



NMLS# 422932

News To Move You Forward

Brought to you by Jill Scheppler, Bob McManus & Angie Domine

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Shoot Pics Like a Pro on Your Next Vacation

Vacations call for mementos. We want to document every sunset, every dive off the dock, and every roasted marshmallow with a photo. And not just any photo, but a photo that perfectly captures the golden glow, wide smiles, and lush landscapes. This summer, make it your goal to take vacation photos that are frame-worthy. For iPhone shooters and SLR slingers alike, these tips will help take your snapshots from blah to beautiful.

Get high, get low. When you shoot every picture from the same angle, things start to get boring. Experiment with shooting from different angles and heights for more unique perspectives.

Capture candid. The best photos usually aren't posed. Instead of wrangling the family to sit still for a picture, snap away as they're building sandcastles, eating ice cream, and running out of the water. You'll capture the sincerest expressions and memories.

Get up close and personal. Don't be afraid to shoot close-ups—of food, details, faces, and more. This is especially true for smartphone cameras, which can produce dull images when the shot is too long.

Share the camera. The shoemaker's son always goes barefoot, and the photographer always goes unphotographed. Make sure you pass the camera to someone else once in a while to capture your presence on the trip.

Use the right apps. Simple edits, when appropriate, can transform your images. You don't have to be a Photoshop pro; phone apps like VSCO and Afterlight come with photographer-approved tools for adjusting brightness, cropping, and reducing shadows.

Are You a First-Time Buyer? Get My Free Guide



Buying your first home is a big step, and one that is likely to impact your financial future for years to come.

Make it easier by requesting my free guide, "How First-Timers Can Make a Wise Buy."

Just call me at 715-387-1122 and I'll send it right out to you.

Hey, That's My Stuff! How to Avoid Mover Scams

4,100 consumers filed moving fraud complaints in 2017, according to the Federal Motor Carrier Safety Administration. How can you avoid negative experiences? Be aware of common scams, and take steps to protect yourself from these fraudulent activities.

Get it in writing: It might be tempting to get a quick quote and schedule your move over the phone. Don't do it. This is one of the easiest ways to get scammed. Since you have nothing in writing, the movers can easily charge whatever they want once they begin, and they may hold your belongings hostage until you pay an outrageous amount. Always schedule an in-house walk-through to get an accurate quote, and get the agreed-to amount in writing.

Read the fine print: When you sign a contract with a mover, read all the fine print. Make sure you understand the terms of payment before you sign. Unscrupulous movers may include terms that allow them to hijack your belongings after demanding more money. If you've signed anything that allows for these practices, the police will be unable to intervene.

Vet the movers: Before you agree to work with a moving company, research its reputation. Contact the Better Business Bureau to check the company's rating. Ask for recommendations from friends. Read online reviews. Ask movers for proof of registration, proof of insurance and an office address. Take the time to vet the mover, so you know you are working with someone you can trust.

Try a hybrid approach: Consider renting and driving the truck yourself, and hiring movers for loading and unloading only. This will keep your possessions under your control to prevent hijacking scams. (It can also reduce the cost of the move!)

5 Buyer Turn-Offs to Avoid This Summer

When you're in the process of selling a house and moving, you have a lot on your plate. You might be job-searching, researching your next home, and doing everything you can to keep your kitchen spotless for the next showing. With so much going on, it can be easy to let seasonal maintenance items slide, but this would be a mistake. It's crucial to care for these items to keep your home in top shape. The exterior provides the first impression of your home, so put forth the effort to boost your curb appeal. Here's how.

1. Manicure the yard. Keep your landscaping tidy. Sweep walkways, cut the grass and pull weeds. A well-kept yard with attractive flowerbeds and an inviting front porch are appealing to buyers. Dead tree limbs, piles of leaves and overgrown lawns are not. In fact, they can be instant turn-offs.

2. Clean the gutters. This task is easy to forget about, but its neglect can lead to significant issues. Clogged gutters can cause drainage issues that damage your landscaping and your foundation. If buyers see puddling water and piles of debris on

the roofline, they won't get a good impression of your home. Let them know it's a well-cared-for property by keeping gutters clear.

3. Check for critters. Uninvited guests are a sure turn-off for buyers. Make sure no pests have made your home their own this season. Inspect any attic, basement and crawl spaces. Cover vents with wire mesh and plug any holes or cracks that could allow animals access to your home.

4. Wash the windows. That's right — this isn't just a spring-cleaning project. To attract buyers, keep those panes sparkling all summer. Be sure to wipe them down after storms to keep windows looking sharp.

5. Stay in season. You never want to let your home look out of season. It gives the impression that you no longer care about the home and it is not well maintained. Be mindful of what is in the yard, on the deck or sitting on the front porch. Keep furniture, plants and decor in season. Let potential buyers know your property is well cared for, by staying on top of these seasonal tasks.

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Ask the Agent: This Month's Question

How much is my home worth?

One of the best first steps in determining a home's worth is a comparative market analysis (CMA), which is done by a licensed real estate agent. This process gives a much more accurate picture of the home's current market value than the prices provided by popular home-valuation websites. (According to Inman, an industry-leading real estate source, websites like Zillow and Redfin can be off by up to 40%.)

To complete the CMA, the agent typically walks through the home and gathers information from the homeowner about the property so he or she can research comparable properties in the area. The CMA often includes active listings (currently on the market), pending listings (under contract) and sold (closed in the past year). By examining listings that are similar to the property, the agent can provide an approximate price at which the homeowner can expect to sell the home.

If you're curious about how much your home is worth, I'd be happy to complete a personalized CMA for you. Just give me a call!

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