



Susan Shaw- Sr. Mortgage Consultant
April 6 at 2:47 PM · 🌐



KEEPINGCURRENTMATTERS.COM

Before You Fall in Love with a House, Do This First.



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
April 5 at 9:47 AM · 🌐



Billy Dotson
Happy Easter 🐰

4d Like Reply 1 🌐



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant

April 1 at 4:11 PM · 🌐

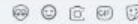


KEEPINGCURRENTMATTERS.COM

3 Must-Do's for First-Time Home Buyers



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant

March 29 at 8:30 PM · 🌐



JH Events, Flowers & Gifts - Fox Lake

March 28 at 11:00 AM · 🌐

🌸 Free Bouquet Saturdays 🌸

W... See more



Susan Shaw- Sr. Mortgage Consultant

March 19 at 3:25 PM · 🌐



5.0 star review received on [Experience.com](#) for Susan Shaw by Sean T J - Sue is very diligent, knowledgeable and truly cares about her clients and their interests. I can... See more



EXPERIENCE.COM

New ★★★★★ 5 Star Experience.com Review by Sean T J

Click to see all 106 reviews of Susan Shaw, Sr. Mortgage Consultant | NMLS# 204038



19



2



1



View more comments



Becky Kirchner Schweder

Sue is the best in the Biz!!!

3w

Like

Reply

2



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant

March 17 at 9:28 AM · 🌐



5



1



Billy Dotson

Happy St Patrick's Day

3w

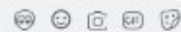
Like

Reply

1



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
March 16 at 7:43 PM · 🌐



KEEPINGCURRENTMATTERS.COM

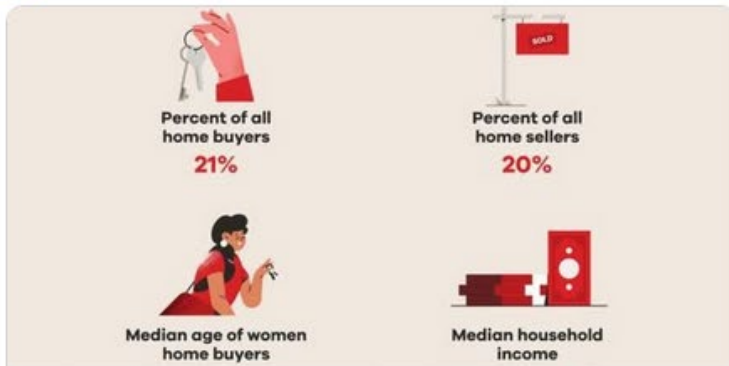
How Your Equity Could Help Younger Generations Buy a Home



Comment as John Perry



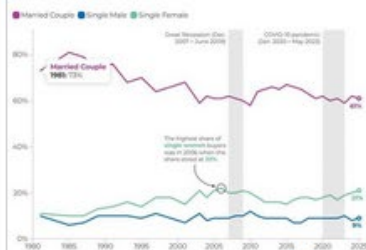
Susan Shaw- Sr. Mortgage Consultant
March 12 at 2:26 PM · 🌐



Household Composition of Home Buyers, 1981-2025

In 1981, 73% of home buyers were married couples, 3% were single women and 24% were single men. Today those shares stand at 63% married couples, 21% single women, and 16% single men.

*Hover or click to view more

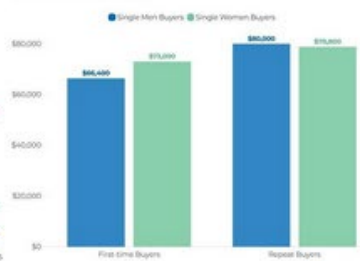


Source: Data are unavailable for some years. Source: Fidelity Profile of Home Buyers and Sellers. Chart by Joni Deshler/Association of REALTORS®

Household Income of Buyers, 2025

Women home buyers typically purchase a home as a first-time buyer at a household income of \$73,000 compared to single men at \$66,400.

*Hover or click on the bar to view more



Source: Fidelity Profile of Home Buyers and Sellers. Chart by Joni Deshler/Association of REALTORS®



Heartland Realtor Organization
March 11 at 8:00 PM · 🌐

Today, single women are surpassing all odds in the housing market and purchasing homes within an increasingly unaffordable housing market. ... See more



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
March 10 at 1:06 PM · 🌐



KEEPINGCURRENTMATTERS.COM

Should You Wait for Lower Rates?



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
March 9 at 4:34 PM · 🌐



Where **Online Estimates Fall Short**

THEY CAN'T SEE:

- The unique features that make your house special
- All the work you've put in to keep it in good condition
- How in-demand your specific neighborhood is right now

KEEPING CURRENT MATTERS



Keeping Current Matters
March 9 · 🌐

One of the most important decisions you'll make when selling your home?... See more





Susan Shaw- Sr. Mortgage Consultant
March 5 · 🌐



KEEPINGCURRENTMATTERS.COM

Spring Sellers Have an Edge. Here's Why.



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
March 4 · 🌐



WOW!!! A NEW FIRST TIME HOMEBUYER GRANT offered through Illinois Housing Development Authority for up to \$15,000.00 to a qualified applicant to purchase a home in Illinois! Call me for details! Direct phone #815-363-8085...



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
March 2 · 🌐



KEEPINGCURRENTMATTERS.COM

Top Mistakes Homeowners Are Making in 2026 (And How To Avoid Them)



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant

February 28 · 🌐



KEEPINGCURRENTMATTERS.COM

Renting vs. Buying: The Numbers Might Surprise You

👍 4 💬 ➦

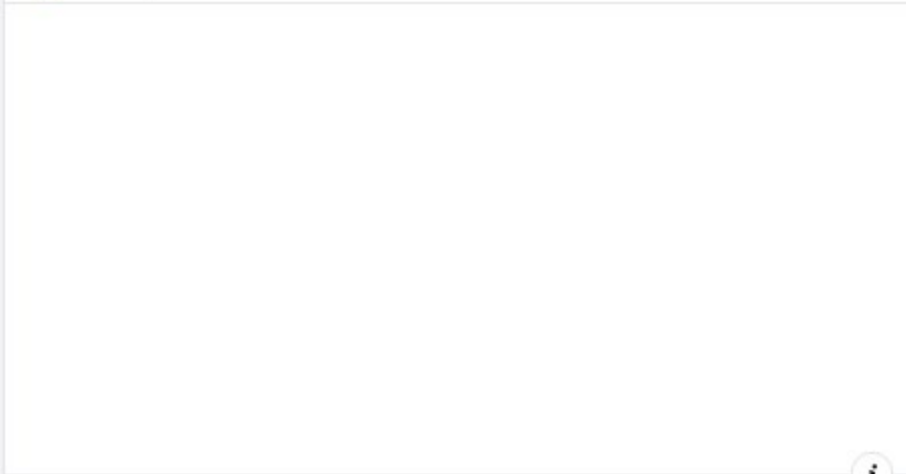


Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant

February 24 · 🌐



KEEPINGCURRENTMATTERS.COM

Homeownership's Impact on Net Worth

👍 💬 ➦



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant

February 24 · 🌐



I can help you accomplish this!

**Your name belongs on a deed, not
a lease**



1



Comment as John Perry



Susan Shaw - Sr. Mortgage Consultant
February 20 · 🌐



👍 4 💬 ↻ 2



Comment as John Perry



Susan Shaw - Sr. Mortgage Consultant
February 14 · 🌐

I'd like to help you get it! Call me for mortgage pre approval!



👍 2 💬 ↻



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
February 12 · 🌐



KEEPINGCURRENTMATTERS.COM

Reasons To Be Optimistic About the 2026 Housing Market

👍 2 💬 ➦



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
February 11 · 🌐



KEEPINGCURRENTMATTERS.COM

Inventory Is Making a Comeback in 2026

👍 2 💬 ➦ 1



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
February 9 · 🌐



KEEPING CURRENT MATTERS



Keeping Current Matters
February 9 · 🌐

Buying a few weeks before spring isn't about rushing. It's about choosing to be ahead of the curve and knowing you want more leverage, less stress, and meaningful savin... See more



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
February 8 · 🌐

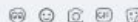


KEEPINGCURRENTMATTERS.COM

It's Getting More Affordable To Buy a Home



Comment as John Perry





February 7 · 🌐



Keeping Current Matters

February 6 · 🌐

If you're planning to buy a home this year, you may be focused on the spring market. ... See more



KEEPINGCURRENTMATTERS.COM

Top 3 Reasons To Buy a Home Before Spring

👍 1 💬 ➦



Comment as John Perry



Susan Shaw - Sr. Mortgage Consultant

February 2 · 🌐



KEEPINGCURRENTMATTERS.COM

Home Insurance Costs Are Rising: What Buyers Should Plan For

👍 1 💬 ➦



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
January 30 · 🌐



Mortgage Rates Recently Dropped to Their Lowest Level in 3 Years

What does that mean for you?

- ▶ Typical monthly payments have dropped by over \$300 on a \$400k loan compared to this time last year
- ▶ Your buying power is stronger
- ▶ The market's about to get busier when your neighbors catch on



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
January 28 · 🌐



Buyers are benefiting from **more inventory** and improved affordability, while sellers are seeing **price stability** and more consistent demand. Each group should have a bit more breathing room **in 2026**.

Mischa Fisher, Chief Economist at Zillow





Buyers are benefiting from **more inventory** and improved affordability, while sellers are seeing **price stability** and more consistent demand. Each group should have a bit more breathing room **in 2026**.

Mischa Fisher, Chief Economist at Zillow



👍 3 💬 ➦



Comment as John Perry



Susan Shaw - Sr. Mortgage Consultant

January 16 · 🌐



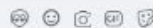
KEEPINGCURRENTMATTERS.COM

The Credit Score Myth That's Holding Would-Be Buyers Back

👍 💬 ➦



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
January 16 · 🌐

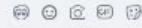


Home State Bank / N.A.
January 16 · 🌐

Here is a progress update on our big renovation project! ... See more



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
January 15 · 🌐



It is and I can help you finance it in 2026!

**I DON'T KNOW WHO NEEDS TO HEAR
THIS, BUT THAT HOUSE YOU BEEN
PRAYING FOR IS COMING!**





Susan Shaw- Sr. Mortgage Consultant
January 12 · 🌐



A RESOURCE

Home-Buying Checklist

Answer these 8 questions BEFORE you buy a home.



1. How long is my time horizon?

Plan to be in your home at least 5-7 years if you purchase a house.



2. What's the "sizzle" of my location?

Gauge the temperature of the housing market and the area's trends.



3. What is my family situation?

Anticipate future housing needs (think rooms and total space).



4. Do I have good job security?

If your job or location might change, it may not be the right time.



5. How big is my emergency fund?

You may need to reevaluate the size to be ready for repairs.



6. Do I have my down payment ready?

For a first home, 3-5% can work. For others, consider at least 20%.



7. Do I have stable cashflow?

This will help you afford your mortgage AND other house expenses.



8. What is my credit score?

Your credit score can impact your rates - gauge where you're at.

Download your copy at moneyguy.com/resources!



1



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
January 11 · 🌐

I can assist you with this important step!

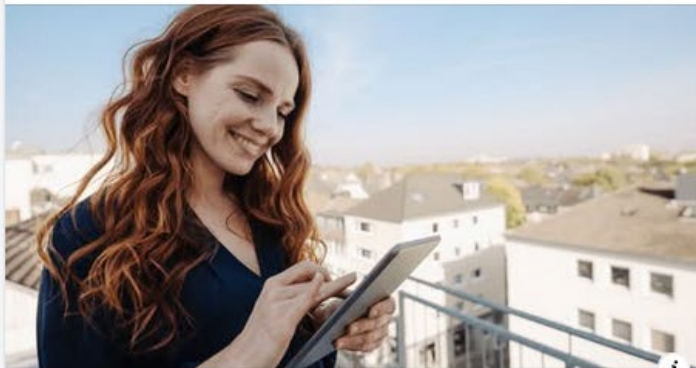


👍 3 💬 ➦ 1

Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
January 5 · 🌐

I can assist you with pre-approval! An integral first step to purchase a home!



KEEPINGCURRENTMATTERS.COM

Why Pre-Approval Should Be Your First Step – Not an Afterthought

👍 1 💬 ➦

Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
December 31, 2025 · 🌐



👍 3 💬 2 ↻

Billy Dotson
Same to you 🙌

14w Like Reply 1 🗨️

Author
Susan Shaw- Sr. Mortgage Consultant
Billy Dotson thank you!

14w Like Reply

Comment as John Perry 🗨️ 😊 📷 🗨️ 🗨️

Susan Shaw- Sr. Mortgage Consultant
December 25, 2025 · 🌐



👍 3 💬 2 ↻

View more comments

Jeff Karnes
Merry Christmas Sue 🎄 🌲



Susan Shaw- Sr. Mortgage Consultant
December 18, 2025 · 🌐



I can assist you with mortgage pre-approval...



👍 8 💬 ➦



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
December 12, 2025 · 🌐



I'd like to assist you with pre-approval...

THINGS TO DO TO PREPARE TO BUY

- 

EVALUATE YOUR FINANCES
Review your budget to know what you can afford—even with holiday spending.
- 

CHECK YOUR CREDIT SCORE
A healthy score can mean better mortgage rates—know where you stand now.
- 

ORGANIZE YOUR DOCUMENTS
Gather pay stubs, bank statements, and tax returns to make preapproval quick and easy.
- 

GET PREAPPROVED
This shows sellers you're serious and gives you confidence while house hunting.
- 

HIRE A TRUSTED AGENT
An experienced agent knows the market and guides you through the process.



Susan Shaw- Sr. Mortgage Consultant
December 12, 2025 · 🌐

I'd like to assist you with pre-approval...

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 An experienced agent knows the market and guides you through the process.

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👍 2 💬 ➦



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
December 11, 2025 · 🌐

give blood, give life



Home State Bank / N.A.
December 10, 2025 · 🌐

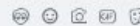
👉 Give the Gift of Life This Holiday Season! 🙌

J... See more

👍 1 💬 ➦



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
December 10, 2025 · 🌐

SHAWNNEWS.SECONDSTREETAPP.COM
Check out Home State Bank.

👍 1 🔍 📌

Comment as John Perry 🗨️ 📧 📷 📺 📺

Susan Shaw- Sr. Mortgage Consultant
December 7, 2025 · 🌐

SHAWNNEWS.SECONDSTREETAPP.COM

👍 1 🔍 📌

Comment as John Perry 🗨️ 📧 📷 📺 📺

Susan Shaw- Sr. Mortgage Consultant
December 4, 2025 · 🌐

KEEPINGCURRENTMATTERS.COM
Why More Homeowners Are Giving Up Their Low Mortgage Rate

Susan Shaw- Sr. Mortgage Consultant
December 3, 2025 · 🌐



Home State Bank / N.A.
December 3, 2025 · 🌐
We're Honored! 🏆 ... See more



Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
December 2, 2025 · 🌐



EXPERIENCE.COM
New ★★★★★ 5 Star Experience.com Review by Susan L J
Click to see all 105 reviews of Susan Shaw, Sr. Mortgage Consultant | NMLS# 204038




Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
December 1, 2025 · 🌐



Home State Bank / N.A.
December 1, 2025 · 🌐

Thank You for Joining Us at the Festival of Lights Parade! 🎆
A... See more

 **Susan Shaw- Sr. Mortgage Consultant**
November 28, 2025 · 🌐

5.0 star review received on [Experience.com](#) for Susan Shaw by Susan L J - Susan's expertise, professionalism and knowledge set my mind at ease during the entire purchasi... See more



EXPERIENCE.COM

New ★★★★★ 5 Star Experience.com Review by Susan L J


Click to see all 105 reviews of Susan Shaw, Sr. Mortgage Consultant | NMLS# 204038

👍 5 💬 ➦

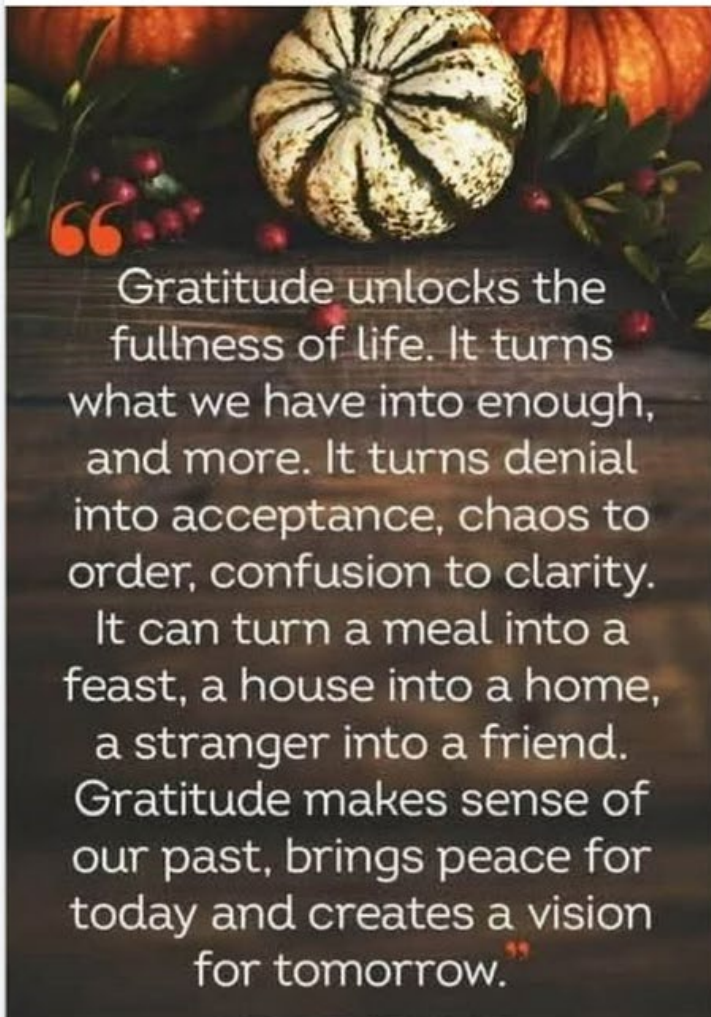


Comment as John Perry



 **Susan Shaw- Sr. Mortgage Consultant**
November 27, 2025 · 🌐

Wishing you and yours a peaceful Thanksgiving...



👍 4 💬 1 ➦



Ana Colazo Beaver
Happy Thanksgiving 🍂

19w Like Reply 1 👍



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant

November 27, 2025 · 🌐

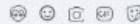


KEEPINGCURRENTMATTERS.COM

Why Buying a Home Still Pays Off in the Long Run



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant

November 21, 2025 · 🌐



Home State Bank / N.A.

November 15, 2025 · 🌐


It's that time of year! Toys for Tots is collecting toys for children in need. The greatest need is for ages 0-2 and 10+ years old. ... See more



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
November 19, 2025 · 🌐




KEEPINGCURRENTMATTERS.COM
The Housing Market Is Turning a Corner Going into 2026

👍 🗨️ ➦

Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
November 11, 2025 · 🌐

Home State Bank / N.A. · Follow
Nov 11 · 🌐



In honor of Veterans Day, Home State Bank is closed on Tuesday, November 11th, 2025.
#VeteransDay
forinas - Autumn Days

👍 2 🗨️ ➦

Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
October 31, 2025 · 🌐



👍 4 🗨️ ↻



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
October 31, 2025 · 🌐



KEEPINGCURRENTMATTERS.COM

Planning To Sell in 2026? Start the Prep Now

👍 🗨️ ↻



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
October 22, 2025 · 🌐



The only time it isn't
creepy to hear,
"I'm calling from
inside your house"
is when it's your
real estate agent.



Susan Shaw
October 22, 2025 · 🌐

👍 right!!! 🙌



Comment as John Perry

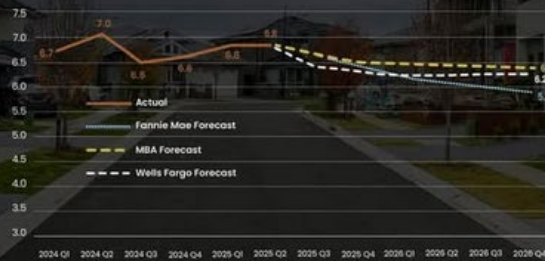


Susan Shaw- Sr. Mortgage Consultant
October 18, 2025 · 🌐



Mortgage Rates Should Ease MORE IN THE YEAR AHEAD

The 30-Year Fixed Rate and Rate Projections,
as of 10/14/2025



Sources: Fannie Mae, MBA, Wells Fargo



Susan Shaw- Sr. Mortgage Consultant

October 17, 2025 · 🌐

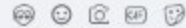


KEEPINGCURRENTMATTERS.COM

Closing Costs Unpacked: State-by-State Breakdowns for Today's Buyers



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant

October 13, 2025 · 🌐

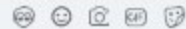


KEEPINGCURRENTMATTERS.COM

Why Experts Say Mortgage Rates Should Ease Over the Next Year



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
October 10, 2025 · 🌐



Mortgage Rates Follow The 10-Year Yield

For Over 50 Years, the 30-Year Mortgage Rate Has Moved with the 10-Year Treasury Yield



Source: Macrotrends, Freddie Mac

Keeping Current Matters
Real Estate Service

Send message



Keeping Current Matters
October 6, 2025 · 🌐

If there's something to keep your eye when it comes to what's happening with mortgage rates, it's the ten-year treasury yield.... See more



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant

October 3, 2025 · 🌐



By **mid-October**, buyers across much of the country may finally find the combination of **inventory, pricing, and negotiating power** they've been waiting for—a rare opportunity in a market that has been tight for most of the **past decade**.

Realtor.com

 KEEPING CURRENT MATTERS




1




Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
October 1, 2025 · 🌐



6 🗨️ 🔄

 Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
September 29, 2025 · 🌐

 **Home State Bank / N.A.**
September 29, 2025 · ⚙️

Since September 29, 1915



3 🗨️ 🔄

 Comment as John Perry

Susan Shaw - Sr. Mortgage Consultant
September 25, 2025 · 🌐

REAL DEAL Real Estate Remains America's Preferred Long-Term Investment

Which of the following do you think is the best long-term investment?
[Annual Gallup Polling, % respondents that chose as best investment]

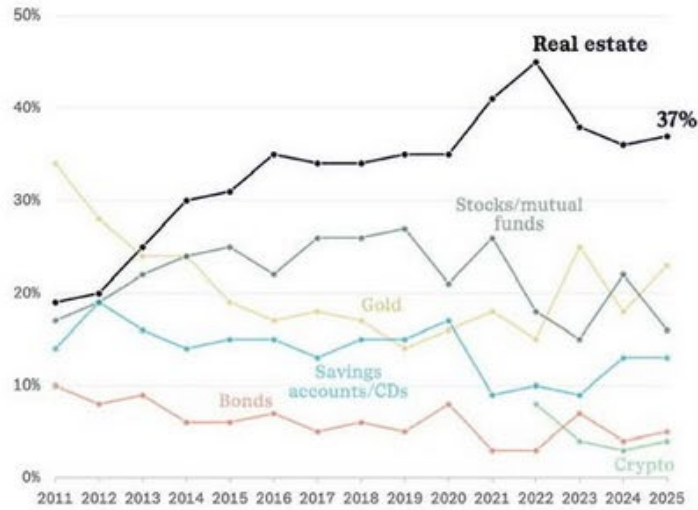


CHART X Pacaso

Source: Gallup

👍 2 🗨️ 🔄



Comment as John Perry



Susan Shaw - Sr. Mortgage Consultant
September 24, 2025 · 🌐



KEEPINGCURRENTMATTERS.COM

3 Reasons Affordability Is Showing Signs of Improvement This Fall

👍 1 🗨️ 🔄



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
September 24, 2025 · 🌐



You'll never regret
involving Jesus in every
aspect of your life.
Invite Him into your
anxieties, worries, and
problems today
through prayer.

👍 7 💬 1 ➦



Susan Shaw- Sr. Mortgage Consultant
September 22, 2025 · 🌐



Susan Shaw
September 22, 2018 · 🌐

👍 11 💬 1 ➦



Susan Shaw- Sr. Mortgage Consultant
September 21, 2025 · 🌐

Monopoly teaches you
that if you don't take risks,
you will end up paying rent
to someone who did..



Susan Shaw- Sr. Mortgage Consultant
September 16, 2025 · 🌐



👍 1 💬 ➦ 1



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
September 15, 2025 · 🌐



KEEPINGCURRENTMATTERS.COM

What a Fed Rate Cut Could Mean for Mortgage Rates

👍 💬 ➦



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
September 11, 2025 · 🌐

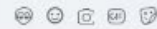


KEEPINGCURRENTMATTERS.COM

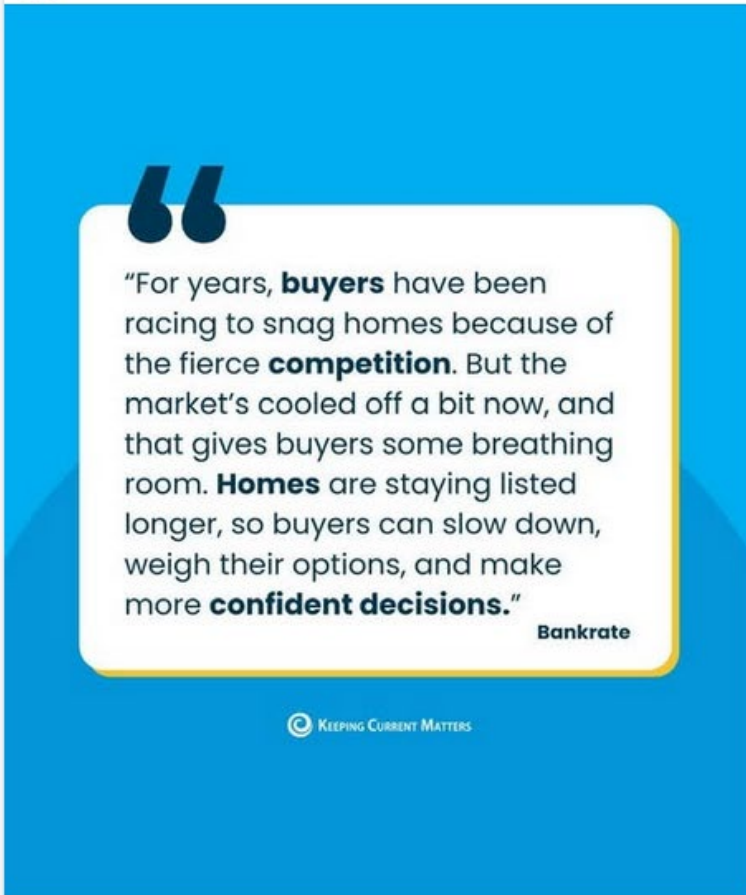
From Frenzy to Breathing Room: Buyers Finally Have Time Again



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
September 4, 2025 · 🌐



“For years, **buyers** have been racing to snag homes because of the fierce **competition**. But the market’s cooled off a bit now, and that gives buyers some breathing room. **Homes** are staying listed longer, so buyers can slow down, weigh their options, and make more **confident decisions**.”

Bankrate

KEEPING CURRENT MATTERS



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
September 1, 2025 · 🌐



HAPPY

LABOR DAY

SEPTEMBER 1, 2025

👍 4 💬 ➦



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
August 26, 2025 · 🌐



I can help you get there...





Susan Shaw- Sr. Mortgage Consultant

August 21, 2025 · 🌐



👍 6 💬 ➦



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant

August 20, 2025 · 🌐



KEEPINGCURRENTMATTERS.COM

Condos Could Be a Win for Today's Buyers

👍 2 💬 ➦



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
August 7, 2025 · 🌐



KEEPINGCURRENTMATTERS.COM

What Credit Score Do You Really Need To Buy a Home?



Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
August 4, 2025 · 🌐



KEEPINGCURRENTMATTERS.COM

The Truth About Down Payments (It's Not What You Think)



Comment as John Perry





Susan Shaw- Sr. Mortgage Consultant
July 24, 2025 · 🌐



👍 12 💬 2 ➦



[View more comments](#)



Billy Dotson
So beautiful view

36w Like Reply 2 👍




Comment as John Perry



Susan Shaw- Sr. Mortgage Consultant
July 24, 2025 · 🌐




“I want to thank both [Nancy Howley & Jenelle Gilman] for all your care and attention to this home purchase. Even through the changes you both remained professional, and you never made Peter feel unimportant. He even commented how ‘easy’ this was and how he would definitely use Home State Bank for anything else he may need a loan for in the future. Thank you for everything.” - Angela, Peter’s Mom

 Home State Bank / N.A.
July 24, 2025 · 🌐

Home State Bank is the premier service provider for financial services in McHenry County.

👍 1 💬 ➦

 Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
July 16, 2025 · 🌐




EXPERIENCE.COM

New ★★★★★ 5 Star Experience.com Review by Chris E W

Click to see all 104 reviews of Susan Shaw, Sr. Mortgage Consultant | NMLS# 204038

👍 1 💬 ➦

 Comment as John Perry

Susan Shaw- Sr. Mortgage Consultant
July 15, 2025 · 🌐

5.0 star review received on [Experience.com](#) for Susan Shaw by Chris E W - Sue was there whenever I had questions, and not only answered them, but explained her answers w... See more




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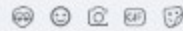
Always a fun time volunteering and helping out at Fiesta Days with friends and business associates!
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Gail Smith Scandrett
Happy 4th, Sue!

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Susan Shaw- Sr. Mortgage Consultant
Gail Smith Scandrett thank you! 🇺🇸

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