, we may have a difficult time getting them solved. There is nothing worse than having gone through the process only to find an issue at the 11th hour. This is why we suggest going with those lenders who have local knowledge.

## LOCAL LENDERS

Our agents work with a variety of lenders on a regular basis. We only recommend lenders who treat our customers professionally and have competitive rates. Our ongoing relationships in the area mean loan officers work hard to earn our referrals. While you are not obligated to use one of our recommended lenders, it is a good place to start. If you already have someone you want to work with, great! That's how we find trustworthy companies and excellent loan teams. Who knows? We may recommend your lender to a future buyer if they meet our standards.

## KNOW YOUR PRICE RANGE

Starting by getting pre-approved for your loan means that you know how much home you can afford. How long you plan to stay in your home can determine how much downpayment you want to invest. Do you qualify for a VA loan? Is there grant money available in the community where you are looking? These questions and more should be answered before you start your home search. Do you have DIY skills and enjoy home projects? Talking with your lender and your agent can help you decide between that fixer-upper that will need cash on hand and a more expensive move-in-ready home.

## BUYING CONTINGENT UPON THE SALE OF YOUR HOME

If you need the proceeds from your current home to buy your next one, there are several options available. If you have substantial equity in your current home, there are lenders who will consider you for what is called an equity loan or bridge loan. If you qualify for this loan, it is possible to close on your new home while you work to sell your current home. This option has some risk involved. You might find yourself making two house payments. Another option is fairly risk-free but inconvenient because you move twice; sell your current home and move into a short-term rental while you shop for your new house and close. A third option is to write a contract for your new place, contingent upon the sale of your current house. This has a lot of moving parts, but if a seller is willing to work with you, it can be a great solution. Current market conditions affect which option might be best for you. Your lender and your agent can help you know the risks and advantages of each.





INDUSTRY  
LEADING  
SALES

*Leading*  
REAL ESTATE COMPANIES  
OF THE WORLD



BRINGING YOU THE  
POWER  
OF OUR NETWORK

As a member of Leading Real Estate Companies of the World®, we are connected to the very best real estate brokers. Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

LeadingRE's world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

2024 U.S. HOME SALES VOLUME AMONG  
THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

550	4,800	135,000	70+
companies	offices	sales associates	countries

For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via realtrends.com. Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World. All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.

SEVEN BUDGETING TIPS WHEN  
SAVING FOR A DOWN PAYMENT

Saving enough money for a down payment can be challenging, but some discipline and a plan may help bring you closer to homeownership.

1. TRACK EVERY DOLLAR

Find out exactly where your money goes each month by keeping track of every single item or service you purchase over 30 days. Review your credit card and bank statements to categorize where you spend each dollar.

2. RATE EVERY PURCHASE

Using the month of expenditures, rate each item or service you bought as a “want” or a “need.”

3. SET SAVINGS GOALS

Using your “wants” and “needs” list, determine where you can realistically cut spending. Use the budget to set monthly and yearly savings goals.

4. SET ASIDE FUNDS

Create a separate savings account for your down payment. It’s not only easier to track, but blocking off the funds may make you think twice before dipping into that money for something other than your future home.

5. SAVE AUTOMATICALLY

If you are paid through direct deposit, chances are you can split your paychecks into more than one account. Set it up for regular deposits to be made into your new “down payment” savings account.

6. SAVE YOUR TAX REFUND

The IRS estimates that more than 150 million tax returns will be filed this year. Save your tax refund and apply it to your down payment.

7. MAXIMIZE YOUR RETURNS

Once you have a bit of money saved, talk to a financial professional about places you can invest it to get a bigger return than you would by keeping it in your savings account—perhaps a money market account or a Certificate of Deposit (CD).





# FINANCIAL FAQs

## WHAT DOCUMENTS WILL I NEED TO APPLY FOR A MORTGAGE?

The documents needed for getting a mortgage are pretty straightforward. Other than having satisfactory credit, the lenders typically care about your income, down payment for buying a home, or equity in your home if you are refinancing. Thus, if you are buying a home, the lender will need 30 days worth of pay stubs, the last two years of W2s and tax returns, a driver's license, and two months of complete bank statements to verify the assets being used for the down payment.

## WHAT IS A GOOD INTEREST RATE ON A HOME LOAN?

Determining what a good interest rate is on a home loan depends on your credit scores and whether or not you want the loan with the lowest closing costs or the lowest rate. It is important to speak to a local mortgage broker who will take the time to analyze your short- and long-term goals for the home loan that you are applying for. Typically, if you are planning on keeping a mortgage short-term, then it makes more sense to take an interest rate that has little or no closing costs associated with it.

## WHAT'S THE APR ON A MORTGAGE?

The APR on a mortgage is the true cost of a loan. Your mortgage payment is based on your note rate, which is always lower than the APR. For instance, if there are no discount points associated with a mortgage rate, then the APR will be very close to the note rate. However, if you are paying discount points then the gap between the note rate and the APR increases depending on the number of discount points, or origination fees associated with the instant rate. A lot of online advertisements focus consumers attention on the note rate rather than the APR. Consumers should pay particular attention to the fine print when shopping for the lowest APR or mortgage rates.



## ARE HOME EQUITY LOAN RATES DIFFERENT FROM MORTGAGE RATES?

Yes. Home equity loan rates are most often tied to the prime rate, and depending on market conditions, they can be lower or higher than 30-year fixed mortgage rates. Also, home equity loan rates are typically adjustable rates that fluctuate monthly. If you are looking for home equity loan rates that are fixed, chances are that the rate will always be higher than a traditional first-lien fixed mortgage. When it comes to home equity loans, your best bet is to deal directly with a local bank, as they offer the best no-closing-cost options for consumers that also bank with them.

## ARE SECOND-HOME MORTGAGE RATES LOWER THAN OWNER-OCCUPIED HOME RATES?

Second-home rates are slightly higher than owner-occupied rates. However, the required down payment for second homes is higher and directly affects the interest rates you are offered. The higher the down payment, the lower your second home mortgage rate. If you are researching the best rates online, know that FHA loans are not qualified for purchasing a second home. So, be sure to look for conventional rates online and not FHA rates.



## WHAT IS PROPERTY DEVELOPMENT FINANCE?

Property development finance is funding for either major new building projects or comprehensive renovations. Think new housing estates, luxury homes, office blocks converted to flats, etc.

## WHAT FEES MIGHT I EXPECT TO PAY?

Property development finance comes with an assortment of fees, and it's a good idea to know what you'll need to fork out before you get started. Take a look at the fees section for full details.

## HOW MUCH CAN I BORROW?

Loans are based on a percentage of the gross development value. For more details, take a look at our overview of finance.

## IS REFURBISHMENT FINANCE THE SAME THING?

No. Refurbishment finance is for much smaller projects, like you see on lots of TV shows where a developer does up a property and tries to sell it on for a profit.

## WHAT ARE THE REQUIREMENTS FOR A VA LOAN?

You must obtain a valid Certificate of Eligibility (COE) that meets the minimum time and discharge status as per the veteran business administration. In addition, the veteran must meet the credit and income qualifications set forth under VA loan guidelines.

## HOW DOES MY CREDIT AFFECT MY HOME FINANCING OPTIONS?

Home financing options are often limited based on your credit score. The higher the credit score, the lower the home financing rates and the lower the down payment requirements for first-time-home-buyers. Home financing options range from FHA loans, VA loans, Jumbo loans, USDA loans, and traditional conventional loans. Be aware that not every mortgage lender participates in the above home financing options and that using a mortgage broker typically results in being presented with more financing options.







# Local Experts. Trusted Results.

In the fast-paced real estate market, you need a title partner who understands the local landscape and gets it right the first time.

At Community Title, we're proud to serve our Wisconsin communities, big and small, with hometown expertise, quick turnaround times, and personalized service. No matter the property type, we're here to make your transaction smooth, seamless, and stress-free.



Contact Us Today  
**920.861.4010**  
**CommunityTitleLLC.com**  
 

# Take the stress out of selling

Frictionless financing to defer all home sale expenses until closing.\*



- Minor Repairs
- Staging
- Cleaning
- Painting
- Landscaping
- Inspection
- Photography
- Temp Housing
- Moving & Storage
- New Roof
- Flooring
- Bathroom Updates
- Plumbing
- Exterior Washing
- Carpet
- Lighting
- Countertops
- Pest Control
- Furnace
- Insulation

- ✓ **Unsecured** personal line of credit up to \$50,000
- ✓ **No impact to credit** score when applying
- ✓ **Freedom to use** any contractor or home improvement vendor
- ✓ **Conveniently repaid** at time of closing\*\*



Learn more at:  
[beiserrealtyboost.notablefi.com](https://beiserrealtyboost.notablefi.com)

\*Results may vary. Beiser Realty and Notable Finance, LLC do not guarantee or warranty any results. Subject to the terms and conditions of your loan agreement with Notable Finance, LLC. Beiser Realty is not providing loans as part of Beiser Realty Boost. Beiser Realty Boost loans are provided by Notable Finance, LLC, NMLS# 1824748 and are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed and all loans are subject to credit approval and underwriting by Notable. Rules and exclusions apply. Subject to terms and conditions (notablefi.com/terms).

\*\*Interest and fees apply. Loan funds, interest, and fees are due upon loan acceleration, twelve months after origination, termination of your listing agreement, or the date on which Notable otherwise suspends your loan for any reasons stated in your loan agreement, whichever occurs sooner. Subject to the terms and conditions of your loan agreement with Notable Finance, LLC.



# Legal CONSIDERATIONS

Buying or selling a home can be a confusing process, especially if it is your first time. If you are going through the process right now, the following provides basic information on some key rights and some topics buyers and sellers should be aware of: homestead exemptions and buyers' deposit rights.



The information provided does not, and is not intended to, constitute legal advice; instead, all information and content are for general informational purposes only. The information contained in this book may not constitute the most up-to-date legal or other information.

Readers should contact their attorney to obtain advice with respect to any particular legal matter. No reader should act or refrain from acting on the basis of information without first seeking legal advice from counsel in the relevant jurisdiction. Only your individual attorney can provide assurances that the information contained herein—and your interpretation of it—is applicable or appropriate to your particular situation.





In today's volatile real estate market, experienced representation is crucial to protecting your interests during each and every step of a real estate transaction. Buying and selling property in both commercial and residential markets is more complicated than ever before.

Real estate attorneys represent clients in all phases of these transactions, including the preparation and review of:

- Real estate purchase and sale agreements
- Land Surveys
- Deed Restrictions
- Financing Documents
- Closing Documents



## KNOW YOUR RIGHTS CONCERNING REAL ESTATE DEPOSITS ON NEW HOMES

If one is buying a new home, a question that arises is whether or not to place your deposit in escrow or release the funds to the builder. The buyer has a choice and must decide in writing which option to choose. At first glance, the decision would appear simple: Just put the money in an escrow where it is safe and secure. However, the decision requires carefully weighing factors, such as whether or not the builder is likely to complete the project, as well as the general risk tolerance of the buyer.

If the buyer elects to place the earnest money deposit in an escrow, the builder has the right to charge the purchaser the builder's cost of borrowing that amount of money, less any interest that the builder is able to obtain on the escrows while the deposits are being held in the bank.

If you would like to know more about your rights and other legal and financial benefits of homeownership, there are many real estate attorneys who may be able to help.

## INHERITED PROPERTY

The process of selling an inherited home can become very complicated. There are different procedures that have to be worked through before selling the property. The more you know about the specific topics, the easier it will be for you to manage the sale.

## IS THERE A VALID WILL?

The first step in the process will be to determine whether the deceased individual has a valid will. When a person dies and leaves a will, they are referred to as a "testate". If the decedent passes without leaving a will, they are referred to as an "intestate". There are typically two different estate proceedings that will be followed, they are:

**Probate:** If the person who died had a will, then you will be forced to go through probate to divide up the assets in question.

**Administration:** If the person dies without a will, then you will file for an administration, and the property will be divided by law.

Probate is the court process by which a will is proved either valid or invalid.

This process is held in the hands of the surrogate court, and they will need to see that the will is proved to satisfaction. Once the will is deemed valid, the executor, who is named in the will, will be appointed to distribute the estate. At this time, they will attempt to move forward with the wishes of the individual who passed.





### FILING FOR PROBATE

Be sure that you list all of the “heirs” on the probate petition. The “heirs” must also be served with a notice. Once this happens, the surrogate courts will not have control over the “heirs”. At this point, the notice that was delivered will make the “heirs” aware that the executor has filed for the authority of the estate. If the will has beneficiaries that are due to receive assets in the will, they must be notified of the probate proceedings.



### OPTIONS WHEN SELLING AN INHERITED HOME

At this point, we have the specifics out of the way in regards to the inherited sale process. Those initial steps can become very complicated. It is best if you take the extra step and continue to educate yourself, so you will be more comfortable throughout the process.

When it comes to the sale of your real property, there are a couple options that you can consider. Each option offers its own unique benefits to the new homeowner.

The option you choose will depend on:

- The market conditions
- Your current financial status
- The condition of the home
- The location of the home
- Your knowledge of real estate
- Your intentions for the home

### THE FOUR PRIMARY OPTIONS

There are four primary options that you have when it comes to selling your property:

- Listing with an agent
- Selling to a real estate investor
- For sale by owner
- Renting the home out

### LISTING WITH AN AGENT

Selling your home with a real estate agent is the traditional route that most homeowners use to sell. If this is the vehicle that you intend to use, hiring a real estate agent does not mean that you are no longer involved in the transaction. You should do some research on your local market. This will help you better understand market conditions. Finding out if you are in a buyer’s market or a seller’s market can also help.

The benefits of listing your home with a real estate agent are:

- They do understand the market and the conditions.
- They have the tools to price your home right.
- They will handle all the negotiations.
- They are in charge of the showings and open houses.
- They handle the marketing and paperwork.
- They should have a network of other agents who can bring potential buyers.
- Have access to the MLS to list.







## LANDSCAPING AND LAWN CARE SERVICES IN THE FOX VALLEY

At Outdoor Expressions Property Maintenance, we offer top-notch lawn care services in The Fox Valley and surrounding areas along with expert landscaping solutions to homeowners and businesses.

Whether you're searching for landscaping near you to transform your outdoor space or lawn care near you to keep your yard looking lush and vibrant all year long, our dedicated team is here to provide exceptional, personalized services.

From routine maintenance to full-scale design projects, we're committed to enhancing the beauty and health of your property with professional care and attention to detail.



### OUTDOOR EXPRESSIONS PROPERTY MAINTENANCE

6992 Lakeshore Rd, Winneconne, WI 54986

Phone: (920) 858-1117 • Email: [oeoutdoors@gmail.com](mailto:oeoutdoors@gmail.com)

## INDUSTRY LEADING SALES

*Leading*  
REAL ESTATE COMPANIES  
OF THE WORLD

**BEISER**  
REALTY, LLC

## BRINGING YOU THE POWER OF OUR NETWORK

As a member of Leading Real Estate Companies of the World,<sup>®</sup> we are connected to the very best real estate brokers. Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

LeadingRE's world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

### 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via [realtrends.com](https://realtrends.com). Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World. All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.



## GLOSSARY OF TERMS

All you’re looking for are some straightforward answers with no jargon. That’s why we’ve created this simple list of terms.

- Adjustable-rate mortgage (ARM)**  
 There are two types of conventional loans: the fixed-rate and the adjustable-rate mortgage. In an adjustable-rate mortgage, the interest rate can change over the course of the loan at five-, seven-, or ten-year intervals. For homeowners who plan to stay in their home for more than a few years, this is a risky loan as rates can suddenly skyrocket depending on market conditions.
- Appraisal**  
 An appraisal is required to gather the estimated value of a piece of real estate. During the home sale, the mortgage lender sends out an appraiser to get a professional opinion of the value of the property. This helps the lender decide if the property is worth the amount of the loan the potential buyer is seeking.
- As-is**  
 A property marketed in “as is” condition usually indicates that the seller is unwilling to perform most if not all repairs. It could also mean that it is priced “as is”, which is typically lower than market pricing in the area.
- Buyer’s agent/listing agent**  
 A buyer’s agent, also known as a selling agent, is a licensed real estate professional whose job is to locate a buyer’s next property, represent their interests by negotiating on behalf of that buyer to obtain the best price and purchasing scenario for that buyer as possible. This agent is a fiduciary for the buyer.
- The listing agent, also known as the seller’s agent, is a licensed real estate professional whose job is to market the seller’s property, and to represent the seller’s best interest by negotiating on behalf of the seller to secure the best price and selling scenario as possible. This agent is a fiduciary for the seller.

- Closing**  
 Closing is when the home sale is considered final, which typically includes all parties’ signatures on all required documents, all monies conveyed, and when a lender is involved, with full lender’s approval. For some markets across the nation, recording the deed with the county clerk’s office is the ultimate and final step of closing. Once all these items are completed, then a buyer’s access to the property is then provided, and the buyer is considered the new homeowner.
- Days on market (DOM)**  
 DOM is defined as the number of days from the date on which the property is listed for sale on the local real estate brokers’ multiple listing service (MLS) to the date when the seller has signed a contract for the sale of the property with the buyer. A related metric is the average DOM for homes sold in a market during a specified period. A low average DOM indicates a strong market that favors sellers. A high average DOM signals a weak market that favors buyers. Seasonality can also be a factor.
- Equity**  
 Equity is ownership. In homeownership, equity refers to how much of your home you actually own—meaning how much of the principal you’ve paid off. The more equity you have, the more financial flexibility you have, as you can refinance against whatever equity you’ve built. Put another way, equity is the difference between the fair market value of the home and the unpaid balance of the mortgage. If you have a \$200,000 home, and you still owe \$150,000 on it, you have \$50,000 in equity.
- Escrow**  
 Escrow is an account that the lender sets up that receives monthly payments from the buyer. The escrow holder is the agent and depository (impartial third-party) who collects the money, written instruments, documents, personal property, or other things of value to be held until the happening of specified events or the performance of described conditions, usually set forth in mutual, written instructions from the parties.
- Fixed rate mortgage**  
 With fixed rate mortgages, your interest rate stays the same for the duration of the loan. They are often available as 10, 15, 20 & 30-year loans with the most popular being 15- and 30-year

- Homeowner’s association (HOA)**  
 A homeowner’s association is a private association that manages a planned community or condominium. When you purchase a property that is managed by an HOA, you agree to abide by the HOA’s rules and pay its monthly or annually HOA dues. If you fail to pay and/or comply, they often have the ability to file a lien against the property and/or foreclose on the property.
- Home sale contingency**  
 A home sale contingency is for a buyer to indicate to a seller that part of their condition to purchase the seller’s property relies on the buyer’s ability to finalize a close on their current property. This is often negotiated with a clause in a contract or with an addendum to a contract. An example of how such a contingency can be used would be if a buyer needs to sell their property in order to have the down payment required on the purchase of the new property or would rather use their sale proceeds instead of their savings to make the down payment.
- Inspection**  
 An inspection happens when buyers pay a licensed professional inspector to visit the home and prepare a report on its condition and any needed repairs. The inspection often happens as part of the due diligence period, so buyers can fully assess if they want to buy a particular home as is or ask the seller to either complete or pay for certain repairs.
- Interest**  
 This is the cost of borrowing money for a home. Interest is combined with principal to determine monthly mortgage payments. The longer a mortgage is, the more you will pay in interest when you have finally paid off the loan.
- Land lease**  
 Traditionally, when you purchase a home, you own the home and the land the property is built on. There are some circumstances that involve a land lease, which means you would own the home while paying rent to the landowner for the land.
- Mortgage broker**  
 The broker is an individual or company that is responsible for taking care of all aspects of the deal between borrowers and lenders, whether that be originating the loan or placing it with a funding source such as a bank.

- Mortgage pre-approval letter**  
 Getting a mortgage pre-approval letter is important because it gives home buyers an idea of what they can afford. A mortgage pre-approval letter is issued by the lender and identifies the terms, loan type and loan amount the buyer qualifies for after checking the buyer’s debt-to-income ratios along with cash on hand and credit history. Many sellers or their agents require a mortgage letter with any home offer that isn’t all-cash since it acts as proof the buyer has been qualified to get financing.
- Multiple listing service (or MLS)**  
 An MLS is a database that allows real estate agent and broker members to access and add information about properties for sale in an area. When a home is listed for sale, it gets logged into the local MLS by a listing agent. Buyer’s agents often check the MLS to see what’s on the market and what similar homes have sold for. According to Inman.com, there are over 600 MLS organizations in the United States.
- Natural hazards disclosure (NHD) report**  
 A report required by most states that discloses if a property is in an area that has a higher risk of natural hazards. The report is typically paid for by the seller and given to the buyer during escrow.

The following natural hazard zones are covered in a NHD report:

- Special flood hazard area
- Area of potential flooding
- Very high fire hazard severity zone
- Wildland area that may contain substantial forest fire risk and hazards
- Earthquake fault zone
- Seismic hazard zone
- Offer/counteroffer**  
 Buyers make a formal offer on the home they want to purchase. The offer can be the full list price, or what you and your agent deem a fair market value. The buyer’s agent puts the offer in writing, asks you to sign it, and then submits it to the seller’s agent. The seller might immediately accept it, in which case it becomes the parties’ purchase contract, or may make what’s known as a counteroffer.



- **Preliminary report**

A preliminary report reveals any issues with a title that need to be dealt with by the seller in order to deliver a clear title. It gives details such as ownership history, liens, and easements. The title company gathers this report by searching existing property records at the county recorder’s office.

- **Probate sale**

A probate sale happens when a homeowner dies without writing a will or leaving a property to someone. In such situations, the probate court would authorize an estate attorney, or other representative, to hire a real estate agent to sell the home. The total process will usually be a bit more complicated and therefore will take more time than a conventional sale.

- **Proof of funds**

When you make an offer, sellers will require you to submit proof of funds. If you’re buying a house with a mortgage, it shows them that you have the cash available for your down payment and closing costs. If you’re paying all cash, your proof of funds shows you have the money.

The following documents qualify as proof of funds:

- Original or online bank statements with bank letterhead
- Copy of a money market account balance with bank’s logo or letterhead
- Certified financial statements, such as an income or cash flow statement that’s been signed off on by an accountant
- An open equity line of credit

- **Purchase and sale agreement (PSA)**

A purchase and sale agreement is commonly referred to a written contract between the buyer and seller, which outlines the terms of the parties to sell and purchase real property. When a home is “under contract” it usually signifies that the Buyer and Seller have formalized their commitment to sell and purchase the real property.

- **Real estate broker**

A real estate broker is a real estate agent who has passed a state broker’s exam and met a minimum number of transactions. These brokers can work on their own or hire their own agents.

- **REALTOR®**

An actively licensed real estate agent and REALTOR® are often used interchangeably, although not every real estate agent is a REALTOR®. A REALTOR® is a member of the National Association of REALTORS® (NAR). A REALTOR® promises to uphold the Code of Ethics of the association and to hold each other accountable for when serving the public, customers, clients, and each other, with a high standard of practice and care.

- **Seller disclosure**

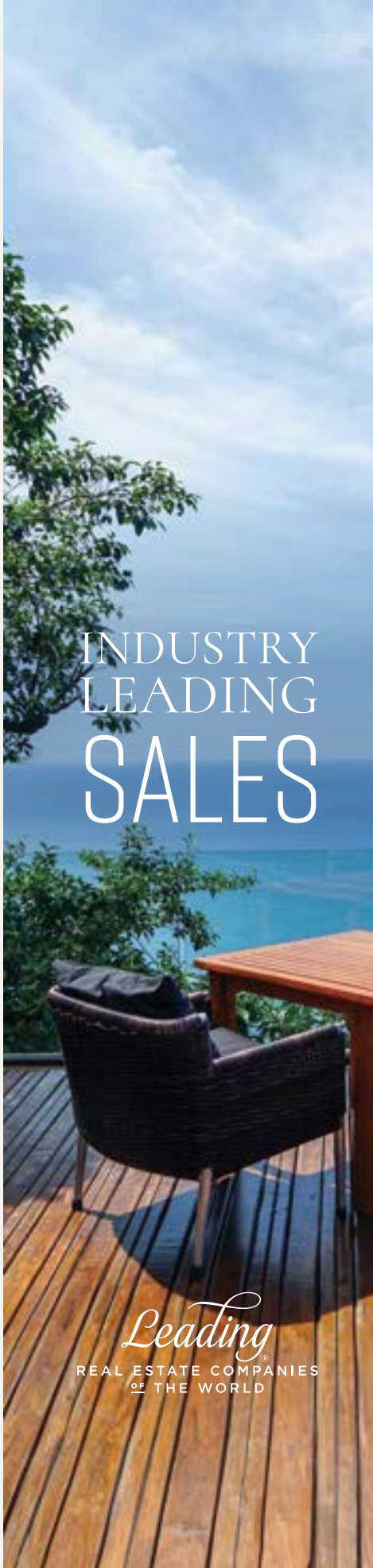
A seller’s disclosure is a disclosure by the seller of information about the property, or which could affect a buyer’s decision to purchase the property, all of which to the best of the seller’s knowledge. A seller must also indicate items which are not specific to the property itself but related to a person’s enjoyment of the property, such as pest problems, property line disputes, knowledge of major construction projects in the area, military base related noises or activities, association related assessments or legal issues, unusual odors caused by a nearby factory, or even recent deaths on the property as permitted by law.

- **Title search**

A title search examines public records for the history of the home, including sales, purchases, and tax and other types of liens. Generally, a title examiner will conduct a search using title plants, and sometimes the county records, to see who is listed as the record owner of the property. Such information, along with any liens or encumbrances that are recorded against the property, will be listed in the Preliminary Report for the parties to review prior to the close of escrow.

- **Trust sale**

A trust sale means that the home is being sold by a trustee of a living trust – and not a private party. Often this is because the original homeowner has passed away or has placed their assets in a living trust. The trustee may not be as emotionally attached to the property as a traditional owner, which could translate to them accepting a less attractive offer as the trustee may prefer to offload the property.



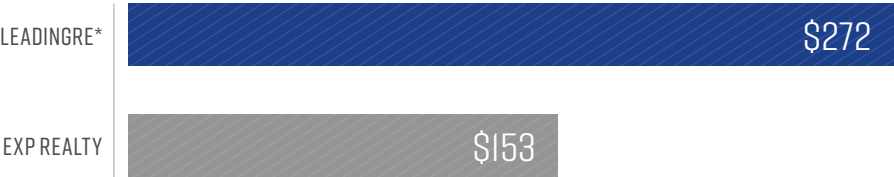
## BRINGING YOU THE POWER OF OUR NETWORK

As a member of Leading Real Estate Companies of the World®, we are connected to the very best real estate brokers. Our invitation-only network was responsible for \$272 billion in annual home sales volume among the top 500 U.S. real estate firms in 2024.

LeadingRE’s world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

### 2024 U.S. HOME SALES VOLUME AMONG THE TOP 500 U.S. REAL ESTATE FIRMS.

Volume shown in billions of dollars.



\*Volume(s) included in LeadingRE Home Sales Volume may replicate volume(s) set forth elsewhere in this chart, as LeadingRE member firms may be affiliated with other real estate organizations.

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via realtrends.com. Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World®. All Rights Reserved. | C-Chart Comparison. 04.25. Equal Housing Opportunity.



# EXPERT ELECTRICAL SERVICES

Welcome to VividElectric, your trusted local electrician for all your residential and commercial electrical needs.

Our team of licensed and experienced electricians is dedicated to providing top-quality services with a focus on safety and efficiency.

## OUR SERVICES

- » Construction
- » Remodeling / Upgrades
- » Service Changes
- » Code Corrections
- » Rewiring / Repairs
- » Level 1 Thermography



**(920)-202-6678**  
**Vividelectric821@gmail.com**  
**@Vivid Electric**

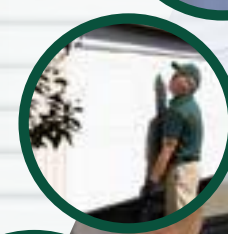


**We Fix Garage Doors Right**

[www.precisiondoorwisconsin.com](http://www.precisiondoorwisconsin.com)



**CONTACT US**  
**(920) 214-8867**



**Veteran Owned**

- ✓ Same day service
- ✓ All calls answered by a live operator 24/7
- ✓ Available Evenings & Weekends
- ✓ Emergency service
- ✓ All work is guaranteed
- ✓ Open 6 days a week and some evenings
- ✓ All major credit cards accepted
- ✓ Professionally trained technicians
- ✓ We repair & service all major brands

[www.foxvalleyfixrenovation.com](http://www.foxvalleyfixrenovation.com)



**Renovation Services that You Can Depend On!**



Our goal is to provide outstanding customer service with an emphasis on high-quality outcomes at a fair affordable price. Your home, our expertise. Together, we make it better.

[lucas@fixrenovation.com](mailto:lucas@fixrenovation.com)

**(715) 628-1153**



Your home, our expertise. Together, we make it better.



*More Than Just Junk Removal*



**(715) 412-2714**

## SERVICES OFFERED

- Residential & Commercial Junk Removal
- Property Cleanouts (Garages, Basements, Rental Units, etc.)
- Appliance & Furniture Removal
- Yard Waste & Brush Removal
- Light Demolition (Sheds, Fences, Small Structures)
- Lawn Mowing & Seasonal Yard Maintenance
- Curbside Pickup & Hauling

We provide fast and reliable junk hauling, property clean-outs, furniture removal, and light demolition. What sets us apart is our commitment to giving back; we donate usable items to local families and organizations and contribute over 1,000 food items each month to those in need. When you choose us, you support a business dedicated to serving the community.

Locally owned. Community driven. Always giving back.  
[oshkoshjunkremoval@gmail.com](mailto:oshkoshjunkremoval@gmail.com)

Your Local *lender*

**JoNell Empereur**

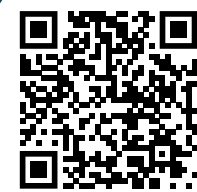
NMLS #1221243 | 920-906-6874

## Mortgage Products and Home Loan Program Assistance

- 3/1 and 5/1 Adjustable Rate Mortgages
- JUMBO 3/1 and 5/1 Adjustable Rate Mortgages
- First-Time Homebuyer 5/1 Adjustable Rate Mortgage
- Downpayment Plus® Program
- HomeReady Mortgage
- 10, 15, 20, 30 Fixed Rate Options

**National Exchange**  
Bank & Trust®

Information and programs are subject to change without notice. All loans are subject to credit approval.



Start Your Journey—Apply Online Now!



Member FDIC

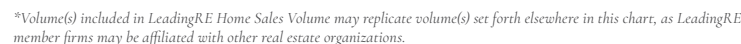




# INDUSTRY LEADING SALES

LeadingRE's world-class marketing, resources and connections allow us to provide you with a truly exceptional real estate experience.

Volume shown in billions of dollars.



For informational purposes only. In compiling this report, LeadingRE relies on third party sources. The information set forth in the chart above is sourced from the 2025 RealTrends 500, showcasing production for calendar year 2024, accessible via [realtrends.com](https://realtrends.com). Neither LeadingRE nor its member companies are responsible for the accuracy of third-party data presented herein.

© 2025 Leading Real Estate Companies of the World® All Rights Reserved. | C-Chart Comparison, 04/25, Equal Housing Opportunity

## This image shows a full page of white paper with horizontal dotted lines. The lines are evenly spaced and run across the width of the page, providing a guide for handwriting or typing. There are no margins, text, or other markings on the page.



DISCLAIMER: While every effort is made to ensure the accuracy of advertisements and editorial in this publication, the views expressed are not necessarily those of the publisher or editor. While every care is taken with material submitted for publication, no liability for loss or damage can be accepted by the publisher or its agents. All text and images within this publication are copyright of Skyways Media Inc. and may not be reproduced without written permission of the publisher.

Whilst we are appreciative of the support of our featured sponsors neither the publisher nor the host warrants or endorses the products and services featured within this guide.

72 | [www.beiserrealty.com](http://www.beiserrealty.com)





As an affiliate of Leading Real Estate Companies of the World,<sup>®</sup> we have a real estate professional ready to help you find your ideal home throughout our continent and to points around the globe. Whether it's a country house, a property in a resort location, or an in-town apartment, we can help you find the perfect property when you work with the best names in real estate — Leading Real Estate Companies of the World.<sup>®</sup>

550 companies	4,800 offices	135,000 sales associates	70+ countries
------------------	------------------	-----------------------------	------------------

**LIVE LIFE  
WE'LL CLEAN**



**\$25 OFF**

**Scan for a  
FREE Estimate**



## Contact Us Today!

**920-882-9801 • [cleanhomes@tca-appleton.com](mailto:cleanhomes@tca-appleton.com)**

74 | [www.beiserrealty.com](http://www.beiserrealty.com)



**132 S Main Street  
Medford, WI 54451**

---

**189 Broadway Street  
Berlin, WI 54923**

---

**821 Witzel Avenue  
Suite B  
Oshkosh, WI 54902**

---

**109 East Fulton Street  
Waupaca, WI 54981**

---

**144 West Main Street  
P.O. Box 309  
Winneconne, WI 54986**



**We serve a vast market area, and in the unlikely event that we don't cover a specific location, we will diligently vet and refer you to trusted local realtors. Our goal is to take all the hassle out of the process, ensuring you receive expert assistance regardless of the area.**

**BEISER**  
**REALTY, LLC**

**888-582-4011 ■ [www.BUYzer.Realty](http://www.BUYzer.Realty)**