

# REALTOR® REVIEW



## RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



March 2019

Volume 24 • Number 3

### MARK YOUR CALENDAR

#### Sauk Columbia Spring Trivia

Wednesday, March 20

See page 3 for details.

#### Be a Hero: Help Your Buyers

Thursday, March 21

See page 1 for details.

#### Lunch & Learn:

#### New Dane County Ordinances

Wednesday, April 3

See page 1 for details.

#### New Construction 101

Wednesday, April 17

[Click here for details.](#)

[CLICK HERE](#)  
FULL EVENT CALENDAR

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Membership Update

## BE A HERO,

### HELP YOUR BUYERS WITH DOWN PAYMENT ASSISTANCE!

Join us for FREE training on Down Payment Assistance Options and How to Write them into the Offer to Purchase.

Thursday, March 21<sup>st</sup>, 2019

8:30 am Registration and Networking; Session 9 am-11 am

WRA Education Center

(4801 Forest Run Road, Madison, WI)

Free  
Training

Free  
Training

Help your buyers with their down payment. This session will allow you to be more confident when discussing options with your buyers. You will learn directly from industry professionals about housing updates and gain tips to help you with your business on programs such as:

Home-Buy The American Dream

Movin' Out

Momentum

Down Payment Plus

WHEDA Easy Close Advantage

Home Start

Email [registrations@wisre.com](mailto:registrations@wisre.com) to register.

Co-Sponsored by: RASCW and Home Buyers Round Table.

Thank you to Our Sponsors for providing refreshments.



## LUNCH AND LEARN

Offered by the Professional Development Committee

New Dane County Zoning Ordinances

Wednesday, April 3, 2019, 11:45 am -1:00 pm

WRA Education Center, 4801 Forest Run Road, Madison

Early this year, Dane County approved new zoning ordinances. This represents the first comprehensive revision in the county zoning ordinance's history. Attend this session to hear how the new ordinance was developed, when it goes into effect, what stayed the same, what changed, how sellers are affected and more!

Presenters:

Majid Allan, Senior Planner, Dane County Planning & Development

Robert Procter, Axley Brynelson, RASCW Government Affairs Director

This is a free program with lunch included, but you must sign up in advance.

Space is limited!

Registrations will be taken through Monday, April 1 or until full.

Please email [registrations@wisre.com](mailto:registrations@wisre.com) to reserve your seat.

# REALTOR® REVIEW

A REALTORS® Association of  
South Central Wisconsin  
Publication

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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](mailto: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](http://www.rascw.org)



## President's Message: Scott Walker

Who am I kidding? It's the same every year; spring doesn't come until I've given up all hope. Let's move on to other topics.

As we're all waiting for the weather and the market to really heat up, there is a plethora of information and resources available online through the local, state and national association websites that can help you with your planning, answering questions, and getting your business organized. Let's look at just a few examples.

Keep yourself busy and engaged with relevant topics and camaraderie with fellow REALTOR® and Affiliate Members by attending RASCW events which you can always find at [www.rascw.org](http://www.rascw.org). Here are some highlights coming soon (details can be found within this issue):

- March 21: [Be a Hero: Help Your Buyers with Down Payment Assistance Programs](#) co-sponsored by RASCW and the Home Buyers Round Table
- April 3: Lunch & Learn on the new Dane County Zoning Ordinances with Robert Procter, Axley Brynson and Majid Allan, Senior Planner, Dane County
- April 17: [New Construction 101](#) featuring local experts in new construction purchasing, appraising and financing.
- April 24: [REALTOR®-Government Day](#) (Governor Evers invited to speak)
- And for fun and a little competition - April 11: [Bags Tournament at the East Side Club](#)

In addition, check out all the resources at your fingertips at [rascw.org](http://rascw.org) including the REALTOR® Code of Ethics (along with forms and procedures regarding Ethics, Mediation, and Arbitration) and local housing statistics.

At [www.wra.org](http://www.wra.org), resources there go well beyond the ever-popular Legal Hotline and the library of Hottips, Hotline responses and Legal Updates. You'll find information for residential rental, condominium law, state-wide housing statistics, floodplains, shoreland zoning, and septic systems just to mention a small fraction of what is available. I encourage you to visit the site and really explore.

Lastly, the National Association of REALTORS® has even more for you at [www.nar.realtor](http://www.nar.realtor). One quick example is the 2108 Tax Reform information. For those of you who have not yet completed your 2018 taxes or for those who are trying to plan better for 2019, there are resources that you may find helpful.

So you see there's no reason to despair. I've just given you enough to occupy the rest of the month of March and a good chunk of April as well. Now I'm going to look for that groundhog...



As a member of Women's Council of REALTORS®, I belong to an elite group of business leaders, advancing women as professionals and leaders in business, the industry and the communities we serve.

[www.WCRmadison.com](http://www.WCRmadison.com)

Women's Council members...

- Sell more — average sales volume is \$6.3 million annually
- Are seasoned professionals — 70% have been selling real estate for 10+ years
- Connect you — 1/2 of Women's Council members' business comes from referrals
- Are anchors in our community — 65% hold leadership positions in their community



## New Construction 101

Wednesday, April 17, 2019

Program 9:00-11:00 a.m.  
Registration 8:30 a.m.

WRA Education Center,  
4801 Forest Run Road, Madison

Brought to you by the  
RASCW Professional Development Committee

[Click here for details & registration information.](#)

## MLS NEWS

Visit [www.scwmls.com](http://www.scwmls.com) for expanded details.



### Source = Other - You Must Explain in Remarks

When entering a new listing, you are asked to provide the source for fields such as acres, square footage, and year built. If you select the option of "Other", you are required to indicate what "Other" is in either the public or broker-to-broker remarks. If you do not specify, you may be subject to a penalty of \$5/day (max \$100). An increase in selecting "Other" when the data is easily accessible via assessor records has resulted in complaints, and thus our need to monitor more closely.

### Paragon™ Enhancements/Fixes - 2/27

The following changes were made to Paragon™ the morning of February 27:

- The map that displays via search again narrows to user location opposed to the entire region.
- Count/Clear/Search buttons have been added to the top of the quick search to eliminate the need to scroll down if you have added criteria.
- The Contact Activity Widget on the Home Page has been further enhanced for Collaboration Center users. If you are not using the Collaboration Center for your clients, and are still relying on legacy auto emails only, please consider upgrading. This [comprehensive video](#) will introduce you to the Collaboration Center, or we would love to see you at a [training session](#).
- The ability to add calculated adjustments within CMA has been added.
- When sharing listings to Facebook, photos were sometimes blurry - this has been resolved.

### New Tax Module to be Released Early in April

Black Knight, the vendor for Paragon™, has partnered with CRS Data, Inc to offer a more robust tax data offering within Paragon™. We will be converting to this new service as soon as 2018 assessments and taxes are loaded early in April. We have reserved the WRA Education Center for member training on April 4th and 5th. Please watch the Paragon™ Home Page for further details.

### Search 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 or mailing city 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 mailing cities, and it is easy to miss listings if you are not aware of all of them. For example, the school district of DeForest spans six different municipalities and five different mailing cities. If you limit your search to the Village of DeForest, you would miss over 30% of properties serviced by the DeForest School District.

Join the Sauk Columbia Chapter for:



### Spring Trivia

Wednesday, March 20th, 2019  
2:00 pm - 4:00 pm

Con Amici Wine Bar  
126 3rd St, Baraboo

Teams of 4

Sponsored by:  
Josey Cabaj

Wisconsin River Title & Guild Mortgage

Guest Emcee - Maddy Jones,  
WRPQ Baraboo

This is a free program for RASCW members, but space is limited!  
Email [asa@ptitle.com](mailto:asa@ptitle.com) to register.



Amy Gile-Enge  
NMLS#586017



Howard Cagle  
NMLS#593729



Cori Femrite  
NMLS#594085



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## UPCOMING EVENTS

Watch for details coming on Social Media and Emails/Etc

### April:

Thursday, April 11th • 2 pm - 5 pm  
[Bags Tournament](#) at The East Side Club

### May:

Wednesday, May 8th  
Brewer Game at Miller Park

### June:

Thursday, June 27th  
Mallards Tailgate on behalf of Movin' Out

### July:

Wednesday, July 17th  
Cindy Strange Golf Outing at  
University Ridge Golf Course

### August:

Bocce Ball and Backpacks

### October:

Wednesday, October 16th  
Trivia Extravaganza at Vintage Brewing

### December:

Monday, December 9th  
Holiday Party/Toys for Tots at Beacon Lounge

## Upcoming Professional Development Offerings

Mark Your Calendars!

### Lunch & Learn:

#### New Dane County Zoning Ordinances

Wednesday, April 3, 2019, 11:45 am -1:00 pm  
WRA Education Center,  
4810 Forest Run Road, Madison

*See page 1 for Full Details Including Registration Information.*

### New Construction 101

Wednesday, April 17, 2019, 9:00-11:00 a.m.  
WRA Education Center,  
4801 Forest Run Road, Madison

[Click Here for Full Details Including Registration Information.](#)

## SOUTHWEST CHAPTER:

Thursday, April 4th 11:30 am – 1:00 pm  
Dodger Bowl Broker Roundtable - Lunch Provided

Wednesday, May 1st (Time/location to be announced)  
Lunch and Learn Program "New Offer to Purchase" with  
Deb Conrad from WRA and "Cybersecurity/Internet Safety"  
with Rick Corey from RASCW

## SAUK COLUMBIA CHAPTER:

Wednesday, March 20 • 2:00 pm – 4pm  
Spring Trivia  
Con Amici Wine Bar, 126 3rd St, Baraboo  
Guest Emcee - Maddy Jones, WRPO Baraboo  
[Click here for details.](#)

## GREEN LAKE COUNTY-RIPON CHAPTER EVENT

Wednesday, April 10th • 11:30 am – 1:00 pm  
Program: Cyber Security  
Rick Corey, RASCW Director of Membership Engagement  
Christiano's Pizza, Green Lake  
[Click here for details.](#)

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\*Owner occupied, primary residence only. 97% maximum LTV (Loan-To-Value). Mortgage insurance premium is required and increases loan cost and monthly payment. Restrictions may apply depending on loan program selected, including: homebuyer education courses, minimum credit score, sales price limits, income limits, property restrictions, and program borrower restrictions (for example: being a first-time homebuyer or Veteran). Not all applicants will qualify. \*\*#1 mortgage lender based on number of mortgages recorded with Dane County register of deeds. © Summit Credit Union 2019.



Free support on PC/MAC, Tablets, Phones, Printers, Networking, Outlook, Virus Removal & More!

Your REALTOR® membership includes free access to a toll-free technical support team to assist you with technical issues. Not only do you get quick access to an IT team for problem resolution, but you also get assistance with login steps, purchases and evaluating new technology! One to two calls into the Tech Helpline could pay for membership in itself.

Tech Helpline: Call toll-free at 866-610-7997  
Email: [support@techhelpline.com](mailto:support@techhelpline.com)  
Chat: [chat.techhelpline.com](http://chat.techhelpline.com)

Helpline hours and features

Monday-Friday: 8:00 a.m. – 7:00 p.m. (Central Time)

Saturday: 8:00 a.m. – 4:00 p.m. (Central Time)

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For a list of supported issues, visit [www.techhelpline.com/computer-support](http://www.techhelpline.com/computer-support).

## In Memoriam

Our sincere condolences to the family and friends of **Carl Nodolf** who passed away in February. Carl entered the real estate business in 1966 and founded Carl Nodolf Realty in 1977. Becoming a REALTOR® in 1978 he was a past President of the Southwest Board of REALTORS® and served as a director for the Wisconsin REALTORS® Association. In addition, he was recognized with the REALTOR® of the Year award and helped start the Platteville Cooperating Brokers, the first multiple listing service in the area. RASCW member Deb Jenny, his daughter, is among his survivors.



Helping consumers understand why working with a REALTOR® is the best choice for this life-changing transaction goes way back to 1913.

That's when the National Association of REALTORS® began to set their members apart by adopting a Code of Ethics that still guides the business decisions of 1.3M REALTORS® today. The REALTOR® Code of Ethics isn't just words on a page, but is a pledge of honesty, integrity, professionalism, and community service. Partnering with a REALTOR® delivers the peace of mind that comes from working with a real person. A real advocate. A real, trusted professional who is committed to their clients' futures and neighborhoods just as much as they are.

It's the Code of Ethics that helped to inspire our new campaign, "That's Who We R®". The campaign will demonstrate the value of a REALTOR®, distinguish REALTORS® from the rest, and deliver a sense of pride in being a REALTOR®.



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## 2019 RASCW Commercial Real Estate Update SAVE THE DATE

**Wednesday, May 29, 2019**

Registration 1:00 pm • Program 1:30 pm – 4:00 pm

Corporate Conference Center • City Center West • 525 Junction Road, Madison

### Confirmed Presenters:

- Mark J. Eppli, Director of the James A. Graaskamp Center for Real Estate, University of Wisconsin
- Matt Wachter, Manager of Real Estate Services and Dan Kennelly, Manager of Office of Business Resources, Economic Development Division, City of Madison
- Tom Larson, Senior VP, Legal & Public Affairs and Cori Lamont, Director of Corporate & Regulatory Affairs, Wisconsin REALTORS® Association

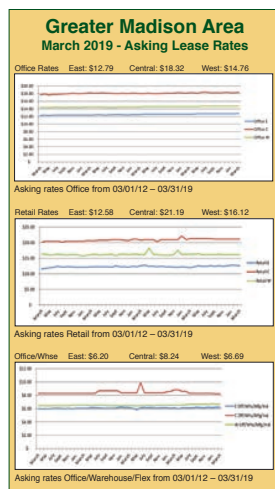
**Social Networking 4:00 pm – 5:30 pm**

Eno Vino Wine Bar & Bistro

This is a FREE seminar.

Please email [registrations@wisre.com](mailto:registrations@wisre.com) to reserve your seat.

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## Calendar: March 15 - April 15

**Friday, March 15**

Paragon™ Basic  
9:00 am – SCWMLS Training Room

**Wednesday, March 20**

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

Spring Trivia - Sauk Columbia Chapter  
2:00 pm – Con Amici Wine Bar, Baraboo

**Thursday, March 21**

Be a Hero: Down Payment Assistance Program  
8:30 am – WRA Education Center

**Thursday, March 28**

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

**Friday, March 29**

Paragon™ Basic  
9:00 am – SCWMLS Training Room

**Wednesday, April 3**

Membership Networking Committee  
9:00 am – Preferred Title

Lunch & Learn: New Dane County Zoning Ordinances  
11:45 am – WRA Education Center

**Thursday, April 4**

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

Broker Roundtable - Southwest Chapter  
11:30 am – Dodger Bowl

CRS Tax System Training  
9:30 am – WRA Education Center  
12:30 pm – WRA Education Center  
3:00 pm – WRA Education Center

**Friday, April 5**

MLS Committee  
8:30 am – RASCW/SCWMLS Conference Room

CRS Tax System Training  
9:30 am – WRA Education Center  
12:30 pm – WRA Education Center  
3:00 pm – WRA Education Center

**Wednesday, April 10**

Cyber Security - Green Lake County - Ripon Chapter  
11:30 am – Christiano's Pizza, Green Lake

**Thursday, April 11**

Bags Tournament  
1:30 pm – East Side Club

[CLICK HERE](#)

**RASCW EVENT  
CALENDAR**

*is on our website!*

[CLICK HERE](#)

**COMMITTEE DESCRIPTIONS  
COMMITTEE SELECTIONS**

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**Continuing Education 2019-20:**

**It's Never Too Early to Start. Only 670 Days to Renewal**



By partnering with the Wisconsin REALTORS® Association RASCW is able 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 of even-numbered years. License renewal requires 18 hours of continuing education.

There are six mandatory courses:

**Mandatory Courses**

- Course 1 – Wisconsin Listing Contracts
- Course 2 – Wisconsin Offers to Purchase
- Course 3 – Wisconsin New Developments
- Course 4 – Wisconsin Real Estate Ethics and Consumer Protection
- Course 5 – Wisconsin Real Estate Law and Practice
- Course 6 – Wisconsin Real Estate Transactions

**Upcoming Live Classes in Madison**

- March 28 Course 3 8:30 am
- March 28 Course 4 1:00 pm
- April 11 Course 5 8:30 am
- April 11 Course 6 1:00 pm

[To register for live, online and self-study courses, please click here.](#)



## SAFETY SPRINGS ETERNAL

This spring, share these safety tips with REALTORS®:

**BWARE OF DROP-IN BUYERS**  
As home buying warms-up with the weather, be aware that not all agents, buyers and sellers are who they say they are. Strangers who stop by unannounced should be asked to make an appointment with the REALTOR®.


**WEED OUT RISK**  
Thieves can be bold—so if you're doing yard work in front of your house, lock the back door and garage. If you're working in the back yard, lock the front door and garage.

**TAKING A SPRING BREAK?**  
When you're on vacation, suspend deliveries of newspapers, mail, and other delivered items. Put timers on lights and a radio to give the appearance that you're home.

Source: National Foundation for Child Foundation, City of Baton Rouge, LA, Newark (OH) Police Department, Nevada County Association of Realtors (NCAAR)

Stay safe on the job, year-round with tips and tools from NAR at [www.NAR.realtor/Safety](http://www.NAR.realtor/Safety)





Made Possible by REALTORS®

To help REALTORS® and their homeowners be the best they can be, [HouseLogic](#) provides free information and tools that homeowners can use to make smart and timely decisions about their homes.

HouseLogic is a free source of information and tools from the NAR that you can use to help your clients make smart and timely decisions about their homes. HouseLogic content covers home improvement, maintenance, taxes, finance, insurance, and ways for homeowners to get involved in and enrich their communities.



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Call or visit today for more details. Waunakee Community Bank is a branch of Oregon Community Bank.





It's time to lobby! The WRA's annual lobbying event, REALTOR® & Government Day, is your chance to shape the laws that affect you and your real estate business in Wisconsin.

The event includes an issue briefing where you'll learn about pending laws and how they impact real estate. Next, you'll move to the Capitol for lawmaker visits. You'll have the unique opportunity to meet in person with your state lawmakers to lobby for or against these laws.

This is your chance to advocate for issues that impact the real estate industry, homeownership and property rights in Wisconsin. Your voice will be heard, and a better Wisconsin real estate market will follow.

2019 tentative event schedule

- 12:30 - 1:00 p.m. Registration
- 1:00 - 1:15 p.m. Welcome and Overview
- 1:15 - 1:45 p.m. Address by Gov. Tony Evers (invited)
- 1:45 - 2:45 p.m. Issue Briefing
- 2:45 - 4:30 p.m. Capitol visits
- 4:30 - 5:30 p.m. Reception (Madison Concourse)

Registration

This event is free for WRA members with advanced registration. Registration at the door is \$25/person for WRA members and nonmembers.

To register: [www.wra.org/RGdayRegistration/](http://www.wra.org/RGdayRegistration/)



**Every Vote Counts: Pledge to Vote**

Make certain your voice is heard: Pledge to Vote in this year's elections! The spring elections take place on Tuesday, April 2.

To find your polling place or to assist others in registering to vote, please go to the MyVoteWisconsin website: [myvote.wi.gov](http://myvote.wi.gov).



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**Patrick Averill, Vice President • NMLS #926414**

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## NAR Center for REALTOR® Financial Wellness - It's Tax Season

It's that time of year again. The tax season is upon us, and if you need some help navigating your taxes, you'll want to check out [NAR's Center for REALTOR® Financial Wellness](#). This new complimentary resource, designed exclusively to meet the financial planning needs of REALTORS®, can steer you in the right direction.

Just log into the site, scroll down to the "Search the Center" section, and type in "Tax" to find a variety of tax-prep resources. These easy-to-follow tax pointers, written for the unique needs of REALTORS®, can make this tax season a little less overwhelming.

- What tax deductions should real estate professionals know?
- How much of my commission should I set aside?
- How can I calculate my business expenses?
- What are good ways to avoid tax surprises?
- What is an estate tax?
- What is a gift tax?

You'll also want to check out the [video series on nar.realtor](#) that covers everything you need to know about the new tax laws.

If you're ahead of the game and have already filed your taxes, take some time anyway to navigate the Center for REALTOR® Financial Wellness where you can assess your current financial profile and receive personalized financial planning goals. The site also includes a robust library of budgeting, retirement, investing resources, and more that you'll want to tap into.

Any questions about the Financial Wellness Program, contact Kasey Stewart at [kstewart@realtors.org](mailto:kstewart@realtors.org), or feel free to reach out to me, and I'll point you in the right direction.

Karen Paschal CPA  
Vice President, Taxation, Financial Compliance and Expense Management  
NATIONAL ASSOCIATION OF REALTORS®  
Chicago IL  
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### Home Buyer Classes

home'own'er·ship = a smart investment in your future



*This home buyer education meets requirements for down payment assistance and lending programs.*

2019 Home Buyer Class Schedule:

Tuesday Nights • 5:30 pm to 9:00 pm  
April 16 & 23

Register:

<http://homebuyersroundtable.eventbrite.com>

Class location:

Villager Mall Atrium Entrance,  
2300 S Park St, Madison, WI 53713

## Teacher? Nurse? Military? Police? Fire? EMT?

Save \$600 on your mortgage!\*

### Salute to Service Mortgage Program

Find out if your job qualifies for closing cost savings at McFarland State Bank. Featuring one of the most experienced and largest mortgage teams in Dane County!

Call 608-838-3141 today!



\*Purchase transactions only. Subject to credit approval. The \$600 closing cost credit cannot exceed the actual amount of closing costs, prepaid interest and escrow reserves. This includes if the credit is combined with a seller closing cost credit. First mortgages only (offer does not apply to 2nd mortgages or home equity lines of credit). The credit will be applied at the time of the loan closing and will be reflected on the Closing Disclosure. Job description must appear on our qualifying careers list. Offer may be withdrawn at any time. 2.19



The National Association of REALTORS® proudly introduces Commitment to Excellence (C2EX), a program that empowers REALTORS® to demonstrate their professionalism and commitment to conducting business at the highest standards.

REALTORS® defined professionalism in this industry more than 100 years ago when they created the Code of Ethics. C2EX takes professionalism to the next level by enabling NAR members to assess their expertise in 10 (11 for brokers) elements of professionalism ranging from customer service to use of technology.

This innovative engagement tool encourages participation in all levels of the REALTOR® organization. It's not a designation or a course. It's not a requirement, but a benefit available to all NAR members at no additional cost.

To get started, log in to [www.C2EX.realtor](http://www.C2EX.realtor) and take the self-assessment that measures your proficiency in each of the elements of professionalism, known as the C2EX Competencies. Based on your results, the platform will generate customized learning paths, recommend experiences, and provide tools and resources to increase your knowledge and enhance your skillsets.

Be an advocate for the future of our industry. Be committed to excellence.

### RASCW Now Live on All Social Media Platforms



RASCW has expanded its messaging to all the major social media outlets. These outlets consist of Facebook, Twitter, LinkedIn and Instagram. Shortcuts to these individual programs are available in the header of [RASCW.org](http://RASCW.org) when viewing the full site and in the footer, when viewing the site on a mobile device. These shortcuts will take you to the platform of your choice. We will be cross-posting important articles, events, announcements, monthly stats and more via these platforms in an effort to make it easier to access the information from whatever source you feel is best and most efficient for you.

# FINALLY, AN OFFER THAT HITS CLOSE TO HOME.

State Bank of Cross Plains offers 110 years of experience and above-and-beyond service, so when you refer a client to us, you're referring them to someone you can both trust. And with our easy online or in-person pre-approval process and **\$1000 credit\* on closing costs**, a referral to us is a referral to stress-free financing.

(608) 497-4640



[sbcpmyhome.com](http://sbcpmyhome.com)

Yeah, we can do that.

\*Closing cost credit available on construction loans and first mortgage purchase and refinance transactions that are for primary residences and second homes. This offer is not available when refinancing a State Bank of Cross Plains Construction loan to permanent financing. This offer is also not available for loans secured by a second lien, home equity lines of credit, VA, FHA, USDA loans. This offer is available for loans with applications dated from January 1, 2019 through March 31, 2019. 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. ©2019 State Bank of Cross Plains. All rights reserved.





# MEMBERSHIP UPDATE

## NEW MEMBERS

**Tammy Acker**  
RE/MAX Preferred

**Marty Beinborn**  
First Weber Inc

**Scott Berger**  
Sole Proprietor - Scott Berger

**Darin Beske**  
eXp Realty, LLC

**Scott Bortz**  
Century 21 Affiliated

**Scott D Braun**  
First Weber Inc

**Ken Brenner**  
Stark Company, REALTORS®

**Pam Brookens**  
United Country Town & Country Realty

**Nick Buck**  
Coldwell Banker Belva Parr Realty

**Stephen Carvelli**  
Weichert, REALTORS® - Jarpo Group

**Nick DeMaria**  
Stark Company, REALTORS®

**Dori Farley**  
eXp Realty, LLC

**Cindy Gallitz**  
Preferred Realty Group

**Taylor Hamilton**  
Century 21 Affiliated

**Todd Hanson**  
Keller Williams Realty

**Ronée Hartl**  
Realty Executives Cooper Spransy

**Jonathan Horsfall**  
eXp Realty, LLC

**Chanel Jadaack**  
Elite Real Estate

**Kip Kapfer**  
Keller Williams Realty Signature

**Andrea Kunes**  
Property Revival Realty

**Heidi Larson**  
First Weber Inc

**Joey Lincicum**  
Keller Williams Realty

**Uschi Marschke**  
Stark Company, REALTORS®

**Doug A. Martin**  
Platteville Realty LLC

**William J McCoshen**  
McCoshen, LLC

**Ciara Mitchell**  
MHB Real Estate

**Kim Nicholas**  
Keller Williams Realty

**Brad North**  
Stark Company, REALTORS®

**Nicole Olthafer**  
Inventure Realty Group, Inc

**Sarah Perez**  
Keller Williams Realty

**Teran Peterson**  
Pointe Realty LLC

**Hunter Reilly**  
Stark Company, REALTORS®

**Justin Rodriguez**  
Realty 2.0

**Shana Rossdale**  
Realty Executives Cooper Spransy

**Tyler Rustad**  
Terra Firma Realty

**Barb Schaefer**  
Century 21 Affiliated

**Solveig Anne Schroerlucke**  
Stark Company, REALTORS®

**Alli Schultz**  
JMP Properties

**Beth An Schulz**  
eXp Realty, LLC

**Becky Snorek**  
First Weber Inc

**Jim Todd**  
Restaino & Associates

**Mary Tracy**  
Restaino & Associates

**Vikki Triggs**  
Stark Company, REALTORS®

**Gwen Turriffin**  
First Weber Inc

**Juliana Van Eck**  
eXp Realty, LLC

**Kate Waterman**  
Solidarity Realty, LLC

**Nakia Wiley**  
Keller Williams Realty

### AFFILIATES

**Karen Kothbauer**  
Baraboo State Bank

**Todd Schneeman**  
Portage State Bank

**Kathy Schwartz**  
Reedsburg State Bank

Congratulations to the 38 new Members who completed Orientation in February sponsored by Christine Sperry and UB&T financial Services.

## MEMBERSHIP TRANSFERS

NAME	FROM	TO
<b>Kelly Cherrier</b>	Century 21 Welter Realty	Century 21 Affiliated
<b>Garret Clemment</b>	Geiger, REALTORS®	MHB Real Estate
<b>Jack Dail</b>	Stark Company, REALTORS®	Century 21 Affiliated
<b>Jason Demet</b>	The Frugal Broker LLC	eXp Realty, LLC
<b>Lauren Dillman</b>	Century 21 Welter Realty	Century 21 Affiliated
<b>Dan Dyslin</b>	Realty Executives Cooper Spransy	Dyslin Real Estate
<b>Janis Elmer</b>	RE/MAX Preferred	Evans Properties LLC
<b>Tahra Ferguson</b>	Century 21 Welter Realty	Century 21 Affiliated
<b>Mindy Honish</b>	First Weber Inc	Property Revival Realty
<b>Kyle Humphrey</b>	Stark Company, REALTORS®	First Weber Inc
<b>Sue Hurd</b>	Hurd Real Estate Services	Caribou Realty Group, LLC
<b>Jonathon Krentz</b>	Keller Williams Realty	Inventure Realty Group, Inc
<b>Holly Lovell</b>	Stark Company, REALTORS®	Keller Williams Realty
<b>Jennifer Moran</b>	RE/MAX Ignite	Keller Williams Realty Signature
<b>Kietra Olson</b>	RE/MAX Preferred	Realty Executives Cooper Spransy
<b>Lesly Ramirez</b>	Keller Williams Realty	Inventure Realty Group, Inc
<b>Eryn Vienna</b>	Keller Williams Realty	Inventure Realty Group, Inc
<b>Gary Welter</b>	Century 21 Welter Realty	Century 21 Affiliated
<b>John Winters</b>	Keller Williams Realty	Solidarity Realty, LLC

Thank you to Bonnie Dixon, Tiffany Tobias, Robert Procter, Laura Stanfield, Shelley Reynolds and Dominic Colosimo for imparting their wisdom and time as February Orientation Instructors.

You did an excellent job!

## NEW OFFICES

Baraboo State Bank, Baraboo, WI

Dyslin Real Estate, McFarland, WI

Holmes Realty, Lancaster, WI

McCoshen, LLC, Madison, WI

Portage State Bank, Portage, WI

Reedsburg State Bank, Reedsburg, WI

Weichert, REALTORS® - Jarpo Group, Wausau, WI