

THE
misty  **wisch**
HOME SELLING TEAM

Spring 2024 Edition

CENTRAL IOWA

REAL ESTATE GUIDE



**Better
Homes
and Gardens.**
REAL ESTATE

INNOVATIONS

SOLDInCentrallowa.com

BHGMistySOLDTeam.com

SEARCHCentrallowaHomes.com

contents



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ABOUT MISTY DARLING

- ✔ Misty has been an agent since **2000**
- ✔ 2017 – Chosen to be **Brand Leader** of Better Homes and Gardens Real Estate in the Central Iowa market
- ✔ **2019 - 2022 Emerald Elite Status** with Better Homes and Gardens Real Estate
- ✔ 2023: **We SOLD** a home every 20 hours - **more than 1/day**
- ✔ 2023: **424 Homes SOLD, \$101,000,000** in real estate
- ✔ 2022: **#34 on 2022 REAL TRENDS** Thousand List Medium Team by Transaction Sides
- ✔ 2023: **#35 on 2023 REAL TRENDS** Thousand List Large Team by Transaction Sides
- ✔ 2022: Sell it Like Serhant Advisory Board, Inaugural Board Member
- ✔ Commissioner, Warren County Compensation Commission
- ✔ Past Chair, current Commission Member of Indianola Planning and Zoning
- ✔ American Dream TV **HOST**
- ✔ **Recognized nationally** at industry conferences and learning opportunities for innovative business practices.
- ✔ **Mother of 4 kids, 2 dogs, and 2 cats** 😊



WHAT IS THE BENEFIT OF OUR TEAM?

- 🌱 Specialized Roles to Assist You
- 🌱 Expert Knowledge
- 🌱 Legendary Customer Service
- 🌱 Valuable Partnerships



MISSION STATEMENT

This **team of professionals** is **innovative** and **ambitious** in our level of **service** and **expertise**, while being dedicated to the **highest standards, systems** and **performance** necessary to **collaboratively** fulfill your real estate goals.

CORE VALUES

-  **attitude is everything**
-  **work hard and take action**
-  **team players only**
-  **continuous improvement**
-  **embrace accountability**
-  **do the right thing**

TEAM ENDORSEMENTS

- Central Iowa Real Estate News -
- Advice on Buying and Selling -
- Interviews with Vendors -



 **iHeartRADIO**

LISTEN NOTES

facebook

Sunday Mornings at 9:30 am on 106.3FM KXNO. Misty Darling & Heather Burnside interview experts on a variety of Real Estate topics that effects your Central Iowa Real Estate.

- ➔ Endorsed & Mentored by Barbara Corcoran (of ABC's "Shark Tank")
- ➔ Listen to Real Estate Podcast with WHORadio's "Max and Amy in the Morning"
- ➔ Works with local news and radio personalities to give insight into the real estate market:
Max and Amy of WHORadio, Heather Burnside of KXNO Morning Rush



with Barbara Corcoran



with Heather Burnside



with Max Schaeffer and Amy Sweet

OUR MARKETING SYSTEM



WE GIVE OPTIONS SELLING YOUR HOME

You Choose the Program that BEST fits your needs



PREMIER PROGRAM

STANDARD PROGRAM

SOLD OR I'LL BUY IT

MEET THE TEAM



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2023

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2015

Rhea Locsin

Team Business Specialist |
Transactions Coordinator



2020

Aprille Calampiano

Listings Coordinator



2012

Nikita Sebial

Marketing Specialist |
Business Coordinator



2023

Anna Reyes

Client Services Team
Assistant

Buying with our team of Professional Real Estate Specialists...

Our team of Exclusive Buyer Agents will evaluate your home buying needs at our first meeting with you. We are highly skilled in locating the ideal home for you, whether it's an existing home, a For Sale By Owner, or a new builder construction!

Existing Homes Once we know your wants and needs based on our initial consultation, we spend time researching our properties that meet your criteria. We show you homes listed by any brokerage in the Des Moines metro area, and are able to narrow a list of hundreds of properties down to a manageable number. Our agents visit hundreds of homes every month and through this obtain real market knowledge and are able to save you valuable time in the home buying process.

For Sale By Owner (FSBO) we also work with homeowners who wish to sell their home themselves. In fact, many of our listings are people who have tried unsuccessfully to sell their homes. We maintain awareness of all for sale by owner properties in the area and will be happy to arrange a showing for you. In this transaction, you will continue to be represented by us with our buyer agreement. It is the seller who loses, as they complete the transaction with absolutely no professional representation.

New Builder Construction Many homebuyers are not aware that the sales representatives at new construction sales centers work for the builder, and do not represent the buyer's best interests. We have extensive knowledge of area builders, floor plans and lots, as well as schools, neighborhoods, and amenities. As your Exclusive Buyer Agent, we will negotiate the purchase price on your behalf with the builder, assist you in selecting upgrades, and ensure the building process goes smoothly.

Land/Home Sites If you want a site to build your dream home or are looking for land for agriculture purposes, our team has the expertise to help you find the ideal location and soil ratings.

THE BOTTOM LINE IS TO SAVE YOU TIME & MONEY, AND LEVERAGE OUR EXPERTISE TO HELP YOU TO NEGOTIATE THE BEST SITUATION!

Buyer Clients with the Misty SOLDwisch Team have access to all of these benefits that they may use at any time during the home buying process and beyond:

Benefits Include:

\$325 value

Use our Misty SOLDwisch Team **Moving Truck** for your move!



Cancellation Guarantee

Allows you to cancel this agreement at any time if we do not live up to our promises.

RISK FREE

\$5000 minimum value

Our **Love it or Leave it** which guarantees you that if you are unhappy with your purchase for any reason within 12 months we will sell your home for FREE!



\$100 value

Ameriserv Radon Mitigation will offer you a discount on Mitigation if needed for your new home.



Concierge Services

Free use of our notary, scan & color copy services



Priority Access

Special offers from vendors with Priority Scheduling.



Invite Only Client Events



PLUS : Housewarming Party Pack! Welcome guests to your new home with a Housewarming Gift courtesy of the Misty SOLDwisch Team!



Love it Or Leave it Guarantee!

When you buy a home using a buyer specialist from the Misty SOLDwisch Home Selling Team, if for any reason whatsoever, you are not happy we will sell the home you buy through us with NO seller side commission. We will not charge you a dime! You only pay the REALTOR that brings the buyer for your home, not us.

This is how it works... During the first 12 months after your closing, if you are dissatisfied with your new home purchase for any reason at all, you simply let us know and you get our incredible home selling system at no charge from us. We will list your home until it sells. During this period any commission paid on the sale of the home will be paid directly to the agent that brings us the buyer for your home. During the listing period we will have a mutual commitment to represent you in finding a new home to purchase.

TEN COMMANDMENTS

When Buying a Home or Applying for a Mortgage

THOU SHALT NOT
change jobs, become
self-employed, or quit
your job.



THOU SHALT NOT
buy a car, truck, or van
or you may find
yourself living in it!

THOU SHALT NOT
buy furniture with
money set aside for
closing.



THOU SHALT NOT
use charge cards
excessively or let
your accounts fall
behind.



THOU SHALT NOT
omit debts or
liabilities from your
loan application.



THOU SHALT NOT
stop paying your rent
or current mortgage.

THOU SHALT NOT
originate any inquiries
on your credit.



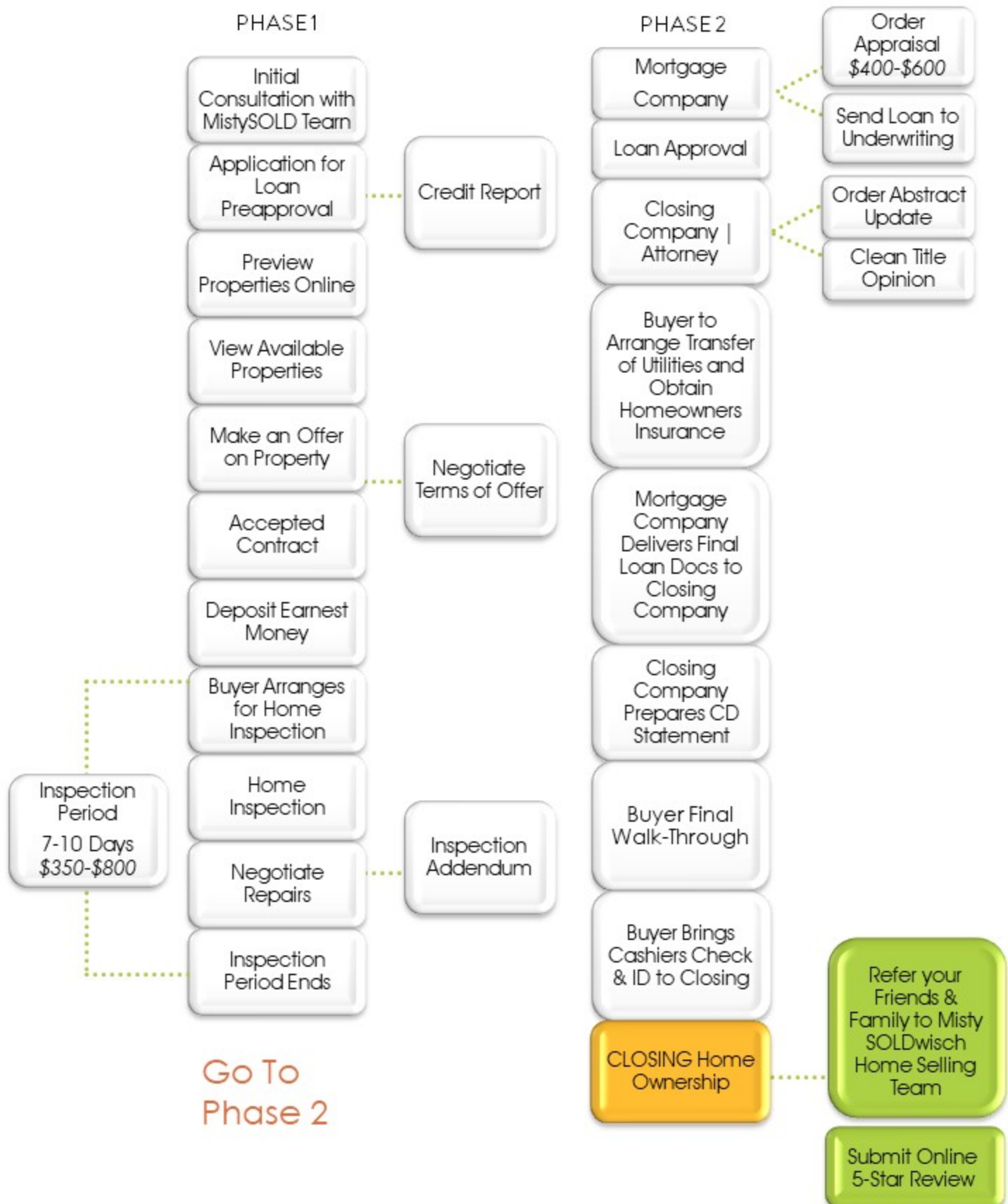
THOU SHALT NOT
co-sign on a loan for
anyone.

THOU SHALT NOT
make large deposits
without first checking
with your loan
officer.



THOU SHALT NOT
change bank accounts
or transfer funds back
and forth between
accounts..

HOME BUYING PROCESS



TASKS AND TIME FRAMES

We will go through several steps together while finding and purchasing your home. For many of these steps we simply inform you that the task has been completed for you; however, others may require some work from you. We inform you about every aspect of the transaction and remind you when there are tasks that you should be working to complete. The chart on the previous page shows the flow of these tasks so you can better understand the home buying process.

TASK:
secure
financing

TIME FRAME:
before we
begin looking

The first step in buying a home is to obtain loan pre-approval. This provides you with the information you need to determine how much home you can afford and what type of monthly payment you are comfortable with. In addition, many sellers do not consider offers from buyers who are not pre-approved. We work with several lenders who have proven to offer exceptional customer service and competitive interest rates.

3 elements are crucial to the purchase of a home:

DOWN PAYMENT

Conventional lenders typically require 10-20% down payment, although you may be able to find loans with no or less down payments. With down payments less than 20%, you will likely have to pay private mortgage insurance, which guarantees the lender will be repaid in case of default. Mortgages insured by the Federal Housing Administration (FHA) and those available through the Veterans Administration (VA) often require very low down payments, or none. FHA only requires a 3.5% down payment. Ask your lender if you can qualify for one of these loans.

If you have trouble coming up with the down payment, there are some tips to ease the burden:

Ask for a USDA Financing. Many smaller communities qualify for 100% USDA financing programs. This requires NO down payment. Income restrictions apply.

Convert stocks. Consider selling stock for the down payment. Sell an asset; if you have "toys" such as a boat, extra car, or other assets, consider selling it for the down payment.

Money from relatives. Today, lenders will allow you to use money from relatives as the down payment if it is provided as a gift. Check with your lender for restrictions.

CLOSING COSTS

No matter what home you buy, there will be closing costs. These can include origination fees, title opinion, attorney fees, a termite report, appraisal fees, document preparation fees and loan underwriting fees. Usually, these are due at closing, but sometimes they can be rolled into the mortgage. Depending on your mortgage, you may be able to negotiate having some of the closing costs paid by the seller.

LOAN QUALIFICATION

Primarily, your income plus the interest rate secured, determines the size of the mortgage for which you qualify. The higher the interest rate, the higher the monthly payment, and subsequently, the more income you need to qualify for the mortgage. For conventional financing, lenders generally limit the monthly payment to 28% percent of your gross monthly income. Exceptions can be made depending on the individual circumstances. The amount of debt you currently have may also factor into the decision. You absolutely need to contact a Lender prior to making any offer on any house. The head start give you a chance to resolve any problems that may arise without the pressure of contract deadlines. You can also get pre-approved for a loan, which puts you in a strong position to make an offer on a home.

TASKS AND TIME FRAMES

TASK:
inspection

TIME FRAME:
starts at
acceptance of
offer
(7-10 days)

Upon acceptance of your offer, you will arrange for an inspection of the property. This needs to be completed during the inspection period so that if something is discovered during the inspection (that you cannot live with and the seller is not willing to fix), you may cancel the contract and receive a refund of your earnest money. The inspection will take two to four hours, and we strongly suggest you attend the home inspection. All homes will likely have a long list of minor repairs. However, we are mainly looking for major mechanical or structural defects to the property. The cost of the inspection varies based on the size and features of the home, and will range from \$300-\$400. This payment is due at the time of the inspection.

we recommend



After the Inspection, we will complete an amendment to the contract. This amendment will include any items that were discovered during the inspection that you would like the seller to repair for you. We will negotiate on your behalf with the seller for the repairs you want completed. Once an agreement on repairs to be completed has been reached, you will forfeit your right to any further repairs on the property.

TASK:
inspection
addendum

TIME FRAME:
immediately
after receipt of
inspection
report

TASK:
obtain
homeowners
insurance

TIME FRAME:
after inspection
period

In order to close on your new home, you need to arrange for Homeowner's Hazard Insurance. You will need to notify your lender of the insurance company you choose, a contact name, and phone number. You may receive a discount by having your car insurance and homeowner's insurance with the same company, so check with your current insurance agent about that benefit. We recommend that you obtain at least two estimates from different agents and then make a decision.

we recommend



You will need to transfer the utilities to your name before moving into your new home. In order to save money on hook up fees call ahead and ask the utility companies to transfer the billing to your name upon cancellation by the seller. We will provide you with the utility companies serving your new home. If you need further information, please call us; we are here to help you.

TASK:
transfer utilities
/ schedule
services

TIME FRAME:
two weeks prior
to closing

Go to our Utilities Guide:

<http://www.soldincentraliowa.com/Utility-Information>

TASKS AND TIME FRAMES

TASK:
ensure loan
commitment
from bank

TIME FRAME:
two weeks prior
to closing

Many times buyers plan to use monies from stocks or 401(k) retirement plans as down payment on their new home. If you plan to liquidate stocks or 401(k) to supplement your down payment, the money from the sale of these funds must be available in the form of cash in your bank account at least 72 hours prior to getting a cashier's check. Because a withdrawal from a 401(k) can be complicated and a time-consuming process, we advise you to begin the withdrawal of these funds immediately.

IMPORTANT TO NOTE:

On average, most home mortgage loans go through a quality control check. The lender does this to ensure that the borrower's financial status has had no change since the approval of the loan was granted. No matter how good your financial situation, lenders strongly advise against changing your financial status from the date of your loan approval. This includes, but is not limited to, applying for new credit, gaining new credit, purchasing appliances, furniture, cars, changing jobs or quitting your job. An appropriate time to make any of the above financial changes would be after the closing and funding of your new home. If you have any questions about your purchase decisions while you are waiting to close on your new home, please consult your mortgage lender for advice.

Lenders need to make sure that you receive the Closing Disclosure at least three business days before closing. This gives you time to review a summary of the final loan terms. The Closing Disclosure can be compared with the information contained in the initial or a revised Loan Estimate (or, in the case of a revised Closing Disclosure, the initial Closing Disclosure). Flexibility has been built into the rule to accommodate small, last-minute changes typical of purchase transactions. However, when changes to the transaction are significant, a new three-business-day review period is required. Since large, last-minute changes should be rare, an additional review period should also be rare. To provide a Closing Disclosure three business days before the closing that reflects all of the terms of the transaction, settlement agents and creditors need as much information from the buyer, the seller and the agents about the transaction as far in advance of closing as possible. At the same time, most settlement issues, such as adjustments to seller credits to account for repairs, that are currently addressed as late as the day of closing can continue to be handled at closing without requiring a new three-business-day review period.

TASK:
closing
disclosure (cd)

TIME FRAME:
three (3)
business days
prior to
closing

TASKS AND TIME FRAMES

TASK:
final
walkthrough

TIME FRAME:
prior to closing

Prior to Closing we will schedule a time for you to walkthrough your new home to ensure everything is in the condition you expect and to make sure there are no unexpected issues before you move in. If any issues are identified, we will work with the Seller's agent to resolve those issues.

Your Lender will set the final closing time with you, generally at the Attorney/Settlement Agents office, and sometimes at the bank. They will give you instructions on the amount of a cashier's check needed and who it should be made to. The closing will take approximately an hour. We will be there with you to answer any transaction related questions and hand you the keys!

TASK:
closing

TIME FRAME:
determined by
your lender



88 Types of Turbulence

Selling a property can be like taking a flight across country. When you start, you have no idea how the trip will go. Neither does the pilot! You could run into turbulence, or you could have a smooth flight and land on time. Just like pilots use their experience to navigate around storms with the least amount of turbulence, it is our job as your real estate consultants, to find qualified buyers, negotiate and advocate for you and close within your time frame, with the fewest aggravations.

We can't promise no turbulence, but we can promise you that we'll utilize our experience and expertise to take you on the smoothest flight that we can. If we do hit turbulence, we won't bail out on you. We'll be your teammate throughout the flight until we get you safely to your destination. Rest assured your advocacy is our #1 goal, and that means you must be delighted with the product we provide and deliver beyond your expectations during the process.

Attached is a somewhat humorous list of the different types of turbulence we might run into during your sell. This list is not all-encompassing, but catches most of the common issues. Please take a minute to review the list.

Things That Might Go Wrong During Your Transaction

The Buyer/Borrower

1. Does not tell the truth on loan application
2. Has recent late payments on credit report
3. Additional debt after loan application
4. Borrower loses job
5. Co-borrower loses job
6. Income lower than on loan application
7. Some income not allowed by underwriter
8. Makes large purchase before closing
9. Illness, divorce or other setback
10. Lacks motivation
11. Gift donor changes mind
12. Cannot locate divorce decree
13. Cannot locate discharge of bankruptcy
14. Cannot locate tax returns
15. Cannot locate bank statements
16. Difficulty in obtaining rent verification
17. Interest rate increases
18. Loan program changes, higher rates, points and fees
19. Child support not disclosed
20. Bankruptcy within the last two years
21. Mortgage payment is double the previous payment
22. Borrower/co-borrower does not have steady two-year employment history.
23. Brings in handwritten pay stubs
24. Switches to job with a probation period
25. Switches from salary to commission
26. Borrower/co-borrower/seller dies
27. Buyer is too picky about property in affordable price range
28. Buyer feels the house is misrepresented
29. Veterans DD214 form not available
30. Short of money at closing
31. No documented paper trail for gift money
32. Does not bring cashier's check to closing

The Seller

33. Loses motivation to sell
34. Cannot find a replacement property
35. Will not allow appraiser inside home
36. Will not allow inspectors inside home
37. Removes items from the premises that buyer believed was included
38. Cannot clear up liens
39. Did not own 100% of property
40. Problems getting partners' signatures
41. Leaves town without giving anyone Power of Attorney
42. Delays the projected move-out date
43. Did not complete the agreed repairs
44. Home goes into foreclosure
45. Misrepresents home and neighborhood
46. Hidden or unknown defects in property

The Realtor(s)

47. Has no control over clients
48. Delays access to property for inspection and appraisals
49. Does not get completed paperwork to the Lender in time
50. Inexperienced in type of transaction
51. Takes unexpected time off, unavailable
52. Misleads other parties
53. Does not do sufficient homework on their clients or the property

The Lender(s)

54. Does not properly pre-qualify borrower
55. Requires repairs prior to closing
56. The market raises rates, points or costs
57. Borrower does not qualify because of a late addition of information
58. Requires a last-minute appraisal or other documents
59. Loses a form or misplaces file
60. Doesn't simultaneously ask for all needed information
61. Doesn't fund loan in time for close

The Property

62. County will not approve septic system or well
63. Termite report reveals damage and seller is not willing to fix
64. Home was misrepresented as to size and condition
65. Home is destroyed prior to closing
66. Home is not structurally sound
67. Home is uninsurable for buyer
68. Property incorrectly zoned
69. Portion of home sits on neighboring property
70. Comparable properties for appraisal difficult to find

The Escrow/Title Company

71. Fails to notify of unsigned or unreturned documents
72. Fails to obtain information in a timely
73. Lets principals leave town without getting all signatures
74. Lost or incorrect paperwork
75. Does not pass on valuable information quickly enough
76. Does not coordinate well
77. Doesn't bend the rules on small issue
78. Finds liens or other title problems

The Appraiser

79. Not local, misunderstands the market
80. Is too busy to complete the appraisal on schedule.
81. No comparable sales are available
82. Is not on the Lender's approved list
83. Makes important mistakes on appraisal and brings in value too low
84. Lender requires a second appraisal

Inspectors

85. Pest inspector not available timely
86. Pest inspector too picky about condition of property.
87. Home inspector not available timely
88. Inspection reports alarm buyer and sale canceled



COMMUNITY OUTREACH

- Teacher Giveaway! (1,130 teacher nominees)
- Pumpkin Pie Giveaway! (Total of 1,065 pies)
- Winter Coat Drive
- Charitable Giving



"We make a donation with every home sale to a charitable fund."

BUYER & SELLER GUIDES

Things to Consider When Buying a Home or Selling Your House



Buyer Guide



SCAN ME



Seller Guide



SCAN ME

MISTY RECOMMENDS...

Here are recommended experts that have put together special offers for our clients!



Rob R. Keller
Insurance and Financial Services
515.961.2351
rob.keller@countryfinancial.com



Adam McCarty
adam@rightwayhi.com
515-802-0141
www.RightwayHI.com



Miller Pest & Termite
515.518.8864
contact@millerthekiller.com
www.millerthekiller.com



HWA Home Warranty of America
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info@hwahomewarranty.com
www.hwahomewarranty.com



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www.ameriservradon.com



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BenBedwellBuilders@gmail.com
<https://bedwell-builders.business.site/>



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515.686.1378
www.tdiex.com



JLK Garage Doors
John Freshly
515.745.0846

PREFERRED LENDERS...



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The Simmons-Hemer Team

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FORTRESS
— BANK —

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Senior Loan Officer

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DEREK HARJES
Senior Loan Officer

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NOTES:

THE
misty  **wisch**
HOME SELLING TEAM

NOTES:

A large, empty rectangular area with rounded corners, outlined by a dotted green line, intended for handwritten notes.

THE
misty  **wisch**
HOME SELLING TEAM



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Indianola, IA 50125

www.SOLDinCentrallowa.com
www.BHGMistySOLDTeam.com
www.SEARCHCentrallowaHomes.com
www.youtube.com/MistySOLD

www.facebook.com/MistySOLD.com
BHGMistySOLDTeam



www.facebook.com/BHGinnovations
BHGINNOVATIONS