

Greater Northwoods MLS, Inc Policies & Procedures

August 2024

Before you contact the board offices, please be sure that you have reviewed this booklet as well as the current Rules & Regulations available on the board website at www.northwoodsrealtors.org. Many times the answer to your question is right at your fingertips!

Contact the **Association Executive – Matt Seegert** at matt@northwoodsrealtors.org 715-356-3400 with the following issues:

- Questions regarding Governance Procedures
- Professional Standards and Ethics violation filings
- Continuing Education
- Requests for Arbitration
- NWAR Membership Information

Contact the **MLS Coordinator – Lon Fisk** at lon@northwoodsrealtors.org or 715-356-9189 for issues pertaining to the following:

- Changes to your personal or office information in MLS system
- Adding your agent photo to Xposure
- Assistance with Listing Maintenance or photos
- Questions on how to use a particular feature in Xposure
- Non-member listing entry
- Lost or change password
- Adding a street or lake name to the system
- Interpretation of MLS rules and regulations, policies and procedures
- To file a compliance complaint regarding an MLS listing
- Electronic Lockbox assistance
- Billing questions
- Questions regarding MLS bylaws
- Inclusion in the MLS board meeting agenda
- MLS Invoicing
- MLS Membership
- Broker requests for MLS board documents

Contact **Angela at RealtyServer** support@realtyserver.com or 866-531-7065 for issues related to the following:

Technical problems concerning Xposure or Pocket Interface.

Please be at your computer when you call technical support and have the following information available.

Operation system (Windows 10, 11, etc.)
Browser and version – Internet Explorer, Edge, Firefox, Chrome, etc.
Type of internet connection - DSL, Dial-up, Cable, or Satellite
Clear description of the problem you are having
What system and what version you are experiencing trouble with

You may also contact **REIS Technology Helpline** for any computer problem not related to the MLS system or software. At 888-804-8225. This is available free to NWAR members only.

The following Policies and Procedures are designed to guide the GNMLS subscribers in day-to-day operations in the use of the MLS and establish an understanding of proper conduct of their MLS participation to the benefit of all GNMLS users. These guidelines, along with the REALTOR® Code of Ethics and Standards of Practice, will aid all Participants and their associates in better serving each other and their clients/customers. The GNMLS reserves the right to request any paperwork related to listings entered into the GNMLS database.

Any changes to the Policies & Procedures guide must be approved by majority vote of the GNMLS Board of Directors.

Should there be any conflict between these GNMLS Policies and Procedures and the current Handbook on Multiple Listing Policy of the NATIONAL ASSOCIATION OF REALTORS®, the NAR Handbook policies will prevail.

To the extent that any GNMLS policies or rules are inconsistent with current Wisconsin Department of Safety and Professional Services Administrative Rules, the Administrative Rules will prevail.

I. Membership

A. Participant is defined as any REALTOR® Principal of this or any other association in the United States. Principal is defined as a sole proprietor, partner in a partnership, or corporate officer of a corporation. A REALTOR® Principal may contract with the Greater Northwoods MLS (GNMLS) upon filing a list of Principals of the firm with the Board offices [to be verified by the appropriate licensing bureau], providing a list of licensees, upon payment of the application fee and upon approval of the GNMLS Board of Directors. This contract shall allow the Participant, sales licensees, and appraisers of the firm hereinafter referred to as "SUBSCRIBER" to all the benefits and services of the GNMLS Corporation subject to its Rules & Regulations.

B. Participants

1. A branch office must have the same identity of ownership as the principle/primary office. Branch offices are not subject to the membership application fee. A branch office of a firm which qualifies for participation in the MLS must meet both the requirement of actively endeavoring to list and/or sell real estate as a REALTOR per GNMLS by-laws and must be a location, other than the main office; where business is conducted, records are kept and clients/customers may meet with the REALTOR®. To be considered a separate branch office it may not be located in the same building or complex as the main office.

2. Membership cannot be transferred to another firm except in the event of a sale of the firm where the corporate entity owns the GNMLS membership and the corporate entity will continue to exist under the new ownership.

3. A change of ownership or form of ownership, by any MLS Participant shall not require a new initial membership fee if the new entity includes at least one Principal who is a current member of the GNMLS.

C. New Subscribers

1. Any change in the list of Subscribers in a firm must be submitted in writing to the GNMLS Board Offices within 10 days. Change must be verified by submission of the Department of Safety and Professional Services (DPS) termination or notice of employment contract form.

2. GNMLS Subscribers and Participants must attend MLS basic orientation at the Board office or be certified having completed off-site training materials within 60 days of MLS access. MLS Orientation to include a minimum of 1.5 hours of Rules & Regulations training, and no more than 6 classroom hours devoted to computer training related to data entry, retrieval and the operation of the GNMLS software. If the Subscriber/Participant fails to meet this requirement, all dues, fees and other assessments may be forfeited at the discretion of the GNMLS Board of Directors. If forfeiture occurs the Participant shall be treated as a new GNMLS member applicant subject to the application fee

D. Subscriber Transfers

1. Subscribers transferring to a new firm will be given a new log in id. Transferring Subscribers have a maximum of 90 days from termination to re-activate under a new

broker after which the subscriber will be required to attend the MLS orientation as a new agent.

2. All listings remain with the broker. This does not prevent the broker from expiring active listings and allowing them to be relisted with the subscriber's new firm upon consent of all parties. The MLS will not transfer sold data to a different office.

3. A Participant retains the right to determine what, if any client contact information will be given to a subscriber leaving their employment.

II. Fees

A. The monthly dues formula includes a monthly service fee for every Principal Broker and all individuals licensed with a MLS member firm/office (in any state) except for cases in which a Subscriber Fee Waiver has been granted and is in effect according to Appendix C of these policies.

B. All subscriber fees are to be paid in advance. Billing for the upcoming month of service will be mailed [electronically or hard copy] prior to the 5th of each month. All fees are due by the last day of the month preceding the service month. Payment postmarked after the 30th day of the month will be assessed a 10% service charge.

C. Users or Participants joining after the 22nd of the current month will not be billed for the current month's service.

D. If payment is not received in the service month the GNMLS access will be suspended. Service will be reconnected upon payment of the month's service, the 10% service charge, and the next month's advance payment.

E. Failure to pay any service charge or fee within one (1) month of the date due, and provided that at least ten (10) days' notice has been given, the Service shall be suspended until service charges and fees are paid in full.

F. Three months of non-payment will result in the termination of membership. New member application fees apply. If an office closes and reopens with past payments and late fees being made such that three months does not pass without payments received or due, then they will not be charged the new office fee. ex1. Payment is made in January for February service. No payment is made in February, March or April. April 10 office would be suspended and April 30 terminated. New application would be required after April 30. ex2. Payment is made in January for February service and office closes by the end of February. No payments made or due in March, April or May. After May 30 a new office application and fees would be required. If office is reopened by May 30, and if subscriber dues are paid for March, April and May including late charges, then no new application and \$1000 fee would be required.

G. There are no partial-refunds of monthly service fees. If a subscriber termination is received prior to the 1st of the month the Participant will receive a credit if the payment for service has been received in advance per the Policies and Procedures. The GNMLS does not credit the Subscribers nor will it accept payment from individual Subscribers. Terminations which occur in the current service month will not be credited. The Participant's policies determine if money is refunded to the individual Subscriber.

H. Appraisal offices will pay \$40.00 per office regardless of the number of appraisers working for the firm.

I. The GNMLS Board Office will assess a fee for scanning and entering photos: One photo entry \$10.00, Multiple photos \$25.00.

J. The GNMLS Board Office will assess a \$30.00 fee for entering member listings and non-member sold listings into the GNMLS database.

K. IDX data is available to Subscribers via CoreLogic Trestle distribution platform at no charge from GNMLS. Technical support is not provided by GNMLS. Data may also be licensed to third parties according to current GNMLS licensing policies and fees. A firm may separately receive a data feed including all statuses of their own listings at a monthly fee to GNMLS of \$10.

III. Fines

A. The citation schedule for violations of the Rules and Regulations of the MLS within any calendar year (the previous 12 months) is: \$50 1st offense, \$100 2nd offense, \$250 3rd offense, \$500 4th offense. Repeated violations of MLS rules will require remedial training. The citation schedule for violations of the Policies and Procedures is the same unless otherwise shown. All offenses and citations are per firm. Any citation may be satisfied by remedial training at the Board offices of at least 4 hours to include the Participant and offending Subscriber. First violations of a specific rule or policy will receive a warning and if corrected within 24 hours, no fine is issued. Subsequent offenses of the same rule or policy are counted as additional violations, whether or not a fine was issued. Any total of 4 or more violations by the firm over the previous 12 months will result in a \$500 fine to the firm or will require remedial training. Continued violations will be brought to the MLS Board who will make a determination for remediation which may be in the form of education, service to the GNMLS, fines not to exceed \$2500 per offense, suspension of membership, and/or termination of membership. Fines to be donated to charities as chosen by the GNMLS Board of Directors. MLS Staff may correct violations of the MLS policies. The Broker will be notified of the violation and given 24 hours to correct the problem. If the problem is not corrected in the time frame given, the MLS Staff may correct the problem to the best of their ability. If the fine is not paid within the time allotted for bills due to MLS, MLS services will be interrupted.

B. Any listing that is entered into the GNMLS, must be entered into the GNMLS database prior to any public marketing outside of the firm and/or inquiries being solicited from non-customers/clients. Excluding a property from GNMLS entry does not negate an Agent's responsibility to cooperate with fellow REALTORS®, though this may be evidence of external marketing. This policy not only applies to actions taken by MLS Participants/Subscribers, but also to any advertising actions taken by the seller(s) or other parties. Office exclusive listings must have the listing contract adjusted with an Office Exclusive Addendum that disallows all signage, MLS entry and other public marketing. Fines are \$50 1st offense, \$100 2nd offense, \$250 3rd offense, \$500 4th offense. All offenses and fines are per firm determined and assessed per firm rather than per subscriber.

C. If a listing is NOT publicly advertised, it must be entered into the GNMLS database within 5 business days. All new listings not submitted within 5 business days are subject to a \$25.00/day fine imposed on the Participant. All new listings eligible for entry in GNMLS must be entered within 5 business days of the listing contract becoming valid. The date of the last signature is a grace day (day 0) and does not count as the first business day. Only after a listing is entered into the GNMLS database may marketing to the public (sign, email blasts, website, social media etc.) commence.

Required vs Optional Entry: All listings located in the GNMLS service area of Forest, Iron, Langlade, Lincoln, Oneida, Price and Vilas Counties are required to be entered into the GNMLS database excepting office exclusive listings. Listings outside the GNMLS service area are eligible but not required for entry but if entered, must also comply with all GNMLS policies and rules or be permanently withheld. If a circumstance beyond the Subscriber's/Participant's control prevents timely entry, a listing waiver, along with supporting documentation (postmarked envelope, fax submission page, etc.) must be submitted to the GNMLS Board office.

D. All listings must include a minimum of one photo of the property and all Single Family Detached and Condominium property type listings must include a full view of the primary structures in the published photos. The photo or other graphic representation must accurately depict the listed property except where sellers expressly direct that photographs of their property not appear in MLS compilations. Photos and descriptions must be unique to the property ie. an essentially duplicate photo or narrative may not be used on multiple lots. All photos must be of the property for sale or the view from standing on the property. Photos may not include people or pets. Photos included in the MLS that have been virtually staged, ie adding furniture, etc. must be clearly watermarked on the face of the photo disclosing it was virtually staged. When adding furniture ensure the image is accurate in proportions, not using scaled down furniture images to visually enlarge the room.

Material changes such as adding or removing fixtures, wall/floor colors or coverings, power lines, trees/landscaping, not viewable sunsets and similar changes are fraudulent misrepresentations of the property and are not allowed, unless actual changes will be made prior to the sale. Public remarks must disclose photos were digitally edited and may not currently represent the property.

E. Photos or subjective narrative may not be transferred from another broker's listing without permission from the photo/copy owners. Violation of this policy will result in a \$25.00 per day fine for the first offense.

F. Ineligible properties entered into the MLS listing database are subject up to a \$500 fine imposed upon the Participant and will be removed by MLS staff.

G. Status changes must be entered into the MLS database within 72 hours. Status changes are defined as Active, Active O/C, Hold, Pending, Sold, Expired, or Cancelled. Brokers should disclose to all sellers that broker is obligated by MLS entry to promptly update status of the listing in the MLS. Amendments or other requests to withhold offers are strictly prohibited and a violation of GNMLS rules. If a seller does not wish to disclose offer status, that property must be removed from the MLS and a waiver filed with the board office along with the written request by the seller. A fine of \$25/day will be imposed upon the Participant for failure to change a listing status within the mandated time.

ON HOLD status as used in GNMLS

A listing is usually placed on HOLD because the seller wishes to restrict the listing from active marketing for a time for various reasons.

To place a listing on hold, these are the steps needed.

- 1) You must have a valid contract in force through the end of the HOLD period.
- 2) The seller must have signed an amendment to remove the listing from MLS marketing for the period of time.
- 3) Complete a waiver form and send to the MLS office indicating the reason for the HOLD and the expected date it will return to market.
- 4) Place a note in the REALTOR® Remarks indicating if available for showing or not.
- 5) In GNMLS a listing ON HOLD may still be available to show. If available to the Listing office, it must also be available to Cooperating members, but might not be available to non-members.

H. MLS access is confidential and limited only to GNMLS Participants, their subscribing agents and official staff. MLS login credentials may never be disclosed or shared with anyone other than the person they are assigned to. Violation may include fines up to \$10,000 per instance, suspension or termination. GNMLS subscribers may not share confidential MLS listing information with non-subscribers. A fine of \$250 will be assessed for the violation of sharing confidential data, such as special Realtor remarks.

I. All fines may be modified by motion of the GNMLS Board of Directors.

IV. Other

A. A listing with a pending offer that has a bump clause may remain in Active status with a notice as such put into the REALTOR® Remarks section.

B. If a listing is entered in the MLS Database in both the residential and commercial categories, only one of the listings may be claimed as sold, (The other listing is then cancelled) unless the Participant chooses to pro-rate the sales price between both listings.

C. Residential property offered in multiple acreage configurations may be represented in the MLS up to a maximum of three (3) listing numbers. Other configuration possibilities may be described in the property description remarks or supporting documents section.

D. Only one entry per address / property is acceptable with the exception of the previously allowed listings for divisible properties. Property may not be entered under multiple residential property types.

E. All information entered into the MLS system, with exception of corrections must remain in the MLS including after sale, cancelation or expiration.

F. Only a single listing price may be shown in the MLS. Opening bid or other prices may not be shown to the public but may be communicated in the private REALTOR® remarks.

G. Listing data submitted to the MLS must be accurate and complete in every detail that is known or is ascertainable by the listing firm as per the GNMLS Rules and Regulations. Listings deficient in detail or accuracy will be promptly corrected by the listing firm, within 1 day or it will be placed in Hold status until it is updated. Off-market listings such as one-party or sold before entry must be corrected within 2 days of notice

given or the MLS will permanently remove the listing from the database and statistics. (Ref. R&R Sec 1.2.0, NAR Policy 7.60)

H. NAR Policy 8.1 Fair Housing violations: The MLS will advise listing firm of any observed or reported potential fair housing violations. Listings will be promptly corrected by the listing firm, within 1 day or it will be placed in Hold status until it is updated. Off-market listings such as one-party or sold before entry must be corrected within 2 days of notice given or the MLS will permanently remove the listing from the database and statistics.

I. Sale Price reported in the MLS is to include only the real estate transfer price. Commercial properties are excluded.

NOTE: All violations are considered violations of the Participant not the individual subscriber and are considered as such when determining a pattern of behavior for the purposes of the Complaints and Compliance Committee.

V. Listings

A. The sale of a non-member listing may be reported in the MLS software. Complete listing data and at least one qualified photo must be submitted to the Service. By entering listing information, the agent confirms they have permission of the seller or listing office to enter the listing in GNMLS.

B. One Party listings entered for the purposes of sold information only must contain the minimum required information per the MLS data entry form and at least one photo. The listing must be filed promptly with the MLS office including first and last pages of listing contract plus Office Exclusive Addendum with a late listing waiver. Following closing the listing may be entered into the MLS system.

C. A new listing contract is required to obtain a new MLS number and reset days on market information.

D. Properties co-listed or listed co-exclusively with GNMLS Participants and non-GNMLS brokers or with subscriber brokers/agents and non-subscriber brokers/agents under the same broker are NOT eligible for entry into the service. The service accepts only Exclusive Right and Exclusive Agency contracts between the seller(s) and a single brokerage firm. The GNMLS prohibits submission by MLS Participants of properties listed by, or co-listed with, non-fee-paying licensees regardless of public marketing.

E. Properties listed which do not allow showings are ineligible for entry into the GNMLS database. If all showings (in-person or virtual) are delayed to a future date, the listing should be placed on HOLD status. Showings must be available within 72 hours of the listing being initially made ACTIVE in the MLS.

F. Required written agreement prior to showing in-person or electronically. Get a signed agreement before working with a buyer and touring a home in Wisconsin:

- a. Pre-Agency (Consumer): Use new Pre-Agency Showing Agreement (WRA-PASA)
 - i. Buyer must choose and complete (b) or (c) below prior to “negotiating” as defined in WI Stat 452.01(5m)
- b. Seller Subagent (Customer): Use Disclosure to Customers (WRA-BDCU)

- i. Listing agents or subagents do not need to provide any of these agreements if they are not “working with the buyer”
- c. Buyer’s Agent (Client): Use updated Buyer Agency Agreement (WB-36)
 - i. May not be possible if seller refused dual agency

When do you NOT need a written buyer agreement?

A customer contacts you to request a tour of a home your firm has listed. Anything beyond that such as identifying other properties for them, touring a property listed by a different firm, writing an offer for them or any brokerage services will require a written agreement prior to touring.

G. Properties co-listed between GNMLS member Participants or separately listed by multiple members are eligible for only a single entry in the MLS database by one of the listing firms. If the Participants are unable to agree which shall be entered into the MLS database, the listing will not appear in the MLS.

H. Auction Properties*. that may be entered into the MLS database are those properties that meet the following four requirements:

1. the property must be available for sale prior to the Auction at the full gross listing price entered into the MLS Database in the Current Price Field, which must be the same full gross listing price at which the Seller has agreed to sell the property prior to the Auction and which is stated in the exclusive right to sell or exclusive agency listing contract for which the property is offered for sale prior to the Auction;
2. An entry must be made to the Special Realtor Remarks that includes the date, time, and location of the auction and whether or not there is a reserve;
3. If the sale of the property occurs at Auction, those different offers must clearly be stated in the Special Realtor Remarks; and
4. Entries in the Remarks Section stating that the property is an Auction Property is permitted; however, details regarding the Auction are prohibited from being entered into the MLS Database.

The Auction properties must state in the first line of the Remarks Section “This is an Auction.”

A listing cannot be added into the Multiple Listing Service if other ownership requirements or additional purchases are mandated unless fully disclosed and also reflected in the list price. (i.e. boat docks). All properties listed in the MLS must be listed through a member Broker.

I. New construction properties must specify the status of construction in the Remarks Section. Photos must be of architect’s drawings or clearly labeled “Model” on the photos.

1. Preconstruction – permit pulled no dirt moved
2. Under construction – dirt moved no Certificate of Occupancy
3. New Construction – Certificate of Occupancy has been issued – never occupied.

J. The Listing Date is the Commencement Date (Effective Date) of the listing agreement and may be different from the date the parties sign the listing agreement or the date that the Listing Broker receives the listing agreement. The Listing Date is determined by the parties to the listing agreement and is the date the contract takes

effect, the date the last signature was applied or the date on the listing agreement, whichever is later.

K. Assignment of Contract. If the listing is for an equitable interest in title to property not yet owned by the seller, the Remarks must include the following statement: This is an Assignment of Contract, which must close on _____ (insert date) at _____ (insert Closing/ Agent Company).

L. Listing Agent: All listings entered into the MLS must be entered showing the name of the agent(s) or team name who took the listing. Non-subscribers may not enter their listings into the MLS under a subscribing agent's name. All members of a team must be subscribers to the MLS if any members subscribe. The Multiple Listing Service prohibits the practice of entering any listings in an office under the Broker/Manager's name unless that person actually is the listing agent who obtained the listing(s). Failure to comply with this Section may result in loss of MLS privileges.

M. Selling Agent: If a selling agent team wishes to show sales under the Team Leader ID then the Team Leader's name fields must include terms such as "Team", "Group", "Associates", or similar or appropriate abbreviations denoting their role as Team Leader.

N. In all advertising of real estate, the advertising firm's name must be clear and conspicuous. A valid listing contract or permission of the listing broker is required. The listing firm must be clearly displayed.

O. There can be no communication of nor references to commission or compensation within the MLS nor any faculties provided by GNMLS.

VI. Entry Fields

A. No public fields, links or documents may contain branding or contact information except to government resources, except documents as below. They may not contain the name of the brokerage, agent, license numbers, website addresses, phone numbers or links to any of these, or contact information / branding for other parties such as contractors, financing firms or other vendors. No references such as "call ABC Realty or Listing Agent for details" are allowed. They should not be used to direct consumers to third parties for more information or provide contact information for submitting offers. Links may not direct consumers to media including YouTube or similar sites that may identify the agent or brokerage or display non-listing related information. No programming code, e.g. HTML, JavaScript, ActiveX, etc. may be inserted in the listing information (text, images or other) entered into the MLS database. Documents may not include brokerage, agent, or third-party information except they may name brands and/or vendors used in the property if not associated with the listing firm. All other data in the MLS should be free of any branding in signage, links, verbiage, graphics, or other representation.

- B. name of the brokerage, agent, license numbers, website addresses, phone numbers or links to any of these, or contact information / branding for other parties such as
- C. The property description field may contain property descriptive remarks only. Minimum written description of the property in the general remarks to be 200 characters.
- D. Virtual tours or other links must be “unbranded” including the information that appears in the address bar when it is viewed. Virtual tours must not link to a REALTOR® or brokerage website or provide contact information.
- E. The Directions field shall contain street/HWY directions only. If the client desires that directions not be displayed, this field should be left blank and appropriate information provided in the Agent Information section such as LA must accompany or Call LO. Directions are required to be provided unless the seller has requested in writing that they not be displayed. Call LO or Listing Agent is not allowed in this field. Directions may indicate a town, road intersection, or public landmark but cannot name the Listing Office or include language such as “From listing office...”
- F. For sale signs shall not be allowed in property photos. Photos must be cropped or taken appropriately to avoid including the brokerage for sale sign in the listing photo.
- G. All requests for street-adds must be accompanied by a plat map or tax bill which indicates the street/road.
- H. Property must be listed in the actual taxing municipality in which it lies. A mailing or postal address does not denote the location of property. The actual address / fire number is required for all improved properties with written instructions from the seller necessary to withhold the address. A waiver with documentation must be filed with the Board office to withhold the actual address. If the address is withheld from the MLS data, it must be made available to all subscribers by disclosing it in the special Agent Remarks. If there is no fire number address the property would be listed as “ON” xxx or “OFF” xxx depending on whether there is road frontage on the named road. Single-address private roads will not be entered into the MLS database. All roads must be recognized by their appropriate town or county or internet mapping service to be eligible for entry. A confidential address may be entered as “off CTH xx” using an appropriate nearby highway, but should be accurate as to the state, county, township and zip code.
- I. Lakes must be in the Wisconsin Department of Natural Resources (DNR) Lake book (PUB-FH-800) in order to be entered in the MLS database. Private and man-made lakes that are not recognized by the DNR will not be entered into the lake name search selection. To ensure that private and man-made lake property is searchable as an on-water property, the shoreline footage must be entered into the MLS database and the lake name field left blank. Upon electronic submission the lake name field will auto-populate with the words, “Unnamed Lake”. The Board may choose to add non-DNR listed water bodies on a case-by-case basis. Lake chains are defined as two or more lakes connected by a waterway navigable by powerboat.
- J. Waterfront=Yes is to be used only when the wholly-owned property abuts the water. Deeded access/rights means the homeowner either owns an interest in a waterfront lot or their deed grants them access to waterfront via someone else’s property. Deeded Access/Rights – the REALTOR® may include the Lake name in the lake field if there is actual deeded non-public rights to lake access, provided the

REALTOR® also includes deeded access/rights in the site influence and property description. Remarks should indicate if the frontage is shared.

K. No further counties will be added to the MLS database. If a listing occurs in a county not in the database use the county code "OT".

L. No further townships/lakes outside of the immediate sales area of Forest, Iron, Langlade, Lincoln, Oneida, Price, and Vilas counties will be entered into the MLS Database. Listings that occur outside the immediate sales area may have the townships entered with the correct county code and the township name of "Other".

M. Listings which occur in a non-listed county and non-listed township will be entered as "OT-Other".

N. If significant listings occur in an unmapped county the brokerage may file a written request with the GNMLS Board of Directors to include the county/township. Township/County additions are at the sole discretion of the GNMLS Board of Directors.

O. Limited Service listings must be clearly designated by checking the LSL box in Broker load and a notation in the REALTOR® Remarks/SPAL field. A Limited Service Listing Disclosure form is to be included in the posted documents to REALTORS®.

P. Exclusive Agency Listings must be clearly designated by choosing Exclusive Agency as the Listing Type and entering a notation in REALTOR® Remarks/SPAL.

Q. Broker-owned or subscriber interest in property disclosure may be made in the Consumer Special Alert (CSPAL) field or the general Remarks field.

R. Video streaming parameters are the same as with photos. No signage or branding will be allowed. Also, no references to the brokerage, broker or agent will be allowed within the video or audio.

S. Lot size should not be 0 (zero) and should be as accurate as known. Width and depth may be zero for irregularly shaped lots.

1. Lot size is 0 (zero) for a mobile home in park, business only, or other sales where no Real Estate is transferred.

T. Seller Concessions must be noted in the Concessions field provided on the Sale Closed entry form and should not be communicated on active listings.

U. In the Residential database square footage, room dimensions, and numbers of rooms may only be listed for the primary residence except that guest cottages or other building metrics may be listed in the General Remarks section or included in Detached (Accessory) Dwelling Unit (ADU) information. Per ANSI standards Above Grade GLA square footage is limited to contiguous finished living space. Total Finished Square Footage for the listing may include noncontiguous square footage that is finished to the level the primary is (year-round), etc. Bed/Bath counts are for only the primary living space. Note that the MLS information does not satisfy the legal disclosure requirements of material adverse facts or misrepresentations.

V. The room matrix is to have the room dimensions properly displayed, but if they are not known a minimum of an "x" must be used to designate the room and its location.

W. Essential documents are required with listings entered in the GNMLS database.

MLS listings are to include the appropriate Real Estate Condition Report (residential, land, commercial, or farm property) (or WRA Refusal to Complete form), Lead-based Paint Report if applicable, and a Survey or GIS Map if available. These must be available to REALTORS.

X. When listing duplex, triplex, quad or other income-producing properties in the MLS, reporting of income is required via remarks, fields, or docs. Agent may indicate Unknown.

VII. Communications

A. An updated copy of the current NAR approved GNMLS Bylaws, Rules & Regulations, and Policies & Procedures guide should be provided annually to each brokerage/branch office. It is the brokers' responsibility to keep the brokerage updated on any changes.

B. Office and agent rosters are available within the MLS software and may not be provided by the MLS board offices.

C. GNMLS minutes are to be made electronically available to all GNMLS participants upon board approval of the minutes. Preliminary GNMLS agendas will be made electronically available to all GNMLS participants prior to the Board meeting. They are subject to change.

D. An annual report of the GNMLS Corporation shall be filed with the GNMLS Board of Directors in the first quarter of each fiscal year. This report shall include fiscal year-end financial statements, overview of operations, incoming MLS Directors and Officers, a compilation of previous fiscal year's agendas & minutes, and future prospects. An overview of the report is to be released to all GNMLS Participants.

GNMLS Fee Schedule

New Office Setup Charge	\$1000.00
Monthly MLS Base Access per subscriber	\$40.00
Late Payment Fee if not received by billing EOM	10%

Lockboxes

New Office Setup Charge – REALTOR®	\$250.00
New Office Setup Charge – Appraiser	\$100.00
Monthly Access Service Fee – agents/brokers	\$0.00
Monthly Access Service Fee – assistants	\$7.00

** Subject to limited availability Affiliate access may be available to Wisconsin-licensed inspectors when sponsored by a GNMLS Participant at normal fees + \$7/month billed to the sponsoring Participant.

GNMLS Membership & Dues

Only a Wisconsin-licensed firm that holds REALTOR® membership may join our REALTOR®-owned MLS. Individual agents practicing under a broker may not join the MLS independently.

Steps and requirements to membership:

- REALTOR® member firm (brokerage or appraisal) with membership in any board of REALTORS® and licensed to practice in the state of Wisconsin
- Costs:
 - \$1000 initial fee per firm (sole proprietor, corporation, etc.)
 - \$40* monthly per licensee
 - Subscriber fees assessed for ALL licensees at participating offices regardless of whether licensees choose to participate in the MLS unless an application for Subscriber fee waiver has been filed and granted
 - If firm has branch offices, those branches are not required to join (but can join without incurring additional \$1000 fee - just \$40 for each licensee at branch office)
 - Appraisal offices pay for a single subscriber
- All participating agents must attend MLS basic orientation at the Board office or be certified having completed off-site training materials within 60 days of MLS access (See Section 1.C.2 above for detail)
- Electronic lockbox program available optionally
- More details may be found in this document and in the GNMLS Brokerage Application

* Fees are subject to change

** Licensed in any state

*** GNMLS primary service area: Forest, Iron, Langlade, Lincoln, Oneida, Price & Vilas Counties in Wisconsin.

Appendix A

Greater Northwoods Multiple Listing Service® SentiLock Lockbox System User Agreement



Electronic lockboxes are part of GNMLS basic services. As of November 1, 2013 broker/agents are not charged an ongoing monthly service fee. All other fees remain in effect and cards for assistants, sponsored subagents, affiliates, or other authorized agents who do not pay normal monthly MLS dues will be charged monthly fees as per the fee schedule.

Participants / Subscribers who choose to utilize the electronic lock box system agree to the following terms of usage:

For the purpose of this agreement, the term 'Participant' or 'Broker' refers to the Designated REALTOR® and/or Appraiser who is responsible for payment of all MLS and/or lockbox system service fees. 'Agent' refers to licensed real estate salespersons and/or brokers whose license is registered with the Participant's firm. 'Affiliate' includes but is not limited to appraisers, office staff, inspectors, contractors or other legal entities so authorized by the Participant and GNMLS to enter into this agreement. 'Authorized User' encompasses all Participants, Agents, and Affiliates as defined above.

- 1. SMART CARD RECEIPT:** Participant and Authorized User will be provided a SentiLock Smart Card and card reader from GNMLS. GNMLS hereby acknowledges receipt of the sum of \$35.00 from HOLDER, which represents an activation fee of \$10.00 and deposit of \$25.00 for one Smart Card and one card reader.
- 2. TITLE TO SMART CARD:** Participant and Authorized User acknowledge that the Smart Card shall be the sole property of GNMLS and shall be returned as required by GNMLS.
- 3. CARD EXCHANGE BY SENTRILOCK OR GNMLS:** SentiLock may at its discretion require GNMLS to replace the Smart Cards used by GNMLS and its Authorized Users with replacement Smart Cards compatible with the system. SentiLock shall make the exchange of Smart Cards at no cost to GNMLS unless the exchange is necessary due to Customer negligence.
- 4. CURRENT UPDATE:** Authorized User acknowledges that the Smart Card has an update code that expires at regular intervals determined by GNMLS, prohibiting further use of the Smart Card until a new update is obtained from GNMLS by placing the Smart Card in an MLS card reader or by another authorized method.
- 5. TERM OF AGREEMENT:** The term of this Agreement, unless otherwise specified herein, is for one (1) year beginning on the date of execution of this Agreement and ends on the date the Authorized User terminates lockbox program or MLS membership with GNMLS and returns the Smart Card and card reader to GNMLS. If a written request for termination of service signed by the Participant is not received by GNMLS at least 30 days in advance of the anniversary of the date of execution, the Agreement will automatically renew for one (1) additional year from the anniversary date.

- 6. SERVICE FEES:** Participant agrees to commit him/herself and all Agents licensed by Participant's office or other Authorized Users as chosen by Participant to the terms of this agreement. Therefore,
- a. Participant agrees to pay GNMLS a monthly user fee, as established by the GNMLS Board of Directors annually, for Participant and each Agent licensed with the Participant's office. This fee is billed separate from and in addition to the MLS service fee on the monthly MLS statement.
 - b. Participant may optionally request SentiCards and readers for Affiliates. Participant agrees to pay GNMLS a monthly user fee, as established by the GNMLS Board of Directors annually, for any Affiliates who will be provided an "Affiliate" or "Assistant" SentiCard and reader. This fee is billed separate from and in addition to the MLS service fee on the monthly MLS statement. "Affiliate" SentiCard allows holder to operate lockboxes, but will NOT allow holder to administer lockboxes. "Assistant" SentiCard allows holder to administer ONLY lockboxes that are owned by or assigned to a Participant or Agent who adds the Affiliate cardholder to his/her team in the management system.
 - c. Service fee includes all applicable state and local sales tax for the service.
 - d. No Participant or Agent will be required to use the lockboxes, SentiCard or other equipment associated with the lockbox service on their listed properties.
- 7. AUTHORITY TO MODIFY RULES, FEES AND FINES:** GNMLS shall retain the right to modify the Sentrilock Authorized User Agreement, rules, user fees and fines associated with the GNMLS lockbox service, from time to time as deemed necessary by the Board of Directors of GNMLS.
- 8. RETURN OF SMART CARD:** Participant and Authorized User agree to return the Smart Card within 48 hours of:
- a. Receipt of a request to do so by GNMLS or SentiLock,
 - b. Termination of a Participant as a Participant in GNMLS,
 - c. Termination of Authorized User's association with the said Participant for any reason,
 - d. Failure of the Participant or Authorized User to perform in accordance with any terms and conditions herein set forth, including but not limited to the provisions for security in article (9).
 - e. In the event of the death of the Participant/Authorized User, heirs or personal representatives will surrender the Smart Card to GNMLS, (For purposes of this paragraph, return of Smart Card key card means to be put in the possession of the Greater Northwoods MLS Office.)
 - f. GNMLS will refund Participant \$25.00 upon return of active and functional Smart Cards and reader or \$50.00 for returned active and functional replacement Smart Cards and reader for which a \$50.00 deposit was paid to GNMLS by Participant as described in articles 10 and 13(l).
- 9. SECURITY OF SMART CARDS:** Participant and Authorized User acknowledge that it is necessary to maintain security of the Smart Card to prevent its use by unauthorized persons. Consequently, Authorized User agrees:
- a. To keep the Smart Card in Authorized User's possession or in a safe place at all times.
 - b. To not allow his/her personal identification number (PIN) to be attached to the Smart Card or disclose to any third party his/her personal identification number (PIN).
 - c. TO NOT LOAN THE SMART CARD TO ANY PERSON FOR ANY PURPOSE WHATSOEVER, NOR TO PERMIT THE SMART CARD TO BE USED FOR ANY PURPOSE BY ANY OTHER PERSON.

- d. To not duplicate the Smart Card or allow any person to do so.
- e. To not assign, transfer or pledge the rights of the Smart Card.
- f. To notify GNMLS immediately of loss or theft of Smart Card. The Participant and Authorized User shall sign and deliver a statement to GNMLS with respect to the circumstances surrounding the loss or theft. GNMLS shall charge a fine for the loss of a Smart Card.
- g. To follow all additional security procedures as specified by GNMLS.

10. REPLACEMENT SMART CARDS: Replacement Smart Cards will be issued to Authorized Users who:

- a. Have complied with this Agreement and the policies and procedures of GNMLS with respect to the SentiLock system.
- b. Pay the fees listed in Article 13(k) to replace a Smart Card that is lost, stolen or damaged as determined by GNMLS. Normal wear and tear or defective cards, as determined by GNMLS, will be replaced by GNMLS at no cost.

11. LOCKBOXES:

- a. Participant will be issued a number of lockboxes determined by GNMLS to be 110% of the average 2011 monthly inventory of active GNMLS residential listings for the Participant's office, excluding commercial listings, land and lots. New Participants that have no GNMLS listings prior to January 1st 2012 will be issued lockboxes at a rate determined by GNMLS to be 110% of current active MLS residential listings or alternatively, at GNMLS discretion, at a rate of 10 lockboxes per Agent. Participant may allocate lockboxes among Agents at Participant discretion.
- b. Participant understands that the lockboxes are the property of GNMLS and that the Participant shall be responsible for the lockboxes. Participant assumes full responsibility for the cost of replacing lost or damaged lockboxes as determined by GNMLS.
- c. Lockboxes must be returned to GNMLS within 14 days upon termination of service for any reason. Failure to return said equipment shall result in the Participant being charged all costs associated with replacement of the equipment. If such costs and unpaid fees are not paid within 30 days of the billing date, GNMLS shall have the right to file suit against the Participant for the full amount due plus statutory interest, court costs, attorney's fees and other costs of litigation.
- d. Additional lockboxes acquired by GNMLS for distribution to Participants will be allocated to offices based upon the percentage of total GNMLS active residential listings as of the date of allocation (excluding commercial listings, lots and land) that are listed by the Participant's office.
- e. Additional lockboxes may be purchased through GNMLS by Participant offices at the current GNMLS acquisition price from SentiLock plus shipping and handling. These may be added to the online lockbox management system and are subject to all lockbox usage policies, with the exceptions of not being subject to reallocation or lost/damaged lockbox fees which would not apply to lockboxes that are not owned by GNMLS.

12. LOCKBOX AUDIT:

- a. GNMLS will periodically audit the lockbox inventory, and Participant agrees to respond within 30 days to requests for written certification of possession of GNMLS-owned lockboxes by the Participant or Agent.
- b. GNMLS may at its discretion request Participant to return lockboxes for redistribution or maintenance. Participant agrees to return lockboxes to GNMLS for reallocation or maintenance at Participant's expense within 14 days of receipt of request from GNMLS. Lockboxes provided to Participants will be delivered at the expense of GNMLS.

13. FEES AND PENALTIES:

- a. New Authorized Users, unless otherwise exempted in this agreement, are required to complete system training at a cost to Participant of \$25.00 per Authorized User, as scheduled by GNMLS, before receiving SentiCard and card reader.
- b. A deposit of \$25.00 for each SentiCard and reader plus an activation fee of \$10.00 will be billed to Participant for each Authorized User. If at the time of inventory, a card or reader is unaccounted for, or if a SentiCard holder is unable to demonstrate that the card or reader is within their physical control, then the SentiCard or reader will be considered unaccounted for and any funds on deposit will be forfeited to the Association.
- c. The Participant shall pay any fees associated with the Lockbox service by the end of the same calendar month as the billing statement.
- d. Service charges due to late payment shall be 10% of the total lockbox system dues for the unpaid statement, billable on the following monthly statement.
- e. Failure to pay any fee or service charge within one (1) month of the date due, and provided that at least ten (10) days notice has been given by GNMLS, the Service shall be suspended until all outstanding fees and service charges are paid in full.
- f. Three months of non-payment will result in the termination of membership in the lockbox program. Payment in full of all service charges and outstanding fees are required prior to reenrollment and new Participant activation and training fees will also apply.
- g. New Participant sales offices will, unless otherwise exempted herein, be charged an activation and training fee of \$250.00 and will receive a supply of lockboxes per the terms outlined in article 11 upon signing the approved Sentrilock Lockbox System Authorized User Agreement, pending approval by the GNMLS Board of Directors. The Participant office will also receive one group lockbox system training session conducted by GNMLS at no cost to the office within 30 days of enrollment as scheduled by GNMLS, which will coincide with delivery of the lockboxes, SmartCards and card readers. Authorized Users at Participant office who complete this training in its entirety will be exempted from the training fee in Article 13(a).
- h. New Appraisal or approved Affiliate offices will, unless otherwise exempted herein, be charged an activation and training fee of \$100.00 upon signing the approved Sentrilock Lockbox System Authorized User Agreement, pending approval by the GNMLS Board of Directors. No lockboxes will be issued to this office. The office will receive one group lockbox system training session conducted by GNMLS at no cost to the office within 30 days of enrollment as scheduled by GNMLS, which will coincide with the deliver of the SmartCard and card readers. Authorized Users at Participant office who complete this training in its entirety will be exempted from the training fee in Article 13(a).
- i. SentiCards may not be used by anyone other than the individual to whom the SentiCard has been assigned. Allowing anyone other than an authorized SentiCard cardholder to use their SentiCard may result in a fine not to exceed \$250.00 per incident.
- j. Any individual who shows a property containing a SentiLock Lockbox must call the listing agent's office and establish a showing appointment (unless specific instructions have been entered on the MLS system under agent remarks indicating no appointment is required). Failure to adhere to this requirement may result in a fine not to exceed \$100.00 per incident.
- k. Loss of the SentiCard will result in a fine of \$10.00 plus a deposit of \$50.00 for the first replacement SentiCard and each subsequent SentiCard issued.
- l. Additional or replacement card readers may be purchased at a cost of \$25.00 plus shipping and handling to the Authorized User.
- m. A defective SentiCard or reader will be replaced by GNMLS at no cost provided that the

defective SentiCard or reader is returned to the Association office and verified to be defective.

- n. Failure to appropriately protect the SentiLock lockbox will result in an assessment equal to the total cost of repairing or replacing the SentiLock lockbox. There will be a charge of \$99.00 for each lost or stolen lockbox. If a lost lockbox is found in working condition within 180 days of payment for the lost box, the \$99.00 fee less a 10% restocking fee will be refunded. If there is an extenuating circumstance in the loss of the lockbox, the member may make a written appeal to the Greater Northwoods Multiple Listing Service for consideration of the above charges.
- o. Failure to retrieve a SentiLock Lockbox within five (5) days from a no longer active listing which has been placed in the MLS as an active listing by a different office may result in a fine not to exceed \$100.00 per incident.
- p. Placement by an Authorized User of a lockbox on a seller's property without prior written consent from the seller may result in a fine not to exceed \$100.00 per incident.

14. LOCKBOX REVIEW COMMITTEE:

- a. Participant and Authorized User shall submit to a disciplinary tribunal of GNMLS in the event either is accused of a breach of GNMLS policies relating to the lockbox system.
- b. The tribunal will be a Lockbox Review Committee consisting of members from the Professional Standards Board who are not directly involved in the disciplinary hearing, and shall conduct all tribunals in accordance with the Bylaws and Rules of GNMLS.
- c. All such tribunals shall have at their disposal every sanction available to them under GNMLS policies, including forfeiture of the Subscriber's SentiCard and/or withdrawal of Participant's and Authorized User's rights to possess a SentiCard.
- d. In cases of significant breach of GNMLS policies, a disciplinary tribunal may revoke all the SentiCards in a Participant's office, not just the one issued under this agreement. The fees and fines for violations listed in Section 13 - Fees and Penalties shall be levied and assessed by the MLS Coordinator of GNMLS.

15. DISCIPLINARY ACTION: Participant and Authorized User agree to be subject to the disciplinary rules and procedures of the (MLS) Professional Standards Committee for violation of any provision of this Agreement. Discipline may include, but is not limited to, forfeiture of the Smart Card and the Participant's or Authorized User's right to be issued a Smart Card.

16. INDEMNIFICATION: Participant and Authorized User agree to indemnify and hold GNMLS and all of its respective officers, directors and employees harmless from any and all loss, cost, expense, claims or demands whatsoever by or against GNMLS resulting from loss, use or misuse of the SentiLock System, including, but not limited to, any and all liabilities, including attorney's fees, incurred by Participant and/or Authorized User as a result of damage to property or injury to persons arising out of entry by any person into any premises by use of the SentiLock System.

17. REIMBURSEMENT: Participant and Authorized User agree that, in the event that GNMLS shall prevail in any legal action brought by or against the Participant/Authorized User to enforce the terms of this Agreement, the Participant/Authorized User as appropriate may be assessed a reasonable amount of attorney's fees in addition to any other relief to which the Court rules GNMLS may be entitled.

18. GOVERNING LAW: The validity of this Agreement and any of its terms and provisions, as well as the rights and duties of the parties hereunder, shall be governed by the laws of

Wisconsin, and venue shall be the county in which the Participant and/or Authorized User reside.

19. PARTIAL INVALIDITY: If any provision of this contract is held by any court to be invalid, void or unenforceable, the remaining provisions shall nevertheless continue in full force.

20. DISCLOSURE TO CLIENTS: The listing Participant or Agent shall obtain specific written authorization from the seller before placing a lockbox on the owner's property and before a listing is input into GNMLS, reflecting that a lockbox has been authorized by seller. Participant or Agent agrees to provide a copy of the seller Lockbox Authorization Addendum within two (2) business days if so requested by GNMLS.

21. PARTICIPANT'S RESPONSIBILITIES:

- a. Participant warrants that Participant is a licensed real estate broker or appraiser and is an active Participant of the Greater Northwoods® Multiple Listing Service in good standing.
- b. Participant warrants that Agent as defined above possesses a real estate license and is in fact associated with Participant in an active effort to sell real estate.
- c. Participant warrants that Affiliate as defined above is a licensed or certified real estate appraiser or office staff member affiliated with GNMLS Participant, or has otherwise been pre-approved as an Authorized User by GNMLS.
- d. Participant agrees to enforce the terms of the Agreement with respect to any Authorized User associated with him/her and understands that he/she is not relieved of any responsibility or obligation by the mere fact of disassociation with Authorized User.
- e. Participant agrees to notify GNMLS immediately, in writing, should the Participant or Authorized User terminate their relationship or should an Agent's license be transferred.
- f. Participant agrees to notify GNMLS immediately, in writing, should the Participant or Authorized User be convicted of a felony.
- g. Participant agrees to notify GNMLS immediately, in writing, should Participant or Authorized User be convicted of a misdemeanor, if the misdemeanor relates to the real estate business or puts clients, customers, or other real estate professionals at risk.
- h. Participant agrees to take all responsible means to obtain Authorized User's SmartCard or cause Authorized User to return SmartCard to GNMLS. The Participant will continue to be charged a service fee for the disassociated Authorized User until the next billing cycle after the card is returned. If an Authorized User does not return the SmartCard, Participant agrees to furnish GNMLS with copies of written correspondence of all attempts made to obtain said SmartCard.
- i. Participant agrees that he/she is jointly and severally liable, together with the Authorized User, for all duties, responsibilities and undertakings of the Authorized User under this agreement and understands that failure to follow the provisions of the SentiLock Lockbox System User Agreement may result in the loss of GNMLS SmartCard privileges and, further, could cause GNMLS to recall all SmartCards issued to the Participant and the Participant's Authorized Users.

22. ADDITIONAL CONDITIONS SET FORTH ON THE FIRST THROUGH FIFTH PAGES HEREOF AND ANY ATTACHED ADDENDA ARE PART OF THIS AGREEMENT.

This written contract expresses the entire agreement between Participants, Agents or Affiliates and GNMLS with respect to SentiLock SmartCards, card readers, and electronic lockboxes provided by GNMLS. This Agreement supersedes any and all other agreements, either oral or in writing. No other agreement, statement or promise relating to the subject matter of the Agreement which is not

contained herein shall be valid or binding. This Agreement is binding upon the heirs and personal representatives of the Participant or Agent.

DATED: _____

BY: _____
of The Greater Northwoods® Multiple Listing Service

Participant (Broker)

Authorized User

Participant Signature

Authorized User Signature

SentiCard Serial #

Card Reader Serial #

Addendum A

The following additional terms are applicable for all Participants, offices and Authorized Users who enroll in the GNMLS lockbox program prior to May 1st 2012:

A1. TERM OF AGREEMENT: Participant agrees to maintain active participation in the lockbox program for all Authorized Users enrolled by virtue of association with the Participant's office for a period of at least 24 months from the date of enrollment.

A2. FEES AND PENALTIES:

- a. Authorized Users who are active MLS subscribers upon enrollment will have the monthly lockbox system user fee in Article 6 waived through April 30th 2013. Authorized Users who are non-subscribers to the MLS will be billed a fixed monthly user fee, as determined by GNMLS annually, from the date of enrollment.
- b. Authorized Users will have the training fee in Article 13(a) waived for training attended prior to June 8th 2012. If Authorized User attends training after June 8th 2012, training fee listed in 13(a) will be billed to Participant.
- c. Participant office is exempt from the sales, appraiser and/or affiliate office activation fee in Articles 13(g) and 13(h) for as long as the Participant office remains enrolled and active in both the lockbox program and MLS. Aforementioned fees may be billed by GNMLS upon reactivation if Participant office cancels lockbox or MLS service, or is suspended for any reason.

Addendum B

The following additional terms are applicable for all Participants, offices and Authorized Users who enroll in the GNMLS lockbox program between May 1st 2012 and April 30th 2013:

B1: TERM OF AGREEMENT: Participant agrees to maintain active participation in the lockbox program for all Authorized Users enrolled by virtue of association with the Participant's office for a period of at least 24 months from the date of enrollment.

B2. FEES AND PENALTIES:

- a. Authorized Users who are active MLS subscribers upon enrollment will have the monthly lockbox system user fee in Article 6 waived through April 30th 2013. Authorized Users who are non-subscribers to the MLS will be billed a fixed monthly user fee, as determined by GNMLS annually, from the date of enrollment.
- b. Authorized Users will have the training fee in Article 13(a) waived for training attended prior to June 8th 2012. If Authorized User attends training after June 8th 2012, training fee listed in 13(a) will be billed to Participant.

Definitions – Appendix B

Property Type

- **Single Family Detached:** refers to habitable single-family homes and the land they sit on. This should not be used when no real property (land) is being offered for sale. A single family detached unit is permanently affixed to the real property (land) that is offered for sale. Title and construction may vary, but it is not a travel trailer (DOT- ANSI A119.5) or building that does not contain complete living quarters and is required to meet local building/housing codes. It must include the land beneath the structure. It has no shared walls and includes individual ownership of land. (Exception for long-term tribal lease).
- **Condominium:** form of real estate ownership governed by Wisconsin state statute in which individual residents hold a deed and title to their houses or apartments and may pay a maintenance fee to a management company for the upkeep of common property such as grounds, lobbies, and elevators as well as for other amenities. Condominium owners pay real estate taxes on their units and can mortgage, sublet, or sell as they wish. A condominium declaration and plat must be recorded in order to establish a condominium in Wisconsin. If there is a recorded condominium declaration and plat, it is a condominium. If there is not, the property cannot be a condominium. Refer to WRA Broker Supervision Newsletter, August 2007.
 - All Condominium properties may be shown as Condominium or other Property Type, ie. Single Family Detached, Land.
 - Condominiums must always have Title noted as Condominium, condo fees reported, condo docs included in the documents section and the legal description should name the official condominium plat.
- **Duplex:** A duplex is a structure that contains two separate dwelling units with separate entrances, kitchens, bedrooms, bathrooms and living spaces. In a duplex, the two dwelling units may be either one above the other or side by side with a common wall and roof.
- **Farm:** Acreage being used to grow crops or raise animals. A farm may or may not include buildings and living quarters.
- **Half Duplex:** A duplex with individual ownership of each duplex unit. Local zoning must permit two zero-lot line properties.
- **Manufactured/Mobile Home:** Dwelling unit that conforms only to HUD codes rather than local building codes or a pre-June 15, 1976 mobile home. On a manufactured home a HUD tag should be found and this property is defined by Wis Stats., sec. 101.91(2) as: a structure that is designed to be used as a dwelling with or without a permanent foundation and that is certified by the federal department of housing and urban development as complying with the standards established under 42 USC 5401 to 5425 and includes any additions, annexes, foundations and appurtenances. A manufactured home sold on the land it sits on may be entered as a SFD, provided the construction is noted as manufactured home. A manufactured home is a minimum 400 square feet. A travel trailer (DOT- ANSI A119.5) is only personal property and may not be listed as a Manufactured/Mobile Home.

- Listing a manufactured/mobile in a park on rented land: Property type must be Manufactured/Mobile Home; legal description = No real estate, Title = Lot Rental; Lot size = 0; Monthly Fees = \$ (monthly lot rental). Consumer and REALTOR® remarks should note Personal property only – no real estate transferred or No real estate included in transaction. Sales of manufactured homes requires a separate Wisconsin broker/sales license for a broker to sell more than one (1) annually.
- **Townhouse:** Shared walls, includes ownership of land under it and undivided interest in common real property
- **Triplex/Fourplex:** Multifamily building similar to duplex, but with three or four units. Any buildings with more than four living units are commercial properties by Wisconsin definition and should not be in the Residential database.
- **Lots/Acreage:** Land typically has no structures attached to either a permanent foundation and/or in-ground plumbing. May include travel trailer, garage, pole building or other structures not intended for year-round living or living quarters to be razed. If any buildings are included they should be noted and described in remarks and in photos. Property with reasonable living quarters other than a travel trailer or similar, even if they are “off the grid” but are designed for full-time use should NOT be listed as lots/acreage.

Construction:

Modular: Home is constructed on site from two or more modules. These homes must conform to local building code rather than Federal HUD codes. They are set on a permanent foundation or basement and do not have (never had) axles or a tongue for transport.

Manufactured: These homes include a HUD manufacturing tag and conform to HUD building codes. The home must be a minimum 40 feet long, connected to utilities and constructed for intended year-round living. They may or may not have a permanent foundation and are transported to the site on steel chassis that is never removed. Includes any attachments or appurtenances that may have been added.

A Manufactured home in a mobile home park is defined as a manufactured or mobile home not set on a permanent foundation and the land under it is not included in the sale. Such a home is personal property and not real estate, which is defined as land and improvements permanently affixed to it.

Travel Trailer: This is licensed by the Department of Transportation, has an ANSI A119.5 tag, is less than 40 feet long or less than 400 sq ft and/or is generally movable and not designed for year-round living in our climate. Travel trailers are personal property and not real estate. Park models with ANSI tags are travel trailers. They may be listed as “Other” construction type.

Adjacent: may or may not imply contact but always implies absence of anything of the same kind in between <a house with an adjacent garage>.

Adjoining: implies meeting and touching at some point or line <had adjoining rooms at the hotel>.

Advertise means any act of calling attention to something or promoting interest in a thing, person, event, product, service, etc. Synonyms of advertise include announce, promote, endorse, reveal, tout.

An advertisement might not have an address, price, photo or other details to still be a valid advertisement per the definition of promoting interest. A video in a home inviting viewers to

contact agent for a showing is advertising a listing.

Note in advertising real estate: the advertising firm's name must be clear and conspicuous. A listing contract or permission of the listing broker is required. Listing firm must be clearly disclosed.

Arms Length vs. Non-arms length: An Arms length sale occurs when two strangers are involved in the transaction, acting independently and have no relation to one another. With no personal interest in the relationships between parties it can be assumed the transaction will be fair and equitable to all parties. Neither holds power over the other and it is an open-market sale. The property must have been on the open market or a period of time typical of the turnover time for that property type. Both buyer and seller must be knowledgeable about the real estate market and the uses (present and potential) of the property. Payment for the property must be in cash, or typical of normal financing and payment arrangements for the property type.

A Non-arms length sale occurs when the buyer and seller are not on equal terms or relationships exist between parties involved in the transaction. Examples include such cases as property sold between related parties or the listing broker/agent related to the seller, or the listing agent employed by the seller, etc. Other examples include correction deeds and delinquent tax sales. After open marketing the sale may change to a non-arms length sale, ie. the buyer is related to the listing agent/broker, the buyer has some relationship with the seller or their representation. (<https://www.revenue.wi.gov/Pages/ERETR/data-home.aspx>)

Bedroom:

- First, check your local building codes.
- Check with the local authorities. Listing bedrooms that are not legal bedrooms can get the broker and seller sued for misrepresentation. You cannot use the MLS to disclose differences (change facts you listed). Call the WRA legal hotline if you are unsure.
- Size – at least 70 square feet with a minimum 7 feet in any horizontal direction as measured with a minimum ceiling height of 5 feet. All GLA sqft must have a minimum 7-foot ceiling height. The Room should either have a closet or be large enough for a wardrobe.
- Egress – at least 2 large enough to accommodate adults, accessible from the floor, 1 exiting the building. A windowsill no more than 44 inches from the floor. The clear opening of the window should be a minimum 24 inches high and minimum 20 inches wide and must be 5.7 total square feet for passage. A door should be a minimum 32 inches wide. A door exiting the building may replace an egress window. A second exit immediately outside the internal door providing a building exit may be acceptable in lieu of an egress window. Window sizes may depend on when the home was constructed.

Loft bedrooms must have at least 2 exits with one to the outside. Four walls are not required.

- Windows – for ventilation and light the glazed (glass) area should equal at least 8% of the net floor area.
- Finished – must be finished to a level comparable to the other finished rooms (ie. flooring, wall coverings, ceilings, electrical, etc.) and ducted to the home's central HVAC.
- A walk-through bedroom (a room off another bedroom with no other access) can be included in square footage fields but not counted as a bedroom.
- Septic – (Undersized septic should be disclosed or the bedroom count reduced)
Wisconsin Administrative Codes Safety and Professional Services 321.02, May-2016 (see pages 5-6, 9)
** Mitigating factors may change requirements. Multiple sources – Wisconsin Uniform Dwelling Code 321, HUD, others.

Branch office: A branch office of a firm which qualifies for Participation in the MLS must meet both the requirement of actively endeavoring to list and/or sell real estate as a REALTOR® per GNMLS by-laws and must be a fixed, physical location, other than the main office; where

business is conducted, records are kept and clients/customers may meet with the REALTOR®. To be considered a separate branch office it may not be located in the same building or complex as the home office.

Buyer credits: Value of credits given to buyer, such as taxes prorated or credit for a new roof or closing costs.

Co-exclusive: A listing contract signed by seller(s) and a single REALTOR®, though multiple contracts may run simultaneously. Property co-owned by two people, they may wish to list with different brokers, though each would be responsible for the terms of their contracts. Only 1 listing may appear in the MLS. In addition, co-exclusive contracts may be used simultaneously to offer different rights ie. an exclusive right to sell contract with one broker and an exclusive right to lease with another broker.

Co-listing: A single contract signed by seller(s) and multiple REALTORS®.

Condominium: form of real estate ownership in which individual residents hold a deed and title to their houses or apartments and may pay a maintenance fee to a management company for the upkeep of common property such as grounds, lobbies, and elevators as well as for other amenities. Condominium owners pay real estate taxes on their units and can mortgage, sublet, or sell as they wish. A condominium declaration and plat must be recorded in order to establish a condominium in Wisconsin. If there is a recorded condominium declaration and plat, it is a condominium. If there is not, the property cannot be a condominium. Refer to WRA Broker Supervision Newsletter, August 2007.

Title Field is required to include Condominium for ALL condo properties (it may also include fee simple or another title type). The official name of the condominium association should be shown in the legal description and the beginning of the remarks. The condo fees should be disclosed and condo documents included. If the lot size or lake frontage listed includes common area the remarks should indicate that it is shared frontage and acreage.

Deeded Access: the non-riparian's property deed grants ingress/egress access to the waterfront over the land owned by the riparian. This is not an ownership stake. For waterfront = Deeded Access/Rights means the homeowner either owns an interest in a waterfront lot or their deed grants them access to waterfront via someone else's property. Shared frontage must be noted.

Exclusive: excluding all others. A listing contract is considered exclusive if it grants specific rights to market, present offers and sell real property to a single brokerage firm for a specified time.

Foreclosure: Property has been through foreclosure process and is now owned by a lending company.

Foreclosure is a process that transfers the right of home ownership from the homeowner to the bank or lender. A home goes into foreclosure when the owner defaults on his mortgage loan payments. Once a homeowner receives a notice of default, they'll usually have 2 - 3 months to make payments before the bank officially forecloses on the home.

The Foreclosure Process

1. Once a borrower falls two payments or 60 days behind on his monthly mortgage payments, the lender will issue a notice of default, the first step of the foreclosure process. At this point, the homeowner may try to sell the home as a short sale if they owe more on the mortgage than the home is worth. This requires the approval of all lien holders on the mortgage.

2. If the short sale fails, the lender will appoint a trustee to sell the home at a public auction to an all-cash buyer. If the home doesn't sell at auction, the lien holders may be paid off through private mortgage insurance payments if the homeowner paid insurance as part of his monthly mortgage payment. If he didn't have mortgage insurance, the secondary lien holders end up taking a loss on their investment.
3. Finally, the lender with the primary mortgage on the home becomes the sole lien. The lender's bank usually hires a real estate agent to list the home in the Multiple Listing Service (MLS). Foreclosures listed in the MLS are easier to buy than short sales because there is only one lien holder, the bank; whereas with short sales, multiple lenders may need to approve of the sale.

Garage (number): A garage is a building or attached space designed to park highway motor vehicles in and located in a location readily accessible to do so (adjacent to driveway). A garage is normally fully enclosed. A carport is not a garage as pertaining to number of garages / sq ft. An attached or detached garage each count as 1 building.

Public Marketing: As defined by NAR Policy, public marketing includes, but is not limited to, flyers displayed in windows, yard signs, digital marketing on public facing websites, brokerage website displays (including IDX and VOW), digital communications marketing (email blasts), multi-brokerage listing sharing networks, and applications available to the general public; regardless of who does the marketing or to what extent the property is identified. Anything designed to inform the public that a listing exists will be interpreted as public marketing. If no listing exists, Wisconsin law does not allow marketing by a licensee or brokerage.

Real Estate: land and improvements permanently affixed to the land.

Riparian: Wis statutes 30.134 says Riparian means the owner, lessee or occupant of land that abuts a navigable body of water.

Roughed in bathroom: A roughed in bathroom has walls studded, electrical wiring and boxes installed for outlets, and lights and the ductwork installed. All DWV pipes are in the walls/floor and capped ready for fixture attachment. It does not have the walls covered with drywall or paneling, ceiling or flooring installed which would conceal the work from rough-in inspection.

Roughed in bedroom: A roughed in bedroom has walls studded, electrical wiring and boxes installed for outlets, and lights and the ductwork installed. It does not have the walls covered with drywall or paneling, ceiling or flooring installed which would conceal the work from rough-in inspection.

Seasonal: Does not comply with local ordinances for year-round occupation

Separate Living Quarters or Apartment: Must include a kitchen and bath.

Seller concessions: Value seller gives to the buyer, such as assisting in closing costs or new carpet allowance.

Seller credits: Value of credits given to seller, such as new septic installed by seller, or propane tank.

Status of MLS listing:

Active (Green) – Listing is currently active with no accepted offers OR has accepted offer AND a bump clause written into the offer AND special REALTOR® Remarks notation that the listing “has accepted offer with bump clause”.

Active O/C (Olive) – Listing has an accepted Offer with Contingencies - not all satisfied.

Canceled (Gray) – Listing was canceled prior to normal expiration date. Probably with a Cancellation and Mutual Release signed by all parties.

Expired (White) – Listing contract has expired per contract. May have been expired early by amendment.

Hold (Light Blue) – Listing is under contract but the listing has been placed on Hold and is not available for showings (see Sec.III for details) or active marketing.

Pending (Yellow) – Listing is under contract to be sold, all contingencies are satisfied. It has not closed yet, but is contractually sold.

Sold (Red) – Listing has closed, value exchanged and title transferred. Mark immediately following the closing.

Stories: 1.5 vs 2, etc. In a 2-story house the second level will have flat ceilings all the way to the vertical, full-height exterior walls. In a 1-½ story house there will likely be a gable end and perhaps dormers, but the ceiling rafters will be pitched like the roof line and the rafters will rest on the floor joists or at a kneewall.

Stubbed in bathroom: A stubbed in bathroom has piping through the floor. It may or may not have walls studded in but would not have plumbing and electrical installed in the walls.

Waterfront: On-water means the owned yard ends at shoreline owned by the seller. Deeded access/rights means the homeowner either owns an interest in a waterfront lot or their deed grants them access or non-public rights to waterfront via someone else's property. Shared frontage (condos, etc.) must be noted. Other may indicate trailer park lot rental grants access to waterfront; frontage feet should be left blank; must also be explained in the general Remarks. May also indicate a pond or wetlands. Off-water means the owner has no private rights to shoreline and no lake or river may be named in those fields.

"No" is to be marked unless one of the other options is true. Off-water means the owner has no private rights to shoreline and no lake or river may be named in those fields.

"Yes" is to be used only when the wholly-owned property abuts the water on shoreline owned by the seller.

"Deeded Access/Rights" means the homeowner either owns an interest in a waterfront lot or their deed grants them ingress/egress access to the waterfront over the riparian owner's land. If you choose "Deeded Access/Rights", you may input the lake name in the Lake Name field only if there is actual deeded, non-public rights to lake access, provided you also include deeded access/rights in the Site Influence and Remarks fields. Remarks should also indicate if the frontage is shared.

"Other" may indicate trailer park lot rental grants access to waterfront; frontage feet should be left blank; must also be explained in the general Remarks. May also indicate a pond or wetlands.

If the number of frontage feet is shown but it is shared, then the remarks must make it clear that frontage is shared. This would include Condo shoreline that is shared by multiple owners. Waterfront = Other would indicate a pond or wetlands bordering or enclosed in the property.

Be sure to use the Site Influence options to specify the type of frontage such as Lake, River, Creek, Full Rec or Restricted, on Bay, Channel, etc. Mark the separate indicator if on a Chain of Lakes or not. Lake chains are defined as two or more lakes connected by a waterway navigable by powerboat.

Is it a lake or is it a pond? There is no fixed state or international definition, but we can use some DNR guidance to help determine what you are properly putting into the MLS. If the answer to ANY of these questions is yes, then we accept that it is a lake. The property could be On Water or have Deeded Access/Rights, listed as Lake Front, etc.

Has the DNR assigned it a lake name?

Is the surface area of open water greater than 10 acres?

Does the DNR regulate boating restrictions?

Is it subject to Shoreland Zoning (not wetlands)?

If the answers are ALL are no, then we are looking at a pond. The property waterfront may be listed as Other, but not as On Water.

Stream/Creek frontage: If the DNR has designated it as a navigable waterway and it flows year-round, you may list the feet of frontage and say it is On Water.

Year Round: Complies with local ordinances for year-round occupation.

Zero-lot line: In a zero-lot line property, each owner owns one lot and the dwelling unit that sits upon that lot, with a common wall separating the two units placed above the lot line that is straddled by the duplex. In a zero-lot line property, each owner is responsible for the care and upkeep of his or her lot and the portion of the duplex structure resting thereon.

APPLICATION FORM FOR WAIVER OF GREATER NORTHWOODS MLS SUBSCRIBER FEES FOR AFFILIATED LICENSED REALTORS® OR APPRAISERS

Per Section II.A of the GNMLS Policies & Procedures, the individual(s) named in Appendix C, Exhibit A (“Waiver Applicant(s)”) shall be exempt from payment of the Greater Northwoods Multiple Listing Service, Inc. (“GNMLS”) MLS Subscriber fee so long as such Waiver Applicant(s) currently satisfies and continues to satisfy ALL of the following requirements:

1. Waiver Applicant is a member in good standing with another REALTOR® MLS;
2. Waiver Applicant is NOT a listing or co-listing agent for any active listing included in this MLS;
3. Waiver Applicant does not act on behalf of their broker or another subscriber agent in regard to GNMLS listed properties in either subagency or buyer agency;
4. Waiver Applicant does NOT possess, control, or use a GNMLS lockbox key to enter, view, or show any property that is listed in this MLS;
5. Waiver Applicant does NOT directly or indirectly access or use in any manner whatsoever the listing information stored in the MLS. Such access and uses includes, but is not limited to, direct access to or use of the MLS systems, reviewing displays of MLS data, viewing data feeds from the MLS via internet or other venues;
6. Waiver Applicant does NOT use, directly or indirectly, in any manner whatsoever information from the MLS to list properties for sale or lease, to conduct appraisals or offer value opinions, to identify or locate properties for any potential buyers or lessees;
7. Waiver Applicant does not participate in listing or sales activity requiring licensure for any properties listed exclusively in the MLS (except those listed by the applicant’s firm), such as showing, negotiating, writing offers or participating in financial benefits; and
8. Waiver Applicant is NOT part of a designated real estate “Team” where one of more of the other Team members are subscribers to the MLS

** Agents may direct customers/clients to a SUBSCRIBING agent in their office as needed

CERTIFICATION BY WAIVER APPLICANT’S MLS PARTICIPANT / DESIGNATED BROKER

I certify that the Waiver Applicant(s) named herein on Exhibit A is/are affiliated with me and meet ALL of the above requirements, and therefore is/are eligible for a waiver of each Waiver Applicant’s MLS Subscriber fee. I understand that I will need to supply an additional signed Exhibit A for any future Waiver Applicants. All licensees under the firm who are not actively subscribed to GNMLS will be treated as on waiver and all consequences of violations apply. Further, I agree to notify GNMLS within 10 calendar days if any Waiver Applicant remains affiliated with me but has become ineligible for a waiver of the fee. Simultaneously with such notice to GNMLS, I will either (i) sever the agent from this office, or (ii) inform the agent that said agent must subscribe to GNMLS within 3 business days of the notification to GNMLS. Such affirmative notice to GNMLS, and the subsequent completion of (i) or (ii) above, shall not constitute a breach of this agreement and shall therefore not incur the penalties described below.

I understand that any violation of the conditions of this waiver will result in automatic revocation of this waiver for the individual Waiver Applicant. I agree to pay any and all MLS Subscriber fees, retroactive to the beginning of the current billing year (October 1), plus a \$250.00 non-compliance fee for each Waiver Applicant that has had his or her waiver revoked, within 10 calendar days after the Waiver Applicant becomes ineligible for a waiver of the MLS Subscriber fee. I acknowledge that non-payment of the fee(s), by the due date, as indicated on the associated invoice from GNMLS, will result in the MLS access for myself and all Subscribers associated under my GNMLS participation being suspended until such time as all fees have been satisfied.

All waivers expire September 30 of the current year and must be reapplied for October 1 to be in effect for the next year or until the agent becomes ineligible.

Signature of MLS Participant / Designated Broker	Printed Name of MLS Participant / Designated Broker	Date
Print Company Name		Office Number / Location
EMAIL APPLICATIONS TO: STAFF@NORTHWOODSREALTORS.ORG	If more than 10 agents please supply a spreadsheet	MAIL APPLICATIONS TO: PO BOX 377 WOODRUFF, WI 54568

A waiver becomes effective immediately upon receipt and processing by GNMLS of a properly completed application form provided the Applicant satisfies all requirements listed above. Approved waivers shall remain in effect until the applicant becomes an active subscriber, changes brokerages, or subsequently fails to satisfy any of the waiver requirements. Applicant will be notified by GNMLS if this application is not approved.

EXHIBIT A

The Participant hereby acknowledges the Waiver Applicant(s) below have been informed that any change to their waiver eligibility as defined herein must be communicated immediately to the Participant. Participant further acknowledges that non-compliance with the terms of the Application Form and its notification provisions will result in the Participant incurring Subscriber Fee and a non-compliance fee.

Participant/Designated Broker certifies that the following real estate and appraiser licensees meet all the requirements for receiving a GNMLS MLS fee waiver as described herein:

(This form must be filled out fully for each Waiver Applicant or submit spreadsheet with required information.)

	Applicant name	Real Estate License #	Previous GNMLS ID # (if applicable)	Primary MLS Name (required)	Date of Application
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

Attach additional sheets as necessary or submit a spreadsheet including the applicants' names and real estate license numbers.

 Signature of MLS Participant / Designated Broker Printed Name of MLS Participant / Designated Broker Date

 Print Company Name Office Number / Location