



PERFECT TIMING

When it comes to being kicked out of your home for a showing, there's no such thing as an ideal time. But some hours are clearly more convenient than others.

Before you even sign your listing agreement, make sure to tell your agent when your home will be ready for showings and explain what times are off-limits. If you have young children, for instance, you might want to cut off showings at 5 p.m. on weekdays. If you work late and like to have your mornings at home for coffee and reading the paper, ask your agent not to start morning showings before 9.

But even after you've articulated your preferences about show times, keep in mind that the most flexible sellers are often the ones who close the deal fastest. You can set time limits, but then you're limiting the chances of selling the house. It's common for an interested buyer to want to return to see a house at night or check the noise level at different times of day, so it is in the seller's best interest to be accommodating.

Applying for a Home Mortgage Loan

Local lender financing is still your best bet. Today's technology offers opportunities to apply online for a home mortgage loan. The convenience of sitting in front of your home computer in your pj's may not be worth it. Here are some of the "cons" you should be aware of:

1. Not all online home mortgage lenders are licensed to do business in all 50 states.
2. Accountability can be a problem. You really need to stay on top of things, which can be troublesome if you don't know what you are doing.
3. You may be getting a deal that best suits their needs not yours.
4. If things go wrong, and your online home loan mortgage provider doesn't come through, there's no formal organization you can complain to.
5. The most common problem is that loan documents and loan proceeds do not get to the title company in time for the closing. This can delay your closing for a couple of hours or days. It could even prevent your deal from closing all together.

At Wisconsin Community Bank we know the market and have local decision making. We can offer alternative bank products for the not so "cookie cutter" deal as well as a wide variety of conventional loan products. Give us a call today!

For more information contact:

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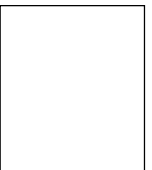
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Do you know someone who is thinking about buying or selling a home? **Please mention my name.**
This newsletter is for informational purposes only and should not be substituted for legal or financial advice.
If you are currently working with another real estate agent or broker, it is not a solicitation for business.



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