

Open House Directory | New Listing Directory

SIouxLAND HOMES MAGAZINE

 Siouxland Homes Magazine

SEARCH FOR YOUR
DREAM HOME
INSIDE!



DESIGN RECIPES



SCOTT GABRIEL MORRIS PHOTOS, HANDOUT/TNS

Mirrors in a series helps to reflect abstract art along this long hallway.

5 tips for adding abstract art to your space

Artwork can both blend into the background and make a bold statement. Regardless of how you wish to incorporate artwork into your decor, abstract

**CATHY
HOBBS**

art can be a key way to bring in color and graphic elements that typically don't clash with other elements in a space.

When looking to infuse abstract artwork into your home, here are some top tips.

1. Consider a monochromatic

color palette. In a modern space, a monochromatic color palette often feels crisp and clean.

2. Incorporate a sense of contrast. Colors that are boldly different, such as black and white, can often make a striking impact.

3. Pair similar abstract artwork pieces together to create artwork in a series such as diptychs and triptychs.

4. Use mirrors. Mirrors can help to elongate the presentation of abstract art.

5. Create gallery opportunities to display abstract art such as down a long hallway or above a bed.

Cathy Hobbs, based in New York City, is an Emmy Award-winning television host and a nationally known interior design and home staging expert with offices in New York City, Boston and Washington, D.C. Contact her at info@cathy-hobbs.com or visit her website at cathyhobbs.com. ©2022 Tribune Content Agency, LLC.



Multiple pieces of abstract art make a dramatic statement down a long hallway.

DEAR MONTY

Six options to quickly resolve a cloud on title mistake

Dear Monty: We purchased a HUD home in 2004. We lost our settlement file. Now we want to sell it. We got an offer, but the buyer's attorney found that a third name was also shown on the deed of ownership, which we never knew. The attorney advised us to correct the problem and get the third name removed. As we have no documentary record to prove anything, we asked the settlement company that prepared the deed, and there was no response. Kindly advise where we can get a copy of our record or HUD-1 to prove that there is no third person in the purchase.

RICHARD MONTGOMERY

Monty's Answer: You have plenty of options to find your HUD-1. Eighteen years may seem long, but title companies keep title files forever. The closing statements are the critical documents they retain. It may take a more aggressive effort on your part to retrieve the HUD-1.

Here are six steps I would take in order, with option one being the first:

Option No. 1: You have to be more aggressive. It is unclear if you spoke to someone or left a message, but in either case, you have to solve this problem quickly. There are many possibilities as to why no one followed up on your inquiry. Call again, or better yet, stop into the nearest office of your title company and ask in person. I believe they will be accommodating and have what you are seeking.

Option No. 2: If your title company states they cannot help you, either your lender or your real estate agent would be the second and third calls I would make. I would call the lender first. Both of those sources may still have a copy of the HUD-1 form. It is very unusual to get to option No. 2. Title companies are regulated and may be penalized if they are uncooperative or involved in wrongdoings.

Option No. 3: Get a copy of the buyer's attorney's title report showing the third party. Take it to the Register of Deeds office, where they record deeds, and tell them there is an error. They will likely check it out.

Option No. 4: Another source may be the



seller of the home you purchased. You may get the information you need from the seller's HUD statement. Sometimes the seller has retained a file and may have been given a copy of both buyer and seller statements. Suppose you do not recall the seller's name and your county maintains a public geographic information system (GIS). You could go online with the information from your real estate tax bill to learn the history of ownership in public records. Your title company may now have another way to search with the seller's name.

Option No. 5: Call or visit another title company. Pay them to do a title search on your property. Their report may not contain a third name. If that happens, bring that report to your buyer's attorney. If the report also shows there is a third party, move to option No. 6.

Option No. 6: Involve your attorney as you may need legal help to correct this mistake. I am confident that you will not have to invoke the sixth option.

Richard Montgomery is the author of "House Money: An Insider's Secrets to Saving Thousands When You Buy or Sell a Home." He advocates industry reform and offers readers unbiased real estate advice. Follow him on Twitter at @dearmonty, or at DearMonty.com. COPYRIGHT 2022 CREATORS.COM

LICENSED IN SD, IA & NE

Dunes Realty, LLC

EXPERIENCED AGENTS
SERVING YOU
THROUGHOUT ALL
OF SIOUXLAND



Pam Kavanaugh Edwards

712.259.4074



Tim Swanson

712.253.9117

ELK CREEK - SC



PENDING

5202 Lynx Court • \$323,750

New construction in the gorgeous Elk Creek Community w/ pond and ClubHouse. 1398 sq ft townhome with 2 bdrms/2baths, 2 stall garage and tons of custom amenities and upgrades included at a spec home price: LVT, 60" electric fireplace, solid surface tops, walk-in pantry, heated garage, and 50 gl water heater. Convenient Sioux City neighborhood and Sgt Bluff Schools. HOA \$250 per month includes, snow removal, lawn care mowing/fertilizing, irrigation and Club House. 10 year tax abatement, estimated completion August 2022.



17 Spanish Bay • \$285,000

Build your river view home on this wonderful .85 acre lot. The lot is filled so your home can be constructed as a walk-out with the basement floor above the Missouri River flood plain. Rip-rap has been installed for river erosion protection. One of the last river lots at Dakota Dunes!

335 SIOUX POINT ROAD, DAKOTA DUNES, SD 605.422.1413
WWW.DUNESREALTYSIOUXLAND.COM

Select the proper circular saw blade for the job

Dear James: Last time I used my circular saw, the blade was dull, and the cuts were rough. When I get new ones, what type of blade works best and how many teeth should there be? — Megan R.

Dear Megan: If you have already shopped for a circular saw blade, you probably noticed a huge selection with prices ranging from \$30 to more than \$100 depending on the type and quality of blade. It is easy to change a saw blade, so it is wise to get several different blades depending upon the various projects you plan to tackle.

The number of teeth typically has the most impact on how well a blade works for cutting various materials and the speed of cutting. There also are different tooth designs and hardnesses, which affect the cutting and the life of the saw blade. Some materials, such as laminate flooring, can dull a blade faster than wood.

A general rule of thumb is a blade with fewer teeth will cut wood faster than one with many teeth, but the quality of the cut will be rougher. When just rough-cutting wall studs or other structural lumber, a low-tooth-count blade is ideal. Your primary concern when making these saw cuts is just getting the piece to the proper length and making it square, which is a function of the saw quality, not the blade.

A saw blade with more teeth cuts slower, but the quality of the cut edge will be much smoother and cleaner. Even if you have plenty of time, you may not want to use a high-tooth-count blade. The slower cutting results in more heat buildup, so using this type of blade when it is not needed can result in burning the wood edges. When making fine-quality furniture and cabinetry, this can ruin the piece of wood.

The least number of teeth you will find on a circular saw blade is about 14. A circular saw blade is only 7 1/4 inches in diameter. Fourteen teeth are ideal for the rough cuts on 2-by-4-inch framing lumber, and they cut very fast. If you attempt to use this type of saw blade to cut thin material, it will literally destroy the wood. It would also create an unacceptable cut on plywood.

A 24-tooth blade is a good compro-

HOME Do-it-Yourself

Circular Saw Blades

Choosing a blade with the correct number of teeth for a particular job ensures the best performance from a circular saw.

14 TOOTH BLADES
The lowest number of teeth you will find on a circular saw blade is about 14. A blade with as few as 14 teeth cuts quickly, but roughly. These blades tear through even the thickest stock with ease, but their use is limited.

24 TOOTH BLADES
Typically a common "framing" blade will have 24 teeth on it. This blade is a good compromise for many cutting jobs, and it is the most common blade supplied with new circular saws.

40 TOOTH BLADES
A 40-tooth blade works fine for most cuts through plywood. This blade also produces a fairly nice crosscut on solid lumber.

60 to 80 TOOTH BLADES
For cutting high-quality veneered plywood and some plastics, use a blade with 60 or 80 teeth. Blades should be used on veneered plywood and melamine, where the thin veneers are likely to blow out on the underside of the cut.

Creators.com Bob Kast



mise for many cutting jobs, and it is the most common blade supplied with new circular saws. It is, however, still considered a fairly low number of saw teeth. You will find this blade produces a reasonably smooth rip cut (along with the grain of the wood), but the crosscut (across the grain) will be quite rough.

If you are planning to do any cutting of plywood or plastics for your projects, select a blade with 40 or more teeth to minimize the amount of tear-out on the wood surface. This blade also produces a fairly nice crosscut on solid lumber. For cutting high-quality veneered plywood and some plastics, use a blade with 60 or 80 teeth.

When fitting joints together, you will use a miter or cutoff saw. This is typically a larger-diameter blade with more teeth. Most of the cutting done on this type of saw is crosscutting, so a blade with at least 80 teeth is advisable for clean edges.

Send your questions to Here's How, 6906 Royalgreen Dr., Cincinnati, Ohio, 45244 or visit www.dulley.com. 01COPYRIGHT 2022 CREATORS.COM

How to get to the root of the problem

Question: I have a paving stone patio behind the house. Behind the patio is a man-made stone wall that you can sit on. Behind the wall is a flower bed that has an ash tree in it. And finally, behind the flower bed is a downhill slope that is covered in grass. The slope is not steep, and it can be walked on and mowed with no problem.

The ash tree has roots that are growing on top of the grass. They make it hard to walk or mow the grass. The tree's roots are also starting to shift parts of the wall. I am afraid the wall will become unstable and fall over.

I want to keep the ash tree as it is the only tree in my very small yard, and it provides all the shade for the patio. I am treating it for emerald ash borers, and it shows no signs of having any problems. I have started growing an oak tree in a better place in the grass that will eventually become a good shade tree, but it is only four feet tall and will not shade the patio in my lifetime.

I want to cut some of the roots off the tree so they won't be growing in the grass or under the wall, but I don't want to kill the tree. How can I do this? The tree is about 15 years old and about a foot in diameter. The roots are a few inches in diameter.

Answer: Tree roots are a problem in many landscapes. We all know that roots grow down and branches grow up, but very often the roots don't know what to do with changes in the level of the ground. The ash tree roots were growing underground out away from the trunk but then the ground begins sloping down, exposing the roots. The roots will try to stay down as much as possible, but as they enlarge in diameter,

they will become more and more exposed.

If you can add a few inches of soil to cover them and then add grass over that, the roots will be less exposed, but the effect will be that the grass slope will become steeper. Enlarging the flowerbed and mulching over the roots is another possibility.

Just cutting off a root or two that are not large will not kill the tree. If there are a lot of roots, cut a few at a time and do this process over a few years instead of all at once. It is better to do this root pruning in the fall when the top of the tree is going dormant, or in the early spring before the leaves come out. The problem is that the new roots that grow from these pruning cuts will still want to grow at the surface.

The roots growing under the wall are probably near the surface because the soil below the wall and patio is compacted and covered in gravel. The only suitable conditions for root growth are near the surface and as the roots enlarge, they begin to push on the wall. Again, cutting a few roots at a time is OK, and if you are doing both the grass side

of the tree and the wall side of the tree at the same time, don't trim too many roots at once.

On the wall side, you may be able to cut the root off a few inches behind the wall and then you can place a board between the wall and root. The board can be angled downward to force the new roots down and under the wall instead of them growing back toward the wall.

Email questions to Jeff Rugg at info@greenerview.com. COPYRIGHT 2022 JEFF RUGG. DISTRIBUTED BY CREATORS

GARDEN Hints and Tips

Exposed Roots

Tree roots growing above the soil surface are called surface roots. For many homeowners these roots are a nuisance as they make mowing difficult, crack concrete and look unsightly.

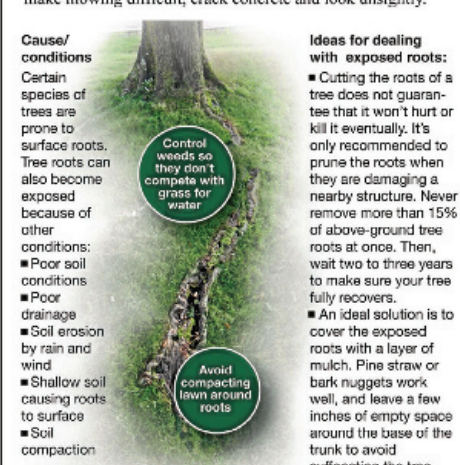
Cause/conditions
Certain species of trees are prone to surface roots. Tree roots can also become exposed because of other conditions:
■ Poor soil conditions
■ Poor drainage
■ Soil erosion by rain and wind
■ Shallow soil causing roots to surface
■ Soil compaction

Ideas for dealing with exposed roots:
■ Cutting the roots of a tree does not guarantee that it won't hurt or kill it eventually. It's only recommended to prune the roots when they are damaging a nearby structure. Never remove more than 15% of above-ground tree roots at once. Then, wait two to three years to make sure your tree fully recovers.
■ An ideal solution is to cover the exposed roots with a layer of mulch. Pine straw or bark nuggets work well, and leave a few inches of empty space around the base of the trunk to avoid suffocating the tree.

Control weeds so they don't compete with grass for water

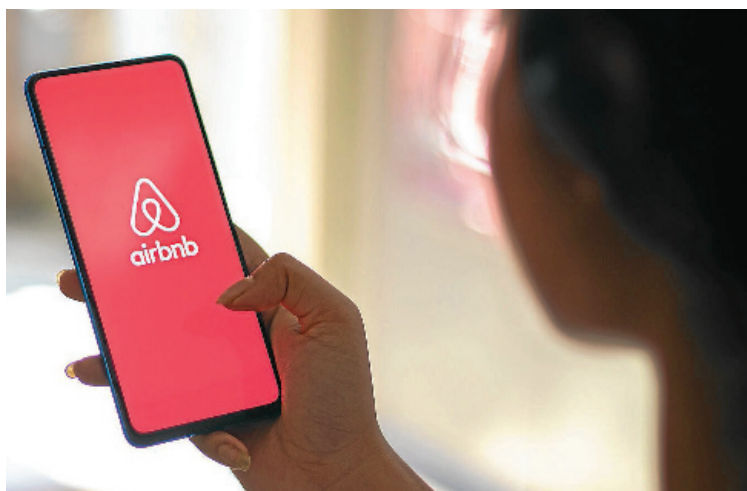
Avoid compacting lawn around roots

Creators.com Bob Kast



Turning your home into an Airbnb can be a good way to make some extra money. But, there are some important pointers to follow before opening your home to patrons.

DREAMSTIME/TNS



How to turn your house into an Airbnb hotspot

HUNTER BOYCE

The Atlanta Journal-Constitution

As the housing market continues to soar, many homeowners are looking for ways to make the most out of their properties. Turning your home into an Airbnb can be a good way to make some extra money. But, there are some important pointers to follow before opening your home to patrons.

Symon He, co-owner of LearnAirbnb, told CNBC that you will first need to do some research.

“Many aspiring hosts do not understand that the earning potential for their property is largely determined by their location and the existing demand for Airbnb travel,” they said.

The research boils down to two different categories: legality and demand.

Find out what your local government requires

Some state and local laws are friendlier to Airbnb than others. In some places, for instance, you may need to take a trip to your local city hall to fill out necessary paperwork before renting out your pad.

Consult a superhost to determine what your local area’s demand and common obstacles for hosting are. Airbnb superhosts are experts with exceptional experience and talent. To help new hosts, Airbnb offers a service that allows interested parties to contact local superhosts to ask questions and receive guidance.

Make your listing stand out

Once you’ve done your research, it’s

time to spruce up your pad. Here are a number of ways to make your home an Airbnb hotspot.

- Spruce up your living space with new furniture and appliances to make your pad more competitive with other Airbnb hosts. Renters want to experience luxury during their stay, which can mean anything from an assortment of potted plants to state-of-the-art kitchenware.

- Take the time to snap some show-stopping photos for your Airbnb profile. Consider hiring a professional photographer to make sure you get the right pics, because visual representation is important for your hosting profile online.

- Write a rock-solid listing for your Airbnb. From HDTVs to complimentary streaming services, identify a target audience for your listing and grab their attention by advertising all of your home’s amenities. Consider who would want to visit your home and why, then cater your description to that audience.

- Amenities are a standard for Airbnb rentals, so make sure to stock up on toilet paper, body soap, towels and more. The more amenities you can offer, the more competitive your listing will become.

- Clean is king. Always ensure that your short-term renters are walking into a spotless home. It sounds obvious, but makes a huge impact on the renting experience.

©2022 The Atlanta Journal-Constitution (Atlanta, Ga.) Visit The Atlanta Journal-Constitution (Atlanta, Ga.) at www.ajc.com. Distributed by Tribune Content Agency, LLC.

EXPERIENCE . KNOWLEDGE . TRADITION
Don’t make a move without us!



WOODLAND REALTY

**A Professional Full-Service Firm
For All Your Housing Needs
2018 Indian Hills Dr., Sioux City
239-3820**

NEW LISTING!



3213 Sycamore Terrace

Adorable 2 bedroom, 1.75 bath ranch with 1 stall attached garage that is located on the Northside. Newer windows, siding, roof, gutters, front & back composite decking, fully finished walkout basement (new carpeting) to a fenced backyard. Easy access to shopping, schools and bus lines. This home is neat, tidy and ready for you to move into! **\$198,000.**

Licensed in IA, NE & SD



Anita Small
ABR, CRS, GRI
Broker
251-1870



Jennifer Small
490-7786



Kevin Small
239-3820

**Visit Us At www.woodlandsc.com
www.realestatesiouxland.com**



Books can go everywhere in a home

When I was a student in the fourth grade, our teacher gave us an assignment investigating different types of poems. She gave us an assignment to write a haiku (a kind of short Japanese poem). I didn't think that assignment from elementary school would bear much of a prediction.

JOSEPH PUBILLONES

Here is the haiku I wrote:

When I grow up
I'll be a lawyer or writer
That's what I'll be

Well, part of that was right.

Like most people with a knack for writing, I have an addiction to books. If you are a book lover like me, the question that comes to mind when organizing books is how to display them. Books are important as a source of knowledge, but to some, books are also cherished treasures, almost like friends, and decorating with them is a serious matter. The late short story writer and poet Jorge Luis Borges said, "I have always imagined that Paradise will be a kind of library." Most rooms with stacks and stacks of books are sanctuaries for book lovers.

The quick-fire answer to storing books is a bookcase, of course. But what kind of bookcase? A built-in one made of painted or stained wood is pretty standard in homes with a designated library or office. A moveable bookcase made of wood or metal is just another option and can be used in any room. Even a repurposed old china cabinet filled with your favorite tomes is a viable "library."

Not everyone has the benefit of an extra room for a library. However, books can be placed in almost any room. Other than a

designated library or office, my favorite place for a bookcase is a dining room. Besides creating an elegant background, a dining room table can double as a place to sit and read or do some research or homework. It is quite convenient to have books within reach. As such, everyone will use them. Books can go everywhere.

Other locations that are suitable for storing books include entryways, hallways and even large powder rooms that can accommodate a bookcase or cupboard. Books can also be stored in a coffee table that has shelves. A stack of books that can also function as a side table. A table in an entry hall can be stacked with mountains of books for a casual chic look. A narrow shelf or shelves can be even placed on an ample stair landing for books so that you can grab one on your way to bed or out the door.

Finally, another often-overlooked area for books is the bedroom. Again, Jorge Luis Borges also stated, "I cannot sleep unless I am surrounded by books." The truth is that books lend a certain warmth to a room, and perhaps what Borges was referring to is the feeling of comfort provided by books. An idea to take away from this quote is to incorporate books into a room by using a bookcase as a headboard, making your books easy to reach while you're in bed. So now you know where you'll find me most of the time — in bed.

Joseph Pubillones is the owner of Joseph Pubillones Interiors, an award-winning interior design firm based in Palm Beach, Florida. His website is www.josephpubillones.com. COPYRIGHT 2019 CREATORS.COM



ASK ANGI

What should I ask driveway installers?

A new driveway is a fantastic way to spruce up your exterior and add more useful space for your vehicles. But not all driveways are created equal, so you want your installer to do the best job possible.

PAUL F.P. POGUE

Concrete and asphalt driveways bring different pros and cons, so make sure your contractor explains what's best for you. Ask the following questions when vetting contractors to improve your chances for a perfect driveway:

1. How much base material will be installed beneath the driveway?

Most asphalt driveways require at least two base coats, plus a topcoat and sealant. When installing a new driveway, you usually need a gravel base of at least a couple of inches to support the asphalt.

2. Do you have enough staffing for the job?

Asphalt cools quickly after being poured, so time is of the essence. A larger crew works more quickly, and if the crew leader doesn't apply enough work hours to installation, the driveway won't last as long.

3. What drainage plan will you use?

Anticipating any potential drainage issues is critical to sound driveway installation. Drainage problems are frequently caused by the pavement preventing water from entering the ground. One solution is to install a driveway material that allows water to pass through it, such as some types of concrete or recycled glass. Placement is also crucial; driveways should be installed in an area with good drainage and slopes away from the house.

4. How will the driveway be reinforced?

Rebar is an essential component of concrete driveways. Asphalt relies on a certain amount of material flexibility to give it strength, so rebar isn't required,

but a concrete driveway needs to have a rebar mesh installed to support it. Rebar is available in a variety of strengths. Grade 40 is ideal for most residential uses, although contractors may recommend higher grade rebar for specific purposes. Rebar is particularly important because cracks are inevitable in concrete driveways. Keeping the concrete together after it cracks, so it doesn't separate or shift vertically, is crucial. Fortunately, rebar or steel can help.

5. How will you seal the driveway?

When it comes to asphalt sealants and crack filler, there is a significant difference. Extra additives can make sealants stronger and last longer. Homeowners often just look at the price of an estimate and think sealer is sealer. That's not the case. Sealer is a concentrate mixed with water, and a contractor can easily cut corners by adding more water to the concentrate.

You'll want to reseal occasionally, but don't overdo it. Your driveway doesn't need to be resealed yearly; once every two to three years is all it needs. And don't go overboard with the sealant, either. Experts suggest making only one coat unless the sealer is being applied for the very first time. When two coats are applied to an existing driveway, it can cause the sealant to peel.

A few more details to guide your driveway installation

Get everything in writing: the batch, the mix and the intended depth of the asphalt and base. Don't feel intimidated by the prospect of taking a ruler to the ground to check the depth for yourself. Subpar contractors might short you on asphalt, but reputable contractors won't object to your double-checking their work.

Tweet your home care questions with #AskAngi and we'll try to answer them in a future column. ©2022 Ask Angi. Visit at angicom. Distributed by Tribune Content Agency, LLC.



TONY SAVINO/DREAMSTIME/TNS

Rebar plays a crucial role in the installation of concrete driveways.

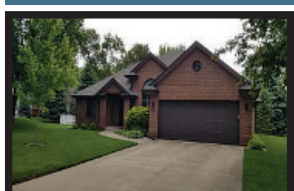
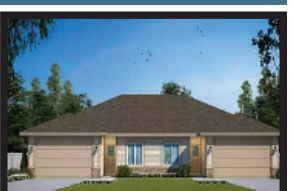


Dunes Realty, LLC
Experienced Agents Serving You
Throughout All of Siouxland.
712-259-4074
Licensed in IA, NE, SD

LISTINGS NEEDED!

I have buyers in various price points for South Dakota & Iowa

PLEASE GIVE ME A CALL OR TEXT FOR A FREE MARKET ANALYSIS!

ELK CREEK-SC	DAKOTA DUNES - SD	ELK CREEK-SC
 5224 Lynx Ct. • \$475,000 New Floor Plan 3 bedroom 2.5 bath 2 stall garage, HOA \$250 per month includes, Club House, fitness center & pool, snow removal, lawn care mowing/fertilizing, irrigation. 10 year tax abatement	 291 Bluestem • \$399,000 2500 + finished sq ft ranch in beautiful Meadows on quiet cul-de-sac, near the park. 3+ bedroom, 3 bath, 2 stall garage, hardwood floors, quartz tops, tons of updates throughout the home and 12x14 trek deck to enjoy morning coffee or shaded evening cookouts. This home is simply a treasure...	 5210 Lynx Ct. • \$325,750 New construction in the gorgeous Elk Creek Community w/ pond and ClubHouse. 1398 sq ft townhome with 2 bdms/2baths, 2 stall garage and tons of custom amenities and upgrades included at a spec home price: LVT, 60" electric fireplace, solid surface tops, walk-in pantry, heated garage, and 50 gal water heater. Convenient Sioux City neighborhood and Sgt Bluff Schools. HOA \$250 per month includes, snow removal, lawn care mowing/fertilizing, irrigation and Club House. 10 year tax abatement, estimated completion September 2022.

If you aren't working with an agent, you are missing out.

Pamela J. Kavanaugh Edwards

Broker Associate • Licensed in IA & SD • Cell: 712-259-4074
335 Sioux Point Road Dakota Dunes, SD 57049
www.dunesrealtysiouxland.com



DEAR MONTY



Five options to sidestep dealing with a relative

Dear Monty: We are planning on selling our home soon. My wife's sister has a son that is a real estate agent. We do not want to use him, but

RICHARD MONTGOMERY

wondering if you may have some suggestions.

Monty's Answer: Having a relative or a close friend that has a sibling as a real estate agent has been a conundrum for decades. One of the considerations in not using him is why you do not like him. Suppose you know something about him that his mother does not know. You do not want to lie to her, and you don't want to give her the reason. The potential causes are countless.

There are many options to consider. When I was a real estate agent in the field and managing agents, the reasons below are the reasons we sometimes didn't get the business. Your circumstances may preclude using some of them. Still, you may find one or two scenarios that you can create to circumvent or minimize any repercussions.

OPTIONS TO CONSIDER

No. 1: The "strictly business" option. Tell your sister-in-law upfront that you are planning on interviewing him but that you will also be getting several opinions from other agents. Explain that you are aware that not all real estate companies and agents work the same way. They have different marketing tactics

and different types of training and supervision, and some have none. They all have different success rates in your neighborhood. Tell her that this will be a business decision and that you are looking out for your interests. He may get the business, but if he does, it will be on merit, not because he is her son.

No. 2: The "no-family" approach. Lots of things can go wrong in real estate and other business dealings. We never use a friend or relative in business dealings so we can deal with it objectively if something goes wrong. If we suffered a financial loss and had to litigate to recover, we don't want to be suing a friend or relative.

No. 3: A friend in the business.

You may have a friend in the industry. You have been friends for years. This approach is precisely the opposite of the no-family approach, but it may be a great fit if you can find a real friend in the business.

No. 4: The business tie-in option. We have to use ABC realty because we found our new place through them and they are giving us a considerable fee reduction. They also have sold more homes in our neighborhood than any other company.

No. 5: The stealth sale approach. If you have not yet told her of your plan, don't mention it. Sell the house, move into your new home, and casually say that you're enjoying your new surroundings at the following

family function. She may be shocked, but "it happened so fast, I forgot to mention it."

No. 6: The last resort. Just hold your breath and use him. You may come up with a better solution. Some people may think that you are feigning what was an actual reason for someone else. The idea is to create the option you chose. For example, you may have a friend in the business.

Richard Montgomery is the author of "House Money: An Insider's Secrets to Saving Thousands When You Buy or Sell a Home." He advocates industry reform and offers readers unbiased real estate advice. Follow him on Twitter at @dearmonty, or at DearMonty.com. COPYRIGHT 2022 CREATORS.COM