



NMLS# 422932

News To Move You Forward

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

715-387-1122 • ffbmortgage@forwardbank.com

How a Blind Man Taught Himself to See

Daniel Kish is the real-life Batman. Not because he fights crime by night with his vigilante sidekick, but because of his extremely skilled use of echolocation, a process of determining where items are located in a physical space using sound waves and echoes. It's how bats are able to navigate in the pitch black, and how Kish, blind since he was just over a year old, moves through the world.

Now in his early fifties, Kish has been clicking his tongue since he was two. He never received any formal training on how to use the self-made sounds to create echoes that would help him understand his surroundings; it was a natural instinct that Kish was able to hone an incredible skill, thanks to an innate desire to explore and the absence of any special exemptions due to his blindness. "There was no one to explain it, there was no one to help me enhance it, and we all just kind of took it for granted," Kish told *Men's Journal*.

Using echolocation, Kish can ride his bike through traffic. He goes hiking by himself. He travels, camps, swims, and dances. He can see without his eyesight.

Kish has attracted worldwide attention for his use of echolocation and the level of independence it has afforded him. His mission now is to share his gift with blind people around the world. His nonprofit, Visioneers, is focused on equipping the blind with the skills, including echolocation, that they need to become self-confident and self-reliant.

Thinking of Buying a Home? Get My Free Guide



Buying a home is a complex process with many factors to consider.

Prepare for the decisions you'll need to make along the way by requesting my free report, "10 Easy Steps to Buying a Home."

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

Financial Mistakes to Avoid When Buying a Home

A home purchase is likely one of the largest financial investments you'll make in your lifetime. It's important to get this one right. For the best financial outcomes, avoid the following mistakes.

Taking on too much: You think you've found your dream home, but it's outside your housing budget. So, you try to stretch that budget and simply take out a bigger mortgage. This decision can be disastrous. Taking on more debt than you can afford will leave you struggling to pay utilities and zap any other financial goals. A good rule of thumb is to limit the cost of your house payment (including taxes, insurance and any HOA fees) to 25 percent of your take-home pay.

Skipping the preapproval: Getting preapproved will help you with not taking on too much, as it will provide guidelines for what you can realistically afford. It will also give you a financial advantage when negotiating for a home. Sellers prefer to work with buyers that they know can afford their home, so get preapproved before you shop, so you can submit your pre-approval with any offers.

Skimping on the down payment: The more money you pay up front, the less interest you'll pay over time. If you save at least 20 percent for a down payment, you can also avoid PMI, which is a fee to cover insurance that protects lenders when a buyer has little equity in the home. And don't forget to include closing costs and moving expenses as you save up for your purchase.

Going it alone: An experienced agent helps you determine a reasonable price for any home you are considering. We can also negotiate the best price for the home. Plus, the seller pays the agent's commission, so you get all the expertise at no cost to you. When you're ready to start your home search, just give me a call!

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Should It Stay or Should It Go with You?

Moving is an immense undertaking. Among the myriad tasks on your plate are decisions about what to take with you when you move. Should you bring those living room curtains, or let the new owner enjoy them? Should you try to bring Spidey, your favorite houseplant, to your new home? These can be tough calls. Following are a few things that most homeowners are better off leaving behind when they move.

Household documents: Do you still have the manual for your refrigerator? Did the furnace you installed last year come with a ten-year warranty? If you have any documents that relate to structural components, utilities, or appliances that are staying with the home, leave these for the new owner. You won't need them anymore, but the new owners might find them very handy.

Curtains: Sure, you may have chosen the perfect bedroom curtains to match your comforter, but taking curtains with you when you move is usually not worth the hassle. The window coverings aren't likely to fit on your new set of windows

anyway, and buyers typically appreciate when they are included in the price of the home. Even if they want to switch them out eventually, the current curtains will provide privacy in the meantime. And it will give you the opportunity for a decorating fresh start at your new place!

Paint: Do you have a stash of old paint cans from previous renovations? Do not put these in the "go" pile. Often, buyers like to have these on hand to complete touch-ups in the home. Place the cans in a location where the new owners can easily access them. If you discover the buyers do not want the paint, check your local regulations about proper disposal and follow these procedures to get rid of the cans before you move.

Houseplants: If you're moving a long distance, try to find new homes for your houseplants rather than transport them to your new location. The conditions in a moving truck aren't conducive to plant life, and the plants are likely to get damaged or die during the move. Consider gifting your plants to your green-thumbed friends and neighbors instead.

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Ask the Agent: This Month's Question

What expenses should I expect when selling a home?

Each sale is unique, but there are certain expenses most homeowners can expect to encounter as they sell their property.

The first is transfer tax. This percentage of the sales price goes to your local or regional municipality. Additionally, you will pay property taxes for the portion of the year that you owned the property.

You may also be required to pay capital gains tax. This will depend on your household income and the amount of profit you make from the sale. Often, much (or all) of this tax is avoidable with the right financial procedures. Feel free to contact me for advice if you think you might be facing capital gains taxes.

If negotiated during the sale, the seller may also pay for a home warranty, an appraisal, or other closing costs for the buyer.

And don't forget moving expenses. These vary greatly, depending on the size and distance of your move. Lastly, the seller is typically responsible for real estate agent commissions.

Please contact me to review any of these costs in more detail. I'm here to help.

News To Move You Forward is brought to you free by:

Jill Scheppler, Bob McManus & Angie Domine

Forward Bank, NMLS # 422932

1001 N. Central Ave

Marshfield WI 54449

715-387-1122

ffbmortgage@forwardbank.com

www.forward.bank/mortgage-loans/

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