







April 2019

Volume 24 • Number 4

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN

MARK YOUR CALENDAR

New Construction 101 Wednesday, April 17 Click here for details.

Brewer Game Outing-SOLD OUT
Wednesday, May 8
Click here for details.

Commercial Real Estate Update Wednesday, May 29 Click here for details.

Mallards Tailgate
Thursday, June 27
Click here - sponsorship details.

Golf Outing

Wednesday, July 17 <u>Click here - registration details.</u> <u>Click here - sponsorship details.</u>

CLICK HERE FULL EVENT CALENDAR

In This Issue

Page 2

President's Message: Scott Walker

Page 3

That's Who We R® Campaign HouseLogic

MLS News

Page 4

April is Fair Housing Month

Page 5

Upcoming Events

Professional Development Offerings

Page 6

RASCW Commercial Corner

Page 7

Calendar: April 15 - May 15

Page 8

Support your RASCW Housing Foundation The Impact of Buying Young REALTOR® Safety

Page 9

REALTOR® & Government Day Home Buyer Classes

Page 10

Homeownership Matters

Habitat ReStore's Contractor Support Services

Page 1'

RPR Expands Commercial Focus in 2019

Page 12

Membership Update



Cindy Ulsrud Elected RASCW President for 2020

At its March 28th meeting, the RASCW Board of Directors elected Cindy Ulsrud of First Weber, Inc. to the office of President-elect. Cindy began her service on the Board in 2018. She will be installed as President in January 2020. Please join us in congratulating Cindy on her election.

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.



All profits to:



Movin' Out
Recognized by the National Association of
REALTORS® with its 2011 HOPE Award

Please Sponsor

THURSDAY, JUNE 27TH AT THE DUCK POND

Movin' Out provides housing solutions to adults with disabilities and to families that include children with disabilities. Its mission is to create and sustain community-integrated, safe and affordable housing.

CLICK HERE FOR SPONSORSHIP OPPORTUNITIES



GOLF OUTING

Wednesday, July 17, 2019 • University Ridge Golf Course CLICK HERE FOR SPONSORSHIP INFO • CLICK HERE FOR REGISTRATION INFO



REALTOR® REVIEW

A REALTORS® Association of South Central Wisconsin Publication

OFFICERS OF THE ASSOCIATION

| Scott Walker, President | 212-7400 |
|-------------------------------|----------|
| Sommer Von Behren, | 643-3800 |
| Vice President | |
| Mike Lenz, Treasurer | 318-4280 |
| Cindy Ulsrud, President-elect | 221-8666 |

DIRECTORS

| Anne Baranski | 246-7777 |
|------------------------|----------|
| Nicole Bunbury-Sjowall | 441-7777 |
| Carla Nowka | 271-2020 |
| Janine Punzel | 807-0660 |
| Amy Roehl | 661-1100 |
| Nancy K. Smith | 935-9776 |
| Chris Stark | 256-9011 |
| Jessica Vezakis | 437-7653 |

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: Scott Walker

Spring has sprung and the real estate market has noticeably picked up! I'm sure many of you have already gotten quite busy and are focused on your deals. I want to encourage everyone to take advantage of the Legal Hotline and Legal Updates, especially when your deal is presenting some challenges, to make sure you are using best practices.

We've been touting our upcoming events and it seems to be working. There was a great turnout for the recent presentation

Wisconsin Real Estate: What Does the Future Hold? touching on legal and regulatory updates plus an economic forecast that is pertinent to our business. Cori Lamont, WRA Director of Corporate and Regulatory Affairs and Dr. Mark Eppli, Director of the James A. Graaskamp Center for Real Estate at the University of Wisconsin, did an outstanding job of predicting what might be down the road ahead. For those of you who were already so busy that you did not have a chance to attend, here are some highlights to whet your appetite for more and to entice you to look at their slides.

Cori gave us a summary of a recent court case in Wisconsin, Murr v. St. Croix County, a property rights case that ended up going all the way to the U.S. Supreme Court. Although the Murr family lost that case, eventually they won because the State of Wisconsin implemented new legislation, allowing the Murr family to finally exercise the property rights they always felt they had. Cori also spoke about budget provisions that if passed could create first time homebuyer savings accounts, upgrades to the Department of Safety and Professional Services Operating System, and funds for broadband expansion. Lastly she covered legislative initiatives which will, if successful, encourage the creation of workforce housing, enact a law clarifying that there is no reasonable expectation of privacy in a home during a private showing or open house (watch what you say!), and create a regulatory framework for homeowner associations (similar to that for condominium associations). This is just scratching the surface of what she talked about. By the way, she also announced that the WRA will soon be sending out a survey on professionalism in our industry, so please watch for it and respond.

Dr. Eppli wowed the crowd with far more information than I could possibly manage, but here are a few highlights. He spoke at length about indicators of a likely pending recession, but one that is not likely to be severe, pointing to possible triggers such as: renewed growth in China, whatever comes of Brexit, potential wage inflation, and the Federal Reserve Bank's limited ability to ease a recession with rate lowering. In addition he talked about other economic signs which point to potentially troubled waters ahead, like the number of new homes being built still down from 2008, middle/upper income households are seeing tax increases from the 2018 tax law, new factory orders are trending down, the potential for impacts from trade tariffs, and the likelihood of an impending worker shortage. He also pointed to some interesting trends directly affecting our industry, namely homeownership being down from 69% in 2005 to about 63% in 2017, and the transition of almost 7 million homes from owner-occupied to renter-occupied. I'll tell you my head is still swimming with all the facts he threw out. Quite interesting! You'll have a chance to see Dr. Eppli at the Commercial Forecast on May 29, so please register for that program now.

Frankly, I'm surprised you read this far; I know how busy you are. Now get back to work!





Our success reflects the hard work of our real estate colleagues.

Cori Femrite

Amy Gile-Enge NMLS#586017 Howard Cagle NMLS#593729

P: 608-836-1616

www.CapitolBank.com/Mortgages



THAT'S WHO WE 🔃

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 <u>new campaign</u>, "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®.

HouseLogic



Made Possible by REALTORS®

The National Association of REALTORS® cares about homeownership. 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 content covers home improvement, maintenance, taxes, finance, insurance, and ways for homeowners to get involved in and enrich their communities. For example, click here for information on "5 Awesomely Easy Landscaping Projects."



WITH A PARK BANK

PRE-APPROVAL.

At Park Bank, pre-approval means **GUARANTEED FINANCING** so buyers can move quickly – and sellers can feel confident that the loan will close – no hassle, no stress.

For a simple process that helps homebuyers move at the speed of the Madison market, try Park Bank. We do things differently.

Find out more about what makes a Park Bank pre-approval better.



www.parkbank.com

Member FDIC Loans subject to credit approval.





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

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





Paragon™ Tax to be Replaced with CRS Data

Black Knight, the vendor for Paragon™, has partnered with CRS Data, Inc to offer a more robust tax data offering within Paragon™. The CRS Tax Search has been temporarily turned on in conjunction with Paragon™ Tax. To try this new program, click on Tax from the top Paragon™ menu bar. At the bottom of the list of counties click on CRS Data: Tax Search. All counties have been updated with 2018 assessments and taxes. You will also now see two red T action icons. The second will bring you to the new CRS Tax Report. We are targeting May 1 as the sunset date for Paragon™ Tax.

If you missed the formal CRS training the first week of April, we have set up live webinars. Registration links are below. In addition, here are a *few videos* for you to view at any time.

Tuesday, April 16 from 8:30 a.m. - 10:00 a.m. Click here to register.

Friday, April 26 from 11:00 a.m. - 12:30 p.m. Click here to register.

Reminder Regarding Withheld/Delayed Listings

Listings in the status of Withheld/Delayed or Active marked as "no showings until" cannot be shown to prospective buyers by a cooperating agent or by the listing agent. In addition, agents from companies other than the listing company are not allowed to preview these listings. 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 assessed to both the listing agent and the agent showing the property. No showings refer to both in-person and virtual showings, as well as videos provided to a prospective buyer.

Marketing Withheld/Delayed Listings

Q: I have a listing in the MLS in the status of Withheld/Delayed, can I market this listing?

A: Yes, you can market a listing that is in the status of Withheld/Delayed or Active with "no showings until...". It is against MLS rules, however, to show this listing to a prospective buyer. Therefore, you should be clear in your marketing that this property is not available to see. If you indicate a date showings will be allowed, this date must match the date listed in the MLS. No showings refer to both in-person and virtual showings, as well as videos provided to a prospective buyer.

Withheld/Delayed Listings ready for Showings

When the agent and seller decide it is time to move a property from Withheld/Delayed to Active, it must remain Active for all to show. If at some point later, there is a separate and distinct occurrence (i.e. basement floods, death in the family, etc.) that would necessitate the suspension of showings, the property can then go back into Withheld/Delayed. The seller and agent should be certain they are ready to show when they first move the property out of Withheld/Delayed, as the reason "the seller thought they were ready but changed their mind" is not an acceptable separate and distinct occurrence. Please keep in mind that when you move a listing to Active, it is sent to over 500 public websites.

April is Fair Housing Month

What Everyone Should Know About Equal Opportunity Housing

The sale and purchase of a home is one of the most significant events that any person will experience in his or her lifetime. It is more than the simple purchase of housing, for it includes the hopes, dreams, aspirations, and economic destiny of those involved.

The Law

Civil Rights Act of 1866: The Civil Rights Act of 1866 prohibits all racial discrimination in the sale or rental of property.

Fair Housing Act: The Fair Housing Act declares a national policy of fair housing throughout the United States. The law makes illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of race, color, religion, sex, handicap, familial status, or national origin. Under Wisconsin law, ancestry, marital status, age, sexual orientation, status as a victim of domestic abuse, sexual assault, stalking and lawful source of income are additional protected classes.

Americans with Disabilities Act: Title III of the Americans with Disabilities Act prohibits discrimination against persons with disabilities in places of public accommodations and commercial facilities.



Equal Credit Opportunity Act: The Equal Credit Opportunity Act makes discrimination unlawful with respect to any aspect of a credit application on the basis of race, color, religion, national origin, sex, marital status, age or because all or part of the applicant's income derives from any public assistance program.

The REALTOR® Code of Ethics

Article 10 of the National Association of REALTORS® Code of Ethics provides that, "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity."

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing.

If You Suspect Discrimination

Contact the RASCW office. We will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. We have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

One may also call the U.S. Department of Housing and Urban Development. Complaints alleging discrimination in housing may be filed with the nearest office of the United States Department of Housing and Urban Development (HUD) or by contacting them at http://www.hud.gov.

Putting People Over Profits

Since UW Credit Union was founded in 1931, our members' best interests have always come first. By prioritizing members and employees over profits, we've earned trust and recognition.

But don't just take our word for it.

- Forbes 2018 #1 Best-In-State Credit Union
- #1 in home purchase financing in Dane County and #4 in Milwaukee*
- Wisconsin State Journal #1 Top Workplace

Recommend us today to see why 96% of members say we meet or exceed their expectations.¹



Mortgages For Every You. uwcu.org | 800-533-6773

Equal Opportunity & Affirmative Action Employer

*Source: CoreLogic mortgage recordings: Dane County 2018 and first guarter 2019, Milwaukee area 2018, 'UW Credit Union critical measure survey data from 2018

UPCOMING EVENTS

Watch for details coming on Social Media and Emails/Etc

Mav:

Wednesday, May 8th

Brewer Game at Miller Park - SOLD OUT

June:

Thursday, June 27th Mallards Tailgate on Behalf of Movin' Out Click here for sponsorship information.

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

Bocce Ball and Backpacks TBD

October:

Wednesday, October 16th Trivia Extravaganza at Vintage Brewing

Monday, December 9th

Holiday Party/Toys for Tots at Beacon Lounge

SOUTHWEST CHAPTER:

Wednesday, May 1st

Lunch and Learn: Cybersecurity with Rick Corey RASCW and New Offer to Purchase with Deb Conrad WRA at Sportspage Bar and Grill - Belmont WI 11:00 am-1:00 pm (10:30 registration)

Registrations: registrations@wisre.com

September: Community Day (Details TBD)

December: Holiday Party (Details TBD)

Upcoming Professional Development Offerings

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.

More Lunch & Learns and programs are being planned. Stay tuned for details!

> Past Offerings for 2019 -Click on the Links for Presentations

The Life Cycle of a Listing & How MLS Rules Apply

Protecting Yourself in the CyberWorld

Real Estate Forecast 2019

Ditch the DeLorean - What the Future Holds for Wisconsin Real Estate Licensees

Comprehensive Revision of Dane County Zoning Ordinance

New Dane County Zoning Ordinance - Frequently Asked Questions

Dane County Planning & Development - New Dane County **Zoning Ordinance Information**

GREEN LAKE - RIPON CHAPTER:

May 2nd: Green Lake Ripon Chapter Broker Roundtable

SAUK COLUMBIA CHAPTER:

July: Christmas in July (Details TBD)

September: Bags Tournament (Details TBD)

December: 3rd Annual Toys for Tacos (Details TBD)

WHETHER YOU'RE BUYING OR BUILDING, CALL THE





mononabank.com



MARCIA HOWE (608) 223-2192 NMI S# 504996



TARA JENKINS (608) 223-2181 NMI S# 553630



MICHA PETERSEN (608) 223-2184 NMI S# 505004



TOM SULLIVAN (608) 223-5147 NMLS# 505008



KATIE SIMON (608) 824-3241



ERIC SWEENEY (608) 443-1991 NMIS# 1113922



ELLEN BERNARDS (608) 824-3232 NMI S# 1573234



Member FDIC | 5515 Monona Drive, Monona, WI 53716 | BELLEVILLE | BROOKLYN | COTTAGE GROVE | CROSS PLAINS | MADISON | MIDDLETON | MONONA | SAUK PRAIRIE



2019 RASCW Commercial Real Estate Update

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 <u>registrations@wisre.com</u> to reserve your seat.

Sponsors







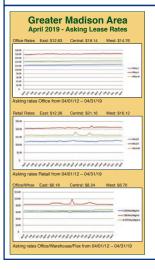












Click Here
for the
April
Asking
Lease
Rates





608.643.3393 WWW.BANKPDS.COM



LINDA
OELKE-MCNAMER
NMLS #685867

Subject to Credit Approval

Calendar: April 15 - May 15

Wednesday, April 17

New Construction 101 8:30 am – WRA Education Center

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

Thursday, April 18

New Member Orientation 8:30 am – WRA Education Center

RASCW Housing Foundation 9:00 am – Egg & I

Friday, April 19

Good Friday

12:00 noon - RASCW/SCWMLS Closed

Wednesday, April 24

REALTOR® & Government Day 1:00 pm - Madison Concourse Hotel

Thursday, April 25

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

Friday, April 26

Paragon™ Basic 9:00 am - SCWMLS Training Room

Wednesday, May 1

Membership Networking Committee 9:00 am - Preferred Title

Thursday, May 2

Green Lake-Ripon Chapter Broker Roundtable 8:00 am – Town Square, Green Lake

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

Friday, May 3

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

Wednesday, May 8

Brewers Game, Miller Park - SOLD OUT 9:00 am - East Towne Parking Lot

Wednesday, May 15

Green Lake-Ripon Chapter Committee 9:00 am - Guaranty Title, Green Lake



TWO MEN AND A TRUCK®

"Movers for Moms®"
Donation Drive
April 10th through May 8th
Drop off items at RASCW.

Click here for more information including needed items and additional drop off locations.

CLICK HERE

RASCW EVENT
CALENDAR

is on our website!

CLICK HERE COMMITTEE DESCRIPTIONS COMMITTEE SELECTIONS

Join a RASCW committee today!

CLICK HERE REGISTER FOR PARAGON™ TRAINING on-site classes & webinar based



Dawn Andersen
Assistant Vice President
Senior Mortgage Loan Officer
NMLS: 526254

Brian O'Handley

Vice President

Morrgage Lending

NMLS: 777736

Alan Lamb
Assistant Vice President
Construction & Mortgage Lende
NMLS: 631699

Josh Rounds
Assistant Vice President
Residential & Consumer Loan Office
NMLS: 506827

Ann Becker

Assistant Vice President
Mortgage Loan Officer
NMLS: 1205336
becker@waunakeecommunitybank.con





www.oregoncommunitybank.com | 608-835-3168

www.waunakeecommunitybank.com | 608-849-3080



The REALTORS® Association of South Central Wisconsin Housing Foundation – building a foundation for affordable housing in South Central Wisconsin.



Please Support Your RASCW 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.

Click here for more information.







The Impact of Buying Young

Median Home Equity at Age 60 or 61 and Median Value of First Home

Median housing wealth at age 60 or 61, in 2015 dollars
 Median value of first house, in 2015 dollars



Source: Urban Institute calculation using Panel Study of Income Dynamics

URBAN INSTITUTE





Superior mortgage lending is about the dedication to serving others and helping make their dreams come true. I look forward to ensuring that happens for your buyers.

\$895 Closing Cost Credit

Patrick Averill, Vice President • NMLS #926414

(608) 833-2427 • paverill@thompsonkane.com

https://paverill.thompsonkane.com/

https://www.zillow.com/lender-profile/Patrick%20Averill/

७ThompsonKane

YOUR HOME LOAN PARTNER

- Exceptional Customer Service
- Great Rates and Low Closing Costs
- Variety of Loan Products
- Efficient Loan Process With Quick, On-Time Closings
- In-House Underwriters

Thompson Kane & Co., LLC NMLS #898428 8020 Excelsior Drive, Suite 401, Madison, WI 53717











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/

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:

Saturday, May 4 8:00 am - 3:30 pm

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!











WHAT IS HOME OWNERSHIP MATTERS?

Homeownership Matters is an education and advocacy campaign committed to protecting the dream of homeownership. This initiative provides useful information on real estate, tax and property policies in an effort to inspire homeowners to take action, protecting homeownership now – and for generations to come.

WHY IS HOMEOWNERSHIP MATTERS IMPORTANT?

Homeownership Matters provides an ideal platform for current and prospective homeowners to have their voice heard at the local, state and national levels of government on core tax and property issues. With proposed policy changes happening in communities across the country, it is more important than ever to stand-up for homeowner rights.

For more information, please go to www.homeownershipmatters.realtor.

Habitat ReStore's Contractor Support Services

The Habitat ReStore now offers new services exclusively for contractors, subcontractors, tradespersons and service professionals, such as REALTORS®. It knows you have little time to make donations and little space to store them. Call the Habitat ReStore to schedule a pick-up or drop-off and take advantage of:

- 48 Hour Pick-Up Guarantee: Habitat will send a truck within 48 hours of your call guaranteed!
- · Hassle-Free Drop-Offs: Stop by during the ReStore's open hours and it will accept all of your donations.
- On-Site Removal Experts: Habitat has a skilled team that can travel to your location and assist with removing cabinetry, vanities, doors or lighting.

With Habitat ReStore, your donations get a second life and help fund decent, affordable homes in Dane County. Plus you can lower your waste removal costs and receive a receipt for your tax donation.

Habitat for Humanity ReStore 4201 Monona Drive 5906 Odana Road 608-661-2813 ext 7

www.habitatdane.org/restore/contractors

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

STATE BANK OF CROSS PLANS Yeah, we can do that.

sbcpmyhome.com

*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 June 30, 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.





RPR Expands Commercial Focus in 2019

Since 2012, RPR has offered REALTORS® an exclusive resource to support clients and customers in the commercial marketplace. In an industry of rapidly evolving technology and strong competition, RPR has consistently worked to improve its commercial resources, including the RPR Commercial Mobile app.

In 2019, RPR is further expanding its commercial programs and features through:

- Expanded licensing of commercial data
- High value commercial product integrations
- New strategic outreach programs focused on building stronger relationships with commercial brokers and franchisors.

Expanded data licensing increases RPR active commercial listing counts in 2019

RPR has more than 665 thousand active commercial listings and 43 million off-market properties to-date, including a direct partnership with Catylist, licensing over 100,000 listings representing more than 45 Associations across the country. Additionally, RPR is pleased to announce the execution of an agreement with Brevitas, which will add 40 thousand commercial listings nationwide.

RPR is working with two additional national commercial listing platforms with each currently reviewing data licensing terms. These partnerships, along with the new collaboration with Brevitas, give RPR the potential of adding almost 200,000 commercial listings in the first half of 2019. This would bring the total number of active listings on the RPR Commercial platform to more than 850,000 properties, all exclusively for REALTORS® as a benefit of membership.

RPR also continues to support NAR's Commercial Leadership on the Commercial Listing Platform initiative. With balanced results from members on the value of multiple systems, RPR is collaborating with each of the selected companies allowing members to choose the public listing platform they prefer. Each platform will provide a data feed to RPR, which will allow members to access properties and network with REALTORS® nationwide.

The value of Commercial integrations - Valuate® case study

RPR is investing resources to create integrations with products that create easy, streamlined business solutions for members. It's not just about what each product can do, but how the products interact together producing the most straightforward experience for agents and brokers.

For example, Valuate® is an analysis program that allows REALTORS® to present and market investment properties from both the RPR website and Mobile app. Since its integration with RPR in 2016, Valuate® has evolved as the REALTOR®'s go-to tool for projecting investment returns, comparing multiple properties and scenarios, and assessing risks resulting in the best investment opportunity for the client.

With the RPR and Valuate® teams working in tandem on studying member usage and applying member feedback to continuously improve the experience, more than 125 thousand REALTORS® across the country have adopted this offering and produced more than 270 thousand analyses for clients on properties valuing at more than \$261 billion dollars.

Commercial Brokerage Outreach in 2019

In 2011, RPR released its Broker Tool Set (BTS), a suite of products and features for brokerage firms and franchises, including:

- · Company Branding
- Affiliated Services Support Modules
- Market Data Tool
- Broker Automated Valuation Model (AVM)
- Brokerages ability to Insert Custom PDF pages into all RPR reports

Today, BTS participation includes over 8,000 companies representing over 520,000 REALTORS® including 186 of the top 250 brokers in the U.S. As a measure of success, RPR usage in companies utilizing Company Branding is 45% higher than those that are not branded. This serves to increase RPR's overall value through increased adoption, and also supports the tremendous investment companies make into their brand by extending it to the RPR web and Mobile platforms. As well as all the reports agents create for consumer use in buying, selling and leasing properties across the U.S.

In 2019, RPR is extending that success to identify, research and engage key franchisors, brokerages and offices in a new Commercial 100 program (C100). This will focus on offering top commercial firms and divisions with high value programs and support, such as customized monthly webinars, commercial branding on the RPR site, reports, the Mobile app and best practice articles to help each respective company share the value across their markets.

RPR is looking at 2019 as a pivotal year to expand the value of both REALTOR® membership and RPR's array of commercial resources to agents and brokers nationwide. If you would like to learn more about RPR Commercial products, programs from brokerages and franchises, or about its preferred partner program for commercial firms, please connect with us.

MEMBERSHIP UPDATE

NEW MEMBERS

Roxanne Anderson Madison Realty Group

Robert Barry Accord Realty

Adam Brigham

Stark Company, REALTORS®

Brooke Cadigan

Coldwell Banker Cotter Realty

Joe Fabick **RE/MAX Preferred**

Jamie Feivor Tim O'Brien Homes Inc

Pamela Fields eXp Realty, LLC

Aaron Frey

Matson & Assoc., Inc. Real Living

Javi Gallegos Hernandez Keller Williams Realty

Chris Gantz **Patriot Properties**

Joseph Hillenmeyer First Weber Inc

Jason Iverson Restaino & Associates

Deborah Kelley Century 21 Affiliated

Andy Kramer

Stark Company, REALTORS®

Kevin Larson First Weber Inc

Jhon LeBaron Keller Williams Realty Mitchell Aaron Link Metro Brokers/Duane Reed

Darren Lins First Weber Inc

Peter Long First Weber Inc

Laura Lynch Keller Williams Realty

Paul Myers Keller Williams Realty

Diana Ruiz

Coldwell Banker Advantage LLC

Adam Schmidt Century 21 Affiliated

Liz Suaden

Realty Executives Cooper Spransy

Jason Syens

United Country Hamele Auction & Realty

Steven D. Timm Keller Williams Realty

Anna Vang

GeorgeSon Realty, LLC

Darci Yahnke

Stark Company, REALTORS®

AFFILIATES

Leah Herro

Generations Title Co.

Archie Morey

AJAX Property Inspections

Congratulations to the 29 new Members who completed Orientation in March sponsored by Jill Hauk and Jill Hauk Home Inspections.

Thank you to Cindy Ulsrud, Laura Stanfield, Shelley Reynolds, Dominic Colosimo, Tom Weber, Robert Procter and Scott Walker for imparting their wisdom and time as March Orientation Instructors.

You did an excellent job!

New Offices

Aashram Realty, LLC., Verona, WI AJAX Property Inspections, Machesney Park, IL Julia Thorstad-White, Sun Prairie, WI Patriot Properties, Tomah, WI

MEMBERSHIP TRANSFERS

NAME **Emily Briggs Svetlana Cooley Garrett Davis** Ronna Evachenko **Taylor Gmeiner** Iris Loomans Teresa Madden **Kristine Martiny** Hemen Oza Valerie Shea

Tyler Stubbe Kate Sullivan Julia Thorstad-White **Brittany Trent Lobsang Tsering** Robin Wiegman

Realty Executives Cooper Spransy Keller Williams Realty Synergy Real Estate Group Realty Executives Cooper Spransy

Pointe Realty LLC Keller Williams Realty First Weber Inc Keller Williams Realty Keller Williams Realty Sprinkman Real Estate **Huebner Properties LLC RE/MAX Preferred** First Weber Inc

Keller Williams Realty Keller Williams Realty **Keyes Realty**

Inventure Realty Group, Inc Inventure Realty Group, Inc. Keller Williams Realty Signature Inventure Realty Group, Inc. Keller Williams Realty Realty Executives Cooper Spransy New Home Star Wisconsin LLC Inventure Realty Group, Inc Aashram Realty, LLC. eXp Realty, LLC **RE/MAX Preferred** Century 21 Affiliated Julia Thorstad-White Inventure Realty Group, Inc Metro Brokers/Li Zhang Garthwaite Auction & Realty, LLC

let's TALK MORTGAGES.

We'll keep you and your buyer informed through every step of the loan process, and close your deals on time. Plus, Summit's offering down payment options as low as 3% to make mortgages even more affordable for your buyer!

SummitCreditUnion.com 800-236-5560 | 608-243-5000

MORTGAGE LENDER

IT'S YOUR MONEY OWN IT





*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.