July 2025 Vol. 41, No. 7

WISCONSIN REAL ESTATE MAGAZINE

2025 ANNUAL CONVENTION

Foundations for the Future

Integrity and Innovation

INSIDE this Issue:

ADVOCATE.
EDUCATE.
ELEVATE.

WRA

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TABLE OF CONTENTS

July 2025 | Vol. 41, No. 7

MAY HOUSING REPORT

MAY HOME SALES DECLINE BY MODEST MARGIN AS PRICES RISE

BY DAVE CLARK

PROFESSOR EMERITUS OF ECONOMICS AT MARQUETTE UNIVERSITY AND PRINCIPAL AT ECON ANALYTICS LLC

May 2025 Wisconsin housing report at a glance:

- May home sales fell 2.1% year over year.
- The median price rose 4.3% to $330,000.
- Year-to-date sales were down 2.7% from early 2024.
- Housing supply rose 8.3% to 3.9 months statewide.
- Affordability improved 5.1% from May 2024.

See the full report: **www.wra.org/HSRMay2025**

Dave Clark, Ph.D., is a professor emeritus of economics at Marquette University and principal at ECON Analytics LLC, and serves as a consultant to 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.

MAY HOUSING

6,607
CLOSED SALES MAY 2025
-2.1%
FROM MAY 2024

$330,000
MEDIAN PRICE MAY 2025
+4.3%
FROM MAY 2024

ACTIVE LISTINGS BY PRICE

PRICE RANGE	NUMBER OF LISTINGS
$0–$124,999	1,023
$125,000–$199,999	2,562
$200,000–$349,999	6,609
$350,000–$499,999	5,525
$500,000 & higher	6,300

22,033
TOTAL STATEWIDE LISTINGS MAY 2025
+8.5%
FROM MAY 2024

MEDIAN PRICES BY REGION

CENTRAL	$246,000
NORTH	$285,000
NORTHEAST	$300,800
SOUTH CENTRAL	$399,000
SOUTHEAST	$342,000
WEST	$310,000

AVERAGE DAYS ON MARKET

71 DAYS MAY 2025
COMPARED WITH
69 DAYS MAY 2024

MONTHS OF INVENTORY

3.9 MAY 2025
3.6 MAY 2024

MONTHLY HOUSING ACTIVITY

Statewide	May 2025	May 2024	% Change	Year to Date 2025	Year to Date 2024	% Change
New Listings	9,103	9,242	-1.5%	N/A	N/A	N/A
Total Listings	22,033	20,309	+8.5%	N/A	N/A	N/A
Closed Sales*	6,607	6,752	-2.1%	23,478	24,134	-2.7%
Median Sales Price	$330,000	$316,250	+4.3%	$315,000	$295,000	+6.8%
Months of Inventory	3.9	3.6	+8.93%	N/A	N/A	N/A
Avg. Days on Market	71	69	+2.9%	N/A	N/A	N/A
Affordability Index	124	118	+5.1%	N/A	N/A	N/A

	Median Price			Closed Sales		
Region	**May 2025**	**May 2024**	**% Change**	**May 2025**	**May 2024**	**% Change**
Central	$246,000	$242,000	+1.7%	422	465	-9.2%
North	$285,000	$271,000	+5.2%	626	578	+8.3%
Northeast	$300,000	$285,000	+5.3%	1,174	1,224	-4.1%
South Central	$399,000	$367,500	+8.6%	1,373	1,427	-3.8%
Southeast	$342,000	$330,000	+3.6%	2,362	2,423	-2.5%
West	$310,000	$320,000	-3.1%	650	635	+2.4%

*Report criteria: Reflecting data through May 2025. *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 LEADERSHIP VISITS WASHINGTON, D.C.

Last month, the WRA leadership team and fellow Wisconsin REALTORS® visited Washington, D.C., to attend the National Association of REALTORS®' REALTORS® Legislative Meetings 2025. These meetings bring together thousands of REALTORS® from across the country to unite together to advance the real estate profession through advocacy.

The WRA's team met with both Sen. Tammy Baldwin's office and Sen. Ron Johnson's office to advocate for legislation designed to increase housing supply and improve housing affordability.

WRA HOLIDAY HOURS

The WRA office as well as the WRA Legal Hotline will be closed Monday, September 1, in observance of Labor Day. Normal business hours resume the following business day at 8:30 a.m. Central.

Have a happy and safe Labor Day!

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WISCONSIN REAL ESTATE MAGAZINE

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WHY THE WRA CONVENTION REMAINS A MUST-ATTEND EVENT FOR EVERY REALTOR®

Every fall, REALTORS® from every corner of Wisconsin gather for one of the most energizing and impactful events of the year: the WRA Annual Convention. For more than 50 years, this convention has been the marquee gathering of our state's top real estate professionals — a time-honored tradition that blends professional development, meaningful connection and good old-fashioned fun.

In today's fast-paced and ever-evolving market, staying ahead of trends, laws and technology isn't just a good idea — it's essential. That's why the convention is designed to help REALTORS® not only keep up, but stay ahead. With nationally recognized keynote speakers, cutting-edge workshops, panel discussions and continuing education courses, the convention delivers the insights and tools you need to elevate your business and better serve your clients.

From legal updates to market analytics to the latest tech, there's no shortage of valuable knowledge being shared. You'll hear directly from industry experts and thought leaders about how to navigate today's challenges and seize tomorrow's opportunities. And whether you're a seasoned broker or a new agent, the convention's education offerings are designed to meet you where you are in your career journey.

But learning is only part of the story.

The convention is also where relationships are built. In an industry where who you know can be just as important as what you know, networking matters. The convention brings together professionals from across the state in one dynamic space. Whether you're meeting someone new at a workshop, reconnecting with colleagues at a happy hour, or swapping stories and comparing costumes at the convention party, these moments of connection help strengthen our REALTOR® community. You never know when a new partnership or referral opportunity will come from a conversation over coffee — or even on the golf course.

Speaking of golf, the convention also makes time for fun. From themed parties to the exhibit hall showcasing the latest products and services, to the annual golf outing for those who love to play, the convention offers something for everyone. The blend of education and entertainment creates an energizing environment that leaves attendees recharged, motivated and inspired.

One of the most meaningful moments each year is the installation ceremony for the incoming WRA chair of the board. The installation this year will welcome Amy Curler from First Weber Inc. in West Bend as the 2026 WRA chair. This tradition honors the leadership that helps guide our association forward and reminds us of the shared purpose we all serve — advancing the professionalism, integrity and impact of REALTORS® across Wisconsin.

Whether it's your first convention or your 15th, you'll walk away with new ideas, new contacts, and a renewed sense of pride in being part of this profession.

I hope you'll join us at this year's WRA Annual Convention. Let's learn together, connect with each other, and celebrate all that makes this industry — and our REALTOR® community — so extraordinary.

Tom Larson
WRA President & CEO


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Alexis Hirsig, REALTOR®
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2025 WRA ANNUAL CONVENTION

SEPTEMBER 29 – OCTOBER 1, 2025 / KALAHARI RESORT & CONVENTION CENTER

FOUNDATIONS FOR THE FUTURE

Integrity and Innovation

THE FUTURE IS RAD!

Pump up the jam — it's the ultimate real estate house party! Jump in for three days of insights, connections and totally tubular vibes to take your career to the next level.

Real estate is moving faster than a DeLorean hitting 88 mph, but the convention gives you the tools to own the future. So tease that hair, lace up those high-tops and get ready to party like it's 1989 — this convention is gonna be gnarly!

WRA
WISCONSIN REALTORS® ASSOCIATION

CONVENTION SCHEDULE

MONDAY, SEPTEMBER 29

8:00 a.m. – 9:00 a.m.	CE course 1
9:15 a.m. – 10:15 a.m.	CE course 2
10:00 a.m. – 4:00 p.m.	**Convention golf outing**
10:30 a.m. – 11:30 a.m.	CE course 3
12:30 p.m. – 1:30 p.m.	CE course 4
1:45 p.m. – 2:45 p.m.	CE course 5
2:00 p.m. – 4:00 p.m.	Wingo at the Rock: Where Wine Meets Bingo
3:00 p.m. – 4:00 p.m.	CE course 6
3:00 p.m. – 6:00 p.m.	Check-in desk open
6:30 p.m. – 8:30 p.m.	**Chair's installation & awards dinner**
7:00 p.m. – 10:00 p.m.	High-top Hangout Hospitality Suites

TUESDAY, SEPTEMBER 30

7:00 a.m. – 8:00 a.m.	Radical Relay Fun Run
8:00 a.m. – 8:45 a.m.	Connect Over Coffee: Meet and Mingle
8:00 a.m. – 5:00 p.m.	Check-in desk open
8:00 a.m. – 5:00 p.m.	Exhibit hall open
9:00 a.m. – 10:30 a.m.	**Main stage session: "Standing Tall"**
10:45 a.m. – 4:20 p.m.	Breakout sessions
11:45 a.m. – 1:00 p.m.	CRS lunch
4:30 p.m. – 5:30 p.m.	**Main stage session: "Keeping it Legal: What You Really Need to Know"**
5:30 p.m. – 6:30 p.m.	Downtime with the exhibitors
5:30 p.m. – 6:30 p.m.	RPAC $99er event
8:30 p.m. – 12:00 a.m.	**Back to the 80s Party**

WEDNESDAY, OCTOBER 1

8:00 a.m. – 9:15 a.m.	Connect Over Coffee: Perk Up and Power On
8:00 a.m. – 12:00 p.m.	Check-in desk open
8:00 a.m. – 12:00 p.m.	Exhibit hall open
9:30 a.m. – 12:00 p.m.	**Main stage session: "Insight, Innovation and What's Next"**

CONVENTION KEYNOTES

Fire up your brainwaves with killer insights from next-level keynotes.

KIRSTIE ENNIS

U.S. Marine veteran, adaptive athlete, mountaineer and motivational speaker

After losing her leg in a helicopter crash in Afghanistan, Marine veteran Kirstie Ennis defied the odds to become a Paralympic snowboarder, mountaineer and advocate. She has summited six of the Seven Summits, earned multiple master's degrees, founded a nonprofit, and was honored with the ESPY's Pat Tillman Award and induction into the International Sports Hall of Fame. Today, she speaks to audiences around the world about resilience, purpose and pushing past limits.

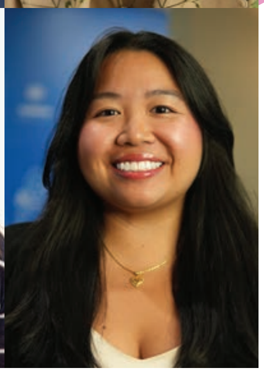
See Kirstie on the main stage

Tuesday, September 30, 9:00 a.m. — 10:30 a.m.

"Standing Tall"

Kirstie shares her journey of resilience and healing after surviving life-threatening injuries, including the loss of her left leg, as a U.S. Marine in Afghanistan. Get ready to climb whatever mountain stands before you.



WRA LEGAL TEAM

WRA Legal Hotline attorneys

The WRA legal team helps Wisconsin REALTORS® stay compliant with changing industry regulations and better understand the legal landscape of Wisconsin real estate. Whether through the WRA Legal Hotline, forms updates or ongoing education, these attorneys are your trusted resource for Wisconsin real estate law.

See the WRA legal team on the main stage

Tuesday, September 30, 4:30 p.m. — 5:30 p.m.

"Keeping it Legal: What You Really Need to Know"

Join members of the WRA's legal team for an in-depth discussion about key issues and developments in Wisconsin real estate practice, including antitrust, MLS policies, updates to Wisconsin statutes and much more. This session includes a Q&A segment and will be submitted to the Wisconsin DSPS for one hour of elective CE credit for the 2025-26 Wisconsin real estate biennium.

MARK EPPLI, Ph.D.

Wisconsin native, housing economist, real estate expert

Mark J. Eppli, Ph.D., of the UW-Madison James A. Graaskamp Center for Real Estate, is one of Wisconsin's leading real estate economists. Widely published in the fields of commercial real estate finance, development and valuation, Dr. Eppli has been instrumental in building the Graaskamp Center's national reputation.

See Dr. Eppli on the main stage

Wednesday, October 1, 9:30 a.m. — 10:30 a.m.

"Insight, Innovation and What's Next: Part 1"

Kick off the final day of the convention with a dynamic general session featuring an association update on key initiatives and what's ahead for WRA members. Then, UW-Madison's Mark Eppli, Ph.D., offers an exclusive forecast of what you can expect for the future of Wisconsin housing. You'll leave with fresh insights and actionable takeaways to help guide your business in the year ahead.

REAL ESTATE TECH EXPERTS

Chris Lambrou, Becca McLagan and Ashley Storck

Meet three innovators using AI to reshape real estate. Chris Lambrou, Chief Information Officer for Metro MLS, leads advancements in MLS technology. Becca McLagan, REALTOR® and AI educator at UW–Oshkosh, merges tech and teaching to drive smart business. Ashley Storck, founder of Marketini Media, brings a Gen-Z perspective to AI-powered marketing for modern brands.

See these speakers together on the main stage

Wednesday, October 1, 10:30 a.m. — 12:00 p.m.

"Insight, Innovation and What's Next: Part 2"

This rapid-fire session features a series of short, high-impact presentations exploring how AI is transforming real estate. From streamlining marketing to automating communication and harnessing predictive analytics, these experts show you where the industry is headed — and how to get ahead. You'll walk away with real tools, fresh ideas and the inspiration to turn innovation into action.

MIX

Link up with real estate pros from across the state and beyond. Whether you're building fresh connections or syncing with your crew, the power moves happen here.

CONNECT OVER COFFEE: MEET AND MINGLE

Tuesday, September 30, 8:00 a.m. — 8:45 a.m.

Perk up your morning and power up your connections! Swing by the exhibit hall for a chance to connect with fellow attendees and exhibitors. Whether you're making new contacts or catching up with familiar faces, it's the perfect blend of coffee and conversation to start your day right.

DOWNTIME WITH THE EXHIBITORS

Tuesday, September 30, 5:30 p.m. — 6:30 p.m.

Join us in the exhibit hall to visit with exhibitors over snacks, drinks and music. Meet the newly installed 2026 WRA chairman, Amy Curler, and mingle with event speakers, WRA leadership and other special guests.

CRS ANNUAL LUNCH

Tuesday, September 30, 11:45 a.m. — 1:00 p.m.

The Wisconsin CRS chapter gathers for its annual luncheon full of insight and ideas to take your business to the next level. You do not need to be a CRS member to attend, and all convention attendees are welcome. Separate ticket required.

CONNECT OVER COFFEE: PERK UP AND POWER ON

Wednesday, October 1, 8:00 a.m. — 9:15 a.m.

Start the final day of the convention on a high note with coffee and connections in the exhibit hall. Grab a cup of joe and a quick bite while you chat with exhibitors, score some coffee-themed swag and enjoy surprise giveaways. It's not just coffee — it's your morning buzz, convention-style.

RPAC $99ER EVENT

Tuesday, September 30, 5:30 p.m. — 6:30 p.m.

Thank you to the WRA members who contributed $99 or more to the REALTORS® Political Action Committee this year. Enjoy drinks, hors d'oeuvres and live piano entertainment for your advocacy efforts and commitment to the industry.

CHAIR'S INSTALLATION & AWARDS DINNER

Monday, September 29, 6:30 p.m. — 8:30 p.m.

Celebrate the installation of Amy Curler as the 2026 WRA chair of the board along with the 2026 leadership team. Enjoy an elegant evening of festivities, complete with dinner, wine and entertainment. You'll also have the chance to meet your distinguished peers receiving special annual awards and recognition for their commitment to the industry. Separate ticket required.

BOOST

Stay totally tubular and power up your knowledge with game-changing training and expert insights. From new tricks to classic tips, power skills start right here.

BREAKOUT SESSIONS

Welcome to the Danger Zone — with fresh insights and gnarly ideas from two stages of dynamic speakers, these sessions deliver integrity and innovation to help you build a strong foundation for the future.

“Fearless Agent: How to Become a Fearless Real Estate Pro” with Leigh Brown
Tuesday, September 30, 10:45 a.m. — 11:45 a.m.
Get ready to take on the market with confidence! In this session, learn how to overcome hesitation, communicate your value and stand out as a trusted expert. From scripts to strategies, you’ll be empowered with tools to navigate tough conversations, build client trust and grow your business fearlessly.

“Hitting the Easy Button with AI”
with Jimmy Burgess
Tuesday, September 30, 10:45 a.m. — 11:45 a.m.
Discover how today’s top agents leverage artificial intelligence (AI) and ChatGPT to boost productivity and deliver top-tier service. In this session, you’ll explore how to use AI to elevate your marketing, streamline communication and future-proof your business in just minutes a day.

“Next Is Now”
with Leigh Brown
Tuesday, September 30, 1:00 p.m. — 2:00 p.m.
Discover how to lead with calm, confidence and clarity — whether you’re guiding clients, leading a team or connecting with your community. You’ll leave this session inspired with real-world strategies to strengthen your voice and your impact, no matter what the market throws your way.

“Video, Video, Video: What the Best Agents Are Doing and How You Can Duplicate Their Successes”
with Jimmy Burgess
Tuesday, September 30, 1:00 p.m. — 2:00 p.m.
Video builds trust, and it builds your business. In this session, learn what’s working now for top agents and how you can easily replicate their video strategies. From YouTube to personal messages, you’ll finish this session with the tips and strategies you need to expand your video journey.

“Finding Unlisted Inventory in a Fast-moving Market”
with Pam Ermen
Tuesday, September 30, 2:10 p.m. — 3:10 p.m.
Struggling to find homes for your buyers in this market? This session explores strategies for uncovering off-market and unlisted inventory that your clients can’t find on their own. You’ll learn how to stand out with a unique value proposition and open new doors — literally — to move more homes and close more deals.

“How to Become a Power Agent in Real Estate”
with Darryl Davis
Tuesday, September 30, 2:10 p.m. — 3:10 p.m.
Based on the best-selling book of the same title, this session blends mindset, motivation and proven strategies to help you double your income in 12 months. Discover how to take control of listing appointments, convert more buyers, price homes properly, and deliver service that keeps clients — and referrals — coming back.

“How to Generate a Surge of Listings from One Open House” with Darryl Davis
Tuesday, September 30, 3:20 p.m. — 4:20 p.m.
Want more results from your sphere and farm? It starts with action. In this session, learn how to host high-impact open houses without listings, attract serious buyers, create buzz and generate 10+ CMAs from one event. Discover what to do to turn open houses into powerful listing and lead tools that grow your business.

“Team Dynamics: Building Successful Teams in Today’s Marketplace”
with Pam Ermen
Tuesday, September 30, 3:20 p.m. — 4:20 p.m.
Want a team that thrives? It starts with structure. This session reveals the five stages of building a successful and profitable team, from smart hiring to managing performance. You’ll also learn how to avoid predictable pitfalls that teams can create, and you’ll walk away with real-world strategies that work.

BREAKOUT SESSION SPEAKERS

From bold moves to big ideas, these rockstars have the knowledge you need to level up. Get inspired, get energized and get ready to crush the future in style.

Jimmy Burgess: With $500M in sales and a spot on real estate's Power 200 list, Jimmy's strategies can take your game to a new level.

Leigh Brown: A best-selling author and real estate pro, Leigh shows you how to find your voice, own your value and lead with serious confidence.

Darryl Davis: With high-energy humor and proven advice, Darryl is ready to pump up your mindset and your marketing.

Pam Ermen: With 25,000+ transactions and a killer coaching resume, Pam has the blueprint to help you build a rock-solid real estate future.

These aren't just speakers — they're your backstage pass to real estate greatness!

2025–26 REAL ESTATE CE

Monday, September 29, 8:00 a.m. — 4:00 p.m.

Earn up to six hours of credit for the 2025-26 real estate CE biennium. CE courses 1 through 6 are available in live format at the convention.

Course 1: Buyer Agency In Wisconsin
This course reviews buyer agency in Wisconsin and the various provisions of the WB-36 Buyer Agency Agreement.

Course 2: Contract Drafting in Wisconsin
This course provides an overview of contract dates and deadlines, the use of addenda, the unauthorized practice of law and more.

Course 3: When the Wisconsin Transaction Does Not Close
This course reviews issues when a transaction fails to close, like earnest money disputes, condition report amendments and more.

Course 4: DSPS Discipline Roundup
This course explores real-world cautionary tales, highlighting missteps to avoid and best practices for staying in good standing with the DSPS.

Course 5: Wisconsin Legislative Updates
This course examines recent legislative actions in the state Capitol and their impact on real estate as well as updates to WB forms.

Course 6: Wisconsin Case Law Related to Real Estate
This course analyzes recent court cases, including cases related to licensing law, land use and other matters related to real estate.

JAM

From retro games to rad parties, this is your all-access pass to the convention's fun zone. Hit start and make some gnarly memories.

RADICAL RELAY FUN RUN

Tuesday, September 30, 7:00 a.m. — 8:00 a.m.

Start your convention morning on the right foot — literally! No race, no pressure — just a chill morning run to get your blood pumping and vibes flowing. Stretch those legs, turn up "Eye of the Tiger," and power up for a rad day ahead. All paces welcome!

WINGO AT THE ROCK

Monday, September 29, 2:00 p.m. — 4:00 p.m.

Sip, snack and get ready to shout "Wingo!" at this wine-infused twist on bingo, held at the scenic Wild Rock Golf Course. Enjoy delicious pours, light bites and a chance to win fun prizes — all in great company and a relaxed setting. Whether you're here for the grape or the game, Wingo a perfect way to unwind and play. Separate ticket required.

HIGH-TOP HANGOUT HOSPITALITY SUITES

Monday, September 29, 7:00 p.m. — 10:00 p.m.

Start your convention on a high note! Slide into the "High-top Hangout" hospitality suites for mini parties packed with drinks, laughs and good vibes. Kick back, connect with fellow attendees, and fuel up your energy for the convention.

BACK TO THE 80S PARTY

Tuesday, September 30, 8:30 p.m. — 12:00 a.m.

Crank up the neon and tease that hair — it's time for the biggest bash of the convention! On Day 2, we're heading back to the 80s with throwback beats, retro games and totally tubular prizes. Come ready to dance and dressed to impress — glowsticks and good times never go out of style, and this party is hitting 88 mph!

ANNUAL GOLF OUTING

Monday, September 29, 10:00 a.m. — 4:00 p.m.

Kick off the convention with 18 holes at the stunning Wild Rock Golf Club at the Wilderness for a round that's as scenic as it is challenging — this championship course winds through woodlands, sandstone ridges and rocky terrain. Lunch as well as an exciting reception with prizes caps off the day. Separate ticket required.

REGISTRATION

$230: Convention pass
Don't wait too long to register. Fees increase August 1.

See the convention website for additional convention add-on activities.

$50 off: Buddy pass
Want to bring a buddy? We'd love to see them! When you buy a convention pass, a buddy can register and get $50 off their convention pass. Your buddy must be a WRA member who hasn't attended the convention in the past five years. Buddy passes are limited, so register early.

Register now: **www.wra.org/Rad**

CONVENTION LOCATION

Kalahari Resort & Convention Center
1305 Kalahari Drive
Wisconsin Dells, WI 53965

Room rates
Rooms start at $139 per night

Reservations
- Reserve online: **www.wra.org/Convention25Hotel**
- Reserve by phone: Call **877-254-5466** and mention the WRA room block to receive the rate listed above.
- Reservation deadline: **August 29, 2025**. The WRA does not book your hotel accommodations. Make reservations now to avoid a last-minute rush.

Thank You, Sponsors and Exhibitors

The WRA gives a special thanks to the following companies for their early support of the 2025 convention.

America's Preferred Home Warranty Inc.

Choice Home Warranty

Compeer Financial

Exeter 1031 Exchange Services LLC

Focus on Energy

Knight Barry Title

Magnets USA

Metro MLS Inc.

My Sign Shine

Pearl Insurance

Roxy & Lola LLC

UW Credit Union

EXHIBITS AND SPONSORS

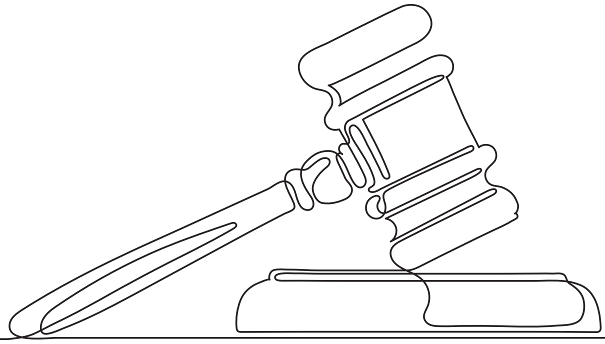
Tour the exhibit hall

Blast into the exhibit hall where the freshest real estate gear and radical business solutions await. From title insurance to home warranties and everything in between, these vendors have the tools to supercharge your biz. And with killer prizes, tasty bites and cocktails, it's the place to mix and score serious networking points. No lectures, just straight-up power moves. Don't forget your business cards — this is where the future of real estate gets real!

Sponsorship and exhibiting opportunities

The WRA Annual Convention offers the exclusive opportunity to connect with the top salespeople, brokers and other professionals in Wisconsin real estate. Give your brand visibility a boost by meeting with new contacts through sponsorship and connecting in person with an exhibit booth. Don't miss this unparalleled business opportunity in Wisconsin real estate!

To inquire about sponsorship and exhibiting opportunities, contact Chris Dregne at the WRA at **Chris@wra.org**.



THE BEST OF THE LEGAL HOTLINE
CLOSING TIME

BY WENDY HOANG
WRA LEGAL COUNSEL AND DIRECTOR OF CURRICULUM

"Closing time, every new beginning comes from some other beginning's end." Whenever there is a WRA Legal Hotline call about a transaction experiencing closing issues, I think of Semisonic's 1998 song, "Closing Time." Like the song states, real estate transactions also have beginnings and endings. A closing signifies the buyer's beginning in the home and the seller's time in the home coming to an end. The following questions contemplate when "closing time" doesn't go as smoothly as expected.

MAINTENANCE AND DAMAGE BETWEEN ACCEPTANCE AND CLOSING

During the walk-through, the buyer's agent and buyer discovered water damage from a leaking toilet. The buyer wants the damage repaired before closing or a price reduction. What is the best way to proceed in this scenario?

The Maintenance section on lines 465-467 of the WB-11 Residential Offer to Purchase provides:

> *"Seller shall maintain the Property and all personal property included in the purchase price until the earlier of closing or Buyer's occupancy, in materially the same condition it was in as of the date on line 1 of this Offer, except for ordinary wear and tear and changes agreed upon by Parties."*

The provisions in the Property Damage Between Acceptance and Closing section on lines 468-477 of the WB-11 Residential Offer to Purchase indicate the following:

> *"1. If the property is damaged in an amount not more than five percent of the purchase price, the seller must:*
> - *promptly notify the buyer, in writing*
> - *restore the property*
> - *provide the buyer with copies of all required permits and lien waivers no later than closing*
>
> *2. If the property is damaged in an amount that exceeds five percent of the purchase price, the seller must:*
> - *promptly notify the buyer, in writing, of the damage"*

If the property damage is not more than 5% of the purchase price, the seller must notify the buyer in writing and restore the property. Additionally, the seller must provide the buyer with copies of all required permits and lien waivers no later than closing.

If the property damage exceeds 5% of the purchase price, the buyer then decides whether to cancel the offer or carry out the offer and receive the seller's insurance proceeds and a credit in the amount of the seller's deductible on his insurance policy.

The parties may agree to have a professional determine which services and associated costs are possible to help meet the terms and conditions of the offer to purchase. Alternately, the parties may execute an agreement relating to the damage via an amendment regardless of the value of the damage.

If the parties cannot reach a mutually agreeable solution, they should be referred to legal counsel. The licensee may refer the parties to legal counsel. To find an attorney, the parties could contact the State Bar's Lawyer Referral Service (LRS). When calling the LRS, a legal assistant helps determine the nature of the potential dispute and can refer attorneys in the caller's area who have practice in matters related to the potential dispute. They can visit the LRS online, or they may call 800-362-9082, Monday through Friday, from 8:00 a.m. to 5:00 p.m.

The transaction is set to close tomorrow. The buyer just completed the final walk-through, and it seems as though the grass has not been cut since the offer was accepted, and the grass is now several feet high. The listing agent said it is not the seller's responsibility to cut the grass since it was not addressed in the offer. Isn't the seller responsible for maintaining the property in the same condition?

If the grass was at "normal" height when the buyer wrote the offer, then arguably the seller should maintain the grass at that height per the Maintenance section of the WB-11 Residential Offer to Purchase. If the grass is not cut at the time of closing, the buyer may argue that the seller has breached by not maintaining the property in materially the same condition it was at the time of the offer.

Furthermore, depending on local regulations, the buyer may want to contact the city to see if the seller has been ticketed or fined for failing to maintain the lawn at a proper height. Any tickets or fines would likely be attached to the property, not the individual seller, in the same way as a tax bill or special assessment would be attached with the property. If there are existing tickets or fines, the buyer may consider contacting the title company to ensure these are reflected as closing costs owed by the seller.

TITLE INSURANCE

The buyer and seller are using different title companies. The agents recognize that the place of closing will be at the place selected by the seller, per the offer to purchase. However, the lender is insisting that closing take place at the buyer's title company of choice despite the seller wanting to close at the seller's choice of title company. The lender has refused to fund the loan unless closing is at the buyer's title company location. Can the lender do this?

Per lines 48-49 of the WB-11 Residential Offer to Purchase, the location for closing is "at the place selected by Seller, unless otherwise agreed by the Parties in writing." As such, the physical location of closing is chosen by the seller. The buyer still has the buyer's choice in title insurance provider.

The buyer may negotiate in the additional provisions or in an addendum for a specific place of transaction closing or the right to choose the place of closing. The parties can also amend the offer after acceptance to allow the buyer to choose the place of closing. The "place of closing" provisions of the WB-11 Residential Offer to Purchase identify the location of the closing, not the provider of the owner's title insurance policy.

The buyer and the lender may sign the loan documents at any location acceptable to the buyer and the lender. The place of closing is where the real estate transaction will close, not necessarily where the buyer will sign the loan documents. In the event of a split closing — in which the buyer and lender obtain title from a company different from the title company providing the owner's policy — the parties, the lender and the title company representatives will need to make arrangements to complete the transaction.

If the parties cannot come to an agreement and the lender will not issue the loan if closing does not take place at the lender's preferred location, the parties should be referred to legal counsel.

The agent was alerted that the Iowa County register of deeds was compromised, and consumers would be experiencing closing delays. As such, the transaction would not be able to close on the date set for closing. The parties have decided to close in escrow. The title company handling the transaction said this was possible but would not be able to provide title insurance, so the title company recommended the parties seek legal counsel to draft an agreement. Can this transaction close?

The parties should be referred to their own private legal counsel to help facilitate the closing. If the parties and their legal counsel decide to close in escrow, the offer should be amended to reflect that change and any potential extension of closing.

PERSONAL PROPERTY AND FIXTURES

A buyer is closing on a property today. During the walk-through, the buyer noticed old paint cans, a roll of insulation and other miscellaneous items in the basement. The listing agent claims these items are not personal property and do not need to be removed. What course of action should be taken?

The Occupancy section of the WB-11 Residential Offer to Purchase provides:

> *"Occupancy of the entire Property shall be given to Buyer at time of closing unless otherwise provided in this Offer at lines 548-570 or in an addendum attached per line 592, or lines 426-430 if the Property is leased. At time of Buyer's occupancy, Property shall be in broom swept condition and free of all debris, refuse, and personal property except for personal property belonging to current tenants, or sold to Buyer or left with Buyer's consent. Occupancy shall be given subject to tenant's rights, if any."*

If a buyer takes occupancy of the property and the seller has not removed the debris, refuse and personal property, the buyer should consult the buyer's attorney regarding a potential breach of contract claim.

The transaction is supposed to close next week. A water treatment system exists on the property, but it was not excluded in the offer. The listing agent informed the buyer's agent that the sellers will remove the water treatment system because they will purchase it from the water treatment system company. Is a water treatment system considered a fixture that is automatically included with the property?

Water treatment systems are considered fixtures that are included in the purchase price unless excluded in the offer. Line 31 of the WB-11 Residential Offer to Purchase includes "water softeners and treatment systems" in the definition of "fixture."

Lines 11-12 of the WB-11 Residential Offer to Purchase indicate that the purchase price includes "the Property, all Fixtures on the Property as of the date stated on line 1 of this Offer" and additional items as added in on the following blank lines.

The parties should be referred to legal counsel if they cannot negotiate a resolution on this issue.

WHEN SMA
CREATE STU
PROBLEMS

In today's fast-paced real estate market, technology is everywhere — from digital land records, AI-generated listing descriptions, virtual staging and remote closings. These tools promise efficiency, convenience and a competitive edge. But what happens when those same tools open the door to fraud, miscommunication or legal risk? As real estate professionals increasingly rely on "smart" solutions, it is crucial to recognize that technology is not foolproof — and sometimes, it can create more problems than it solves.

RT TOOLS
UPID

BY JENNIFER LINDSLEY
WRA DIRECTOR OF LEGAL SERVICES AND LICENSING

CYBERATTACK ON LAND RECORDS

You may have heard about the April 2025 cyberattack in Iowa County, Wisconsin, when ransomware hit the county's computer network. This disrupted services, including access to land records maintained by the local register of deeds. As a result, most real estate transactions in Iowa County are experiencing closing delays due to the records being unsearchable. The county is actively working to restore and rebuild its network, but it is unclear how long the recovery process will take. Iowa County has been posting frequent updates about its recovery process to keep the public up to date. To see the most recent updates, visit **www.iowacounty.org/IowaCountyCyberIncident**.

When a title insurance company cannot search the records, it is unlikely to take the risk of insuring title on a property. Without title insurance, both lenders and buyers are unwilling to take the risk of closing. The resulting closing delays cause problems for everyone. Buyers are losing interest rate locks, having to find other housing and storage, and might not be able to close on their sales. Sellers too are burdened by not receiving expected proceeds and not being able to move to their new properties. Agents are scrambling to renegotiate deals with pre-closing occupancy agreements and other amendments and are also not getting expected commission checks on these transactions that are not closing.

WIRE FRAUD

Wire fraud remains a serious threat in real estate, with criminals stealing earnest money, down payments or even full purchase funds by sending fake wiring instructions that appear legitimate.

Hackers typically breach the email of someone involved in the transaction — often an agent, lender or title company — giving them access to sensitive information. Posing as a trusted party, the fraudster then sends the buyer fake wiring instructions from a look-alike email address.

Once the funds are sent to the fraudulent account, they are nearly impossible to recover, and the criminals are often outside the reach of U.S. law enforcement.

While it is frequently the consumers in the transaction who invite vulnerabilities into electronic communications, there are plenty of instances where it was the agent's email that was compromised, opening the door for the hacker. For that reason, most agents steer clear of sending wiring instructions to parties. This is such a concern with wire fraud that the Wisconsin Department of Safety and Professional Services, by way of the Real Estate Examining Board, added a wire fraud warning to all the WB listing contracts, buyer agency agreements and the offers to purchase.

WIRE FRAUD WARNING IN WB FORMS

"**WIRE FRAUD WARNING!** Wire Fraud is a real and serious risk. Never trust wiring instructions sent via email. Funds wired to a fraudulent account are often impossible to recover.

Criminals are hacking emails and sending fake wiring instructions by impersonating a real estate agent, Firm, lender, title company, attorney or other source connected to your transaction. These communications are convincing and professional in appearance but are created to steal your money. The fake wiring instructions may even be mistakenly forwarded to you by a legitimate source.

DO NOT initiate ANY wire transfer until you confirm wiring instructions IN PERSON or by YOU calling a verified number of the entity involved in the transfer of funds. Never use contact information provided by any suspicious communication.

Real estate agents and Firms ARE NOT responsible for the transmission, forwarding, or verification of any wiring or money transfer instructions."

SELLER IMPERSONATION FRAUD

Seller impersonation fraud is an increasingly common fraud targeting real estate transactions — particularly vacant, mortgage-free land. Criminals pose as property owners and contact agents, usually via phone or email, to list the property, often at below-market value to attract quick cash offers.

They typically cite urgent personal reasons for the low price and also request fast closings. As closing nears, they insist on using a remote notary — who may also be impersonated — and submit falsified documents. Once the sale closes, the title company transfers the proceeds to the criminal, making the fraud nearly impossible to reverse.

The United States Secret Service Cybercrime Investigations has the following tips to avoid this fraud:

1. Independently search for the identity and a recent picture of the seller.
2. Request an in-person or virtual meeting to see their government-issued identification.
3. Be on alert when a seller accepts an offer below market value in exchange for receiving the payment in cash and/or closing quickly.
4. Never allow the seller to arrange their own notary closing.
5. Use trusted title companies and attorneys for the exchange of closing documents and funds.

One effective way to verify a seller's identity is to mail a confirmation or thank you letter to the tax bill address on file — not by email, but through the U.S. Postal Service. While not every quick-sale vacant land listing is a fraud, this step can help flag fraudulent activity.

The letter should thank the owner for the listing and include a note advising them to contact the agent immediately if they are not selling the property. If it is a fraud, the real owner should be encouraged to report it to law enforcement.

Consumers can file fraud complaints through the Wisconsin Department of Justice at: **www.doj.state.wi.us/dls/consumer-protection/how-file-consumer-complaint**.

AI PROPERTY DESCRIPTIONS

Using artificial intelligence (AI) to write property descriptions in real estate can be highly efficient, but there are several risks to consider, especially when it comes to legal compliance, accuracy and brand perception.

Fair housing violations

AI-generated descriptions may unintentionally include discriminatory language that violates the Fair Housing Act; for example, implying preference for a certain race, family status or disability. Phrases like, "perfect for young professionals" or "ideal for families" can be problematic. AI may learn biased patterns from training data if not properly filtered.

Inaccuracy or exaggeration

AI might generate content that overstates features or includes inaccurate information, especially if the input data is incomplete or unclear. It might describe a "spacious backyard" when the yard is small. Misrepresentation can lead to buyer disputes or ethical complaints.

Lack of local knowledge or nuance

AI may miss hyper-local context or fail to tailor language to a specific market, and this can lead to missed marketing opportunities or off-target messaging.

Overuse of generic or repetitive language
AI can default to clichés or formulaic phrases like "must-see," "charming home" or "won't last long." It can make listings sound bland or indistinguishable from others and may reduce engagement or interest from buyers due to lack of originality.

Ethical concerns and consumer trust
Relying heavily on AI without disclosure can raise questions about authenticity and transparency, particularly if clients expect a personal, professional touch.

Compliance with MLS or firm standards
Some Multiple Listing Services (MLSs) or firms may have rules about how property descriptions are written, including formatting, permitted terms or required disclosures. Violations could lead to fines, required corrections or removal of the listing.

Best practices to mitigate risks

- Review all AI-generated content carefully.
- Train AI on compliant, accurate data.
- Avoid language that could be interpreted as discriminatory or misleading.
- Use AI as a drafting tool — not a final copywriter.
- Stay current with advertising and fair housing regulations.

VIRTUAL STAGING OR ENHANCING

Virtual staging and virtual enhancements are powerful tools in real estate marketing, but they come with significant risks if not handled transparently and ethically.

If virtual staging or enhancements alter the property in a way that misleads potential buyers, it could be considered false advertising:

- Editing out flaws like cracks, stains or damage.
- Adding furniture or finishes that are not representative of the property's actual size or layout.
- Digitally enhancing views, lighting or landscaping.

Advertising in a way that is false, deceptive or misleading can lead to legal consequences under state real estate laws or consumer protection laws, complaints to the REEB, and a loss of trust or credibility with buyers.

If virtual staging emphasizes features that appear to target or exclude specific demographic groups, agents could be in violation of the Fair Housing Act. For example, only showing staged rooms with a nursery or religious symbols might be seen as subtly steering.

Failing to clearly disclose that images have been virtually staged or digitally altered can be considered unethical or deceptive. Virtual staging can set unrealistic expectations about space, condition or design potential. For example, a buyer may think a room is larger or brighter than it is in reality due to wide-angle lenses and digital enhancements. This can result in wasted time from showings that do not meet expectations, erosion of buyer trust or negative reviews or complaints.

Best practices to reduce risk

- Always disclose when images are virtually staged or digitally enhanced — both in photo captions and listing remarks.
- Avoid removing or concealing defects that a buyer would discover in person.
- Label edited images clearly; for example, "virtually staged" or "digital rendering."
- Include unedited photos of each room or exterior if virtual staging is used.
- Follow local MLS rules and fair housing guidelines carefully.

WIS. STAT 452.136 ADVERTISING BY LICENSEES.

(1) False advertising. A licensee may not advertise in a manner that is false, deceptive, or misleading.
(2) Disclosure of name.
(a) Except for advertisements for the rental of real estate owned by the licensee, a licensee shall in all advertising disclose the firm's name exactly as printed on the license of the licensed individual broker or licensed broker business entity or disclose a trade name previously filed by the firm with the department and shall in either case clearly indicate that the firm is a business enterprise and not a private party.
(b) Except for advertisements for the rental of real estate owned by the licensee, a licensee associated with a firm shall advertise under the supervision of and in the name of the firm. The firm's name as used in advertising shall be clear and conspicuous. This paragraph does not apply to a licensee engaged in independent practice as provided in s. 452.30 (6).
(c) Notwithstanding pars. (a) and (b), a licensee may advertise the occasional sale of real estate owned by the licensee or may engage in the occasional solicitation of real estate for purchase by the licensee without complying with pars. (a) and (b), provided that the licensee clearly identifies himself, herself, or itself as a real estate licensee in the advertisement.
(3) Advertising without agency agreement prohibited. A firm and any licensees associated with the firm may not advertise a property unless one of the following applies:
(a) The firm is the listing firm for the property.
(b) The firm or a licensee associated with the firm has obtained consent to advertise the property from the listing firm for the property.
(4) Advertised price. A licensee may not advertise property at a price other than that agreed upon with the owner, except that the price may be stated as a range or in general terms if it reflects the agreed upon price.

LEGAL RESOURCES

THE LATEST UPDATES AND RESOURCES FROM THE WRA ABOUT WISCONSIN REAL ESTATE LAW

LEGAL LANDSCAPE ON JULY 10

Get the latest news about Wisconsin real estate law with the WRA's Legal Landscape series: a bi-monthly, 30-minute webinar series hosted by WRA Legal Hotline attorneys. Save the date: the next webinar is scheduled for July 10, 2025.

Plus, this webinar series is included with WRA membership — all you have to do is register, watch and learn!

July 10 webinar registration: **www.wra.org/LegalLandscape** (WRA login required)

LEGAL UPDATES

Real estate law moves fast — stay ahead with the WRA's monthly Legal Update. Watch a two-minute video each month for key takeaways about the latest legal developments, helping you stay informed, compliant and competitive.

See the updates: **www.wra.org/LegalUpdates** (WRA login required)

NEW WB-50 NOW AVAILABLE

The Real Estate Examining Board (REEB) recently created the WB-50 Residential Pre-Agency Showing Agreement for use when showing a property to a buyer in pre-agency. This form has an optional use date of May 15, 2025, and a mandatory use date of July 1, 2025.

The form is available in Transactions (zipForm Edition) and the WRA Forms Library. Both products are benefits of WRA membership.

Learn more: **www.wra.org/Forms**

WRA LEGAL HOTLINE

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

SUBMIT YOUR QUESTION
By phone: 608-242-2296 or 800-799-4468
Online: www.wra.org/LegalHotline

HOTLINE HOURS
Monday–Friday, 8:30 a.m. – 4:30 p.m. Central

The hotline will be closed on Monday, September 1, in observance of Labor Day.

www.wra.org/LegalHotline


WRA WISCONSIN REALTORS® ASSOCIATION
LEAVE YOUR LEGACY:
CLOSE THE DOOR ON DISCRIMINATORY COVENANTS
Discriminatory language restricting who can own or occupy your property may still appear in property records, even though it's illegal.
If it's on your title, you can act. Learn more at
CLOSEWITHPURPOSE.ORG

LEGISLATIVE ALERT

2025–27 STATE BUDGET IN FULL SWING

BY NATHAN CONRAD
WRA DIRECTOR OF GRASSROOTS POLITICAL ADVOCACY AND ENGAGEMENT

In the 2023–25 Wisconsin state budget, Gov. Tony Evers used his powerful partial-veto authority to extend a $325 per-pupil funding increase, not just for two years, but for the next 400 years. He did this by creatively editing the wording inside the budget and removing a couple of digits and a hyphen. This move guarantees that school districts can raise more money each year through local property taxes without voter input through referendum, unless the state fully covers the cost.

This new law puts long-term pressure on property taxpayers, especially if lawmakers don't increase state funding in the biennial state budget process.

The WRA is strongly advocating for schools to be fully funded in the 2025-27 budget so that property owners will not be on the hook for dramatic increases in property taxes annually.

If K-12 education is not fully funded in this budget, the property taxes on the median valued home would increase by hundreds of dollars every biennium.

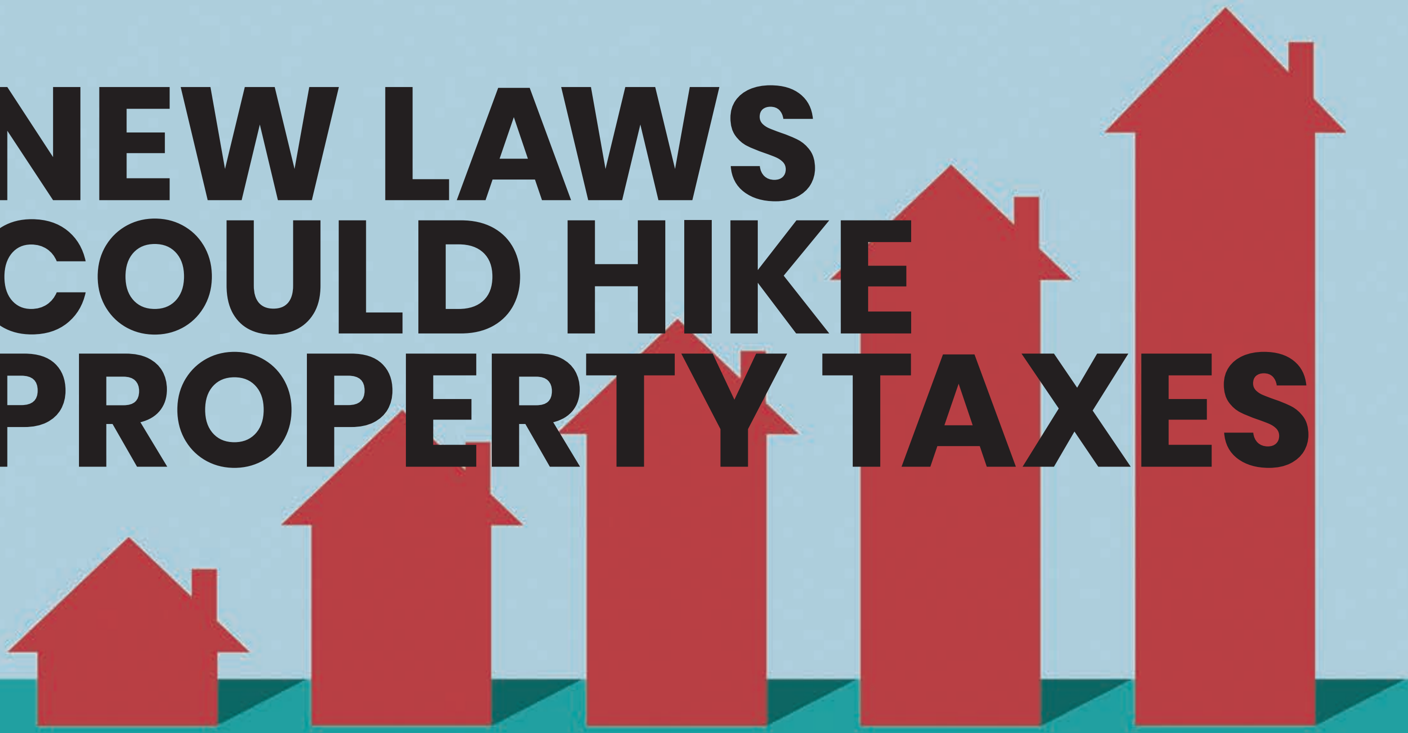
This would create hardship for seniors on a fixed income as well as families struggling to make ends meet.

Large property tax increases make it more difficult for first-time homebuyers to afford purchasing a home due to the unintended consequences of increased strain on a budget.

The WRA will keep you informed as the budget process continues to proceed forward.

WRA
onsin REALTORS® Association

NEW LAWS COULD HIKE PROPERTY TAXES



WHY REALTORS® SHOULD WATCH THE STATE BUDGET

BY NATHAN CONRAD
WRA DIRECTOR OF GRASSROOTS POLITICAL ADVOCACY AND ENGAGEMENT

Wisconsin homeowners already bear one of the heaviest property tax burdens in the nation. Despite more than a decade of strict levy limits that have held down property tax increases and saved taxpayers over $14 billion since 2011, Wisconsin still ranks 8th in the nation in property taxes. Now, a new law threatens to send those taxes soaring unless state lawmakers take action in the next budget.

The issue? School funding.

Under this new law, if lawmakers fail to fully fund K-12 education in the 2025–27 state budget, school districts may be allowed to raise additional funding through increased property taxes without public input via referendum. In short: if the state doesn't pay, property taxpayers will.

This puts Wisconsin property owners and REALTORS® in a tough spot.

Everyone understands the value of strong public schools. Great school districts boost home values, attract families, and create vibrant communities. As REALTORS®, you see firsthand how quality education systems drive local real estate markets. But the way Wisconsin funds schools is outdated and unsustainable.

It's time to rethink how we support our schools. Rather than relying on property taxes to fill funding gaps, the state must step up and find alternative sources for a greater share of education costs. A more balanced approach would protect property owners, promote fairness, and reduce the growing financial strain felt by families and seniors across Wisconsin.

To help raise awareness and encourage searching for a more well balanced funding strategy, the Wisconsin Homeowners Alliance has launched a campaign aimed at informing the public and urging lawmakers to act before it's too late. You can learn more about these efforts at **BuriedByPropertyTaxes.org**.

The campaign highlights the core message: Wisconsin property taxpayers cannot afford to be buried by property taxes. Now it's time for state leaders to step up and relieve the pressure on property owners.

This issue goes beyond school boards and budget committees; it affects the entire real estate industry. Higher property taxes could price buyers out of neighborhoods, further hinder growth and stability in the housing market, and make it harder for REALTORS® to do business. That's why REALTORS® need to be at the forefront of this conversation.

WHAT YOU CAN DO

- **Stay informed:** Visit **BuriedByPropertyTaxes.org** to learn more about the issue and become engaged.
- **Speak up:** Contact your state legislators and let them know that property owners shouldn't have to shoulder this burden alone.
- **Share the message:** Talk to clients, colleagues and community members about why property tax reform matters and how they can help.

There's still time to act. The state budget process is underway, and lawmakers will be making critical decisions in the weeks ahead. The more voices they hear from Wisconsin property owners and REALTORS®, the more likely they are to deliver a budget that funds our schools without raising property taxes.

At the end of the day, this isn't just about numbers on a tax bill — it's about protecting the value of homeownership and ensuring families, seniors and those on a fixed income can stay in their homes.

REALTORS® have always been trusted advocates for their clients and their communities. Now is the time to raise your voice and demand a fairer, more sustainable path forward.

CE THAT FITS YOUR LIFE

Whether you're looking to knock out your continuing education (CE) requirements or you want to sharpen your skills, the WRA's new learning center makes Wisconsin real estate education easier, faster and more engaging than ever before.

Designed just for Wisconsin real estate professionals like you, the new CE training experience offers bite-sized modules that work within your schedule. And with the online education available 24/7 and compatible on any device, it's real estate learning that meets you where you are — even if you're beachside under a palm tree. (But we suggest beach now, CE later!)

LEARN ON YOUR TERMS

Take your CE and online training from your laptop at home, the desktop at the office, or your phone on the go. Coursework in the WRA Learning Center is fully online and fully flexible.

BUILT BY THE EXPERTS

WRA coursework is developed by top experts in the field of real estate as well as Wisconsin real estate law. WRA instructors know the industry and the laws inside-out, and content goes beyond the basics. Instead, you gain real-world insights you can use right away.

EASY TO START AND EASY TO FINISH

You'll find smooth navigation and a clean layout that works for both tech newbies and digital pros. Plus, if you can't complete a course in one sitting, no problem. You can pick up where you left off in your course. No stress, no confusion!

Start your CE today and take a look at the new WRA Learning Center: **www.wra.org/CE**.

STAY SHARP WITH LEGAL LANDSCAPE

As a WRA member, you already have access to a wide range of resources designed to support your success in Wisconsin real estate. One of this year's most valuable additions to your membership lineup is the Legal Landscape webinar series. Launched earlier this year, this series has already delivered key legal insights to thousands of REALTORS® across the state.

Delivered bi-monthly with 30-minute webinars hosted by WRA Legal Hotline real estate attorneys, Legal Landscape offers timely updates on Wisconsin real estate law.

Each webinar examines topics like misrepresentation, risk reduction, contingency drafting and much more, equipping you with tips to navigate today's real estate market with confidence. Featuring insights you won't find anywhere else, this exclusive members-only benefit ensures you stay ahead of the curve and are ready for success.

SAVE THE DATE FOR FUTURE EPISODES

Unable to tune in on July 10? Be sure to circle other future episode dates on your calendar now: Don't miss the September 4 and November 6 episodes!

REGISTER NOW FOR EPISODE 4 ON JULY 10!

"Close with Class — Don't Let Ethics Pass"
July 10 at 9:00 a.m. Central

Explore the REALTOR® Code of Ethics and discover how to steer clear of common missteps that could cost you. This episode explores the Code of Ethics, walks you through the process for filing an ethics complaint, and shows you how to recognize red flags before they become violations to keep your reputation sharp and your practice compliant!

Sign up for free: **www.wra.org/LegalLandscape**

WRA MEMBER BENEFITS

Empower your career journey with the most trusted organization in Wisconsin real estate. The WRA offers members-only products and services to give you a competitive edge.

ADVOCACY
Drive industry transformation with legal, legislative and political advocacy.

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

FORMS LIBRARY
Your source for PDF versions of the WRA and WB forms for your practice.

LEGAL HOTLINE
Discuss your practice questions with a Wisconsin real estate attorney.

LEGAL HOTTIPS
See the extensive archive of Q&As in Wisconsin real estate law.

LEGAL LANDSCAPE
Stay on the cutting edge of real estate legal trends and topics.

LINE BY LINE FORMS TRAINING
Boost your forms know-how with Wisconsin's top real estate forms training video series.

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Explore statewide trends with Wisconsin's most comprehensive real estate data.

ONLINE RESOURCES
Elevate your career with products, services and assistance in just one click.

TRANSACTIONS (ZIPFORM EDITION)
Make your transactions paperless with Transactions (zipForm Edition).

SEE THE FULL SUITE OF MEMBER BENEFITS

WWW.WRA.ORG/MEMBERSHIP

APPRAISAL CE

Virtual classroom courses coming this fall

Looking to earn your appraiser continuing education (CE) credits? The WRA's upcoming CE courses can help you cross appraiser CE credits off your to-do list. These courses are offered totally online, so all you have to do is register, tune in and earn your credits!

Appraiser CE schedule

- **The Appraiser's Guide to the New URAR**
  August 18-19, 9:00 a.m. – 12:30 p.m. each day
- **Land and Site Valuation**
  September 11-12, 9:00 a.m. – 12:30 p.m. each day
- **Adjustments with Supporting Commentary**
  September 18-19, 9:00 a.m.– 12:30 p.m. each day
- **7-hour National USPAP Update Course**
  October 30-31, 9:00 a.m. – 12:30 p.m. each day

Register: www.wra.org/appraisalce

MINI COURSE SERIES

Mini courses offer major results

What's that smell in the listing's basement? Does your marketing comply with fair housing laws? Are you leveraging digital tools to maximize exposure? In a fast-moving industry, staying sharp means staying informed. The WRA's Mini Course Series delivers expert insights and practical strategies to help you stay ahead. Short in length but packed with value, these courses are designed to make a big impact.

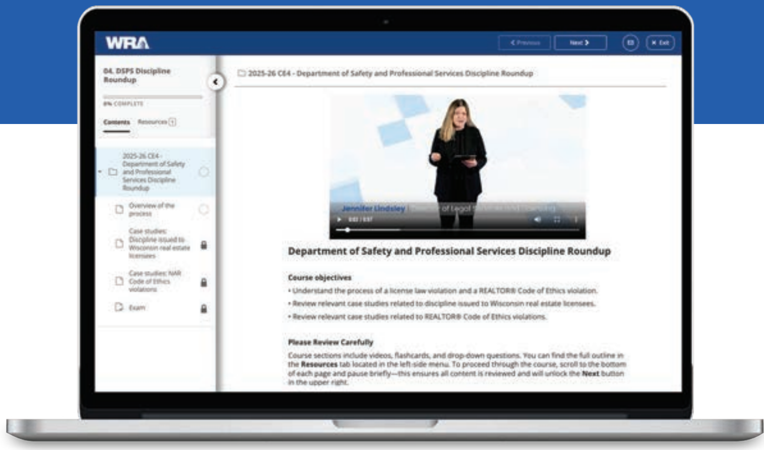
Mini course highlights

- "Asbestos and Real Estate" with Cassidy Kuchenbecker
- "The Real Estate Pro's Essential Tech Toolbox" with Craig Grant
- "Agency" with Jennifer Lindsley
- "Water Rights, Shoreland Zoning and Wetlands" with Paul Kent
- And "mini" more!

Register: www.wra.org/Mini

2025-26 ON DEMAND

Continuing Education



DISCOVER YOUR NEW HUB FOR THE BEST IN WISCONSIN REAL ESTATE EDUCATION

- Learn from Wisconsin real estate experts.
- Interactive content keeps you engaged.
- Study anywhere, anytime.
- Works on all your devices.
- Easy for beginners and pros alike.
- Boost retention with quizzes and videos.
- Seamless navigation for stress-free learning.
- Real-world scenarios enhance understanding.
- Flexible learning that fits your schedule.
- Fun, effective CE made simple.

OVER 17,000
MEMBERS SERVED

#1 CHOICE
FOR WISCONSIN CE

MEET THE WRA'S ALL-NEW LEARNING CENTER

Whether you're taking CE or building new skills, the WRA Learning Center offers flexible, bite-sized modules that fit into any schedule. With a user-friendly design, interactive content and 24/7 access on any device, online training has never been easier — or more effective.

Engaging, flexible learning

Stay motivated with interactive, real-world content designed by Wisconsin real estate experts.

User-friendly design

Easy navigation for all experience levels makes your education experience seamless.

Interactive content

Enjoy videos, quizzes and flashcards that boost retention and make learning fun.

Accessible anywhere

Log in anytime, anywhere — from your phone, tablet or computer, wherever life takes you.

Get Started Today!
www.wra.org/CE

ADVOCATE. EDUCATE. ELEVATE.

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Homebuyers are choosing the WHEDA Advantage.

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