

## MARK YOUR CALENDAR

**Close More! Down Payment Assistance Program**  
Wednesday, March 18, 2020  
[Click here for details.](#)

**The Economy & Your Wallet: An Update with Lawrence Yun**  
**CANCELED**

**Sauk Columbia Chapter Euchre Tournament**  
Thursday, April 9, 2020  
[Click here for details.](#)

**Brewers Outing**  
Friday, May 1, 2020  
[Click here for details.](#)

[CLICK HERE](#)  
FULL EVENT CALENDAR

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## Coronavirus: A Guide for REALTORS<sup>®</sup>

### Why is NAR issuing this guidance?

In response to the growing concerns about COVID-19, commonly referred to as coronavirus, NAR is providing this guidance to help REALTORS<sup>®</sup> respond to the coronavirus's potential impact on the real estate industry. As of March 4, 2020, the U.S. Centers for Disease Control and Prevention (CDC) has issued Level 3 Travel Warnings for all of China, South Korea, Italy, and Iran, and a Level 2 Travel Warning for Japan. However, the situation is rapidly evolving. **Be sure to refer to the [CDC's website for up-to-date information about travel warnings](#), as well as information about the [coronavirus' current impact in the United States](#). Daily updates about the coronavirus are also available from the [World Health Organization](#).**

### What unique issues does coronavirus present to the real estate industry?

When an infectious disease, such as coronavirus, is associated with a specific population or nationality, fear and anxiety may lead to social stigma and potential discrimination. REALTORS<sup>®</sup> must be mindful of their obligations under the Fair Housing Act, and be sure not to discriminate against any particular segment of the population. While the coronavirus outbreak began in Wuhan, China, that does not provide a basis for treating Chinese persons or persons of Asian descent differently.

### What precautions should brokers consider taking in their offices?

Brokers should use their best judgment when formulating a plan. First, brokers should implement a mandatory "stay-home" policy for any staff member or agent exhibiting any sign of illness, and depending on where the broker is geographically located, a broker may want to consider imposing a mandatory remote work policy for employees and instructing agents to stay out of the office. In addition, taking measures such as holding virtual meetings or potentially postponing or cancelling in-person meetings or events may be good measures to take to limit close contact between individuals. Be sure to monitor updates from the CDC, as well as your state and local health authorities for additional information and guidance on holding meetings or events. For travel considerations, review NAR's "Coronavirus: A Guide for REALTOR<sup>®</sup> Associations".

Finally, do not panic, stay informed, and use your best judgment. The situation is rapidly changing, so focus on putting policies and procedures in place to keep yourself and those around you informed, safe, and to avoid business disruption in the event the situation worsens.

[Click here for the complete NAR Coronavirus: A Guide for REALTORS<sup>®</sup>](#)



# REALTOR<sup>®</sup> REVIEW

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

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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.



## President's Message, Cindy Ulsrud

Welcome to March and the beginning of 8.0, the Clear Cooperation Policy. But cooperation goes beyond an MLS policy, and as the market picks up it is important to focus on our responsibility to put our clients first. We are a part of the REALTOR<sup>®</sup> family, and we can do more by working together to get to the closing table. That is who we "R"!

February started with a bang, with RASCW hosting the following events: REALTOR<sup>®</sup> and Government Day at the Concourse Hotel and Capitol, The Future of Real Estate Technology, the Euchre Tournament, and Bagels & Banter.

March will bring another program and speakers you will not want to miss! You can register for this event on the RASCW website.

- [Close More](#) on March 18 will help you to learn more about down payment assistance programs and different organizations which will help your buyer!

Lastly, don't forget about NAR and REALTOR<sup>®</sup> Benefits when looking for discounts on various items. Check out the link for benefits here:

<https://www.nar.realtor/realtor-benefits-program/realtor-benefits-program-partners>

Have a great March and remember that it is up to each of us to live #ThatsWhoWeR!



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## Who Owns Your Property Photos?

Listing content fuels the real estate industry and displaying photographs of properties online is now a vital part of the real estate professional's marketing plan. Sellers use photographs to market properties, and buyers rely on those images to select which properties to visit. MLSs distribute property listings through proprietary databases that include the listing photographs. Moreover, MLSs in turn often license their property listing databases, including broker-provided photographs, to third-party portals, such as realtor.com®, and other websites and vendors.

Improper use of listing photographs, however, can create legal problems for agents, brokerages and MLSs. Authorship and ownership of photographs within the real estate industry is "fractured". Who authored the photograph and who can use what photograph and in what way varies across the industry. Listing photographs may be taken by homeowners, real estate agents, MLS or brokerage employees, or professional photographers. Photographs may be owned or licensed to different parties in a variety of ways. A misunderstanding of how you may use the photographs for property listings could make you vulnerable to a copyright lawsuit.

It is crucial to know what rights you own in photographs and how those rights permit you to use the photographs. To reduce your risk of copyright infringement, you should:

- Review photography agreements to assess what rights were granted or conveyed;
- Audit your use of listing photographs to ensure compliance with the relevant agreements;
- Determine how you will use photographs and ensure future agreements permit those uses; and
- Maintain records of all photography agreements.

The National Association of REALTORS® provides sample agreements for you to use:

<https://www.nar.realtor/copyright/listing-photo-sample-agreements>

Window to the Law: Copyright Best Practices for Listing Photos (video):

<https://www.nar.realtor/videos/window-to-the-law/copyright-best-practices-for-listing-photos>



**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

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[www.CapitolBank.com/Mortgages](http://www.CapitolBank.com/Mortgages)



# MLS NEWS


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



Electronic Earnest Money is Live!



Great news! Electronic earnest money is live and ready to use!

When you're on a property details page in the MLS, you'll notice a little TrustFunds icon. If directed by the listing office, click that icon  to facilitate an electronic earnest money transaction. No need to log in or sign up! All agents are already active.

If your Broker or Title Company is not on the list of registered Trust Accounts, please email or call them to encourage them to sign up so you can route earnest money to their account.

You'll love electronic earnest money because:

- It's more secure than a paper check!
- It's simple and convenient for you and your buyer!
- You don't have to spend time and money driving around to pick up checks!
- You can see the real-time status of every payment request!

Electronic earnest money is here. What will you do with all of your extra time?!

**[Call-to-action button: Download the 3 Steps PDF](#)**

**CLICK HERE**

**REGISTER FOR  
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## NAR Focuses on Fair Housing



In January, the leadership of the National Association of REALTORS® approved a Fair Housing Action plan to distinguish NAR as a national leader on the topic. NAR has often promoted Fair housing as more than just a list of dos and don'ts. Our members are stewards of the right to own, use, and transfer property.

To learn more about the initiative: [click here](#)

To learn more about fair housing: [click here](#)

## Photofy: That's Who We R Campaign



The National Association of REALTORS® has partnered with Photofy to allow you to easily personalize and share the "That's Who We R" social media campaign assets on your social media accounts, so you can leverage the campaign locally.

Learn More About "That's Who We R": [click here](#)

Sign Up for Photofy: [click here](#)

## New NAR Cyber Liability Insurance

Malware, hacks, and data loss are very real threats in the real estate industry where high value transactions and sensitive customer information make real estate professionals a prime target for hackers.

Determining the right cyber liability options to protect your real estate business in the event of an online attack isn't easy. That's why NAR partnered with CyberPolicy® to create a customized and comprehensive cyber liability insurance program for REALTOR®-owned brokerages.

You now have access to specialized plans designed to meet the unique needs of real estate professionals, with support to help quickly restore your business should cyber attack or fraud occur. Plus, NAR members receive premium discounts, higher coverage limits, no retroactive date, and more.

Members can compare, quote, and buy cyber liability insurance from select first-class carriers through an entirely paperless quoting and binding process.

Visit [nar.realtor/cyberpolicy](http://nar.realtor/cyberpolicy) to learn more about this valuable member benefit now available through the REALTOR Benefits® Program.

# Working Hard to Make Home Loans Easy

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

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\*UW Credit Union critical measure survey data from 2019.



**“Take me out to the ball game!”**

**Join the RASCW MEMBERSHIP NETWORKING COMMITTEE  
on a trip to Miller Park  
New York Yankees vs Milwaukee Brewers  
on Thursday, May 21st 2020**

**Cost of Event is \$45 per Ticket, which includes**

*Game Ticket – 12:00pm Game Time  
Seat on the Bus Ride  
Refreshments & Snacks on the Bus  
Lunch is on your own*



**[CLICK HERE FOR MORE INFORMATION OR TO REGISTER.](#)**

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It's the best thing you can do for your business.



## Now more than ever, REALTORS® voices need to be heard.

80% of REALTORS® are registered to vote, **but we can do better!** Join other REALTORS® and become an active participant in the political process... REGISTER TO VOTE.

State and local associations have launched voter registration drives among our members to increase our political influence and protect our profession.

Help us to update our records and to confirm that all of our members are registered to vote.



### Check Your Status!

- If you would like to **REGISTER TO VOTE**, it has never been easier. Go to [www.RealtorVotes.com](http://www.RealtorVotes.com) and register. It's that simple.
- If you **ARE REGISTERED** to vote, let us know so we can update our records. Go to [www.RealtorActionCenter.com/vote](http://www.RealtorActionCenter.com/vote) to update your information.



### [CLICK HERE](#)

[COMMITTEE DESCRIPTIONS](#)

[COMMITTEE SELECTIONS](#)

*Join a RASCW committee today!*

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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

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

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

Monday, March 30, 2020 11:30 a.m.  
Promega Center (BTC)

**CANCELED**

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



**Unfortunately, this program is canceled.**

Lawrence Yun is unable to be here because NAR has halted all non-essential travel by staff and volunteers due to the coronavirus.

**CANCELED**

[CLICK HERE TO REGISTER](#)

**WELCOME ABOARD,  
COREY!**

Corey Randl has joined Waunakee Community Bank as Assistant Vice President, Mortgage Loan Officer. With over 12 years of lending experience, he has helped numerous clients buy, build and refinance homes. Call him today for all your home loan needs!



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### Help your Commercial Clients Go Green without Breaking the Bank!

Sustainable buildings appeal to commercial tenants for reasons beyond a basic desire to help the environment. As they search for the next ideal office space to lease, entrepreneurs know to watch for verification through Leadership in Energy and Environmental Design, or LEED.

Employees who work in buildings with LEED status are healthier, more productive and more likely to remain longer with their companies. In tandem, business owners have signaled a willingness to spend more on eco-friendly spaces -- and building owners are taking note. It's anticipated that commercial-building owners will spend \$960 billion globally by the year 2023 upgrading building infrastructure to meet the U.S. Green Building Council's rigorous LEED standards.

At present, more than 200,000 buildings worldwide are LEED certified. On its face, that isn't a particularly impressive figure. Major metropolitan areas in the United States haven't exactly raced the extra mile to embrace yet another set of codes and guidelines in an industry already rife with regulations. Indeed, part of the reason for the slow march to green is that the LEED program itself only represents one set of standards. Some building owners and developers prefer to focus on Energy Star, for example. Others simply don't see strong enough demand to justify the investment. It takes time, money and other resources to retrofit older buildings or delay newer properties to ensure they're up to the latest, greatest standards.

Tenants might not realize it, but they can help advance the ball. While property owners decide whether to pursue a certification, tenants can adopt meaningful degrees of sustainability in their own rights.

**Build green habits:** Do your employees want to bike or jog to work for health or environmental reasons? Investigate the cost to install a bike rack. If that's not an option, consider offering bus passes or bike-share memberships at a discount.

Enforcing steadfast recycling in the workplace is another easy win. Make it company policy to recycle plastic, paper and aluminum or other metals. If you see people abusing the policy, call out the behavior.

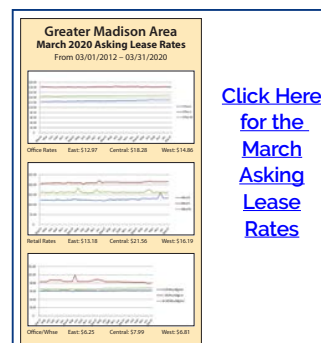
**Draw up a green lease:** Request to insert green language into your leases. These provisions range from requiring the landlord to monitor and report back on energy efficiency to agreeing to purchase only sustainable building materials for common areas.

**Upgrade the furniture:** If you're already mid-lease, you might need to take a more thoughtful approach. Start by assessing the office layout. Not all open floor plans are equally efficient and squeezing more people into tinier desk spaces isn't necessarily the answer.

Most large-scale furniture providers such as Steelcase and Knoll offer a free furniture audit. They'll work with you to evaluate how you can use the existing square footage more effectively. Buy furniture designed specifically to maximize usable space, and you'll help your team remain productive as your business become more sustainable.

**Install energy-efficient lighting:** Retrofitting the office system with LED lighting is another relatively inexpensive way to be green while slashing long-term energy costs. Some LED lighting systems will pay for themselves in as little as three years. Many areas offer tax rebates for firms that make sustainable upgrades. If you plan to remain in the space for a while, it's an investment worth considering.

With so many cost-effective resources available for eco-conscious companies, the decision isn't whether to go green, but when.



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

#### SAVE THE DATE

2020 Commercial Real Estate Update  
Thursday, May 21st  
Funk's Pub  
1:00 pm - 6:30 pm

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1 #1 mortgage lender based on number of mortgages recorded with Dane County register of deeds. \*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. \*\*The following loan programs are not eligible for the closing cost credit: Federal VA, FHA, Rural Development, WHEDA, Investment Property and Construction loans. Offer valid on home purchase applications submitted from January 1, 2020 through December 31, 2020 where the loan's interest rate is locked by December 31, 2020. The \$500 closing cost credit cannot exceed the actual amount of closing costs, prepaid interest and escrow reserves. This includes if the credit is combined with a seller closing cost credit. First mortgages only (offer does not apply to second mortgages or home equity lines of credit). The credit will be applied at the time of the loan closing and will be reflected on the closing disclosure. Not valid with any other offers. © Summit Credit Union 2020.





## 2020 Sauk Columbia Chapter Euchre Tournament

April 9 @ 2:00 pm - 4:30 pm  
Baraboo Country Club - 401 Mine Road



RASCW Sauk Columbia Chapter  
EUCHRE TOURNAMENT  
2:00PM CHECK-IN  
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[Online Registration](#)



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In a hot real estate market, guiding your sellers through the sale can result in a number of challenges, including appraisal. According to NAR, in 2019, it was estimated that up to 25% of contract delays were caused by appraisal issues. So how do you overcome them?

**First**, never lose sight of the fact that they are relying on your expertise to ensure that the home is priced right for the neighborhood and condition.

**Second, choose the right offer:** The right offer may make all the difference when it comes to an appraisal. Cash vs. FHA vs. VA vs. Conventional financing all can significantly alter the necessity of an appraisal and the conditions the appraisal puts on the sale. Keep your seller educated on the fact that it isn't always about the highest sales price, but the highest likelihood of reaching the closing table.

**Third, prepare for the appraisal:** Appraisers aren't all-knowing, so if your seller recently invested in a new HVAC system or added a second floor, make sure the appraiser knows that ahead of time. Disclose as much as possible about the property's condition so that your appraiser can quickly come to an accurate valuation the first time.

**Finally, what if the appraisal came back low:** Low appraisals happen for several reasons, including changing market factors, an inexperienced appraiser, and even an overpriced listing (shock!), but a low appraisal doesn't have to mean the end of the road.

If the appraisal comes back low, the bank can challenge the appraisal and request a second. The agents involved should put together a list of recent comparable sales and even nearby pending sales that justify the agreed-upon sale price, then submit that list to the underwriter and ask for a review of the appraisal.

If the appraisal is reviewed and deemed to be accurate, then it will be up to the buyer and seller to re-negotiate the terms of the sale or decide to cancel the transaction. It's important to remember that even in a seller's market compromise is valuable.

Your buyers and sellers rely on your expertise to help them navigate the complicated situations that buying or selling a home causes, like the appraisal. It is up to you to help them to avoid any potential pitfalls and get to the closing table with ease!

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**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

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# MEMBERSHIP UPDATE

## NEW MEMBERS

Mike Baldwin Keller Williams Realty	Tenzin Dholung First Weber Inc	Loree Kramar WisconsinLakefront.com, LLC	Claire Ogunsola The McGrady Group, LLC
Michelle Bellack Metro Brokers/Duane Reed	Shane Dorn Turning Point Realty	Leah Krause Stark Company, REALTORS®	Nichole Pierce Keller Williams Realty
Tori Benson Sprinkman Real Estate	Dave Engerman RE/MAX Preferred	Josh Kuenzi Century 21 Advantage	Alex Ray Mode Realty Network
Ashley Birkrem Stark Company, REALTORS®	Jeremy Fuelle Madison Property Management, Inc.	Nick Laurie Redfin Corporation	Kailee Schimelpfenig eXp Realty, LLC
Erica Bothe Stark Company, REALTORS®	Juan Garcia The Alvarado Group, Inc	Nicole Lesperance Keller Williams Realty	Liz Slaby MHB Real Estate
Jackson Bravo The Alvarado Group, Inc	Hugo Gonzalez EXIT Realty HGM	Hunter Lieffort Elite Realty Services, LLC	Jenna Snider eXp Realty, LLC
Bailey Breunig Home In Wisconsin	Ashleigh Heythaler Century 21 Affiliated	Dawn McPheron Century 21 Affiliated	Brian Strutz Gavin Brothers Auctioneers LLC
Christina Buol Restaino & Associates ERA Powered	Kyle Johnson Emmer Real Estate Group, Inc.	Alyssa Miles Century 21 Affiliated	Kelsey Swanson First Weber Inc
Thomas Christenson EXIT Realty HGM	Erin Karras 1848 Real Estate	Michaela Mulroe First Weber Inc	Steve Swierczynski Century 21 Affiliated
Macalister Crowe Realty1	Nadine Kornell Solidarity Realty, LLC	Sara Northouse True Blue Real Estate	Nick Szewczyk Stark Company, REALTORS®

## MEMBERSHIP TRANSFERS

NAME	FROM	TO
Phillip Anderson	eXp Realty, LLC	Big Block Midwest
Susie Bell	RE/MAX RealPros	REMS
Timothy Flores	eXp Realty, LLC	Big Block Midwest
Kate Foust	eXp Realty, LLC	Big Block Midwest
Cheryl Hoksich	eXp Realty, LLC	Big Block Midwest
Ashley Jacobs	Realty Executives Cooper Spransy	Ashley Jacobs Real Estate
Lindsey Jarek	eXp Realty, LLC	Big Block Midwest
Matt Jenson	Bunbury & Assoc, REALTORS®	Source Real Estate Group
Matt Johaneck	Synergy Real Estate Group	Building Equity Development
Jennifer Knupp	eXp Realty, LLC	Big Block Midwest
Jonathon Krentz	Inventure Realty Group, Inc	Big Block Midwest
Heather Lee	eXp Realty, LLC	Big Block Midwest
Tracy Liedtke	Keller Williams Fox Cities	Adashun Jones Inc
Callie Luebke	eXp Realty, LLC	Big Block Midwest
Amy Miller	eXp Realty, LLC	Big Block Midwest
Jeremy Miller	eXp Realty, LLC	Big Block Midwest
Terrell Outlay	eXp Realty, LLC	Big Block Midwest
Alec Paxton	First Weber Inc	Stark Company, REALTORS®
Mindy Piper	eXp Realty, LLC	First Weber Inc
Andrew Rhoades	Century 21 Affiliated	eXp Realty, LLC
Andy Schindhelm	eXp Realty, LLC	Big Block Midwest
Deann Schneider	Tim O'Brien Homes Inc	Build Realty Network, LLC
Jamie Scholl	eXp Realty, LLC	Big Block Midwest
Heather Simon	Preferred Realty Group	Realty Executives Cooper Spransy
Beatriz Smith	Stark Company, REALTORS®	Badger Realty Team
Samantha Tiry	Stark Company, REALTORS®	Tim O'Brien Homes Inc
Noah Tredinnick	eXp Realty, LLC	Big Block Midwest
Sara Tredinnick	Turning Point Realty	eXp Realty, LLC
Juliana Van Eck	eXp Realty, LLC	Big Block Midwest
Ashley Vossekuil	Inventure Realty Group, Inc	Keller Williams Fox Cities
Lori Witt	Terra Firma Realty	First Weber Inc
Marine Yoo	eXp Realty, LLC	Big Block Midwest
Kim Zahasky	Realty Executives Cooper Spransy	EXIT Realty HGM-MSN

Glenna Vilmin  
Mike Wissell Real Estate LLC

Jessica Wilmot  
Century 21 Affiliated

Chrissie Wilson  
Potterton-Rule Inc

Heather Zimmerman  
Realty Executives Cooper Spransy

**Congratulations to the 29 new Members who completed Orientation in February sponsored by Phil Jackson from WISCO Inspections, LLC.**

**Thank you to Mary Duff, Robert Procter, Bonnie Dixon, Tom Weber and Sheri St Marie for imparting their wisdom and time as February Orientation Instructors.**

**You did an excellent job!**

## NEW OFFICES

Ashley Jacobs Real Estate LLC, Sun Prairie, WI

Big Block Midwest, Middleton, WI

Build Realty Network, LLC, Deerfield, WI

Source Real Estate Group, Cottage Grove