



RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



July 2019

V o l u m e 24 • N u m b e r 7

MARK YOUR CALENDAR

Golf Outing

Wednesday, July 17
Sold Out

Bike for Boys & Girls Club

Saturday, July 20
See page 3 for details.

Bocce Ball & Backpacks

Wednesday, August 21
[Click here - registration details.](#)

[CLICK HERE](#)
FULL EVENT CALENDAR

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Membership Update

Leadership Nominating Committee Report and Petition Notice

The Leadership Nominating Committee of the REALTORS® Association of South Central Wisconsin has announced the following nominees for the open REALTOR® and Affiliate seats on the RASCW Board of Directors. The new Directors will be elected in September to serve three-year terms beginning in January 2020.

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

Petitions must be received at the RASCW office before August 15, 2019. [Click here for a Petition and Time Commitment.](#) If you have questions on the petition process, please contact Janine Smith, jsmith@wisre.com, or Kevin King, kevin@wisre.com, both at 608-240-2800.

Ballots will be made available to all Members in good standing by September 1, 2018. If there are no contested directorship positions, ballots will not be made available and the Director Nominees below shall be declared duly elected by the RASCW Board of Directors at their September business meeting.

REALTOR® Director Nominees

- Jean Armendariz-Kerr**, Mode Realty Network, Broker-owner from a Class II Firm (<26)
- Jeff Hoeye**, Artisan Graham Real Estate, Non-residential Broker or Agent
- Michael Restaino**, Restaino & Associates, REALTORS®, Designee of Ron Restaino, Broker-owner from a Class I Firm (26 +)

Affiliate Director Nominee

Joe Luther, Universal Home Protection

Members serving on the Nominating Committee: Chair Cindy Ulsrud, Tammy Krez, Janine Punzel, Tony Tucci, Scott Walker, Vivian Schmelzer, Sommer Von Behren, Marcia Howe, Carla Nowka



Bocce Ball & Backpacks!

RASCW's Annual Tournament



Wednesday, August 21st ♦ 1:00 pm - 5:00 pm

The East Side Club of Madison

[CLICK HERE FOR MORE INFORMATION.](#)



REALTOR[®] REVIEW

**A REALTORS[®] Association of
South Central Wisconsin
Publication**

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Sommer Von Behren, Vice President 643-3800
Mike Lenz, Treasurer 318-4280
Cindy Ulsrud, President-elect 628-8640

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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

Happy Belated Independence Day! We're always bragging about the great resources provided by the REALTORS[®] Associations at every level. In keeping with that tradition, and to get my mind off of Christian Yelich's sore back, let me call your attention to a great article in the July-August edition of the REALTOR[®] Magazine, addressing one of the key issues in our market today, entitled "Not Enough Homes: Innovative ideas to boost the affordable-housing inventory."

As we all know from very direct experience, especially in a market as hot as the Madison area, the inventory is low and shrinking. It's tempting to just bemoan our tough situation, but it's far more productive to try to understand why things are this way. The article points to five main reasons that the inventory has been shrinking: 1) new home construction starts nationally are falling short of need by about 300,000 units per year, 2) an aging housing stock, 3) millennials entering the market in full force, 4) people staying in their homes longer - currently 8.3 years, and 5) a 31% growth in single-family home rental from 2007 to 2016.

New construction since the 2008 recession has been greatly affected by availability and price of land, labor and materials. And with the median age of homes at 37 years, there will be an increasing number torn down or rendered unusable, further increasing the need for construction. Add to this people staying in their homes longer and the number of homes taken out of the inventory post-recession with foreclosures, and it is clear why the inventory is down. Now throw in the final challenge, these reductions in new and used properties are happening at the same time the home buyer population has increased with a group even bigger than the baby boomers--the 73 million millennials who are really hitting their stride in terms of seeking housing.

Once again, we could just throw up our hands and talk about how tough we have it, but that isn't how REALTORS[®] operate. We figure out how to get things done. And true to form, the article references some inspiring ways REALTORS[®] are unlocking inventory.

To tackle the new construction problem real estate professionals have already started to team up with builders to start a transition toward more affordable housing, considering more prefabricated housing options and working on changing any negative biases, working to improve zoning restrictions and impact fees, and training as new home specialists through the Real Estate Buyer's Agent Council (REBAC). Another clever approach to opening up inventory is the auxiliary dwelling unit, "granny flat", or other targeted use of "tiny houses".

Opportunity zones provide important tax breaks for developers willing to revitalize areas that have become blighted and thus provide the land to build much needed new inventory. These don't necessarily help with affordable housing, but they do ease the upward pressure on prices, and there is no reason they couldn't be linked to TIF funding and workforce housing in specific cases.

The inventory challenge is one of the biggest of our time, and in our area it promises to be ongoing. I have every confidence that the next great idea to help alleviate this issue will be spurred on by clever REALTORS[®] like the people smart enough to read these articles.



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REALTORS® Association of South Central Wisconsin



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SATURDAY,
JULY 20

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Equal Housing Lender: NMLS #3274; guildmortgage.com/licensing. Guild Mortgage is not affiliated with The Home Depot. The Home Depot is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved. At least one buyer must be considered a first-time homebuyer, which is defined as not having any property ownership for the most recent three years. Borrower must also meet other first-time homebuyer qualifications. Payment subject to maximum allowable lender credit and minimum contribution requirements. Some loans require a minimum cash investment by the borrower, which may limit the amount of any lender credits or payments by Guild under the offer. All loans subject to underwriter approval; terms and conditions may apply. Subject to change without notice. Always consult an accountant or tax advisor for full eligibility requirements on tax deduction.

MLS News

Visit www.scwmls.com for expanded details.



Expansion of MLS Rule for MLS Excluded Listings

Back in November, the MLS incorporated a mandatory exclusion form for all residential single family/condominium listings that the Seller has directed to be withheld from the SCWMLS database. At their last meeting, the MLS Board of Directors expanded this rule to apply to all MLS eligible listings, which includes vacant land and multi-family dwellings under 9 units, in addition to single family and condominium listings. This expansion for vacant land and multi-family dwellings under 9 units will take effect for these listings with an effective date of July 1, 2019 and beyond.

Agents are required to submit the fully executed listing contract, along with a completed Seller Certification to the SCWMLS office within 4 days of the effective date. Failure to do so may result in a fine. The updated form can be found here: [Seller Certification Authorizing Exclusion of Listing from SCWMLS](#).

Fond du Lac Listings Imported from WIREX

Since June of 2017, we have imported over 8,600 listings from other MLSs, via WIREX, directly into your SCWMLS database to make it easier for you to find them. These listings are located in the [19 counties](#) our SCWMLS members typically list and sell in. The MLS numbers for these listings are prefixed by 2 letters to make the MLS number unique, and to identify them as listings that originated in a different MLS system (i.e. MM for Metro).

On 7/1/19, we added Fond du Lac County listings to these imports. New listings with a list date of 7/1/19 and later are now being directly imported into your SCWMLS Paragon™ system. It is no longer necessary to switch to WIREX to see new listings for Fond du Lac County.

Metro, Northeast and Central WI MLSs have done something similar in that their members can see SCWMLS listings directly in their native systems without switching to WIREX.

50 More Characters for Remarks

The number of characters allowed for public remarks has been increased from 600 to 650. The addition of data is always done with the goal of keeping reports to one page.

IDX Websites and Display of Listing Firm

When a listing is displayed on an IDX website, the listing firm name must be included on the full listing display. The firm name must be in type that is at least as large and of the same darkness as the type used to describe the property, and must be located in a prominent location within the top third of the page. If a website requires the consumer to login before seeing the full listing display, the listing firm name must also be on the listing summary that displays before the login.



REALTOR® Safety Program

Prepare for Vacation with Home Safety Checklist

Summer vacations require a certain amount of planning and preparation, but one element that is often overlooked is home safety. Just like you create a packing list, homeowners should have a home safety checklist that they follow before going on vacation.

A burglary occurs every 16.4 seconds in the United States, resulting in approximately \$4.5 billion in property loss, according to the FBI. The average loss per burglary is \$2,322 for individual homeowners. Criminals will look for easy targets - watching for signs like piles of mail or newspapers, garbage cans left at the end of the driveway or an uncut lawn, and will try to take advantage of your absence.

To help you prepare for vacation and keep your mind at ease, the following checklist can help prevent a burglary while you're away:

- **Lock doors and windows.** There's nothing worse than wondering if you remembered to lock the door or close that first floor window. Unlocked doors and windows are a criminal's main point of entry. This is also a good time to replace any broken locks and make sure all of your locks are working properly.
- **Make your residence look occupied.** Try to make things look as normal as possible while you're gone. Keep your blinds in their normal position, leave the air conditioning/heat on while you're gone, hire someone to mow your lawn, ask neighbors to park in your driveway, place a hold on mail/deliveries, etc.
- **Use timers.** Placing lights, TVs, radios, etc. to turn on and off at normal times is an easy way to make it seem like someone is home. Nothing says you're away like a dark house multiple nights in a row.
- **Beware of social media.** Be careful of what you post and share online. By sharing your vacation pictures and travel plans online, you're advertising that your residence is unattended. If you have a landline, leave a normal message on your answering machine, and don't share that you're out of town.
- **Tell select people that you'll be away.** Ask neighbors to keep an eye on your property, and leave a phone number where you can be reached in case of emergency. Notify police if you'll be gone longer than a week and consider asking a friend or neighbor to check in on things while you're away.
- **Remove your spare key.** If you keep a spare key hidden outside of your residence, either take it with you or leave it with a neighbor. A criminal will often check for a spare key if they're trying to enter your home.

For more information, please see the NAR "Homeowner Safety & Security Toolkit" available at: www.nar.realtor/safety/safety-resources-for-associations-and-brokerages.



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UPCOMING EVENTS

Watch for details coming on Social Media and Emails

July:

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

August:

Wednesday, August 21st
[Bocce Ball and Backpacks](#)
East Side Club

October:

Wednesday, October 16th
Trivia Extravaganza at Vintage Brewing, Madison

December:

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

SAUK COLUMBIA CHAPTER:

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

SOUTHWEST CHAPTER:

September: Community Day (Details TBD)
December: Holiday Party (Details TBD)

Mark Your Calendars

Annual Membership Meeting
Thursday, November 21, 2019
8:00-10:30 a.m.
Sheraton Madison Hotel

Installation Dinner
Wednesday, January 29, 2020
5:00-8:00 p.m.
Nakoma Golf Club



SILENT & LIVE AUCTION
Thursday, October 3rd, 2019

PARK HOTEL | DOORS: 5:00PM
22 S. CARROLL ST. | *Silent auction closes and live*
MADISON, WI 53703 | *auction begins at 6:30PM*

- Democratic Party
- Republican Party
- Realtor® Party



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COMMERCIAL DIGEST

The Commercial Digest is a monthly email newsletter, featuring exclusive content for commercial real estate professionals in a short, concise format, delivered straight to your inbox and readable on both desktop and mobile devices. Stay up-to-date on the latest commercial content. To receive the newsletter, update your NRDS profile to include commercial interests next to "Field Of Business" by signing onto www.nar.realtor, clicking on My Account and then Manage Account.

FAQs - NAR's Partnerships with Commercial Listing Platforms

Which companies have NAR partnered with to offer commercial data listing services to members?

- CREXi, Commercial Real Estate Exchange, Inc. is a listing platform based out of Marina Del Ray, CA.
- Brevitas is a listing platform based out of San Francisco, California.

What are the NAR member discounts on these platforms?

- CREXi offers a 35% discount on their yearly membership cost. Find out more about the platform and their pricing at CREXi's page for NAR members (link is external).
- Brevitas offers a 33% discount on their yearly membership cost. Find out more about the platform and their pricing at Brevitas's page for NAR members (link is external).

What about the third platform option, Catylist?

- NAR continues to be in discussions with Catylist regarding a partnership on their new public-facing listing platform. Stay tuned!

Where did these partnerships originate?

- In early 2018, NAR's Future of Commercial Data PAG worked with NAR's Strategic Business Initiatives and Technology & Second Century Ventures team to establish required criteria for a national listing platform and subsequently sent a Request for Proposal (RFP) to 15 vendors.
- After receiving the RFPs and assessing 6 semifinalists, an expanded group of commercial members completed online demos and provided feedback.
- Three companies emerged as finalists; Brevitas, Catylist and CREXi. The finalists showcased their listing platforms at the 2018 NAR conference in Boston in late 2018, and members completed written evaluations after completing demos.
- Member input and ratings were so evenly ranked, NAR chose to pursue agreements with all three.

How long do these agreements last?

- One year, subject to renewal on an annual basis.

How do these listing platform partnerships benefit NAR members?

Both provide:

- the opportunity to search and list properties to a nationwide audience, amplifying their existing marketing efforts to a wider consumer base.
- the best pricing for NAR members, giving an exclusive discount on their pricing structure for their listing platform service.
- NAR members with the knowledge that they own their own data as long as they are a customer of the platform.
- commercial property listings integrated with REALTOR® Property Resource (RPR)

How does RPR integration help?

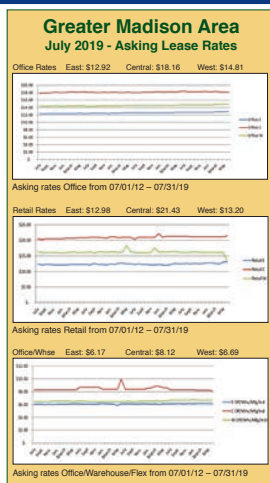
- Members have a more comprehensive experience with the ability to view active listings augmented with public record details.

How do members choose which platform to use?

- Each of the platforms has unique qualities and user experience. A member's business needs will likely be a factor in what a member chooses to use.

Can members use more than one platform?

- Yes! Each member can choose what works best for their business needs.



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

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Calendar: July 15 - August 15

Wednesday, July 17

Cindy Strange Memorial Golf Outing
10:00 am Registration – University Ridge Golf Course

Thursday, July 18

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

Wednesday, July 24

RASCW Housing Foundation
9:00 am – RASCW/SCWMLS Conference Room

Thursday, July 25

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

Friday, August 2

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

Wednesday, August 7

Membership Networking Committee
9:00 am – Preferred Title, LLC

Thursday, August 15

New Member Orientation
9:00 am – WRA Education Center

[CLICK HERE](#)

**RASCW EVENT
CALENDAR**

is on our website!

[CLICK HERE](#)

**COMMITTEE DESCRIPTIONS
COMMITTEE SELECTIONS**

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Continuing Education 2019-20

Only 522 Days to Renewal – Don't Wait



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.

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

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

RASCW Is Live on All Social Media Platforms



RASCW has expanded its messaging to all the major social media outlets - Facebook, Twitter, LinkedIn, Instagram and YouTube. Shortcuts to these individual programs are available in the header of [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.



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 \$2.4 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 main source of the Housing Foundation's funds come from the generous donations of RASCW REALTOR® and Affiliate Members. 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.

If you would like to make a tax deductible donation to the Housing Foundation to help us continue our ability to help new homeowners, [please click here for further information.](#)

Thank you for your support!



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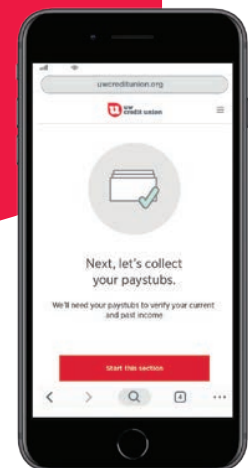
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15th Annual
MALLARDS GAME
Tailgate Fundraiser

Thursday, June 27, 2019

All profits to:



Thank You for Making Our Fundraiser a Hit!

The 15th Annual Mallards Game Tailgate and Fundraiser took place on June 27, 2019 and the turnout was fantastic despite Mother Nature's attempt to get us wet.

This event is sponsored by the RASCW Affordable Housing Equal Opportunities Committee and the Home Buyers Round Table of Dane County on behalf of Movin' Out, Inc.

Movin' Out, Inc. is a non-profit organization devoted to helping people with disabilities obtain safe, affordable housing and enable them to be good neighbors and community members. Please visit www.movin-out.org for more information.

Please join us in a very special Thank You to our generous sponsors. With their support, and the support of individual ticket purchasers, we will be able to provide a donation of \$10,000 to Movin' Out this year. Thank you also goes to Monica Wagner and the Madison Mallards for their wonderful contribution and efforts in hosting our event.

Grand Slam Sponsors



Home Run Sponsors



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Double Sponsors



Single Sponsors



Win a Free Registration for the WRA Convention

The WRA will offer one FREE convention registration for a RASCW Member to attend the [Convention](#) on September 10-11, 2019.

Criteria for the FREE registration:

1. Registration may not be sold and is not transferable;
2. Recipient must be a member of RASCW in good standing;
3. Recipient may not be a RASCW Director or Officer;

Deadline for submission is August 21, 2018. Recipient may add ticketed items at his or her own cost.

Mail, fax or e-mail your name, company name and telephone number to:

Free Registration
Attn: Patricia
4801 Forest Run Road, Suite 101, Madison, WI 53704
• Fax to 608.240.2801 • e-mail pborman@wisre.com

The winner will be notified by August 23.



Convention Highlights



TERRY WATSON
Author/Motivational Speaker
OPENING SESSION
"Small What You're Shipping In"
Tuesday, September 10



MIKE STAVER
Leadership Expert/Author
GENERAL SESSION
"Exceptional Customer Experience"
Wednesday, September 11



ICEBREAKER PARTY
with Super Tuesday
CAMP TAKE-A-HIKE-A
Tuesday, September 10



WILD ROCK GOLF
at the Wilderness Resort
GROUP GOLF OUTING
Monday, September 9

WRA Annual Convention
SEPTEMBER 10-11, 2019

REGISTRATION NOW OPEN. VISIT WRA.ORG/CONVENTION TO REGISTER

Homeownership Matters

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.

C2EX Enhance your skills. Empower your future. NATIONAL ASSOCIATION of REALTORS®

The National Association of REALTORS® Commitment to Excellence (C2EX) is 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 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.

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MEMBERSHIP UPDATE

NEW MEMBERS

Mary E Allen
Real Estate Nerds, LLC

Christopher Brown
Century 21 Advantage

Dustin Eckes
Keller Williams Realty

Alexis Erdman
Key Realty, Inc

Justin Gruchow
Century 21 Affiliated

Emily Hadden
Bunbury & Associates, REALTORS®

Rukshanda Haseeb
Keller Williams Realty

Bill Henry
Yahara Realty, LLC

Ashley Hoeffler
Coldwell Banker Belva Parr Realty

Matt Johaneck
Synergy Real Estate Group

Becky Kissel
Keller Williams Realty

Cody Kissel
Keller Williams Realty

Thad Logan
Nest Realty

Jack Medford
Keller Williams Realty

Nichole Nachreiner
RE/MAX Preferred

Cal Ozanick
EXIT Realty HGM

Kyle Roessler
Century 21 Affiliated Roessler

John Sebert
Keller Williams Realty

Paul Shapiro
Inventure Realty Group, Inc

Lona Slack
First Weber Hedeman Group

Willie Smith
Commercial Real Estate Advisors

Olga Vitenko
First Weber Inc

Shelah Wallace
Homestead Realty

Bryan Wiese
Stark Company, REALTORS®

Kelly Wood
Century 21 Affiliated

AFFILIATES

Michael Howard
MJH Inspection Services, LLC

MEMBERSHIP TRANSFERS

NAME	FROM	TO
Cindy Griesbach	First Weber Inc	Realty Executives Cooper Spransy
Vickie Hoffman	Stark Company, REALTORS®	Keller Williams Realty
Kimberly Lane	Elite Real Estate	eXp Realty, LLC
Colin McMullen	Keller Williams Realty	Lauer Realty Group, Inc.
Kevin Navarro	Keller Williams Realty	eXp Realty, LLC
Shobha Palmer	eXp Realty, LLC	Potterton-Rule Inc
David Perry	First Weber Inc	Realty Executives Cooper Spransy
Andy Schindhelm	RE/MAX Connections	eXp Realty, LLC
William Schneider	RE/MAX Preferred	Inventure Realty Group, Inc
Britta Wunderlich-Herr	Stark Company, REALTORS®	eXp Realty, LLC

Congratulations to the 43 new Members who completed Orientation in June sponsored by Pete Stebbins and Fairway Independent Mortgage.

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

You did an excellent job!

NEW OFFICES

Commercial Real Estate Advisors, Shorewood, WI
MJH Inspection Services, LLC, Jefferson

Yahara Realty, LLC, Deforest, WI

Dawn Andersen
Assistant Vice President
Senior Mortgage Loan Officer
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Ann Becker
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