



W.I.B.A. Punch List



Board Members

President:
Greg Davis

Vice President:
Neil Thomas

Treasurer:
Amy Schwartz

Past President:
Scott Howe

Directors:
Dee Spivey
Steve Hawkinson
Terry Allen
Zack Thiel

Life Director:
Bill Johnson

Executive Director:
Kaylee Johnson

September 2019

WIBA Membership Meeting



September 18, 2019

6:30p.m.

Kensington Garden Room

Wayne Carl

City of Galesburg

Housing Programs



There's Nothing Real About Reality TV!

Inspired by home improvement TV shows, DIYers often damage their homes then hire professionals.

People who do their own home improvement projects are sometimes their worst enemies by ruining the job entirely or worse by hurting themselves.

According to Improve Net; 1 in 12 Home Owners damage their homes and 1 in 6 hurt themselves.

Improve Net reports that 2,000 homeowners returned the survey. They average at least 8 projects themselves: 63% of the people regret taking on the project themselves and 33% had to hire a contractor not to just finish the job but also sometimes redo it entirely.

For the Home Owners, most jobs were way more difficult physically and technically, more expensive, more time consuming, & required tools they didn't own.

On home improvement shows, local contractors do all the work and the stars come in during the final takes to look like they have been on the job all along. You all are the real stars, the professionals!

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Our condolences to the family and friends of Earl "Wes" Allen of Allen Electric. Wes was a longtime member of WIBA. Memorials can be made to Alexis Presbyterian Church.

Our condolences to the family and friends of Mike Reed, manager of Knights of Columbus. Memorials can be made to Hinchcliff, Pearson, & West.

W.I.B.A. Board Highlights

65 WIBA Members

*WIBA Membership Meeting

September 18th 6:30p.m.

Kensington Garden Room

*WIBA Board Meeting

October 2nd 6:30a.m.

Perkins Restaurant

*WIBA Christmas Party

December 5th 6:30p.m.

Cherry St. Restaurant

*WIBA Home Show

April 4, 2020 10a.m.-4p.m.

April 5, 2020 Noon-4p.m.

Knights of Columbus

1556 E. Fremont St.

Galesburg

Congratulations!

Russ McConnel, McConnel Heating & Cooling won the 50/50 Drawing. He won \$13. Congratulations, Russ!

Dean Peterson Construction was drawn for \$125 Cash Drawing. They were not present, so it rolls over to \$150 for the September WIBA Membership Meeting.



WIBA Dues

October



F&M Bank

First Mid Bank & Trust

Sherwin Williams

Voorhees Siding & Windows

WIBA Home Show

Set Up- April 3rd 1-6p.m.

April 4th 10a.m.-4p.m.

April 5th 12p.m.-4p.m.

Knights of Columbus

1556 E. Fremont St.

Galesburg, Il.

Save the Date!





The largemouth bass is the most popular sport fish in the United States. It prefers warm, quiet waters of lakes and swamps around weed beds and underwater logs. It feeds on small fishes, frogs, crayfishes, worms and insects.

James S.



Event Partner



SEPTEMBER 19 - 20
MCCORMICK PLACE

Western Roofing Expo

September 9-11th

Las Vegas

www.wsrca.com



METALCON

October 16-18, 2019

Pittsburgh, Pennsylvania

www.metalcon.com

1st Annual Construction Rollforming Show

December 12-13, 2019

Duke Energy Center

Cincinnati, Ohio

715-350-7080 or gary.reichert@fwmedia.com





This Photo by

WIBA Family Day

at Lake Bracken



Thank you for a great day!

Steve & Cathy Hawkinson and Family

Bill & JoAnn Johnson

Randy & Dee Spivey and Family

Roger Williams

Zack & Becky Thiel

Terry Allen

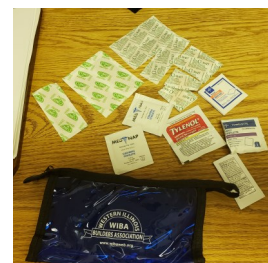
Terry & Kaylee Johnson and Family

***Prizes for All &
Toys for the Kids*** !

Catered Lunch; Hamburgers, Hot Dogs,
bananas & crackers

Drinks-Pop, Gatorade, & Water

All adults received
a First Aid Kit for
their tackle box.



Thank you!

"Everyone who stopped by our booth and asked us to come give them a bid on a job has become a customer."



Scott Howe

Howe Overhead Doors, Inc.



Dear Kaylee,

It was a very nice WIBA Home Show.

It's at a great venue and great displays!

Sincerely,

Chris Pepmeyer

Kaylee, just sold another job from last spring's home show! Thank you again for all the work that you do to put that show on.

Russ McConnell, McConnell Heating & Cooling



Fall Atlanta Home Show



Cobb Gallerie Center

Atlanta, Georgia

September 27-29, 2019



Dear Kaylee,

Just sold a \$20K job from a WIBA Home Show lead! Thank you!

Sincerely,

Russ McConnell

McConnell Heating & Cooling



Downtown Raleigh Home Show

Raleigh Convention Center

Raleigh, North Carolina

October 4-6, 2019



Dear Kaylee,

Good Evening Kaylee!

Just wanted to thank everyone for having us out this weekend! We had a great time and out of all the shows we have done here recently this has been one of the best ones yet!

Thanks again, We met so many very, nice people this weekend!

Sincerely,

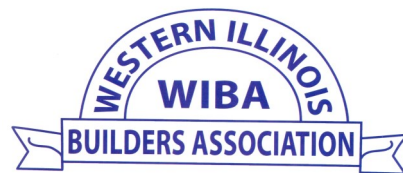
Kacie Seig

Extreme Home Improvement





First Midwest Bank



Jim Johnson explained the Construction to Perm Loan. It's a one- time close loan. When construction is complete, the loan will seamlessly roll into a permanent mortgage for the remaining term. This is a fully amortizing loan. Construction to Perm Loans have a term construction phase period based on the size of the loan for a period of 12-24-month period during which interest only on drawn amounts is charged to the borrower. This loan allows a borrower to pay interest for the 12-24 month only on the amount drawn. The draw schedule general parallels the construction stages, and inspections are completed prior to each draw to document completion of work and to verify that the draw request is consistent with the current progress. Upon completion of the home, the loan converts to the permanent loan.

Borrowers are qualified on the full P&I payment. The maximum loan amount is \$2,000,000. No subordinate financing is allowed. Co-borrowers must occupy home. Minimum credit score is 720. The first interest only payment will be due on the first of the month. If a draw is taken within the first 10 days of the month, the interest only payment will be due on the first of the following month. If the draw is taken after the first 10 days, the interest only payment will be due on the 1st of the second month. If the total cost of the construction is less than anticipated, the remaining amount will be applied to the principal and the number of payments will be reduced. The P& I payment amount remains unchanged. If the borrower meets loan servicing recast guidelines, they may request it at the completion of construction and when it transitions to a permanent phase. The loan is considered full documentation. Construction must not be started until after closing. No sweat equity is allowed.

Notable changes have been made. A 2-unit primary residence has been added as an eligible property type. The maximum lot size is 10 acres. Current housing payment may be excluded under certain circumstances. There is an enhanced builder approval process. A rehab option is available. Increases construction and interest only terms are based on loan size. Contingency reserves have been eliminated.

This locks in the rate for the homeowner through processing, building, and the mortgage. Four draws are allowed. Ten percent down or a lot ownership is required.



**Business Name
Builders Association**

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«Company»

«Newsletter Mailing Address»

«City», «State» «Zip»

**“Support Your Local
Communities, Where
Professionals do
Professional Work”**



W.I.B.A. Membership Meeting

September 18, 2019

6:30 p.m.

Wayne Carl

City of Galesburg

Kensington Garden Room



Follow Us,

We're Connected:

www.wibaweb.org



Our Website, <http://WWW.wibaweb.org>, feature:

This Month



Cheezum Seamless Gutters

**ReMax Preferred Properties-
Tom Knapp**

Voorhees Home Improvement



Next Month

Blue Jay Barns

Breslins Floor Covering

Century 21 Affiliated

