



I am your premier real estate expert in Portage, and I am here to provide you with all the resources and information you need to buy or sell real estate. I work with buyers and sellers in Portage, Sun Prairie, Deforest, Madison, Waunakee, and I have had extensive training in the latest real estate strategies. I am confident that I can offer you knowledge and tools most other agents can't. Contact me so I can keep you updated on the latest real estate activities in our community and answer any questions you may have.

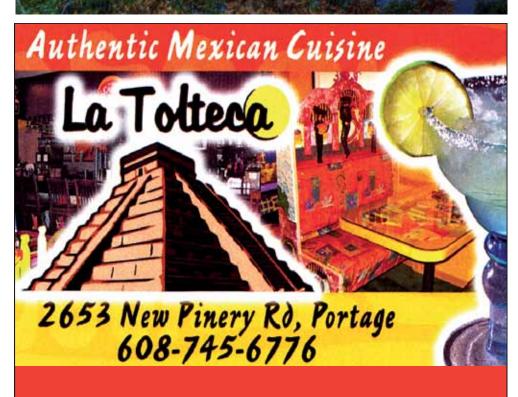
I look forward to assisting you in all of your real estate needs!

309 DeWitt St. • Portage, WI 53901

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Newcomer Information

Post Offices

US Post Office 215 W. Conant St. Portage, WI (608) 742-5012

US Post Office 215 N. Walnut St. Reedsbura, WI (608) 524-2211

Courthouse



Columbia County Courthouse 400 De Witt St. - Portage, WI (608) 742-9654

Utilities

Baraboo Water Department (608) 355-2740

Columbus Water & Light (920) 623-5912

Sauk City Water Department (608) 643-8336

US Post Office 303 Broadway St. Baraboo, WI (608) 356-1253

US Post Office 102 W. Walnut St. North Freedom, WI (608) 522-3622

Prairie Du Sac Utility Service

Arizona Public Services

Southwest Gas Corp.

(608) 643-2421

(928) 425-4451

(928) 425-8191



US Post Office

(920) 992-5311

US Post Office

205 Main St.

Arlington, WI

(608) 635-2288

Rio, WI

103 Lincoln Ave.

Sauk County Courthouse 515 Oak St. - Baraboo, WI (608) 355-3287

AT&T (608) 356-9051

US Cellular (608) 745-4771

Verizon (608) 566-1812

Police

Columbia Co. Sheriff **Poynette Police** (608) 742-4166 (608) 635-2588

Suak Co. Sheriff (608) 356-4895

Baraboo Police

(608) 355-2720

Dane Police (608) 850-7225

DeForest Police (608) 846-6756

Fall River Police (920) 484-3707

Pardeeville Police (608) 742-4166

Plain Police (608) 546-2034



Randolph Police

(920) 326-4620

(608) 524-2376

(920) 992-5454

(608) 643-2427

(608) 588-2125

Wisconsin State

(608) 846-8500

Sauk Prairie Police

Spring Green Police

Rio Police

Reedsburg Police

Baraboo Fire (608) 355-2710

Fire

Columbus Fire (920) 623-5914

Arlington Fire

(608) 635-4717

Lake Delton Fire (608) 254-8404

North Freedom Fire

Merrimac Fire

(608) 493-2722

(608) 522-4570

Pardeeville Fire

(608) 429-2282

Portage Fire

(608) 742-2172

Sauk City Fire (608) 643-8282

Reedsburg Fire

(608) 524-3174

(920) 992-5655

(608) 522-5900

Rock Springs Fire

Rio Fire

Spring Green Fire (608) 588-2030



Patrol





4

5

HELP is ALWAYS within your grasp...

with a simple phone call.

The Crisis Hotlines/Helplines are here for you 24 hours a day, 7 days a week, 365 days a year - ready to lend a helping hand.

Cancer Information Service	200 /22 (227
Children/Youth (Abduction, Abuse, Adoption, Runawa Child Abuse National Hotline	
Child Find of America Hotline - <u>www.childfindofamerica.org</u>	
CONFIDENTIAL Runaway Hotline	
Missing Children Network	
National Hotline for Missing & Exploited Children - <u>www.missingkids.com</u>	
ChildHelp USA - <u>www.childhelp.org</u>	
National Runaway Switchboard - <u>www.1800runaway.org</u>	
National Youth Crisis Hotline	
New York Parent & Kin Connection Helpline - www.ocfs.state.ny.us	
Parent Abduction Hotline	
Parent Hotline - <i>parenthotline.net</i>	
Thursday's Child's National Youth Advocacy - www.thursdayschild.org	
Crisis Intervention / Suicide	
Boys Town Suicide & Crisis Line - <u>www.boystown.org</u>	0-448-3000 / 800-448-1833 (TDD)
Covenant House Hotline - <u>nineline.org</u> or <u>www.covenantbouse.org</u>	
National Adolescent Suicide Hotline	
Domestic Violence	
National Domestic Violence Hotline - <u>www.thehotline.org</u> 800-799-SAFE	(/99./233)/800-/8/-3224 (TTY)
Eating & Associated Disorders	
National Association of Anorexia - <u>www.anad.org</u>	
National Mental Health Association - <u>www.nmha.org</u>	
HIV/AIDS/STDs	
National AIDS Hotline	(342.2437) / 800-243-7889 (TDD)
National AIDS Hotline in Spanish	
National HIV/STDs Hotline	
National Prevention Information Network (CDC) - <u>www.CDCNAC.org</u>	
Poison Control	
Poison Control (Any Kind of Substance)	800-662-9886
Poison Control - <u>www.poison.org</u>	
Dana	
Rape Nationwide RAINN National Rape Crisis Hotline - <u>www.rainn.org</u>	800 (5(HODE ((5(4(72)
Nationwide KAINN National Rape Crisis Houne - <u>www.ramn.org</u>	
Substance Abuse/Alcoholism 24/7 Drug Addiction Hotlines	Control of
24/7 Drug Addiction Hotlines	
24/7 Drug & Alcohol Rehab Referral Service	
Alcohol Abuse & Crisis Intervention	
Alcohol & Drug Abuse Helpline & Treatment	
Alcohol Hotline Support & Information	
Al-Anon / Alateen - www.al-anon.alateen.org	
National Drug Info Treatment & Referral Hotline - <u>www.samhsa.gov</u>	
National Cocaine Hotline - <u>800cocaine.com</u>	
The Alcohol & Drug Addiction Resource Center	
The meeting a brug numerion resource bellier mannamental	



Health & Hospitals

Columbia County Health Department

2652 Murphy Rd. Portage, WI (608) 742-9227

Sauk County Health Department

505 Broadway St. Baraboo, WI (608) 355-3290

Dial **911** for Emergencies

Columbus Community Hospital 1515 Park Ave. Columbus, WI (920) 623-2200

> **Divine Savior Hospital** 2817 New Pinery Rd. Portage, WI (608) 742-4131

Reedsburg Area Medical Center

2000 N. Dewey Ave. Reedsburg, WI (608) 524-6487

Sauk Prairie Hospital 260 26th St. Prairie du Sac, WI (608) 643-3311

St. Clare Hospital Health Services

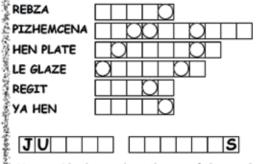
707 14th St. Baraboo, WI (608) 356-1400





JUNGLE PUZZLE PAGE

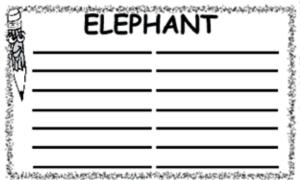
like 1927 NAAN AM-SAMAN MISTANI SANAAN AMBANYA MATANI MATANI MATANI MATANI MATANI MATANI MATANI MATANI MATANI M



Unscramble the words at the top of the puzzle, then use all of the letters in the circled boxes to solve the final phrase!

Games on this page are jungle-related, "Go Wild" when trying to solve each puzzle! فليقتل أوالته ومعادية وأعلمهما والمتارية والترارين والمدارية والمتلا المتلا المتلا المتلا المتلا

Using just the letters in the word below, can you make at least 14 new words? RULES: You may only use a letter as many times as it is shown in the key word. Each word must be at least 4 letters long. GOOD LUCK!



WORD SAFARI Hunt for the words shown on the list below, then circle them as you find them! ĥĸĸſġŦĊĹġĸŔġĸŊĿĹĊŖĊŢĿŔĬŖĿĬĸĬŢĸŢĊŎĬĿĿĬĬŔĬĊĬŖĿĬŔ vulturem leehippo melsgpcn monkey gorilla hippo hyenarhk cheetah' lgoazpee hyena oazelle slpkecev leopard snake liaelktd vulture gorillae lndeeohp

Local School Districts

Baraboo School District (608) 355-3950

Cambria-Friesland

School District

(920) 348-5548

Columbus School District

(920) 623-5950

DeForest Area

School District

(608) 842-6500

Fall River School District

(920) 484-3333

Hillsboro School District

(608) 489-2221

(608) 585-2512

Lodi School District (608) 592-3851

Markesan School District (920) 398-2373

> Pardeeville Area **School District** (608) 429-2153

Portage Community School District (608) 742-4879

Povnette School District (608) 635-4347

Randolph School District (920) 326-2427

Ithaca School District **Reedsburg School District** (608) 524-2401

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 Name & Address of Last School Attended Last Report Card & Any Scores Obtained From Standardized Tests

Colleges & Universities

Madison Area Technical College 300 Alexander Ave. Reedsburg, WI (608) 524-7800

University of Wisconsin 1006 Connie Rd. Baraboo, WI (608) 356-8351



Rio Community School District (920) 992-3141

River Valley School District (608) 588-2551

Sauk Prairie School District (608) 643-5990

Weston School District (608) 986-2151

> Wisconsin Dells School District (608) 254-7769

Wonewoc-Union Center School District (608) 464-3165

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Circus World Museum 550 Water St. Baraboo, WI (608) 356-8341

Columbus Antique Mall & Museum 239 Whitney St. Columbus, WI (920) 623-1992

Dells of the Wisconsin River 10th Ave. Wisconsin Dells, WI (888) 936-7463

Delton Grand Resort & Spa 670 E. Lake Ave. Lake Delton, WI (608) 253-6049

Devil's Lake State Park S5975 Park Rd. Baraboo, WI (608) 356-8301

Gibraltar Rock State Natural Area Gibraltar Rock Rd. Lodi, WI (608) 266-0394

H. H. Bennett Studio 215 Broadway Wisconsin Dells, WI (608) 253-3523 Historic Indian Agency House 1490 Agency House Rd. Portage, WI (608) 742-6362

Ho-Chunk Casino S3214 U.S. Highway 12 Baraboo, WI (608) 356-6210

Hooker's Resort County Road V Poynette, WI (608) 635-7867

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Things to do

House on the Rock Tours 5754 Wisconsin 23 Spring Green, WI (608) 935-3639

Kalahari Resorts 1305 Kalahari Dr. Baraboo, WI (608) 254-5466

Lake Delton Water Sports 255 Wisconsin Dells Pkwy. Lake Delton, WI (608) 254-8702

Lodi Ag Fair 700 Fair St. Lodi, WI (608) 592-4499

Mirror Lake State Park Fern Dell Rd. Baraboo, WI (608) 254-3333

Mr. Marvel's Wondertorium 817 Broadway Wisconsin Dells, WI (608) 402-3322

Museum at the Portage 804 MacFarlane Rd. Portage, WI (608) 742-6682 Parfrey's Glen State Natural Area 1377 County Rd. DL Merrimac, WI (608) 266-2621

Portage Theatres 322 W. Wisconsin St. Portage, WI (608) 742-6900

Poynette Museum 116 N. Main St. Poynette, WI (608) 635-9849

Ringling Theatre 136 4th Ave. Baraboo, WI (608) 356-8864

Rio Lanes 211 Lincoln Ave. Rio, WI (920) 992-5225

Taliesin Tours Route 23 Spring Green, WI (608) 588-7900

Thunderbird Lanes 1117 8th St. Baraboo, WI (608) 356-9111

Tower Hill State Park

5808 County Road C Spring Green, WI (608) 588-2116

Willow Mill Campsite

N5830 County Hwy. SS Rio, WI (800) 582-0393

.....and so much more!

WISCONSIN



The Badger State

The 30th state to be admitted into the Union, Wisconsin is named after a native american word "Ouisconsin," which means either "grassy place," or "gathering of the waters.", and the state motto is "Forward."

The first known European explorer to come the the Wisconsin area was the French Voyageur Jean Nicolet in 1634, who was given the task of finding a water route to Asia, or "The Northwest Passage." Later, French trappers settled in the area as part of the fur trade, until the British began takeover of the area once the French and Indian War ended in 1763.

Wisconsin has more than 8,000 lakes and 77,000 farms. Over half of those farms are dedicated to the production of milk, cheese, and other dairy products, earning the state the title of "America's Dairyland."



CAPITAL: Madison	Viro
Population: 5,556,506	
STATE BIRD: Robin	
STATE FLOWER: Wood violet	
STATE TREE: Sugar maple	
STATE SONG: "On, Wisconsin!	"

STATE INSECT: Honey Bee HIGHEST POINT: Timms Hill - 1,951 ft AREA: 65,498 sq mi LARGEST CITY: Milwaukee ENTERED THE UNION: May 29, 1848 (30th) "TOP INDUSTRIES: Manufacturing, Agriculture, Mining, & Shipping

Fond du L

<u>A BIT OF HISTORY...</u>



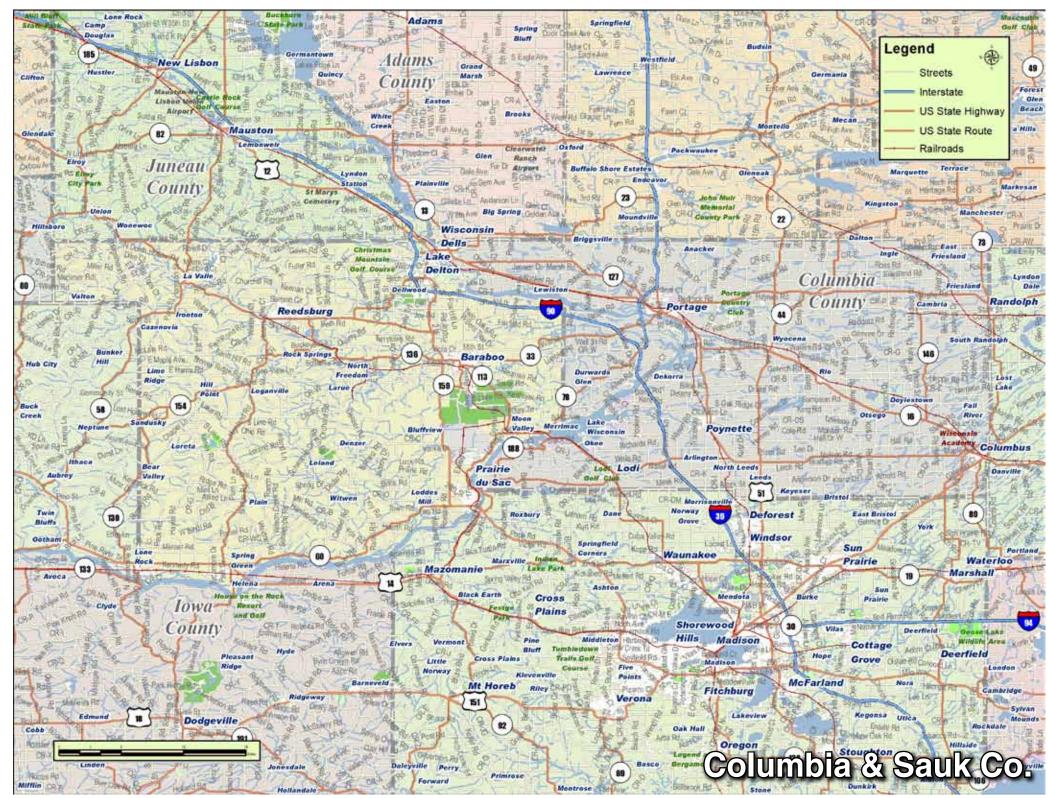
Columbia County was created in 1846 from Portage County. The County Seat is Portage. The County was named in honor of Christopher Columbus. It appears to indicate that the name was taken from Columbia River. It was probably given because of the town of Columbus, which was first established as Columbus precinct in 1842, and was the first county seat of Columbia County.

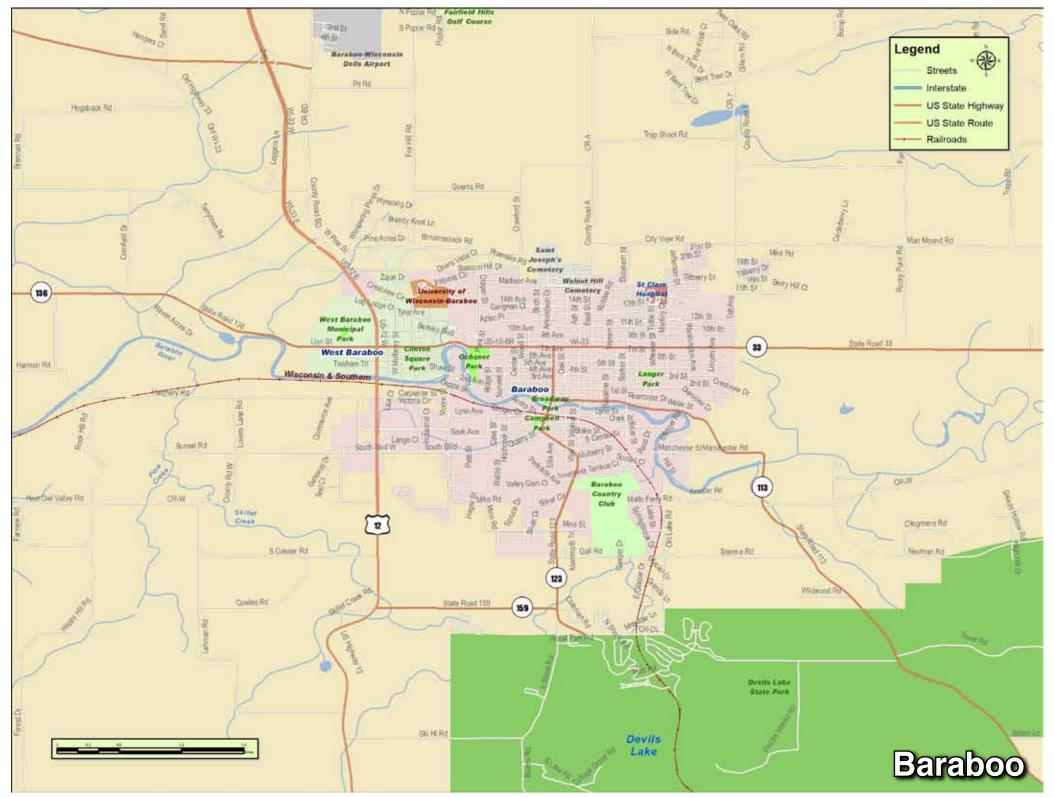
Portage emerged at this place because of its unique position along the one and a half mile strip of marshy floodplain between the Fox and Wisconsin Rivers. By the end of the 17th century, the Fox-Wisconsin waterway, linked at The Portage, served as the major fur trade thoroughfare between Green Bay and Prairie du Chien. It was not until the 1780s and 1790s that traders built their posts and warehouses at each end of The Portage. In the early 19th century Portage was primarily populated by

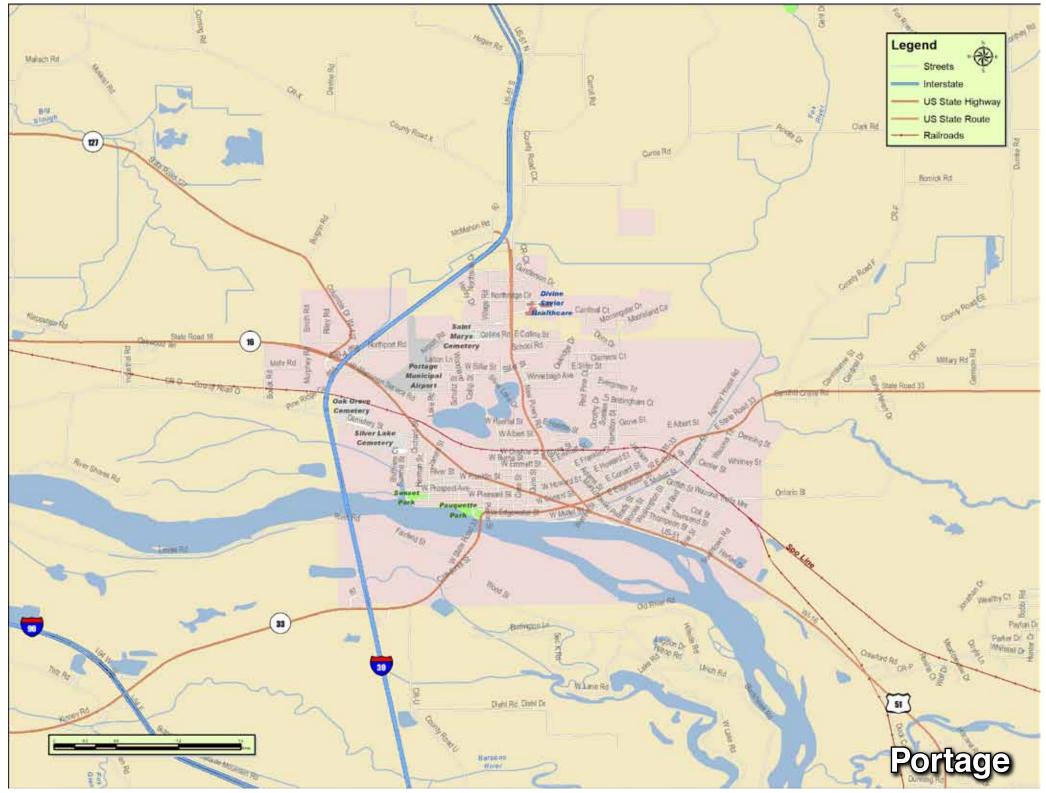
Métis. In 1828, the federal government recognized the strategic economic importance of The Portage and built Fort Winnebago at the Fox River end. After 15 years of controversy, Winnebago settlement (now Portage) won the county seat in 1851. The community incorporated as Portage City in 1854.

In the years 1840 through 1860, Sauk County was in a pioneering phase. The population increased from a few hundred residents to almost 19,000 during that 20-year time frame. Principal activities included wheat farming and the raising of hops. The 1860's and 1870's saw another economic boom stimulated by the expansion of railroads through the County. Villages and cities were chartered and the number of farms in the county peaked at 3,886. By the turn of the century, the county population had exceeded 33,000 and the production of dairy products and row crops became more predominant in agriculture.





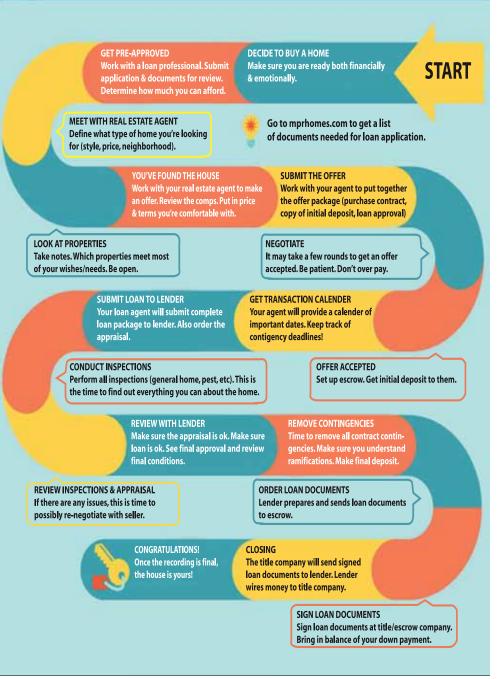






HOME PURCHASING PROCEDURE

General Overview of Steps Involved With Buying Your New Home





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1. Choosing a real estate agent who is not committed to forming a strong business relationship with you. Here's how to avoid it:

Making a connection with the right real estate agent is crucial. Choose a professional who is dedicated to serving your needs-before, during and after the sale.

2. Making an offer on a home without being pre-qualified.

Here's how to avoid it:

Pre-qualification will make your life easier-take the time to talk with bank or mortgage representatives. Their specific questions with regard to income, debt and other factors will help you determine the price range that you can afford. It is one of the most important steps on the path to home ownershop.

3. Not knowing the total costs involved.

Here's how to avoid it:

Early in the buying process, ask your real estate agent or mortgage representative for an estimate of closing costs. Title insurance and lawyer fees should be considered. Pre-pay responsibilities such as homeowner's association fees and insurance must also be taken into account. Remember to examine your settlement statement prior to closing.

4. Limiting your search to open houses, ads or the Internet.

Here's how to avoid it:

Many homes listed in magazines or on the Internet have already been sold. Your best course of action is to contact a real estate agent. They have up-to-date information that is unavailable to the general public, and they are the best resource to help you find the home you want.

5. Thinking that there is only one perfect home out there.

Here's how to avoid it:

Buying a home is a process of elimination, not selection. New properties arrive on the market daily, so be open to all possibilities. Ask your real estate agent for a comparative market analysis. This compares similar homes that have recently sold or are still for sale.

6. Not considering long-term needs.

Here's how to avoid it:

It is important to think ahead. Will your home suit your needs 3-5 years from now? How about 5-10 years?

7. Not following through on due diligence.

Here's how to avoid it:

Make a list of any concerns you have relating to issues such as crime rates, schools, power lines, neighbors, environmental conditions, etc. Ask the important questions before you make an offer on a home. Be diligent so that you can have confidence in your purchase.

8. Not having a home inspection.

Here's how to avoid it:

Trying to save money today can end up costing you tomorrow. A qualified home inspector will detect issues that many buyers can overlook.

9. Not examining insurance issues.

Here's how to avoid it:

Purchase adequate insurance. Advice from an insurance agent can provide you with answers to any concerns you may have.

10. Not purchasing a home protection plan.

Here's how to avoid it:

This is essentially a mini insurance policy that usually lasts one year from the date of sale. It usually covers basic repairs you may encounter and can be purchased for a nominal fee. Talk to your agent to help you find the protection plan you need.







How much you can afford is determined by a relatively simple formula. Lenders generally figure that no more than 28 percent of your income should be for total housing costs. In addition, they require that your total monthly debt be less than 36 percent of your income. (Note: These are general numbers. Other loan programs may allow higher percentages.)

For example, if you make \$48,000 a year, divided by 12 months, your monthly income is \$4,000. (Remember, that's \$48,000 in gross pay, before federal and state taxes are removed.) Twenty-eight percent of \$4,000 is \$1,120. That is the most you can make in a monthly mortgage, taxes, and insurance payments.

Generally, to qualify, the self-employed buyer must have been self-employed in the same line of work for at least 24 months before applying for a loan. Lenders use your net income, the figure at the bottom of schedule C of your federal income tax form, to decide how large a mortgage you can carry. But they don't look at what you earn now or what you made last year. Rather lenders figure the monthly average of your income over the past 24 months. Also, overtime pay & bonuses sometimes may not be figured into your average income.



Don't forget that points, closing costs & other out-of-the-pocket expenses probably will come out to about one percent of the mortgage amount.



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Selling Secret #1: The first impression is the only impression

No matter how good the interior of your home looks, buyers have already judged your home before they walk through the door. You never have a second chance to make a first impression. It's important to make people feel warm, welcome and safe as they approach the house. Spruce up your home's exterior with inexpensive shrubs and brightly colored flowers. You can typically get a 100-percent return on the money you put into your home's curb appeal. Entryways are also important. You use it as a utility space for your coat and keys. But, when you're selling, make it welcoming by putting in a small bench, a vase of fresh-cut flowers or even some cookies.

Selling Secret #2: Always be ready to show

Your house needs to be "show-ready" at all times – you never know when your buyer is going to walk through the door. You have to be available whenever they want to come see the place and it has to be in tip-top shape. Don't leave dishes in the sink, keep the dishwasher cleaned out, the bathrooms sparkling and make sure there are no dust bunnies in the corners. It's a little inconvenient, but it will get your house sold.

Selling Secret #3: The kitchen comes first

You're not actually selling your house, you're selling your kitchen – that's how important it is. The benefits of remodeling your kitchen are endless, and the best part of it is that you'll probably get 85% of your money back. It may be a few thousand dollars to replace countertops where a buyer may knock \$10,000 off the asking price if your kitchen looks dated. The fastest, most inexpensive kitchen updates include painting and new cabinet hardware. Use a neutral-color paint so you can present buyers with a blank canvas where they can start envisioning their own style. If you have a little money to spend, buy one fancy stainless steel appliance. Why one? Because when people see one high-end appliance they think all the rest are expensive too and it updates the kitchen.

Selling Secret #4: Take the home out of your house

One of the most important things to do when selling your house is to de-personalize it. The more personal stuff in your house, the less potential buyers can imagine themselves living there. Get rid of a third of your stuff – put it in storage. This includes family photos, memorabilia collections and personal keepsakes. Consider hiring a home stager to maximize the full potential of your home. Staging simply means arranging your furniture to best showcase the floor plan and maximize the use of space.

Selling Secret #5: Don't over-upgrade

Quick fixes before selling always pay off. Mammoth makeovers, not so much. You probably won't get your money back if you do a huge improvement project before you put your house on the market. Instead, do updates that will pay off and get you top dollar. Get a new fresh coat of paint on the walls. Clean the curtains or go buy some inexpensive new ones. Replace door handles, cabinet hardware, make sure closet doors are on track, fix leaky faucets and clean the grout.

Selling Secret #6: Conceal the critters

You might think a cuddly dog would warm the hearts of potential buyers, but you'd be wrong. Not everybody is a dog- or cat-lover. Buyers don't want to walk in your home and see a bowl full of dog food, smell the kitty litter box or have tufts of pet hair stuck to their clothes. It will give buyers the impression that your house is not clean. If you're planning an open house, send the critters to a pet hotel for the day.

Selling Secret #7: Play the agent field

A secret sale killer is hiring the wrong broker. Make sure you have a broker who is totally informed. They must constantly monitor the multiple listing service (MLS), know what properties are going on the market and know the comps in your neighborhood. Find a broker who embraces technology – a tech-savvy one has many tools to get your house sold.

Selling Secret #8: Light it up

Maximize the light in your home. After location, good light is the one thing that every buyer cites that they want in a home. Take down the drapes, clean the windows, change the lampshades, increase the wattage of your light bulbs and

cut the bushes outside to let in sunshine. Do what you have to do make your house bright and cheery – it will make it more sellable.

Selling Secret #9: Half-empty closets

Storage is something every buyer is looking for and can never have enough of. Take half the stuff out of your closets then neatly organize what's left in there. Buyers will snoop, so be sure to keep all your closets and cabinets clean and tidy.

Selling Secret #10: Pricing it right

Find out what your home is worth, then shave 15 to 20 percent off the price. You'll be stampeded by buyers with multiple bids — even in the worst markets — and they'll bid up the price over what it's worth. It takes real courage and most sellers just don't want to risk it, but it's the single best strategy to sell a home in today's market.







PACKING STRATEGIES



• Tissue or Kraft paper for delicate packing jobs.

Plastic foam peanuts or pellets

- Corrugated paper rolls for figurines and fragile items.
 Gummed tape (1 to 2 inches wide) and /or twine for sealing cartons.
- Markers for identifying contents of cartons.
- Notebook and pencils to log cartons.
 Scissors and/or sharp knife.

• A general rule to remember on

carton size: the heavier the

item, the smaller the carton.

• Try to keep a per-box weight

· Alternatives include boxes discarded by

grocery or liquor stores. Insects, such as roaches and their eggs, can travel in boxes,

so keep that in mind when using boxes from

of 50 pounds or less.

food stores.

Preparing to move:

A strategy for packing:

- The bottoms of all cartons should be secure.
- Packing tape or gummed tape is better than masking tape.
- Packing for efficiency:
- Pack one room at a time. (It will help with the unpacking.)
- Mark all boxes, assigning them numbers and specifying the room.
- Fill a couple of cartons a day, starting well ahead of the move.
- Make a log showing the number of boxes packed per room and the total number of cartons packed.
- Leave space in your log for special comments, such as carton conditions or location of high-valued goods.
- Notify your mover of any high-value items.

• Have plenty of "filling" material available. Specially made cartons, for everything from mattresses to clothing and mirrors, can generally be purchased from your mover.





Moving Out

Moving Preparations

Buy boxes

Schedule movers
Arrange transportation needs for the move

- Reserve storage unit
- Acquire school transcript for children

Utilities to cancel/transfer

Telephone*
 Gas & electric*
 Water
 Garbage removal
 'dlexk for refunds

Address changes



Medical services updates

Medical records
 Dental records
 Prescription transfers
 Veterinarian records

Closer to moving day

- Defrost refrigerator
- Hand-carry jewelry and valuables
- Withdraw travel cash or prepare checks
- Leave keys/garage door openers

Moving In

Ad	dress change
	Arrange for post office to hold mail for new address until move-in date
	New telephone number Water Garbage removal
ō	Gas & electric Cable/internet
_	vernment licenses/services
_	Change address on driver's license Register children in new school
lf n	noving to a different state:
	Apply for new driver's license Register car Register to vote (and find new polling place)
Me	dical services updates
_	Find new doctor Find new pharmacy

Find new pharmacy Find new dentist Find new veterinarian

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HOME FINDER NOTEPAD

Looking for the right home takes a fair amount of work, this page is here to help you weigh your options.

	House #1	House #2	House #3
Address			
Year Built			
Price			
Yearly Insurance			
Monthly Payment			
Avg. Utility Payment			
Square Footage			
Lot Size			
Style of House			
# of Bedrooms			
# of Baths			
<u>Garage / Carport</u>			
Neighborhood Quality			
Closet Space			
Heating & A/C			
Separate Dining Room			
Kitchen Space			
Refrigerator			
Stove			
<u>Garbage Disposal</u>			
Dishwasher			
Washer / Dryer			
Laundry Area			
Attic			
Condition of Windows			
Insulation			
Electrical Wiring & Age			
Deck , Patio & Fence			
Type of Siding			
Exterior Condition			
Notes:			



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