



RANWW

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

UPDATES

News and Current Events

RANWW/NWWMLS provide a level of service that encourages members to embrace change, growth and education.

June 2020

Virtual Annual Meeting

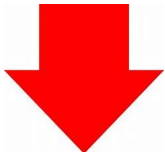
JUNE 16TH - 10AM



- Hear updates from RANWW and NWWMLS
- Attendee drawings throughout the event!

Space is limited.

Register as an office or as a group and attend together!
Register via <https://us02web.zoom.us/join/register?JW=UAAKAam2teF-m3K1K2Xg>



CLICK HERE TO REGISTER

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PRICES STRONG DESPITE LOCK-DOWNS HINDERING APRIL SALES

May 21, 2020

The latest existing-home sales numbers show a housing market facing the headwinds of the COVID-19 pandemic in April. Existing-home sales fell 17.8% last month compared to March, marking a two-month decline in sales, the National Association of REALTORS® reported Thursday.

Still, home prices remain resilient in the face of the pandemic. The median existing-home price for all housing types in April jumped 7.4% compared to a year ago (\$286,800). All four major regions of the U.S. saw annual gains in home prices, too.

But total existing-home sales—which are completed transactions that include single-family homes, townhomes, condos, and co-ops—fell to a seasonally adjusted annual rate of 4.33 million in April. Sales were down 17.2% compared to a year ago (5.23 million existing-home sales in April 2019). Existing-home sales are at the lowest level since July 2010

“The economic lockdowns—occurring from mid-March through April in most states—have temporarily disrupted home sales,” says Lawrence Yun, NAR’s chief economist. “But the listings that are on the market are still attracting buyers and boosting home prices.”

Record low mortgage rates likely will be a key factor in driving housing demand as state economies gradually reopen, Yun adds. “Still, more listings and increased home construction will be needed to tame price growth,” he notes.

More on this, [CLICK HERE!](#)





RANWW

Realtors® Association of
Northwestern Wisconsin

RANWW Officers

Gary Brenizer - President

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Deb Hanson - President- Elect

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Scott Rohde - Treasurer

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Stacey McKinney - Imm. Past President

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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

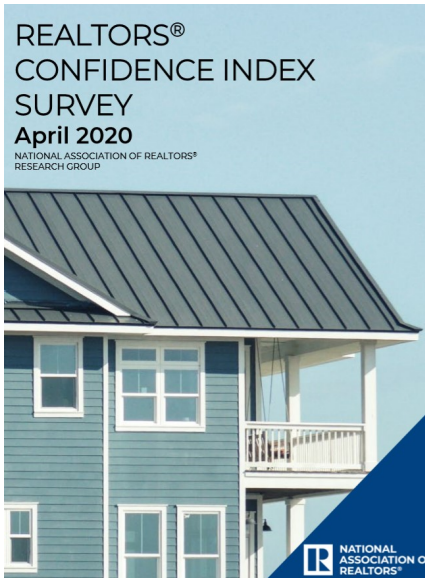
How REALTORS have been affected by the current pandemic:

RANWW Executive Vice President Brenda Barnhardt, NWWMLS Chair Tina Theisen and RANWW Board/WRA Director Mary Jo Bowe participate in a Zoom interview on how Real Estate has been affected by the current pandemic. This is for the UWEC archives and will be used to help future researchers understand how the Chippewa Valley was affected.

BY: UWEC Erin Hall
(Archive Project)



To watch this [CLICK HERE!](#)



Summary

The REALTORS® Confidence Index (RCI) survey gathers monthly information from REALTORS® about local real estate market conditions, characteristics of buyers and sellers, and issues affecting homeownership and real estate transactions.1 This report presents key results about market transactions from the April 2020 survey. Several data points show the impact of the coronavirus social distancing measures on the housing market.

More on this, [CLICK HERE](#)

Welcome New Members

Aaron Anderson

JASK Visual

Derrick Capra

Edina Realty~Spooner

Bradi Cody

Biller Realty

Josh Engel

Riverbend Realty Group

Scott Gunnufson

Northwest Wisconsin Realty

Lori Gustafson

Weichert, REALTORS®-Heartland

Max Kaiser

Donnellan Real Estate

Doug Poeschel

Haselwander Real Estate

Jenn Schearer

Keller Williams Diversified

Meghan Shultz

BHHS North Properties

Rosa Veliz

Bahnub Realty



CONGRATULATIONS On Earning Your C2EX Endorsement

**Gary Brenizer
and
Lori Diesburg**



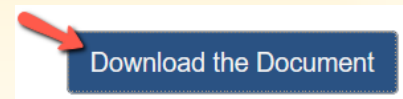
WRA [Best Practice Document](#) for In-person Open Houses

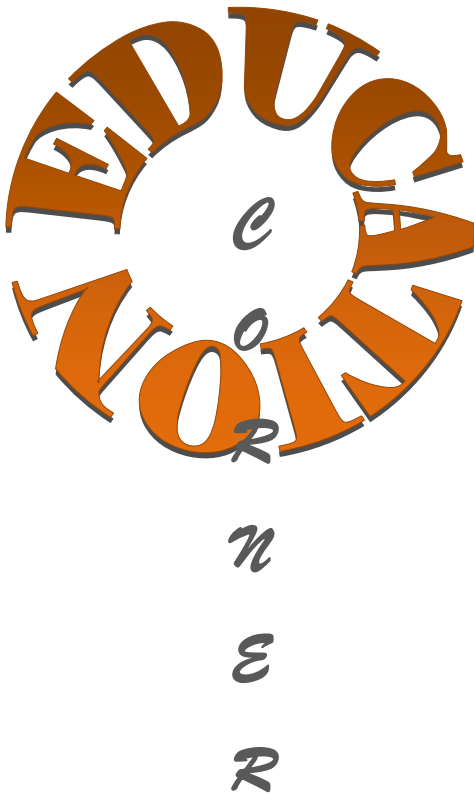
Updated 8:00 a.m. CT, May 22, 2020

The WRA legal team has fielded several questions relating to in-person open houses. Please note the WRA continues to recommend sellers and their agents avoid having in-person open houses even after Wisconsin's "Safer at Home" order has been lifted and communities begin to relax restrictions. Instead, the WRA encourages agents to show properties virtually to buyers or offer individual showings to interested buyers.

However, if sellers, real estate firms and agents are willing to have in-person open houses after checking for any applicable local safer-at-home orders, the WRA created a document outlining best practices for hosting in-person open houses during the COVID-19 pandemic.

View the best practice document by clicking the button below. Note that the information in the document may change due to the ever-evolving circumstances during the pandemic.





Become an e-Pro® Now

There is no better time to earn a designation than the present. Take advantage of NAR's Right Tools, Right Now program and get your e-PRO® certification. Technology may be intimidating, but this interactive class has an easy to follow format that keeps the attention of the participant. The class is split up into 12 different sections and you can pick up where you last left off at any time. There are short assessments at the end of each chapter to help prepare you for the comprehensive exam at the end.

Virtual tours, home automation, and apps are just some of the ever-changing technological advances we see today. Social media activities like blogging, Facebook groups, and Instagram posts are also increasing in popularity. Adding the e-PRO® designation to your name shows that you keep up with these changes as the course reviews all of these. It also reviews a special technique that helps you increase your internet presence and make technology work for you. You can turn your everyday activities and hobbies such as dining, entertainment, or photography into business leads using the Hub and Spokes method. Plus, you will learn how to increase your appearance at the top of an internet search. Not all top search results are paid advertisements. You can increase your ranking by the frequency of your posts and using the right content or keywords.

Being an e-PRO also shows that you are focused on data privacy and security. With this course you will learn all about the federal laws regarding data storage and retention. You will also be guided through creating a data privacy program, learning how to spot a data breach and being prepared when one happens.

Getting your e-PRO certification also gives you access to a Private Facebook group. This group is great for networking and asking technology-related questions. This course also counts as an elective for the ABR®, SRS, and PMN designations.

The best part of working on your e-Pro certification is the cost. The one-time application fee was reduced to \$74.50 (from \$149) until June 30, 2020. PLUS, there are no annual fees to maintain this designation (except those needed for NAR membership). Visit <https://epro.realtor/> to sign up for this certification today!

WRA Tech Helpline

Scratching your head with tech questions?

The WRA Tech Helpline can answer your questions, and the service is completely free with your WRA membership.

Free support on PC/MAC, Tablets, Phones, Printers, Networking, Outlook, Virus Removal & More!



WRA Tech Helpline:
Call toll-free at **866-610-7997**

Email:
support@techhelpline.com

Chat:
chat.techhelpline.com

By **Kaitlyn Fritz**, e-Pro®
MLS Staff
Bryan-College Station
Regional MLS
mls@bcsrealtor.com





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



RANWW now Provides Free Prospect Intelligence: instant identity, criminal, and property verification with FOREWARN!

Quickly becoming the industry standard for safety and prospect intelligence, **FOREWARN** is a revolutionary application that allows agents to have instant due diligence on prospects. In seconds, with as little information as a phone number or name, RANWW members can verify a prospect's identity, criminal records, bankruptcies, liens, judgments, address history and property records all in one place, leading to safer and more productive interactions. This is not only critical for your personal safety and efficiency, but also a benefit to your listing home owners, providing an added layer of protection for their homes and families through your vetting of prospective buyers.

Searching FOREWARN in Seconds

FOREWARN *provides instant & mobile identity verification and public records* (criminal, property, court, etc.) for over 98% of the U.S. adult population.

With FOREWARN's roughly 90% coverage of mobile and residential phone numbers, you should be able to search and verify most people from their phone number alone.

When you are unable find an individual in FOREWARN using a phone number, this does not necessarily mean fraud or criminal intent. FOREWARN users are encouraged to gather further details and use the additional search functionality (the "Search by name" link) within the FOREWARN app to ensure verification of the prospect.

Name search tip: When searching by name, if there are more than 100 results to your query, FOREWARN will display "Too many records found" and prompt you to re-run your search using additional criteria.

#REALTORSafetyNetwork





Setting Up Your Free FOREWARN Account

As a RANWW member, setting up your free FOREWARN account is quick and easy!

[Click here](#) and enter your email address when prompted to do so (be sure to use the same address that this email was sent to).

You will receive an activation email from FOREWARN, open it and click the link as instructed. If you do not see the email, be sure to check your junk/spam folder.

The link takes you to a page where you will enter the last 4 digits of your phone number.

If the first 6 digits of the number displayed are not related to your cell phone number, please contact FOREWARN Support at 561.757.4551 to update them with your correct cell phone number.

You will be prompted to enter a confirmation code that will have just been texted to that phone number. Upon confirmation you will be prompted to create a password.

Now you are ready to download the FOREWARN app by clicking on the appropriate link below from your mobile device, or searching for FOREWARN in the app store:

[Click here from your mobile device for iOS / Apple / iPhone / iPad app](#)

[Click here from your mobile device for Android app](#)

After activating your account, you can also log into your FOREWARN account from any web browser via the FOREWARN.com homepage (click 'Sign In' at top-right) or via this link:

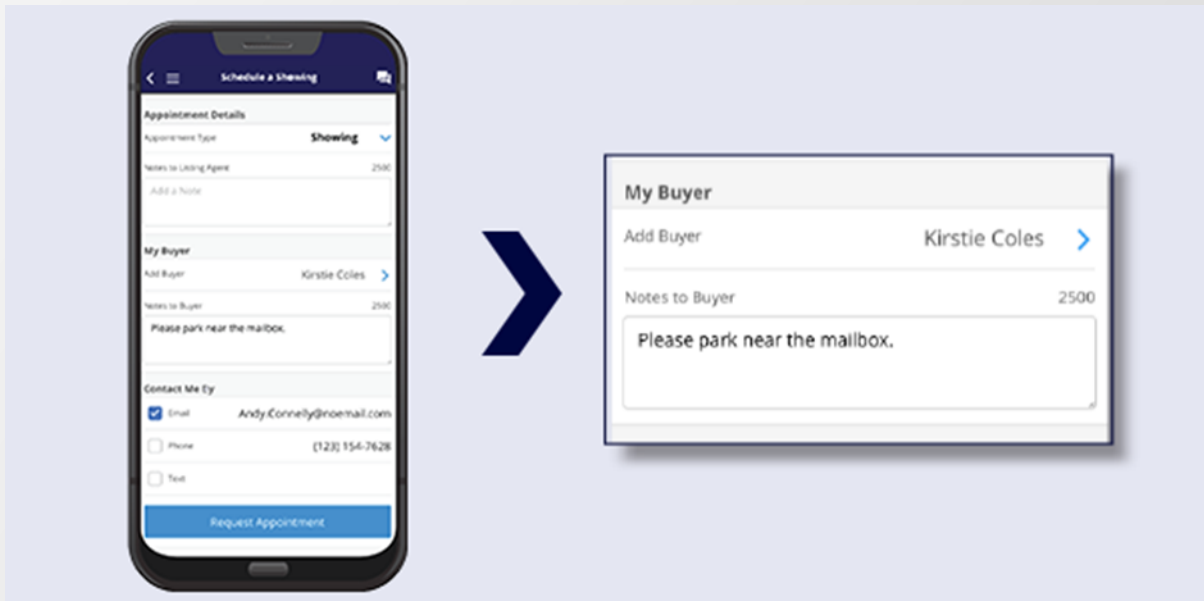
<https://app.forewarn.com/>





New *My Buyer* Section on the *Schedule a Showing* Page

Now buyer's agents can provide private notes/instructions for their buyer(s) such as "park on the street", "meet me by the side entrance", "join me for our LIVE Video Showing", etc. In addition to adding this new feature, we've updated the screen layout by reorganizing some of the fields, making the scheduling a showing process a breeze.



Don't forget to check out the Matrix 8.4 updates [HERE!](#)



RANWW

Northwestern Wisconsin
Multiple Listing Service, Inc

Updates & Changes

Who We Are And What We Do

In the midst of the pandemic, REALTORS® Association of Northwestern Wisconsin Foundation was able to fund two different individuals for their roofing and window needs. Not only that, The Foundation also awarded an emergency grant for \$6,235 to fix a boiler system for a homeowner in Gordon.

[CLICK HERE for Application Form](#)



“I want to Thank you ALL at the RANWW Foundation for all you did to help me with my heating system! With all that has happened this past year after the death of my husband, there is no way I could have been able to do for myself, what you did for me. I was so panicked and stressed about the whole situation that it was making me feel sick. You all are truly a blessing to me. Your kindness has really had an impact on me and when I get back on my feet, I plan on reaching out to others that need help and doing what I can to help them.

Again, from the bottom of my heart, Thank you so much!!”



Directors’ Corner — Conversations with Directors

This month’s edition, **Tracey Gunder-*sen*** takes us behind the scenes.

How did the first meeting being on the Foundation Board of Directors go for you? -

My actual first meeting was via a zoom meeting, which made it very easy to attend and contribute. It was a very productive meeting to discuss a few grant requests for funding assistance to homeowners experiencing financial hardship while owning their home. Brenda was very informative to all of the board members on the purpose of the foundation as we discussed the various situations.

● *What are your thoughts on the Approval of Grants?*

● **I believe all board members had great input as we reviewed the grant requests and we were thoughtful to the mission of the foundation and to the individuals making the requests. This is a very good way as an RANWW member to "give back" to homeowners. I believe we had a productive dialogue and came to the best decisions on funding for the homeowners’ hardships. I feel *it is a privilege and an honor to be on this board. We have the opportunity to make a difference in helping individuals that may be experiencing a hardship while owning their home.***



June 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				

16th - [Virtual RANWW Annual Meeting](#)

18th - Free WEBINAR Social Media Tips & Tricks for REALTORS®

25th - Free WEBINAR Social Media Tips & Tricks for REALTORS®

July 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	

3rd - RANWW/NWWMLS Office Closed

15th-25th - Online Voting

14th, 16th, 21st, 23rd, 28th, 30th - NMO: New Members Orientation

Virtual Annual Meeting

JUNE 16TH - 10AM



Hear updates from RANWW and NWWMLS

Attendee drawings throughout the event!

Space is limited.

Register as an office or as a group and attend together!

Register via https://us02web.zoom.us/webinar/register/WN_UA4KAamzSteF-m3KtErXg



RPAC Report

Legislative Updates



Welcome to June!

Nothing about the last three months has been simple or fun. Quite the opposite. There has been a bonus on stress, uncertainty and trying to figure out social distancing, shortages in essentials and how to home school our children.

One constant is that in even numbered years, all 99 members of the Wisconsin Assembly will be up for election, all eight United States House of Representatives seats are up and even numbered districts in the Wisconsin Senate will be contested.

By 5pm on June 1st, we will know who will be on the ballot for these seats, along with District Attorneys in all 72 counties. For some of these races, there will be a primary on Tuesday, August 11th, for others, it will be on to the general election on Tuesday, November 3rd. The modality for voting in this election is yet to be decided, a combination of in-person and absentee voting or a mail-in ballot for everyone. Turnout will be high with the Presidential election on the top of the ticket.

The other constant is that I will be spending the summer asking many of you to renew your commitment in RPAC, whether at the Large Donor Council level, Direct Giver level or Dues Billing level. It is vitally important that we support elected officials and vetted candidates at all levels of governance. These are the people we are at the table with when policy discussions are held, policy decisions are made and to the best of our ability, good laws are passed, and bad laws are defeated.

The word “unprecedented” has been used ad nauseum in describing the current state of our world. How can we ask for RPAC during a pandemic?

It is not about being unprecedented, it is about doing what is necessary, familiar, and required to meet our promise of being politically involved. I hope you will support RPAC.

Some things really do stay the same.

Bruce

Affiliate Member Minute

WHAT IS TITLE INSURANCE?



As real estate is the nation's largest market, its purchase and sale is essential to the health of the U.S. economy. However, these transactions are never without risk.

That's why title insurance has been offering protection for more than 130 years.

OVERVIEW

When a piece of real property is financed, purchased or sold, a record of that transaction is generally filed in public archives.

Likewise, other events that may affect the ownership of a property are also documented and filed. These may include liens, levies, encumbrances, etc. When a buyer purchases title insurance, the title company searches these records to find (and remedy, if possible) issues that may affect the purchaser's ownership.

TITLE SEARCH AND EXAM

That's where title insurance differs from traditional insurance models.

When you purchase a policy insuring you for matters relating to your car or health, the insurance company assesses the risk of insuring you, and bases its premium on the risk being assumed. With title insurance, the insurer first works to identify the status of ownership, liens and other matters affecting title by collecting documents affecting title from the public records that are statutorily identified for the recording of real estate transactions. This process is called the search. Once the search is complete, the title insurance underwriter can then determine the insurability of the title and list exceptions from coverage and requirements to insure.

UNDISCOVERED RISKS

Of course, even the most skilled title professionals may not find all title problems. Other risks include matters that are more difficult to identify, such as title issues resulting from

filing errors, forgeries, undisclosed heirs, and other unforeseen problems. That's one reason why your title insurance policy can play a key role in protecting your real estate investment.

LOAN POLICY

When you purchase a new home or other piece of real property by securing a mortgage, you will be required by your lender to purchase a loan policy of title insurance. This policy insures the lender against covered title defects up to the amount of insurance. This coverage in favor of the lender lasts for the life of the loan under limited circumstances stated within the policy.

OWNER'S POLICY

You will also have the option of purchasing an owner's policy of title insurance, which provides insurance directly to the insured owner listed in the policy, and describes the type of real property interest owned. The insurance in both an owner's and a loan policy is subject to the policy provisions, which include the covered risks, exclusions from coverage, the conditions and the exceptions to title listed on a schedule to the policy.

PREMIUM

You will pay a one-time premium for both the loan policy and the owner's policy at the close of your transaction, based on the total value of your home and the amount of your loan. This is another way in which title insurance differs from other insurance models, where premiums are paid on an ongoing basis. The purchase of a home or other real estate may be the largest financial investment you ever make. Title Insurance can give you added peace of mind in knowing that the title to your investment is insured.

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All Title Services, Inc.
3452 Oakwood Hills Parkway, Suite 1
Eau Claire, WI 54701

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info@alltitleservices.com



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RANWW

Realtors' Association of
Northwestern Wisconsin



Banking. Wealth. Insurance. Family.

CONTINUING EDUCATION REQUIREMENT: All licensees **MUST** complete 18 hours of continuing education (CE) every two years. The 18 hours must include completion of 3 hours for each of the 6 required course topics listed below. There are no longer elective courses as part of the 18 required hours. 2019-20 CE courses (all six required)

Rice Lake Classes

October 20, 21 & 28

Turtleback Golf Course

October 20, 21 & 28

- Oct 20: Course 1 Wis Listing Contracts (8:30-11:30) plus exam
- Oct 20: Course 2 Wis Offers to Purchase (1:00-4:00) plus exam
- Oct 21: Course 3 Wis New Developments (8:30-11:30) plus exam
- Oct 21: Course 4 Wis Real Estate Ethics and Consumer Protection (1:00-4:00) plus exam (Fulfills NAR Code of Ethics)
- Oct 28: Course 5 Wis Real Estate Law and Practice (8:30am-11:30am) plus exam
- Oct 28: Course 6 Wis Real Estate Transactions (1:00-4:00) plus exam

REGISTRATION FEES:

Each full day of education (6 hours) is \$70 for members, \$80 for non-members, and includes morning and afternoon breaks and lunch buffet; each 3 hour class is \$35 for members, \$40 for non-members. No lunch included if attending only 3 hours. **Note: Registration begins 30 minutes prior to class; will not be late arrivals allowed into the class and will forfeit their reservation fee.** Refunds (less \$15 admin fee) will be issued only if cancellations are made **3 days before the class.**

ABOUT THE INSTRUCTOR

Jonathan M. Sayas is currently the Wisconsin State Underwriting Counsel for Stewart Title Guaranty Company, a part of Stewart Information Services Corp. Stewart Title is a leading provider of real estate services, including global residential and commercial title insurance as well as various escrow and settlement services. Jonathan previously practiced law as a second-generation partner at Sayas, Schmuki, Rondini & Plum, S.C.

Jonathan also is a regular instructor for the WRA, the Wisconsin Land Title Association (WLTA), and is a member of the DSPS' Wisconsin Real Estate Forms Advisory Committee. In 2016, he was awarded the designation of Wisconsin Land Title Professional by the WLTA. Jonathan received his Juris Doctor from Valparaiso University in Indiana and his undergraduate degree in general business from University of Wisconsin - Whitewater.



Sponsored by:



Banking. Wealth. Insurance. Family.

Please register me for the indicated classes; my check for \$_____, payable to RANWW, is enclosed:

Name _____ Email _____

- Course 1, October 20 Rice Lake
- Course 2, October 20 Rice Lake
- Course 3, October 21 Rice Lake
- Course 4, October 21 Rice Lake
- Course 5, October 28 Rice Lake
- Course 6, October 28 Rice Lake

Send this registration form, with payment to:

**RANWW, 3460 Mall Drive #5A
Eau Claire, WI 54701**