

WISCONSIN REAL ESTATE MAGAZINE



A PUBLICATION OF THE WISCONSIN REALTORS® ASSOCIATION

November 2020 Vol. 37, No. 2

Inside this Issue:

Renew Your
Right to Practice

CE Q&As

2020 Political Recap





Working Hard to Make Home Loans Easy

Our mortgage loan officers believe in our mission to put members' best interests first. That's why we provide:

- Loans for home purchases, including fixed-rate mortgages, construction loans and lot loans
- Quick, streamlined decisions with in-house underwriting
- Easy communication in person, online or over the phone

When members are happy, we're happy. Discover why 95% of our members say we meet or exceed their expectations.*



Mortgages For Every You. | uwcu.org | 800-533-6773

*UW Credit Union critical measure survey data from 2019.



TABLE of CONTENTS

NOVEMBER 2020 | Vol 37, No. 2

HOUSING STATISTICS

September Wisconsin Housing Statistics

Low mortgage rates helped fuel the September housing market in the state. **Page 4**

LEGAL

Choices, Choices, Choices!

Find out how you get to choose what you learn with the WRA's CE On Demand program. **Page 12**

The Best of the Legal Hotline

Read WRA Legal Hotline inquiries surrounding topics and discussions from CE curriculum. **Page 16**

Legal Resources

Practice real estate legally and competently with these resources. **Page 18**

TECHNOLOGY

Tech Hottips

Lean on virtual and video property marketing. **Page 19**

GOVERNMENT AFFAIRS

2020: What a Year it has Been

An overview of the notable trends and highlights from the 2019-20 election cycle. **Page 21**

MEMBER BENEFITS

Taxbot

Keep track of expenses now to save the headache later. **Page 22**

PRODUCT SHOWCASE

2021 Forms Library Subscription

Access all WB and WRA forms with an online PDF forms library subscription. **Page 23**

EDUCATION

Line by Line Forms Training

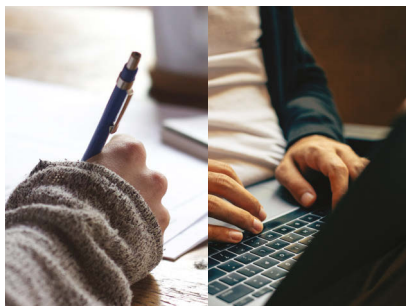
Kick forms frustration to the curb with the WRA's forms training video series. **Page 24**



FEATURE | 6

Licensed for Success

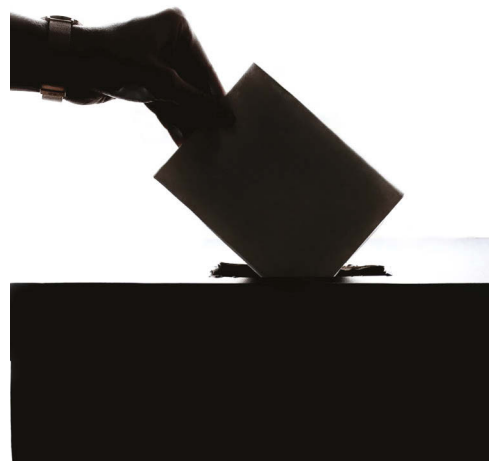
Your license is the most essential piece to your career in real estate. Why do anything to risk the status of your license?! ... like not renewing it by the renewal deadline? Your CE and license renewal questions are answered in this month's feature article so you'll be ready to maintain your license into the new biennium.



LEGAL | 12

Choices, Choices, Choices!

Find out how you get to choose what you learn with the WRA's CE On Demand program.



LEGAL | 16

The Best of the Legal Hotline

Read WRA Legal Hotline inquiries surrounding topics and discussions from CE curriculum.

GOVERNMENT AFFAIRS | 20

2020: What a Year it has Been

An overview of the notable trends and highlights from the 2019-20 election cycle.

**BY DAVE CLARK**

PROFESSOR OF ECONOMICS AT MARQUETTE UNIVERSITY

PRINCIPAL AT ECON ANALYTICS, LLC

WISCONSIN MONTHLY HOUSING REPORT

Record-low Mortgage Rates Help Fuel September Housing Market

As mortgage rates fell to their lowest level on record, the Wisconsin existing home market responded with record September sales and robust price appreciation. The 30-year fixed-rate mortgage dropped to 2.89% in September, which pushed home sales up 18.1% compared to September 2019, and increased the statewide median price 17.9% to \$229,900.

"When we consider what transpired last spring, we never would have imagined how quickly the housing market would rebound," said WRA Chairman Steve Beers. The economic lockdown of the state pushed annualized sales down 23.6% in May alone. In contrast, the annual growth in home sales surged by 10.2% in July, rose 2.6% in August and increased 18.1% in September. In fact, this is the strongest third quarter on record for Wisconsin home sales, eclipsing the previous third quarter sales record established last year by 9.8%. "What makes this even more impressive is that we hit this new record even though inventories continued to slip," said Beers.

David Clark, Ph.D., is a professor of economics at Marquette University and principal at ECON Analytics, LLC, and serves as a consultant for the WRA in the analysis of home sales data as well as in the preparation of the monthly Wisconsin Housing Report. For more information, contact Clark at 414-803-6537.



SEPTEMBER HOUSING

**8,892**

CLOSED SALES, SEP 2020

+18.1%

FROM SEP 2019

\$229,900

MEDIAN PRICE, SEP 2020

+17.9%

FROM SEP 2019

ACTIVE LISTINGS BY PRICE

PRICE RANGE	SEP 2020 # OF LISTINGS
\$0-\$124,999	4,264
\$125,000-\$199,999	6,370
\$200,000-\$349,999	8,361
\$350,000-\$499,999	3,861
\$500,000 & higher	3,205

MEDIAN PRICES BY REGION

CENTRAL	\$170,000
NORTH	\$199,950
NORTHEAST	\$192,000
SOUTH CENTRAL	\$270,000
SOUTHEAST	\$240,000
WEST	\$235,000

26,061TOTAL STATEWIDE LISTINGS
SEP 2020**-24.5%**FROM
SEP 2019

AVERAGE DAYS ON MARKET

86 DAYS SEP 2020

COMPARED WITH

88 DAYS SEP 2019

MONTHS OF INVENTORY

3.7 SEP 2020**5.1** SEP 2019

HOUSING STATISTICS MONTHLY ACTIVITY — SEPTEMBER 2020

Statewide	September 2020	September 2019	% Change	YTD 2020	YTD 2019	% Change
New Listings	9,540	9,119	+4.6%	N/A	N/A	N/A
Total Listings	26,061	34,519	-24.5%	N/A	N/A	N/A
Closed Sales*	8,892	7,528	+18.1%	63,790	62,721	+1.7%
Median Sales Price	\$229,900	\$195,000	+17.9%	\$219,000	\$198,500	+10.3%
Months of Inventory	3.7	5.1	-27.5%	N/A	N/A	N/A
Avg. Days on Market	86	88	-2.3%	N/A	N/A	N/A
Affordability Index	195	216	-9.7%	N/A	N/A	N/A

	Median Price			Closed Sales		
Region	September 2020	September 2019	% Change	September 2020	September 2019	% Change
Central	\$170,000	\$147,250	+15.4%	581	506	+14.8%
North	\$199,950	\$172,000	+16.3%	1,050	822	+27.7%
Northeast	\$192,000	\$169,900	+13.0%	1,485	1,417	+4.8%
South Central	\$270,000	\$234,000	+15.4%	1,730	1,394	+24.1%
Southeast	\$240,000	\$218,500	+9.8%	3,225	2,647	+21.8%
West	\$235,000	\$191,950	+22.4%	821	742	+10.6%

Report criteria: Reflecting data through September 2020. *Total statewide closed sales may differ from the summed regional sales due to a small number of sales not being assigned to a county.



INSIDE THE WRA

WRA Nominating Committee Seeking Candidates

Are you interested in serving in a leadership role for your state association? The WRA nominating committee is seeking candidates for the position of the 2022 treasurer. Applications are available at www.wra.org/Application or from Sandy Bolgrihn at SandyB@wra.org.

The application deadline is December 31, 2020.



SAVE THE DATE

WRA Holiday Hours

The WRA Thanksgiving holiday hours are as follows:

- Thursday, November 26: Closed
- Friday, November 27: Closed

Enjoy your pumpkin pie! The WRA wishes all of our members a very happy and safe Thanksgiving. Regular business hours resume on Monday, November 30.

Additional office closures surrounding future holidays are as follows:

- Thursday, December 24: Closed
- Friday, December 25: Closed
- Thursday, December 31: Closed
- Friday, January 1: Closed

Biennium Deadline

In order to maintain your Wisconsin real estate license, you must complete your 2019-20 CE credits by December 14.

COMPLETE YOUR CE WITH THE WRA: WWW.WRA.ORG/CE

CONNECT WITH US



wra.org/FACEBOOK / wra.org/INSTAGRAM / wra.org/LINKEDIN
wra.org/YOUTUBE / wra.org/TWITTER

WISCONSIN REAL ESTATE MAGAZINE

EDITORIAL STAFF

Publisher: Michael Theo

Editor: Lauren B. Hubbard

Art Director: Mike Keegan

Managing Editor: Robert Uhrina

WRA EXECUTIVE COMMITTEE

Steve Beers, Chair of the Board

Mary Duff, Chair of the Board-elect

Brad Lois, Treasurer

Jean Stefaniak, Immediate Past Chair

Mary Jo Bowe, Vice President

Shawn Govern, Vice President

CONTACT INFORMATION

4801 Forest Run Road, Ste. 201

Madison, WI 53704-7337

608-241-2047 • 800-279-1972

email: editor@wra.org

website: www.wra.org

POSTMASTER: Send address changes to:

Wisconsin REALTORS® Association

4801 Forest Run Road, Ste. 201

Madison, WI 53704-7337

Wisconsin Real Estate Magazine™ is published by the Wisconsin REALTORS® Association. Trademark issued pursuant to Wisconsin state statute.

Wisconsin Real Estate Magazine™, USPS 597-850, ISSN 1548-0526, is published monthly by the Wisconsin REALTORS® Association, 4801 Forest Run Road, Ste. 201, Madison, WI, 53704. Periodical postage paid in Madison, WI, and additional mailing offices. An annual subscription rate of \$14 is included in membership dues and a copy is mailed to every paid REALTOR® and affiliate member of the association. Nonmember subscription rate is \$60.

The views expressed in this publication by authors other than WRA staff do not necessarily reflect the position or policy of the WRA. Permission to reprint or quote any material from this issue is hereby granted, provided Wisconsin Real Estate Magazine™ is given proper credit in all articles or commentaries, and the WRA is provided with a copy of any reprint. This permission to reprint excludes reprints for commercial uses.

Advertising of third-party products and services herein does not imply endorsement by the WRA unless specifically stated. Furthermore, the WRA does not endorse, approve or otherwise warrant the accuracy or legality of any information or content contained in advertisements. Any questions regarding advertising policies should be directed toward the managing editor.



BY DEBBI CONRAD
SENIOR ATTORNEY AND DIRECTOR OF LEGAL AFFAIRS
FEATURE

Licensed for Success

Renew your essential right to practice!

Your completed real estate license renewal application and fee must be received by the Department of Safety and Professional Services (DSPS) no later than midnight on Monday, December 14, 2020, if you wish to be authorized to practice real estate on Tuesday, December 15 and thereafter. You need your license to list a property, write an offer and collect a commission, so don't let this crucial date slide by! It is your key to real estate prosperity and success!

Licensees who do not meet the December 14 deadline will be unlicensed as of December 15 and cannot practice real estate per Wis. Stat. § 452.12(5)(b) until the license is renewed. Your license terminates at midnight, and you will wake up the next morning as a non-licensee.

How can a licensed real estate professional avoid that outcome? The basic steps are easy and straightforward.

1. Take the six continuing education (CE) courses and pass the tests.
2. Find your DSPS renewal reminder.
3. Look up your PIN number if you do not know it already.
4. Make sure you have \$75 on your credit card.
5. Go online and renew your license.

1. Continuing education

The Real Estate Examining Board (REEB) requires all individual real estate licensees to complete six courses of three hours each for a total of 18 hours of CE per biennium. The individual must pass the respective course examinations; 70% correct is passing. This applies to persons with salesperson's licenses and with broker's licenses. There are no elective courses as part of the 18 required hours as there were in the last biennium.

2019–20 CE courses (all six required):

- 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 (includes the NAR Code of Ethics)
- Course 5: Wisconsin Real Estate Law and Practice
- Course 6: Wisconsin Real Estate Transactions

To complete these courses, an individual licensee may attend live or virtual classes, work through self-study courses and/or use the On Demand internet-based education format. Visit www.wra.org/19-20CE for the WRA 2019-20 CE virtual classroom course schedules or to order distance learning materials.

As part of the renewal process, individual licensees must list the date, course title, course sponsor and the number of hours for each course completed to satisfy the CE requirements. Individuals who complete their CE with the WRA can see all of their completed WRA CE courses by visiting www.wra.org/educationhistory using the myWRA login. This is a handy way to track the CE course information required on the renewal application. You can print completion certificates at www.wra.org/educationhistory, and brokers can also use it to verify agents' CE progress. The WRA maintains completion certificates for WRA CE students only; if you took CE through another education provider, contact that provider for your course completion information and certificates.

Licensees need not submit course certificates with their renewals, but these may later be requested by the REEB. The DSPS performs random audits to verify completion of CE courses as submitted to the DSPS. If the DSPS discovers a licensee falsified a renewal application, the licensee is subject to discipline. Making a false statement to the REEB in connection with a license application is grounds for revocation, suspension or denial of the license. Failing to complete CE courses could come to the attention of the DSPS in another way as well. If a license law complaint is made against a licensee, the DSPS now requires the licensee to submit proof of CE completion along with the response to the complaint. Failure to do so will result in an investigation being opened against the licensee whether the underlying complaint is determined to need investigation.

A person who receives an original salesperson's or broker's license is required to satisfy the CE requirement during the biennium in which the person receives that license, with one exception: a person who receives an original salesperson's license after October 1 of the even year of the biennium is not required to complete CE for that biennium. There is no exemption for broker licensees as stated in Wis. Admin. Code § REEB 25.065(5). Thus, every individual with a real estate license must complete CE as part of the December 14, 2020, renewal except for those who received an original salesperson's license after October 1, 2020.

Taking your CE is not enough to renew your license. To maintain your license, you must complete the required CE and renew your license with the DSPS every two years by December 14 of the even-numbered year. This year, that means Monday, December 14, 2020. The online renewal process opened up October 26, 2020.

2. DSPS renewal reminder

The DSPS generally sends a blast email to all credential holders when the window for license renewal opens. The email includes your license number along with other valuable information about the renewal process. If the DSPS does not have an email address on file for you, a postcard may be sent out instead. In other words, a licensee should receive either an email or a postcard from the DSPS, sent near the end of October, announcing the DSPS is ready to receive real estate license renewals. Please note the DSPS is ready to accept real estate license renewals as of the date of this publication.

However, not receiving a renewal notice by email or postcard does not excuse you from the renewal requirement! "But I didn't receive a postcard or an email!" will not save you if a disciplinary proceeding is brought against you for practicing real estate without a current license. In addition, if you realize after December 14 that you need to renew your license, the fact that you didn't receive an email or postcard will not give you a pass when it comes to paying the \$25 late fee. No excuses!

3. PIN number

If you do not know your PIN number, you can look it up online using your license number and other personal information. The PIN number lookup is at <https://online.drl.wi.gov/PinLookup/PinLookup.aspx>.

4. Renewal fee

Be prepared to have a credit card or electronic check ready when you renew online to pay the license renewal fee. VISA, MasterCard, Discover, American Express and electronic checks are accepted forms of payment. A 2% convenience fee is assessed on all credit and debit card transactions and will show as a separate charge on your statement.

The \$75 license renewal fee applies to real estate salespersons, real estate brokers, and real estate business entities such as corporations, partnerships and LLCs. The late fee for any license renewal after December 14 is \$25. The same fees apply across the board.



5. Renew online

Licensees may renew their real estate licenses online at <https://online.drl.wi.gov/UserLogin.aspx>. Licensees need their license number, PIN number and a means to pay the \$75 renewal fee. If you are unable to renew online, contact the DSPS at least 15 business days prior to the expiration date of your license to request a renewal form be mailed or emailed to you. You may email the DSPS at DSPSRenewal@wisconsin.gov or call 888-506-4239 toll-free or 608-261-4460 in the Madison area.

The REEB may grant an extension of time for completing CE and renewing a license if it receives a written request from the licensee and a physician's statement that verifies a licensee's health prevented him or her from attending CE. An extension may also be granted to a licensee on active military duty outside Wisconsin, or for other compelling reasons beyond the control of the licensee.

The DSPS site advises to allow two business days for the processing of online renewals. Waiting until the last day may also be unwise because there can be computer issues or other reasons for an outage of the online service. If a renewal application and payment is received on time and the CE has been completed, the credential holder is eligible to practice while the license is being processed. The DSPS website at <https://licensesearch.wi.gov> indicates: "ATTENTION: If a renewal payment is received on time, the credential/license holder is eligible to practice while the credential/license is being processed." The DSPS considers a license renewed as soon as the department website shows that the renewal requirements have been completed. Emails are sent to licensees to confirm completion of renewal.

Renewal status may be checked online by using the licensee lookup feature at <https://licensesearch.wi.gov>. This database generally is updated daily. As long as the license appears on the DSPS website as active, the licensee may practice. The reverse also is true — if the license shows as expired, then the salesperson, broker or business entity, as the case may be, is not authorized to practice real estate in Wisconsin.

6. Business entity renewals

Along with individual licenses, it is also necessary to renew any broker business entity license for any business entity involved in or related to a licensee's practice. If an individual licensee is the "business representative" for a business entity, that individual, as the director, manager, member, officer, owner or partner of the business entity, must make sure their broker's license is renewed and the license for the business entity also is renewed if that company will continue to act as a broker entity during the upcoming biennium.

Under Wis. Stat. § 452.12(5)(bm), if the firm or business entity broker's license is not renewed, the firm cannot engage in brokerage activities until the license is renewed. Furthermore, licensees associated with the firm may not provide brokerage services until the firm's license is renewed or they associate with another licensed firm.

In addition, the business representative for the firm must notify each licensee associated with the firm if the firm's license was not renewed and file a Form #766 Notice of Termination of





Employment of Broker or Salesperson with the REEB for each licensee associated with the firm within 10 days after providing the notice. The form is available at <https://dps.wi.gov/Pages/Professions/REBusinessEntity/Default.aspx>.

Sometimes the individual broker may receive an email or postcard but does not receive an email or postcard for the business entity. Once again, that is not a valid defense for failure to renew the business entity license. The business representative should be sure to also submit the renewal form and fee for the business entity if the brokerage firm is going to continue practice.

7. Reporting criminal convictions

Wis. Stat. § 452.12(5)(d) requires that a person applying for renewal of a broker's or salesperson's license complete a form asking whether the renewal applicant has been convicted of a crime since they last renewed the license or, for the first renewal, since they initially applied for the license. If the answer is yes, the renewal applicant will be asked for the date of conviction and a description of the nature and circumstances of the crime. The applicant must sign his or her name to attest to the accuracy and truthfulness of the information provided and acknowledge the DSPS has the authority to investigate the applicant's criminal convictions, assess forfeitures up to \$1,000 against an applicant who is not truthful, and revoke the license of a person who fails to pay such forfeitures.

Truth be told, real estate licensees must report to the REEB within 48 hours of the judgment any time they are convicted of a crime in accordance with Wis. Admin. Code § REEB 24.17. A crime is conduct that is prohibited by state law and punishable by fine or imprisonment or both. A crime punishable by imprisonment in the Wisconsin state prisons is a felony. Every other crime is

““”

“The DSPS site advises to allow two business days for the processing of online renewals. Waiting until the last day may be unwise because there can be computer issues or other reasons for an outage of the online service.”

a misdemeanor. Conduct punishable only by a forfeiture is not a crime — for example, a no-call violation or many traffic offenses.

The REEB determines whether the circumstances of the crime are substantially related to the practice of real estate and makes a case-by-case decision upon consideration of the factors listed in Wis. Stat. § 425.25(1)(c). The REEB may revoke the license or impose other discipline if the licensee was convicted of a felony. Failing to immediately report a criminal conviction that later comes to the attention of the REEB will not put the licensee in good favor and may result in discipline.

8. Delinquent tax and support obligations

As part of the renewal process, the DSPS uses a licensee's Social Security number or a business entity's FEIN to check for any delinquent state tax or family support obligations or delinquent unemployment insurance contributions and to see if a licensee has failed to comply with a warrant or subpoena related to paternity or support proceedings. If left unresolved, these issues are grounds for the denial or restriction of a license as laid out in Wis. Stat. §§ 440.12-440.13.

The Department of Revenue (DOR) is willing to enter into reasonable arrangements for payment of delinquent taxes. You can contact the DOR's nearest office; call the Madison Central Collection Unit at 608-266-7879; or phone the Occupational License Specialist at 608-267-0833 and choose option 1 to discuss the available options. See the DOR credential renewal information at www.revenue.wi.gov/Pages/FAQS/ise-occupa.aspx and the Department of Children and Families information regarding Denying, Restricting, Suspending, or Not Renewing a License at dcf.wisconsin.gov/cs/enforce/license.

9. Firm supervision oversight

Wis. Stat. § 452.132(2)(c) requires each firm to confirm that each agent associated with the firm has renewed their real estate license at the beginning of each biennium and is properly licensed. If an individual's renewal application has not been timely filed, a firm may not permit the person to engage in real estate practice after December 14 until the license is renewed. If there are any agents who do not renew their licenses or who are no longer with the company, the firm should file a Form #766 Notice of Termination of Employment of Broker or Salesperson with the DSPS within 10 days. Firms that allow unlicensed persons to practice real estate on behalf of the firm can be subject to REEB discipline.

10. The WRA is not the DSPS!

Please don't be confused! This article is about renewing your real estate license with the state. This needs to be done every two years. Your license authorizes you to practice real estate in Wisconsin.

The Wisconsin REALTORS® Association, on the other hand, is your REALTOR® organization. REALTOR® membership is renewed every year and requires payment of annual REALTOR® dues. The two are entirely different! You must, however, have a current, valid real estate license to be eligible for REALTOR® membership.



PRIVACY CONCERNS

- All licensees should be aware that the name and address information submitted during renewal is available to the public, so consider substituting a business address in place of a home address.
- Individuals and sole proprietors have the opportunity to opt-out of the disclosure of your address on lists of 10 or more credential holders furnished to third parties.
- As part of the renewal application, each individual applicant must certify that the applicant is a U.S. citizen, or a legal alien qualified to receive a credential. If a licensee's legal status as a qualified alien or nonimmigrant lawfully present in the U.S. has changed since the issuance of the original license, the licensee should contact the DSPS at 608-266-2112 or dsps@wisconsin.gov.

Debbi Conrad is Senior Attorney and Director of Legal Affairs for the WRA.



REAL ESTATE CONTINUING EDUCATION

TRUSTED

110 years of experience, combined with legal services, advocacy and a commitment to professional standards, makes us the most trusted source for real estate education in Wisconsin.

That's learning from the best. Register today at wra.org/cewra.



Scan to learn more or **visit wra.org/cewra**



BY JENNIFER LINDSLEY
STAFF ATTORNEY AND DIRECTOR OF TRAINING
LEGAL

Choices, Choices, Choices! 2019-20 Continuing Education On Demand

COVID-19 has seriously limited options for licensees who prefer to take their continuing education (CE) coursework in person, leaving some to do their CE virtually or use the WRA's On Demand CE program. For other licensees, the On Demand option is their go-to delivery method because they prefer the convenience of being able to take their CE on their schedule and complete classes at their convenience. If you have not completed your CE yet and will be doing classes On Demand, things will look a little bit different for you this biennium. In response to agent requests to have more control and customizable content, the Department of Safety and Professional Services (DSPS) approved multiple topics within each On Demand course. You pick the content that makes sense for your practice. All licensees take all six courses this biennium but can select three topics of interest within each course for a total of the required 18 hours of CE.





REAL ESTATE CONTINUING EDUCATION

QUALITY

Quality drives trust. Trust demands expertise. And expertise leads to maximum retention and successful course completion. Leading-edge online tools, flexible learning and tailored topics on demand, give you the best of everything.

That's learning from the best. Register today at wra.org/cewra.



Scan to learn more or **visit wra.org/cewra**

SHORTER QUIZZES? IS IT TRUE?

In addition to having the freedom to select content that is relevant to your practice, the exam is broken up into three small quizzes per course. Instead of tackling one 15-question exam at the end of each course, you are now able to take a short, five-question quiz after each topic; and the questions in that quiz pertain only to that topic rather than questions from three hours of content. These smaller quizzes have been favorably received by those who have already completed their CE. Many agents report this feels more manageable and that they are retaining more by being able to focus on the quiz questions on just one topic.

“I CAN READ OR WATCH THE CONTENT? IT IS MY CHOICE?”

As an additional bonus, you can read the course outline or watch the video — or both if you’re feeling really ambitious — and proceed to the quiz. Some people prefer instruction by video, and those people are free to pop on their favorite CE instructor and let the instructor walk them through the content to the exam; whereas other agents prefer a more self-guided approach and prefer to read the outline without the video instruction. Both are options within On Demand, and you can pick the instruction method that fits your learning style the best.

WHAT ARE MY OPTIONS?*

Courses 1–4

Courses 1–4 each have five topics within each course, with one mandatory topic and four optional topics. All licensees will complete the mandatory topic, but after that, you are free to choose two topics from the remaining four. For example, Course 1 is titled “Wisconsin Listing Contracts.” The mandatory topic is Seller Disclosure and Defects; and the optional topics are Agency, Advertising by Licensees, Fees and Commission, and Real Property and Personal Property. If you want to brush up on agency and advertising, you’re free to pick those two optional topics and leave the other two. Similarly, if you begin an optional topic and decide to try a different one, you can do it. To complete courses 1–4, you complete the mandatory topic and its accompanying quiz as well as two more topics and their quizzes.

For Course 2 “Wisconsin Offers to Purchase,” the mandatory topic is Inspection and Testing; and the optional topics are Special Assessments and Closing Prorations, Financing Commitment and Appraisal Contingencies, Closing of Buyer’s Property and Secondary Offer Contingencies, and Default, Earnest Money, and WB-45 Cancellation Agreement and Mutual Release.

For Course 3 “Wisconsin New Developments,” the mandatory topic is Wisconsin Department of Safety and Professional Services Complaint and Discipline Process; and the optional topics are Wisconsin Real Estate Statutes and Administrative Code — New and Revised, Wisconsin Real Estate Case Law, Wisconsin Approved Forms — New and Revised, and Federal Legal Real Estate Issues Update.

For Course 4 “Wisconsin Real Estate Ethics and Consumer Protection,” the mandatory topic is Misrepresentation and Concealment; and the optional topics are Fair Housing, Agent-to-Agent Relationships, Dispute Resolution and Security.

Course 5–6

Courses 5 and 6 are where you really get to customize your education. Within these courses, there are nine topics each and no mandatory topic. You pick any three topics within each course to complete it. Is commercial more your interest? There are topics for that. Do you want to learn more about waterfront properties? That is a choice too. Time to brush up on condominiums? You have that option.

Course 5 “Wisconsin Real Estate Law and Practice” topics

- Wisconsin Condominium Listing
- Commercial Commission Liens
- Short Sale and Foreclosure Basics
- Avoiding Complaints and Litigation
- Waterfront Property
- Cooperation with Out-of-State Licensees
- Residential Buyer Agency/Tenant Representation
- Protecting Your Business from the Unexpected
- Business Organizations
- Understanding the Role of Wisconsin Home Inspectors

Course 6 “Wisconsin Real Estate Transactions” topics

- Wisconsin Vacant Land Listing and Offer to Purchase
- Wisconsin Condominium Offer to Purchase
- Commercial Transaction Documents
- Risk Management
- Negotiation Tools
- Land Use and Zoning
- Commercial Buyer Agency/Tenant Representation
- Explaining Multiple Representation
- Delivery and Binding Acceptance

Jennifer Lindsley is Staff Attorney and Director of Training for the WRA.

**Due to Minnesota requirements to approve Wisconsin continuing education for Minnesota credit, continuing education courses taken for dual Wisconsin/Minnesota credit do not have optional topics but rather have three pre-selected topics.*





REAL ESTATE CONTINUING EDUCATION

EXPERTISE

It's not just any CE. It's CE from the leading expert in Wisconsin real estate.
It's CE built on a 100-year foundation of knowledge. It's WRA CE: the right choice for CE.

That's learning from the best. Register today at wra.org/cewra.



Scan to learn more or **visit wra.org/cewra**



BY TRACY RUCKA
DIRECTOR OF PROFESSIONAL STANDARDS AND PRACTICES
LEGAL

The Best of the Legal Hotline: *What I Learned in CE*

As the end of each biennium approaches, more licensees are in the classroom — virtually or in person — taking CE. The CE season brings about an increase in WRA Legal Hotline questions. The running joke in the office is we know when it is CE season because calls come into the hotline starting with, “I was just in CE and the instructor said ... is that right?” This month, we will touch base on some of these recent inquiries.

Are listing agents allowed to attend a buyer’s home inspection? A broker thought a CE class mentioned that only the buyer and the buyer’s agent were to be in attendance, even limiting whether the extended family could be present. The seller and listing agent will get a copy of the report. Why do they need to be present?

There have been several articles regarding the home inspection contingency, home inspections, home inspectors and liability issues. Included are discussion points on the advantages and disadvantages of brokers and/or agents attending home inspections. There is no one right or wrong analysis on this issue because there are pros and cons to justify attending or not attending the inspection. The Department of Safety and Professional Services (DSPS) has not taken a position on the issue, other than that the Administrative Code rules do require real estate licensees to make a reasonable inspection of the property during the course of a transaction. See Wis. Admin. Code § REEB 24.07(1).

The offer to purchase states, “Buyer or licensees or both may be present at all inspections and testing.” Unless modified, the offer does not allow the buyer to have additional people, or an entourage, accompany the buyer to the inspection. The seller may choose to attend or have a licensee attend the inspection or testing as well. The seller and listing agent may agree, as a condition of the listing, that the listing agent will attend inspections, testings or showings. The seller and listing broker may take into consideration company policies concerning whether home inspectors and other professionals on site should or should not be accompanied by the listing agent.

For further discussion, see the following Legal Updates:

- Legal Update 04.08, “Effective Home Inspections,” at www.wra.org/LU0408
- Legal Update 99.10, “Home Inspections,” at www.wra.org/LU9910
- Legal Update 04.05, “Avoiding Liability When Signing and Making Referrals,” at www.wra.org/LU0405

Reviewing the CE this biennium, there is an agency representation situation that raises questions about more than one agent from a firm. One agent is the buyer’s agent; one agent is the listing agent. Both clients agree to multiple representation with designated agency. How does the buyer’s agent fill out lines 1-2 of the offer?

This is a classic multiple representation with designated agency situation. The agent who is drafting is drafting as a “buyer’s agent” because the buyer is receiving client-level services just as the seller is receiving client-level services from the listing agent.

On the other hand, if the parties did not agree to designated agency, then multiple representation without designated agency would be the “neutral” way that the agent(s) involved would have to provide services. Each agent would ensure that they do not favor one side over the other. The agent drafting an offer and acting under multiple representation without designated agency completes lines 1-2 of the offer as “agent of seller and buyer” since the firm represents both buyers and sellers as clients but is not to show loyalty toward one side over the other.

How long are agents supposed to keep CE certificates of completion?

License law does not specifically state any requirement for the retention of education completion documents by the individual who took the course. However, the law does require the school issuing the certificate to retain it for five years. Therefore, if a student needed a copy, the school will be required and would be able to produce a copy for any student who took a course within the last five years. The relevant administrative code is below.

Wis. Admin. Code § REEB 25.055(4)(C) states, "A school or organization shall maintain attendance and completion records for at least 5 years after a program or course has been conducted."

To view CE certificates for WRA courses, CE students may log in to www.wra.org/EducationHistory. Brokers may use www.wra.org/myCompany to view the WRA education history of licensees associated with the firm.

A broker has a sales agent who is thinking about retiring. Can the broker pay referrals if the agent is with a firm? Does the agent have to take CE?

An individual with a salesperson license cannot engage in real estate practice without being associated with a firm. A salesperson with a valid license may, however, negotiate and receive referral fees without being associated with a firm. Per DSPS policy, if the referral will be paid after the December 14 renewal date, the licensee will need to complete CE and renew the license to be paid the referral fee. It is prudent to document referral agreements in writing. See the WRA referral agreement in zipForm.

A salesperson is considering getting a broker's license. Would the broker pre-license course satisfy the CE requirements for renewing a license for this biennium?

No. Although this once was the case, the broker pre-license education does not satisfy the CE requirements for the biennial real estate license renewal. The Real Estate Examining Board (REEB) determines the required CE requirements for renewal for the biennium. To renew a real estate license, the licensee must complete the CE courses specified by the REEB for that biennium.

The completion of CE Course 2 with the WRA led to a discussion about the multiple counter-proposal. Does confirmation by seller, if the buyer accepts, make this an accepted offer? Or does a buyer have to issue a counter-offer to continue negotiations with the seller?

In some ways, it is easiest to think of the WB-46 Multiple Counter-Proposal in three parts:

- The seller's proposal
- The buyer's offer
- The seller's acceptance

When a seller receives more than one offer from different buyers and the seller wants to negotiate with at least two of those buyers, then the WB-46 Multiple Counter-Proposal is a wonderful tool. The seller drafts a WB-46 for two or more of the potential buyers; this will serve as the seller's proposal. Each buyer in receipt of the WB-46 then has three choices:

- Accept and return the WB-46. This will serve as the buyer's offer.
- Do nothing, thereby rejecting the seller's proposal.
- Counter the seller's proposal by using a WB-44 Counter-Offer.

Responding to the discussion now is when the buyers have choices to agree to the seller's offered terms or use the WB-44 Counter-Offer with terms acceptable to the buyer. Depending on how the buyers respond to the seller's WB-46 counter-proposals, the ball is back in the seller's court. The seller has the choice to accept one of the returned WB-46 documents, which is the seller's acceptance, accept an offered WB-44, or accept any other offer from other buyer(s).

Tracy Rucka is Director of Professional Standards and Practices for the WRA.



Latest Legal Resources

As a REALTOR®, your everyday business transactions are legal in nature. Your WRA membership includes access to various WRA legal resources, all designed to ensure that you practice real estate legally and correctly. Below are the latest resources from the WRA.

LEGAL HOTTIPS

Latest Discussions on the WRA Legal Hotline

- Listing property where there was a recent murder.
- Radon testing contingency in both offer and addendum checked.
- Non-licensed family member inspected home and buyer's extended family attended inspection.
- Buyer in land contract wishing to sell and get out of land contract.
- Elderly sellers did not disclose bee infestation and water leak.

Read: WWW.WRA.ORG/LEGALHOTTIPS

LEGAL UPDATES

Prohibited Conduct and Disclosure of Compensation and Interest

This *Legal Update* reviews disclosure related to scenarios in which the licensee provides brokerage services on behalf of oneself, family or a business entity.

Read: WWW.WRA.ORG/LEGALUPDATES

LEGAL NEWS EMAIL

WRA License Renewal Resources

In late October, WRA members should have received a courtesy wsuccessfully completed through the WRA; classes are not listed if completed through another education provider.

The email also gives information for completing the real estate CE requirements if that has not been done yet and includes resources to assist with the renewal process should there be any questions.

Read: WWW.WRA.ORG/HOTTIPSPDF/110220/NEWS

LEGALTALKS VIDEO SERIES

WB-11 "Take 2" and WB-14 Updates

Two recent additions to the WRA LegalTalks video library include videos highlighting the revisions made to the WB-11 "Take 2" and WB-14 forms. Both forms have a mandatory use date of September 1, 2020.

Watch: WWW.WRA.ORG/LEGALTALKS



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

New Extended Hours!

The hotline extended its hours last month and is now available to answer your questions during weekends. In addition to the usual Monday-Friday hotline hours, the hotline is accessible on Sundays from 1:00 p.m. to 4:30 p.m.

Learn more:

WWW.WRA.ORG/LEGALHOTLINE

Lean on Virtual and Video Property Marketing

Around the world, the pandemic forced agents to leverage technology to manage every aspect of their business, from communications to transaction management and property marketing. In addition to keeping agents and clients protected from COVID-19, technology helped agents serve more clients—and be in two places at the same time! In the future, many applications could become commonplace, especially for global agents assisting long-distance clients.

PROPERTY MARKETING

When in-person contact isn't allowed or desired, which tools will improve your ability to market listings to remote buyers? There are many options, depending on your budget and willingness to appear on camera.

For starters, consider adding floor plans, so buyers better understand how rooms flow and how their furniture might fit in various spaces. (But also be sure to secure proper copyright permissions before uploading any media to a listing.)

Virtual tours that allow visitors to move through a home by clicking on hot spots (as opposed to those so-called virtual tours that only display listing photos in a slide show format) are another valuable tool.

True 3D virtual tours have come a long way toward providing an “in-person” experience. Many vendors can help you produce them, along with floor plans and so-called dollhouse displays.

On the other hand, drone photography helps buyers understand the home's proximity to other properties and the neighborhood's appearance. (Be sure to follow all applicable laws and ordinances for drone flights.)

Take a closer look at video too! Many agents avoid recording any video, but it's one of the best ways to provide buyers a virtual experience while also marketing your services.

If you're new to video, consider these formats, which are relatively easy to execute:

1. LISTING VIDEOS

The good news about listing videos is that they should be short—one to two minutes—and you can limit your appearance to the beginning (introduce yourself and the home) and the end of the tour (a wrap-up message that encourages viewers to contact you).

Let the home speak for itself as you slowly pan across each space. Pause to showcase any standout features, like fixtures or views. Add a pleasant soundtrack (but make sure you have permission to use whatever music you select) and insert text labels for each room.

If your smartphone is relatively new, the camera is more than adequate to record an attractive listing video. You will, however, want to invest in a gimbal to stabilize your images. Prices vary dramatically, from as little as \$50 to upwards of \$500.

Grab an inexpensive external microphone, too, to improve the quality of your voice.

Of course, it's essential to get your client's permission before publishing any videos of their home. Also, ensure you comply with any rules before uploading listing videos into your MLS.

2. VIRTUAL OPEN HOUSES

With the onset of the pandemic, virtual open houses emerged as both a necessity and a novelty. If promoted effectively, visitors from across the world will attend them. They deserve a place in your marketing toolkit, even after in-person open houses are allowed again.

Livestream events can be hosted on Facebook Live, Zoom, Periscope, or other live streaming platforms. Promote the event on all your social media channels and include a registration link to capture visitors' contact information.

Consider repeating your virtual open house several times at the top of each hour or offering a live market tour that features several brokerage listings, back to back.

3. PERSONAL VIDEO TOURS

If a buyer asks you to provide a live tour on their behalf, be thorough about showing them all aspects of the home while also following COVID-19 guidelines and the seller's preferences regarding hands-on contact.

Even though buyers are relying on you to be their proxy, avoid interpreting what you observe and reaching conclusions on their behalf. Subjective questions like, “How is the street noise?” or personal opinions about necessary updates could land you in trouble if they feel you've led them astray.

Thoroughly document the home, inside and out, with photos and video, and attempt to answer specific, objective questions. But let buyers reach their own conclusions, working with appropriate inspectors.

FIND THE BEST TECHNOLOGY SOLUTIONS

With dozens of offerings to select from, technology decisions can be daunting. Consider starting with companies who have

participated in NAR's REACH technology accelerator to find the best solutions. They have worked closely with leaders in the industry to ensure their products support your role and meet your needs.

REACH is operated by Second City Ventures, NAR's strategic investment arm. The global REACH accelerator has operations in Australia, Canada, the U.K., and the U.S. REACH also operates a Commercial accelerator.

Here is a small sampling of REACH companies that can help you digitize many aspects of property marketing and transaction management.

- **BIPROXI** – An end-to-end transaction platform for commercial practitioners biproxi.com
- **Box Brownie** – Photo editing, floor plan redraws, and virtual staging boxbrownie.com
- **DOCUSIGN** – Global leader in electronic signatures docusign.com
- **EARNNEST** – Secure, electronic fund transfer platform earnnest.com
- **FLOORPLANONLINE** – Virtual showings and floor plan tours floorplanonline.com
- **IMMOVIERER** – DIY virtual home tours immoviewer.com
- **MODUS** – Title and escrow platform modusclosing.com
- **NOTARIZE** – Digital notarizations notarize.com
- **PROPY** – End-to-end online real estate transaction management propy.com
- **TRANSACTLY** – Tech-enabled transaction coordination transactly.com

To learn more about the REACH program and other participating companies, visit nar-reach.com. When contacting REACH companies about their offerings, be sure to inquire about any discounts currently being offered to NAR members.

This article has been republished with permission from the National Association of REALTORS® Global Perspectives in Real Estate publication. Global Perspectives in Real Estate is a resource for global professionals, aimed at helping them globalize their local markets. Produced bi-monthly, this newsletter serves as a how-to guide and is full of useful and actionable tips. A free subscription is given to all Certified International Property Specialists (CIPS) designees.





BY JOE MURRAY
DIRECTOR OF POLITICAL
AND GOVERNMENTAL AFFAIRS
GOVERNMENT AFFAIRS

2020: *What a Year It has Been*

As the 2019-20 election cycle comes to an end, there are several aspects of this year's political environment that stand out, and each was a direct result of the COVID-19 pandemic and caused WRA members and staff to respond.

Every election year requires robust political fundraising, many hours of planning and work to meet candidates running for office, and a wide variety of political tasks related to state legislative and congressional elections, which only stop long enough to count the votes before the process starts all over again.

Here are four unique developments from the 2019-20 election cycle that stand out from my perspective.

RPAC FUNDRAISING GRINDS TO A HALT

When Gov. Tony Evers issued the "Safer at Home" executive order on March 24, virtually all RPAC and Direct Giver fundraising stopped. The uncertainty of what would happen in the real estate market and how this would impact REALTORS® in 2020 was the important question. From the end of March through most of June, RPAC fundraising events were canceled, and members and staff worked hard to navigate the real estate world in the age of COVID-19. Despite a three-month hiatus, our RPAC and Direct Giver fundraising was finishing strong when this article went to press. Local board RPAC chairs and staff got the job done, and our year-end political fundraising numbers are quite good given the unique and often difficult circumstances everyone faced in 2020. Thanks for a job well done!

CANDIDATE INTERVIEWS THROUGH ZOOM

Every election cycle, the WRA conducts candidate interviews in most open legislative and congressional districts. In 2020, candidate interviews with members and staff took place using Zoom in 15 of the 20 open state legislative districts instead of in-person interviews in each district. For the most part, these candidate interviews worked well; what they lacked, however, was that human touch that comes with meeting someone in person, shaking their hand, and watching their body language or eye movement when they answer questions. I look forward to the future when we can once again participate in face-to-face meetings and events around the state. Politics is a people business and relationship-building business, and Zoom is only a good alternative if you can't get together in person.

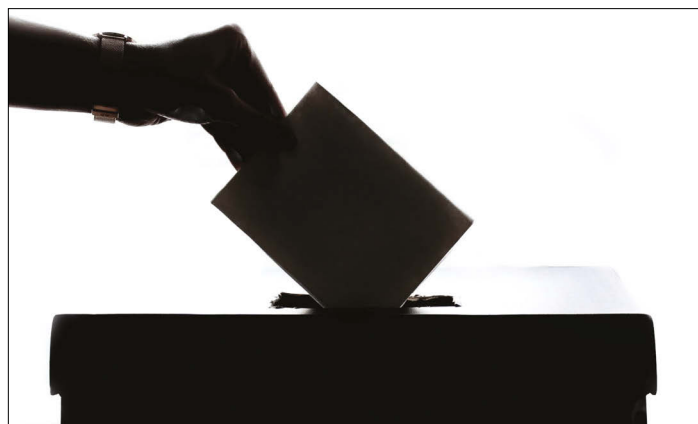
CAMPAIGNS IN THE AGE OF COVID-19

In 2020, Democrats campaigned almost exclusively from a virtual approach while Republicans campaigned using the more traditional methods of in-person campaign events and door-knocking to meet voters. Both parties advertised and massaged their positions through mail, digital, radio and television channels, but Republicans put far more effort into personal voter contact than Democrats this cycle. Democrats argued that campaigns in the age of COVID-19 should be virtual, while Republicans believed they could still meet voters and be extra cautious. Who benefited the most will be dissected and discussed for months, but once COVID-19 disappears, you can bet that in-person campaigns will return in full force on both sides. Personal voter contact is still the preferred option for both parties.

REAL ESTATE WAS DEEMED ESSENTIAL

When homebuyers, home sellers and real estate professionals look back at 2020, it should be no surprise that the single most important moment for the industry was our status as an "essential" service under the "Safer at Home" order. Many businesses were required to discontinue operations or operate remotely without meeting in person. Not Wisconsin real estate. As noted by one thankful REALTOR®: "Life's basic needs are food, water and a roof over your head, which makes real estate an essential service." This was a very big victory for the real estate industry.

Joe Murray is Director of Political and Governmental Affairs for the WRA.



Tracking Expenses Now to Save the Headache Later

With the holidays coming up and everything up in the air right now, taxes seem to be the last thing on our minds. Especially with the extended deadlines of 2020, it feels like we just finished the tax year. But tracking your expenses throughout the year will save you time and frustration when it comes to file in 2021.

The expense-tracking app from Taxbot includes the following features that WRA members are eligible to receive.

Mileage tracking

Track your mileage with the Taxbot-integrated GPS system on your smart-phone.

No more mileage logs or clipboards!

Photo receipts

Take pictures of your receipts using your smartphone. Taxbot also requests the appropriate information for your expenses so you can be tax-compliant for all your business deductions.

Cloud storage

All your records, including receipts, are stored in the cloud so you don't have to worry about shoeboxes of receipts anymore.

Bank/credit card integration

Taxbot will search for deductions you might be missing.

Training library

You'll receive access to the Taxbot training library with short videos that can teach you strategies for lowering your taxes by thousands of dollars a year.

Check your inbox for the weekly WRA Education Update email, which will highlight information about upcoming Taxbot webinars on advice and tips to help you get the most out of your potential refund. View complete details about Taxbot at WWW.WRA.ORG/TAXBOT.

This contributing article is from Taxbot, a WRA partner.

WRA EXCLUSIVE PARTNERS

Save on products and services with the WRA's exclusive benefit partners.

LANDS' END BUSINESS

Energize your wardrobe with custom apparel.
www.wra.org/LandsEndBusiness

PAPERLESS AGENT MARKETING CLUB

Resources for your real estate marketing.
www.wra.org/PaperlessAgent

PEARL INSURANCE

Insurance designed for the real estate industry.
www.pearlinsurance.com

REALTYZAM CRM

Simple CRM for your business.
www.realtizamcrm.com/WRA

SPECTRUM INSURANCE

Save on insurance premiums.
www.wra.org/spectrum

TAXBOT

Bulletproof your records against audits.
www.wra.org/taxbot

Learn more about these exclusive partners:

www.wra.org/ExclusivePartners

WRA MEMBERSHIP BENEFITS

The WRA offers products and services to give you a competitive edge.

INMAN SELECT SUBSCRIPTION

Get the latest real estate news, award-winning commentary, special reports and more.
www.wra.org/InmanSelect

WRA LEGAL HOTLINE

Discuss your real estate practice questions with a real estate attorney.
www.wra.org/LegalHotline

WRA THURSDAY TAKEAWAYS

Boost your knowledge with expert advice with this weekly video series.
www.wra.org/ThursdayTakeaways

Learn more about all WRA member benefits:

www.wra.org/MemberBenefits

2021 Forms Library Subscription

Subscribe to the WRA's PDF forms library to gain access to all WRA and WB forms

With transaction management software more prevalent than ever, you've probably noticed an increased need in your practice for digital forms. The WRA's online PDF forms subscription gives you the tools to meet this growing demand of digital forms outside of zipForm.

LIBRARY OVERVIEW

- Includes over 100 forms, including all current WB and WRA-copyrighted forms.
- Available as an annual subscription only by the designated REALTOR® (DR) of a member office.
- The DR's member agents gain unlimited access to the library through a WRA website portal.
- Users can download the entire library at once or a single form in an unlocked PDF format.

SUBSCRIBE TODAY

You must be the DR of a member office to subscribe. To purchase the subscription, visit www.wra.org/FormsLibrary/Enroll. When you add the subscription to your cart, you'll be asked to read and agree to the WRA forms license agreement. Next, it's time to buy!

After purchasing your subscription, you'll receive an emailed copy of the terms as well as an emailed receipt with instructions for accessing the online library.

Get started at WRA.ORG/FORMSLIBRARY.

Real Estate Clause Manual

A collaborative effort between the University of Wisconsin Law School and the WRA, the Wisconsin Real Estate Clause Manual is the go-to resource for drafting ideas when standard forms need to be modified to be consistent with the instruction of the parties.

Designed to help real estate agents in drafting contractual language, the manual includes related DSPS rules and obligations when drafting an offer to purchase.

You'll find these items and many more in the manual:

- Provisions to create different types of listings
- Various appraisal contingencies
- Wire transfer warning language
- Selection of bump clause provisions
- Variations of home warranty provisions

SECURE YOUR COPY TODAY AT WRA.ORG/PUB280.



COMMERCIAL CE

Earn CE credits with new knowledge

If you're a residential practitioner interested in testing the commercial waters, the WRA's Commercial CE On Demand is your answer. You'll still earn your required CE credits but with a commercial twist in course content. It's a win-win!

You can complete all six of your required CE courses with commercial CE courses, residential CE courses or even a combination of your choice. The same December 14, 2020, deadline applies to both commercial and residential CE.

More information: WRA.ORG/COMMCE



EARN GRI CREDITS AT HOME

Start GRI training today

Boost your industry expertise with Graduate, REALTOR® Institute (GRI) designation training. Half your GRI credits can be completed with GRI On Demand, available whenever and wherever you are. All you need is an internet connection.

Succeeding in today's competitive environment takes more than just motivation. The GRI designation helps you stand out in the crowd as a REALTOR® who is well-versed in all fundamentals of real estate.

Course locations: **On Demand**

Get started today: WRA.ORG/GRI



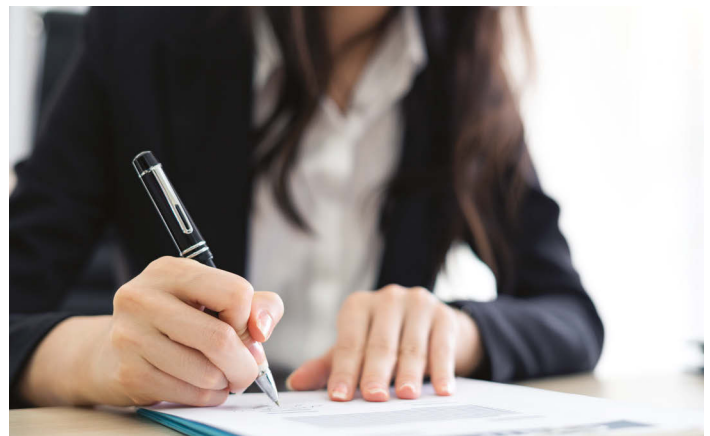
QUICK START ON DEMAND

Get your business on the right track

Quick Start On Demand provides you cutting-edge real estate training at your fingertips, no matter your level of experience. For new agents, Quick Start serves as a prime career-launching resource. For veteran agents, Quick Start serves as a fantastic refresher of the fundamentals.

This four-course series dives into topics like business budgeting, client communications, disclosure requirements and much more.

More information: WRA.ORG/QUICKSTART



LINE BY LINE FORMS TRAINING

Upgrade your forms knowledge, upgrade your transaction

Contract catastrophes or forms frustration bogging you down? If you're plagued by transaction derailments or closing delays, look to the Line by Line online video series for detailed solutions. The video series offers forms insight so you can draft your real estate forms with confidence and correctness to ultimately enjoy a smooth transaction.

Line by Line videos examine the most commonly used forms in real estate practice and offer line-by-line analysis to improve your forms understanding. Episodes explore forms like the WB-1 Residential Listing Contract, the WB-11 Residential Listing Offer to Purchase and more.

More information: WRA.ORG/LINEBYLINE

TRAINING PRODUCT	TRAINING FORMAT	DETAILS & REGISTRATION
PRE-LICENSE TRAINING		
ONGOING VIRTUAL TRAINING		
Broker Pre-licensure Course	On Demand	www.wra.org/BPL
Sales Pre-licensure Course	On Demand	www.wra.org/SPL
SCHEDULED TRAINING		
Sales Pre-exam Review Webinar: Dec. 4, 2020	Virtual webinar	www.wra.org/SPLwebinar
Sales Pre-exam Review Webinar: Jan. 8, 2021	Virtual webinar	www.wra.org/SPLwebinar
PROFESSIONAL DEVELOPMENT		
ONGOING VIRTUAL TRAINING		
GRI On Demand	On Demand	www.wra.org/GRI
Line by Line Forms Training	Online Video Series	www.wra.org/LinebyLine
Quick Start	On Demand	www.wra.org/QuickStart
EDTalks Speaker Education Showcase	Online Video Series	www.wra.org/EDTalks
Thursday Takeaways	Online Video Series	www.wra.org/ThursdayTakeaways
REAL ESTATE CONTINUING EDUCATION		
ONGOING VIRTUAL TRAINING		
Real Estate CE Courses 1-6 (residential)	On Demand, Self Study, LiveStream for firms	www.wra.org/19-20CE
Real Estate CE Courses 1-6 (commercial)	On Demand	www.wra.org/19-20CommCE
Wisconsin and Minnesota CE Dual Credit	On Demand	www.wra.org/WisMinnCE
SCHEDULED TRAINING		
Courses 5 & 6: Nov. 10, 2020	Virtual	www.wra.org/VirtualCE
Courses 5 & 6: Nov. 11, 2020 (commercial)	Milwaukee	www.wra.org/CommCECourses
Courses 1 & 2: Nov. 12, 2020	Virtual	www.wra.org/VirtualCE
Courses 3 & 4: Nov. 17, 2020	Virtual	www.wra.org/VirtualCE
Courses 5 & 6: Nov. 19, 2020	Virtual	www.wra.org/VirtualCE

Check Out THE LATEST CONTENT

THURSDAY TAKEAWAYS

Weekly guide on sales tips for your business



RECENT EPISODES

- EP. 55: "It's Time to Renew Your License!" with Tracy Rucka
- EP. 54: "CDC Eviction Moratorium Updates" with Tracy Rucka
- EP. 53: "What Makes an MLS an MLS?" with Chris Carillo
- EP. 52: "What Is a Bedroom?" with Jennifer Lindsley
- EP. 51: "Contingency for Additional Condominium Information" with Jennifer Lindsley

Catch it online: wra.org/thursdaytakeaways

CAPITOL INSIGHTS

Podcast highlighting real estate advocacy



RECENT EPISODES

- EP. 11: "The WRA Crystal Ball: What the November Elections Mean for REALTORS®"
- EP. 10: "The WRA Legal Action Program: The Third Branch of Advocacy REALTORS® Know the Least About"
- EP. 9: "When Will the Landlord Nightmare End? An Update on the CDC Eviction Moratorium"

Listen to the latest: www.wra.org/capitolinsights

LICENSE RENEWAL STEP-BY-STEP GUIDE

Find out how to renew your license using the DSPS website.



Watch: wra.org/2020renewalvideo

LEGALTALKS

Latest legal news in Wisconsin real estate



Catch it online: wra.org/legaltalks



VOLUNTEER
—OR—
DONATE!

WI REALTORS®

Feeding
WISCONSIN

TEAM UP AGAINST HUNGER. **NOV. 16-20**

VISIT **WRA.ORG/WRF** TO LEARN MORE.



GROW YOUR BUSINESS

GAIN A COMPETITIVE EDGE

SAVE TIME AND MONEY

NAR's REALTOR BENEFITS® PROGRAM

YOUR **OFFICIAL** MEMBER BENEFITS RESOURCE

OFFICE SUPPLIES & SERVICES

FedEx

TRANSACTION MANAGEMENT

DocuSign
zipForm® Plus by
Lone Wolf Technologies

ELECTRONICS & MOBILE TECHNOLOGY

Dell
Lenovo™
Sprint®

PERSONAL INSURANCE

Liberty Mutual
• Auto, Home, Renters
REALTORS® Insurance Marketplace
• Major medical
• Flexible term medical
• Supplemental health
• Telehealth
• Medicare insurance options
• Prescription drug card
• Dental insurance
• Vision insurance
• Pet health insurance

TRAVEL & AUTOMOTIVE

FCA US LLC (including
Jeep®, Wrangler)
Avis®
Budget®
Hertz®

TECHNOLOGY SERVICES

SentriLock

RISK MANAGEMENT

American Home Shield®
NEW! CyberPolicy®
Victor Insurance Managers Inc. (E&O)

MARKETING RESOURCES

Adwerx
Back At You
FedEx Office (print & copy)
Placester®
REALTOR Team Store®

EDUCATIONAL TOOLS

ABR®
e-PRO®
GREEN
MRP
PSA
SRES®



Bringing You Savings & Special Offers
Just for REALTORS®
NAR.REALTOR/REALTORBENEFITS

Program availability and eligibility requirements may vary by partner program. See partner websites for details, terms, and conditions.



**NATIONAL
ASSOCIATION OF
REALTORS®**
REALTOR BENEFITS® PROGRAM



*Definitely a front porch
with a swing...*

#homeownershipgoals

The **WHEDA Advantage** loan has everything your home buyers need to achieve their home ownership goals.

Visit **www.wheda.com** to learn how.

Certain program restrictions and eligibility requirements apply.



WHEDA
www.wheda.com

