

Winter 2024 Edition

CENTRAL IOVA REAL ESTATE GUIDE



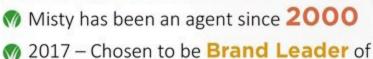
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ABOUT MISTY DARLING



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



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 -





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



























Team.com











WE GIVE OPTIONS SELLING YOUR HOME

You Choose the Program that BEST fits your needs





SOLD OR I'LL BUY IT

PREMIER PROGRAM

STANDARD PROGRAM





Sheila Dickson

Senior Real Estate Specialist Licensed since 2021

SheilaD@ mistysold.com 515.782.2552



Greg Wallenstein

Senior Real Estate Specialist Licensed since 2016

GregW@mistysold.com 727.871.4734



515.208.6053

Abbi Gilson

Senior Real Estate Specialist Licensed since 2018

AbbiG@ mistysold.com 515.250.5920



Grant Beck

Real Estate Associate Licensed since 2022

GrantB@ mistysold.com 515.313.5269



515.500.2880

Samantha Hammer

Senior Real Estate Specialist Licensed since 2012

SamanthaH@mistysold.com 515.689.7668



Matt Hale

Real Estate Associate Licensed since 2023

MattH@MistySOLD.com 913.212.8120





Cheryl Hetrick
Real Estate Associate
Licensed since 2023

CherylH@mistysold.com 515.360.6674



Scott Long

Real Estate Associate Licensed since 2022

Scottl@mistysold.com 515.416.3313



Robert Tompkins

Real Estate Associate Licensed since 2019

RobertT@mistysold.com 515.202.1149



Jill Brierly

Real Estate Associate Licensed since 2023

JillB@mistysold.com 319.521.7724



Michael Holzapfel

Real Estate Associate Licensed since 2020

MichaelH@mistysold.com 712.249.6245



Brianna Miller

Real Estate Associate Licensed since 2023

BriannaM@mistysold.com 515.322.4980



Heather Burnside

Real Estate Associate Licensed since 2022

HeatherB@mistysold.com 515.867.6308



Alexis Geary

Rea<mark>l Estate Associate</mark> Licensed since 2020

AlexisG@mistysold.com 515.782.0484



Jamen Hull

Real Estate Associate Licensed since 2022

JamenH@mistysold.com 515.491.8250



Cody Semler

Real Estate Associate Licensed since 2023

CodyS@mistysold.com 402.813.6247



Jennifer Le Beau

Real Estate Associate Licensed since 2022

Jenniferl@mistysold.com 515.494.6922





Miguel Vargas Transactions Coordinator Licensed since 2022

MiguelV@mistysold.com 515.721.5353



Real Estate Associate Licensed since 2016 Juliew@mistysold.com 515.360.6750



Financial Coordinator

MichelleG@mistysold.com 515.681.2076

Michelle Goben





515.401.8122

Gavin Smith

Media Marketing
Coordinator
GavinS@mistysold.com
515.344.8953



Rain Magbanua
Client Services Team
Assistant



Client Services Team Assistant



Team Business Specialist | Transactions Coordinator



Aprille Calampiano

Listings Coordinator



Nikita Sebial

Marketing Specialist |
Business Coordinator

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!

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

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
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's Advantage Program

Exclusive Benefits for Our Clients

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:



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.

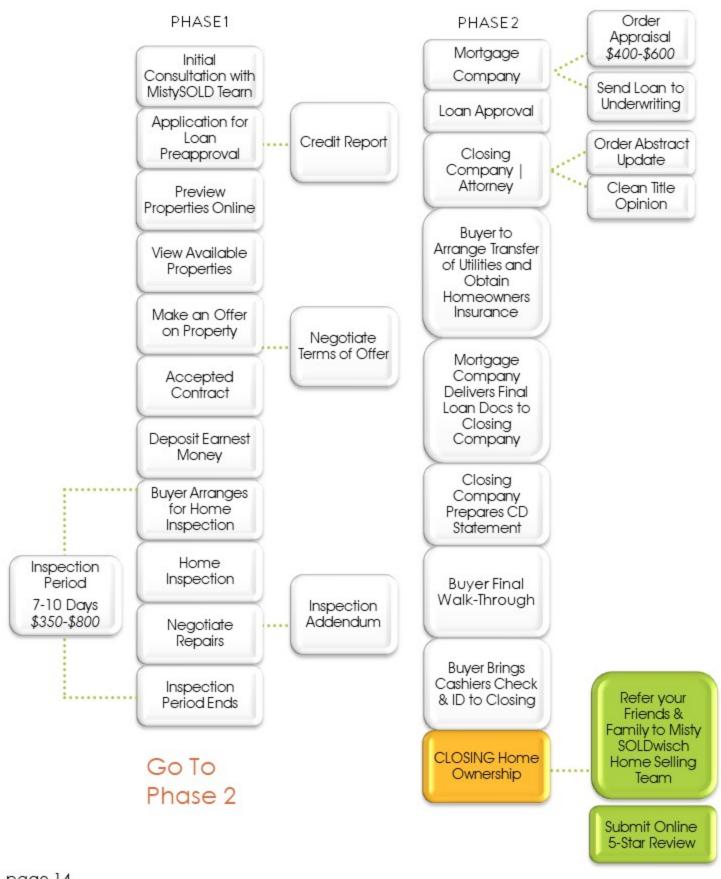
THOU SHALT NOT make large deposits without first checking with your loan officer.





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

HOME BUYING PROCESS



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 1 00% 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.

TASK: inspection

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

we recommend



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.



HOMEPRO
YOUR INSPECTION CONNECTION

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: nspection

TIME FRAME: immediately after receipt of inspection report

TASK: obtain homeowners

TIME FRAME: after inspection period

insurance

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.

Go to our Utilities Guide:

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

TASK: ransfer utilities / schedule

TIME FRAME: two weeks prior to closing

TASK: ensure loan commitment from bank

TIME FRAME: two weeks prior to closing Many times buyers plan to use monies from stocks or 40 I (k) retirement plans as down payment on their new home. If you plan to liquidate stocks or 40 I (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 cashiers check. Because a withdrawal from a 40 I (k) can be complicated and a time-consuming process, we advise you to begin the withdrawal of these funds immediately.

IMPORTANTIONOTE: On average, most home mortgage loans goes 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 matte,- 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 you,- 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

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 it. 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:

TIME FRAME: determined by your lender









88 Types of Turbulence

Selling a property can be like taking an 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
- Additional debt after loan application
- 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
- Loan program changes, higher rates, points and fees
- 19. Child support not disclosed
- 20. Bankruptcy within the last two years
- Mortgage payment is double the previous payment
- 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
- 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
- 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
- Delays access to property for inspection and appraisals
- 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
- 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
- Requires a last-minute appraisal or other documents
- 59. Loses a form or misplaces file
- Doesn't simultaneously ask for all needed information
- 61. Doesn't fund loan in time for close

The Property

- County will not approve septic system or well
- Termite report reveals damage and seller is not willing to fix
- 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
- Portion of home sits on neighboring property

THE

Comparable properties for appraisal difficult to find

The Escrow/Title Company

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

COMMUNITY OUTREACH

Teacher Giveaway! (1,130 teacher nominees)

Pumpkin Pie Giveaway! (Total of 1,065 pies)

Minter Coat Drive

Charitable Giving



BETTER NEIGHBORS

Compassion Fund

"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













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.RightwayHl.com



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



HWA Home Warranty of America 888.492.7359 info@hwahomewarranty.com www.hwahomewarranty.com



AmeriServ Radon Mitigation 515.240.4175 / 712.830.7831 teamradon@ameriservradon.com www.ameriservradon.com



Ben White Home Inspector trusthomepro@gmail.com 515-689.5483



Phillips' Floors 515-961-7300 www.phillipsfloors.com



Ben Bedwell 515.681.2053 BenBedwellBuilders@gmail.com https://bedwell-builders.business.site/



Dean Scieszinski | Christy Lautner sales@tdiex.com 515.686.1378 www.tdiex.com

JLK Garage Doors

JLK Garage Doors John Freshly 515.745.0846

PREFERRED LENDERS...



CHUCK SIMMONS | EMILY HEMER The Simmons-Hemer Team

515-778-8519 | 515-707-5944 Chuck.Simmons@mottomortgage.com emily.hemer@mottomortgage.com www.mottomortgage.com



ERIC BOKKER Senior Loan Officer

515-554-3742 EBokker@BankFortress.com www.ericbokker.com



DEREK HARJES Senior Loan Officer

515-803-7098 Derek.Harjes@LHFS.com www. mortgage.lhfs.com

NOTES:



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contact us 515.229.9764



117 E Salem Avenue. Indianola, IA 50125

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

www.facebook.com/MistySOLD.com f www.facebook.com/BHGinnovations BHGmistySOLDTeam

BHGinnovations

