



W.I.B.A. Punch List



April 2023

WIBA Membership Meeting

April 19th 6:30p.m.

Big Catz Meeting Room Knoxville

Speaker: **Sarah Varner**
Platinum Key
Real Estate



March WIBA Membership Meeting

Susan Higgins is a partner in business with Richard Lutz owning Western Illinois Title. She is in the Monmouth office. They began in Biggsville then expanded to Monmouth. Richard & Susan purchased Galesburg & Cambridge when another business closed. Then they expanded to Knox, Warren, Henderson & Stark Counties.

Title Insurance is to protect the transactions of sales and refinancing properties so that what you buy is what you get. The very first title insurance dates to 1876!

Everything the seller knows about the property is disclosed. Western Illinois Title makes sure there is a "clean" title, in other words no liens that could cause the buyer to lose such a property and that the taxes have been paid like they should have been all along.

The Title Policy is a one-time premium and is good for the whole time you own a property and even follow your heirs. Western Illinois Title provides title searches, construction closings, payouts to contractors, and can pay subcontractors directly.

All employees do attend classes and participate in continuing education, so they are current. Western Illinois Title puts people in safe homes without any issues!

Board Members

President:
Dee Spivey

Vice President:
Steve Hawkinson

Treasurer:
Amy Schwartz

Past President:
Neil Thomas

Directors:
Terry Allen
Scott Howe
Doug Slaton
Zack Thiel

Life Director:
Bill Johnson

Executive Director:
Kaylee Johnson

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W.I.B.A. Board Highlights

- *53 WIBA Members
- *WIBA Board Meeting
May 3rd 6:30a.m.
Perkins Restaurant
- *WIBA Membership Meeting
April 19th 6:30p.m.
- * Home Show Attendance-
Approximately 450+
- * WIBA Day at Lake Bracken
June 17 2023 11 a.m. -4p.m.
Reservations required.



CONGRATULATIONS!

The 50/50 Drawing was for \$34 and Doug Slaton, Old National Bank won! Congratulations, Doug!

The Cash Drawing was \$50, and The Ingle Corporation was drawn but not present, so it rolls over to \$75 at the April WIBA Membership Meeting.

WIBA Day at Lake Bracken

\$12

June 17, 2023 11 a.m.- 4p.m.

Reservations Required.

Illinois Free Fishing Day

No license required.



Kids free!



Save the Date



WIBA Home Show Winners

Congratulations!



Grand Prize-Howe Overhead Doors -

Linear Half Horse Operator Garage Door Opener With Remote -
Armando Vasquez

Grand Prize-WIBA & People's Do-It Center-

Stihl Equipment-
Blower-Andy VanSoeler

Door Prizes

1. Western Illinois Title- Ring Doorbell, Tape Measure, Notepads, & Pens-
Mike Simkins
2. First Mid Bank & Trust- Blanket, Fire Pit with everything to make
Smores , Cocoa, Mugs, Coasters-Harrell Timmons
2. Morning Star Metals- Doghouse- Melissa Munson
3. NB Illinois National Bank- Coffee Mug with \$25 Innkeepers Gift Card-Jim
Unruh
4. Platinum Key Real Estate- Firepit- Carol Rogers
5. McConnell Heating & Cooling- 12 Coffee Mugs-Bobby Winters, Kathy
Legg, Alvan Fryer, Ann Hendricks, Doris Medhurst, Jim Woods, Roger
Malone, Jim Matthews, Chris Campagna, Margaret Bent, & Bob Hook
6. REMax Preferred Properties- Chris Pepmeyer- 2 bottles of wine-Del Rodri-
go & Ted Sedgwick





Certified Homebuyer Program



Being a First Mid Certified Borrower puts you steps closer to your new home! Our borrowers have a head start on securing funding. You've found your dream home, now let's get it under contract!

Top 3 Reasons to Get Certified

1

Makes you a more powerful buyer

Sellers and real estate agents will see you as a reliable buyer when you have a pre-approval letter in hand that is NOT subject to your lender's review of your income and asset information. This gives both you and the seller peace of mind during the loan process.

2

Saves you valuable time

Doing the bulk of the leg work up front, makes the homebuying process quicker and you will be able to close faster.

3

Reduces unwanted surprises

Becoming a Certified Homebuyer can help catch unforeseen concerns with income or asset documentation by having your documents reviewed by an underwriter. Any issues can be identified PRIOR to finding your dream home and before you enter into a contractual agreement and spend money on a home inspection that may not have been warranted.

Being a Pre-Approved borrower is good, but being a **CERTIFIED Pre-Approved Borrower is BEST!**

Call me today to take your first step towards getting certified!



Hilary Peters

AVP, Retail Loan Officer Manager

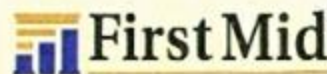
NMLS #1066956

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Learn more about Hilary online:
hpeters-firstmid.mortgagewebcenter.com



BANK & TRUST

www.firstmid.com



The certification is subject to the financial status and credit report(s) of everyone on the application remaining substantially the same until closing, an acceptable contract of sale on a suitable property, collapse) (things like the appraisal, title, survey, condition, and insurance) satisfies the requirements of the Lender and loan selected is still available in the market. All closing conditions of Lender must be satisfied including the clear transfer of the title, acceptable and adequate title and hazard insurance, flood certification, and any inspections that are required by the real estate contract. The First Mid Certified Homebuyer is not a commitment to lend funds and has not been approved, but it is a conditional approval subject to your acceptance of the terms and conditions being fully satisfied prior to closing. This loan commitment is based on verification of your current credit, income and assets. Borrowers will be required to submit satisfactory evidence that no substantial change in the financial situation has occurred since the commitment date. Should anything change, including but not limited to income, credit, employment, assets, job history, payment history, debts, changes in savings patterns

WIBA Home Show

Thank you very much!

Prize Donors

Howe Overhead Doors

Western Illinois Title

First Mid Bank & Trust

Morning Star Metals

Platinum Key Real Estate

INB Illinois National Bank

REMax Preferred Properties- Chris Pepmeyer

McConnell Heating & Cooling

People's Do-It Center

WIBA Home Show Banners

Scott Howe

Helping Layout The Home Show

Zack Thiel

Helping Set Up The Home Show

Dee Spivey

Photographer

Terry Johnson





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Coloring Contest

3-5-year-olds-

1st- Alice Litton

2nd- Jackson Golinghorst

3rd- Xander Heuer



6-8-year-olds-

1st- Jozzalyn Heuer

2nd- Jaxson Howe,

3rd- Jeremy Johnson



9-12-year-olds-

1st- Emma S.

2nd- Maci Howe

3rd- Clay Golinghorst





**Western Illinois
Builders Association**

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**WIBA
Membership
Meeting**

**April 19th
6:30 p.m.
Big Catz
Meeting
Room
Knoxville**



Our Website

<http://>



www.wibaweb.org

**"Support Your Local
Communities,
Where Professionals do
Professional Work"**

Follow Us,

We're Connected:

www.wibaweb.org



WIBA Website Features

F&M Bank

Leaf Filter

Gutter Protection

Lowes



WIBA Dues

May

Bullis Sundberg Insurance Services

Energy Home Insulation pd.

