November 2014

Mark Your Calendar

RASCW & SCWMLS Offices Closed
Thursday, November 27 & Friday, November 28

RASCW Holiday Cocktail Party
Tuesday, December 9
5:00 pm - 7:00 pm
The Great Dane, Fitchburg

RASCW Holiday Party - SW
Wednesday, December 10
5:30 pm at Arthur Haus, Platteville

Need to renew your membership?
Click here to pay your dues online!

Click Here
RASCW Event Calendar
Updated 11/10/2014

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RASCW Holiday Cocktail Party
December 9, 2014
5:00 pm - 7:00 pm
Great Dane - Fitchburg
Cash Bar and Free Appetizers

Admission to the event will be a “Toys for Tots” toy or cash donation.
The Marines will be present.

Additional donation boxes will be located at:
Park Bank, Middleton • Restaino & Associates on Schroeder Rd
• US Bank, Windsor St, Sun Prairie • RASCW

Please RSVP by December 2nd, 2014 to Beth at 608.240.2800 or email beth@wisre.com.

RASCW Officers Elected for 2015

At their October meeting, the RASCW Board of Directors elected Kristine Bunbury Terry, Bunbury & Associates, Realtors®, Vice President, and Dewey Breeden, Bay Tree Real Estate Group, Treasurer. Kristine and Dewey, along with President-elect Mary Duff, Stark Company, Realtors®, and the new RASCW Directors Charlotte Eversoll, Clayton Real Estate, Brandon Grosse, Accord Realty, Jeff Hauser, Hauser Appraisal Service, Marcia Howe, Monona State Bank, and Tom Weber, First Weber Group, will be installed into office at the Installation and Awards Reception being held the evening of Thursday, January 15, 2015 at Nakoma Country Club. Watch for event and registration details. Meanwhile, please save the date.

New MLS Directors and Officers Elected

The RASCW/SCWMLS Boards of Directors have elected Shawna Alt (First Weber Group), Bob Courter (R L Courter Co), Jenny Lancaster (Century 21 Zwygart) and David Stark (Stark Company, Realtors®) as SCWMLS Directors with three-year terms beginning January 2015.

The SCWMLS Board of Directors also held elections for 2015 SCWMLS Officers. Bev Anderson (Anderson Real Estate) was elected as President; Peter Sveum (Coldwell Banker Success) was re-elected as Vice President and David Stark (Stark Company, Realtors®) was re-elected as Treasurer.

The new SCWMLS Directors and Officers will be installed into office on Thursday, January 15 during the Installation & Awards Reception at Nakoma Country Club.

RASCW Committees

All RASCW Members are encouraged to become an active part of your Association through Committee involvement. Click here for more information. Please bring your personal talents and interests to your Association. Thank you!
President’s Message: Tony Tucci

Can you believe how fast this year has gone? The trees have lost their leaves, daylight savings time is over, and the weather is starting to get a little colder. Let’s face it, the year is winding down. Throughout this year, in this column I have made a strong effort to encourage us all to adopt a positive mindset, to ask big questions about what drives us, and essentially to live our lives and practice our trade with passion.

I was recently inspired by one of our members, and good friend of mine, Neil Mathweg. While speaking on a panel at the recent WRA conference he said “I like to challenge the status quo in our industry- I want to do things differently.” What Neil was getting at is so important. He likes to do things differently, not just for the sake of being different, but because challenging the status quo requires purpose, passion and creativity.

So what does challenging the status quo have to do with our year coming to an end? It has to do with timing and mindset. I want to challenge all of us to think and act differently as we head into winter, which is historically a slower time in our industry. Just as we were tempted to complain about how long the winter was in March, we are going to be tempted to complain about the cold, or the long winter coming, or about any number of things. Don’t succumb to small, negative, status quo thinking.

Instead of losing quality time this winter, with unproductive activity, use this time over the next few months to reflect, create, and plan for next year. Reflect on what went well in 2014 and be thankful for your successes. Create changes to your processes where you were lacking this year, and finally, spend some time away from your office or workspace to plan for success by mapping out what you want your next year to look like.

Make it a great day!

Save the Dates & Watch for More Information

Installation and Awards Reception • January 15, 2015 • Nakoma Country Club
Economic Forecast • January 22, 2015 • TDS Building, Junction Road • 1:30 pm–4:30 pm
De-Mystifying Condos, February 19, 2015 • Promega’s BTC Auditorium • 2:00 pm – 4:00 pm
Down Payment Assistance • March 18, 2015 • Gale P Foster Education Center (WRA)
ActiveKEY Doubles as Flashlight

With daylight hours starting to wane, a light can sometimes come in handy when out on showing appointments. You may not be aware of it, but your ActiveKEY has a couple of neat features that can help. Here is how to use the flashlight and backlight on the ActiveKEY:

**FLASHLIGHT:** To initiate the Flashlight function, turn on your ActiveKEY and press the flashlight button (between UP and DOWN arrows at top of keypad). The flashlight will stay on as long as the key stays on.

**BACKLIGHT:** To activate the Backlight, turn on your ActiveKEY and press the Light Bulb button on the bottom right of the keypad. The key will remain backlit as long as the key stays on.

Don’t be a Copycat

It is against MLS rules and copyright law to copy another agent’s photos and associated documents for use on your listing without permission. Those submitting photos/associated docs with the knowledge that they do not have the right to use said photos/associated docs will be subject to a fine of $25 per photo/document in addition to any legal remedies available to the owner of the photos/documents.

Easy Way to BCC

If you routinely copy yourself on listing email notifications sent to your clients, and you type your email in each time, please read on….. Under Preferences - Email, you will find an option to Auto-Fill BCC. If you check this box and Save, each time you send an email or set up a new listing auto-notification, your email will automatically be included as a bcc. For each individual email you have the option to click the x to remove your email if you so choose. If your email address changes, Paragon™ will look at the bcc line in your auto-notifications and update your email automatically. Paragon™ does not automatically update your email if you have entered it in To: or the cc: line.

Confirm to Show

We have recently reviewed three complaints regarding keycard violations, in particular, accessing a keybox without a confirmed appointment. Sanctions have included fines up to $1,000 from the MLS, and possible trespassing charges brought by the home owner. PLEASE, call for an appointment and WAIT for confirmation before showing properties.

Contacts now Accessible via Paragon™ Mobile

Contacts and their saved searches are now accessible via the Paragon™ mobile website at http://scwmls.mobile.paragonrels.com. MLS listings can be accessed via your mobile device using either the website above, or a downloadable APP. Click here for instruction on accessing both mobile options.
Paying 2015 Membership Renewals

Please note that credit card payments will only be accepted online.

To pay by VISA or MC, go to www.rascw.org and click on the link – Pay Dues Online.

This service is handled by the National Association of Realtors® (NAR) and is only available through December 31, 2014.

Exceptions to paying online:
• The discount for Senior and Elder dues is not reflected online.
• The online service is not available to local Affiliate Members (State Affiliate Members are able to use the online service.)

Senior, Elder and local Affiliate Members, please call the RASCW office at 608-240-2800 if you wish to pay your dues by VISA or MC.

To pay by check, detach the lower half of your Renewal Notice and send check payable to RASCW, 4801 Forest Run Road, Suite 101, Madison, WI 53704.

All Membership Renewals received after December 31, 2014 will be subject to reinstatement fees. No exceptions will be granted.

If you have any questions, please contact the RASCW office at 608-240-2800.

Cindy Strange "Pay It Forward" Award

"Success is always sweetest when it’s shared.” That was the mind set of Cindy Strange. She also believed in giving people more than they’d expect was the way she wanted to live.

Cindy was a long-time and highly valued Member of RASCW whose untimely death in 2006 shocked us all. She was recognized as the RASCW Affiliate of the Year in 2004. Her personality and inspiration are missed by all that knew her.

In wanting to preserve and honor her outstanding qualities, RASCW is proud to present the 2014 Cindy Strange Pay It Forward Award to a Realtor® or Affiliate Member who demonstrates those same qualities. The Award will be presented to a RASCW Member who is unselfish with his or her time, is involved with the Association and shows contagious enthusiasm in all they do, whether it is serving on committees, participating in or sponsoring RASCW events. The individual nominated is always looking for ways to give to the real estate industry and community without expectation of return.

The recipient for the Award will receive the proceeds from the RASCW Cindy Strange Memorial Golf Outing to present to the charity of his or her choice. The Award will be presented in January at the RASCW Installation & Awards Meeting, along with the presentation of the check to their charity.

If you would like to nominate a Realtor® or Affiliate Member, please send his or her name, company and how this individual demonstrates the spirit and qualities of this Award to:
Beth Fletcher • RASCW • 4801 Forest Run Road, Suite 101 • Madison, WI 53704 or via email to beth@wisre.com

Nominations must be received by Monday, December 1, 2014.

FREE Home Buyer Education Classes

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

When: Tuesday, November 11 & 18  •  6:00 pm – 9:30 pm*

Reservations: Space is limited. To register please call Michelle at Project Home 608-246-3737 Ext. 2000 or email MichelleK@ProjectHomeWI.org

For more information email Ellen Bernards HomeBuyerWI@GreenPath.com or call 608-576-8658

Cost: FREE**

*To receive GreenPath Pre-Purchase HUD certificate, borrower must complete the full class as well as a Pre-Purchase appointment with a GreenPath Housing Counselor either in person or by telephone.

**GreenPath does receive funding from the proceeds of DownPayment Plus loans. For DPP forms and invoice, please contact HomeBuyerWI@GreenPath.com with borrower’s name, credit score and closing date.

Project Home: Home Maintenance Classes

Classes are free and open to the public. Advance registration is required. Please call (608) 246-3737 or email michellek@projecthomewi.org to register.

All classes are held on Wednesday evenings from 6:30 pm to 8:00 pm and will be held at 1966 S. Stoughton Rd., Madison, WI

Classes are taught by Project Home staff and skilled professionals who volunteer their time.

Class Schedule
Dec. 10: Basic Household Plumbing
-- (2015)--
Jan. 7: Saving Energy in Your Home
Jan. 21: Common Bathroom Repairs & Replacements - (From Floors to Shower Installs)
Feb. 4: Basic Household Plumbing
Feb. 18: Water & Mold class - (this is a 2 hour class from 6pm to 8pm)
Mar. 4: Basic Home Maintenance

Class dates or times may be changed or cancelled without advance notice if necessary.
Industrial vs Office
The Madison Metro area vacancy rate for industrial/warehouse buildings is under 5%, and represents a full recovery from a protracted recession in commercial real estate. On the other hand, the vacancy rate for office space in our market is 14%+. Why is office space lagging in this economic recovery? And why is industrial warehouse doing so much better?

I have several highly visible office buildings for lease. Activity on these listings is improving, but I’m still scratching my head why my sales pitch based on visibility to traffic and the opportunity to have large signs is not resonating with prospects. “We are really a destination business; our customers find us” is a response I hear often. “We don’t get a lot of walk-in customers” is another common response. So, has retail presence, signs, visibility-to-traffic lost its mojo?

How do we, as consumers of products and services, find stuff? My wife recently wanted to buy escutcheons, outmoded pieces of antique hardware. You won’t find these items at Home Depot or Ace Hardware. However, her search for these items was easier than any stroll down a row of displays in a big-box store. She used the Internet. She did not order the products on the web; she used the web to identify the local business carrying these things. It’s clear that people have, at least to some extent, stopped looking at businesses as they drive down the street. Instead, they’re looking at the web (and hopefully not while driving).

In the Madison area, the average asking rental rate for industrial/warehouse space is $5.77/SF NNN. This is an increase from $5.48/SF a year ago. For office space, the average asking rate is about $11.00/SF NNN and this rate has declined slightly over the last year. Based on price alone, industrial/warehouse has a tremendous competitive advantage over office space. If visibility and corporate identity are becoming less important to businesses in this Internet driven world, then maybe price advantage is becoming a more significant consideration.

In all likelihood, this is only a small part of the explanation of what I see as an emerging trend in commercial real estate. If you are curious about this trend and others, and want to find out more, please consider attending RASCW Forecast Seminar this up-coming January 22nd, 2015.

Click Here for the November 2014 - Asking Lease Rates

For free email updates on commercial real estate happenings, sign up for CIREX News & Views by emailing Ralph at rsk@cirex.com.
Election Wrap-Up: Back to Business By Phil Salkin, RASCW Government Affairs Director

Whether you are Republican or Democrat, when you woke up on November 5th, the sun was still in the sky. Your TV viewing will be more enjoyable, your mailbox less full and you can probably get through a meal without the phone ringing. People will want to sell homes and people will want to buy them.

Nationally, November 4th was a wave election which saw Republicans flip the United States Senate, gain over 10 seats in the House of Representatives and win governorships in states which have not often seen Republican administrations. Historians are busy looking for comparable elections and are harkening back to the mid-terms in the Truman administration.

After giving comfortable margins to President Obama in 2012, Wisconsin voters gave Scott Walker his third victory in four years and the Republican party retained control of the Assembly and the Senate. However, Democrat Doug LaFollette bucked the trend and was reelected as State Secretary.

There are various lessons that were learned or re-learned. One is that voting counts. Looking at elections results, one cannot help but note that most of the races were not truly competitive, the winners often taking 60+ % of the votes. But not everywhere. In Wisconsin, Todd Novak won in the 51st Assembly District (in the RASCW area) by 59 votes out of 21,179 cast. In the 85th Assembly District, David Heaton won by 86 votes out of 22,232. In the state Senate, Janet Bewley won by 1762 votes out of 68,156 cast. Turnout in Wisconsin was about 56.5%, a respectable number for a mid-term election, but that still means that 43.5% of the voters decided to allow someone else to select their leaders.

The election also saw interesting results relating to referenda. The state imposes limits as to how much a municipality or school district can raise taxes. They allow the caps to be exceeded through referenda. Some elected officials have said that this is a false option as the public will not support increased spending. However, on November 4th, school referenda were successful in Oregon and Waunakee. Iowa County voted to continue spending to support a nursing care facility. The citizens of Middleton voted to imposed on themselves a new fee for storm water utility and those in Janesville and other communities passed referenda to support exceeding the levy caps for municipal spending. While I have only limited information on the rest of the state, it appears that referenda were often successful elsewhere. It seems that when citizens believe that more spending is in their interests, they respond.

In terms of the REALTOR® agenda, it is important to note that last year 25 of the 27 items on the WRA legislative agenda were passed and signed by the governor. These were not Republican or Democratic bills, they were bread-and-butter bills for our Members. Almost all of the law-makers who supported those bills will be back, as will the governor who signed them. Hopefully, this means that potential legislative priorities relating to taxation, protecting private property rights, removing unnecessary hurdles to real estate transactions and protecting our environment will receive an attentive ear in the Capitol.

Finally, it is important to note that in 2015 there may be a number of pieces of legislation which will relate to land use and economic development specific to Dane County. The results of the elections will probably have a lot to do the potential success of these initiatives in the future.
Thank You to the Committee Members, Sponsors, Volunteers and the 367 who Participated in the 20th Annual Ghoulish Gallop. Your combined effort raised a record $20,000 for the RASCW Housing Foundation!

Thank You 2014 Ghoulish Gallop Sponsors!

Platinum Sponsors
State Bank of Cross Plains

Gold Sponsors
American Family Insurance
AmeriSpec Home Inspection Service
First Weber Foundation

Silver Sponsors
Associated Bank
BMO Harris Bank
Middleton Community Bank
Preferred Title

Bronze Sponsors
AnchorBank
Bunbury & Associates, REALTORS®
Capitol Bank
Coldwell Banker Success
Fairway Independent Mortgage
First American Title Insurance Co
Gorman & Company, Inc
Johnson Bank

Media Sponsors
A+ Graphic Services
Fleet Feet Sports

Food, Drink & Prize Sponsors
Bagels Forever
Culligan Total Water
Culvers
Miller & Sons Supermarket

Included on your Membership Renewal is a voluntary $15 contribution to the Realtors® Association of South Central Wisconsin Housing Foundation. Down payment assistance like our Housing Foundation Home Start program can help to improve affordability of a home for many buyers. Your dollars help individuals and families own their homes, which benefits all.

The RASCW Housing Foundation, a non-profit 501(c)(3) organization, makes available to qualified applicants a low interest, deferred payment loan to be used for the down payment and/or closing costs associated with the purchase of a home. Since 1991, the Foundation has given out over $2.1 million in loans to individuals and families in Southwest and South Central Wisconsin with family incomes at or below 80% of the county median income.

The Housing Foundation’s funds come from two main sources: the generous donations of RASCW Realtor® and Affiliate Members and our Ghoulish Gallop fundraiser event. Because the Housing Foundation is a charitable organization, all donations are 100% tax deductible. In turn, we are able to give out 99% of the contributions we receive in the form of loans to borrowers due to the administrative support we receive from RASCW, our parent organization. You can be assured that your contribution is being used to help provide affordable housing to those who need it most.

Thank you for your support.
Realtor® Safety

For more than a decade, the Realtor® Safety Program has provided Associations, brokerages and members resources, tips and tools to stay safe both in and out of the office. This program helps members understand the risks they face while on the job through knowledge, awareness and empowerment. While September has been designated Realtor® Safety month, it’s important that members keep safety top of mind all year round, which is why NAR continuously updates its safety program with new resources and information to keep its members safe.

Current Resources on www.realtor.org/Safety

- Safety presentation materials, including PowerPoint presentation template, talking points and handouts. These tools are great for office meetings and training sessions.
- Office forms for Realtors® and clients to help establish safety protocols.
- Archived safety webinars on such topics as personal safety, open house safety and holiday season safety tips.
- Videos and monthly articles to discuss during Realtor® Safety meetings and share in monthly communications.
- Dynamic safety widget revealing a new safety tip each week and Web banners to post on your website.
- Links to safety programs from associations all over the U.S.

What’s New on www.realtor.org/Safety

- NAR has expanded its resources to include information on safety smart phone apps to download, safety products to purchase and safety experts available for safety training presentations.
- New articles that can easily be shared.
- As part of its Window to the Law video series, NAR’s legal department presents legal tips and best practices to take into consideration when implementing safety programs and policies to help agents stay safe.

The Realtor® Safety Program – reminding you about the potential dangers faced daily and helping you with preparation and precautions to avoid risky situations.

Impress investors with a tool just for REALTORS®

Create high value investment analysis with RPR

In today’s market, investors are making up more and more of the home buyers. Whether they are looking for a house to be a long-term rental, or a ‘flip’, investors want to know their ‘return on investment’ (ROI) potential before making an offer. In just a few steps, you can create a detailed financial analysis for any property in RPR.

Type of Analysis: From any property in RPR, choose the type of analysis - rent, resell or live-in.

Preconfigured Scenarios: Aggressive, moderate, and conservative scenarios have been pre-configured for you using typical assumptions for the subject property and the type of analysis.

Adjustments: Using your local market expertise, and the information provided to you from your client, you easily change the assumptions necessary by moving the corresponding slider and modify your variables. You can even enhance the information in the reports by including different types of charts and trends related to your analysis. Impressive Reports: Print each scenario, attach your branded cover-page with contact information, and add that to the Property Details Report you created for each property. Now as your investor client tours each property, you can give them a detailed financial analysis, which they can use to evaluate their interest and desired investment strategy for their potential purchase.

Why wait? Start impressing your investors today. Visit RPR and create an investor analysis. Take me there!

2014 Management Conference

December 11, 2014 - Country Springs Hotel, Pewaukee
If you’re a manager, owner or broker, the WRA’s Management Conference is just for you!
With several great sessions, you’ll gain insight into the economy and your practice – relevant for today and tomorrow.
### Calendar: November 15 - December 15

**Monday, November 17**  
Paragon™ CMA  
10:00 am – SCWMLS Training Room

Paragon™ Client Connect  
1:00 pm – SCWMLS Training Room

**Wednesday, November 19**  
Ghoulish Gallop Committee  
8:30 am – First Weber, Fitchburg

SCWMLS Board of Directors  
11:00 am – RASCW/SCWMLS Conference Room

**Thursday, November 20**  
New Member Orientation  
8:30 am – Gale P Foster Education Center (WRA)

**Thursday, November 27**  
RASCW/SCWMLS Offices Closed  
Thanksgiving Holiday

**Friday, November 28**  
RASCW/SCWMLS Offices Closed  
Thanksgiving Holiday

**Wednesday, December 3**  
Membership Networking Committee  
9:00 am – Preferred Title

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

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

**Tuesday, December 9**  
RASCW Holiday Cocktail Party  
5:00 pm – Great Dane, Fitchburg

**Wednesday, December 10**  
RASCW Holiday Party – SW  
5:30 pm – Arthur Haus, Platteville

**Thursday, December 11**  
Professional Development Committee  
9:30 am – RASCW/SCWMLS Conference Room

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**CLICK HERE**  
**RASCW Event Calendar**  
Updated 11/10/2014

**CLICK HERE**  
**Committee Descriptions**  
**Committee Selections**  
Join a RASCW committee today!

**CLICK HERE**  
**Register for Paragon™ Training**  
on-site classes & webinar based

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We take pride in helping you meet your goals. Improve your results by recommending one of the state’s top lenders.* We are here to help and are available by phone, in-person and on the web.

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*UW Credit Union is ranked among the top ten home loan lenders in the state based on information from county Register of Deeds Offices; SMR Research Corporation.
MEMBERSHIP UPDATE

NEW MEMBERS

- Eric Christianson
  Keller Williams Realty

- Mickey Conrad
  Hovde Properties, LLC

- Myken Daeda
  Century 21 Zwygart Real Estate

- Levi Davis
  Madison Realty Group

- Ashley Dietrich
  Redfin Inc.

- Chad Dinkel
  Right on Target Real Estate, LLC

- Trisha Dinkel
  Right on Target Real Estate, LLC

- Amy Flickinger
  Realty Executives Cooper Spransy

- Gary Frisch
  Poterton-Rule, Inc

- Shelly Holmes
  Platteville Realty LLC

- Iris Loomans
  Keller Williams Realty

- Donna Maier
  A New Pathway Home

- Ruth Martinez
  Greenquest Realty LLC

- Robert McNulren
  First Weber Group Inc

- Randy Mellentine
  Keller Williams Realty

- Rachel Millar
  Century 21 Affiliated

- Joe Nelson
  Keller Williams Realty

- Frycka Palacios Lopez
  Greenquest Realty LLC

- Aubra Palermo
  Century 21 Affiliated

- Chris Perras
  Keller Williams Realty

- Jason Ruskosky
  Ruskosky Appraisals

- Nolan Schmidt
  First Weber Group Inc

- Kim Tranel
  Lori Droessler Real Estate, Inc.

- Stuart Utley
  MadisonEcoBroker, LLC

- Lainie Wade
  Restaino & Associates

- Emily Wambach
  First Weber Group Inc

- Nathan Welch
  Caribou Property Management, LLC

- New Affiliates
  - Eric Chartre
    Ultimate Home Inspection
  - Benjamin DeWitt
    Fidelity National Title

Congratulations to the 38 new Members who completed Orientation in October sponsored by Susan Day and AnchorBank.

MEMBERSHIP TRANSFERS

- Kelli Baron
  FROM: Stark Company, REALTORS®
  TO: Potterton-Rule, Inc

- Barbara Corn
  FROM: First Weber Group Inc
  TO: Century 21 Affiliated

- Kelly Gilboy
  FROM: Keller Williams Realty
  TO: Restaino & Associates

- Gregory Hull
  FROM: Prudential Community Realty
  TO: RE/MAX Preferred

- John Kellar
  FROM: Mazur Realty
  TO: Kellar Appraisal Service, Inc.

- Michael Lenz
  FROM: McFarland State Bank
  TO: Fairway Independent Mortgage Corporation

- Greg Raymond
  FROM: Hedeman Real Estate Company
  TO: Century 21 Affiliated

- Jo Raymond
  FROM: Hedeman Real Estate Company
  TO: Century 21 Affiliated

- Nick Simon
  FROM: Sam Simon Real Estate, LLC
  TO: Keller Williams Realty

- John Nicksic
  FROM: Rock Realty
  TO: J. Wheeler Group

- Aaron Schneider
  FROM: Preferred Realty Group
  TO: Homestead Realty

- Tony Winger
  FROM: Elite Realty Services, LLC
  TO: Badger Realty Group

- Trina Winger
  FROM: Elite Realty Services, LLC
  TO: Badger Realty Group

- Marine Yoo
  FROM: Restaino & Associates
  TO: Realty Executives Cooper Spransy

- Michelle Yoo
  FROM: Restaino & Associates
  TO: Realty Executives Cooper Spransy

Thank you to Scott Walker, Laura Stanfield, Greg Hull, Flo Roth, Phil Salkin, Bonnie Dixon and Judi Kessler for sharing their knowledge and time as October Orientation Instructors. You did an excellent job!

NEW OFFICES

- Caribou Property Management, LLC
  Middleton, WI

- Greenquest Realty LLC
  Milwaukee, WI

- Keller Appraisal Service, Inc.
  Verona, WI

- MadisonEcoBroker, LLC
  Madison, WI

- Ruskosky Appraisals
  Sauk City, WI

- Ultimate Home Inspection
  McFarland, WI

IT’S ABOUT EXPLORING POSSIBILITIES

Whether you’re looking to own your first home, buy a new home or build your dream home, AnchorBank can help make it happen. With local decision making and servicing, we simplify the borrowing process and support your efforts every step of the way. Explore your options at anchorbank.com to find a rate and term that’s right for you. Or, call us at 800-252-6246 to learn more.

BUYING A HOUSE?
Ask about our current special offer.

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