

# REALTOR® REVIEW



# RASCW

REALTORS® ASSOCIATION OF SOUTH CENTRAL WISCONSIN



January 2020

V o l u m e 2 5 • N u m b e r 1

## MARK YOUR CALENDAR

### Installation Dinner

Wednesday, January 29, 2020

[Click here for details.](#)

### Future of Real Estate Technology

Wednesday, February 12, 2020

[Click here for details.](#)

### 2nd Annual Euchre Tournament

Thursday, February 20, 2020

[Click here for details.](#)

### The Economy & Your Wallet: An Update with Lawrence Yun

Monday, March 23, 2020

[Click here for details.](#)

[CLICK HERE  
FULL EVENT CALENDAR](#)

## IN THIS ISSUE

### Page 2

President's Message, Cindy Ulsrud

### Page 3

What the 'R' Stands For!

MLS News

### Page 4

Using the REALTOR® Trademark

### Page 5

Upcoming Events

2020 FHA Loan Limits Published

### Page 6

Professional Development Offerings

### Page 7

Calendar: January 15 - February 15

### Page 8

RASCW Commercial Corner

REALTOR® & Government Day!

### Page 9

Membership Update

**Installation Dinner**  
**Wednesday, January 29, 2020**  
**Nakoma Golf Club**

Registration and Networking Begins at 5:00 p.m.  
 Dinner Served at 6:00 p.m.  
 Cost: \$40 • Cash Bar Available

  
 Cindy Ulsrud  
 2020 RASCW  
 President

  
 Devery Cash  
 2020 SCWMLS  
 President

Join us for a special evening as we install our 2020 Presidents along with the new officers and directors.

[CLICK HERE FOR DETAILS & REGISTRATION INFORMATION](#)

**Future of Real Estate Technology**  
 Speaker - Saul Klein, Realty Times Executive Editor

**Wednesday, February 12, 2020**  
**Promega – BioPharmaceutical Technology Center (BTC)**

[CLICK HERE FOR DETAILS & REGISTRATION INFORMATION](#)



# REALTOR<sup>®</sup> REVIEW

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

## OFFICERS OF THE ASSOCIATION

Cindy Ulsrud, President	628-8640
Nicole Bunbury Sjowall Vice President	441-7777
Mike Lenz, Treasurer	318-4280

## DIRECTORS

Jean Armendariz-Kerr	665-3537
Anne Baranski	246-7777
Jeff Hoeye	416-5664
Joe Luther	831-0285
Michael Restaino	833-7777
Amy Roehl	661-1100
Jessica Vezakis	437-7653
Scott Walker	212-7400

## EDITORIAL STAFF

Ruth A. Hackney, 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<sup>®</sup> Association of South Central Wisconsin.**

If you would like to submit information, story ideas, or articles for inclusion in the REALTOR 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)



## President's Message, Cindy Ulsrud

Happy New Year – I hope you are ready to make this the best year ever in Real Estate!! There will be many great opportunities for you to be the source of information, get the knowledge you need to grow and build your business, and make connections to improve relationships with peers as well as customers and clients, all you need to do is go for it and grab it.

Let me take a quick minute to introduce myself as your 2020 RASCW President, Cindy Ulsrud of the Ferraro Real Estate Team-EXP Realty LLC. This is my 20th year in Real Estate and I am very honored and blessed to be in this position. I have been volunteering with RASCW and RRC (Residential Real Estate Council) for many years in helping with New Member Orientation, Professional Standards, RASCW Board of Directors, holding various positions including the 2014 and 2019 President for Wisconsin CRS (Council Residential Specialists). The networking, resources and relationships I have been exposed to and built are and continue to be great tools for my business as well as for me personally. Please feel free to reach out to me anytime if you need anything or any connections in business, I am here for you!

I encourage you in 2020 to take time and think outside of the box to grow your business and learn new paths. Real Estate as a business has transformed in my 20 years of practice, but the one thing that remains constant are the wonderful people you meet along the way. I hope this year you will embrace NAR's National Campaign "That's Who We R", and work towards treating your colleagues kinder and with the utmost in professionalism. I also encourage you to get more involved with networking, training and education. You are never too old to learn something new!

Let's take a minute and mark a few dates in your calendar right now! February 5th is REALTOR<sup>®</sup> and Government Day, February 12th Saul Klein will come and talk about the Future of Real Estate Technology and March 23, the Wizard of NAR Economist Lawrence Yun will be in Madison. Don't miss out on these amazing events.

I hope you will also take time this year to come and play and have some fun with your fellow REALTORS<sup>®</sup>. There will be Euchre, Golf, Bocce Ball, Trivia, Soccer, Lunch & Learns, Bagels & Banter and more. Get to know the folks you work with without a contract in your hand and have some fun and enjoy downtime in this stressful business we work in at times.

Speaking of having some fun, I hope you will join everyone on Wednesday January 29 for the RASCW and SCWMLS Installation Dinner at Nakoma Golf Club. We will have the installation of myself for RASCW President as well as Devery Cash as SCWMLS President as well as new Board members, Officers and Directors for RASCW and SCWMLS. Thank you for everyone who has served in the past, are serving in 2020 and will be considering serving in the future. A very special thank you to Scott Walker our outgoing RASCW President for everything you have done, your time and leadership. You are fantastic and I am once again honored you chose me for 2020.

Finally, in closing, I want to thank Kevin King our past CEO of RASCW and SCWMLS. You are amazing and I am very blessed to have worked with you. I will miss you my friend. Your wealth of knowledge, your steady course you gave everyone, and your wonderful smile will be missed.

Let's make 2020 a great year together... **THAT'S WHO WE R**



Need a little boost to help sell that home? Hardwood floor refinishing can make a big difference. The results can be dramatic, providing an updated, fresh, and exciting look.

Madison Hardwood Floors is your source for professional hardwood floor refinishing, installation, and repairs.

### Madison Hardwood Floors

2562 East Johnson St. • Madison, WI 53704  
608.620.3625 • [madisonhardwoodfloors.com](http://madisonhardwoodfloors.com)

# THAT'S WHO WE REALTOR

Sharing your REALTOR® pride has just gotten a whole lot easier.

A new app lets you quickly and easily personalize a selection of content from the National Association of REALTORS®' popular "That's Who We R" advertising campaign to share on social media. The campaign uses the iconic block R logo, representing membership in the National Association of REALTORS®, to differentiate REALTORS® from non-member agents.

Assets can be customized with your photo, name, and contact information.

NAR partnered with the content creation app Photofy, to create a custom version of the app that is already pre-loaded with "That's Who We R" social media graphics and videos, and will be updated as new content becomes available for REALTORS® to share.

"It takes literally seconds to personalize and post, making it easy for all our members to be a part of the campaign." Says Cindy Ulrud, RASCW President.

Get the app: Sign up at [Photofy.com/NAR](http://Photofy.com/NAR). Use your NRDS ID to sign up for this free, members-only benefit.




**CAPITOL BANK**

*Thank You!*

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

Cori Femrite NMLS#594085	Amy Gile-Engle NMLS#586017	Howard Cagle NMLS#593729
-----------------------------	-------------------------------	-----------------------------

P: 608-836-1616      [www.CapitolBank.com/Mortgages](http://www.CapitolBank.com/Mortgages)      Member FDIC LENDER

# BUILD.

## Building in 2020? Get pre-qualified!

Contact Linda or Crystal today.

LINDA OELKE-MCNAMER NMLS #685867      CRYSTAL LAUTENBACH NMLS #451162



**608.643.3393**  
**BANKPDS.COM**




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

### MLS Database Changes

The following changes/additions have recently been made to listing data we collect:

- The size of the public remarks field was increased from 650 to 800 characters.
- The size of the Items Included field was increased from 150 to 275 characters.
- For Single Family listings, we have added a required field for Total Full Garage Stalls. We have automatically filled this field for all Active, Pending, and Delayed listings from data in the Garage feature. If your listing has a single feature selected for 1 Car, 2 Car, or 3 Car, that data was automatically copied to this new field. **If your listing has no garage, more than a 3 car garage, or multiple garages, you will need to enter this data manually.**
- Garage was added to the Other Room pick list. This will allow you to include garage dimensions if you would like. This will be a great way to bring attention to oversized garages, but will not require an entry if your listing has a standard garage.
- An additional field has been added for a second unbranded virtual/video tour.
- Aquaculture has been added as an option under the Farm Feature pick list.

### Agent Profile Changes not picked up by Realtor.com

When an agent joins the MLS, a very basic agent profile is set up on Realtor.com. Realtor.com relies on agents to claim and maintain their profiles, and therefore does not pull any agent changes from the MLS. If you register a new email address or phone number with the MLS, Realtor.com does not update your profile with these changes automatically. Agents need to login to their profile to make any agent changes, including adding a photo. Here are [2 links](#) that will help you maintain your Realtor.com profile.

### Associated Document Reminder

When adding an associated document to a listing in Paragon™, your document will automatically be set as a private document unless you select the Public check box. Public associated documents are available for the public via e-mailed listing links sent to clients. Private documents are not included when listings are emailed from Paragon™, but SCWMLS members have access to them via the Documents link on a listing. We do not send private documents to other MLSs as some other MLSs do not distinguish between public and private, and include all documents with e-mailed listing links to the public. Please make sure to mark your public type documents (i.e. condition reports) as public so agents in other MLSs have access to them.

## Five key facts about using the REALTOR® Trademark

### 1. REALTOR® = Member of NAR

A REALTOR® is a member of the National Association of REALTORS®. The term REALTOR® should never be used as a substitute for "real estate agent."

The REALTOR® trademarks include:

- REALTOR®
- REALTORS®
- REALTOR-ASSOCIATE®
- the REALTOR® block "R" logo
- The REALTOR® marks let people know that you are more than just a real estate practitioner: you adhere to a strict Code of Ethics that protects clients, the public, and other real estate agents.

### 2. Members can use the REALTOR® trademarks, with limitations

Members may use the REALTOR® marks only in the context of identifying themselves as members of NAR. To maintain the value of the marks, it's important that they be recognized by the public as identifiers of NAR members, and never used generically to denote a vocation or a business.

Members are licensed to use the marks only in connection with their real estate business and in connection with the place of business with which their membership is associated.

### 3. Non-members may not use the REALTOR® marks

Non-members are not allowed to use the REALTOR® trademarks in reference to or in connection with their businesses or themselves.

Newspapers, magazines, radio or television programs may use the marks to accurately identify an individual as a member of NAR or in reference to a Member Board.

### 4. Design standards for REALTOR® marks must be followed

The preferred form of the term is REALTOR®—in all caps and using the registered trademark symbol. If using the symbol isn't possible, then the next best form is in all caps: REALTOR.

### 5. The REALTOR® marks can be used on the internet and in marketing

In usernames, members are allowed to use the REALTOR® marks only to indicate membership in NAR by using the marks with a member's name or with the legal name of a member broker's real estate business.

The marks may be used on merchandise such as T-shirts and ball caps, as long as the item includes the member's name or firm name. However, the marks may not be used in institutional advertising by franchisors.

To learn more and download the marks, click here: <https://www.nar.realtor/logos-and-trademark-rules>



YOUR HOME LOAN PARTNER



**PATRICK AVERILL**

Vice President  
NMLS#926414

(608) 833-2427  
paverill@thompsonkane.com  
<https://paverill.thompsonkane.com/>

Exceptional Service.  
On-Time Closings.  
Great Rates.

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

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



Download my app today!



## UPCOMING EVENTS

Watch for details coming on Social Media and Emails

### [Green Lake Holiday Party](#)

January 16th

### [Installation Dinner](#)

January 29th

### [WRA REALTOR® & Government Day](#)

February 5th

### [2nd Annual Euchre Tournament](#)

February 20th

## Upcoming Professional Development Offerings

See page 6 for additional details.

### [Future of Real Estate Technology](#)

Wednesday, February 12, 2020

### [The Economy & Your Wallet: An Update with Lawrence Yun](#)

Monday, March 23, 2020

## 2020 FHA Loan Limits Published

As expected, FHA published its 2020 loan limits on December 3, 2019. Nationwide, the high-cost limit is the same as the GSE limit at \$765,600. The FHA floor rose to \$331,760. Nearly every county in the country saw an increase in their loan limits.

The way that loan limits are calculated, all counties within the same Metropolitan Statistical Area (MSA) benefit from the highest limit in that MSA. Over the last year, the government changed some definitions of MSAs. The result is that 11 counties, who were removed from their nearest MSA, will see decreases in their loan limits. None of those counties are in Wisconsin.

Communities that wish to contest their loan limit only have 30 days to do so by contacting the Santa Ana Homeownership Center with sufficient housing sales price data, listing one-family properties sold in an area within the look-back period, January through August of the previous year. Requests should differentiate between single-family residential properties, and condominiums or cooperative housing units. Ideally, the data provided should also distinguish between distressed and non-distressed sales. Requests for a change will only be considered for counties for which HUD does not already have home sales transaction data for the calculation of Mortgage limits.

Look up your 2020 loan limit (be sure to specify 2020). These limits are effective from January 1, 2020, to December 31, 2020. <https://entp.hud.gov/idapp/html/hicost1.cfm>

## MORTGAGE LENDERS WITH DISTINCT SERVICE

Thank you for trusting our team to finance your clients' homes. We look forward to working with you and your buyers during the spring homebuyers market.

**AMY JACOB** NMLS 770832 | 608.203.3929

**KAREN WEDVICK** NMLS 770831 | 608.203.3934

**KOREY FREY** NMLS 709654 | 608.240.1880

**MARGARET LANDPHIER** NMLS 770829 | 608.250.7234

**MICHAEL BACSI** NMLS 770833 | 608.250.7232

**PAPPY JOHNSON** NMLS 764476 | 608.203.3942



Products offered by Johnson Bank, Member FDIC, a Johnson Financial Group company.

Celebrating  
50 YEARS



Banking. Wealth. Insurance. Family.

## Upcoming Professional Development Offerings

### Future of Real Estate Technology

Wednesday, February 12, 2020 • 8:30-11:30 a.m.

Promega – BioPharmaceutical Technology Center (BTC)

Speaker - Saul Klein, Realty Times Executive Editor



Saul Klein is known as the Grandfather of Technology Adoption in the Residential Real Estate Industry. He is generally recognized within the industry, as a technology pioneer and evangelist.

Over the last 25 years, he has introduced the real estate industry to the Internet and email, listings on the WWW, online education and certification, and listing data syndication. He is one of the few visionaries who paved the way for real estate's transition to technology.

[CLICK HERE FOR DETAILS & REGISTRATION INFORMATION](#)

### The Economy & Your Wallet: An Update with Lawrence Yun

Monday, March 23, 2020 • 8:30-11:30 a.m.

Promega – BioPharmaceutical Technology Center (BTC)

Co-sponsored with RASCW, WCR Madison Metro and WMBA Madison Chapter

Speaker – Lawrence Yun, NAR Chief Economist and Senior Vice President, Research



Lawrence Yun is Chief Economist and Senior Vice President of Research at the National Association of REALTORS®. He oversees and is responsible for a wide range of research activity for the association including NAR's Existing Home Sales statistics, Affordability Index, and Home Buyers and Sellers Profile Report. He regularly provides commentary on real estate market trends for its 1.3 million REALTORS®.

Dr. Yun creates NAR's forecasts and participates in many economic forecasting panels, among them the Blue Chip Council and the Wall Street Journal Forecasting Survey. He also participates in the Industrial Economists Discussion Group at the Joint Center for Housing Studies of Harvard University. He appears regularly on financial news outlets, is a frequent speaker at real estate conferences throughout the United States, and has testified before Congress. Dr. Yun has appeared as a guest on CSPAN's Washington Journal and is a regular guest columnist on the Forbes website and The Hill, an "inside the beltway" publication on public affairs.

Registration Fee is \$20 – Continental Breakfast Included

[CLICK HERE TO REGISTER](#)

## Working Hard to Make Home Loans Easy

Our mortgage loan officers believe in our mission to put members' best interests first.

- Free financial education seminars about the preapproval process, steps to buying a home, and loan options
- Quick, streamlined decisions with in-house underwriting
- Easy communication in person, online or over the phone

Discover why 96% of our members say we meet or exceed their expectations.\*

Mortgages For Every You. | [uwcu.org](http://uwcu.org) | 800-533-6773



\*UW Credit Union critical measure survey data from 2018.



## Calendar: January 15 - February 15

Wednesday, January 15

New Member Orientation  
9:00 am - WRA Education Center

MLS Board of Directors  
11:00 am - MLS Conference Room

Thursday, January 16

Green Lake Ripon Chapter Holiday Party  
5:30 pm - Mr & Mrs P's, Ripon

Thursday, January 23

Paragon™ Basic Class  
9:00 am - MLS Training Room

Wednesday, January 29

RASCW/SCWMLS Installation Dinner  
5:00 pm - Nakoma Golf Club

Thursday, January 30

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

Wednesday, February 5

Membership Networking Committee  
9:00 am - Preferred Title

Thursday, February 6

Paragon™ Basic Class  
9:00 am - MLS Training Room

Friday, February 7

MLS Committee  
8:30 am - MLS Conference Room

Thursday, February 13

Home Buyers Round Table  
8:30 am - The Village on Park

New Member Orientation

9:00 am - WRA Education Center

[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*

# 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**, a referral to us is a referral to stress-free financing.

(608) 798-3961

**STATE  
BANK**  
OF CROSS PLAINS

Yeah, we can do that.

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

Member  
**FDIC** 

**CCIM Resources**

CCIM stands for Certified Commercial Investment Member. The CCIM denotes that the recipient has completed advanced coursework in financial and market analysis and demonstrated extensive experience in the commercial real estate industry. CCIM designees are recognized as leading experts in commercial investment real estate.

CCIM provides some of the most compressive resources available to commercial real estate practitioners, and although much of it requires membership, CIRE Magazine is available to all. <https://www.ccim.com/cire-magazine>

**Greater Madison Area January 2020 - Asking Lease Rates**

Office Rates East \$12.91 Central \$16.17 West \$14.82

Asking rates Office from 01/01/12 - 01/31/20

Retail Rates East \$12.14 Central \$21.22 West \$18.22

Asking rates Retail from 01/01/12 - 01/31/20

Office/Warehouse East \$8.11 Central \$7.20 West \$7.71

Asking rates Office/Warehouse from 01/01/12 - 01/31/20

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

**Sign Up Today for REALTOR® & Government Day!**

[REGISTRATION IS NOW OPEN!](#) Sign up for REALTOR & Government Day scheduled for February 5, 2020 in Madison.

**WRA's annual REALTOR® & GOVERNMENT DAY Event**

Advancing Toward a Healthier Real Estate Market

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.

2020

MARK THE DATE

**FEB. 5 WEDNESDAY**

MADISON CONCOURSE HOTEL & WISCONSIN STATE CAPITOL

1:00 P.M. - 5:30 P.M.

MORE INFO: [wra.org/RGDAY](http://wra.org/RGDAY)

What is REALTOR® & Government Day? It is your opportunity to help shape laws that affect you and your business. Through lobbying efforts at the Capitol, you'll meet state lawmakers and have a unique opportunity to advocate for issues like property taxes, land use, property rights, regulations, and more.

Registration is free again this year for the first 300 members. You may register by going here: <https://www.wra.org/RGDay/>

**2020 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. Keynote speaker
- 1:45 - 2:45 p.m. Issue briefing
- 2:45 - 3:00 p.m. Move to the Capitol
- 3:00 - 4:30 p.m. Capitol visits
- 4:30 - 5:30 p.m. Reception (Madison Concourse)

*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

**#1 MORTGAGE LENDER IN DANE COUNTY**

IT'S YOUR MONEY } OWN IT } **summit** CREDIT UNION

**MORTGAGE DOWN PAYMENT - as low as - 3%\***

\*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.



# MEMBERSHIP UPDATE

## NEW MEMBERS

**Catherine Abitz**  
Keller Williams Realty

**Jon Anderson**  
Tri-County Real Estate, Inc

**Lynn Armitage**  
Stark Company, REALTORS®

**Rachel Bawden**  
First Weber Inc

**Nick Becker**  
First Weber Inc

**Amanda Blair**  
First Weber Inc

**Nicole Borowski**  
Homestead Realty

**Robert Bronder**  
Restaino & Associates ERA Powered

**Denise Collis**  
Restaino & Associates ERA Powered

**Kim Comyne**  
Inventure Realty Group, Inc

**Mike Coyle**  
Century 21 Affiliated

**Breanne Eckstein**  
First Weber Inc

**Dave Ferris**  
Century 21 Affiliated

**Meghan Frasier**  
First Weber Inc

**James Hamilton**  
Century 21 Affiliated

**Dan Hoesly**  
1848 Real Estate

**Bridget Horstmann**  
eXp Realty, LLC

**Helen Klock**  
eXp Realty, LLC

**Ryan Koenig**  
Keller Williams Realty Signature

**Roberta Krier**  
Stark Company, REALTORS®

**Callie E. Luebke**  
eXp Realty, LLC

**Laurie Lundgren**  
First Weber Inc

**Caroline Madsen**  
Sprinkman Real Estate

**Michael Maziarka**  
Realty Executives Cooper Spransy

**John Paquin**  
Century 21 Affiliated

**Cory Prey**  
Century 21 Affiliated

**Leila Schrick**  
RE/MAX Ridge-N-River

**Jeffrey Splan**  
EXIT Realty HGM

**Barbara St John**  
Stark Company, REALTORS®

**Peter Stueck**  
Keller Williams Fox Cities

**Emerald Thompson-Jereczek**  
Century 21 Affiliated

**Wesley Walsh**  
The Frugal Broker LLC

**Kristin Weber Nick**  
First Weber Inc

**Jane Webster-Suddeth**  
All American Real Estate, LLC

**Maxwell Wright**  
Real Estate Nerds, LLC

**Dianna Xiong**  
eXp Realty, LLC

## MEMBERSHIP TRANSFERS

NAME	FROM	TO
Sarah Ault	RE/MAX Connect	RE/MAX Equity
Lisa Avila	Flat Fee Pros WI	Keller Williams Realty
Brooke Benigni	eXp Realty, LLC	Century 21 Affiliated
Barbara Bernhardt	River Ridge Realty, Inc.	River Ridge Realty SW LLC
Dan Breunig	Lake & City Homes Realty	Four Lake Real Estate, LLC
Karen DeFever	Flat Fee Pros WI	Keller Williams Realty
Dana Daskocil	Matson & Assoc., Inc. Real Living	Keller Williams Realty
Dan Dyslin	Dyslin Real Estate	Inventure Realty Group, Inc
Gina Kloostra	Cotter Realty	First Weber Inc
Heather Lee	Madison Realty Group	eXp Realty, LLC
Tracy Liedtke	Adashun Jones Real Estate	Keller Williams Fox Cities
Amy Miller	Inventure Realty Group, Inc	eXp Realty, LLC
Bonita Nunez	Keller Williams Realty	eXp Realty, LLC
Mindy Piper	First Weber Inc	eXp Realty, LLC
Christine Reinke	Coldwell Banker Belva Parr Realty	Coldwell Banker Advantage LLC
Tammy Scott	First Weber Inc	RE/MAX Preferred
Ronda Telvick	Great Day Real Estate	RE/MAX Preferred

## NEW OFFICES

**Four Lake Real Estate, LLC,**  
Oregon, WI

**Keller Williams Fox Cities,**  
Appleton, WI

**River Ridge Realty SW LLC,**  
Bagley, WI

### In Memoriam

Our sincere condolences go out to the family and friends of **Keith Baal** who passed away unexpectedly on December 8, 2019.

Keith was a RASCW Member for over 30 years and broker owner of BAAL Real Estate LLC.

### Why Hire an Independent Transaction Coordinator?

#### NO RISK

You only pay for the transactions that close! No salaries to pay if the business isn't there. No commitment or minimums either – we're here when you need us!

#### REAL LEVERAGE

Our services give you more time to focus on showing homes, writing offers, bringing in more business, or that work-life balance you crave!

#### PROVEN SYSTEMS

It takes real money, talent, and time to develop great systems. Our solid systems & processes will ensure that your clients have a top-notch experience!

Let our experienced team help change your business!  
Contact us at 608-571-2961 or visit: [www.OnTheSpotTC.com](http://www.OnTheSpotTC.com)

**On The Spot**  
Real Estate Services