



## RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



October 2019

Volume 24 • Number 10

### MARK YOUR CALENDAR

**Trivia Extravaganza - SOLD OUT**  
Wednesday, October 16, 2019

[Click here for details.](#)

**Bagels & Banter  
Online Security Tips**  
Wednesday, October 23, 2019  
[Click here for details.](#)

**Annual Membership Meeting**  
Thursday, November 21, 2019  
[Click here for details.](#)

[CLICK HERE](#)  
FULL EVENT CALENDAR

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Membership Update

### Congratulations New RASCW Directors



Jean Armendariz-Kerr



Jeff Hoeye



Michael Restaino



Joe Luther

On January 29, 2020, the following Members will be installed as Directors of the REALTORS® Association of South Central Wisconsin for three year terms:

**Jean Armendariz-Kerr**, Mode Realty Network, Broker-owner from a Class II Firm (<26)  
**Jeff Hoeye**, Artisan Graham Real Estate, Non-residential broker  
**Michael Restaino**, Restaino & Associates, REALTORS®, Broker-owner designee from a Class I Firm (26+)  
**Joe Luther**, Universal Home Protection, Affiliate

Congratulations to our new Directors and a special Thank You to the outgoing Directors – Carla Nowka, Janine Punzel, Chris Stark and Vice President Sommer Von Behren – for their generous donation of time and expertise.

### Annual Membership Meeting Thursday, November 21, 2019

**Location:** Sheraton Madison Hotel (706 John Nolen Dr., Madison)

**Time:** Registration: 8:00 a.m. • Breakfast Buffet: 8:30 a.m. • Meeting: 9:00 - 10:30 a.m.

**Cost:** \$30

#### Meeting Highlights Include:

- Special Guest Speaker Mike Theo, WRA President and CEO
- State of the Association Address by RASCW President Scott Walker
- State of the MLS Address by SCWMLS President Peter Sveum
  - Presentation of the Cindy Strange Pay It Forward Award
  - Presentation of the Ed Coburn Award
  - Recognition of 2019 Committee Chairs
- Recognition of Membership Years and Emeritus Members



Mike Theo



Scott Walker



Peter Sveum

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

# REALTOR<sup>®</sup> REVIEW

**A REALTORS<sup>®</sup> Association of  
South Central Wisconsin  
Publication**

## OFFICERS OF THE ASSOCIATION

Scott Walker, President	212-7400
Sommer Von Behren, Vice President	643-3800
Mike Lenz, Treasurer	318-4280
Cindy Ulsrud, President-elect	628-8640

## 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

Ruth A. Hackney, Editor-in-Chief  
Ann McGinty, Communications Coordinator

**The purpose of the REALTOR<sup>®</sup> Review is to inform its Members of events, issues and accomplishments pertaining to the REALTORS<sup>®</sup> Association of South Central Wisconsin.**

If you would like to submit information, story ideas, or articles for inclusion in the REALTOR<sup>®</sup> Review please contact Ruth A. Hackney at [ruth@wisre.com](mailto:ruth@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<sup>®</sup> Word programs are also welcome.

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



For this month, I am relinquishing my President's Message to our new CEO, Ruth Hackney, to give her the opportunity to introduce herself to you. See you next month! – President Scott Walker

Dear members of the REALTORS<sup>®</sup> Association of South Central Wisconsin,



I am honored to serve as the new Chief Executive Officer of RASCW and SCWMLS. I will work to ensure that our members continue to receive value from their membership through targeted professional development, timely communications, and strong data protections. In order to anticipate your needs, staff and leadership will prioritize the relationship with our members and subscribers.

I have been heartened to learn about the positive impacts that our REALTOR<sup>®</sup> members make in their respective communities and look forward to the opportunity to meet each of you. It has been wonderful to interact with the leaders in our industry and hear how our committed board of directors and staff serve you as the Voice of Real Estate in South Central Wisconsin. I look forward to working together to strategically position RASCW as a convener of thought leadership, a vehicle for engagement, and a leader in real estate advocacy within the region. We will build on your successes and continuously look for new opportunities for growth.

The membership of the REALTORS<sup>®</sup> Association of South Central Wisconsin is impressive, with small and large offices, leading regional brokerages, and affiliates from a multitude of industry sectors. I urge companies and business leaders to engage with us to experience the value that the RASCW and SCWMLS have to offer to you and your business. Please attend an event, read our newsletters, volunteer, or connect with our staff.

It is up to you to make the most of your membership, and here's how:

[New Member Orientation](#)

October 17th at the RASCW Office

[Bagels & Banter: Online Security Tips](#)

9am on October 23rd at the RASCW Office

[Live CE Classes for Green Lake Ripon Area Chapter](#)

October 10th, 17th, & 24th at Brooklyn Town Hall

[Annual Membership Meeting](#)

November 21st at Sheraton Madison Hotel

[Holiday Party/Toys for Tots](#)

December 9th at Beacon Lounge

Sincerely,

Ruth A. Hackney



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NMLS#594085	NMLS#586017	NMLS#593729



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## Change for Supra eKEY Safety Alerts

If you have set up the safety alert feature on your Supra eKEY, please note that the format to send an alert for help via a text message has changed for AT&T, Sprint, and US Cellular. Please update your settings in Supraweb as follows for any of your emergency contacts with these carriers.

AT&T: 5551234567@[mms.att.net](mailto:mms.att.net)

Sprint: 5551234567@[pm.sprint.com](mailto:pm.sprint.com)

US Cellular: 5551234567@[mms.uscc.net](mailto:mms.uscc.net)

[Information for setting up an emergency alert via your Supra eKEY can be found here.](#)



### REALTOR® Safety

REALTORS® face job-related risks every day—working alone, meeting with strangers in unfamiliar places, and sharing personal contact information. While independence is one of the perks of our industry, it can leave agents open to vulnerabilities.

Through the REALTOR® Safety Program, launched more than a decade ago, the National Association of REALTORS® makes a variety of resources available to you, including videos, webinars, and marketing materials. New resources are added every year. For example, in 2019, the REALTOR® Safety Network was launched to deploy safety alerts via social media when a physical or cyber threat to REALTORS® warrants national attention. Visit [NAR.realtor/safety](http://NAR.realtor/safety) to learn more and access all of NAR's REALTOR® Safety resources.

NEW! Download the just released 2019 [Member Safety Report](#). This report details how REALTORS® feel about their safety and what steps they are already taking to protect themselves.

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# MLS News

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



### 4Q MLS Dues Decrease

Each year, the MLS Directors estimate annual profit and adjust fourth quarter dues if possible. For five of the last six years, they have been able to do just that. We are happy to announce that MLS dues for the fourth quarter of 2019 will be reduced from \$75 to \$35.

### Supra Update Required for iPhone/iPad Users:

On September 19, Apple released a new operating system, iOS 13, for iPhones and iPads. A new version of the Supra eKEY app is available in the Apple app store to support this OS update. Please update your eKEY app to this new version before you update your iPhone or iPad to iOS 13. **You may not be able to access keyboxes if you use a previous version of the eKEY app with iOS 13.**

### Delayed Status Reminder

If you enter a future Show Date for either a Delayed or Active listing, please keep the MLS current as to the date showings will be allowed. As is the nature of listings that are not yet ready for showings, the initial Show Date entered is often a best guess. Please keep in touch with your sellers for these properties and update the Show Date to reflect the progress of readiness. Paragon™ does not automatically move a listing from Delayed to Active on the Show Date entered, as we realize the Show Date can, and often does change.

If you have to change a Show Date (either forward or backward), remember to contact agents who have set up a showing based on the original show date, to reschedule based on your new show date. ShowingTime does not do this automatically for you. [More information on handling Delayed listings can be found here.](#)

### What is a bedroom?

Listing agents should use common sense when calling a room a bedroom. If you are counting a room as a bedroom that is not a typical bedroom (i.e. does not have a closet, is accessible only by going through another room, etc.), please indicate in the remarks what makes it atypical so that showing agents and potential buyers are informed before a showing. A lower level room that does not meet safety guidelines for a bedroom, however, should not be labeled as a bedroom in the MLS. [Click here for requirements from the Department of Safety and Professional Standards regarding lower level bedrooms.](#) MLS rules mandate a photo be included within Paragon™ showing the egress window for every lower level bedroom.

Women's Council of  
**REALTORS®**  
Madison Metro

### Interested in joining Women's Council?

Contact **Monika Ramsey** (Current President) at 608-219-8907  
or **Jacqueline Knight** (President-Elect) at 713-419-5598

## Join us for OKTOBERFEST!!

Thursday, October 17th

4:00 pm to 8:00 pm

We invite you to join us for Beer & Chocolate,  
Wine & Cheese at the East Side Club, Madison

Tickets available today!! <https://wcroktoberfest2019.eventbrite.com>



## Membership Renewal Notice

Thank you in advance for renewing your Membership in the REALTORS® Association of South Central Wisconsin! The 2020 Membership Renewal invoices will be arriving at your preferred address this month.

As your local Association, it is our responsibility to collect dues on behalf of the Wisconsin REALTORS® Association (WRA) and the National Association of REALTORS® (NAR). Your Membership Renewal reflects the following:

- NAR dues are \$150 plus a \$35 Special Assessment for the Consumer Advertising Campaign for a total of \$185.
- WRA dues are \$333 for REALTOR® Members and \$306 for State Affiliate Members. Renewals received after December 31, 2019 will be subject to the WRA reinstatement fees of \$75 for REALTORS® and \$25 for Affiliates.
- RASCW dues are \$180 for both REALTOR® and Affiliate Members. Renewals received after December 31, 2019 will be subject to a \$25 RASCW reinstatement fee.

There are three voluntary contributions included on your Membership Renewal.

- The first is a \$15 contribution to the RASCW Housing Foundation. The Foundation is your non-profit corporation dedicated to making homes affordable by providing low interest, deferred payment loans to qualified individuals to be used for the down payment and/or closing costs associated with the purchase of a home. Contributions to the Foundation are tax deductible as a charitable contribution. Please consider making a contribution to assist a new home owner in 2020. [Click here to learn more about the Housing Foundation.](#)
- The second is a \$50 contribution to RPAC. At the direction of the RASCW Board of Directors, these funds may be contributed on a nonpartisan basis to candidates for public office who support and protect the rights of home ownership and real estate interests important to your business.
- Lastly is a \$20 voluntary contribution to the Wisconsin REALTORS® Foundation. Contributions to the Foundation are tax deductible as a charitable contribution.

## Paying 2020 Membership Renewals

Renew your dues by **December 1, 2019** to avoid an interruption of your services, including MLS access, ZipForms and the Legal Hotline.

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

To pay by VISA or MC, go to [www.rascw.org](http://www.rascw.org) and click on the Pay Dues Online link at the top of the page. This service is handled by the National Association of REALTORS® (NAR) and is only available through December 31, 2019.

Exceptions to paying online:

- The online service is not available to local Affiliate Members (State Affiliate Members are able to use the online service.) Local Affiliate Members, please call the RASCW office at 608-240-2800 if you wish to pay your dues by credit card.

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

All Membership Renewals received after December 31, 2019 will be subject to reinstatement fees. No exceptions will be granted.

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

## New Senior and Elder Members

Are you eligible to be a Senior Member? You are if on January 1, 2020, you are 60 years of age or older and have been a continuous Member of RASCW for at least 20 years. This means that you can reduce your local RASCW dues by 1/3 for 2020.

If on January 1, 2020, you are 65 years of age or older with 25 or more years of continuous membership in RASCW or you are 70 years of age or older with 10 or more years of continuous membership in RASCW, you are eligible for Elder Status. Your local RASCW dues are then just \$12.00 for 2020.

Please contact Beth at the RASCW office – 608.240.2800 or [beth@wisre.com](mailto:beth@wisre.com) – to change your Membership status.

# Connected to Your Clients Every Step of the Way

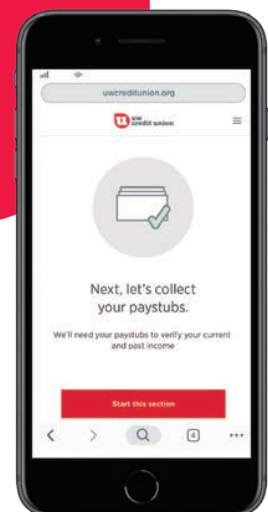
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\*UW Credit Union critical measure survey data from 2018. The Equal Housing Opportunity logo, which is a small icon of a house with an equals sign inside.



## UPCOMING EVENTS

Watch for details coming on Social Media and Emails

### October:

Wednesday, October 16th

[Trivia Extravaganza](#) - **SOLD OUT**

### December:

Monday, December 9th

Holiday Party/Toys for Tots at Beacon Lounge

[Click here for details.](#)

### GREEN LAKE/RIPON AREA CHAPTER:

#### October:

[LIVE CE Classes](#)

#### December:

December Holiday Party (*Details coming soon.*)

### SAUK COLUMBIA CHAPTER:

#### December:

December Holiday Party (*Details coming soon.*)

### Upcoming Professional Development Offering

#### [Bagels & Banter](#)

#### Online Security Tips

Wednesday, October 23, 2019

9:00-10:15 a.m. • WRA Education Center

Rick Corey, Membership Engagement Director, will provide Online Security Tips at our first Bagels & Banter session. All devices are vulnerable to the threats lurking around online. There are things you can and should do to protect yourself and your business.

#### Featured Topics

Password Management Tools

Email Disclaimers

Recognizing Scams

Virus Software

This is a free program for RASCW Members, but you must sign up in advance. Space is limited!

Registrations will be taken through Monday, October 21 or until full.

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

### SOUTHWEST CHAPTER:

#### November 11-15:

Team Up Against Hunger Week (TBD)

#### December:

Holiday Party (*Details coming soon.*)

### Mark Your Calendars

#### Annual Membership Meeting

Thursday, November 21, 2019

8:00-10:30 a.m.

Sheraton Madison Hotel

[Click here for details.](#)

#### Installation Dinner

Wednesday, January 29, 2020

5:00-8:00 p.m.

Nakoma Golf Club

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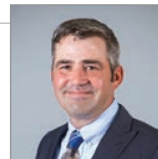
**MICHA PETERSEN**  
(608) 223-2184  
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**TOM SULLIVAN**  
(608) 223-5147  
NMLS# 505008



**KATIE SIMON**  
(608) 824-3241  
NMLS# 500033



**ERIC SWEENEY**  
(608) 443-1991  
NMLS# 1113922



**ELLEN BERNARDS**  
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### Single Unit Approval

Under the new rule, FHA borrowers can obtain Single Unit Approval (SUA) on non-FHA approved condominium properties that meet the following requirements:

- at least five units;
- a limited concentration of FHA-insured units;
- at least 50 percent owner-occupancy; and
- a maximum of 35 percent commercial space.

### FHA Certified Condominium Properties

- **Re-Certification Requirements** - HUD has increased the certification period for FHA condominium properties from two to three years, with an additional six-month grace period after the certification end date to submit re-certification materials. In addition, condominium associations will be able to submit an updated re-certification package rather than the full certification package each time.
- **Commercial Space** - HUD has increased the commercial space allowed in an FHA approved condominium property from 25% to 35%, and will allow exceptions up to 49 percent. HUD has the discretion to issue mortgagee letters to change the allowable commercial space to be within 25 and 55 percent, if necessary. In addition, parking specifically designated for the residential dwellings will no longer need to be counted towards the commercial space.
- **Owner-Occupancy Requirement** - The current owner-occupancy requirement is 50%. For properties that are over 12 months old with less than 10 percent of their units in arrears, HUD may approve an owner-occupancy level as low as 35 percent.
- **FHA Concentration** - The current maximum FHA insurance concentration is no more than 50 percent of units. Under the final rule, HUD has the ability to establish a different FHA concentration level by mortgagee letter between 25 and 75 percent, to allow for a quicker response to changes in the real estate market.
- **Single Investor Ownership** - Currently, a single investor in an FHA approved property can own up to 10 percent of individual units in condominium properties with more than 20 units. For properties with less than 20 units, a single investor may own no more than one unit. For single unit approval, a single investor may own no more than 10 percent of the units in properties with 20 or more units, and no more than one unit in a property with less than 20 units.

[Click here to learn more.](#)

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## Calendar: October 15 - November 15

### Wednesday, October 16

Trivia Extravaganza – SOLD OUT  
1:00 pm – Vintage Brewing Company

### Thursday, October 17

New Member Orientation  
9:00 am – WRA Education Center

### Friday, October 18

Paragon™ Basic  
9:00 am – SCWMLS Training Room

### Tuesday, October 22

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

New Member Orientation Committee  
11:00 am – RASCW/SCWMLS Conference Room

### Wednesday, October 23

Professional Development Program: Bagels and Banter  
9:00 am – WRA Education Center

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

### Thursday, October 24

RASCW Board of Directors  
8:30 am – Boys and Girls Club, Sun Prairie

### Friday, November 1

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

### Wednesday, November 6

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

### Thursday, November 7

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

### Thursday, November 14

New Member Orientation  
9:00 am – WRA Education

Professional Development Committee  
9:00 am – Preferred Title, LLC

[CLICK HERE](#)

**RASCW EVENT  
CALENDAR**

*is on our website!*

[CLICK HERE](#)

**COMMITTEE DESCRIPTIONS  
COMMITTEE SELECTIONS**

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## RASCW Commercial Corner - Investing in Opportunity Zones

Thanks to the Tax Cuts and Jobs Act of 2017, Opportunity Zones were created with the idea of providing incentives for private investors to revitalize economically distressed communities, rather than using taxpayer money to do so. The main incentive is offering investors a way to shield their proceeds from capital gains taxes by investing those proceeds in these zones and hitting specific benchmarks.

How is this different from a 1031 exchange? The key is that these investments don't have to be like kind exchanges.

RPR Commercial Director Nathan Graham sat down with Chad Gleason CCIM, the Managing Director with PENTAVIRATE in Seattle, Washington for a Q&A session on how Opportunity Zones work in the real world.

**Q** From your perspective, why are Opportunity Zones good for the commercial real estate sector and communities in general?

**A** Anytime you are in a situation where you can have the added benefit and incentive to invest in real estate, it's a great thing. We are working with groups who are looking at exit strategies from properties, but are hesitant to do so due to high capital gains tax costs. These zones offer an alternative to lower, and in some cases, totally negate the majority of capital gains taxes while providing the community with the benefit of improving dilapidated buildings or developing raw land.

**Q** How are local economic development groups using Opportunity Zones to attract investors?

**A** I am hearing of tax and zoning incentives being added to the already great benefits of the Opportunity Zones. This could be as simple as upzoning, as is the case here in the Seattle market, or with the addition of new market tax credits to the site, if applicable. Having designated assemblages within the zones are also key marketing tools for sites who are recruiting companies that are looking to develop, move or expand.

**Q** Let's say I want to invest in a property in an Opportunity Zone, can I just sell my Amazon stock and take those gains to buy a building?

**A** There are a few options here: you can place all of your sale proceeds into the investment, partial proceeds or simply your gains from the prior investment. I would suggest sitting down with your REALTOR® and tax specialist to devise a strategy for your personal investment plan. The Opportunity Zone has great value when you are willing to place your funds in the project for up to 10 years.

**Q** What is your go-to example of an actual project in an Opportunity Zone and what difficulties have investors encountered in trying to set themselves up to take advantage of these benefits?

**A** I usually don't point to a specific example, but instead try to break down the impact for that specific client. Many investors are not willing to sell due to the large amount of capital gains taxes they would have to pay after the sale, so walking people through the process, showing them the pathway for reducing their capital gains taxes and showing them what that means to them in a cash on cash investment scenario, is the proper way to introduce them to an Opportunity Zone investment. The difficulties have been few outside of the timing of the roll out of rules that are now available to everyone. Over the course of the introduction of the program to the last round of the rules that were shared in May of this year, the relatively new program is only one and a half years old.

**Q** How are properties marketed differently when they are in an Opportunity Zone and what has been the impact of that fact on potential investors you work with?

**A** Investors who are aware of the program and are looking to reduce the capital gains tax from a previous investment are now asking about properties in Opportunity Zones upfront in the process. In response, listing platforms as well as the agents using them are making sure that it is very clear their property is in a zone when it is, which makes finding properties easier and connects us to the other data we need to perform due diligence on projects.

**Q** What advice would you give to a REALTOR® who is counseling a client on the purchase of a property in an Opportunity Zone in order to take advantage of the capital gains incentives?

**A** Use the information that is available to you through RPR along with NAR, CCIM, as well as your state and local associations. Learn as much as you can about the process, key points and timelines within the program. I strongly suggest you also work with the client's real estate attorney and tax specialists to make sure the plan is right for them. The sale and reinvestment of the client's sale proceeds is an important decision and needs to be very well understood for the success of everyone in on the transaction.

NAR has created the Qualified Opportunity Zone Toolkit. You may download the Toolkit at <https://www.nar.realtor/qualified-opportunity-zones/qualified-opportunity-zones-toolkit>.





## Digital Millennium Copyright Act (From the NAR Series "Window to the Law")

The Digital Millennium Copyright Act (DMCA) can protect MLSSs, subscribers and participants from copyright infringement liability while hosting an IDX display.

Real estate websites and IDX Displays are important business tools for real estate professionals. However, an IDX feed may include photographs or other content that infringes someone else's copyright.

So what can you do to protect yourself from a copyright lawsuit? The DMCA will shield you from liability in those situations if you comply with the DMCA's requirements. The DMCA is a federal copyright law that exempts website owners from copyright infringement liability for infringing works that are posted to the website owner's website by third parties. Given that statutory damages are as high as \$150,000 per infringed work, compliance with the DMCA is a crucial risk management strategy for members.

The recent judgment in the VHT versus Zillow lawsuit illustrates just how costly copyright litigation can be. VHT, a photography company, sued Zillow for copyright infringement based on, among other things, Zillow's use of VHT's photographs on Zillow's Digs website. In February 2017, a jury found that Zillow infringed VHT's copyrights, and ordered Zillow to pay VHT \$8.23 million dollars in damages. Before trial, Zillow sought dismissal of the case by essentially arguing that VHT should be suing the agents, brokers and MLSSs submitting VHT's photographs to Zillow. Thankfully the judge did not agree, but this emphasizes that real estate professionals and MLSSs are potential targets for copyright lawsuits.

How do you ensure you are protected by the DMCA?

- First, you must designate a copyright agent with the Copyright office and identify that agent on your website. For example, NAR identifies its copyright agent in the Terms of Use on [www.nar.REALTOR](http://www.nar.REALTOR). A copyright agent may be anyone you choose, for example, someone within your company, your attorney or even yourself.

The Copyright Office digitized the agent registration process and required everyone to re-register their copyright agent using the updated process before December 31, 2017. So even if you previously designated an agent, you must reregister that agent. Failure to reregister your copyright agent means you may no longer rely on the DMCA's liability protections. The Copyright Office's updated registration process requires renewal of copyright agent designations every three years.

- Second, you must comply with the DMCA takedown procedure. This procedure allows copyright owners to request that a website owner remove infringing material. In order to maintain your DMCA protection, you must remove the identified material from your website once you receive a takedown notice. Takedown notices will be addressed to the copyright agent you designate with the Copyright Office and identify on your website, so it's important that your agent understand this procedure and what must be done in order to ensure your DMCA compliance.

- Third, you must not know about the complained-of infringing activity. Also, you may not claim ignorance of infringing activity if circumstances make it apparent. So, basically, you can't turn a blind eye to any infringing activity occurring on your website.

- Fourth, you may not receive a direct financial benefit attributable to complained-of infringing activity when you are capable of controlling such activity. A direct financial benefit exists when the infringing activity is a draw for users and not just an added benefit.

- Finally, you must have a policy regarding repeat infringers and that policy must be available on your website. NAR includes this information in its Terms of Use on [www.nar.REALTOR](http://www.nar.REALTOR), specifically under the DMCA and Termination sections. Check out NAR's language and feel free to adapt it for use on your website.

Compliance with these requirements will ensure that you are protected from copyright liability in the event the IDX Display on your website inadvertently includes infringing photographs or other materials. Check out [www.nar.REALTOR](http://www.nar.REALTOR) for other copyright risk management strategies, including NAR's sample photography agreements.



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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

### Upcoming Classes in Madison

- Oct 30 Course 6 8:30 am (Bring a device for online exam)
- Course 5 1:00 pm (Bring a device for online exam)

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

## Thank You



On Tuesday, September 24, Co-Chairs Laura Stanfield and Joe Long of the RASCW Affordable Housing Equal Opportunities Committee along with Home Buyers Round Table Presi-

dent Sara Whitley (also a member of the AHEOC) presented checks totaling \$10,000.00 to Movin' Out, Inc CEO Kathryn Auerback and members of the Movin' Out staff. This money represented the proceeds from the 15th Annual Maltlards Tailgate and Fundraiser on behalf of Movin' Out.

Movin' Out partners with people with disabilities, their families, and their allies, to create and sustain community-integrated, safe, affordable homes. Movin' Out brings people and housing solutions together. Home ownership and quality rental housing become affordable, accessible options for people with disabilities, veterans, and others, thanks to the assistance and resources Movin' Out provides.

Thank you to all of the sponsors and supporters of this year's event!

## Home Buyer Classes

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*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  
November 12 and 19

Register:

<http://homebuyersroundtable.eventbrite.com>

Class location:

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



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#### Featured Topics

- Password Management Tools
- Email Disclaimers
- Recognizing Scams
- Virus Software

## Bagels & Banter

Offered by the RASCW Professional Development Committee

### Online Security Tips

Wednesday, October 23, 2019, 9:00-10:15 a.m.  
WRA Education Center, 4801 Forest Run Road, Madison

Rick Corey, Membership Engagement Director, will provide Online Security Tips at our first Bagels & Banter session. All devices are vulnerable to the threats lurking around online. There are things you can and should do to protect yourself and your business.

This is a free program for RASCW Members, but you must sign up in advance.

Space is limited!

Registrations will be taken through Monday, October 21 or until full.

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



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](http://www.homeownershipmatters.realtor).

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DOWN PAYMENT**

— as low as —

**3%\***

## MEMBERSHIP UPDATE

### NEW MEMBERS

<b>Ken Bach</b> Keller Williams Realty	<b>Jeremy Endres</b> Sprinkman Real Estate	<b>Scott Johanek</b> Synergy Real Estate Group	<b>Tricia Noble</b> Castle Rock Realty LLC
<b>Kari Bertler</b> KJK & Associates, LLC	<b>Kim Flournoy</b> Realty Executives Cooper Spransy	<b>Dylan Kuehl</b> Howard and Williams, INC.	<b>Derrick Quick</b> Keller Williams Realty
<b>Connor Lynn Brown</b> Century 21 Affiliated	<b>Dakota Gehin</b> Keller Williams Realty	<b>Gagan Lamba</b> American, REALTORS®	<b>Dylan Rasmussen</b> Bunbury & Associates, REALTORS®
<b>Kelly Byers</b> MHB Real Estate	<b>Jered Glass</b> RE/MAX Ridge-N-River	<b>Jim Lease</b> Lease Construction & Realty	<b>Marcia Samuelsen</b> First Weber Inc
<b>Karri Calvert</b> Century 21 Affiliated	<b>Sarah Goldenberg</b> Stark Company, REALTORS®	<b>Logan Mallek</b> Realty Executives Cooper Spransy	<b>Jenny Sanders</b> eXp Realty, LLC
<b>Gregg Davis</b> Century 21 Affiliated	<b>Chris Hale</b> Stark Company, REALTORS®	<b>Sarah Millard</b> Ideal Homes & Design, Inc.	<b>Colin Schindler</b> RE/MAX Ignite
<b>Christopher Duren</b> eXp Realty, LLC	<b>Kristie Heinemann</b> First Weber Inc	<b>Javier Neira</b> Capella Realty Group, LLC	<b>Jacob Sheets</b> eXp Realty, LLC

### MEMBERSHIP TRANSFERS

NAME	FROM	TO
<b>Andrew Armstrong</b>	Keller Williams Realty	Inventure Realty Group, Inc
<b>Roger Bowden</b>	Smith Bowden Real Estate	Pinnacle Real Estate Group LLC
<b>Stephanie Burgess</b>	EXIT Realty HGM	Inventure Realty Group, Inc
<b>Tyler Carignan</b>	Lakepoint Realty	eXp Realty, LLC
<b>Rukshanda Haseeb</b>	Keller Williams Realty	Inventure Realty Group, Inc
<b>Whitney Hobson</b>	Allen Realty, Inc	Great Rock Realty LLC
<b>Brian Hoefer</b>	Keller Williams Realty	First Weber Inc
<b>Jonathan Horsfall</b>	WisconsinLakefront.com, LLC	High End Homes, LLC
<b>Patricia Jackson-Ward</b>	Madison Realty Group	Century 21 Affiliated
<b>Kimberly Klein</b>	Bunbury & Assoc, REALTORS®	KJK & Associates, LLC
<b>Laura Kubesheski</b>	MadisonWI123.com	Realty Executives Cooper Spransy
<b>Joseph Lambert</b>	eXp Realty, LLC	Realty Executives Cooper Spransy
<b>Jason McGill</b>	First Weber Inc	KJK & Associates, LLC
<b>Starr Nelson</b>	First Weber Inc	Century 21 Complete Serv Realty
<b>David Perry</b>	Realty Executives Cooper Spransy	Rock Realty
<b>Samantha Richards</b>	eXp Realty, LLC	Badger Realty Team
<b>Brenda Schillinger</b>	Keller Williams Realty	First Weber Inc
<b>Sherri Swan-Edmunds</b>	Monarch Consulting, LLC	eXp Realty, LLC
<b>Heather Taylor</b>	First Weber Inc	KJK & Associates, LLC
<b>Cindy Ulsrud</b>	First Weber Inc	eXp Realty, LLC
<b>Anna Vang</b>	GeorgeSon Realty, LLC	Rock Realty
<b>Kate Weis</b>	The Alvarado Group, Inc	eXp Realty, LLC

**Arsenio White**  
RE/MAX Ignite

**Jessica Williams**  
Restaino & Associates

**Ryan Wood**  
Century 21 Affiliated

**Justin Woodworth**  
TNT Realty Group, LLC

**AFFILIATES**  
**Tiffany Hausmann**  
Hausmann Johnson Insurance Inc

**Congratulations to the 58 new Members who completed Orientation in September sponsored by Patrick Averill and Thompson Kane & Co. LLC.**

**Thank you to Dominic Colosimo, Shelley Reynolds, Anne Baranski, Robert Procter, Bonnie Dixon, Tom Weber and Rick Corey for imparting their wisdom and time as September Orientation Instructors.**

**You did an excellent job!**

### NEW OFFICES

**Hausmann Johnson Insurance Inc, Madison, WI**  
**High End Homes, LLC, Deforest, WI**  
**Ideal Homes & Design, Inc., Pardeeville, WI**  
**KJK & Associates, LLC, Fitchburg, WI**  
**Lease Construction & Realty, Oregon, WI**

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