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WHY CHOOSE THE MODENE TEAM?

Choosing the right realtor can be the difference between just getting your home sold (eventually) and getting your home sold efficiently and for top dollar. The Jon Modene Team has developed an efficient, streamlined process to get your home listed, marketed and SOLD to the right buyers. We are with you every step of the way. Our proven systems give our buyers and sellers a decided advantage in the market.



Reason #1

Powerful Sales
RE/MAX is the largest home seller in the United States according to REAL Trends Magazine. Our Team members have been equipped with some of the best tools available and are exceptionally prepared to handle your home buying and selling needs.
From a free client Moving Truck to a Guaranteed Sales Program to being endorsed by Shark Tanks' Barbara Corcoran . . . our experience and market power help us get you more money for your home.

Reason #2

Recognized Leader in the Industry
The Jon Modene Team has built its reputation through a dedication to service. Our Clients, both Sellers and Buyers, benefit from our experience, expertise, and team effort that have given them a decided advantage in the market.
The Jon Modene Team is Northwest Ohio's leading full service Realtor team whose business success is based on a results oriented team approach. This dedication to service has resulted in being honored by REAL Trends Top 1000 teams in the country – endorsed by the Wall Street Journal – and consistently ranking year after year as one of the TOP TEAM in the State of Ohio.
The Jon Modene Team gets results.

Reason #3

Unique Marketing Plan
The Internet has become one of the most effective marketing tools in the Real Estate Business. Through the Internet, buyers are able to search for properties that meet their desires and interests.
The Jon Modene Team has developed a Comprehensive Marketing Strategy designed to get your home found by MORE buyers searching the web. Information about your home will be enriched with special ad copy, additional pictures, priority placement and site enhancements to stimulate the most buyer interest.

Reason #4

Access to Buyer Database:
MLSToledo.com Developed by, and exclusive to, **The Jon Modene Team – MLSToledo.com** is the favorite search site of buyers looking for homes in our area. This site allows buyers to enter their parameters and automatically be emailed information on properties meeting their needs.
In addition, once your home is entered into MLSToledo.com we are able to search our database of over 9,000 users to find those buyers whose search parameters includes homes just like yours!

Reason #5

466Sold.com / Modene.com
The Modene Team website is the main hub of our communication system designed to provide the best real estate information possible. Rated highly on the major search engines, like Google and Yahoo, the site attracts both buyers and sellers and creates activity in the market.
Our website provides up to date market information, community information, educational videos and home and market analysis tools.

Reason #6

Social Media Presence
Social media is becoming a huge force in the real estate world. More people are finding homes and agents on sites like Facebook, Twitter and Instagram.
The Jon Modene Team is dedicated to utilizing these social media sites to enhance your home listing or help search for your new home.



Our Team of Real Estate Experts



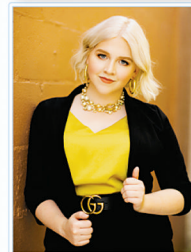
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How to save up for a first home *Small kitchen improvements that maximize functionality*

Home ownership is a dream for people across the globe. Many people save for years before buying their first homes, squirreling away every dollar they can with the hopes they can one day become homeowners.

But thanks to factors beyond their control, even the most devoted savers can sometimes feel like their dream of home ownership may never come true. According to the Pew Research Center, American workers' paychecks are larger than they were 40 years ago, but their purchasing power is essentially the same. Things aren't much different in Canada, where analysis from Statistics Canada and the Bank of Canada has shown that, since 2015, wage growth in Canada has been weaker than in the United States.

Various challenges can make it difficult to buy a home. However, some simple strategies can help prospective home buyers build their savings as they move closer to the day when they can call themselves "homeowners."

•Determine where your money is going. If you're finding it hard to grow your savings, audit your monthly expenses to determine where your money is going. Using exclusively debit or credit cards can simplify this process, as all you need to do is log into your accounts and see how your money was spent over a given period. If you routinely use cash to

pay for items, even just to buy coffee on the way to work, keep a notepad handy so you can jot down each expense. Do this for a month and then examine how you spent your money. Chances are you will see various ways to save, and you can then redirect that money into your savings account.

•Become a more savvy grocery shopper. Another great way to save more money is to alter something you already do each month: grocery shopping. If you haven't already, sign up for discount clubs at your local grocer. This is a largely effortless way for shoppers, especially those buying food for families, to save considerable amounts of money. Shopping sales at competing grocery stores also can save money.

•Dine in more often. The U.S. Department of Agriculture says that Americans spend, on average, 6 percent of their household budgets on food. However, the USDA also notes that Americans spend 5 percent of their disposable income on dining out. If these figures mirror your spending habits, you can nearly cut your food spending in half by dining out less frequently. That might be a sacrifice for foodies, but it can get you that much closer to buying your own home.

Saving enough money to purchase your first home is a worthy effort that can be made easier by employing a few budget-friendly strategies.

Many homeowners wish for expansive kitchens. Modernized kitchens that include sought after features and showcase the latest trends go a long way to improving the overall value of a home.

As desirable as such kitchens may be, some homes simply don't have enough space for a centerfold-worthy kitchen featuring an island, wine refrigerator and walk-in pantry. However, homeowners with small kitchens can still improve the form and function of their existing spaces.

Reconfigure and Revamp Cabinetry

Homeowners whose kitchens are small often lament their lack of storage. Redesigning the layout of cabinets, and possibly adding some more cabinetry, may take care of certain storage issues. The experts at Merit Kitchens suggest utilizing corner space with LeMans units, lazy susans and other gadgets to make access to these areas easier. Going vertical with wall cabinets that extend to the ceiling also can add more storage, as can roll-in work carts.

Work with the Walls

Small kitchens require clever usage of vertical space. Vertical storage units, hooks, shelving, and more can move items out of drawers and off of counters. Consider an under-the-cabinet toaster oven and

microwave to create more counter space.

Use Scaled-down Appliances

Shop with size in mind when looking at new appliances if you have a small kitchen. Compact versions won't take up as much space as larger alternatives.

Homeowners should consider the ultimate function of the kitchen and then think about which appliances will serve them well. Homeowners with small kitchens may not need a large stand mixer or an oversized commercial stove.

Add Some Glass

The DIY Network recommends incorporating glass to improve the perception of space in small kitchens. Glass lets you see through the objects, thereby enhancing the feeling of spaciousness or what designers call "negative space." Glass also can be reflective, visually expanding the space.

Embrace High-end Materials

It costs less to renovate small spaces than bigger areas, so homeowners may be able to afford high-end materials that really add personality to a kitchen. Flooring, counter materials and quality fixtures can really set small kitchens apart.

Small kitchens can be culinary havens with the right improvements to maximize the space.

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North Branch Nursery, Inc. was started in 1982 by Tom Oberhouse as a Christmas

tree farm.

Today the nursery has more than 300 acres featuring trees, shrubs and perennials. The nursery grows over 20,000 perennials each year—maintaining more than 60 hoop houses for container and perennial production. Their fields are currently growing 383 different cultivars of trees.

North Branch Nursery is open to the public 7 days a week.

The business also offers professional

landscape services.

Check out the newly- updated website, www.NorthBranchNursery.com, for current hours.

Like North Branch on Facebook and look for them on Pinterest.

North Branch Nursery is located at 3359 Kesson Road, Pemberville. Contact the nursery at 419-287-4679.

See you at the Perrysburg Farmers Market.

Lighting is a key component in curb appeal

Curb appeal can affect prospective buyers' perception of a home. When addressing curb appeal, homeowners may be inclined to focus on features that are easily seen from the street during the day. But what can a homeowner do to improve on his or her home's nighttime aesthetic?

Outdoor lighting is one aspect of curb appeal that is often overlooked, advises the home improvement experts at The Spruce. Homeowners may fail to recognize the importance of how proper illumination can provide their homes with a warm glow and make it look beautiful after the sun has set. For example, think of how cozy and inviting neighborhoods appear during the holiday season when homes are strung with twinkling lights. Homeowners can replicate that look all year long with lighting elements.

Lighting for evening hours also helps maintain a safe environment for people who are visiting the property. Illuminating walkways and doorways provides a clearly visible and safe path to and from the home.

The following are a few ways to improve outdoor lighting.

- Focus on architectural features. Outdoor lighting can focus on the external features of the home's architectural style. Use light to draw attention to interesting gables, dramatic roof lines, dormers, or curved entryways.

- Play up landscaping. Stylish lighting can highlight trees, shrubs, pathways, gardens, and all of the elements of softscapes and hardscapes on a property. The lighting experts at Vernon Daniel Associates say that soft lighting can make homes feel warm and cozy. Uplighting trees or other elements can add a dramatic effect.

- Light up all doors. Make sure that doors, both entry and garage, are properly lit for

ease of entry and egress from the home. Safety.com, a home and personal security resource, says a home burglary occurs every 15 seconds in the United States. Installing motion-activated lights or lights on timers can deter break-ins. Consider using home automation to control porch lights and other outdoor lights remotely, if necessary.

- Create entertaining areas. Outdoor lighting can be used to extend the hours residents can spend outside. This is great for entertaining and can be an excellent selling point.

Homeowners are urged not to overlook outdoor lighting as a vital part of their plan to improve curb appeal.

Did You Know?

Investing in a home renovation project not only requires money, but also time and patience.

While contractors, architects and designers can estimate how long a project may take, it is impossible to anticipate all of the scenarios that can affect that estimated timeline.

Information from the real estate firm Keller Williams indicates an average kitchen remodel involving installation of new countertops, cabinets, appliances, and floors can take three to six months. But if ductwork, plumbing or wiring must be addressed, the job may take longer.

A midline bathroom remodel may take two to three months. Adding a room to a house can take a month or two.

The home improvement resource Renovation Junkies offers similar estimates, with the average home renovation taking between four and eight months.

Homeowners need to consider time when planning their home projects.



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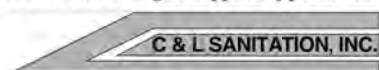
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Mavillino Custom Homes: new kid on the block and way ahead of the game

Hiring a construction company to build a new home and then waiting through the process for the finished product can be stressful.

Mavillino Custom Homes makes that process easier, knowing how important it is for clients to be 100 percent on board from the start so what they receive in the end is exactly what they had in mind.

The Mavillino team offers livable and affordable new homes built with unmatched efficiencies and uncompromising quality. Their philosophy? To create value every step of the way.

Mavillino has been in business since just 2016. In that short amount of time, the company has built a solid reputation for constructing fully custom homes.

In just three years, the Mavillino team has built 73 homes for that many

happy families.

In the year they opened, Mavillino won six Homebuilders Association Greater Toledo Choice awards, including one for best home between \$225,000 and \$375,000 and one for salesperson of the year.

Clients who hire Mavillino Custom Homes enjoy some benefits and advantages.

For example, clients can choose to work with the architect to design their own floorplan from scratch.

And, they can be 100 percent in charge of their allowances.

Mavillino believes having the client on board from start to finish is key to providing a great product.

And, they offer varying levels of customization to accommodate clients' wishes.

For customers who want to build one of

their existing floorplans, the builder can often complete the planning process and have the customized blueprints submitted for underwriting and permitting within 14 to 21 days.

For clients who do want to customize their dream home, there are two courses of action.

•The builder's website provides links to some national floorplan databases, so clients can choose the plan they like and email it to Mavillino for pricing.

•For complete customization, they provide information on some of their favorite local architects to work with, and are happy to bid any drawer's plans.

Every Mavillino home is built with

known and trusted brand names, including Delta/Moen faucets, Aristokraft/Cabinets .com cabinetry, Kenmore, LG or Samsung appliances, Owens Corning Shingles and many, many more.

Mavillino offers 92 percent efficient gas furnaces, Low-E vinyl windows and the Tyvek Weather-Resistant Barrier System to help cut heating and cooling costs.

At the end of the building process, Mavillino does a walk-through of the home with the client and then hands over the keys.

For Mavillino Custom Homes, happy families are what building homes is all about.

For more info, call 419-304-5574 or visit mavillinohomes.com.

Did you know?

One way to improve curb appeal and set a property apart from others is to add decorative effects to walkways, patios and driveways.

Although many homeowners turn to materials such as pavers, flagstone or brick for these purposes, a versatile and often cost-effective idea is to rely on stamped concrete.

Stamped concrete, often called textured or imprinted concrete, is textured, patterned

or embossed to mimic the look of other materials, notably brick, slate, flagstone, stone, tile, and wood.

Stamped concrete can be used on patios, sidewalks, driveways, pool decks, and even interior flooring. The concrete is poured and then patterned using special tools. Installing stamped concrete is best left to concrete design specialists with extensive experience in this difficult craft.



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How agents and sellers can work together

Selling a home can be stressful. Despite this, 5.51 million existing U.S. homes were sold in 2017, according to data from the National Association of REALTORS®. In many cases, homeowners choose to work with real estate agents to facilitate the process of listing, showing and selling their homes.

Real estate agents are valuable assets. Agents have neighborhood knowledge, are educated in pricing trends, can filter phone calls or emails from buyers who aren't serious, and can organize all of the people necessary for a closing. Real estate agents provide many services that the average person may not have the time nor the experience to handle.

When selecting an agent to sell a home, homeowners may not understand that the terms real estate agent and REALTOR® are not interchangeable. Although both must be licensed to sell real estate, the main difference between a real estate agent and a REALTOR® is the latter is a member of the National Association of REALTORS®. NAR ensures that members subscribe to a certain code of ethics.

There are many qualified agents, but an agent cannot do his or her job well without some help on the part of the homeowner. These tips can make the process of selling a home go smoothly.

•Price the home correctly. Homeowners should trust the agent's ability to price a home for the market. Everyone wants to get the most money possible, but listing the

home for more than it's worth may cause it to sit unnecessarily for several weeks or months, which could raise red flags among potential buyers.

•Market the home. A real estate agent will list the home via a multiple listing service (MLS) on a private website, in newspapers, and wherever else he or she feels is pertinent. Homeowners can share the listing via social media and word of mouth to help increase the chances of selling the home.

•Be available. Limiting the time an agent can show the house to potential buyers is in no one's best interest. Sellers should be ready and willing to open their homes, which is the best way to make a sale. An agent may suggest a lock box so the home can be shown when homeowners are not on the property.

•Make suggested renovations. Agents know which features can make or break a sale. Homeowners should be amenable to certain suggestions, such as neutral paint colors, removing personal effects and clearing clutter.

•Give recommendations. Real estate is a commission-based industry. Agents often tirelessly put in hours and only reap rewards if the house is sold. A homeowner who was satisfied with an agent can then recommend that person to friends or family.

By working with real estate professionals, homeowners can sell their homes quickly.

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Listed as top 1 percent of realtors in NW Ohio

Jill Perry earns high achievements

Perrysburg resident Jill Perry has been a real estate agent for more than 26 years with Welles Bowen and now with Howard Hanna.

The transition to Howard Hanna has been a smooth one for the agent, giving her a broader network and allowing her to serve clients with even more efficiency and with many more realtor tools.

“Although I enjoy selling homes

throughout northwest Ohio, Perrysburg is my hometown—the place I was born and raised and where I have chosen to raise my own family,” said Ms. Perry. “Living in downtown Perrysburg allows me to see many of my clients on a regular basis. I have been able to do more than sell homes—I have been able to watch people’s lives transform as they have gone through all the stages of their life including marriages, babies, grand-

kids, relocations and next generation moves.”

Recognized as one of the top 1 percent realtors in northwest Ohio, Ms. Perry said the recognition is wonderful and she is grateful but the job as agent has always been more.

“It is about making a family happy finding the place that they can call home,” she added. “Along with my marketing director and assistant, my husband Tim Fisher recently joined me part-time so we can not only spend time together but so he can see

the joy of the gift we bring in finding someone the perfect home.”

Ms. Perry invites the community and potential residents to the Perrysburg Howard Hanna office.

Melissa Sargent, Perrysburg Howard Hanna office manager, said that Ms. Perry is in the top 1 percent of all realtors in northwest Ohio “because she understands what it takes to be a successful realtor who really cares about her clients.”

The office is located at 124 Louisiana Avenue, in downtown historic Perrysburg.

Staying put or moving on

Many home improvement television series showcase people deciding whether to improve upon their current homes to make them into the houses of their dreams or to put “for sale” signs in their lawns and move on to something new.

The question of whether to move or stay put depends on various factors. Such factors may include emotional attachment to a home, the current economic climate and the cost of real estate. Current data points to a greater propensity for people to invest and improve upon their current properties rather than trading up for something new.

According to information collected by John Burns Real Estate Consulting, the percentage of homeowners moving up to their next home is the lowest in 25 years. Many are opting to make starter homes permanent by expanding them and repairing homes for the long haul.

The National Association of Realtors said that, between 1987 and 2008, home buyers stayed in their homes an average of

six years before selling. Since 2010, however, NAR says the average expected length of time people will stay in their homes before selling is now 15 years.

Part of what’s fueling this permanency is that many home buyers were able to acquire rock-bottom mortgage interest rates shortly after the 2008 recession. As a result, they’re not inclined to walk away from those rates, even if doing so means getting more house. Also, a low inventory of available houses has stymied repeat buying for many people.

Those factors and others have led many homeowners to invest in renovations instead. The experts at Bankrate say realistic budgeting and comparing renovation project costs against mortgages and interest rates can further help individuals decide whether to remain in their current homes or move out. Very often a smarter layout and more efficient floor plan can make meaningful differences in spaces. Renovations and redesigns can make sense and often are less expensive and disruptive than moving.

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How builders can keep radon from entering a home

As the world has changed, so, too, have home buyers. The home buyers of today typically want homes that align with life in the 21st century. That means extra outlets for all of our devices and homes pre-wired for high speed internet access.

Housing starts, which refers to the number of new residential construction sites, reflect buyers' demand for newly built homes. According to the U.S. Census Bureau, there were slightly more than 1.2 million housing starts in September 2018, which marked a sizable increase from a year prior, when 1.158 million new residential constructions broke ground.

Though prospective buyers want a host of modern amenities, they also want something valued by homeowners since the dawn of time: safety. Security systems can safeguard homeowners and their families from criminals, but homeowners also must ensure steps are taken to protect a home's inhabitants from naturally occurring threats, including radon.

Radon is a radioactive gas that is produced from the natural breakdown of the uranium found in most rocks and soil. According to the U.S. Environmental Protection Agency, exposure to radon gas is the second-leading cause of lung cancer in the United States.

Because it's naturally occurring, radon can infiltrate any home. However, the EPA,

working alongside state and federal geologists, has developed maps that predict the potential indoor radon levels for every county in the country. (Note: Radon can pose a health risk when breathed in through outdoor air, but such instances are unusual because radon is typically diluted in open air.) Each county has been assigned a zone depending on its potential radon threat, and those that pose the biggest threat are designated as Zone 1, while those with the lowest threat are Zone 3. Homeowners building their homes can contact their state's radon office via www.epa.gov to determine which zone their property is in.

In addition to learning which radon zone they're in, homeowners building new homes can ask their builders to take the following measures so their homes' interiors are as resistant to radon as possible.

- Install a layer of clean gravel or aggregate beneath the slab or flooring system.
- Lay polyethylene sheeting on top of the gravel layer.
- Include a gas-tight venting pipe from the gravel level through the building to the roof.
- Seal and caulk the foundation thoroughly.

Learn more about radon, including how to determine radon levels in your home, at www.epa.gov.

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'We make it worry free!'

Jeff, Joy and Jake Studer of Danberry Realtors

Jeff Studer, his wife Joy and son Jake Studer, Esq. work as a team of trusted advisors at Danberry in Perrysburg.

Jeff and Joy are full-time realtors along with Jake, a general counsel attorney in Perrysburg, who also fulfills the role as legal advisor to the Studer team.

The Studers are a trusted team of advisors with the skills and experience needed to ensure every client has the best home buying or selling experience ever.



The Studer team is committed to this pledge—"We will work when you do not, and you can leave the worry to us!"

The Studer team are strong believers in not just enjoying where you live but loving where you live.

"We will find the home you want at the best possible

The Studers of Danberry currently are the only real estate team in the area with an attorney taking a lead role in a family team.

"In this fast-paced market, it is our goal to dedicate our professional efforts to achieve the highest level of real estate service for our clients by making our team available to serve all of your real estate needs 24/7," said Mrs. Studer.

"We are specialists in the Perrysburg and Toledo area neighborhoods, and we have expert knowledge of the Wood County, Lucas County and greater Toledo areas. We keep our finger on the pulse of all Ohio and national real estate markets. We know better than most the current market conditions and the opportunities for buyers in today's market."

price the market will support, and sell your home at the best price the market will support, in the best possible amount of time," said the team. "Our expertise in home listing helps home sellers understand the importance of assessing and selling at the right price, getting your home ready for the market, marketing to the current conditions of the market and understanding what buyers are expecting."

Finding a forever home or listing a home is only the beginning of many details in a transaction.

The Studers are a trusted team of advisors with the skills and experience needed to ensure every client has the best home buying or selling experience ever.

Steps to take before an appraiser's visit

Homeowners unfamiliar with the appraisal process might not know if there is anything they can do to make the process go more smoothly. While certain variables involved in the appraisal process, such as location of the home and the value of surrounding homes, are beyond homeowners' control, the Appraisal Institute recommends homeowners take the following steps before an appraiser visits their home.

- Clean the house. A dirty home that is full of clutter will not make the best impression on appraisers. Dirty homes may be vulnerable to insect infestations that can lead to structural problems with the home. While a dirty home is not necessarily an indicator of infestations or a reflection of a home's value, a clean home will create a stronger first impression with the appraiser.

- Make any necessary repairs ahead of the appointment. Homeowners who have been putting off repairs should make them before the appraiser arrives. Homes with repairs that still need to be made will likely be valued less

than similar homes with no such repair issues. Though repairs can be costly, investing in home repairs will likely increase both the appraisal and resale value of the home.

- Obtain all necessary documents before the appraiser arrives. Homeowners who have certain documentation at the ready can speed up the appraisal process. Such documentation may include a survey of the house and property; a deed or title report; a recent tax bill; if applicable, a list of items to be sold with the house; purchase history of the home; and the original plans and specifications of the home.

- Inform the appraiser about recent improvements. Homeowners can inform appraisers about any recent improvements to the home and the cost of those improvements. The value of home improvements with regard to a home's appraisal value vary depending on a host of variables, but having such information at the ready can help appraisers make the most informed appraisal possible.

Local tech company, RentMindMe.com, simplifies life for landlords and tenants

Local real estate investors Dina and Ben Lynch thought there should be a better way to incorporate technology in their rental business to save time, be more efficient and add convenience for their tenants.

"As self-managing landlords, we do everything ourselves and found we were spending hours a month just trying to collect rent," the couple explained. "Between texting, calling and driving around, the time spent really added up. We realized that software designed to meet our needs could help us.

"We talked to a lot of other investors who balance full-time jobs, family and real estate investing and we quickly realized the value a concept like RentMindMe would bring. After receiving that validation, we decided to combine our skills and use our experience as landlords to start a tech company here in northwest Ohio that provides software to assist in managing rental properties."

The advantages of RentMindMe.com includes automatic rent reminders, online rent collection, automatic late fee calculations, photo and document sharing, maintenance requests and data reporting.

For landlords, the ease in rent collection can result in improved cash flow and improved communication with their tenants resulting in better tenant retention.

"Because we are landlords, we have been able to test the app with our tenants," said Dina. "They all love it. With just a few clicks on their phone, tenants can report problems and request maintenance, so it can be addressed quickly. They can easily view copies of their lease as well as key lease details like late fees, so there are no surprises.

"The best part is that they receive auto-

mated email reminders a few days prior to their rent due date, as well as the day its due. They simply click a button and rent is paid. They even have the option to set up recurring payments so they can 'set and forget.'

"The automatic reminders have been great for us as landlords. We are no longer having to chase after rent and several of our tenants even pay early. Our tenants are happy because it's convenient and easy," added the couple.

"It has a lot of other great features so landlords can keep all the important information about their properties in one place and have access to it regardless of where they are. Users can see payment history and occupancy rates, so they can track how their investments are performing. We also found that it has significantly improved our tenant relations. They appreciate us giving them a tool to make renting easier, and good tenant relations equates to longer tenant relationships, which is a win-win."

RentMindMe launched locally in February and plans to expand into other markets in the second quarter of 2019.

"Northwest Ohio offers a great rental environment to develop a product like this. We have had several local landlords participate in our beta testing and have found their response to be very positive," said Ben. "Not only are we excited to have built a tool that helps landlords like us, we have an opportunity to bring tech jobs to northwest Ohio which provides us the chance to contribute to strengthening our community."

For additional information, visit rentmindme.com, send an email to blynch@rentmindme.com or call 419-318-0664 with specific questions.

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Few people are able to walk into a home, like what they see and then pay for a house in cash. In the vast majority of home purchases, mortgages make the dream of home ownership a reality.

Getting a mortgage requires research and some preparation on the part of borrowers if they hope to get the friendliest terms possible.

Homes are substantial, decades-long investments, so it's smart to shop around to find the best rates and lenders available. These tips can make the process of applying and getting a mortgage go smoothly, and may even help borrowers save some money.

- Learn your credit score. Your credit score will be a factor in determining just how much bargaining power you have for lower interest rates on mortgage loans, according to the financial resource NerdWallet. The higher the credit score, the better. Well before shopping for a mortgage, manage your debt, paying it off if possible, and fix any black marks or mistakes on your credit report.

- Investigate various lenders. The Federal Trade Commission says to get information from various sources, whether they are commercial banks, mortgage companies, credit unions, or thrift institutions. Each is likely to quote different rates and prices, and the amount they're willing to lend you may vary as well. Investigating various lenders can help you rest easy knowing you got the best rate for you. Lenders may charge additional fees that can drive up the overall costs asso-

ciated with getting a mortgage. Compare these fees as well so you can be sure you get the best deal.

- Consider a mortgage broker. Mortgage brokers will serve as the middle person in the transaction. A broker's access to several different lenders can translate into a greater array of loan products and terms from which to choose.

- Learn about rates. Become informed of the rate trends in your area. Lower rates translate into significant savings amounts per month and over the life of the loan. Rate may be fixed, though some are adjustable-rate mortgages (also called a variable or floating rate). Each has its advantages and disadvantages, and a financial consultant can discuss what might be in your best interest.

- Discuss points with your financial advisor and lender. Some lenders allow you to pay points in advance, which will lower the interest rate. Get points quoted in dollar amounts so they'll be easier to compare. If you're unfamiliar with points, discuss the concept with your financial advisor.

The vast majority of homeowners secured a mortgage to purchase their homes. Learning about the mortgage process can help new buyers navigate these sometimes tricky financial waters.

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