



The
Springs Valley

Realtor

Scoop

Q3 : 2025

The Benefits of Home Hunting in the Fall and Winter

Source: MoneyIQ

Although it might be starting to get cold outside, fall and winter can be a great time to find a hot deal on a home.

Most people begin their house hunt in spring or summer for a variety of reasons: school is out, there is more time to look for a new house, and the warmer weather better accommodates for looking and moving. However...

Are you aware that fall and winter months can bring lower prices, a better chance of negotiating, fewer bidding wars, and even a faster home-buying process?

While there usually are fewer homes for sale, from late fall through winter, there are good homes to be found and many reasons you might be able to negotiate the right deal.

Sellers might be more motivated. There could be a reason a house hits the market in the fall or winter. The seller might be moving out of state or have other reasons they need to sell quickly. This means more flexibility on the final selling price, or other terms such as negotiating appliances, repairs, or closing costs.

You might get more attention. With fewer people looking at homes in colder weather, you can expect the undivided attention of your real estate agent.

Cutting the clutter... and the competition. It's likely you'll find fewer homes to look at, but that can work to your advantage by helping you focus your search. And with fewer buyers in the fall and winter you can take a bit more time to think things through, and maybe even avoid a bidding war on the home you finally choose.

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See things in a different light. One drawback of house-hunting in the fall and winter is that you'll probably see the yard at its worst – dead grass, no flowers, and bare trees. Look at it this way: If you love it then, just imagine how great it will look come spring! Looking at homes when it's cold outside gives you a chance to see how well the furnace heats the house and how things like windows, and insulation keep the cold out.

Closing could be faster. With fewer homes being sold in the fall and winter, you might find that the process of making the offer, to moving into your new

home could go quickly. Approvals could move faster and moving companies probably have more open schedules. Keep in mind that you can help speed any home-buying process by knowing what you can afford, being ready with a good down payment, and getting pre-approved for a loan.

Falling temperatures could be the perfect reason to heat up your hunt for the right home!

CONTACT A MEMBER OF SPRINGS VALLEY'S MORTGAGE TEAM TODAY!

Springs Valley names **Anna Galloway**, Banking Center Manager & Mortgage Loan Officer

Springs Valley Bank & Trust Company names Anna Galloway, Banking Center Manager & Mortgage Loan Officer. Anna began her banking career with Springs Valley Bank & Trust Company in 2022 as the Banking Center Manager for Dubois County.



Anna is a 2012 graduate of Springs Valley Jr./Sr. High School and earned a Bachelor of Science degree with a concentration in Hospitality from Ball State University in 2017. She currently serves on the Board of The Rotary Club of Dubois County as Membership Chair, where she is actively involved in networking, recruiting, and member engagement. She is also a 2023 graduate of the Dubois County Leadership Academy and is

currently enrolled in the Indiana Bankers Association Leadership Development Program.

Anna resides in French Lick, Indiana, with her two children, Addy and Brody, and their two dogs, Pacer and Bruin. In her free time, Anna enjoys spending time with family and friends, DIY projects, puzzles, reading, bingeing reality television, and spending time outdoors.

With nearly a decade of management experience, Anna is deeply committed to building strong relationships with her team, peers, and customers. She believes the foundation of any successful business lies in connection, and that belief drives her passion for providing exceptional service. "I am so grateful for Springs Valley Bank as they have allowed me to find my passion again in leadership. With this new opportunity in mortgage lending," said Anna. "I am so excited to merge the two worlds together as Banking Center Manager and Mortgage Loan Officer and to continue to build on existing relationships while also developing new ones. Our customers are like family, and I take great pride in making the bank a place they're proud to call their own."

"Anna's passion for people and her commitment to our community have always set her apart," stated Craig Buse, President & CEO. "By combining her leadership skills with her new lending responsibilities, she'll continue to provide our customers with the personalized service that defines Springs Valley."

Anna can be reached at 812.634.4909 or agalloway@svbt.bank. NMLS # 2663801

September is National Mortgage Professionals Month

SUSAN RICHARDSON

Vice President & Senior Mortgage
Loan Underwriter

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NMLS #451137

FUN FACT:

Susan loves to travel and collect
Case knives!



MEGAN D'LEE HOPF

Vice President &
Mortgage Loan Officer

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NMLS #1537528

FUN FACT:

Megan has been to Maine
8 times!



TINA MARIE QUALKENBUSH

Vice President &
Mortgage Loan Officer

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NMLS #451145

FUN FACT:

Tina is a dog lover and always
takes them on vacation and plans
her vacations around what
is best for them.



KABREA BUSCHKOETTER

Vice President &
Mortgage Loan Officer

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NMLS #2141417

FUN FACT:

Kabrea loves to travel!



CHRISTOPHER M MANSHIP

Assistant Vice President &
Mortgage Loan Officer

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NMLS #416647

FUN FACT:

Chris loves travelling with his
daughter watching her play
Travel Softball!



KIMBERLY ANN SEGER

Vice President &
Mortgage Loan Officer

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NMLS #1707457

FUN FACT:

Kim is a farmer's wife and
grandma to four wonderful
grandkids!



EMILY REXING

Vice President &
Mortgage Loan Officer

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NMLS #1908381

FUN FACT:

Emily is a mom of 6 little girls
and a Jennet named Dorothy
from Kansas!



NATALIE J SMITH

Vice President &
Mortgage Loan Officer

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NMLS #1851036

FUN FACT:

Natalie likes to watch golf on
TV but has never tried playing
herself!



KYLEE ECKERT

Mortgage Loan Processor

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FUN FACT:

Kylee loves to cook and is always trying out new recipes!



ASHLEY LUEKEN

Mortgage Loan Processor

alueken@svbt.bank

FUN FACT:

Ashley's goal is to see all 63 of the US National Parks. So far, she's been to 12 of them!



TRACY LEE

Mortgage Loan Processor

tlee@svbt.bank

FUN FACT:

Tracy and her husband have a pumpkin business. They have over 2 acres of pumpkins planted and grow over 40 varieties of pumpkins!



ANNA GALLOWAY

Banking Center Manager & Mortgage Loan Officer

agalloway@svbt.bank

NMLS #2663801

FUN FACT:

While cruising through the Greek Islands, I rode a donkey up the cliffside in Santorini.



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