



RANWW

Realtors® Association of Northwestern Wisconsin
Northwestern Wisconsin Multiple Listing Service, Inc
Realtors® Association of Northwestern Wisconsin Foundation

NEWS AND CURRENT EVENTS

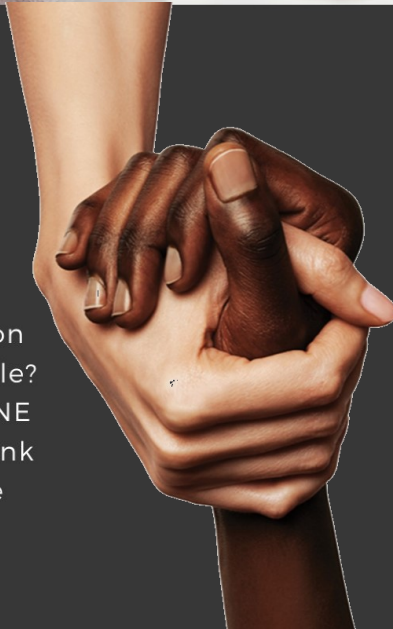
*We are the trusted voice in
Real Estate, united in providing
value to the members and
communities we serve.*

UPDATES



THANKS TO EVERYONE WHO PARTICIPATED IN OUR TWO-DAY BLOOD DRIVE IN MARCH!

Did you know that just ONE blood donation can save the lives of up to THREE (3) people? You read that right! So thanks to EVERYONE who donated blood! We appreciate it! Thank you to EVERYONE who donated their time and efforts in making it possible too!!



WHAT'S NEW?

- 1Blood Drive
- 2Blood Drive Winners
- 3R & G Day!!!
- 4**Welcome:** New Members
- 5Spring Celebration
- 6Education Corner
- 7NWWMLS Updates
- 8SentryLock updates and changes
- 9Fair Housing page
- 10Fair Haven Contest!!!
- 11 & 12Affiliate Member Minute Feature
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- 14RPAC Report

CONGRATULATIONS to the winners for our Blood Drive Drawing!!



Date: 3/9/21 Sponsors: Realtors Association Northern Wisconsin American Red Cross

Thank you for sponsoring an American Red Cross blood drive.

RICE LAKE
Here are your blood drive results:
Goal: 20
Presenting Donors: 28
Total Units: *24*

Thank you so much for having us here today! It was a great day collecting 24 UBS! We wouldn't be here without you!
Thanks! Brittany, Alicia, Brad & Paige



SAVE THE DATE



**EXPRESS
BASEBALL
OUTING!**
June 28, 2021
5-9 PM



RANWW

Realtors® Association of
Northwestern Wisconsin

RANWW Officers

Deb Hanson - President

715-456-0499

debhanson1@charter.net

Scott Rohde - President- Elect

715-651-8575

scott@1111sold.com

Julie Flor - Treasurer

715-790-0564

julie@sixlakesrealty.com

**Gary Brenizer - Imm. Past
President**

715-215-0666

garybrenizer@gmail.com

RANWW Directors

Judy Nichols 715-821-4765

Dan Lawler 715-234-2948

Mary Jo Bowe 715-456-2014

John Flor 715-924-4806

Dana DeCambaliza 715-579-8400

Amber Linhart 715-579-8351

Shannyn Pinkert 715-379-3574

Martha DeLong 715-790-5468

John Sobota 715-505-8888

Kristy Sloviak 715-559-8354

The purpose of this publication is to inform Members of events, issues and accomplishments pertaining to the REALTORS® Association of Northwestern Wisconsin.

*If you would like to submit information, ideas or articles to this publication please contact **Luisa** at: luisa@ranww.org*



On April 14, join us virtually for FREE to advocate for issues, like broadband expansion that matter to you and your clients. Fellow Wisconsin REALTOR® Jeff Hoffman explains:

"The state of Wisconsin needs to position itself as a leader in broadband deployment."



Event details

Date and time: April 14, 2021 starting at 1:00 p.m. CST

Location: Virtual event on the event website

Event fee: Free ... but your advocacy efforts are priceless

CLICK HERE TO RSVP

and we look forward to seeing you virtually at this special event



WRA LEGAL HOTLINE

Find out applicable legal standards, alternatives and possible solutions for your real estate practice questions with this members-only service.

CONTACT:

Phone: 608-242-2296 OR 800-799-4468

Online question submission: www.wra.org/legalhotline

Available Sundays

In addition to usual Monday-Friday hours, the hotline is also accessible on Sundays from 1:00 p.m. to 4:30 p.m.

Learn more:

WWW.WRA.ORG/LEGALHOTLINE

Welcome New Members!

Kristin Anderl

Lesik Realty Group

Andrew Barnes

eXp Realty, LLC

Wyatt Biegel

1st Class Real Estate Impact

Kayne Brenner

Coulee Land Company

Christina Carlson

Keller Williams Realty Diversified

Jim Dahlgren

LandGuys, LLC

Deanna Davis

Team Realty

Cody Gillette

Edina Realty

Katherine Haas

Keller Williams Realty Diversified

Jeremy Huber

1st Class Real Estate Impact

Hunter Hurst

Clearview Realty, LLC

James Jackson

1st Class Real Estate Impact

Sheila Johnson

Clearview Realty, LLC

Jill Johnston

Keller Williams Realty Diversified

Matthew Kuebli

Red Cedar Appraisals, LLC

Maria Lane

Scott Bahnbub Realty, LLC

Katherine Lillie

eXp Realty LLC

Miranda Scholten

Elite Realty Group, LLC

Marlin Subra

Arcadia Realty & Auction Service

Jennifer Tempel

Lakeplace.com Brother Realty

Do You Have a Racist Deed?

Discriminatory restrictions and covenants

- Debbi Conrad -

“No Persons other than the white race shall own or occupy any building on said tract, but this covenant shall not prevent occupancy of persons of a race other than the white race who are domestic servants of the owner or occupant of said buildings.” -Restriction for Crestview Acres 12, Greendale, recorded July 29, 1958

The first racial restriction in Wauwatosa was placed on the Washington Highlands Subdivision in 1919: “At no time shall the land included in Washington Highlands or any part thereof, or any building thereon be purchased, owned, leased or occupied by any person other than of white race. This prohibition is not intended to include domestic servants while employed by the owner or occupied by and [sic] land included in the tract.” (Vol. 803, Page 205). The deeds for these properties stated these restrictions would run with the land until January 1, 1950, with automatic renewal for 20-year terms unless five years prior to a term’s expiration the owners of 60% of the acreage executed an agreement releasing the land.

Continue Reading **HERE**



138

Warranty Deed. 2009 Individual to Joint Tenants. Form No. 5. MINNESOTA UNIFORM CONVEYING BLANKS (1931).

This Indenture, Made this 22nd day of October, 1945 between SARAH FARRY HEAD and GEORGE DOUGLAS HEAD, her husband of the County of Hennepin and State of Minnesota, parties of the first part, and RICHARD A. FLOOF and ELFREDA H. FLOOF, his wife of the County of Hennepin and State of Minnesota, parties of the second part,

Witnesseth, That the said parties of the first part, in consideration of the sum of One Dollar and other good and valuable consideration to them in hand paid by the said parties of the second part, the receipt whereof is hereby acknowledged, do hereby Grant, Bargain, Sell, and Convey unto the said parties of the second part as joint tenants and not as tenants in common, their assigns, the survivor of said parties, and the heirs and assigns of the survivor, Forever, all the tract or parcel of land lying and being in the County of Hennepin and State of Minnesota, described as follows, to-wit: Lot Eleven (11), Block Two (2), Lakeland Terrace on Nokomis, according to the plat thereof on file and of record in the office of the Registrar of Titles in and for said County and State.

Subject to the following covenants which shall run with the land and bind the purchasers, their heirs, executors, administrators and assigns until the last day of January, A. D. 1970 when they shall cease and terminate, to-wit: No building shall be moved on to or erected upon any of said land except one new private detached dwelling house which shall cost not less than \$8,000.00. No person or persons other than of the Caucasian race shall be permitted to occupy said premises or any part thereof. Subject to all unpaid installments of special assessments, if any.

POСCИД. 10000
1945 OCT 22
САНКТ-ПЕТЕРБУРГ 196130



SPRING CELEBRATION



THANK YOU TO EVERYONE WHO CAME TO THE RANWW SPRING CELEBRATION AT ENCHANTED BARN!!



Education Corner

WRA Education Update

Wisconsin Appraiser Continuing Education

WRA CE: your top choice in appraiser continuing education.

As the leading expert in Wisconsin real estate practice for over 100 years, the WRA is your top choice in Wisconsin appraiser CE. All appraiser licenses expire every two years and must be renewed by December 14 of odd-numbered years. All [certified and licensed appraisers](#) are required to complete 28 hours of CE each biennial period, which must include a 7-hour USPAP Update course. Appraisers may not receive credit for completion of the same CE course offering within a continuing education cycle.

**CLICK HERE TO READ
MORE AND CHECK
OUT THE UPCOMING
VIRTUAL COURSES**



**COMMITMENT TO
EXCELLENCE**

**CONGRATULATIONS ON
EARNING YOUR C2EX
ENDORSEMENT:**

*Amanda
Mavis*

We're proud of you!!!





RANWW

Northwestern Wisconsin
Multiple Listing Service, Inc

Updates and Changes

RANWW/NWWMLS

are **happy** to be bringing you the newest update to the Matrix Portal- OneHome!

For a quick introduction of what you and your clients can expect from OneHome, visit

<https://www.onehome.com>

Keep an eye on the Message of the Day for more details!!

For questions or clarifications..

email Tricia at
tricia@ranww.org

onehome™
By CoreLogic®



Sentricards updates on changes:



CLICK HERE to check video on how to open a non-BLE lockbox with the APP

CLICK HERE to see VIDEO on How to Assign a LockBox to a listing in the APP (this video does say it's for a BLE lockbox, but it's the same exact process for a non - BLE lockbox)

CLICK HERE to read PDF on accessing a LockBox without internet

www.SentriLock.com



FAIR HOUSING-EQUAL OPPORTUNITY IN HOUSING RESOURCES



Fair Housing Update

Legal Update Live Webcast: November 19, 2020 |
New Professional Standards and MLS Policy
Changes | [Watch Now](#)

WRA fair housing news on Facebook

Stay up to date on fair housing-related information
by visiting the WRA Cultural Diversity in Housing
Program Facebook page: [click here](#).

U.S. department of housing and urban develop- ment

- United States Department of Housing and Urban
Development "[Equal Opportunity for All](#)" booklet
- [Equal Opportunity Logo](#)
- [Fair Housing Library](#)
- [Keating Memo re: Fair Housing Occupancy
Standards](#)
- [Questions and Answers Concerning the Final
Rule: Implementing the Housing for Older Persons
Act of 1995](#) (HOPA)

General fair housing resources

[Metropolitan Milwaukee Fair Housing Council](#)

[Street Law](#): Fair housing curriculum for high school
age students is available at www.streetlaw.org

***Click Here
for
the link to webpage***



RANWW

REALTORS® Association of
Northwestern Wisconsin



FAIRHAVEN CONTEST

April 1-30, 2021

RULES

- Must complete & submit your completion certificate of the Fairhaven program between April 1-April 30.
- ALL completion certificates MUST be emailed to Luisa at RANWW, Luisa@ranww.org by 5PM on Friday, April 30th.
- Must be a licensed member of RANWW to participate.

PRIZES



\$10 Kwik Trip
Gift Card

First 50 to complete
and turn in their
completion certificate

\$50 Gift Card
RESTAURANT OF
YOUR CHOICE



Grand Prize
Drawing

Get started by visiting fairhaven.realtor

Submit your completion certificate to Luisa@ranww.org by
5PM on Friday, April 30th.





AFFILIATE MEMBER MINUTE

The Finance of **America** Mortgage Difference

At Finance of America Mortgage, we don't see customers as numbers and paperwork. For us, doing business is about making human connections. We listen to the people we serve. We find the right mortgage solution for their specific needs. And we help them achieve their dreams of homeownership. You'll see it in everything we do. I am proud to be a part of Finance of America Mortgage, and I am proud to represent them in my local community.

As a resident of the area I have the unique opportunity to serve the area which I live. I am an experienced mortgage specialist with Finance of America Mortgage and have over 20 years of industry experience. I pride myself on providing quality service and maintaining a commitment to understanding each customer's unique needs.

I focus on building genuine, lasting relationships with my professional business contacts to establish a strong foundation for clear communication to best help their client's dream of homeownership become a reality. With over 20 years of industry experience, I understand that every situation is different, and requires me to maintain flexibility when determining a homeowners potential financing options. By listening attentively throughout the entire process, from origination to closing, I can determine which mortgage product fit best for all scenarios.

Working closely throughout the homeowner's pursuit is what has enabled me to develop lasting relationships both personally and professionally long after the transaction is complete.

One of the most rewarding parts of my job is coming through for our mutual clients. For most this is the biggest purchase of their lives. I make it an easy and fun experience.

Do you have questions about how I can assist you and your clients in the pursuit of homeownership? Let's connect to discuss the opportunities ahead!

Jeff Engum

Branch Manager/Mortgage Originator

c: (715) 579-8915

o: (715) 318-4021

f: (866) 356-5728

jengum@financeofamerica.com

AFFILIATE MEMBER MINUTE CONTINUATION



FINANCE of AMERICA
- MORTGAGE™ -

HOMEOWNER'S PURSUIT

- 1 Prequalify
Get prequalified after a credit report review.
- 2 Find a home
Find a property that fits your needs.
- 3 Contract
You and the seller finalize terms of the sale and provide a copy of the contract to title and our team.
- 4 Application & Disclosures
Complete your loan application with the loan's details. Then sign your initial disclosures and intent to proceed. Finally, provide any documentation requested.
- 5 Underwriting
The full loan application and your provided documentation is submitted to our team for review.
- 6 Appraisal & Inspection
An inspection should be completed on the home along with an appraisal report, ordered by our team.
- 7 Conditional Approval
Our team provides items needed to move the loan process to the closing step.
- 8 Initial Closing
An initial closing disclosure is provided to you outlining the current loan terms, including total loan amount, monthly payment, and closing costs. This must be received and reviewed by you at least 3 days prior to you signing final closing documents.

- 9 Processing
Processing gathers items requested from our team. Additional items may be requested from you.
- 10 **LOAN APPROVED!** 
- 11 Docs & Title
Final documents are sent to Title Company.
- 12 Closing
Both you and the seller will be required to sign final loan documents and provide any outstanding documents requested by the closing team.
- 13 Funding
The title company requests funding and recording from the lending. Once that's complete, you take possession!

GET YOUR KEYS!

CONTACT ME TODAY



Jeff Engum
Branch Manager
NMLS-218127

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foamortgage.com/jengum



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- MORTGAGE™ -

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April 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

- 1st - Fair Housing Feud
- 2nd - Good Friday (RANWW|NWWMLS Office closed)
- 6th - New Member Orientation
- 13th - Nominating Committee meeting
- 14th - [R&G Day, virtual](#)
- 26th - **OPEN HOUSE Birthday Party** to celebrate RANWW's 100th YEAR!!! 10am—3pm at the RANWW office!!
- 27th - New Member Orientation
- 28th - WRA BOD meeting
- 29th - New Member Orientation

May 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

- 4th - Foundation Board meeting
- 10th to 15th - NAR mid-year meetings
- 21st - NWWMLS Board Meeting, 9:30am
- 28th - RANWW Board meeting
- 31st - Memorial Day (RANWW|NWWMLS Office closed)

COME ONE,
COME ALL

CELEBRATING

RANWW'S

100TH YEAR

WITH AN OPEN HOUSE!!!

VISIT WITH US AT RANWW OFFICE:
3460 MALL DRIVE, EAU CLAIRE

WE WILL HAVE **ALL DAY**
TREATS, MUNCHIES AND
DAVIS DOGS' FOOD TRUCK
HANGING OUT FROM 11AM -
2PM!!!

PLUS
A CHANCE TO WIN COOL
PRICES

APRIL 26
(MONDAY)
10AM -
3 PM



HAPPY
Easter

RPAC REPORT

Legislative Updates

Legislative Alert:

WRA Legislation Is on the Move

In 2020, the COVID-19 pandemic upended much of daily life, including the legislative process in Wisconsin. During the last legislative session, three pieces of important WRA legislation did not reach the Wisconsin Senate floor due to the pandemic. With the current 2021-22 legislative session now underway, all three bills are now making their way through the legislative process.

Legislation at stake

AB 37/SB 46: Restore the Right to Place a Pier of Flowages

This bill clarifies the right to place a pier on “man-made” waterways and flowages. The bill creates a presumption of riparian rights, including the placement of a pier on all waterfront property, including “man-made” waterways and flowages.

AB 57/SB 74: Improve Home Inspection Reports

One of the biggest disputes between buyers and sellers in a real estate transaction is whether a condition of the property constitutes a “defect”. This legislation requires new registrants to complete a 40-hour course before taking the exam, allows qualified reciprocal applicant home inspectors to obtain a registration, requires home inspectors to use the word “defect” in the inspection report when it meets a statutory definition, and requires a summary page to be included in the report.

CLICK HERE
TO CONTINUE
READING