



RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



May 2016

V o l u m e 2 1 • N u m b e r 5

MARK YOUR CALENDAR

New Developments for Commercial Brokers 2016

Tuesday, May 17
[Click here for more information.](#)

RASCW Brewers Outing

Wednesday, June 1
This event is sold out.

RASCW Mallards Outing

Thursday, July 14, 2016
[Click here for more information.](#)

RASCW Golf Outing

Tuesday, July 19
[Click here for more information.](#)

Bocce Ball Tournament

Wednesday, August 10
The East Side Club
Details to Follow

[CLICK HERE](#)
FULL EVENT CALENDAR

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Membership Update

NEW DEVELOPMENTS FOR COMMERCIAL BROKERS 2016

Tuesday, May 17, 2016
Registration 8:30 am • Program 9:00 am – 11:30 am
Food Concepts, Inc
2551 Parmenter St, Middleton

This is a FREE program – but seating is limited
[Click HERE](#) for more information or to register.

12th Annual MALLARDS GAME

Tailgate Fundraiser On Behalf of

Movin' Out

Please Join Us **Thursday, July 14th** at **Warner Park**

Tickets are only \$20 and include tailgate party of hamburgers, hot dogs, chicken sandwiches, chips, potato salad, coleslaw, beer*/water/soda **PLUS** the Mallards game!

[CLICK HERE FOR TICKET INFO.](#) [CLICK HERE FOR SPONSORSHIP INFO.](#)

CINDY STRANGE MEMORIAL GOLF OUTING

Tuesday, July 19, 2016
University Ridge Golf Course

Deadline is July 12!

Register Your Team Today. Space Fills Up Fast!

Event Open to all Members & Employees of Member Companies

[Click here for more information or to register.](#)

REALTOR® REVIEW

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, Treasurer/President-elect 221-8666

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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 REALTORS® 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
Fax: (608) 240-2801

Items submitted in Microsoft® Word programs are also welcome.

www.rascw.org



President's Message: Dewey Bredeson



"Play nice" is a common refrain one gives to their children or you may have received from your parents. But in this busy selling season when there is never enough time we sometimes forget this lesson we learned at an early age. It may be skipping hellos or pleasantries like "how are you doing" just to save time, or it could be taking advantage of someone in a real estate transaction. You may even justify a transgression by somehow figuring you deserve more (the mind can work wonders when it balances out fairness when money is involved).

Now I am not saying we should not compete or be aggressive about winning. I am also the first to admit the world is not fair. What I am saying is screwing someone over will not make the world a better place. There are rules written and un-written, and I think you know inside when you have broken one.

Remember we all took a pledge when we became REALTORS® to obey the Golden Rule: do unto others as you would have them do unto you. So, in this big real estate sandbox we work in, go out and compete, play hard, but especially play nice!



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

REGISTER BY MAY 15 FOR THE EARLY ENTRY FEE OF \$25!

10K & 5K Run/Walk Please consider [SPONSORING](#), [REGISTERING](#) or [VOLUNTEERING](#) for this event and help us provide down payment assistance loans throughout South Central & Southwest Wisconsin.

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Notice of RASCW Nominating Committee and Board of Directors Petition Notice

The Nominating Committee is charged with nominating individuals to serve on the RASCW Board of Directors beginning in 2017. Positions to be filled include one non-residential broker or agent, one broker-owner from a Class I firm, one broker-owner from a Class II firm, and one Affiliate. Class I firms are defined as having 26 or more REALTOR® Members. Class II firms are defined as having less than 26 REALTOR® Members.

If you are interested in being considered as a nominee for the Board of Directors, please submit an application by Friday, June 3, 2016.

[Click Here for a RASCW Director Application](#)

You may also contact Tom Weber, Chair of the Nominating Committee. Tom can be reached at webert@firstweber.com or (608) 221-8666.

In the July issue of the *REALTOR® Review*, you will be noticed of the slate of candidates selected for the 2017 RASCW Board of Directors. 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 (no more than 10 from their own company). Petitions must be received at the RASCW office before August 15, 2016. For specific details, see Article XI of the RASCW Bylaws or contact Janine Smith at 608.240.2800 or jsmith@wisre.com.



RASCW Member Benefit - Car Wash

Kwik Trip Deluxe Car Wash Cards • \$5 each (includes tax)
Mermaid Total Wash Tickets • \$8 each (includes tax)

Members may purchase both at the discounted rate through the RASCW office.

[CLICK HERE FOR MORE INFORMATION](#)



Mike Watson
Mortgage Loan Officer
NMLS #486766
282.6177



Santino VanDerWielen
Mortgage Loan Officer
NMLS #283563
282.6173

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Katie Simon
VP-Regional Manager/Home Lending
NMLS #500033

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608.203.9801

MLS NEWS

Visit www.scwmls.com for expanded details.



MLS Staffing Changes



Dave Bass

I'm very happy to be joining the MLS team as the Paragon™ Support and training manager. I've had many years of customer service and computer tech support experience, and I am passionate about helping people learn and solve problems. I grew up in Waukesha County and have lived in Verona for the past 8 years. I play piano and guitar, and also enjoy reading, hiking, and getting together with friends and family for food and drink. I'm still exploring all of Madison's sights, sounds, restaurants, museums, and whatever else I can find. I really look forward to working with all of you.



Heather Brooks

I'm excited to be joining the team at MLS as the new Data Integrity Analyst! I began my career in real estate after graduating from UW-Milwaukee in 2007, and have worn multiple hats within the industry, from coordinating operations for a team of agents in Delafield, to working as a sales agent in my hometown of Rhinelander, and most recently, as a commissions processor. My husband, Graig, and I moved to Madison in 2011, and fell in love with the city and everything it offers. My favorite activities include checking out the area's many restaurants and breweries, traveling, cooking, farmers' markets, playing volleyball, camping, hiking, working on projects around our house, and spending time with family, friends, our dog and two cats. I think the MLS will be a great fit for my interests and strengths, and I look forward to the opportunity to work with you all!

While we are excited to welcome Heather and Dave, we will miss Jen Peters and Rick Corey and wish them luck in their future endeavors.

Reminder/Warning – No Showings Mean No Showings

It is against MLS rules to show a property to a perspective buyer that is in the status of Withheld/Delayed or marked as "no showings allowed". Those found in violation of this rule can be fined up to \$15,000 and are subject to suspension of MLS services. This fine and suspension can be applied to both the listing agent and the agent showing the property.

Feature Search Change in Paragon™

When searching by Features, the Feature Groups now display collapsed to minimize scrolling. Simply click the name of the Feature (i.e. Garage) to open.

Houston Floods: Learn A Lesson Using Pictures To Create A Home Inventory and Free Software Package

Albert Clark, Co-Creator, Home Actions. albertclark@homeactions.net

You may wonder how the recent Houston floods are relevant around here. Did you know that 9 out of 10 homeowners caught in the floods had no inventory of their possessions? If your home was destroyed by a fire or other disaster or robbed, would you be able to recall all the items that were once inside?

Creating a photo inventory is a great way to document your possessions so you know what you lost if you ever have to file an insurance claim.

Start by grabbing your camera or smartphone and a notebook where you'll create a page for each area of your property including your garage, house and exterior.

Exterior Photos - Go outside and take pictures of your home's exterior, including your roof, siding and porches. Next, add photos of landscaping and hardscaping features like decks, patios, fences, gazebos, sheds, barns and expensive or exotic plants. Note the size and materials used to build each exterior feature.

Come inside and go floor-by-floor and room-by-room listing and photographing the valuables in each location. Be systematic. Start in one corner or quadrant of a space then move clockwise. Remember to check inside cupboards and closets.

Photographing Items - Start by creating a few photos of each room or area. Stand in different regions of the room and take several broad photos. Once done, tackle individual items.

You can photograph using a camera phone, but a digital camera will yield better quality photos. As you work, review the images to ensure you got the whole item, good exposure and sharpness.

Take multiple photos of objects to capture the backside, inside, details, brand or model name, serial numbers, etc.

Have rare or valuable moveable items such as antiques, paintings, silverware, jewelry or fine china? These tips will help you get the pictures you need:

- Create a background by placing a white bed sheet over a table.
- Fill the camera's viewfinder or LCD display with your subject.
- Use the macro setting if your camera has it.
- For decorative items, such as china, take a close-up of the pattern or trademark.
- Place the object on the table.
- Shoot at your camera's closest focusing distance.

Create A File Naming System - To make it easier to find things in your inventory, create a photo file-naming system when you move the pictures from your camera to your computer. *(continued on page 5)*



Free Coffee

Amy Gile-Enge is anxious to meet with you. So anxious in fact, she'll supply the coffee.

Call Amy @608.836.4307

NMLS# 586017

Member FDIC

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Unlock the Dream Tour



Want to feel good about good things happening in our profession and our

community? Take 55 minutes out of your day to learn how Habitat for Humanity® is building homes, communities and hope. This "mission tour" (informational only – no fundraising or volunteering ask) happens at the Dane County Habitat office in a Habitat homeowner neighborhood on the south side just off the beltline at Park Street. The tour closes with the personal story of a Habitat homeowner you will meet.

Here are upcoming Habitat "Unlocking the Dream" Tour dates:

- Thurs, May 18: 5-6 pm
- Wed, June 1: 8-9 am
- Thurs, June 16: 5-6 pm
- Wed, July 6: 8-9 am
- Thurs, July 21: 5-6 pm

All tours take place at the Habitat for Humanity® of Dane County headquarters at 1014 Fiedler Lane, #29, Madison.

Register by clicking: <https://habitatdane.org/Register-Dream-Tour>; you'll then receive an email with directions and parking details. This is a great chance to re-energize your passion for your profession!



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e-mail edanderson209@gmail.com

Visit my Website for more information and prices www.ihiscw.com

(continued from page 4) - Houston Floods: Learn A Lesson Using Pictures To Create A Home Inventory and Free Software Package

For example, you can name each picture based on the room, item, age and cost. So if you have a drill in the garage that you bought in 2014 for \$125, the file name would be: Garage_drill_2014_\$125.

Add the photo file names when you transfer your pictures to your computer. As you build your catalogue and photograph the items, periodically print out the list for safekeeping and to check for accuracy.

Save A Backup - As you work, print out a running copy of your inventory list and store it in a safe place. If you like, add a thumbnail view photo beside each item name.

Check your photo software to see if it offers a gallery or catalogue lay out. That's a good option for organizing your photos.

Once your inventory-taking project is complete, save a master copy of your written list on a flash drive and put a full set of photo prints or a photobook in a location other than your home. A bank safe deposit box or a relative's home that's not nearby are good options.

Free Software Solution From The Insurance Information Institute

Know Your Stuff? is the Insurance Information Institute's online home inventory software. This application makes creating and updating your home inventory easy. And with the free, secure online storage you will have access to your inventory anywhere, any time. Check it out at <http://www.iii.org/video/home-inventory-software>.

10 Cities Where You'll Live the Longest - Daily Real Estate News Friday April 15, 2016

If you want to live longer, you may want to move to Santa Barbara, Calif. Residents there live to an average age of 84.4 years, according to data analyzed in a recent Journal of the American Medical Association paper.

Why are Santa Barbara residents outliving others in the country?

"It's much more associated with healthy behaviors ... [such as] less smoking, higher rates of exercise, and lower obesity," says Raj Chetty, one of the study's authors and an economics professor at Stanford University. Chetty and the paper's authors also factored in wealth and education in the study, which also were linked to more health-conscious cultures.

Here are the following 10 cities with the longest life spans:

1. Santa Barbara, Calif.: 84.4 years old
2. Portland, Maine: 84.3
3. Spokane, Wash.: 84.2
4. Eugene, Ore.: 84
5. Santa Rosa, Calif.: 83.9
6. Salt Lake City, Utah: 83.9
7. **Madison, Wis.: 83.8**
8. Minneapolis, Minn.: 83.8
9. Grand Rapids, Mich.: 83.8
10. Providence, R.I.: 83.8

Source: "The Association Between Income and Life Expectancy in the United States, 2001-2014," *The Journal of the American Medical Association* (April 10, 2016) and "Where Americans Are Living the Longest – and Why?" *realtor.com*® (April 14, 2016)

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What does a Buyer look for in an investment property?

It may seem basic but it is helpful to think like a Buyer when selling your property. As I have witnessed the process many times, some fundamentals are in play in every transaction. Let's look at these in the order of an income – expense summary.

INCOME.

The Buyer wants to know about the quality and the adequacy of the income. History is a guide here. Three years of solid income documentation (sometimes tax returns are good) is usually a minimum. The other important factor is whether the rents are at the full potential of the market. A good rent survey of the area will reveal if more money can be charged once the property changes hands. Often times, complacent owners do not raise rents as quickly as the market will bear. Why? It is easier not to deal with changing the price for old customers. It will come back to hurt when the property is under the examination of potential Buyers and appraisers.

EXPENSES.

The Buyer also wants a glimpse at history. There are many variables to fixed and changeable costs according to the maintenance and administrative standards of the current operator. That is sometimes the pitfall of relying on cap rates alone to evaluate the quality of the investment. More on that later. Some of the bigger "rocks in the expense jar" are property taxes, insurance, labor, and utilities. The Buyer will always be looking to operate more efficiently. It is a good idea to always cull your vendors and suppliers, to protest unreasonable tax assessments and to operate with the least cost and the most quality. Expenses which have run away will eat up income and result in reduced or lower Net Operating Income.

NET OPERATING INCOME.

This is the all-important measure of calculating the return on investment without considering mortgage debt. Beware that this number must be tempered with a physical inspection of the property to determine if there is any deferred maintenance. A property with a favorable cap rate will not perform well if the new owner has to contribute substantial funds to make the property rentable.



[Click Here for the May Asking Lease Rates](#)

Register Now!

New Developments for Commercial Brokers 2016

Tuesday May 17, 2016

Click [HERE](#) for details.

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Calendar: May 15 - June 15

Monday, May 16

Paragon™ Basic
9:30 am – SCWMLS Training Room

Tuesday, May 17

New Developments for Commercial Brokers 2016
8:30 am – Food Concepts Inc., Middleton

Wednesday, May 18

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

SCWMLS Board of Directors

11:00 am – RASCW/SCWMLS Conference Room

Thursday, May 26

RASCW Board of Directors
9:00 am – RASCW/SCWMLS Conference Room

Monday, May 30

RASCW/SCWMLS Offices Closed
Memorial Day

Wednesday, June 1

Membership Networking Committee
9:00 am – Preferred Title

Thursday, June 2

Affordable Housing Equal Opportunities Committee
9:00 am – RASCW/SCWMLS Conference Room

Paragon™ Basic

9:30 am – SCWMLS Training Room

Friday, June 3

MLS Committee

9:00 am – RASCW/SCWMLS Conference Room

Wednesday, June 15

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

SCWMLS Board of Directors

11:00 am – RASCW/SCWMLS Conference Room

[CLICK HERE](#)

RASCW EVENT
CALENDAR

is on our website!

[CLICK HERE](#)

COMMITTEE DESCRIPTIONS
COMMITTEE SELECTIONS

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Ann Becker - NMLS 1205336
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lmiller@oregoncommunitybank.com



608-835-3168

RASCW Member Benefits Newest Provider

The REALTORS® Association of South Central Wisconsin Member Benefits program Welcomes its newest Benefit Provider

CarpetsPlus

4606 E. Washington Ave., Madison WI 53704
Contact: Michael Borland - 608-249-0422
or by e-mail at m.borland@carpetspluswi.com

Members of the REALTORS® Association of South Central Wisconsin are offered commercial pricing for all referrals and free installation is included. Offering two showrooms for your clients convenience.

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: Saturday 8:30 am – 4:30 pm May 21
Tuesday 6:00 pm – 9:30 pm June 14 and 21

[For more information, please click HERE.](#)



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MEMBER FDIC LENDER



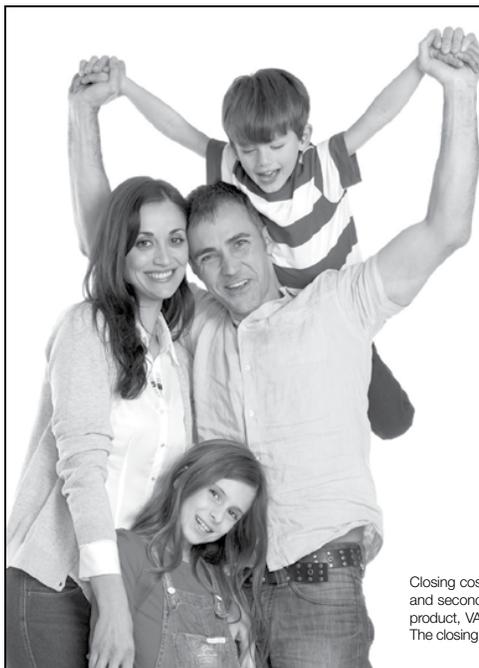
Dan Spransy

Congratulations to our March Madness Tip Off winners.

1st place – Dan Spransy
Bo Ryan Autographed Basketball

2nd place – Jason McGill
\$100.00 Food Fight Gift Card

Last place – Angela Kellesvig
Starbucks Gift Card



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MEMBERSHIP UPDATE

NEW MEMBERS

Jerry Bentz American, REALTORS®	Chuck Hoffmann RE/Max Preferred	Quinn McWilliams Scott Appraisal, LLC	Mark Scholbrock Caribou Property Management, LLC
Brian Conne First Weber Inc	Kelly Hohneke United Country Marshall's Real Estate	Scotty Meadows Century 21 Affiliated	Erik Silgman Keller Williams Realty
Adam Crook Stark Company, REALTORS®	Mindy Honish Property Revival Realty	Randy Mellentine Century 21 Affiliated	Laura Slosser-Joswick Fred Kaping Realty, LLC
Laura Dvorak Matson & Assoc., Inc. Real Living	Peter A Hunt Peter A Hunt Realty	Debbie Meyer eXp Realty, LLC	Danny Smylie Realty Executives Cooper Spransy
Kurt Egan Dean Realty Group, Inc.	Michele Ironmonger Century 21 Affiliated	Elizabeth Mitchell First Weber Inc	Brady Steel Steel Appraisal Services, LLC
Brandon Elsinger Mossy Oak Properties of WI, LLC	Kathleen Kane Kathleen Kane Real Estate	Erin Morgan First Weber Inc	Scott Stewart Coldwell Banker Success
Mya Everson Century 21 Affiliated	Wendy Kearns 1st Advantage Real Estate	John Nelson Property Revival Realty	Paulette Vilstrup First Weber Inc
Dean George Dairyland Real Estate	Barb Kolb First Weber Inc	Sarah Peck Century 21 Affiliated	Kaitlin Weber First Weber Inc
Kale George Dairyland Real Estate	Gary Lawry Keller Williams Realty	Carly Pierick First Weber Inc	Trevor Wiggins First Weber Inc
Henry Gobel Madison Commercial Real Estate LLC	Shelley Lazzareschi Keller Williams Realty	Deanna Prochaska Realty Executives of Mt Horeb	Bradley Wildenberg Keller Williams Realty
Justin Harder Coldwell Banker Success	Angie Linde First Weber Inc	Becky Radke First Weber Inc	Jenni Wilm Gavin Brothers Auctioneers LLC
Jennifer Hewitt Keller Williams Realty	Tugba Madaus First Weber Inc	Karen Roach First Weber Inc	
Jessica Hillebrand Property Revival Realty	David May Geiger, REALTORS®	Tami Rueth Rock Realty	Jeff Loree J & S Home Inspections, LLC
Nicki Hippo Keller Williams Realty	Tammy McGuire Restaino & Associates	Tania Sanchez Property Revival Realty	Trent Osterholz AnchorBank

AFFILIATES

Congratulations to the 42 new Members who completed Orientation in April sponsored by Pete Stebbins and Fairway Independent Mortgage.

Thank you to Bonnie Dixon, Tom Weber, Heather Crowe, Robert Procter, Kevin King, Shelly Reynolds, and Dewey Bredeson for sharing their knowledge and time as April Orientation Instructors.

You did an excellent job!

MEMBERSHIP TRANSFERS

NAME	FROM	TO
Terri Benson	Century 21 Affiliated Pfister	Potterton-Rule Inc
Byron Chase	Homestead Realty	Lake & City Homes Realty
Cindy Diehl	Keller Williams Realty	Century 21 Affiliated
Barbara Drolson	Wisconsin Dells Realty	Barbara Drolson Real Estate
Jerry Elmer	A C Elmer Real Estate Appraisals	Century 21 Zwuygart Real Estate
Phyllis James	RE/Max Preferred	Realty Executives Cooper Spransy
Randy Kuhnau	Stark Company, REALTORS®	Great Day Real Estate
Emily Maruszewski	Stark Company, REALTORS®	Allen Realty, Inc
Brittany Riethmiller	Bunbury & Assoc, REALTORS®	First Weber Inc
Sarah Rodriguez	Keller Williams Realty	Lagniappe Real Estate Group
Sarah Schliem	Century 21 Affiliated	First Weber Inc
Dori Suddarth	Century 21 Affiliated Roessler	Sprinkman Real Estate
Chris Wahl	Keller Williams Realty	Tandem Realty Group
Judy Weiland	Stark Company, REALTORS®	Great Day Real Estate

NEW OFFICES

Barbara Drolson Real Estate Wisconsin Dells, WI
Great Day Real Estate Baraboo, WI
J & S Home Inspections, LLC Madison, WI
Kathleen Kane Real Estate Verona, WI
Madison Commercial Real Estate LLC Madison, WI
Peter A Hunt Realty Madison, WI
Steel Appraisal Services, LLC McFarland, WI
Tandem Realty Group Madison, WI