

"The Voice of Real Estate™ in South Central Wisconsin"



•

Number

7

July 2016

MARK YOUR CALENDAR

Bocce Ball Tournament Wednesday, August 10 The East Side Club Click here for more information.

Ghoulish Gallop & Irv Stein Memorial Walk Sunday, October 2 Click here for more information.

Trivia Challenge Wednesday, October 12 Coliseum Bar Details to Follow

CLICK HERE FULL EVENT CALENDAR

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Leadership Nominating Committee Report and Petition Notice

Volume

The Leadership Nominating Committee of the REALTORS® Association of South Central Wisconsin has announced the following nominees for the three open REALTOR® seats and the one open Affiliate seat on the RASCW Board of Directors. The new Directors will be elected in September to serve three-year terms beginning in January 2017.

The Leadership Nominating Committee was charged with selecting one nominee for each directorship to be filled on the Board. Additional members meeting the criteria for the Director position to be filled may appear on the ballot if they agree to the time commitment involved and are supported by a petition signed by 25 or more Members, with no more than 10 from their own company.

Petitions must be received at the RASCW office before August 15, 2016. Click here for a Petition and Time Commitment. If you have questions on the petition process, please contact Janine Smith, jsmith@wisre.com, or Kevin King, kevin@wisre.com both at 608-240-2800.

Ballots will be made available to all Members in good standing by September 1, 2016. If there are no contested directorship positions, ballots will not be made available and the Director Nominees below shall be declared duly elected by the RASCW Board of Directors at their September business meeting.

REALTOR® Director Nominees

Janine Punzel, 360 Commercial Real Estate Services, representing non-residential practitioners

Chris Stark, Stark Company, REALTORS®, Designee of David Stark, representing brokerowners from a Class I Firm (26+)

Sommer Von Behren, Nth Degree Real Estate, representing broker-owners from a Class II Firm (<26)

Affiliate Director Nominee

Carla Nowka, Preferred Title, representing Affiliate members

Members serving on the Nominating Committee: Chair Tom Weber, Dewey Bredeson, Mary Duff, Rob Helvey, David Keller, Jamie Phephles, Pam Raschein, Flo Roth, Peter Stebbins



Bocce Ball & Backpacks!

RASCW's Annual Tournament

Wednesday, August 10th * 1:00 pm - 5:00 pm The East Side Club of Madison 3735 Monona Drive, Madison, WI 53714

CLICK HERE TO REGISTER OR FOR MORE INFORMATION

President's Message: Dewey Bredeson



A REALTORS® Association of South Central Wisconsin Publication

OFFICERS OF THE ASSOCIATION

Dewey Bredeson, President	831-0500
Jason Geiger, Vice President	277-2167
Tom Weber,	221-8666
Treasurer/President-elect	

DIRECTORS

Jenny Bunbury-Johnson		441-7777
Sching Bunburg Schingon		
Charlotte Eversoll		778-5915
Brandon Grosse		577-9860
Jeff Hauser		271-5444
Stan Hill		221-4000
Marcia Howe		223-2184
Ellen Koeppen	(920)	294-3004
Carla Nowka		310-4636
Jamie Phephles		963-6923
Jennifer Utter		836-1514

EDITORIAL STAFF

Kevin King, Editor-in-Chief Ann McGinty, Communications Coordinator

The purpose of the REALTOR' Review is to inform its Members of events, issues and accomplishments pertaining to the $\textbf{REALTORS}^{\circ}$ Association of South Central Wisconsin.

If you would like to submit information, story ideas, or articles for inclusion in the REALTOR" Review please contact Kevin King at kevin@wisre.com.

Submit typewritten articles, with contact name and phone number to:

RASCW 4801 Forest Run Road, Suite 101 Madison, WI 53704-7337

Phone: (608) 240-2800 (608) 240-2801 Fax:

Items submitted in Microsoft® Word programs are also welcome.

www.rascw.org







We are officially more than half way through the year and I have yet to touch on personal safety. As REALTORS® any of us can be targets, so we need to constantly keep our guard up. Thankfully, it does not happen that often but the results can be so tragic we need to be mindful.

Top 10 Real Estate Agent Safety Tips

- 1. Be careful with personal info
- 2. Verify customer information
- 3. Enlist a coworker
- 4. Announce your showings
- 5. Scout locations early
- 6. Keep phone in hand
- 7. Keep customer in sight
- 8. Pay attention to exits
- 9. Take a self-defense class
- 10. Trust your gut

Source: (House Hunt, June 17, 2014).

Check out the WRA article on the free personal safety app CurbCall Protect at https://www.wra.org/WREM/Jun16/CurbCallProtect/.

If you do have an encounter, do what you need to do to keep yourself safe. Then contact the police and the RASCW office so they can alert your fellow REALTORS® to a more specific danger.



Mortgage Loan Officer

NMLS #486766 282.6177

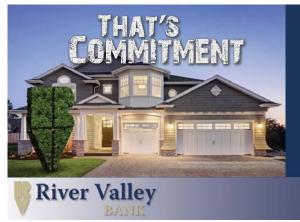
Great Rates Are A Given You help homeowners achieve their

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VanDerWielen

Mortgage Loan Officer NMLS #283563

282.6173

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Reminder: Code of Ethics Training Required for all REALTORS[®] by December 31, 2016

Effective January 1, 2013 through December 31, 2016, and for successive four year periods thereafter, all REALTORS[®] throughout the country are required to complete Ethics Training of not less than 2.5 hours of instruction time as a condition of Membership in any REALTORS[®] Association. Pursuant to the National Association of REALTORS[®] (NAR) policy, failure to complete the required ethics training is considered a violation of Membership duty for which the REALTOR[®] must be suspended until required training is complete. This suspension includes not only local services, including MLS, but also access to all Wisconsin REALTORS[®] Association (WRA) and NAR Member-only services, such as the Legal Hotline and Zipforms.

A REALTOR[®] completing Ethics Training as a part of the New Member Orientation is not required to complete additional ethics training for this period. We will have record of you completing this requirement if you have attended the RASCW New Member Orientation since January 1, 2013, or have taken the 2015-2016 Continuing Education Course 4, Ethics and Fair Housing in Wisconsin, offered by the WRA.

Continuing Education providers other than the WRA may or may not meet the NAR requirements for course objectives and minimum criteria. You will need to confirm with your provider that approval has been received. If you have met the Ethics Training requirement by taking the CE course through a provider other than the WRA, please notify Beth at the RASCW office at beth@wisre.com so it can be noted in your Membership records. If your CE provider does not meet approval, NAR has an online course available at no cost.

Click Here for NAR Online Code of Ethics Course



Ask about our current special offers.

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At AnchorBank, you don't have to choose between a loan you can afford or a lender you can understand. Let a knowledgeable lender help you build the perfect loan, with competitive terms, great low rates and lots of first time homebuyer options. Contact an AnchorBank lender today to get started with a free preapproval.



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Two New ShowingTime Upgrades

• If the status changes on a listing you have an upcoming showing scheduled for, you will now receive an email alert from ShowingTime alerting you of this status change.

• Showing appointments via the Schedule a Showing button now default to 1 hour instead of 15 minutes. You still have the ability to easily override this per appointment, and can now set a default showing length via your Agent Setup under Preferences – Showing Assist. Appraisers, for example may want to increase this default. Appraisers can also change their default showing type from Showing to Appraisal within this same section. Call us if you need help with this setup.

Updating Your Listings via Zillow/Trulia

The MLS sends listings to Zillow and Trulia for offices that have requested to opt in. If an agent claims their listing on Zillow or Trulia, and makes a change to a field other than price, status, open house info or photos, that change will lock that field, and no subsequent changes done in Paragon[™] will update to that field. For example, if you change the remarks directly on Zillow or Trulia, and then weeks later make a change to the remarks in Paragon[™], the change made in Paragon[™] will not flow to Zillow or Trulia and you will need to change the remarks in Zillow and Trulia manually.

Searching by School District – Are You Missing Listings?

If you have a buyer requesting to be in a specific school district, do not simply search by the municipality you think is serviced by that school district, but rather use the School District search field. There are many instances where school districts span several municipalities, and it is easy to miss listings if you are not aware of all of them. For example, the school district of McFarland spans six different municipalities. If you limit your search to the Village of McFarland, you would miss over 37% of parcels serviced by the McFarland School District.

Google Street View

A link to the Google street view has been added to the agent full report. Look for the new icon under the photo, at the beginning of the directions.

Quickly Reload Previous Paragon™ Searches Quickly load a previous search you did in Paragon™ by selecting the Last Search option located above Primary Criteria after selecting Class. Hovering over Last Search will display the 5 previous searches you performed. Clicking on one of these searches will preload the criteria.

Joe Rosner, Best DefenseUSA www.BestDefenseUSA.com 888 439-1411

Did you know according to a recent NAR survey, 1 in 3 REALTORS[®] report being attacked or threatened on the job? But whether the statistics are one in three or one in three million, it won't matter if you're the "one." But you can refuse to be a statistic if you'll follow the two most important safety rules.

- 1. Don't believe it can't happen to you.
- 2. Have a plan if you are attacked.

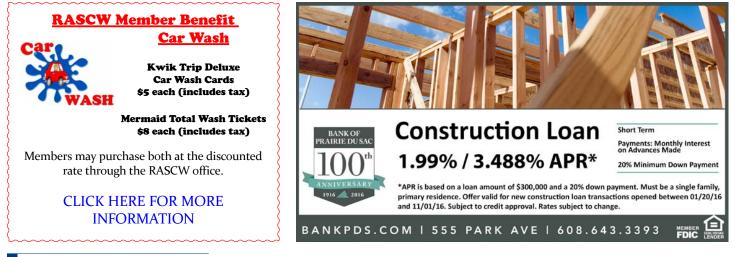
The first rule is as easy as recognizing that, just because you've been lucky so far, doesn't mean you are not at risk. The second rule requires only a little bit of time and forethought. Here are some tips to get you started.

- Be alert and trust your instincts. If you feel uncomfortable, get out!
- Make sure your office knows who you're meeting and when to expect you to check in. Be sure to check in on time.
- Before entering a vacant property walk around outside checking for signs of entry and occupancy. If you think squatters or others may be inside, do not enter.
- Try not to do open houses alone. Lenders are usually willing to sit at an open house.
- Know how to use the "panic button" and door chimes on security systems at showings and open houses.
- Never show property alone at night or advertise a property as vacant.
- Develop a coded distress signal with your office and family, so you can call the office or home with a message that alerts others something is wrong and you need help.
- If you feel threatened, announce you're expecting another party to arrive at the property soon.
- Never meet first-time prospects at a property based only on a phone call. Meet at your office first. Ask for identification.
- Always take your own car when showing property. Lock your car doors when entering or leaving. Keep your keys in hand when walking to and from your car.
- Always position yourself between the prospect and the nearest exit. Let prospects explore the home on their own with you following behind. Avoid basements and areas where you can become trapped.
- Make sure your team has an office safety meeting at least once a year.
- Keep your photo, car model and license number, driver's license number, emergency contacts and medical information on file at the office.
- Be ready to defend yourself! Carry pepper spray and learn basic self-defense techniques.
- Read "The Gift of Fear" by Gavin De Becker, available at libraries and bookstores.

To learn more check out the NAR's Safety page (http://www.realtor.org/topics/realtor-safety)

Most importantly, remember that no sale is worth risking your life!

Joe Rosner is a nationally recognized expert on personal safety, crime prevention and self-defense for real estate professionals and other occupations. An updated, more comprehensive version of his "Real Estate Safety Book" will be available in August on Amazon.com





Win a Free WRA Convention Registration

The WRA will offer one "Free" convention registration for a RASCW Member.

Criteria:

- 1. Registration may not be sold and is not transferable.
- 2. Recipient must be a RASCW member in good standing.
- 3. Recipient may not be a RASCW Director or Officer.
- 4. Deadline for submission: August 24, 2016
- 5. Recipient may add ticketed items at his or her own cost.

Simply mail, fax or e-mail your name, company name and telephone number to: "Free Registration" Attn: Patricia, 4801 Forest Run Road, Suite 101, Madison, WI 53704 • Fax to 608.240.2801 • e-mail pborman@wisre.com. The winner will be notified on August 25.





Roger G. Erickson NMLS 539862 Sr.Vice President – Mortgage Lending 608-835-3168 phone rerickson@oregoncommunitybank.com

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THIS MONTH MARKS MY 40TH ANNIVERSARY IN HOME FINANCING!

Thank you to all of you I have worked with throughout the years. It has been a pleasure providing home counseling and financing to so many people. Through the years, our working relationship has turned into friendship. This friendship has made it possible for thousands of our clients to fulfill their dream of homeownership. Thank you for placing your trust in me.

I am here to continue to provide assistance to you and your clients. Please feel free to reach out to me at Oregon Community Bank. A great 5 star rated local community bank.

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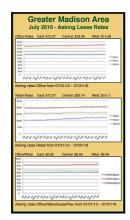


RASCW Commercial Corner by Dan Roseliep and Ralph Kamps, CSC Co-Chairs

Selling Affordable Housing in the Multifamily World

As an owner of affordable housing you may feel like you are trapped in a scenario memorialized in the Eagles rock song "Hotel California" – You can check in but you can never check out. There are options available and each case requires individualized consideration. Each deal is like a snowflake and sometimes a closing feels like you just ran across a burning bridge. As an asset manager and real estate broker I have had the unique experience to work with refinancing and sales in four different housing programs in six different states and I can attest to the wide variety of circumstances you will encounter.

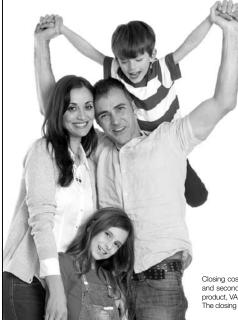
Affordable housing is defined as rental apartments requiring the tenant to prove income (and assets) evidence in order to qualify for rent which is commensurate with their income. Usually a tenant pays no more than 30% of their income for rent. The demand for this housing has always been greater than supply since World War II. One of the most widely recognized flavors of this housing is the infamous HUD Section 8 housing which created almost a million housing units until the new construction program ended. There are many forms of federal housing including Rural Development in smaller municipalities, and the newest variety referred to as "tax



Click Here for the July Asking Lease Rates

credit" housing, also known as Section 42 housing. Regardless of the type of program there were and are usually incentive reasons which enticed a developer to enter into these programs. The condition of maintaining affordability and the agreed to length of time is the crux of whether a property may be sold for its maximum potential. Sometimes creative means must be used to satisfy agreements in place and protect the agreements with the tenants under lease or program terms.

There are many ways to transfer such a property, some involving an outright cash sale and others geared to transferring partnership interest. It is imperative that the appropriate government agencies involved are consulted early and sometimes often so that the plan for disposition can legitimately proceed on a schedule which the Seller and Buyer are committed to. Assuming that the Buyer will not be continuing in a particular program necessitates that as a Seller you fully disclose all of the necessary gyrations which the sale process may involve. Some Buyers simply will pick up and continue on the path of keeping the apartments affordable. Consult an expert before disposing your affordable housing assets. The penalties for violating covenants can be onerous. The rewards of profitably selling an asset which has fulfilled the mission can be sweet!



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With State Bank of Cross Plains, buying your dream home doesn't have to stay a dream. Our easy mortgage pre-approval process, either online or in-person, and one-on-one local guidance make turning your hopes into a reality — stress-free. Whether you're buying a home for the first or even second time or are refinancing, you can receive a **\$500 credit** on your closing costs. Isn't now the time to go from *dream home* to *my home?*

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Yeah, we can do that.

Closing cost credit available on construction loans, first mortgage purchase and refinance transactions that are for primary residences and second homes. This offer is not available for loans secured by a second lien, home equity line of credit, Foundations for Families product, VA, FHA or USDA loans. This offer is available for loans with applications dated from January 1, 2016 through December 31, 2016. The closing cost credit will be applied at the time of loan closing. This is not valid with any other mortgage offers and is subject to change.



Calendar: July 15 - August 15

Monday, July 18 Paragon™ Basic 1:00 pm – SCWMLS Training Room

Wednesday, July 20 Ghoulish Gallop 9:00 am – Bunbury & Associates, Fitchburg

Thursday, July 28 RASCW Board of Directors 9:00 am – RASCW/SCWMLS Conference Room

> Wednesday, August 3 Membership Networking Committee 9:00 am – Preferred Title

Thursday, August 4 Affordable Housing Equal Opportunities Committee 9:00 am – RASCW/SCWMLS Conference Room

Friday, August 5 MLS Committee 9:00 am – RASCW/SCWMLS Conference Room

> Wednesday, August 10 Bocce Ball Tournament 1:00 pm – The East Side Club

Thursday, August 11 New Member Orientation 8:30 am – WRA Education Center

SW Networking Committee 10:00 am – Livingston Bank, Platteville

CLICK HERE

RASCW Event Calendar

is on our wehsite

CLICK HERE

COMMITTEE DESCRIPTIONS

COMMITTEE SELECTIONS

Join a RASCW committee today!

CLICK HERE

Register for Paragon[™] Training

on-site classes & webinar based



10K & 5K Run/Walk

RASCW Ghoulish Gallop & Irv Stein Memorial Walk Sunday, October 2 • McKee Farms Park, Fitchburg

Please consider <u>SPONSORING</u>, <u>REGISTERING</u> or <u>VOLUNTEERING</u> For this event and help us provide down payment assistance loans throughout South Central & Southwest Wisconsin.

To Benefit: REALTORY Association of South Central Wisconsin HOUSING FOUNDATION







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Unlock the Dream Tour



Please join Habitat for Humanity[®] of Dane County on a tour of the Habitat mission to learn

how Habitat for Humanity[®] of Dane County works to improve the lives for families in need through building homes, communities and hope.

On the tour you will:

- Hear a Habitat homeowner's personal story about how owning their Habitat home has made a positive and lasting impact on their family.
- Hear about Habitat's work firsthand and learn more about its work to transform neighborhoods by empowering families and strengthening communities.

Each tour will take no longer than one hour and you will not be asked for a financial donation. The tours are to inform and to inspire.

All tours take place at the Habitat for Humanity[®] of Dane County headquarters at 1014 Fiedler Lane, #29, Madison on the following dates:

Thursday, July 21 at 5:00 pm Wednesday, Aug 3 at 8:00 am Thursday, Aug 18 at 5:00 pm

For more information and to schedule your tour, please go to: https://habitatdane.org/Register-Dream-Tour

Video Learning: Getting Started With RPR Commercial



These quick RPR video tutorials will show you how to use maps, searches, tapestries, demographics and more to precisely match clients to location. Watch Video Series

FREE Home Buyer Education Classes

Presented by GreenPath, Home Buyers Round Table of Dane County and Project Home.

Where: Project Home's Training Center, 1970 S. Stoughton Road, Madison

Next classes: Tuesday • 6:00 pm - 9:30 pm August 9 and 16 & September 13 and 20

For more information, please click HERE

The CE Clock is Ticking

The December 14, 2016 deadline is now less than six months away.

Our goal in partnering with the Wisconsin REALTORS[®] Association is to provide a high standard of real estate education, enabling you to better serve your clients. All Wisconsin real estate licenses must be renewed by December 14, 2016. License renewal requires 18 hours of continuing education.

There are four mandatory courses and four DSPS-approved electives. Licensees must complete the four mandatory courses and two electives from the DSPS-approved electives list.

Mandatory Courses (All licensees must take courses 1-4).

Course 1 Wisconsin State-Approved Listing Contracts

Course 2 Wisconsin State-Approved Offers to Purchase

Course 3 Wisconsin New Developments

Course 4 Ethics & Fair Housing in Wisconsin (includes NAR ethics requirements)

Elective Topics (Licensees must take two of the following) Elective A Disclosures in a Wisconsin Transaction Elective B Risk Reduction for Wisconsin Salespeople and Brokers Elective C Inspections and Testing in Wisconsin Transactions Elective D Wisconsin Condominiums

Upcoming Classes at WRA (Madison)

Aug 3: CE 1 (8:30 am) and CE 2 (1:00 pm) Aug 10: CE 3 (8:30 am) and CE 4 (1:00 pm) Aug 17: CE A (8:30 am) and CE C (1:00 pm)

The WRA's Course 4: Ethics & Fair Housing in Wisconsin satisfies NAR's ethics requirements.

Register at www.wra.org. Click on the Continuing Education tab and follow the prompts.



NAR Call For Action: Tell the Senate to Get to Work for Future Homebuyers



Key Talking Points

H.R. 3700 was passed by the U.S. House 427-0. Despite passing with NO OBJEC-TIONS, the U.S. Senate has not acted on H.R. 3700.

This legislation provides significant benefits to taxpayers, homebuyers and the real estate market by:

- Removing a burdensome and expensive FHA Condo approval process
- Reducing FHA restrictions on the number of condos available to homebuyers
- Permanently streamlining Rural Housing Service loan processing

More Information on NAR's efforts to pass H.R. 3700:

- Letter Urging the Senate to Pass H.R. 3700
- NAR <u>testified last year</u> in support of H.R. 3700 before the U.S. House Financial Services Subcommittee on Housing and Insurance.
- House Passage Press Release

Take Action Now: www2.realtoractioncenter.com/PassHR3700

Thank You to Town Square

Town Square in Green Lake was a great meeting space for the RASCW Board of Directors last month. It is truly an amazing space for the community that the directors wanted to support with a financial contribution. Thank you Fran for taking the time to give us a tour!



Ellen Koeppen, RASCW Director, Green Lake Real Estate Broker/Owner, personally delivers the contribution to Fran Hill, Green Lake Renewal/Town Square Chief Executive Officer.





MEMBERSHIP UPDATE

New Members

Kelly Aldworth Platteville Realty LLC

Chris Alexander Century 21 Affiliated

Mark Anderson Mark Anderson Realty LLC

Bruce Becker Becker Real Estate

Susan Becker Allen Realty, Inc

Delores Benish DG Realty LLC

George Benish DG Realty LLC

John Bowman First Weber Inc

Susan Buzby Stark Company, REALTORS®

Jana Crandall Restaino & Associates

Kacey Davidson First Weber Inc

Taylor Dries Accord Realty

Jenna Droessler Lori Droessler Real Estate, Inc.

Stefanie Feralin Century 21 Affiliated

Jacob Fleming Fleming Development

Mitchell Garnett Keller Williams Realty

Thomas Goff Goff Realty, Goff Construction and Real Estate, Inc.

Kwame Grayson Quality Real Estate Services LLC Ramona Hallmon Century 21 Affiliated

Josh Harms American, REALTORS®

Karen Innis Century 21 Affiliated

Jennifer Jardine Rortvedt First Weber Inc

Kyle Johnson Malcolm Bay Realty & Land Co LLC

Randall Johnson Century 21 Affiliated

Jayne Katers Restaino & Associates

Judy Klingbeil Blue Line Designs Realty, LLC

Andrew Krenz RE/Max Preferred

Casey Lamb T. Wall Enterprises Mgt, LLC

Daniela Lord Blue Line Designs Realty, LLC

Jill Lynch First Weber Inc

Justin MacWilliams SL MacWilliams Company Inc

Sharon McGann Sharon McGann

Rachel Paskey Restaino & Associates

Jason Powers Key Realty, Inc

Ally Prigge Realty Executives Cooper Spransy

Nicolas Retana Nicolas Retana - Broker

Congratulations to the 36 new Members who completed Orientation in June sponsored by Brian Showers and Wisconsin Bank and Trust.

Thank you to Cindy Ulsrud, Joe Long, Sara Whitley, Mary Duff, Robert Procter, Judi Kessler and Scott Walker for sharing their knowledge and time as June Orientation Instructors.

You did an excellent job!

Membership Transfers

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NAME Joy Chapman Jeanna Fischbach Sandy Frye Tom Salmon Scott Sklare Chad Sperry Sharon Wagner Kate Wetter FROM Restaino & Associates Appraisal Solutions First Weber Inc Synergy Real Estate Group Synergy Real Estate Group Restaino & Associates Century 21 Affiliated Redfin Inc.

Realty Executives Cooper Spransy Wisconsin Special Properties LLC Keller Williams Realty Key Realty, Inc Key Realty, Inc Sperry Realty LLC/The Condo Shoppe First Weber Inc First Weber Inc Gary Rhodes Keller Williams Realty

Heather Robinson Catterson The Robinson Group

Rebecca Schwendinger Century 21 Affiliated Southwestern Realty

Hannah Shin First Weber Inc

Pam Sydow Preferred Realty Group

Jason Syverson Wisconsin Dells Realty

Erica Thompson Colstad Stark Company, REALTORS®

Sara White RE/Max Preferred

Kaitlyn Wiemann Terra Firma Realty

Melissa Winger First Weber Inc

Xia Xie American, REALTORS®

Anne Yost Bunbury & Associates, REALTORS®

Ginger Zenczak Home Buyers Marketing II, Inc

AFFILIATES

Tom Lavik Wisconsin Home Inspection Professionals LLC

Matthew A. Schwendinger Badger Home Inspections, LLC

New Offices

Badger Home Inspections, LLC Madison, WI

Blue Line Designs Realty, LLC Madison, WI

DG Realty LLC Oxford, WI

Goff Realty, Goff Construction and Real Estate, Inc. Middleton, WI

Mark Anderson Realty LLC Viroqua, WI

Nicolas Retana - Broker Madison, WI

Quality Real Estate Services LLC Milwaukee, WI

The Robinson Group Madison, WI

Sharon McGann Verona, WI

Sperry Realty LLC/The Condo Shoppe Madison, WI

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