

■ LISA: Interview and hire an honest Realtor who has a solid work ethic, listens and has a broad base of knowledge. We're not talking about a "key turner" who does little other than unlock the door. Seek out an intelligent professional who will work to secure the right property for you at the right price.

Talk to your financial advisor to gain a solid understanding of what you can comfortably afford. Have him/ her provide you a letter of pre-qualification.

Ask the "locals" about the lake/land. (Talk to people at the local restaurant, gas station, bait shop, etc.)It is critical that you establish your go-to person for solid support during negotiations.

■ SCOTT (LAKEFRONT SPECIALIST): First, we often tell clients, "you're not just buying a cabin, you're buying a lake." So all the details of that lake become extremely important for the future enjoyment of your cabin escape. All criteria – such as water quality, boat traffic, swimming guidelines, population, lake level, aquatic weeds, etc. – play important roles.

Second, make a list of *all* the activities you envision yourself doing at the cabin with family and friends. Some clients focus too much on bedrooms and bathrooms during their search. You need to focus on how you want to live and not just the building itself. The building can change, but the property needs to meet your lifestyle needs.

Finally, visit the cabin at different times of the day, both during the week and on weekends. You want to understand the pattern of the sun, the differences in area population on weekends, lake traffic, etc.

- KAREN: Buying an existing cabin is less expensive than starting at "ground up," but what-you-see-is-what-youget in an existing cabin. When you build your own, you are creating your own dream or floorplan, and in my area [the Arkansas/Missouri border], the building cost for a cabin runs \$100–\$150/square foot, depending on what you put inside your cabin.
- DAVE (SPECIFICALLY ON LOG CABINS): There are a number of advantages to purchasing an already-built log retreat. Not all log cabins are created equally, however, so it's important to research the construction quality of the home and the reputation of the builder and log provider. Find the best log home craftsman in your market, and have him/her inspect the home to ensure a high quality of craftsmanship and finish.

Log cabins can create unique challenges, so you'll want to make sure it was not only well-built but properly adjusted (for settling) in the years following construction. Have the craftsman inspect the chinking, provision for adequate plumbing, wiring and sealing.

Once you've found a great place, there is nothing like it. For almost all, if not all, of my clients in the market for a log cabin, it is the consummation of a lifelong dream.

RESOURCES

Lisa Janisch serves the Arrowhead Region of Minnesota from Duluth, Minn., to Canada. **janischrealty.com**.

Scott Freerksen specializes in lakefront properties. He serves all of New England. **lakefrontliving.com**.

Karen Kinsel serves the Ozark Mountains, Beaver and Tablerock Lakes on the Arkansas/Missouri line. **ozarkrealloghomes.biz.**

Dave Stone serves western and northwestern Montana including Whitefish, Kalispell, Columbia Falls, Missoula and beyond. **davidstoneproperties.com.**