

BUYING YOUR NEXT HOME

SOLD
dubuque
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Cathy Brandt, REALTOR®
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FIND A GREAT AGENT

A real estate agent is a huge asset to you as you go through the home selling - buying process. This is one of the biggest decisions of your life and you need a skilled professional guiding you through the process. I work for your best interests and can help guide you through all the stages of selling or buying your home. With me as your REALTOR® you get:

- ☐ **PROFESSIONAL EXPERIENCE:** All REALTORS® must undergo annual training and compliance to ensure we are up to date on any changes in legal and administrative paperwork so we can help you position yourself well in the process and negotiations.
- ☐ **INDUSTRY KNOWLEDGE:** REALTORS® have access to a wide variety of resources that are not
- ☐ **CUSTOMER SERVICE:** I am dedicated to helping answer any questions that arise throughout the process.



Hello, I'm Cathy Brandt. Living in Dubuque has got to be one of the best decisions I have made! I moved to the Dubuque area just after college in 1992 and have created a wonderful life here. I truly enjoy helping people make their best lives happen. Finding the right place to call home is an important part of creating the life you want. It would be my privilege to be a part of helping you do just that!

When I am not working with clients, you will likely find me volunteering my time to the American Heart Association and the HEARTSafe Coalition or, of course, spending time with my loved ones.

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FIND A GREAT AGENT



Jeter Saez rodriguez

Local Guide • 23 reviews • 7 photos



★★★★★ Yesterday

NEW

The process of buying a house is usually complex, stressful, and full of unknown details for a first-time buyer. Cathy was always there for my family, even on weekends, to answer questions. Not only that, but she defended my interests in the negotiation as if it were her own. We are deeply grateful. I closed a great deal on an excellent property. In Cathy, you will find a person of high values, always willing to do the best for you. Do not hesitate to choose her. She turned something so stressful and unfamiliar into the best experience of buying a house, along with her team that never rests.



Yakelin Medina

Local Guide • 2 reviews • 21 photos



★★★★★ 18 hours ago

NEW

We are a Hispanic family who came to Dubuque with the desire to settle down and continue our life here.

We found Exit Realty Unlimited simply by searching on Google and met Ms. Cathy Brandt, who from day one has been very kind, cordial, and interested in us, like a friend. She made sure from the beginning that we felt comfortable with the homebuying process. Neither language nor cultural barriers limited us at all. On the contrary, she always made sure we understood everything.

I highly recommend Ms. Cathy and her staff.



TERRON JAMES

Local Guide • 24 reviews • 37 photos



★★★★★ 1 week ago

NEW

Highly Recommend Cathy Brandt – Exit Realty

Cathy Brandt went above and beyond in helping my family find our dream home here in Dubuque. She was incredibly flexible with after-hours showings due to my work schedule, she was always available for questions I had, and she lined up multiple homes that matched exactly what we were looking for. Her guidance, recommendations, and dedication made the entire process smooth and stress-free. I can't thank her enough and highly recommend Cathy to anyone looking for a home in the Dubuque area!

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HOME BUYING PROCESS

1

FIND YOUR AGENT: Find an agent that you feel very comfortable with

2

FINANCIALS:

- Get your finances in order
- Get a credit check
- Get pre-approved for a mortgage

3

SEARCH: This is the fun part....begin looking for your next home!

4

OFFER: Work with your agent on an offer. Be prepared to negotiate.

5

INSPECTIONS: Arrange for a professional to inspect the home. This could include general home inspection, wood-destroying pest inspection, radon test, lead based paint inspection, sewer scope inspection, septic system, well water test

6

APPRAISAL: Work with the professional appraiser indicated by your lender to schedule a visit to the home and determine the home's value.

7

PLAN THE LOGISTICS OF YOUR MOVE:

- Contact utilities to change over to you on closing date.
- Schedule a move date.
- Arrange for movers.

8

CLOSING: Get your keys and celebrate your new home!

NOTE: This is only a high -level overview of the buying process.

Buyer – Broker Agreement Summary

A signed buyer-broker agreement is required by law (as of July 2024) to be in place before an agent is able to show you a property. It is a legally binding contract between a buyer and a real estate agent outlining the terms and conditions of the working relationship.

Components of a Buyer-Broker Agreement:

- ☐ Exclusivity: May be exclusive or non-exclusive
- ☐ Duration: May be for one-day, one-year or anything in-between; most are 90 days
- ☐ Parameters of the Agreement: May be all encompassing or restricted to a specific property type and/or geographic area
- ☐ Agent Compensation: Specifies how your agent will be compensated, which can come from the buyer or seller

A buyer-broker agreement protects the buyer's interests!

- ☐ Ensures that the agent prioritizes YOUR needs over those of the seller
- ☐ Reduces YOUR stress as your agent handles the legwork
- ☐ Provides personalized service
- ☐ Sets clear expectations for both you and your agent

Read the agreement carefully before signing...

Switching to a different agent or agency without canceling the existing contract can have legal consequences.

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You reach out asking to see a listing and we have not worked together before. I am required to have a signed agreement in place before I can legally show you the property. What do you do? We discuss how best we will work together and put it in writing within the Buyer-Broker Agreement. It is my job to represent you and your interests so, let's figure out how I can best do that!

Components of the Buyer-Broker Agreement we will discuss:

THIS AGREEMENT: This paragraph identifies the parties entering into this agreement.

REPRESENTATION OF AGREEMENT: You are able to decide if you prefer to work exclusively with me or would like to have the option to work with more than one agent. *For example, perhaps you wish to have one agent for properties in A-Town and a different agent for properties in B-Town. The remainder of the agreement will address the specifics.*

RETAINER PERIOD: This outlines how long the agreement is valid. One day? One year? Somewhere in between? A one-day agreement may be an option when we are meeting for the first time at a showing. A broader agreement may be negotiated once we have gotten to know each other a bit better.

PROTECTION PERIOD: Once I have shown you a property under this agreement, should you purchase the property/properties shown within the established timeline, I will be the agent representing your best interests for the remainder of this real estate purchase.

PROPERTY TYPE DESIRED: This section allows you describe what types of listings you would like to see. It also brings to your attention a Regulatory and Documentation Fee of \$295 due at closing IF AND ONLY IF you purchase the property.

...The next three sections leading up to Broker's Compensation outline what you can expect from your agent and their broker as well as your obligations under this agreement...

BROKERS COMPENSATION: With the National Association of Realtors settlement agreement effective July 2024, the buyer's agent (that's me) is required to discuss in-advance their commission rate (flat or percentage of sale) for the services offered in the previous paragraphs. The buyer's compensation may be paid by the seller or the buyer based on how the negotiations for the purchase flush out. This could mean, that if the seller does not agree to pay the buying agent's compensation at the rate agreed upon in the buyer-broker agreement, the buyer will cover the difference up to their full compensation rate.

Once the parameters have been agreed upon, you will initial each page/section as noted and sign on the final page. I will send you a copy of the completed, signed agreement for your files. NOTE: If the agreement has been managed through Dot Loop, we both will immediately receive a signed copy from Dot Loop.

*Read the agreement carefully before signing...
Switching to a different agent or agency without canceling
the existing contract can have legal consequences.*

WHAT CAN YOU AFFORD?

- ❑ **DETERMINE YOUR BUDGET:** It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a home. Lenders will look at your mortgage-to-income and debt-to-income ratios. You will likely to be required to keep your mortgage payment less than 28% of your gross monthly income and the total of all monthly debt payments under 36% of your gross monthly income.

When determining your mortgage budget, be sure to include: downpayment, legal fees, home inspection costs, appraiser costs, renovation costs, property taxes and home-owner insurance.

- ❑ **CREDIT SCORE CHECK:** Your lender will perform a credit check prior to approving a mortgage and determining your interested rate. The better your score, the lower the interest rate you will be charged on your mortgage. A credit score of 600-639 may be workable but 640+ is ideal.
- ❑ **PRE-APPROVAL:** Obtaining a pre-approval letter from your lender helps in several ways. First, it helps you stay within your means and plan your budget. Secondly, it shows the seller(s) that you are serious about purchasing a home, and that you have the funding necessary to complete the purchase.

GET YOUR PRE-APPROVAL LETTER

Meeting with a lender can give you an idea of what you are able to afford. It is not necessary to have a home chosen at this point but you may be asked if you have an idea of what you feel you can afford. It's a good idea to get pre-approved by multiple lenders so you can shop around for the best terms.

You'll need to provide your lender(s) with the following documents including but not limited to:

- ☐ **Identification:** Photo ID such as your driver's license
- ☐ **Proof of Current Employment:** Current paystub(s) or other proof of employment
- ☐ **Proof of Income:** Your most recent W2s/1099s and the past 2 years of your tax returns. All taxes may need to be filed before any loans will be approved so *if you have not filed taxes (or are in a dispute with/being audited by the IRS), tell your REALTOR® immediately!*
- ☐ **Assets:** Bank statements, real estate holdings, and/or investments
- ☐ **Permission for a Credit Check:** A credit report will show your credit score, late payments, and other debts

The lender will use the information you have provided to evaluate your creditworthiness and determine if you qualify for a loan. A pre-approval letter is NOT a guarantee for a loan. Preapproval letters are usually valid for 90 days. Once you have received your pre-approval letter carefully follow these guidelines closely:

- ☐ Keep a folder with all of your personal documents such as paystubs, W2's, bank statements, tax returns as well as any other asset documentation (i.e. 401k statements) in a safe, easily accessible place.
- ☐ Keep your lender informed of any major life changes such as marital status, family size, change in household income, etc.
- ☐ Do NOT change jobs or become self-employed without first discussing with your lender – your pre-approval is based on your current job history and income so making a change, even if it is a better paying job could change your ability to qualify for a new home.
- ☐ Keep saving.
- ☐ Pay off debt, or keep it paid down. This will ensure you are in a better financial position to help your debt-to-income ratio which is a major part of the mortgage loan process.
- ☐ Pay your bills on time. Just a 30-day late payment on a loan or credit card could adversely hurt your credit and disqualify your loan approval.
- ☐ Do NOT acquire any NSF/overdraft fees. Having overdraft show as an inability to manage your money and could be a mortgage risk factor.
- ☐ Do NOT close out any revolving credit accounts as it could negatively impact your credit score.
- ☐ Avoid credit inquiries. Applying for new credit can affect your credit score.
- ☐ Do NOT start any new loans (wait to buy that car/furniture/etc. until after closing on your home).

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FINANCING YOUR FUTURE HOME

❑ **DOWN PAYMENT:** Although 20% down on a home is common, it is NOT your only option!

❑ **LOAN PROGRAM OPTIONS:**

CONVENTIONAL	USDA	FHA	VA
Fixed Rate	Fixed Rate	Fixed Rate	Fixed Rate
3% or more down payment	0% down required - <i>down payment is excellent idea</i> -	3.5% or more down payment	0% down required - <i>down payment is excellent idea</i> -
Interest rate carries with credit score	Interest rate is typically 0.5% lower than Conventional	Interest rate is typically 0.5% lower than Conventional	Interest rate is typically 0.5% lower than Conventional
680+ credit score	640+ credit score (some flexibility)	640+ credit score (some flexibility)	640+ credit score (some flexibility)
PMI varies with credit score	Slightly lower PMI	Slightly higher PMI	NO PMI (possible VA funding fee)
No location-based restrictions	Eligible in cites <20K population	No location-based restrictions	No location-based restrictions
Condos eligible upon approval	Condos eligible upon approval (ask if project is already approved)	Not eligible for condos	Condos eligible upon approval (ask if project is already approved)

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TOUR HOMES

- ☐ **MAKE A LIST:** Be sure to make a list of must haves, wants and don't cares. As you go through your viewings, make sure you check off all of your must haves.
- ☐ **TAKE NOTES:** As you go through each home, take notes on the features and how the home makes you feel. Pay attention to the features that are fixed such as the neighborhood, lot size and orientation of the home.

Don't pay too much attention to the colors of the walls or the furniture.

Check out small details like the light switches, water features, and appliances to make sure everything works.

- ☐ **VIEW IT AGAIN:** Come back for a second walk-through of those you like. If your first visit was during dusk or after dark, make your second visit during daylight hours.
- ☐ **MAKE AN OFFER**

SHOWING CHECKLIST

☐ ADDRESS _____

☐ MISSING MUST-HAVES: _____

☐ BONUS FEATURES: _____

☐ ITEMS/FEATURES NOT WORKING DURING SHOWING: _____

☐ CONCERNS TO NOTE: _____

☐ CHECK AGE OF MAJOR FEATURES/APPLIANCES:

☐ Roof: _____ ☐ Heat: _____

☐ Windows: _____ ☐ A/C : _____

☐ Septic: _____ ☐ Water Heater: _____

☐ Sump Pump: _____ ☐ Fireplace: _____

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MAKE AN OFFER

Congratulations! You are ready to make an offer! Please be prepared to provide and discuss with your EXIT REALTOR® the following:

- ☐ **Name(s):** The exact, legal name(s) of all buyer(s) to be listed
- ☐ **Contact Information:** E-mails and phone numbers for all buyers involved
- ☐ **Pre-Approval Letter:** A copy of your pre-approval letter will need to be included with your offer
- ☐ **Purchase Price You Are Ready to Offer:** This price may be accepted/declined or may be countered by the seller(s). Be ready to negotiate if needed.
- ☐ **Buyer Agent Compensation:** You signed a Buyer-Broker agreement promising to compensate your agent for their services. You have the option to ask the seller if they will pay some or all of the buyer agent's compensation for this sale.
- ☐ **Closing Costs:** Do you wish to ask the seller to pay for all/some of your closing costs?
- ☐ **Financing Terms:** Will this be a cash purchase or will it be financed? If financed, you will need to provide a.) the type of loan (conventional, FHA, VA, land contract, other) b.) the amount of the down payment c.) the interest rate and d.) the length of the mortgage
- ☐ **Included / Excluded Items:** Are there items in the house you would like to remain as part of your offer such as furniture, window treatments, etc.? Is there anything you wish to have removed from the property before you take possession?
- ☐ **Contingencies:** Are there any terms/conditions that must be met before the sale is final, such as the need to sell your current home or inspection results? Inspections you expect to occur: home inspection; pest inspection; radon testing; lead based paint testing, sewer scope, etc.
- ☐ **Earnest Money:** Determine how much you are willing and able to provide to show the seller(s) you are serious about this purchase (usually 1-3% of the purchase price but can be more or less depending on the circumstances). The earnest money will be held in trust/escrow by the seller's brokerage until closing. When the sale closes, the buyer may keep the earnest money or apply it to the purchase. If the buyer breaks the contract, they may lose their earnest money. Earnest money needs to be provided within 3 business days of the offer being accepted.
- ☐ **Closing Date and Possession:** Do you have a specific date/time you would like to close and take possession of the property? Please allow at least 45 days for all details and legalities to be properly processed before your closing.
- ☐ **Deadline:** What date/time does your offer expire (how long do the sellers have to respond)?

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ESCALATION CLAUSE

An escalation clause is added to a real estate purchase contract stating:

"I (the buyer) will pay X price for this home, but if the seller receives another offer that's higher than mine, I'm willing to increase my offer to Y price."

The general escalation addendum has a few basic components:

- ☐ The buyer's initial offer price
- ☐ The maximum a buyer is willing to pay for the property should the seller receive multiple offers
- ☐ The maximum amount a buyer's offer will be escalated over the competing higher offers



MAKE AN OFFER

- ☐ Name(s): _____
- ☐ E-mail address(es) & phone number(s): _____
- ☐ Pre-Approval Letter: *A copy of your pre-approval letter will need to be included with your offer*
- ☐ Purchase Price You Are Ready to Offer: _____
 - ☐ Escalation Clause? _____ Terms? _____
- ☐ Ask Sellers to Cover Buyer Agent Compensation? _____
- ☐ Ask Sellers to Pay Closing Costs? _____ How much? _____
- ☐ Financing Terms: _____
- ☐ Included / Excluded Items: _____

- ☐ Contingencies:
 - ☐ Do you need to sell your home? _____
 - ☐ Inspections? _____
 - ☐ Other? _____
- ☐ Earnest Money Amount? _____
- ☐ Closing Date and Possession: _____
- ☐ Deadline for Sellers to Respond? _____

BEFORE YOU MOVE IN

BATHROOM

- ☐ Clean/Replace toilets & toilet seats
- ☐ Clean faucet filters/aerators
- ☐ Scrub tubs & showers
- ☐ Replace shower curtain(s)
- ☐ Clean/Replace showerheads

KITCHEN

- ☐ Clean refrigerator and freezer
- ☐ Replace refrigerator filter
- ☐ Clean stove
- ☐ Change stove hood vent filter
- ☐ Clean microwave
- ☐ Clean/Replace dishwasher filter
- ☐ Run cleaner through dishwasher
- ☐ Run cleaner through disposal

IMMEDIATELY

- ☐ Sanitize all door-knobs and handles
- ☐ Sanitize high touch surfaces
- ☐ Clean or replace toilets and toilet seats
- ☐ Check smoke and CO detectors
- ☐ Change garage door code
- ☐ Change all exterior door locks

BASICS

- ☐ Clean/Replace furnace filter(s)
- ☐ Replace water filters
- ☐ Clean air ducts
- ☐ Vacuum/Steam clean carpets & floors
- ☐ Wash windows
- ☐ Clean/Wash window treatments
- ☐ Clean dryer vent, hose & lint trap
- ☐ Run cleaner through washer
- ☐ Clean A/C unit(s)
- ☐ Clean gutters

HELPFUL TIP

Pack a move-in box with: Toilet Paper – Paper Towels – Hand Soap – Cleaning Gloves – Dawn Dishwashing Liquid – Sanitizing Spray or Wipes – General Cleaner – Cleaning Brushes/Sponges/Cloths – Toilet Bowl Cleaner and Brush(es) – Window Cleaner – Scissors – Screwdriver: Flathead and Phillips – Pliers

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REAL ESTATE TERMS

Abstract Of Title – A complete historical summary of the public records relating to the legal ownership of a particular property from the time of the first transfer to the present

Adjustable Rate Mortgage (ARM) – Also known as a variable rate loan, an ARM is one in which the interest rate changes over time, relative to an index like the Treasury index.

Agreement of Sale – Also known as contract of purchase, purchase agreement, or sales agreement according to location or jurisdiction. A contract in which a seller and buyer agree to transact under certain terms spelled out in writing and signed by both parties.

Amortization – The process of reducing the principal debt through a schedule of fixed payments at regular intervals of time, with an interest rate specified in a loan document.

Appraisal – A professional appraiser's estimate of the market value of a property based on the condition of the property, local market data and the recent sale prices of similar properties.

Assessed Value – The value placed on a home by municipal assessors for the purposes of determining property taxes.

Closing – The final steps in the transfer of property ownership. On the Closing Date, as specified by the sales agreement, the buyer inspects and signs all the documents relating to the transaction and the final disbursements are paid. Also referred to as the Settlement.

Closing Costs – The cost to complete the real estate transaction in addition to the price of the home, including but not limited to: points, taxes, title insurance, appraisal fees and legal fees.

Comparative Market Analysis (CMA) – A REALTOR® prepared document, typically included in a listing presentation to a prospective seller, designed to help the seller set a strategic asking price for their home. Drawn from the local Multiple Listing Service (MLS), a CMA presents pricing and property information for homes similar to the seller's that recently sold, failed to sell, or are currently on the market.

Contingency – A clause in the purchase contract that describes certain conditions that must be met and agreed upon by both buyer and seller before the contract is binding.

Counter-offer – An offer, made in response to a previous offer, that rejects all or part of it while enabling negotiations to continue towards a mutually-acceptable sales contract.

Conventional Mortgage – One that is not insured or guaranteed by the federal government.

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REAL ESTATE TERMS

Debt-to-Income Ratio – A ratio that measures total debt burden. It is calculated by dividing gross monthly debt repayments, including mortgages, by gross monthly income.

Disclosures: The disclosures related to a property will include everything the seller(s) know about the property, including any areas that need repairs.

Down Payment – The money paid by the buyer to the lender at the time of the closing. The amount is the difference between the sales price and the mortgage loan. Requirements vary by loan type. Smaller down payments, less than 20%, usually requires mortgage insurance.

Earnest Money – A deposit given by the buyer to bind a purchase offer which is held in escrow. If the property sale is closed, the deposit is applied to the purchase price. If the buyer does not fulfill all contract obligations, the deposit may be forfeited.

Equity – The value of the property, less the loan balance and any outstanding liens or other debts against the property.

Easements – Legal right of access and use of a property by individuals or groups for specific purposes. Easements may affect property values and are sometimes part of the deed.

Escrow – Funds held by a neutral third party (the escrow agent) until certain conditions of a contract are met and the funds can be paid out. Escrow accounts are also used by loan servicers to pay property taxes and homeowner's insurance.

Fixed-Rate Mortgage – A type of mortgage loan in which the interest rate does not change during the entire term of the loan.

Free Market Evaluation – An offer by a REALTOR®, usually presented in marketing materials, to provide a complimentary assessment of your home's current market value.

Home Inspection – A home inspection is an official review of the home's condition that will help to determine if there is any work that needs to be done to bring everything to normal working order. Inspections are designed to discover damage and decline that has not been disclosed.

Homeowner's Insurance – A policy that protects you and the lender from fire or flood, a liability such as visitor injury, or damage to your personal property.

Lien – A claim or charge on property for payment of a debt. With a mortgage, the lender has the right to take the title to your property if you don't make the mortgage payments.

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REAL ESTATE TERMS

Listing Presentation – A presentation given by a REALTOR® to a prospective home seller in hopes that the seller will allow the REALTOR® to represent their interests throughout the sales process. Typically delivered in the seller's home, the presentation includes the REALTOR'S® pricing, marketing and showing strategies, as well as a suggested asking price.

Market Value – The amount a willing buyer would pay a willing seller for a home. An appraised value is an estimate of the current fair market value.

Mortgage Insurance – Purchased by the buyer to protect the lender in the event of default (typically for loans with less than 20% down. Available through a government agency like the Federal Housing Administration (FHA) or through private mortgage insurers (PMI).

Offer – An offer is a preliminary agreement to purchase a home set between the buyer(s) and seller(s).

Possession Date – The date, as specified by the sales agreement, that the buyer can move into the property. Generally, it occurs within a couple days of the Closing Date.

Pre-Approval – A pre-approval is the first step to obtaining a mortgage to purchase your home. The lender will perform an analysis on the income, debt, and credit-worthiness. You will need a pre-approval letter to be ready an offer on a house

Principal – The amount of money borrowed from a lender to buy a home, or the amount of the loan that has not yet been repaid. Does not include the interest paid to borrow.

Purchase Offer – A detailed, written document which makes an offer to purchase a property, and which may be amended several times in the process of negotiations. When signed by all parties involved in the sale, the purchase offer becomes a legally-binding sales agreement.

Title – The right to, and the ownership of, property. Title or Deed is sometimes used as proof of ownership of land. Clear title refers to a title that has no legal defects.

Title Insurance – Insurance policy that guarantees the accuracy of the title search and protects lenders and homeowners against legal problems with the title.

Truth-In-Lending Act (TILA) – Federal law that requires disclosure of a truth-in-lending statement for consumer loans. The statement includes a summary of the total cost of credit.

Title Search – A historical review of all legal documents relating to ownership of a property to determine if there have been any flaws in prior transfers of ownership or if there are any claims or encumbrances on the title to the property.

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YOUR TIME AND
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