



RANWW

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

UPDATES

News and Current Events

"We are the trusted voice in real estate, united in providing value to the members and communities we serve."

JANUARY 2020



February 5th

Madison Concourse Hotel

[Click here to register!](#)

**Please write your
MLS invoice # on
your check when
submitting payment.
Thank you!**

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RANWW

Realtors® Association of
Northwestern Wisconsin

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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 **Brenda Barnhardt** at:
brenda@ranww.org

A Message from RANWW Treasurer

Happy New Year!!!

With the new year quickly approaching, let's take a moment to think about what we would like to accomplish in 2020. Opportunities are all around us. Do something you have never done. Think outside the box. What goals do you want to reach? More professionalism? Improving your buyer/seller interactions? Educate yourself more?

Let's make this year count. Allow yourself to grow; learn from others and learn from yourself. Teach others, teach yourself. Never miss out on a chance to better yourself and those around you. Take a class or two. Teach a class or two. Volunteer your time. You are in control of your future.

There are endless resources out there to help you with your goals. RANWW offers in person training along with a state of the art conference center. RANWW also offers a knowledgeable newsletter with all updates and events important to you. Don't miss out on the opportunity to ride along and have your voice heard on February 5, 2020 at REALTOR® and Government Day. WRA offers several online tutorials/webinars along with the WRA Legal talks and much more. NAR offers a wide variety of classes along with the most amazing library members have access to. Don't forget about C2EX; this program allows learning at your pace and is customized to you.

Here is to an amazing year of learning, teaching, goal setting, goal reaching, and much more, so let's make 2020 count!

Scott Rohde
RANWW Treasurer



THANK YOU to everyone who took the time to ring bells on **REALTOR® RING DAY!**



Welcome New Members

Bridget Kimbro

Bremer Bank

Vicki Phelps

C21 Affiliated

Mat Spackman

EXP Realty

Marnie Christensen

Johnson Bank~Hayward

Nicole Borowski

Homestead Realty

Lucas Duce

Copper Key Home Solutions

Mark Brenden

Re/Max Affiliates



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Winter in Wisconsin

Adjusting your practice for the frozen tundra

Debbi Conrad, WRA December 9, 2019

Someone must have royally annoyed Mother Nature because winter arrived early this year in Wisconsin. Winter tends to add an additional layer of considerations for real estate licensees working to sell properties.

Snow and ice removal

The first “layer” to consider is that layer of snow or ice periodically covering the driveways and sidewalks of properties for sale. Lines 174-182 of the WB-1 Residential Listing Contract (WB-1) gives the seller the responsibility of keeping the property safely accessible to the listing firm, other brokers and potential buyers. If the seller is not available to keep the walkways and driveway clear of snow and ice, the seller can make arrangements for this service. If the broker offers to engage a third party for this service, the broker should obtain documentation stating the seller accepts responsibility to pay for the service.

The listing agent may wish to address the snow and ice removal arrangements in the listing contract or an amendment thereto. The amendment might include the names and contact information of possible service provider(s), a statement indicating the seller directs the broker to engage the service provider, and the seller’s agreement to compensate the provider and reimburse the listing firm for any out-of-pocket costs incurred if unexpected issues arise. When contacting a service provider, the broker may use a service request form to assure the service provider will seek compensation from the seller and not the broker. The May 2004 Legal Update, “Avoiding Liability When Signing and Making Referrals,” at www.wra.org/LU0405 contains a sample Service Request form and an Authorization and Release from Liability form.

Once an offer is accepted, the seller’s obligation becomes less clear. For instance, consider the scenario where the buyer goes to move in and only half the driveway is cleared or it had snowed a few inches the night before. The Occupancy provision of the WB-11 Residential Offer to Purchase states that at the time of closing, the property shall be in broom-swept condition and free of all debris. The seller also agrees to “maintain” the property in materially the same condition as of the date of the offer. Whether or not these provisions can be applied to snow removal might be questionable. With regard to sidewalks, there may be municipal ordinance requirements for snow and ice removal, which would be the seller’s responsibility until closing unless otherwise agreed.

Winterize and dewaterize

Another concern in the winter is whether a property is vacant and has been winterized. This may mean utility services such as electricity or water have been turned off. Before the power is turned off, the property must be winterized to avoid freezing and breaking pipes. Any liquids that could freeze should be removed. [Click here for more.](#)



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Don't Miss One of the WRA's Best-kept Secrets

January 28-29, 2020 | Lac du Flambeau

Kick off the new year with Winter Convention, featuring motivational speakers, informative workshops, CE, exhibits and winter fun, including a bags tournament, casino gaming and some of the best snowmobiling trails in the state.

[Click here to register.](#)

1-800 Legal Hotline

The WRA's Legal Hotline provides REALTORS® with the opportunity to talk one-on-one with a WRA staff attorney.

You can call, fax, email or submit a question online to the Legal Hotline.



Thursday Takeaways Video Series

Your weekly guide to hot topics and trending thoughts in the industry. We call it "learning on the fly". Take a quick break every Thursday.

From forms changes to market predictions, preparing your clients for a mortgage, designations, tech topics, professionalism and more, real estate can keep you on your feet with changes every day! Need a quick breather? Take a break and check out some of Wisconsin's brightest minds in real estate, including Jennifer Lindsley, WRA staff attorney, Rob Uhrina, WRA VP of Marketing and Communications, Sara Whitley, mortgage loan officer, accredited instructor Bonnie Dixon and many, more hosts on the way.

[Click here for the featured videos!](#)





THERE'S NO TIME LIKE THE PRESENT FOR

REALTOR® SAFETY

Knowledge | Awareness | Empowerment

Keep Safety Top of Mind for Office, Home & Electronically

Knowledge
Awareness
Empowerment

Fraud Alert: Calls, Texts Not From NAR

December 10, 2019 From the NAR Web Team

Members of the National Association of REALTORS® have reported receiving phone calls and text messages from the number 800-874-6500. This is the toll-free phone number for the National Association of REALTORS®; however, communications from NAR do not originate from this number. Please be vigilant in protecting your personal information.

If you receive requests via phone or text originating from 800-874-6500, do not respond. If you have any concerns about the legitimacy of a communication or request, please hang up and contact our Member Support team by dialing 800-874-6500 directly, or [Contact Us via live chat or email](#).

More on protecting yourself from electronic fraud:

[Data Security and Privacy Toolkit](#)

[Internet Security Best Practices](#)

[REALTOR® Safety Network](#)

[REALTOR® Safety Articles](#)

[Combat Real Estate Cyberthreats](#)

[Wire Fraudsters Targeting Real Estate Transactions](#)

[Protecting Your Business and Your Clients from Cyberfraud](#)



New and updated fields will go live in Matrix on Tuesday January 7, 2020. [Click here](#) to watch the video! You can contact any of your [NWWMLS BODs](#) or [Tricia Hennen](#), NWWMLS admin with any questions.

Quick Search feature on the Home page:

Vacant Land now has:

These fields are mandatory.

Sect/Twp/Range is now MANDATORY in vacant land.

Outbuildings Feature has been added to Vacant land; Not mandatory

Lake Association Y/N has been added to all property types; Not mandatory

The Financial Tab will now display in Residential when Income Producing Y/N = Y

Active Offer/Active Bump date will now prefill in Cont. Date and stay there once the listing is closed:

List Date:	08/28/2019
Cont Date:	08/28/2019
Pend Date:	
Expire Date:	06/01/2020
Active Bump Dt:	08/28/2019



Updates & Changes



RANWW

Foundation

REALTOR® Owned/REALTOR® Referred

Who We Are And What We Do#

Foundation History

It all began in 2004 with a simple idea “helping our neighbors in need.” REALTORS® across the country help people obtain the ultimate goal of home ownership.

Once realized, home maintenance becomes an on-going process and can create heavy financial burdens. It is the realization the area residents may be unable to afford necessary home repairs, that the RANWW Foundation was born.

The Foundation is funded by generous donations from members of the REALTORS® Association of Northwestern Wisconsin.

The REALTORS® Association of Northwestern Wisconsin Foundation, awards grants to neighbors in need. Grants fund projects for homeowners who are experiencing financial strain.

What we can help fix through grants

- Bathroom Repairs
- Roof Repairs
- Garage Door Installation
- Electrical Upgrades
- Window Replacements
- Plumbing
- Handicap Access
- Replacing Dangerous Flooring

How To Apply For A Grant

- Contact a local clergy member, the County Health and Human Services Department or a RANWW member.
- Identify repair needed and submit an application. Include two repair bids and photos of the identified area for repair.
- Grants are awarded in \$1000 increments. If repairs are beyond this, applicant is responsible for the remaining balance.
- Grants are awarded twice a year - typically May and September.
- Grant recipients will be alerted by mail to the submitting clergy, Human Services employee or RANWW member.
- All applications are kept confidential.

January 2020

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	

1st - RANWW/NWWMLS Office Closed
10th - NWWMLS Board Meeting
15th - RANWW Board Meeting
28-29th - Winter Convention, Lac du Flambeau

February 2020

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

5th - REALTOR® & Government Day
20th - RANWW Foundation Meeting

March 2020

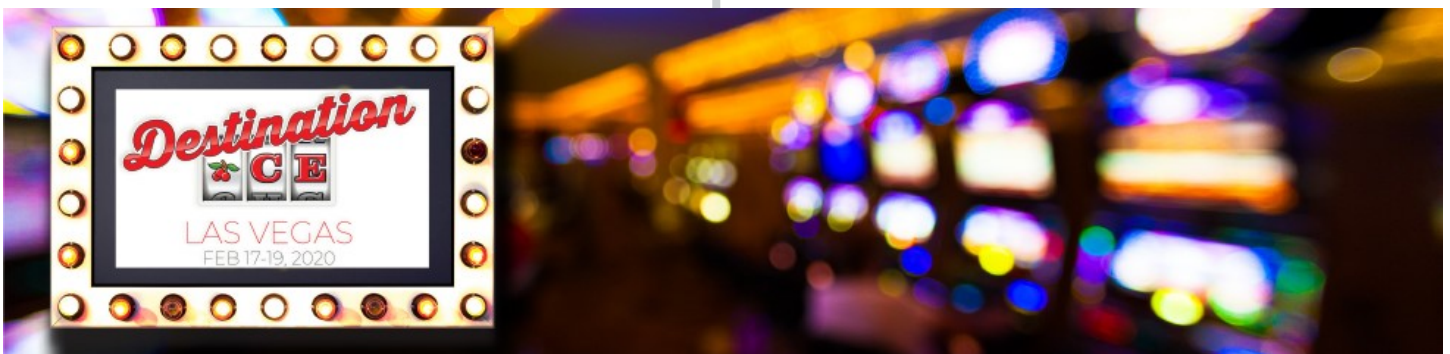
Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

6th - NWWMLS Board Meeting
18th - RANWW Board Meeting

April 2020

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		

8th - Affiliate Round Table
10th - RANWW/NWWMLS Office closed at 12pm
23rd - New Member Orientation



RPAC Report

Legislative Updates

REALTOR® & Government Day

February 5, 2020 | Madison Concourse Hotel and Governor's Club

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.

The event kicks off with an issue briefing where you'll learn about pending laws and how they impact real estate. Next, you'll move to the Capitol for lawmaker visits. You'll have the unique opportunity to meet in person with your state lawmakers to lobby for or against these laws.

This is your chance to advocate for issues that impact the real estate industry, homeownership and property rights in Wisconsin. Your voice will be heard, and a better Wisconsin real estate market will follow.

2020 tentative discussion topics

At the event, you'll be briefed on current and pending laws as well as how they impact real estate. Afterward, you'll visit the Capitol building to lobby for these issues directly with your lawmakers. The issues on the agenda this year tentatively include:

- Workforce housing
- Home inspectors
- Chasing sales
- Presumption of riparian rights

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)

[Register](#)

Affiliate Member Minute



Local Bank. Local Decisions. Local Servicing. Experienced Professionals.

WNB Financial Mortgage Services offers a professional, experienced mortgage team that can assist with all your home financing needs. Whether you're **buying, building, or refinancing** a primary residence, second home, or investment property, our team listens, provides trusted advice, and offers a variety of products and loan terms.

Financing your biggest investment can be a stressful, and for some, a confusing process. At WNB Financial, you can expect the best personalized service and loan products customized to fit your family's needs. We'll be there every step of the way with mortgage advice from local professionals you can trust. Let us be part of your Home Sweet Home!

Helpful items to bring to your appointment:

- W2's from the past two years
- Pay statements covering the last 30 days
- Last two months of bank statements
- Retirement account statements

Loan products:

- Conventional or Traditional Loans
- Arm (Adjustable Rate Mortgage) Loans
- Non-Traditional Loans
- Construction Loans
- Residential Lot and Land Loans
- Pre-approval – how much home can you afford?

Now open in Altoona's River Prairie Development, 1160 Blazing Star Blvd.



Greg Oelrich has 15 years of experience working in the financial industry. With a background in mortgages, investments, and insurance, his experience gives him a unique perspective on all aspects of loans and banking.

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