WISCONSIN REAL ESTATE MAGAZINE

WRA A PUBLICATION OF THE WISCONSIN REALTORS® ASSOCIATION

February 2022 Vol. 38, No. 4

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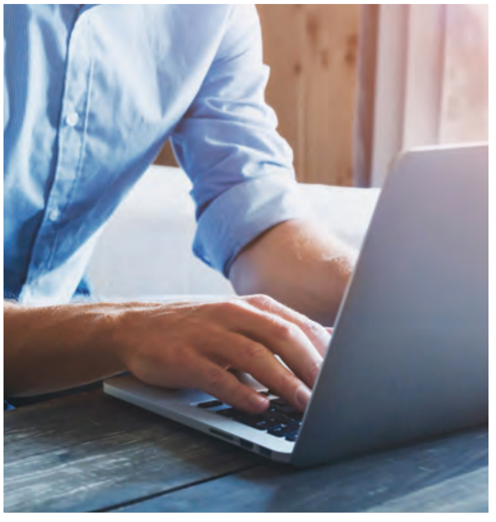

BY **DAVE CLARK**
PROFESSOR OF ECONOMICS AT MARQUETTE UNIVERSITY
PRINCIPAL AT ECON ANALYTICS, LLC

WISCONSIN MONTHLY HOUSING REPORT

STRONG DECEMBER
Sales Result in a Record Year for Wisconsin Housing

- Strong sales in December propelled the 2021 existing home market to a new record high.
- The December 2021 median price was $236,850, which is 10.2% higher than the price in December 2020.
- Half of the regions saw annual home sales increase.
- The state inventory continued to fall: new listings dropped 15.4%.
- Months of inventory dropped to just two months of supply statewide in December.

See the full report: www.wra.org/HSRDec2021

David Clark, Ph.D., is a professor 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.

DECEMBER HOUSING

7,301
CLOSED SALES DEC 2021
0.4%
FROM DEC 2020

$236,850
MEDIAN PRICE DEC 2021
+10.2%
FROM DEC 2020

ACTIVE LISTINGS BY PRICE

PRICE RANGE	NUMBER OF LISTINGS
$0-$124,999	2,046
$125,000-$199,999	3,511
$200,000-$349,999	4,722
$350,000-$499,999	2,693
$500,000 & higher	2,065

MEDIAN PRICES BY REGION

CENTRAL	$185,000
NORTH	$205,000
NORTHEAST	$209,900
SOUTH CENTRAL	$285,300
SOUTHEAST	$241,500
WEST	$250,000

3,594
TOTAL STATEWIDE LISTINGS
DEC 2021
-15.4%
FROM DEC 2020

AVERAGE DAYS ON MARKET
75 DAYS DEC 2021
COMPARED WITH
85 DAYS DEC 2020

MONTHS OF INVENTORY
2.0 DEC 2021
2.3 DEC 2020

HOUSING STATISTICS MONTHLY ACTIVITY

Statewide	December 2021	December 2020	% Change	YTD 2021	YTD 2020	% Change
New Listings	3,594	4,249	-15.4%	N/A	N/A	N/A
Total Listings	15,037	17,265	-12.9%	N/A	N/A	N/A
Closed Sales*	7,301	7,272	+0.4%	89,936	89,328	+0.7%
Median Sales Price	$236,850	$215,000	+10.2%	$240,000	$220,000	+9.1%
Months of Inventory	2.0	2.3	-13.0%	N/A	N/A	N/A
Avg. Days on Market	75	85	11.8%	N/A	N/A	N/A
Affordability Index	0	0	0%	N/A	N/A	N/A

	Median Price			Closed Sales		
Region	**December 2021**	**December 2020**	**% Change**	**December 2021**	**December 2020**	**% Change**
Central	$185,000	$165,000	+12.1%	497	435	+14.3%
North	$205,000	$176,000	+16.5%	664	759	-12.5%
Northeast	$209,900	$185,000	+13.5%	1,291	1,308	-1.3%
South Central	$285,300	$262,000	+8.9%	1,376	1,437	-4.2%
Southeast	$241,500	$220,000	+9.8%	2,828	2,643	7.0%
West	$250,000	$221,500	+12.9%	645	690	-6.5%

*Report criteria: Reflecting data through December 2021. *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

2023 Leadership Positions

The WRA nominating committee is currently seeking candidates for the following leadership positions for 2023:

- WRA executive committee vice president
- WRA board of directors regional representative

The number of openings for the regional representative is determined by the membership as of February 28, 2022. To view the WRA regional map, visit www.wra.org/RegionalMap. The application deadline is March 15, 2022. Apply online at www.wra.org/RegionalRep.

Editorial correction: A graph that appeared in the article "Another Strong Year for Housing but There Are Economic Headwinds" in the January 2022 *Wisconsin Real Estate Magazine* listed incorrect percentages for the 2020 population distribution by generation. The corrected graph now appears in the online version of that article at www.wra.org/WREM/Jan22/Housing and also in the January magazine downloadable PDF at www.wra.org/WREM/Jan22/JanuaryPDF.

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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

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Understanding Implicit Bias

The WRA is dedicated to improving the diversity, equity and inclusion within our communities and industry. One specific component of this endeavor is to help educate our members and the public about implicit bias.

Bias, a preference for or an aversion against someone or against a specific thing, is often discussed. However, in the context of fair housing, implicit bias — the automatic association that emerges instantly in our unconscious brains regarding groups and identities like race, sex, age or religion — is less frequently discussed. Most people struggle with the fact that the associations in the unconscious brain may be inconsistent with the values we have in our conscious brain.

Therefore, we are launching a campaign and webpage devoted to educating the REALTOR® community about implicit bias.

This campaign highlights a simple image of one individual with three arbitrary nouns as descriptions of the individual. However, the last noun for the entire campaign is always "homeowner." The campaign images may be the faces of your prospective clients, customers, buyers, sellers, renters, landlords, investors, lenders, title agents, attorneys, members of your community or your fellow REALTORS®.

The new implicit bias webpage includes a series of resources as well as the entire implicit bias campaign.

The goal of the campaign is to encourage you to ask yourself, "Did I just unconsciously make an assumption or perpetuate a stereotype based on someone's appearance?" Be honest.

If we are not honest with ourselves first, we will never be able to address the broader societal issues associated with discrimination. With honesty and self-reflection, we can learn to combat implicit bias in real estate and beyond.

Visit the new webpage at **wra.org/ImplicitBias** to learn more about implicit bias.

WRA™
Wisconsin **REALTORS®** Association


WHO DO YOU SEE?
a father? a teacher? a homeowner?
Implicit bias: associating a stereotype unconsciously.
Combat implicit bias in real estate: wra.org/ImplicitBias

BY **DEBBI CONRAD**
SENIOR ATTORNEY AND DIRECTOR OF LEGAL AFFAIRS
LEGAL

Is There Implicit Bias in Appraisals?

Implicit bias describes what is happening when, despite our best intentions and without our awareness, racial stereotypes and assumptions creep into our minds and affect our decisions and actions. Whether implicit bias occasionally or regularly impacts real estate appraisals has been discussed by many and studied by some, and certainly is not an easy question to answer. If you talk to local appraisers, they will tell you it just does not happen, and some of the studies and surveys seem to confirm this and reflect a low incidence of bias.

But then there are the stories in the news about Black families who have had to "white-wash" their home to receive a reasonable appraisal. What is a "white-wash?" If appraisers undervalue their properties, Black homeowners "white-wash'' their properties by having white friends stand in for them and replacing family photos with pictures of white people. Then they have a second appraisal. The result typically is a substantially higher appraised value, often several hundred thousand dollars higher. Some studies found appraisal reports where the "Neighborhood Description" field was completed to refer to race, such as a reference to a neighborhood being originally "White-Only," before becoming a "White-Flight Red-Zone" to explain why the neighborhood is mostly "Working-Class Black" now. Are these isolated incidents of incompetence, or are there concerns with the appraisal profession or the appraisal process that should be addressed?

The conversation about whether there is implicit bias in appraisals often includes a look at homeownership statistics based upon race, the cases reported in the news where race seemingly impacted appraised value, the history of segregation in this country, the absence of diversity among appraisers, the difficulty in becoming an appraiser, the study conducted by the Property Appraisal and Valuation Equity (PAVE) Task Force, and the Appraisal Foundation proposals for implicit bias education and practice courses for earning experience hours to make it easier to earn credentials. Different organizations have taken steps to enhance implicit bias awareness and increase fair housing education, but it is not evident that any possible appraisal bias originates from the conduct of individual appraisers or that these measures will eliminate any appraisal bias and discrimination.

HOMEOWNERSHIP STATISTICS

The homeownership rate for white Americans has been consistently near 70% since 2017. In the same period, the homeownership rate for Black Americans has been nearly 30 percentage points lower — around 41%. For Hispanic Americans, the homeownership rate has held above 47%, and for Asian Americans it has been above 59% over the same time period. As of the third quarter of 2021, the homeownership rate of non-Hispanic white households was 74% while the rate for Black households was 44%, according to the U.S. Census Bureau. In addition, the net worth of a typical white family is nearly eight times greater than that of a Black family.

SYSTEMIC SEGREGATION

The 20th century saw decades of systemic racism: a combination of private entities and individuals, and federal, state and local government engaged in segregated neighborhood development, redlining, racially restrictive covenants and other measures to isolate and segregate Black neighborhoods, deny mortgage credit to Black and immigrant buyers, and deny the families living in those communities the opportunity to build equity through homeownership and create intergenerational wealth. Real estate practitioners were involved in those efforts. The National Association of REALTORS® (NAR) issued a formal apology for decades of racist policies designed to limit homeownership by non-white people.

The segregated neighborhoods created via this dismal history unfortunately continue today to a large extent. Black homeowners have far less equity to use to build wealth for their families when their homes are undervalued. With lower property values, for instance, they have been less able to take advantage of low interest rates and refinance their mortgages, creating lower mortgage payments and freeing up funds for other purposes.

Perhaps part of the problem comes from the appraisal process itself. When appraisers use the sales comparison approach that asks appraisers to determine the value of a Black family's home based on the sale prices of similar homes in the same neighborhood, the homes in that neighborhood may have been historically undervalued by redlining and similar mechanisms while comparable homes in other neighborhoods have higher values. This process gives appraisers discretion in choosing comparable homes and the opportunity to unintentionally perpetuate bias by using the undervalued comparable sales in neighborhoods of color.

PROPOSED GUIDANCE

The Biden administration launched the Property Appraisal and Valuation Equity (PAVE) Task Force led by Housing and Urban Development (HUD) Secretary Marcia Fudge and former United Nations Ambassador Susan Rice. The PAVE Task Force was created to address discrimination in the appraisal and homebuying process. PAVE is evaluating issues related to the valuation process, diversity in the appraisal industry, and appraiser education and outreach.

Similarly, the Appraisal Foundation has a Diversity, Equity and Inclusion initiative. The Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) established The Appraisal Foundation as the national authority for all appraisers and the source of appraisal standards and qualification criteria.

- The Foundation's Appraisal Standards Board (ASB) has existing guidance in Advisory Opinion 16: "Fair Housing Laws: Avoiding Bias in Real Property Appraisal and Appraisal Review Development and Reporting" that is being reviewed for possible updates. The Advisory Opinion provides guidance to real property appraisers related to avoiding bias or illegal discrimination.
- The Foundation's Appraiser Qualifications Board adopted a new edition of the Real Property Appraiser Qualification Criteria, which adds "Valuation bias, fair housing, and/or equal opportunity" to continuing education and to the basic appraisal principles course that all appraisers take.
- The Appraisal Foundation believes the appraisal industry should reflect the diversity of the nation. See the Diversity survey of the appraisal profession at appraisalfoundation.sharefile.com/d-s85f0de36c92a43a1bc812bd8fa5cf475, which shows that is not currently the case. About 85% of appraisers in the U.S. are white, according to first quarter 2019 data from the Appraisal Institute. Approximately 77% of all appraisers are men, and roughly 71% are at least 51 years old.
- To encourage new appraisers who are more representative of the population to enter the field, different measures have been contemplated. As probably all appraisers can agree, regardless of their view about implicit bias, one of the biggest problems for any appraiser applicant is the requirement to have 1,000 to 3,000 hours of experience, depending on the credential, before taking the exam. That experience requirement generally means the prospective appraiser applicant must find a supervisor, but very few appraisers are willing to act as supervisors and train their future competitors. Most supervisors are a relative or family friend already in the business. The Appraisal Advisory Board has adopted the Practical Applications of Real Estate Appraisal (PAREA) as an alternative virtual method for trainees to build experience without a supervisor, but this has not yet been made available. PAREA provides an alternative to the traditional supervisor and trainee model with the goal of alleviating barriers to entry into the appraisal profession.

A better-trained, more diverse next generation of appraisers is a good step but simply not enough to make up for this country's long history of discrimination. But the fact it has been acknowledged there is something that is not working as far as equity building for Black homeowners.

The concern with implicit bias and potential discrimination in appraisals has many facets, and there is not likely to be just one answer. Moreover, implicit bias and discrimination are concerns for all professionals within the real estate industry — not just appraisers. Some of the proposed reforms may be helpful for everyone, but modernization and systemic changes to the appraisal process may be needed to provide equity building for all property owners.

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

RESOURCES

- Black homeowners in the Bay Area say "white-washing" raised home values by $500,000: Marin City couple the latest to file suit over discriminatory practices in the appraisal industry: therealdeal.com/sanfrancisco/2021/12/07/black-bay-area-homeowners-say-white-washing-raised-home-value-by-500k
- What It Will Take to Close the Race Gap in Home Appraisals: In a major shift, appraisal industry leaders have acknowledged bias in setting home values. Will it be enough to fix the problem?: www.bloomberg.com/news/articles/2021-03-03/appraisers-acknowledge-bias-in-home-valuations
- The National Association of REALTORS® Is Sorry About All the Discrimination: www.bloomberg.com/news/features/2021-12-21/real-estate-agents-want-to-fix-housing-discrimination-but-keep-their-commission
- Promoting Diversity in the Appraisal Profession: appraisalfoundation.sharefile.com/d-s07b3d65a193d47e6a626af02a7aad265
- Appraisal Foundation Diversity, Equity and Inclusion initiative: appraisalfoundation.org/imis/TAF/Resources/Diversity__Equity_and_Inclusion/TAF/Diversity_and_Inclusion.aspx?hkey=e43af95e-f315-40f6-82cf-eceae30afeac
- Identifying Bias and Barriers, Promoting Equity: An Analysis of the USPAP Standards and Appraiser Qualifications Criteria: nationalfairhousing.org/wp-content/uploads/2022/01/2022-01-18-NFHA-et-al_Analysis-of-Appraisal-Standards-and-Appraiser-Criteria_FINAL.pdf
- FHFA, Reducing Valuation Bias by Addressing Appraiser and Property Valuation Commentary, FHFA Insights Blog (Dec. 14, 2021): http://www.fhfa.gov/Media/Blog/Pages/Reducing-Valuation-Bias-by-Addressing-Appraiser-and-Property-Valuation-Commentary.aspx
- Practical Applications of Real Estate Appraisal (PAREA): appraisalfoundation.org/imis/TAF/Standards/Qualification_Criteria/PAREA/TAF/PAREA.aspx
- NAR 2021 Snapshot of Race and Home Buying in America: cdn.nar.realtor/sites/default/files/documents/2021-snapshot-of-race-and-home-buyers-in-america-report-02-19-2021.pdf

BY **JENNIFER LINDSLEY**
STAFF ATTORNEY AND DIRECTOR OF TRAINING
LEGAL

Contract Drafting 101: Back to Basics

Have you ever taught a person how to drive? At first, everything seems impossible to the new driver. Merging onto the highway? Terrifying! Parallel parking? Forget about it! Not to mention the additional fun of that first winter and learning how to drive in snow and on ice. But soon, that new driver gains some confidence and things get a lot easier. Eventually you even stop using your imaginary break pedal on the passenger side and enjoy the ride. This process is a lot like drafting a real estate contract. At first, the new licensee pores over each provision, afraid of making a mistake. But just like driving, it eventually becomes second nature. The problem with something becoming second nature, though, is sometimes we get lazy and are not as careful as we should be. I am sure you will agree that there are some drivers out there who should probably revisit driver's education. The same is true with contracts — sometimes it is a good idea to take a step back and review the basics of contract drafting.

AGENCY

Do not make a mistake right off the bat. Be sure to complete lines 1-2 of the WB-11 Residential Offer to Purchase and declare your agency situation.

> **LICENSEE DRAFTING THIS OFFER ON _______________ [DATE] IS (AGENT OF BUYER) (AGENT OF SELLER/ LISTING FIRM) (AGENT OF BUYER AND SELLER) STRIKE THOSE NOT APPLICABLE.**

Please note that there is no optional check box before this section of the offer, and that means it is a mandatory provision that must be completed.

- You are the listing agent drafting an offer for a buyer-customer. Strike "Agent of Buyer" and "Agent of Buyer and Seller."
- You are a subagent drafting an offer for a buyer-customer on another firm's listing. Strike "Agent of Buyer" and "Agent of Buyer and Seller."
- You are a buyer's agent drafting an offer for your buyer-client on a property listed with another firm. Strike "Agent of Seller/Listing Firm" and "Agent of Buyer and Seller."
- You are a buyer's agent drafting an offer for a buyer-client and your firm also has the listing and both the seller and buyer agreed to multiple representation with designated agency. Strike "Agent of Seller/Listing Firm" and "Agent of Buyer and Seller."
- You are a buyer's agent drafting an offer for a buyer-client and your firm also has the listing, and both the buyer and seller agreed to multiple representation without designated agency. Strike "Agent of Buyer" and "Agent of Seller/Listing Firm."

What do you do if you are the listing agent and you receive an offer from another agent that does not have the agency section completed correctly? You still must present the offer to the seller and explain to the seller that you can prepare a counter-offer to address the agency oversight and any other terms the seller wants to counter. The seller can, however, accept the offer as-is if the seller chooses to do so. If the transaction does not go well, however, either the seller or the buyer (or the other agent) could make a complaint to the Department of Safety and Professional Services (DSPS). The concern with all drafting errors, including failure to identify the agency role of the drafter, is that they represent incompetent practice for which a licensee can be disciplined.

DATES AND DEADLINES

Imagine if you got the opportunity to draft your own contract with your cell phone provider or credit card company. Would you just take their "default" terms and rely on whatever they put forth initially? No way! If you had the chance, you would try to negotiate the terms most favorable for you, including when your payment is due, how many days late you could pay without consequence, and even your interest rate if the contract called for interest. Sure, many of our real estate contracts contain default dates and deadlines, but those "boilerplate" terms may not really be what is best for your party.

Best practice is to complete all dates and deadlines according to the instruction of the party. Relying on default deadlines and not writing in the specific deadline requested by the party invites the interpretation that the party did not review that section, thus challenging whether there is a meeting of the minds between the parties, which is essential for an enforceable contract.

One may think of the default dates and deadlines in an offer to purchase like an airbag in a car. It will hopefully protect the occupants of the car if a mistake is made, but better to not make the mistake and not need the protection. Including default deadlines in an offer is done to potentially preserve a contract where a deadline was missed in error; it is not intended to be a substitute for discussing the provision with a party and indicating the deadline requested by that party.

BLANK LINES

Let's talk about best practice when completing a form that has blank lines. For example, in the Closing Prorations section of the WB-11 Residential Offer to Purchase, there is a blank line at line 361 for parties to include additional items for proration. If there are no additional items to be prorated, should a licensee put "n/a" or "none" to clarify there are no additional items for proration?

Ideally, a licensee would put "n/a" or "none" on blank lines in an offer that do not apply to that particular transaction. For example, if the parties did not have additional items to prorate, the licensee would put "n/a" or "none" on that blank line. Doing so establishes that the party considered that provision and acknowledges that it does not apply to this transaction. This helps to establish that there is a meeting of the minds between the parties, which is a necessary component to create an enforceable contract. Leaving blank lines blank and not indicating "n/a" or "none" invites the potential interpretation that the provision was missed in error and that there may not be a meeting of the minds.

If parties to a contract were to end up in a dispute involving a lawsuit, marking blank lines as "n/a" or "none" would likely be seen as stronger evidence of the parties' contractual intentions and help to establish there was a meeting of the minds. A judge may interpret blank lines as an oversight by the drafter and not the true intention of the parties to the contract.

Competent licensees should completely fill out approved forms under REEB policy.

OPTIONAL PROVISIONS

Not every party wants or needs the same terms in their contract. Financing may be the way for some buyers, but others may be cash buyers. Some buyers would never consider drafting an offer without an inspection contingency, where others are more willing to tolerate the risk involved with that strategy.

What is the effect if a licensee inserts a deadline in a contingency but does not check the optional provision box that precedes the contingency? Based on the plain language of the WB-11 Residential Offer to Purchase at lines 451-452, "Terms of this Offer that are preceded by an OPEN BOX [ ] are part of this Offer ONLY if the box is marked such as with an "X". They are not part of this offer if marked "N/A" or are left blank."

If the box is not checked, the contingency is not included per the terms of the offer. If the parties were to end up in a dispute, however, courts interpreting a contract dispute will often try to discern the intent of the parties to a contract, and including a deadline but not checking the box may be considered evidence that the party was attempting to include that contingency. Regardless of whether or not a court decides that including a deadline in a contingency but not checking the box to include it means it is included in the offer, it is going to be a problem for the licensee who drafted the offer and made the mistake that created the dispute to begin with.

Licensees should be aware, however, of some local addenda that include a provision that modifies the plain language interpretation of the offer as it relates to optional provisions. An addendum might include a statement such as "For optional provisions in the Offer (and any addenda) which require a box to be checked which have not been marked 'n/a' or stricken in their entirety, if any blank within any part of the optional provision has been filled in (by handwriting or by typing), then it shall be as if the appropriate box was also checked thus including said optional provision within the Offer."

Because there are addenda used in practice that contain an identical or similar provision incorporating a contingency despite the box not being checked, licensees should use caution when dealing with unfamiliar or recently revised addenda.

AMBIGUOUS PROVISIONS

Does anyone really like ambiguity? Does anyone want to hear from their doctor that the results of a test are "inconclusive?" Or what if you order a sweater described as "blue," but there is no picture or further description? Will the sweater be navy, sky, cornflower or some other kind of blue? In the world of contracts, ambiguous terms are like throwing open the courtroom door and telling the judge, "We will be right there. As soon as the parties disagree about interpretation of this term."

Obviously, best practice is to avoid ambiguous terms. Drafting contract language is the time to shine for those who are precise, meticulous and detail oriented. Not only does drafting with ambiguity set the stage for a future conflict if the parties do end up in a dispute, but a court will construe ambiguous contract terms against the drafter. If a licensee drafts an offer for a buyer and asks the seller to "paint the first-floor bedroom blue," any color of blue that the seller picks is going to be considered sufficient under the terms of the contract. Even if the seller picks the darkest of navy and paints not only the walls but also the ceiling and the wood floor in what was supposed to be a baby's nursery, if the paint is blue, then the seller complied with the terms of the contract. Let's not get started on what would happen if the offer included a provision asking the seller to "paint the first-floor bedroom blue" and there was more than one bedroom on the first floor.

What do you do, though, if you are the listing agent and receive an offer drafted by a licensee for a buyer who asks the seller to "paint the first-floor bedroom blue," and there are multiple bedrooms on the first floor? Suppose the seller loves navy blue and thinks painting the entire room — including the ceiling and floor — sounds like a terrific idea. Even though the offer is drafted poorly and contains ambiguous terms, you still must present it to your seller and the seller can, as with any offer, accept it, reject it, counter it or let it expire. To avoid problems down the road, you could offer to draft a counter-offer for your seller to clarify what the agent meant with the provision asking the seller to "paint the first-floor bedroom blue." If your seller decides to accept the poorly drafted offer, you should prepare the seller for potential disputes going forward.

No matter how many years a person has been practicing or how many transactions they have completed, it can be useful for everyone to take a break and review the basics of contract drafting. There is a reason there are so many traffic accidents during the first big snowfall of the year — our winter driving skills are rusty and need a little refresher. Do not let your contract drafting get rusty or become second nature in a way that has negative repercussions, such as incorrectly filling out provisions or skipping them altogether. If you read this whole article and said, "Yep, I do all of these things and then some," then keep up the good work and continue to be the example of a careful, competent real estate licensee.

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

BY **TRACY RUCKA**
DIRECTOR OF PROFESSIONAL STANDARDS AND PRACTICES
LEGAL

The Best of the Legal Hotline

Bump Notices and the Closing of Buyer's Property Contingency Revisited

When considering the Bump Clause, the lyrics of the "Hokey Pokey" may come to mind: You put the clause in and put the clause out, you put the clause in and then you take the clause back out. Over the years, the Bump Clause has been a part of the Closing of Buyer's Property Contingency and separated from the Closing of Buyer's Property Contingency, depending on the versions of the state-approved offers.

BUMP CLAUSE IN THE 2020 WB-11

What is unique about the latest version of the Bump Clause?

The Bump Clause is now a separate check box item in the 2020 version of the WB-11 Residential Offer to Purchase, and it has that "spread out" formatting with lists of numbered items and bullet points to enhance user understanding. One of the other advantages of the latest clause is that the default amount of time for responding to a bump notice is 72 hours

In terms of what a buyer must deliver to the seller to avoid being bumped, the provision gives a numbered list:

- Item (1) at line 338 states a written waiver of the Closing of Buyer's Property Contingency must be delivered to the seller if the box on line 328 has been checked, making the Closing of Buyer's Property Contingency a part of the offer.
- Item (2) gives the opportunity to make other provisions in the offer subject to the bump clause. A waiver of any contingencies written in the blank at lines 339-340 must also be delivered. If "N/A," a dash (—) or nothing is written in, then the second item does not apply and may be disregarded.
- Item (3) on lines 341-346 lists other items, if any, the buyer must deliver to avoid being bumped. There are check boxes for a bridge loan and for third-party reasonable written verification of funds, and a blank to write in other requirements where it says "Other." For instance, additional earnest money might be written on the other line.

If the seller wants to require the buyer to deliver a copy of an accepted offer on the buyer's home as something that the buyer must deliver to avoid being bumped, it may be written in at lines 345-346.

Thus, there is a clear list of the items a buyer must deliver to the seller if the seller issues a bump notice.

The agent received a counter-offer adding a bump clause, but there is not a home sale contingency in the offer. Can this be done?

Yes. This is one of the reasons the Bump Clause is now a separate check box item in the 2020 version of the WB-11. Even if there is no Closing of Buyer's Property Contingency, the seller may want the opportunity to bump the buyer in the event the seller accepts another bona fide offer. The buyer and seller may negotiate for what the buyer must deliver to the seller to avoid being bumped. The clause gives three opportunities for contingencies to be waived or additional information or items that must be provided. The language states item 1 does not apply if there is no Closing of Buyer's Property Contingency used in the offer.

If there are contingencies in the primary buyer's offer, the buyer may be required to deliver written waiver of any contingencies written in the blank lines in item 2 at lines 339-340. The buyer also must deliver whatever is provided in item 3 to avoid being bumped. For example, there are check boxes for a bridge loan and for third-party reasonable written verification of funds, and a blank to write in other requirements where is says "Other." Negotiation between the buyer and seller will determine whether to include a bump, what the buyer will waive per item 2, or which documents the buyer will provide per item 3.

PROOF OF FUNDS

The residential offer included a Bump Clause, and the buyer checked the box at line 343. The buyer has just received a bump notice from the seller stating there is a bona fide secondary offer. Can the buyer provide a loan commitment? In this context, what does the buyer need to provide as "proof of funds?"

What is necessary to be proper proof of funds can be broken down into a few distinct elements based on the contractual requirements. Lines 343-344 state:

Proof of ability to close from a financial institution or third party in control of Buyer's funds which shall provide Seller with reasonable written verification that Buyer has, at the time of verification, sufficient funds to close.

First is the party who can provide the documentation: either a financial institution or third party. Second, the financial institution or third party is to be in control of the buyer's funds at the time of verification. In addition, the verification must indicate the buyer has enough funds to close the transaction at the time of the verification.

UNILATERAL WAIVER

A seller accepted an offer with the Closing of Buyer's Property Contingency checked and the Bump Clause checked. The buyers accepted an offer on their property and sent over a notice waiving the Bump Clause. Should the offer be amended so both parties agree to remove the bump clause as opposed to the buyer unilaterally removing it?

Although a buyer may waive the Closing of Buyer's Property Contingency in response to receiving a bump notice from a seller, the buyer may not unilaterally waive the Bump Clause. The Bump Clause in a buyer's offer is not triggered unless or until the seller accepts a bona fide secondary offer and issues the written notice to the buyer.

ADDITIONAL CONDITIONS

The agent is presenting an offer to the seller. The Bump Clause is checked, but nothing is entered in the blank lines, and none of the boxes are checked. Can the sellers counter because they want additional assurances if the buyer is bumped, they will have a successful transaction?

Yes, the seller can counter the offer. When there is a Closing of Buyer's Property Contingency and the Bump Clause is checked, the buyer is required to provide written waiver of the Closing of Buyer's Property Contingency. If the seller wants other conditions, the Bump Clause can be negotiated to include additional conditions for the seller's benefit, such as payment of additional earnest money, waiver of other contingencies in the offer and/or additional financial assurances.

DELIVERY OR RECEIPT?

The buyer and the seller have an offer to purchase with a 72-hour Bump Clause. The offer form of delivery is email. The seller accepted a secondary offer with no contingencies. The agent delivered notice via email at 6:34 p.m. on September 12 to the first buyer's agent to remove the Bump Clause. When is the actual 72 hours up? Does the agent need the first buyers to initial the notice as to the time and date of receipt? The first buyers are unable to remove the Bump Clause per their agent.

Although many time provisions in the offer to purchase are triggered when a document or notice is delivered, the 72 hours for the bump notice begins upon actual receipt of the notice by the primary buyer. Regardless of when the notice was delivered, actual receipt does not occur until the primary buyer has actual physical possession of the written notice. Neither the buyer nor the cooperating broker should take action to delay the actual receipt by the buyer.

"Actual Receipt" means that a Party, not the Party's recipient for delivery, if any, has the document or written notice physically in the Party's possession, regardless of the method of delivery. If the document or written notice is electronically delivered, Actual Receipt shall occur when the Party opens the electronic transmission.

Lines 42-44 of the WB-41 Notice Relating to Offer to Purchase allow a buyer to document when actual receipt occurs. Although the buyer is not required to return the notice with these lines completed, it allows for the time of actual receipt to be recorded.

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

HAVE A HOTLINE QUESTION?

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

SUBMIT YOUR QUESTION

By phone: 608-242-2296 or 800-799-4468
Online: www.wra.org/legalhotline

**Check www.wra.org/LegalHotline for any scheduling changes or holiday closures to the hotline.*

Latest Legal Resources

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

LEGAL UPDATES

December 2021: Top Five 2021 Legal Developments

The legal developments impacting Wisconsin REALTORS® in 2021 included a variety of new forms, new requirements for home inspection reports, riparian rights for property owners on flowages, modifications to the Real Estate Condition Report (RECR) and Vacant Land Disclosure Report (VLDR) and the rules for their use, and new measures for the maintenance and repair of private roads. (WRA login required.)

See these recent *Legal Updates*: **WRA.ORG/LEGALUPDATES**

LEGAL HOTTIPS

Search Q&As from the WRA Legal Hotline

Your WRA membership gives you access to the WRA Legal Hottips online library: a collection of discussions from the WRA Legal Hotline. The library dates back several years with hotline Q&As about disclosure, liability and much more related to Wisconsin real estate law. New hottips are published every week. (WRA login required.)

Search the Q&As: **WRA.ORG/LEGALHOTTIPS**

PROFESSIONAL POINTERS

Enhance professionalism in your practice

The Professional Pointers series offers you a weekly boost of professionalism. You'll find the weekly Professional Pointer every week in your inbox and on the WRA website. The pointers explore topics like the ethical duties to cooperate, confidentiality, managing expectations and more.

See the pointers: **WRA.ORG/PROFESSIONALPOINTERS**

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*
Weekdays: Monday-Friday, 8:30 a.m. to 5:00 p.m. Central
Weekends: Sunday, 1:00 p.m. to 4:30 p.m. Central

LEARN MORE
www.wra.org/LegalHotline

**Check www.wra.org/LegalHotline for any scheduling changes or holiday closures to the hotline.*

40-year Expiration of Access Easements in Wisconsin

The WRA supports AB 707/SB 682, legislation eliminating a statutory expiration of access easements in Wisconsin.

DETAILS AND BACKGROUND

An access easement is an interest in real property that gives someone the right to use another person's property; a right that is not automatic and, under current Wisconsin law, must be established in writing and recorded to be preserved. Easements are used for accessing landlocked parcels, waterfront property and hunting lands.

Under current law in Wisconsin, access easements automatically expire after 40 years unless renewed by rerecording the easements. Because most property owners are unaware of the re-recording requirement, these access easements expire and thus cause tremendous confusion and negatively impact property values.

AB 707/SB 682 would fix this problem by:

- Eliminating the re-recording requirement for access easements.
- Eliminating the 40-year statute of limitations for access easements.
- Allowing recorded access easements to continue in perpetuity unless the parties agree otherwise.

LEGISLATION STATUS

This legislation had an assembly committee hearing on January 12, 2022.

LEGISLATION AUTHOR

Wisconsin Sen. Andre Jacque (R-De Pere).

LEARN MORE

Sen. Andre Jacque discussed this legislation in episode 34 of the Capitol Insights podcast. Listen at www.wra.org/capitolinsights/episode34. Also watch for more information from the WRA in *Wisconsin Real Estate Magazine* as well as the Capitol Insights email.

BY **JOE MURRAY**
DIRECTOR OF POLITICAL
AND GOVERNMENTAL AFFAIRS
GOVERNMENT AFFAIRS

Wisconsin Midterm Elections

Wisconsin will be a true battleground state for both Democrats and Republicans in the 2022 midterm elections:

- At the top of the ticket, Wisconsin voters will decide whether to reelect or replace U.S. Sen. Ron Johnson, Democrat Gov. Tony Evers and Attorney General Josh Kaul.
- At the congressional level, both parties will fight to win the open seat race in Wisconsin's 3rd Congressional District.
- Both incumbents and challengers for state legislative and congressional seats will be running in new districts after the Wisconsin Supreme Court hands down its decision on which set of maps lawmakers will have to run in.

As most political scientists or prognosticators note, midterm elections are a referendum on the party of the White House, and that means a referendum on the Biden presidency. With 10 months before the November elections, things could change. If the current political trends hold, however, the November 8 elections could strongly favor Republicans.

Here are four political developments to watch as we enter the election year of 2022.

BIDEN JOB APPROVAL TRENDS

If you follow national politics, you are probably aware that President Biden has a low "job approval" number. Currently, his national job approval stands at 43% approve and 54% disapprove. Wisconsin's numbers are virtually identical to the national numbers: 43% approve, 53% disapprove and 4% unsure, according to a November 2021 Marquette Law School poll.

Biden's low job approval numbers are unlikely to help Gov. Evers in his bid for reelection in November. In that November 2021 Marquette Law School poll, Evers' job approval ratings stood at 45% approve and 46% disapprove. In August 2021, Evers' job approval stood at 50% approve and 43% disapprove.

For incumbents running for reelection, their job approval numbers are one of the most important metrics to watch. If voters give the incumbent low numbers on their overall performance in office, it's a clear signal that their path to reelection will be very difficult. The Marquette survey had more bad news for the governor: only 40% of poll respondents said they would vote to reelect Gov. Evers, 53% would vote for someone else and 6% didn't know. In 2018, Evers had the political wind at his back, but it's in his face in 2022.

3RD CONGRESSIONAL DISTRICT RACE

U.S. Rep. Ron Kind (D-WI), Wisconsin's longest-serving member of Congress, announced last August that he would retire from his seat in Western Wisconsin at the end of his term. Kind was first elected in 1996 and will have served for 26 years when he retires at the end of his 13th term.

So far, there are five Democratic candidates and one Republican candidate who have announced their campaign for this district, making it the most competitive House seat in Wisconsin. Accordingly, this district is expected to be among the most-watched and expensive congressional races in the country.

The five announced Democrats include Rebecca Cooke of Eau Claire, Brett Knudsen of Holmen, Mark Neuman of La Crosse, Deb McGrath of Menomonie and Brad Pfaff of Onalaska. The lone Republican is Derrick Van Orden, who narrowly lost to Kind in 2020, 51% to 49%. Of the eight congressional districts in Wisconsin, the 3rd congressional seat is the most — and perhaps only — competitive district this year.

RON JOHNSON RUNS AGAIN

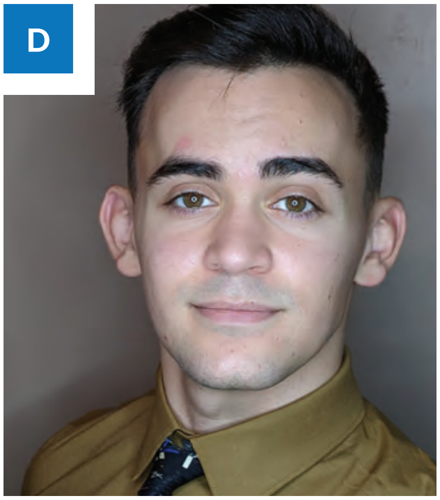
When he ran for reelection in 2016, Johnson said he would serve only two terms and retire. But he recently reversed his position and announced that he will run for a third six-year term.

After Johnson's announcement, it didn't take long for the opposition to jump on his decision. Ben Wikler, chair of the Wisconsin Democratic Party, was quoted by *AP News* stating that Wisconsin voters will "relish the opportunity to fire Johnson." Wikler went on to predict that "Johnson's relentless attacks on working families, health care, and the bedrock principles of American democracy disqualify him from a third term, and his presence on the ballot will ensure that voters turn out in record numbers to defeat Republicans at every level" in a statement.

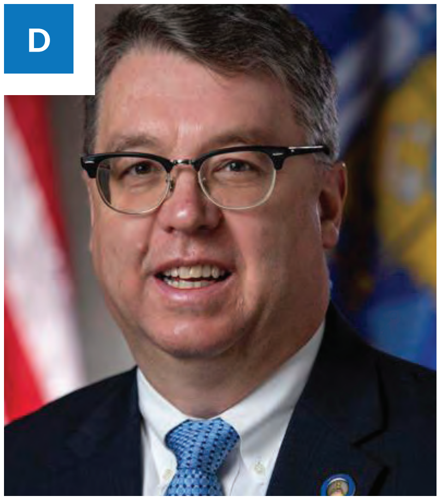
Because Democrats believe Johnson is one of the most vulnerable members of the U.S. Senate, seven have entered the race vying to be the party's Senate candidate in 2022. The three major national political prognosticators, however, see the 2022 Senate race in Wisconsin a little differently: *The Cook Political*

3RD CONGRESSIONAL DISTRICT CANDIDATES

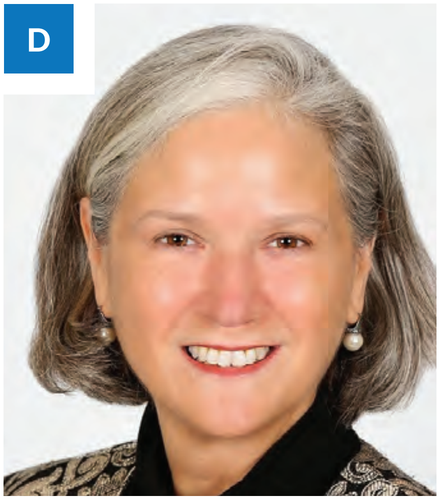
Rebecca Cooke (D)
Small Business Owner, Eau Claire



Brett Knudsen (D)
Kwik Trip Employee, Holmen



Brad Pfaff (D)
State Senator, Onalaska



Deb McGrath (D)
Former CIA Officer, Menomonie

Derrick Van Orden (R)
Former Navy Seal, Prairie Du Chien

Dr. Mark Neuman (D)
Retired Pediatrician, La Crosse

Report predicts a "toss-up," while both *Sabato's Crystal Ball* and *Inside Elections* predict "lean R."

In a campaign video released after his announcement, Johnson explained his primary reason for running for a third term: "It feels like our country is being torn apart. That's not how it felt when I ran in 2016. Back then, I intended to serve a second term and go home. But now with Democrats in total control, our nation is on a very dangerous path. If you were in a position to help make our country safer and stronger, would you just walk away? I've decided I can't. I'll stand and fight for freedom."

The Wisconsin U.S. Senate race will surely be competitive, but the current political environment favors Johnson in 2022. And Johnson has been underestimated before: he was widely expected to lose in 2016, but he defeated former Sen. Russ Feingold in their rematch that year.

LEGISLATIVE RETIREMENTS

To date, six state Representatives and two state Senators have announced they won't seek reelection in 2022. They include:

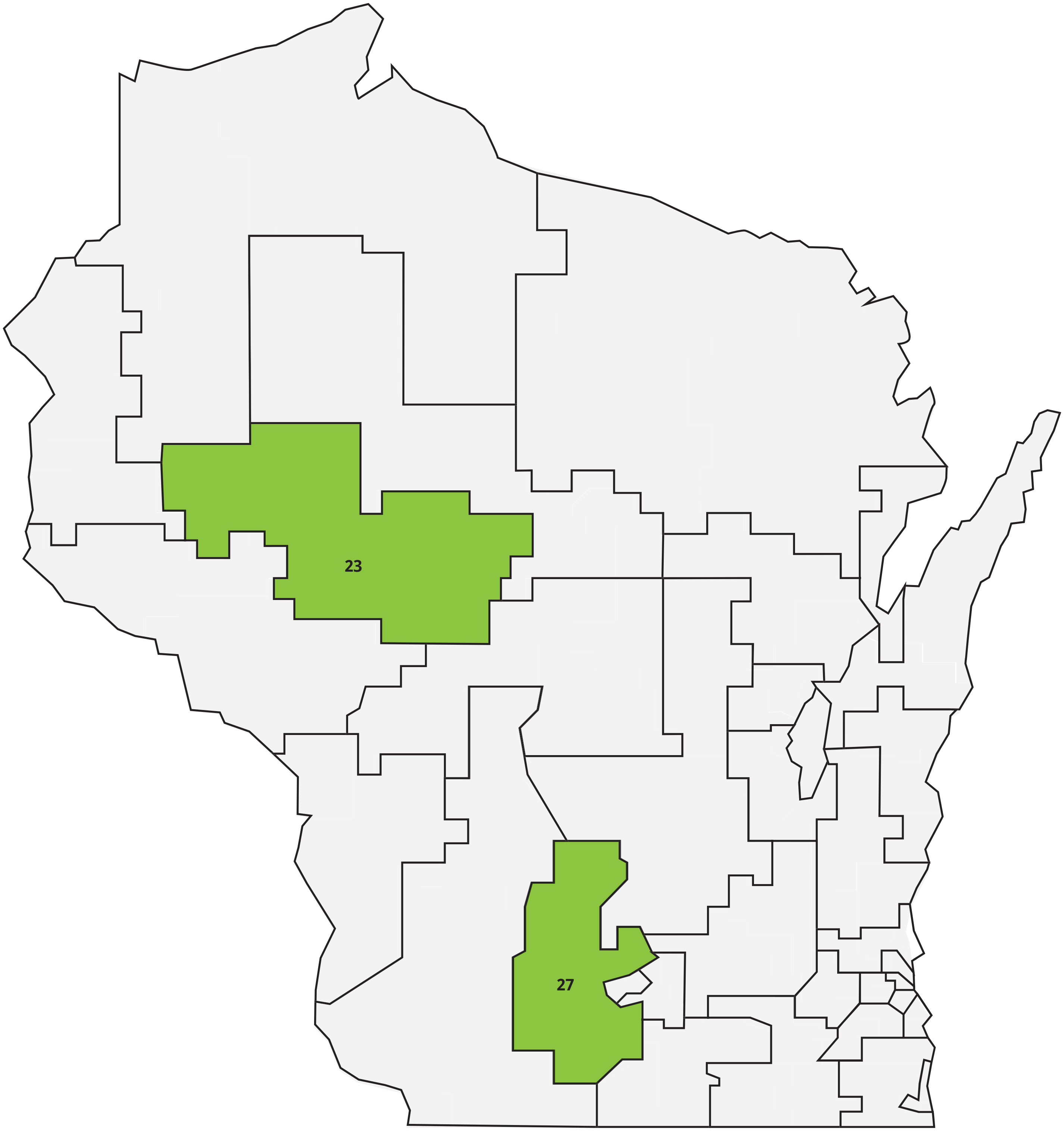
- Republican Rep. Jim Steineke (AD 5)
- Republican Rep. Gary Tauchen (AD 6)
- Republican Rep. Amy Loudenbeck (AD 31)
- Republican Rep. Jeremy Thiesfeldt (AD 52)
- Democrat Rep. Beth Meyers (AD 74)
- Democrat Rep. Dianne Hesselbein (AD 79)
- Republican Sen. Kathy Bernier (SD 23)
- Democrat Sen. Jon Erpenbach (SD 27)

Once the new district maps are approved by the Wisconsin Supreme Court, more retirements may be announced as the current legislative session ends in March 2022. Watch for more in future issues of *Wisconsin Real Estate Magazine*.

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

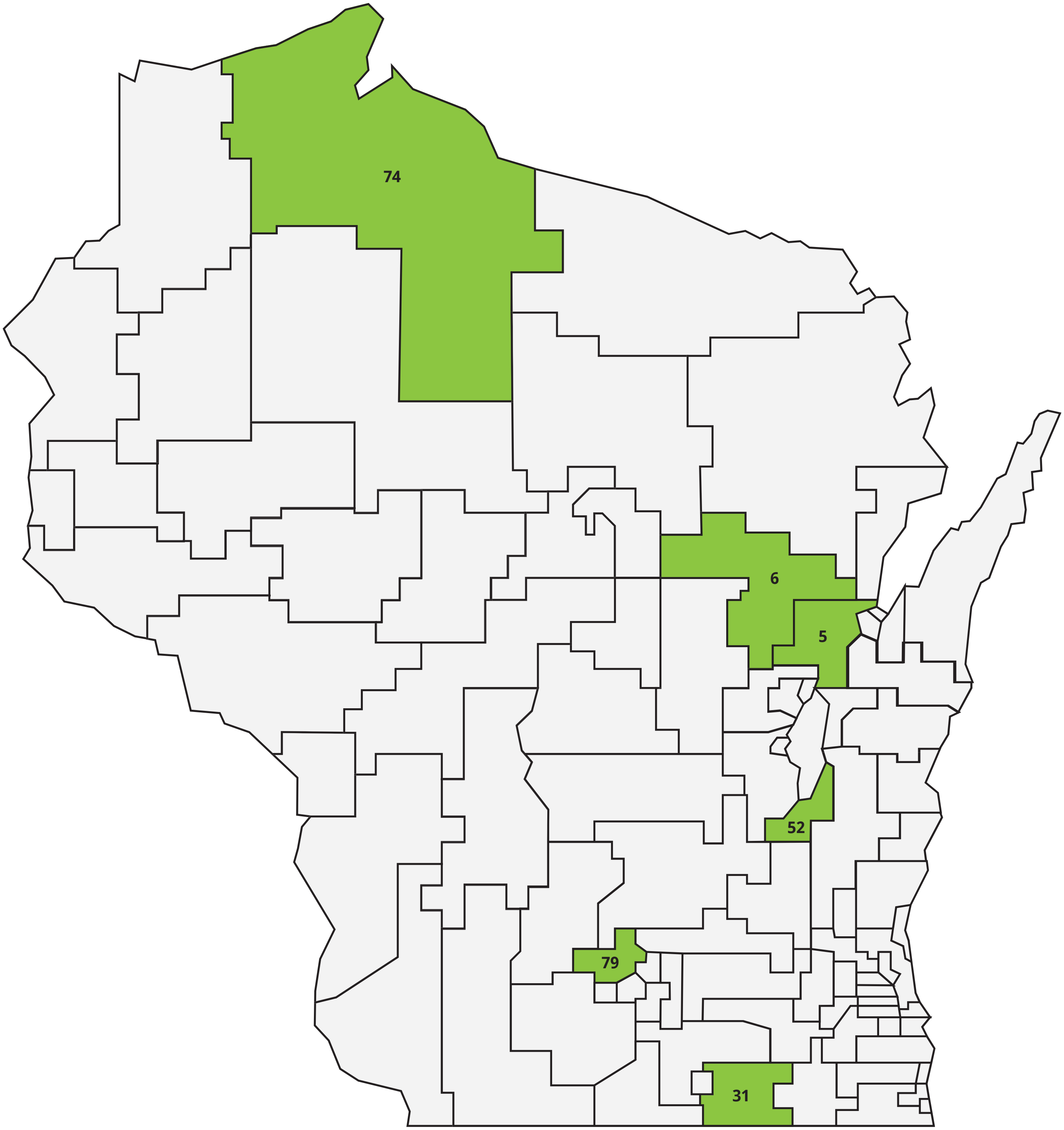
WISCONSIN STATE SENATE IN 2022

The map below shows the current Wisconsin Senate districts. Highlighted districts include open seats for the 2022 midterm election.



WISCONSIN STATE ASSEMBLY IN 2022

The map below shows the current Wisconsin Assembly districts. Highlighted districts include open seats for the 2022 midterm election.



RPAC

REALTORS® POLITICAL ACTION COMMITTEE

REALTOR® Advocacy

Thank you to those who advocate for the industry

The REALTORS® Political Action Committee (RPAC) major investors are a passionate group of REALTORS® whose investments shape the future of the real estate industry.

Now more than ever, it is imperative for REALTORS® to come together and speak with one voice about the stability that a sound and dynamic real estate market brings to Wisconsin. Through the RPAC major investors, that voice is heard loud and clear. To become a major investor, contact your local association executive, government affairs director, or the WRA's Joe Murray (jmurray@wra.org) or Sandy Bolgrihn (sandyb@wra.org).

GOLDEN "R"s

Joe Horning
Shorewest REALTORS®
Brookfield

John Horning
Shorewest REALTORS®
Brookfield

Brad Lois
Bear Realty of Burlington Inc., Burlington

PRESIDENT'S CIRCLE
This icon designates an influential group of REALTORS® who contribute $2,000 directly to REALTOR®-friendly candidates in response to requests from NAR and RPAC trustees.

CRYSTAL "R"s

Rose Bogosian
Gonnering Realty Inc.
Kenosha

Peter Ogden
Ogden & Company Inc. AMO
Milwaukee

RPAC HALL OF FAME
This icon designates members of the RPAC Hall of Fame with an aggregate lifetime investment of $25,000 or more.

STERLING "R"s

Mark Bourque
Berkshire Hathaway HomeServices Epic Real Estate, Kenosha

Judy Hearst
Coldwell Banker Realty, Milwaukee

Scott Bush
Greater Milwaukee Association of REALTORS®
Milwaukee

Marne Stuck
Greater Milwaukee Association of REALTORS®
Milwaukee

James Purcell
RE/MAX Realty Pros
Milwaukee

Roger Mater
RE/MAX Service First LLC
Waukesha

Jose Flores
First Weber Inc.
Greenfield

"With statewide housing inventory levels at historic lows, median home prices continuing to rise and apartment rent increases outpacing wage growth, Wisconsin has a major workforce housing shortage problem. We need to reform land use and zoning laws to generate more workforce housing, reform policies that make lending more difficult and expensive for minority communities, and adopt a diverse set of policies to strengthen our housing market for everyone with the credit characteristics to qualify for a mortgage. These are the principles and values of the WRA and NAR. That's why I became a Major Investor."

Jose Flores, Greenfield

RPAC major investors are current as of January 19, 2022.

PRESIDENT MESSAGE
BY **MICHAEL THEO**

AN INSPIRATION *to Us* ALL

WELCOME TO THE ANNUAL RECOGNITION ISSUE

Welcome to the WRA's annual recognition issue of *Wisconsin Real Estate Magazine* where we commemorate, congratulate and celebrate REALTORS® who commit to making their customers and clients, their colleagues, their neighbors, their communities, their state and themselves better.

A great association is determined by its members. An impactful association is determined not only by those who join but, more importantly, by those who volunteer to lead the organization. In the pages that follow, we recognize those REALTOR® leaders who have stepped up to make our organization, their local communities and this state better!

Nowhere is this commitment more evident than by those members who have devoted their time, energy and talents to assume leadership positions in the WRA. We recognize the WRA officer team along with the WRA executive committee and board of directors who give their time and share their talent to set the vision and strategy for our organization.

This commitment is also exemplified by those members who recognize the effect that laws and regulations have on our profession and industry and thus support the WRA's advocacy efforts through major financial investments in the REALTORS® Political Action Committee (RPAC). These funds support candidates for public office who support REALTOR® issues and property owner rights. When combined with members who communicate regularly with their elected officials in Washington, D.C., Madison and local communities across the state, these major contributors help create the regulatory environment within which our industry can thrive.

Great associations also work to improve the professionalism of their members in order to better serve their customers and clients. To this end, we recognize those members who have invested in themselves by earning professional designations and serve as a model for others to do the same. And for REALTORS® whose children are bettering themselves in pursuit of post-high school education, we recognize those individuals who received college scholarships from the Wisconsin REALTORS® Foundation.

To these members, and the many other award winners in this magazine, you have our most sincere admiration and heartfelt thanks. Your leadership and commitment makes our organization special and impactful — and worth emulating. Congratulations one and all.

Mike

Michael Theo
President and CEO

2022 WRA LEADERSHIP

Meet the 2022 WRA executive committee and WRA President & CEO. Pictured standing left to right: Mary Duff, Joe Horning, Mike Theo, Brad Lois, Chris DeVincentis, Max Rea and Mary Jo Bowe.

Executive Committee

Brad Lois — Chairman of the Board.............Bear Realty of Burlington Inc.

Joe Horning — Chairman of the Board-elect............Shorewest REALTORS®

Mary Jo Bowe — Treasurer..Edina Realty Inc.

Mary Duff — Immediate Past Chair....................Stark Company REALTORS®

Chris DeVincentis — Vice President............Legendary Real Estate Services

Max Rea — Vice President......................................RE/MAX Excel Company

Statewide Company Directors

Shawna Alt..First Weber Inc.

John Horning...Shorewest REALTORS®

Deborah Cappello..eXp Realty LLC

Regional Company Directors

Kate Voller Reinking — Region One.......................................Edina Realty Inc.

Rob Rybarczyk — Region Two........................Coldwell Banker Action Realty

Ryan Fulcer — Region Three......................Coldwell Banker Real Estate Group

David Stark — Region Four....................................Stark Company REALTORS®

Tom Sykora — Region Five...Coldwell Banker Realty

Regional Representative Directors

Stacey McKinney — Region One.................................McKinney Realty LLC

Brian Slinkman — Region Two.....................................NextHome Partners

Diane Campshure Walczyk — Region Three........Resource One Realty LLC

Mike Kunesh — Region Three..................................The Commercial Place

Steve Lillestrand — Region Four..Coldwell Banker River Valley REALTORS®

Laurie Logan — Region Four......................................Keller Williams Realty

Tom Keefe — Region Five...Compass Wisconsin

Shawn Govern — Region Five.............Perfection Plus Real Estate Services

Past Chairman Directors

Terry Hilgenberg...................................Coldwell Banker Real Estate Group

Peter Sveum..Coldwell Banker Success

At-large Directors

S.R. Mills..Bear Realty Inc.

Craig Stanley..Broadwing Advisors LLC

NAR Leadership Position

Erik Sjowall..Bunbury & Associates REALTORS®

WRA ANNUAL *Award* RECIPIENTS

Each year, the WRA recognizes individuals who have dedicated their time and effort to advance the REALTOR® organization and the industry. Congrats to these individuals who received awards in 2021.

DISTINGUISHED SERVICE AWARD

The WRA's Distinguished Service Award (DSA) recognizes REALTORS® or WRA employees who have committed several years of leadership and service at all levels of the REALTOR® family and the community. The recipient must have at least five years of membership or employment and must have demonstrated a high level of commitment to the association.

**DEBBI CONRAD,
WISCONSIN REALTORS® ASSOCIATION, MADISON**

Debbi Conrad is Senior Attorney and Director of Legal Affairs for the WRA. She received her undergraduate degree and her law degree from the University of Wisconsin.

Before joining the WRA in 1992, Conrad was in private practice and worked with real estate, condominiums and small business. Conrad is a co-author of the UW publications *Wisconsin Real Estate Law, Wisconsin Real Estate Clauses* and *Real Estate Trust Accounts in Wisconsin*, and regularly writes for the WRA's *Wisconsin Real Estate Magazine* and *Legal Update*.

She staffs the WRA cultural diversity in housing, WRA legal action and WRA forms committees, and serves on the DSPS real estate contractual forms advisory committee.

**MARY DUFF,
STARK COMPANY REALTORS®, MADISON**

Mary Duff has been a full-time licensed REALTOR® since 2003, serving Madison and surrounding areas. Duff also recently served as the 2021 WRA chair and sits on the 2022 WRA executive committee. She is a member of the REALTORS® Association of South Central Wisconsin, where she served as president in 2015 and a director in 2013-15, and continues to serve on various committees.

At the state level, Duff serves on the WRA executive committee, board of directors, independent expenditure committee and the strategic advisory group. In addition, Duff sits on the board of directors for the Wisconsin Homeowners Alliance. In her free time, she enjoys spending time with her husband and daughters, playing tennis or paddle tennis, various musical endeavors and lake activities at her family's Northwoods getaway.

**IN MEMORY OF CHRIS NORTHWOOD,
STEVENS POINT**

During his 45-year career in real estate, Chris Northwood specialized in commercial properties, property management and residential real estate. Northwood served as the president of the board of directors for the Central Wisconsin MLS as well as serving as the secretary/treasurer and the MLS president.

Northwood sat on the WRA board of directors and several WRA committees: the legal action, nominating, public policy and professional standards committees as well as the political strategy group and the RPAC trustees. He also served as a national director for NAR.

Northwood was committed to his community and was active with the following organizations: Big Brothers/Sisters, Golden Sands Home Builders, Central Wisconsin Apartment Association, Portage County Business Council, McDil Pond Association, Ducks Unlimited, 12 Apostles Muskie Club and his local downtown redevelopment committee.

**BOB WEBSTER,
KEEFE REAL ESTATE, LAKE GENEVA**

Bob Webster, CRS, GRI, SRES, has worked in real estate full time for more than 40 years. Webster began his real estate career with his business partner and father in 1978. In 1997, they sold the company, and Webster joined Keefe Real Estate.

Webster was elected to the Lakes Area REALTORS® Association (LARA) board in the 1980s and served as board president in 1987. He was named LARA's "REALTOR® of the Year" in the 1990s. Webster currently serves as a director for the Milwaukee Metro MLS and is a past board member and former chair of the Wisconsin Real Estate Examining Board, having been nominated for that position by former Gov. Scott Walker.

Webster has been the top agent for volume for Keefe Real Estate several times over the last two decades, most recently in 2016 and 2020. He has been involved in over $350 million in sales during his real estate career.

CHAIRMAN'S CITATION AWARD

This award recognizes individuals who have made an exceptional contribution to the WRA or to the real estate industry.

**MARK EPPLI, PH.D.,
UNIVERSITY OF WISCONSIN, MADISON**

Mark Eppli is the director of the James A. Graaskamp Center for Real Estate at the University of Wisconsin-Madison. Previously, Eppli served as interim James H. Keyes dean of business administration from 2012 to 2015 and as a professor of finance and bell chair in real estate at Marquette University. He has been instrumental in building the Center for Real Estate and the real estate program at Marquette that has enhanced the reputation of the business school not only regionally but also nationally.

Eppli is widely published in the topics of commercial real estate finance, development and valuation. Eppli earned his Ph.D., MS and BBA from UW-Madison.

The WRA is proud to award Eppli the 2021 WRA Chair Citation Award due to his contributions that benefited Wisconsin real estate and the WRA, including:

- Prioritizing cooperation and coordination between academia and the private real estate sector through a close working relationship with the WRA.
- Presenting meaningful real estate research and data to numerous REALTOR® audiences in ways that are both enlightening and entertaining.
- Working closely with the WRA to develop market-relevant research and data for Wisconsin REALTORS® and consumers.

INSTRUCTOR OF THE YEAR

The WRA's Instructor of the Year is selected from the team of WRA instructors and is someone who consistently provides high-quality instruction in the classroom and receives outstanding evaluations for his or her teaching.

MICHAEL SEWELL,
COLDWELL BANKER REAL ESTATE GROUP,
APPLETON

Michael Sewell is the compliance officer for several Coldwell Banker Real Estate Group offices throughout Wisconsin. He previously was the managing broker for 20 years for the Coldwell Banker Green Bay office.

Sewell graduated from Western Michigan University in 1974 with a psychology degree and received his Juris Doctor from Wayne State University Law School in 1978. He joined Coldwell Banker in 1988 and began teaching pre-license classes for Coldwell Banker in 1992.

Sewell has served on the WRA board of directors and executive committee and has been a member of the REALTORS® Association of Northeast Wisconsin (RANW) board of directors for over 20 years, currently serving as its president. He has received his local association's Excellence in Professionalism Award and is a proud past recipient of the WRA's Distinguished Service Award.

WRA LIFETIME ACHIEVEMENT AWARD

This award recognizes an extraordinary individual for a lifetime of exemplary achievements that have advanced and enriched the real estate profession in Wisconsin.

DAVID STARK,
STARK COMPANY REALTORS®, MADISON

David Stark is the president of Stark Company REALTORS® in Madison. He joined Stark Company REALTORS® as a sales associate in 1981 and moved into his role as president in 1989. Prior to real estate, Stark worked as a credit analyst with M&I Bank, known then as the Affiliated Bank of Madison, after earning a bachelor's degree in finance from UW-Madison in 1976.

Stark has been active in all levels of the REALTOR® organization; he has served in 14 leadership positions for the WRA, eight positions for his local board, and seven positions for NAR. In addition to his commitment to the real estate industry, Stark has also sat on boards for various community organizations, such as United Way, Greater Madison Chamber of Commerce, Madison Community Foundation and more.

In addition to receiving the 2021 WRA Lifetime Achievement Award, Stark also received the WRA Distinguished Service Award in 1998. Stark's accomplishments have been recognized by several Wisconsin publications, including *Madison Magazine*, *In Business Magazine* and the *Wisconsin State Journal*. Stark has three children and lives with his wife, Marcie, in Middleton.

RPAC EXTRAORDINARY SERVICE AWARD

This award is presented to individuals who have contributed their time, fundraising talents and financial support to the REALTORS® Political Action Committee (RPAC).

CHAR GLOCKE,
LA CROSSE AREA REALTORS® ASSOCIATION,
LA CROSSE

Char Glocke has served as the association executive for the La Crosse Area REALTORS® Association (LARA) for 42 years. She received the WRA Distinguished Service Award in 2003, and the REALTOR® Certified Executive designation in 2016.

At the state level, Glocke has served as an RPAC trustee for five years and worked with longtime RPAC chair Mike Pietrek to break all previous RPAC fundraising records for LARA. In addition, Glocke has chaired the WRA cultural diversity in housing committee and served on the WRA public policy committee.

Nationally, Glocke served on NAR's equal opportunity-cultural diversity committee, fair housing forum, housing needs committee, multiple listing forum and political affairs committee.

In her spare time, Glocke likes to spend time with family, travel, bike, hike, and attend the theatre and symphony. Glocke lives in Onalaska and has two adult children and two grandsons.

TERRY HILGENBERG,
COLDWELL BANKER REAL ESTATE GROUP,
SHAWANO

Terry N. Hilgenberg is a REALTOR® and broker associate of Coldwell Banker Real Estate Group. Hilgenberg also is the president of Hilgenberg Realty LLC, specializing in commercial real estate in Green Bay, and a partner in Hilgenberg & Associates Inc., an investment and development real estate company.

Hilgenberg became a licensed real estate broker in 1973 after graduating from UW-Madison with a master's degree in real estate and a bachelor's degree in business administration and accounting. He has since been active in real estate at the local, state and national levels. Hilgenberg served as the WRA chair in 1988, and he received the WRA's State REALTOR® of the Year Award, now known as the WRA Distinguished Service Award, in 1998. In 2018, the WRA presented Terry with the WRA Lifetime Achievement Award.

In addition, he also has been the regional vice president, sat on NAR's executive committee and served as the chair of the board of trustees of NAR's political action committee. He has held many positions with his local association, including past president.

MIKE PIETREK,
BERKSHIRE HATHAWAY HOMESERVICES NORTH PROPERTIES, LA CROSSE

Licensed since 1997, Mike Pietrek is currently the managing broker for Berkshire Hathaway HomeServices North Properties in La Crosse.

He served as the president of the La Crosse Area REALTORS® Association (LARA) in 2012-13 and was inducted into LARA's hall of fame in 2014. Pietrek has served on and/or chaired most of LARA's committees.

Pietrek has served for various WRA committees, including the public policy committee, the WRA political strategy group, the WRA nominating committee and the RPAC trustees. Pietrek also received the WRA's Distinguished Service Award in 2019. As chair of the RPAC fundraising committee, Pietrek broke all previous fundraising records with the help of LARA association executive Char Glocke.

Pietrek also served as the federal political coordinator for Rep. Ron Kind from 2015 to 2021. Pietrek lives with his wife, Tammie, in La Crosse, and they have four adult children and five grandchildren. Pietrek spends his free time with family, fishing, hunting and boating.

BECKY MERWIN,
THE RAULAND AGENCY INC., WALWORTH

Rebecca (Becky) Merwin, ABR, CRS, GRI, SRES, has worked in real estate full time since 1995. She currently serves as the RPAC chair and serves on the governmental affairs and professional standards committee for the Lakes Area REALTORS® Association (LARA). Merwin also served as the LARA president in 2018 and 2004. Merwin was named LARA's "REALTOR® of the Year" in 2005. At the state level, Merwin received the WRA Distinguished Service Award in 2015 and the WRA Lifetime Achievement Award in 2020.

During her entire career, Merwin has worked as a broker with the Rauland Agency in Walworth, a small, family-owned company in business for 50 years. Merwin is also active in her community and serves as the president of the Big Foot Fine Arts Foundation and is a poll worker. Additionally, she is involved in the Walworth-Fontana Rotary Club and sits on the executive committee for the GOP of Walworth County. Prior to her real estate career, Merwin focused on community service, teaching and farming with her late husband, Ernie. Along with her son, James, Merwin continues to own and operate Merwin Farms, a sesquicentennial farm on the south side of Geneva Lake near the Wisconsin-Illinois state line.

JOAN SERAMUR,
MINOCQUA

Joan Seramur has worked in real estate since 1978 and was the broker/owner of Williams Realty of Minocqua. Seramur is also a past chair of the WRA.

At the local level, Seramur served as the Northwoods Board of REALTORS® president, local director and the RPAC chair for over 10 years and chaired several committees. Her local board named Seramur its "REALTOR® of the Year" in 1988.

At the state level, Seramur served as an RPAC trustee and also sat on the private property action, recognition and budget and finance committees. In 1996, Seramur was awarded the WRA's Distinguished Service Award. Seramur also held one of seven governor-appointed positions on the real estate board of the former Wisconsin DRL, now the DSPS.

Seramur's activities in her community lean heavily toward the health care industry, her former career area. In addition, Seramur has been active in the Minocqua Plan Commission, local chamber of commerce and youth activities.

WCR MEMBER OF THE YEAR

This award is given by the Wisconsin chapter of the Women's Council of REALTORS® (WCR). The recipient of the WCR Member of the Year is recognized for exceptional leadership skills and advancing women as professionals and leaders in business, the industry and their communities.

JILL MEIER,
MERIT TITLE, BROOKFIELD

Jill Meier is a Michigan native and has worked in the title business for 25 years — the past seven of which she has served as the vice president of sales for Merit Title. She is also a member of the WCR and has chaired the WCR scholarship committee for several years. In addition to Meier's service to the WCR, she also serves on the board of directors for the Greater Milwaukee Association of REALTORS® (GMAR) youth foundation and received the GMAR Affiliate of the Year Award in 2020.

Meier has also served as secretary of the Milwaukee chapter of the Wisconsin Mortgage Bankers Association (WMBA) for over 17 years. In 2014, she received the prestigious WMBA Exemplary Service Award.

In her free time, Meier volunteers for BROADS for a Cause and the Waukesha Lions Club. She lives in the town of Lisbon with her husband, Dave. She loves animals, the Brewers, the Bucks and the Packers.

CRS MEMBER OF THE YEAR

This award is given to a Certified Residential Specialist (CRS) designee by the Wisconsin chapter of the Residential Real Estate Council (RRC). This recipient has demonstrated accomplishments inside and outside the field of real estate and demonstrates outstanding commitment to the chapter.

LISA GELLINGS,
GELLINGS REALTORS®, FRANKSVILLE

Lisa Gellings, ABR, BPOR, CHMS, CRS, RENE, is the broker and owner of Gellings REALTORS® based in Franksville. She serves clients in Milwaukee, Waukesha, Ozaukee, Walworth, Kenosha and Racine counties. Originally from Dallas, Gellings began her career in Wisconsin real estate in 2006. Gellings is an active member of the Wisconsin CRS chapter; she served as the 2020 president and served as the 2021 finance chair and events leader. Gellings was voted as a "5-star Real Estate Agent: Best in Client Satisfaction" by *Milwaukee Magazine* for the past 10 years.

2021 PARTNERSHIP *for* SUCCESS RECIPIENTS

The WRA Partnership for Success Program (PSP) promotes diversity within the REALTOR® membership based on race, color and national origin, in a manner designed to enhance the probability of long-term success in the real estate profession. Congratulations to these 2021 PSP recipients along with their sponsoring brokers.

NEYQUAN ARMSTRONG
Sponsoring broker:
Deb Cappello

BEN BOUESSO
Sponsoring broker:
Jessica Nettleton

KEVIN BROWN
Sponsoring brokers:
Dan Lee and Stacy Ozanne

SOMMER CAGE
Sponsoring broker:
Nicole Borowski

IAN CARTER
Sponsoring broker:
Ronda Lawry

STANLEY KATES
Sponsoring broker:
Michell Genaw

KEWAND ESKRIDGE
Sponsoring brokers:
Megan Casey and Joan Read

GARY GILBERT
Sponsoring broker:
Dylan Diersen

LASHAWNE HUNT
Sponsoring brokers:
Dan Lee and Stacy Ozanne

TOYA JACKSON
Sponsoring broker:
Jenelle Bruno

COLLEEN JAMROCK
Sponsoring broker:
Lori Muller

TIA LEE
Sponsoring broker:
Deb Cappello

MARVIN RIVAS
Sponsoring brokers:
Dan Lee and Stacy Ozanne

ANTONIO ROCKETT
Sponsoring broker:
Lori Muller

ELIYAH ZACHERY
Sponsoring broker:
Jeff Joseph

Congratulations, REALTOR® EMERITUS!

The WRA pays special tribute to real estate professionals who have maintained 40 years of membership with the REALTOR® organization. Congratulations to the 2021 members.

NED S. DONNELLAN
REALTORS® Association of Northwestern Wisconsin

GREGORY R. KARGUS
REALTORS® Association of Northeast Wisconsin

ROBERT F. KOTH
REALTORS® Association of South Central Wisconsin

MICHAEL J. SPRANGER
Central Wisconsin Board of REALTORS®

The National Association of REALTORS® (NAR) will accept emeritus applications through April 2, 2022, to submit for approval at the May NAR REALTORS® legislative meetings. REALTOR® emeritus members do not pay dues to the national or state association and are exempt from the NAR Code of Ethics. In addition to the required 40 years of REALTOR® membership, applications will require proof of one year of service at the national level.

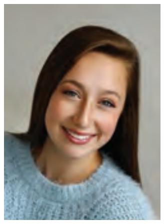
2021 REALTOR®
CHILDREN SCHOLARSHIP RECIPIENTS

The Wisconsin REALTORS® Foundation (WRF) awarded scholarships to children of REALTOR® members in 2021. Congratulations and good luck to these scholarship recipients!

ZEBULUN BRAUN
David Braun
Franksville

HUNTER CARLSON
Brian Carlson
Elk Mound

GRACEE DUNNE
Timothy Dunne
Hartford



ELLIE ESWEIN
Eric Eswein
Tomah

HANNAH GRONOWSKI
Gerrit Gronowski
Dousman

MADISON HERDINA
Janae Herdina
Kaukauna

WILLIAM HOEFER
Brian Hoefer
Waunakee

MITCHELL HOLMSTROM
Micki Pierce-Holmstrom
Mercer

CAMILLE JUGA
Tracey Juga
Mt. Pleasant

KHALEILEI KIDAU
Melissa Kidau
Waunakee

CAROLINE KRAUSE
Phillip Krause
Oregon

MORGAN KROLL
Stacey Kroll
Menasha

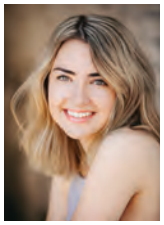
COLBY KRUSE
Richelle Eliason Kruse and Timothy Kruse
St. Germain

LIZZIE MALY
Kelly Maly
McFarland

ABIGAIL MILLER
Troy Miller
Lisbon

KELSEY MILLER
Jodi Miller
New Berlin

DOMINIC MORAND-RIVERS
Maureen Thomas
Sun Prairie



BROOKE RIESEN
Mindy Riesen
Slinger

CINDRA VANG
Seng Vang
Holmen

SPENCER WEINANDT
Scott Weinandt
West Bend

2021 DESIGNATIONS & CERTIFICATIONS

Congratulations to these REALTORS® who earned new credentials in 2021.

ABR DESIGNATIONS

ACCREDITED BUYER'S REPRESENTATIVE

Glenna Bachim, RE/MAX Prime
Terra Beaver, Fathom Realty LLC
Kevin Blake, First Weber Inc.
Erika Blend, Coldwell Banker Realty
Christine Deich, Adashun Jones Real Estate
Alexandra Derenne, eXp Realty LLC
Gina DeSota, Shorewest REALTORS®
Judith Dollhopf, Realty Executives Southeast
Lora Dornblaser, Realty Executives Southeast
Mikayla Elliott, Century 21 Affiliated
Kirsten Erickson, RE/MAX Property Pros
Dennis Falkenberg, Coldwell Banker Brenizer REALTORS®
Patricia Fitzpatrick, Coldwell Banker Realty
Levi Foss, RE/MAX Port Cities
Lauren French, Coldwell Banker Realty
Luis Garcia, Homestead Realty Inc.
Debra Gerrits, First Weber Inc.
William Hays, RE/MAX Grand
Nicole Hemenway, Century 21 Affiliated
Bradley Hetland, Keller Williams Premier Realty
Nancy Jennings, Adashun Jones Real Estate
Andrea Joo, Century 21 Affiliated
Jessica Kalwitz, Coldwell Banker Real Estate Group
Jason Keeling, Shorewest REALTORS®
Kristine Klodowski, Century 21 Affiliated
Cara Koshak, First Weber Inc.
Mary Kruschek, EXIT Realty
Jill Laskey, Century 21 Ace Realty
Demetra Lock, Shorewest REALTORS®
Adam Loeffel, Shorewest REALTORS®
Adalgisa Lopez, AmaxImmo Real Estate
Kelsey Martel, Ballweg's Real Estate LLC
Dmitri Martin, eXp Realty LLC
Holli McMahon, Berkshire Hathaway HomeServices Bay Area
Michelle Meier, Think Hallmark Real Estate
Tyler Moen, Coldwell Banker Realty
Cheryl Mortvedt, First Weber Inc.
Brittney Nelson, Elite Properties Inc.
Cala Neu, Northwoods Realty
Gina Newell, eXp Realty LLC
Jennifer Nicoson, Shorewest REALTORS®
Jamie Niederbaumer, M3 Realty
Jennifer Olson, Century 21 Affiliated
Adriangel Ortiz, Shorewest REALTORS®
Nicole Osburn, EXIT Realty Horizons
Ryan Parkos, Coldwell Banker Success
Lisa Pfeifer, Wisconsin Dells Realty
Rebecca Prigge, RE/MAX Property Pros
Marcia Ricchio, RE/MAX Newport Elite
Angie Rothmeier, Eliason Realty of the North Eagle River
Lucia Rowley, Realty Executives Integrity
Ingrid Rudolph, eXp Realty LLC
Monique Simmons, EXIT Realty Horizons
Michelle Sims, First Weber Inc.
Ryan Smith, Ogden & Company Inc.
Bonita Smrz, Coldwell Banker Real Estate Group
Stephanie Sosa, Keller Williams Realty
Sabrina Struck, Keller Williams Prestige Realty
Jacqueline Tamim, First Weber Inc.
Karen Taylor, Realty Among Friends LLC
Jose Torres Feliciano, NextHome My Way
Tanya Trapp, Stark Company REALTORS®
Eileen Urso, Century 21 Affiliated
Glenna Vilmin, RE/MAX Prime
Patricia Vinz, Coldwell Banker Realty
Richard Vorwald, Edina Realty Inc.
Shawn Wagner, Kings Way Homes & Realty
CindiSue Zittlow, Century 21 Dairyland Realty North

AHWD CERTIFICATIONS

AT HOME WITH DIVERSITY

Danielle Austin-Rauch, First Weber Inc.
Sandy Bolgrihn, Wisconsin REALTORS® Association
Brian Boiler, Coldwell Banker Realty
Tatyana Bratishko, Shorewest REALTORS®
Paul Brown, First Weber Inc.
Jenelle Bruno, First Weber Inc.
Kimberly Bump, Keller Williams Realty Diversified
Kelley Bussian-Latterell, Coldwell Banker Realty
Anthony Carter Erb Mueller, RE/MAX Service First LLC
Lori Cook, Edina Realty Inc.
Samantha Cricks, SCS Real Estate
Amy Curler, First Weber Inc.
John Eagan, First Weber Inc.
Janet Ferrici, Ferrici Realty Inc.
Leo Fitzgerald, First Weber Inc.
Patricia Fitzpatrick, Coldwell Banker Realty
Julie Flor, Keller Williams Realty Diversified
Lauren French, Coldwell Banker Realty
Diana Gerke, First Weber Inc.
Debra Gerrits, First Weber Inc.
Vanessa Giles, Town & Country Realty
Kristine Glockler, Coldwell Banker Realty
Jennifer Gordon, AmaxImmo Real Estate
Rodney Graf, Edmunds Company LLP
Nathan Grajeda, Stark Company REALTORS®

Robert Haglund, First Weber Inc.
Cheryl Hjerstedt, Badger Realty Team
Donald Huibregtse, First Weber Inc.
Jason Iverson, Coldwell Banker Success
Jane Jereb, REALTORS® Association of Northwestern Wisconsin
Douglas Kman, Coldwell Banker Realty
Cara Koshak, First Weber Inc.
Heidi Krusensterna, Century 21 Northwoods Team
Laura Lahti, Badger Realty Team
Angela Locken, First Weber Inc.
Tamara Maddente, First Weber Inc.
Kelsey Martel, Ballweg's Real Estate LLC
Deborah McCollum-Gathing, Redevelopment Authority City of Milwaukee
Holli McMahon, Berkshire Hathaway HomeServices Bay Area
Amiee Melero, Realty Executives Integrity
Elizabeth Meyer, Innovations
Kristi Mikalsen, Wisconsin REALTORS® Association
Susan Miller, Coldwell Banker The Real Estate Group
Storm Miller, First Weber Inc.
Jennifer Nicoson, Shorewest REALTORS®
Deborah Oettinger, Realty One Group Haven
Belinda Onasch, Keller Williams Realty Diversified
Stacy Ozanne, First Weber Inc.
Angel Pabon, NextHome My Way
Steven Petersen, First Weber Inc.
Chad Peterson, RE/MAX Dynamic Agents
Stacie Lee Purko, Keller Williams Realty
Geoffrey Rickaby, First Weber Inc.
Tracy Rucka, Wisconsin REALTORS® Association
Mary Schultz, Century 21 Affiliated
Ryan Smith, Ogden & Company Inc.
Janine Smith, REALTORS® Association of South Central Wisconsin
Antoinette Spencer, Coldwell Banker Realty
Marne Stuck, Greater Milwaukee Association of REALTORS®
Gizo Ujarmeli, AmaxImmo Real Estate
Erin Volland, REALTORS® Association of South Central Wisconsin
Tamara Young, First Weber Inc.
Mary Ypma, Shorewest REALTORS®
Matt Zipter, Shorewest REALTORS®

C2EX ENDORSEMENTS

COMMITMENT TO EXCELLENCE

Mary Anderson-Petroske, Coldwell Banker Realty
Scott Bader, Coldwell Banker Real Estate Group
Terra Beaver, Fathom Realty LLC
Stephen Beers, Compass Wisconsin
Peter Boettcher, Century 21 Affiliated
Sandy Bolgrihn, Wisconsin REALTORS® Association
Tatyana Bratishko, Shorewest REALTORS®
Kimberly Bump, Keller Williams Realty Diversified
Samantha Cricks, SCS Real Estate
Lance Dembraski, La Crosse By Owner LLC
Bonnie Dixon, First Weber Inc.
Amanda Falk, Greater Milwaukee Association of REALTORS®
Kevin Farley, Berkshire Hathaway HomeServices North Properties
Kelly Ferg, RE/MAX Property Pros
Janet Ferrici, Ferrici Realty Inc.
Patricia Fitzpatrick, Coldwell Banker Realty
Mary Gandolfo, First Weber Inc.
Leah Gieseler-Hantke, Shorewest Door County
Vanessa Giles, Town & Country Realty
Brandon Grosse, Accord Realty
Paul Halberg, Wisconsin Properties Realty LLC
Judy Hearst, Coldwell Banker Realty
Chantell Hendrix, eXp Realty LLC
Kent Henschen, Edina Realty Inc.
Bradley Hetland, Keller Williams Premier Realty
Jason Iverson, Coldwell Banker Success
Stephanie Jones, Shorewest REALTORS®
Angela Kallay, Benefit Realty
Kelly Killian, Pleasant View Realty
Michelle Kohn, Greater Milwaukee Association of REALTORS®
JoAnne Kouba, Weichert REALTORS® CornerStone
Tyler Kristopeit, Coldwell Banker Realty
Amber Linhart, Coldwell Banker Brenizer REALTORS®
Emily Matthews, RE/MAX Universal
Amanda Mavis, Woodland Developments & Realty
Thomas McCormick, EXIT Realty Horizons
Barbara McNulty, Houses To Homes Real Estate LLC
Amiee Melero, Realty Executives Integrity
Kristi Mikalsen, Wisconsin REALTORS® Association
Storm Miller, First Weber Inc.
Gino Morales, eXp Realty LLC
Cheryl Mortvedt, First Weber Inc.
Susan Mravik, Keller Williams Realty Diversified
Lori Muller, EXIT Elite Realty
Duane Murphy, Expert Real Estate Partners LLC
Richard Nelson, RE/MAX Property Shop
Shanna O'Connor, Mastermind REALTORS®
Belinda Onasch, Keller Williams Realty Diversified
Mark Person, Premier Point Realty LLC
Pennie Peterson, WESTconsin Realty LLC
David Pope, Fieldstone Real Estate Specialists
Geoffrey Rickaby, First Weber Inc.
Mary Rufledt, Elite Realty Group LLC
Alice Scifo, RE/MAX Advisors Realty
Monique Simmons, EXIT Realty Horizons
Roberta Simpson Backstrom, Midwest Homes
Robert Sivek, NextHome Success
Patricia Smarto, Lakes Realty Group Brokerage Inc.
Amber Steffel, Property Shoppe Realty LLC
Marne Stuck, Greater Milwaukee Association of REALTORS®
Diane Taillon, Arbor Crowne Properties
Kristal Theobald, La Crosse Area REALTORS® Association
Jennifer Thompson, Shorewest REALTORS®
Cornelia Van Aelstyn, NEXTGEN LLC REALTORS®
Lisa Williams, Williams & Associates Realty
Wade Williams, Century 21 Affiliated
Dawn Zurick, GenStone Realty

CCIM DESIGNATIONS

CERTIFIED COMMERCIAL INVESTMENT MEMBER
Kyle Fink, Colliers International
Bryant Meyer, Oakbrook Corporation

CRS DESIGNATIONS

CERTIFIED RESIDENTIAL SPECIALIST
Rodolfo Garcia, ReThought Agents Group at eXp Realty
Sally Geiger, Geiger Properties
Jennifer Gizelbach, Realty Executives Integrity
Brad Hetland, Keller Williams Premier Realty
Nancy Kocken, Resource One Realty LLC
Pedro Rivera, reThought Real Estate
Deziree Sorenson, Coldwell Banker Brenizer REALTORS®
Leah Thorp, Coldwell Banker Elite

GREEN DESIGNATIONS

GREEN DESIGNATION
Tatyana Bratishko, Shorewest REALTORS®
Bradley Hetland, Keller Williams Premier Realty
Cheryl Maxwell, Weichert REALTORS® — Place Perfect
Robert McDowell, Think Hallmark Real Estate
Michelle Meier, Think Hallmark Real Estate
Deborah Oettinger, Realty One Group Haven

GRI DESIGNATIONS

GRADUATE, REALTOR® INSTITUTE
Jacob Ballweg, Ballweg's Real Estate LLC
Jean Boothby, First Weber Inc.
Melissa Dickinson, Hamilton & Associates REALTORS®
Lora Dornblaser, Realty Executives Southeast
Janet Ferrici, Ferrici Realty Inc.
Jade Green, Coldwell Banker Brenizer REALTORS®
Patrick Hamilton, Hamilton & Associates REALTORS®
Bradley Hetland, Keller Williams Premier Realty
Nicole Hemenway, Century 21 Affiliated
Kelsey Martel, Ballweg's Real Estate LLC
John Morris, 4 Star Realty
Deborah Oettinger, Realty One Group Haven
Lisa Pfeifer, Wisconsin Dells Realty
Lou Ann Pitts, Bear Realty Inc.
Maxelle Rea, RE/MAX Excel
Pedro Rivera, ReThought Real Estate
Jennifer Schafer, Woods & Water Realty Inc.
Ryan Smith, Ogden & Company Inc.
Deziree Sorenson, Coldwell Banker Brenizer REALTORS®
Sarah Steelman, RE/MAX Realty Center
Matt Zipter, Shorewest REALTORS®

MRP CERTIFICATIONS

MILITARY RELOCATION PROFESSIONAL
Andrea Acosta, Shorewest REALTORS®
Jacob Ballweg, Ballweg's Real Estate LLC
Michael Bennett, eXp Realty LLC
Kimberly Bollmann, Realty Executives Integrity
Mara Bowman, Coldwell Banker Realty
Steven Bradley, Mid-Coast MKE Realty
Amy Burke, Shorewest REALTORS®
Brittony Cartwright, Resource One Realty LLC
Garrett Colbert, First Weber Inc.
Amy Cottrell, Coldwell Banker Realty
Gregory Damask, First Weber Inc.
Rebecca Daul-Vasquez, Realty Executives Integrity
Kayla Dock, Century 21 Moves
Annette Domres, Realty Executives Integrity
Candice Ferreira, Realty Executives Integrity
Karnpitcha Friesner, Coldwell Banker HomeSale Realty
Leah Gieseler-Hantke, Shorewest Door County
Beth Gotwald, Century 21 Moves
Renee Gresenz, eXp Realty LLC
Chantell Hendrix, eXp Realty LLC
Christopher Inda, NextHome Partners
Stephanie Jones, Shorewest REALTORS®
Tyler Kristopeit, Coldwell Banker Realty
Kelsey Martel, Ballweg's Real Estate LLC
Amiee Melero, Realty Executives Integrity
Robert Merkt, Shorewest REALTORS®
Cheryl Mortvedt, First Weber Inc.
Sarah Oberbrunner, Keller Williams Realty
Nicole Osburn, Exit Realty Horizons
Angel Pabon, NextHome My Way
Sara Pakula, Modern Realty LLC
Geoffrey Rickaby, First Weber Inc.
Mini Samuel, NextHome Refined
Patricia Smarto, Lakes Realty Group Brokerage Inc.
Andrew Tillman, Realty Executives Integrity
Caitlin Vande Hey, Big Block Midwest
Mary Walsh, NextHome Partners
James Williams, RE/MAX On the Water
Matt Zipter, Shorewest REALTORS®

PSA CERTIFICATIONS

PRICING STRATEGY ADVISOR
Juan Alcantara, First West Realty LLC
Tina Allbaugh, NextHome Prime Real Estate
Tonya Archie, Coldwell Banker Success
Jacob Ballweg, Ballweg's Real Estate LLC
Angela Bingen, B & B Real Estate Services LLC
Andrew Birder, Resource One Realty LLC
Lori Bishop, First Weber Inc.
Jazmene Brazil, Keller Williams Realty
Mary Browning, Stark Company REALTORS®
Gina DeSota, Shorewest REALTORS®
Bret Doll, NextHome Prime Real Estate
Judith Dollhopf, Realty Executives Southeast
Melissa Dooley, Realty Executives Integrity
Lora Dornblaser, Realty Executives Southeast
Anne Du Charme, Castle Realty LLC

Ashley Erickson, NextHome Prime Real Estate
Michelle Fenske, First Weber Inc.
Amy Fox, NextHome Success
Lucas Frauenhoff, Keller Williams Realty
Gen Giacomantonio, Keller Williams Realty
Nathan Grajeda, Stark Company REALTORS®
Karen Gray, First Weber Inc.
Amy Hanson, Keller Williams Integrity Realty MN/WI
Andrew Harris, Coldwell Banker Mulleady
Mikaela Haugley, New Directions Real Estate
Nicole Hemenway, Century 21 Affiliated
Bradley Hetland, Keller Williams Premier Realty
Cheryl Hjerstedt, Badger Realty Team
Jeffrey Isaksen, Harbour Real Estate Group LLC
Carlee Jakubek, NextHome Priority Real Estate
Charles Jennings, NextHome Hub City
Andrea Joo, Century 21 Affiliated
Kelly Killian, Pleasant View Realty
Andrea Knopp, Lake Country Flat Fee
Scott Krug, NextHome Partners
Rachel Lehmann, NextHome Success
Erin Leline, Shorewest Door County
Bonnie Lewis-Tschannen, Stapleton Realty
Amber Linhart, Coldwell Banker Brenizer REALTORS®
Bryan Loveland, NextHome Leading Edge
Rena Lukowski, Weichert REALTORS® — Place Perfect
Kelsey Martel, Ballweg's Real Estate LLC
Gayle Matt, EXIT Realty Results
Michael Matt, EXIT Realty Results
Emily Matthews, RE/MAX Universal
Robert Merkt, Shorewest REALTORS®
Brittney Nelson, Elite Properties Inc.
Jennifer Nicoson, Shorewest REALTORS®
Deborah Oettinger, Realty One Group Haven
Sateash Oimoen Diehm, Keller Williams Realty
Angel Pabon, NextHome My Way
Ryan Parkos, Coldwell Banker Success
Sara Peruo, Premier Point Realty LLC
Lisa Pfeifer, Wisconsin Dells Realty
Lou Ann Pitts, Bear Realty Inc.
Travis Ploman, NextHome Leading Edge
Cory Prey, Century 21 Affiliated
Maxelle Rea, RE/MAX Excel
Heather Reif, Keller Williams Green Bay
Elizabeth Rico, Property Shoppe Realty LLC
Pedro Rivera, ReThought Real Estate
Kristine Rowe, First Weber Inc.
Linda Scharenbrock, Century 21 Gold Key Realty Inc.
Adrienne Schulteis, Homestead Advisors
Beverly Schultz, United Country Oakwood Realty LLC
Latasha Schwartz, Westar Realty LLC
Gary Semerad, EXIT Realty Results
Tracy Shalander, Realty Group Inc.
Monique Simmons, EXIT Realty Horizons
Robert Sivek, NextHome Success
Sherry Smith, Resource One Realty LLC
Deziree Sorenson, Coldwell Banker Brenizer REALTORS®
Cody Spears, Castle Realty LLC
Nicole Staudinger, Coldwell Banker Real Estate Group
Sarah Steelman, RE/MAX Realty Center
Shawn Strach, Dream Real Estate Inc.
Ashley Straka, Century 21 Affiliated
Jessica Stryjewski, Mastermind REALTORS®
Mary Suhfras, Shorewest REALTORS®
Tamara Towns-Pozorski, Benefit Realty
Allisia Turner, NextHome Success
Adam Turriff, Resource One Realty LLC
Andrew Van Pietersom, NextHome Leading Edge
Ellyse VanDyke, Coldwell Banker Mulleady
Trish Welzien, Berkshire Hathaway HomeServices Metro Realty
Terese Wutke, Coldwell Banker Realty
Delisa Yaeger, Keller Williams Momentum
Sarah Zieth, Keller Williams Realty
Joshua Zimmerman, NextHome Priority Real Estate

RENE CERTIFICATIONS

REAL ESTATE NEGOTIATION EXPERT

Tyler Kristopeit, Coldwell Banker Realty
Katelyn LeTourneau, Coldwell Banker Realty
Akins Whitby, RE/MAX Ignite

RSPS CERTIFICATIONS

RESORT AND SECOND-HOME PROPERTY SPECIALIST

Ronda Bakos, Coldwell Banker Realty
Charity Bauman, Real Broker LLC
Lisa Bear, RE/MAX Realty Center
Daniel Bowden, Restaino & Associates ERA Powered
Jazmene Brazil, Keller Williams Realty
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Rachel Kvasnica, Bunbury & Associates REALTORS®
Erin Leline, Shorewest Door County
Jackie Leonhard, Northwoods Community Realty LLC
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SFR CERTIFICATIONS

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Anna Amineva, Homestead Realty
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Jacqueline Tamim, First Weber Inc.
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Jacob Waddell, Century 21 Affiliated

DIRECT GIVER/RPAC CONTRIBUTORS

Thank you to the following individuals who each contributed $500 or more to RPAC and/or Direct Giver in 2021.

Amy Alexander, Core Realty Group LLC
Kevin Armstrong, Founders 3 Real Estate Services
Anne Baranski, Bunbury & Associates REALTORS®
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Cynthia Brown, First Weber Inc.
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James Zierden, Coldwell Banker Real Estate Group

RPAC HALL OF FAME

The RPAC Hall of Fame recognizes dedicated members who have made a significant commitment to RPAC over the years. RPAC Wisconsin would like to congratulate the following members of the Wisconsin RPAC Hall of Fame!

$10,000 LEVEL

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Mary Rufledt, Elite Realty Group, Eau Claire
Dave Stark, Stark Company REALTORS®, Madison
Michael Theo, Wisconsin REALTORS® Association, Madison

$125,000 LEVEL

Jim Imhoff, First Weber Inc., Madison
Joan Seramur, Minocqua

**2021 inductees into the RPAC Hall of Fame.*

2021 RPAC *Fundraising* CAMPAIGN

The 2021 REALTORS® Political Action Committee (RPAC) fundraising campaign was a huge success. Thank you to all WRA members who invested in RPAC or the Direct Giver program as well as the volunteers and staff who worked so hard to make 2021 a success.

RPAC is successful because of grassroots support. When you respond to a call to action, it makes a difference. When you take part in the annual REALTOR® & Government Day in Madison, it makes a difference. When you contribute to RPAC or to the Direct Giver program, it makes a difference.

2021 Local Board RPAC Awards

Most dollars raised

XL board: Greater Milwaukee Association of REALTORS®
Large board: Central Wisconsin Board of REALTORS®
Medium board: La Crosse Area REALTORS® Association
Small board: Rock-Green REALTORS® Association
XS board: Door County Board of REALTORS®

Highest per capita

XL board: REALTORS® Association of Northeast Wisconsin
Large board: Central Wisconsin Board of REALTORS®
Medium board: La Crosse Area REALTORS® Association
Small board: Rock-Green REALTORS® Association
XS board: Door County Board of REALTORS®

Highest percent participation

XL board: REALTORS® Association of Northeast Wisconsin
Large board: Western Wisconsin REALTORS® Association
Medium board: Northwoods Association of REALTORS®
Small board: Ozaukee REALTORS® Association
XS board: Manitowoc County Board of REALTORS®

2021 Local Boards that Met or Exceeded RPAC Goal

Central Wisconsin Board of REALTORS®
Greater Milwaukee Association of REALTORS®
Jefferson County Board of REALTORS®
Lake Superior Area REALTORS® Association
Lakes Area REALTORS® Association
Northwoods Association of REALTORS®
La Crosse Area REALTORS® Association
Manitowoc Board of REALTORS®
REALTORS® Association of Northeast Wisconsin
Ozaukee REALTORS® Association
REALTORS® Association of South Central Wisconsin
Rock-Green REALTORS® Association
Southshore REALTORS® Association
Western Wisconsin REALTORS® Association

BOARD	2021 MEMBERSHIP	2021 DONORS	2021 DONATIONS	PARTICIPATION
Central Wisconsin	687	267	$55,673.00	38.86%
Commercial	486	164	$30,525.00	33.74%
Door	146	64	$5,320.00	43.84%
Jefferson	158	70	$3,700.00	44.30%
La Crosse	446	169	$32,485.00	37.89%
Lakes Area	590	255	$40,842.00	43.22%
Lake Superior	143	58	$4,825.00	40.56%
Manitowoc	156	97	$4,362.00	62.18%
Marinette	74	40	$1,560.00	54.05%
Milwaukee	4,892	1,755	$163,520.00	35.87%
Miscellaneous	N/A	N/A	$11,106.00	N/A
Northeast	2,322	1,238	$113,810.00	53.32%
Northwestern	932	341	$42,494.00	36.59%
Northwoods	422	213	$19,972.00	50.47%
Ozaukee	303	164	$14,902.00	54.13%
Rock Green	309	159	$19,590.00	51.46%
Sheboygan	214	88	$5,671.00	41.12%
South Central	3,442	1,030	$103,057.00	29.92%
Southshore	804	288	$41,200.00	35.82%
Western Wisconsin	558	264	$24,490.00	47.31%
Total	--	--	**$739,104.00**	**39.56%**

"Individual" donors are members who are located in unassigned territory. Certain sections of Wisconsin are in unassigned territory out of the jurisdiction of a local board. REALTOR® members in these areas are classified as "individuals" in the list above.

Wisconsin REALTORS® Foundation 2021 CONTRIBUTORS

The following WRA members and individual donors are recognized for their generous financial contribution to the Wisconsin REALTORS® Foundation (WRF) in 2021. The WRF partnered with Feeding Wisconsin to provide much-needed meals for underfed children throughout Wisconsin. Thank you for helping to feed children in need!

$2,501-$5,000

Brandon Landro, Landro Fox Cities Realty
Greater Northwoods Multiple Listing Service

$1,000-$2,500

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Shelly Sprinkman, Sprinkman Real Estate

$500-$999

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Brandon Grosse, Accord Realty
Dennis Midthun, Midthun Property Group
Barbara Murawski, Coldwell Banker Success
Michael Spranger, Michael Spranger
Southshore REALTORS® Association

$300-$499

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$101-$299

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It's Renewal Time for Transactions
(zipForm Edition)

Renew your digital forms product so you won't miss a beat!

You may be familiar with the recent decision by the National Association of REALTORS® (NAR) to discontinue its member benefit of the Transactions (zipForm Edition) transaction management product at the end of 2021.

While this is a decision at the national level, be rest assured that the WRA board of directors voted to continue your Transactions member benefit.

ANNUAL RENEWALS

When you use Transactions (zipForm Edition), you're required to renew your account on an annual basis. When you access your Transactions (zipForm Edition) account in February and March, you'll see a renewal notification.

MORE INFORMATION

As a WRA member, in addition to the base forms service, you also gain access to zipForm Mobile and an unlimited subscription to zipLogix Digital Ink free of change.

Need more assistance? You can contact the Transactions (zipForm Edition) online tech support for additional help at www.wra.org/TransactionsSupport.

Upgrade Your Marketing with the Paperless Agent

The Paperless Agent Marketing Club (the Club) gives you the power to stay current and succeed with your marketing. As a WRA member, you have access to the Club's premium features for a standard monthly fee:

AgentID marketing websites: These sleek, professional websites are the perfect solution if you don't have a website yet or don't have much control over your existing site. The Club publishes blog content monthly and helps you create landing pages to generate leads and promote your listings.

Two training sessions each month: The Club offers two live group marketing sessions each month that cover a variety of tech-related topics, such as iPads for sellers, website strategy, lead generation and much more.

Exclusive Facebook community: With over 4,000 agents in the Club, you'll have access to an engaged community of like-minded individuals.

New marketing suite: You can now upload your database and email newsletters using the marketing suite included with your Club membership.

Monthly digital marketing campaigns: As a Club member, you get access to a brand-new campaign every month so you can stay connected with your contacts with all the latest real estate news.

Marketing resources: The Club's marketing sessions come with complementary resources. With email sequences, customizable marketing pieces, scripts, checklists and more, the Club has you covered.

Your questions, answered: The Club's group marketing sessions let you find answers to your questions from industry experts who have tested and proven the success of their systems. And between marketing sessions, feel free to reach out to the Club's support team if you need additional assistance.

For more information and to get started, visit www.wra.org/PaperlessAgent.

This is a contributing article from the Paperless Agent, a WRA partner.

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Take your career to a new level

Thinking about climbing the real estate ladder? The WRA's online broker pre-license training course guides you through the information needed to pass the state broker exam. In addition to helping you prepare for the exam, this course provides an overview of real estate brokerage fundamentals, like consumer protection, business management, business ethics, financial management, office management and much more.

Start today: **WWW.WRA.ORG/BPL**

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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.

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Earn your credits entirely online

As the leading expert in Wisconsin real estate practice for over 100 years, the WRA is your top choice for Wisconsin real estate CE. The WRA strives for professionalism and competency in Wisconsin real estate, and it shows in course content.

With the first half of the 2021-22 CE biennium behind us, now is a great time to get started on your state-required credits, and you can do that entirely online with the WRA's CE On Demand.

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— Janet Ferrici, Ferrici Realty in Mequon

Plus, GRI On Demand is approved for six hours of CE credit in lieu of CE courses 5 and 6.

Sign up: **WWW.WRA.ORG/GRI**

OFFERING	FORMAT	DETAILS & REGISTRATION
EVENTS		
Destination CE: February 28-March 2, 2022	Live in Las Vegas	www.wra.org/VegasCE2022
Annual Convention: October 2-4, 2022	Live in Wisconsin Dells	Watch for details in summer 2022!
PRE-LICENSE TRAINING		
SCHEDULED TRAINING		
Sales Pre-exam Review Webinar: March 4, 2022	Virtual webinar	www.wra.org/SPLwebinar
Sales Pre-exam Review Webinar: April 1, 2022	Virtual webinar	www.wra.org/SPLwebinar
Sales Pre-exam Review Webinar: May 6, 2022	Virtual webinar	www.wra.org/SPLwebinar
ONGOING VIRTUAL TRAINING		
Broker Pre-license Course	On Demand	www.wra.org/BPL
Sales Pre-license Course	On Demand	www.wra.org/SPL
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
REAL ESTATE CONTINUING EDUCATION		
SCHEDULED TRAINING		
Courses 1 & 2: February 15, 2022	Live in Duluth	www.wra.org/Feb2022CE
Courses 3 & 4: February 16, 2022	Live in Duluth	www.wra.org/Feb2022CE
Courses 5 & 6: February 22, 2022	Live in Duluth	www.wra.org/Feb2022CE
Courses 5 & 6: February 22, 2022	Live in Manitowoc	www.wra.org/Feb2022CE
Courses 1 & 2: February 28, 2022	Live in Las Vegas (WRA Destination CE)	www.wra.org/VegasCE2022
Courses 3 & 4: March 1, 2022	Live in Las Vegas (WRA Destination CE)	www.wra.org/VegasCE2022
Courses 5 & 6: March 2, 2022	Live in Las Vegas (WRA Destination CE)	www.wra.org/VegasCE2022
Courses 1 & 2: March 8, 2022	Live in Madison and virtual	www.wra.org/Mar2022CE
Courses 1 & 2: March 9, 2022	Live in Grafton	www.wra.org/Mar2022CE
Courses 1 & 2: March 10, 2022	Live in Milwaukee	www.wra.org/Mar2022CE
Courses 3 & 4: March 15, 2022	Live in Madison and virtual	www.wra.org/Mar2022CE
Courses 3 & 4: March 16, 2022	Live in Grafton	www.wra.org/Mar2022CE
Courses 3 & 4: March 17, 2022	Live in Milwaukee	www.wra.org/Mar2022CE
Courses 5 & 6: March 22, 2022	Live in Madison and virtual	www.wra.org/Mar2022CE
Courses 5 & 6: March 24, 2022	Live in Milwaukee	www.wra.org/Mar2022CE
Courses 5 & 6: March 30, 2022	Live in Grafton	www.wra.org/Mar2022CE
Courses 1 & 2: September 8, 2022	Live in Lake Geneva	www.wra.org/Sept2022CE
Courses 3 & 4: September 15, 2022	Live in Lake Geneva	www.wra.org/Sept2022CE
Courses 5 & 6: September 29, 2022	Live in Lake Geneva	www.wra.org/Sept2022CE

The Best of the Tech Helpline

Is your smartphone running slower? Here are 4 helpful tips.

Few tech challenges are more annoying than having a slow smartphone. After you've owned your phone for a while, chances are it will slow down like any other technology. How can you tell? You may notice that your texts aren't appearing as fast, it takes longer for your apps to open, or there's a delay when you key in information. Whether it happens suddenly or gradually over time, a slow smartphone can be detrimental to your workflow.

But don't panic, as there are a few simple fixes that can help speed up your smartphone without resorting to sending it in for a repair or replacement.

Here are helpful tips to speed up a slow smartphone.

RESTART YOUR SMARTPHONE

Sometimes, the simplest solution when you have a technology problem is to reboot. Using multiple apps on your smartphone that run in the background takes up random access memory (RAM), making your phone slower to respond. As available RAM gets used up, you may notice your smartphone lags or has issues with connecting to Wi-Fi, even if connected perfectly before. Restarting your smartphone may help you clear out its RAM, and that can increase its speed.

How to restart your smartphone depends on the type you have. iPhone users should press and hold the side and volume buttons simultaneously until the "slide to power off" message appears. Then, slide the power switch right as you press and hold the side button until the Apple logo appears.

For Android owners, press and hold the power and volume buttons simultaneously and release them when you see the boot-up animation on the screen.

As a last resort, you can do a factory reset on your phone, but make sure you have your data and contacts backed up so you don't lose anything.

MANAGE YOUR SMARTPHONE APPS

If an app on your Android or iPhone is freezing up or not functioning normally, it could mean your app is out of date. App updates provide bug fixes that can be directly related to the performance issue.

Next, check to see how much storage your phone has available. Both Androids and iPhones can become problematic when less than 10% of your storage is available. Transferring large data hogs on your phone — like photos and videos — to the cloud or a computer is the fastest way to free up a lot of data. Another way to free up space on your phone is to remove unused apps. And if you are not going to use them again in the future, when you delete an app, that also prompts you to delete additional data files associated with that app. Go ahead and delete those too.

One myth that's important to dispel: Don't worry about having too many apps open in the background. Google and Apple both explain that open apps not in use shouldn't hamper your smartphone's performance. This is because these operating systems on a smartphone are designed differently than your computer's operating system. When an app on your phone is open and not displayed, they are in effect "frozen" and not taking up any RAM. In addition, you will do your battery life a favor by leaving them open because more energy is consumed when reopening an app fresh than opening one that's been in the background.

READ MORE

Want to see the other two tips for speeding up a slow smartphone? Continue reading this article online at www.techhelpline.com/smartphone-running-slower-what-you-can-do.

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