

# The Realty Review



Northwoods Association of REALTORS® & Greater Northwoods MLS®

## **President's Message**

### **Andy Harris, NWAR**

We're in full summer swing now with our busiest week of the year straight ahead. While the skies are a bit smoky lately, we've been blessed with pleasant weather to gather listing photos, head out to showings, and perhaps sneak in a round of golf and dinner out on the town! On that note, thank you everyone who sponsored and/or

attended our golf outing and election dinner earlier this month. I'm sorry I couldn't join you, but family always comes first and Mom needed me at her side that week. Fortunately she's feeling better and I hear President-Elect Ed Raasch did a fine job filling in for me in a pinch. Thank you Ed for stepping up to swing the gavel a bit sooner than you expected!

I also want to thank all the NWAR/GNMLS election candidates who volunteered to serve fellow Members in the years ahead. While not everyone could win a Director seat, simply offering to serve makes you a winner regardless of the outcome! We'll remember you in the future and hopefully voters will too! Our WRA friends fired off a flurry of Calls to Action recently to promote their workforce housing bill package, which I'm pleased to report was just signed into law by Governor Evers late last week. Thank you to all who responded to voice your support for this



important bill. With "Help Wanted" signs still in nearly every window on Main St, having adequate and affordable housing nearby is key to filling those positions!

Another big WRA initiative of late was the Wisconsin REALTORS Foundation "Team Up Against Hunger" Week. Thanks to the

support from many of you and other WRA Members, WRF hit their first "1 million meal" goal in the history of this important charitable foundation. I should add that the Northwoods will get the honor of serving that 1 millionth meal, since WRF is partnering with Feeding Wisconsin and NWAR to for a food box build event November 9th in Woodruff. We'll need volunteers to help prepare food boxes for hungry Northwoods kids to take home for Thanksgiving recess, so please mark your calendar and watch for more details later in the year.

While you're marking your calendar, keep Wednesday November 8th clear too for a special guest speaker event. I'm running out of space here, so I'll share more about that next month!

Happy Independence Day! Andy

#### The Buzz:

- 2023 NWAR & GNMLS Election Results
- 2023 RPAC Fundraiser Auction -Donations Appreciated!
- Updated RECR, VLDR, WB-36 & New WB-39 - Available July 1<sup>st</sup>

Affiliate Spotlight

# Take your clients home.

With a quick close option, plus a strong pre-approval letter, IncredibleBank can help your clients' offer win.

#### LeAnn Hayden

NMLS #470138

715-358-9319 | Ihayden@incrediblebank.com



### Real Estate CE Update: 2023-24 Changes

WRA recently got the state's approval for their 2023-24 biennial real estate CE curriculum, and they've already begun offering some early-bird live virtual CE starting this week. No hurry at present since salespersons and brokers still have until 12/14/2024 to complete your 18 hours of CE and renew your license. Self-study and OnDemand courses are not yet available, but WRA will roll out those options in the near future.



One big change this biennium is that instead of six 3-hour courses, real estate licensees must complete 12 mandatory + 6 elective courses of 1-hour each this time around (with quick 5-question exams for each). The net CE hours and overall cost remain about the same as in the past, and this change should help you complete CE in your spare time now and then rather than having to block off a half day or more as in the past.

The NWAR Education Committee will meet before long to explore our options for potential live and/or video CE courses starting in Spring 2024. Watch for more on that or to get a jumpstart on your 2023-24 CE, visit the WRA website for more info.

WRA 2023-24 Real Estate CE: www.wra.org/RECEinfo

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### President's Message

### Dan Pudlo, GNMLS

I would like to thank everyone that golfed and/or came to the dinner earlier this month. There was some great fun, good conversation and team working. Once again, the sponsors were wonderful and I thank them for their support!

If you have a favorite 501-C nonprofit organization in need of additional funding, GNMLS is currently accepting qualified requests for financial support through July 31st. Please ask someone from your charity to contact Lon for an application.

It sure is nice to see listings coming in, and that means plenty of work to keep everyone busy. While everyone is busy this time of year, it's still important to



take time to ensure our listing data is filled out accurately and completely. That also means double-checking data like lake frontages, etc. We are exploring options for automated data-checking in GNMLS, as Lon has become increasingly burdened with MLS policy enforcement at a pace approaching unsustainable to also keep up with his many other responsibilities.

Sold price in GNMLS is for what is on the transfer fee and should <u>not</u> include personal property. Some offers come in with big-ticket items like boats or skid steers included in the sale with a statement of personal property left at the convenience of the seller. This always sends up red flags for the appraisers and banks, so please make sure to exclude personal property in the sold price.

Sure would like to thank and congratulate all the people who volunteered to run for Officers and Directors. They are all highly-respected people in our local real estate industry. Thank You!

Dan Pudlo

### **GNMLS Election Results**

55 votes were cast online in the June 8th GNMLS Election. Congratulations to the following who will take a seat in the GNMLS boardroom starting in October 2023:

#### **GNMLS President-Elect 2023-24:**

Jackie Leonhard - Northwoods Community Realty, Tomahawk

### **GNMLS** Treasurer-Secretary 2023-25:

Jim Mulleady - Coldwell Banker Mulleady, Eagle River

### GNMLS Director (2-year term 2023-2025):

Steve Petersen - Steve Petersen Realty, Woodruff

Chris Seeliger - Chris Seeliger Appraisals, Minocqua

Adam Speer - Birchland Realty, Phillips

#### GNMLS Director (1-year term; may run again in 2024):

Kathy Flannery - Homeland Realty WI, Crandon

Chris Raasch - Woodland Lakes Realty, Tomahawk

### **NWAR Flection Results**

181 votes were cast online in the June 13th NWAR Election. Congratulations to the following who will take a seat in the NWAR boardroom starting in October 2023:

#### **NWAR President-Elect 2023-24:**

Tom Bird - First Weber, Minocqua

### **NWAR Treasurer 2023-25:**

Kim Brixius - Re/Max Property Pros, Tomahawk

### **NWAR Director 2023-25:**

Tynan Anderson - Century 21 Best Way Realty, Tomahawk

Judy Barr - Re/Max Property Pros, Eagle River

Cala Neu - Northwoods Realty, Phillips

Janel Pagels - Redman Realty Group, Minocqua

Chris Raasch - Woodland Lakes Realty, Tomahawk

### RPAC Auction (August) - Donations Welcomed! by RPAC Chair Cheryl Eskridge

Our 2023 RPAC campaign is off to another solid start with \$840 raised at our election dinner earlier this month. Coming up online in August is our annual RPAC fundraiser auction, for which we welcome personal donations of gift baskets and/or gift certificates to local businesses. If your office could each pitch in \$10-20 per person, it quickly adds up to enough for a gift certificate or nice gift basket that a fellow REALTOR might buy in the auction to give a client at closing. Please contact me at 512-749-6833 or <a href="mailto:cheryleskridge@nnex.net">cheryleskridge@nnex.net</a> if you can donate an auction item, and please deliver or drop it off at the board office no later than July 31st.

We will also have a contest in September where you could win a Lenovo Thinkpad 14 Gen 4 with Windows 11, AMD Ryzen 3 quad-core CPU w/ Radeon graphics, 8GB RAM and 256GB SSD. This snappy laptop is well-equipped for REALTORS about the town since it weighs in at just 3.5 lbs. If your laptop is long in the tooth and/or running Win 8 or earlier (no longer supported by MS and thus a big security risk), this is a great chance to turn an RPAC investment of just \$25 or more into your new office on the go!



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Affiliate Company	Location	Affiliate Name	Phone
AmeriSpec Inspection Services	Rhinelander	Brad Francis	715-493-0185
Associated Title & Closing Services	Ironwood MI	Roy D'Antonio	906-932-6340
Big Moose Home Inspections	Bessemer MI	Tom Ruemenapp	906-663-2221
Comparion Insurance Agency	Stevens Point	Jordan Schmidt	715-571-4605
CoVantage Credit Union	Antigo	Michelle Brettingen	715-627-4336
CoVantage Credit Union	Antigo	Pam Jansen	715-627-4336
Crossbridge Community Bank	Tomahawk	Deb Duncan	715-453-5354
Crossbridge Community Bank	Tomahawk	Jennifer Nerva	715-453-5354
Gowey Abstract & Title	Minocqua	Mike Brandner	715-356-3000
Home Warranty Inc.	Park Falls	Jason Probst	877-977-4949
<u>IncredibleBank</u>	Minocqua	LeAnn Hayden	715-358-9319
Knight Barry Title Service	Minocqua	Patrick Hugunin	715-439-4114
Nicolet National Bank	Eagle River	Leah Brown	715-479-8484
Northwoods Property Inspections	Park Falls	Michael Weidman	715-934-9105
Northwoods Title & Closing Srvcs	Eagle River	Maryann Fath	715-479-6459
Oneida Title & Abstract	Rhinelander	Jeanne Smith	715-362-3348
People's State Bank	Eagle River	Tori Dunlap	715-337-2614
People's State Bank	Minocqua	Tim Sanderson	715-358-7070
Shoreline Title Services	Rhinelander	Hunter Piasecki	715-369-3934
The Cayo Group at Novus Mortgage	Minocqua	Dee Cayo	715-482-7022
<u>Vilas Title Services</u>	Eagle River	Rick Ernst	715-479-4070
Wisconsin Benefit Planning	Minocqua	Charlie Ouimette	715-356-2300
• • • • • • • • • • • • • • • • • • • •	••••••	•••••	• • • • • •

### NWAR Sponsors\*

**ENV Property Solutions** Butternut Barbara Herbst (Flietner) Ph: 715-661-0561

ENVPropSolutions@hotmail.com

Mold/lead/asbestos investigations. soil/groundwater testing & more

> IoanDepot.com Schaumburg, IL **Larry Poteshman** Ph: 847-668-1441 IoanDepot.com

Personalized mortgage loans ontime, every time at loanDepot.com





These are non-member paid advertisements not specifically endorsed or promoted by NWAR.



### MLS Memo



### Lon Fisk - lon@northwoodsrealtors.org

Beginning the end of June, another security feature will cause SentriKey to lock you out of your PIN after 3 failed attempts. You can reset your PIN in the app or contact SentriLock about resetting it. You can avoid this by using biometric authentication such as your face id or fingerprint.

**Xposure training webinar** recordings: Here are links to view the Xposure training webinars from earlier this year if you missed them. Just register and you will be able to watch the webinar:

3/23: Searching Beyond the Basics

3/30: CMA's for Non-Urban Properties

4/6: Making your Listings POP

4/13: Trends and Mining Stats

4/20: Built-in Marketing Tools with **Xposure**<sup>TM</sup>

4/27: Appraiser Special w/ Xposure<sup>TM</sup>

Hoping everyone has a wonderful summer - it will be gone all too soon!

MLS Tip: Using multiple desktops in Windows 10-11 can help declutter your computer work.

### NAR WTTL: Enforcement of **Data Privacy Laws**

NAR's Window to the video series provides REALTORS with risk identification and mitigation advice,



updates on legal issues, best practices for real estate professionals and more.

The June "Enforcement of Data Privacy Laws" video with NAR Attorney Maame Nyamekye discusses the growing trend of states enacting data privacy laws, how they impact your business, and best practices in handling consumers' personal information.

### Watch NAR's latest WTTL video at: bit.ly/NAR-WTTL

WTTL "Must-Watch List for New REALTORS": bit.ly/WTTL-MW



"Revised RE Condition & Disclosure Reports" wra.org/LegalUpdates



WRA May **Home Sales Report:** wra.org/HSRMay2023

### **AF** Corner

Matt Seegert - matt@northwoodsrealtors.org

First up, a handful of attagirls & attaboys:

- Newly-approved NAR C2EX Ambassador Chris Raasch!
- Greg Harvey who just earned the PSA Certification, and \$100 from NWAR!
- Welcome new NWAR Affiliate Jordan Schmidt at Comparion Insurance!
- Legislative Chair Adam Redman who testified to Oneida County in support of \$24m of bonding for a fiber broadband project - the county board approved!
- Prez-Elect Ed Raasch who stepped up on short notice for a WIFW interview
- WRF "Team Up Against Hunger" week donors since I sit on WRF's board and more importantly, since local kids will reap the dividends this November!

If you know someone interested in taking pre-license courses to eventually become a REALTOR, tell them to call me first! We are part of a WRA referral program that can help future REALTORS save hundreds off the cost of WRA pre-license courses!

Have fun at your USA 247th birthday party!

AE Tip: Please read this important WRA article about a vacant land listing scam which by multiple reports seems to be ongoing in our area too.

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### REALTOR Anniversaries

Congratulations to the following Northwoods REALTORS celebrating a quinquennial anniversary this month:

Coty Flessert - Re/Max New Horizons Realty, Phillips 5 Years:

Nick Bolen - Bolen Realty, Antigo

Paul Eighmy - Century 21 Northwoods Team, Crandon Eric Eswein - Re/Max Property Pros, Eagle River Brittany Francois - Coldwell Bnkr Mulleady, Minocqua Pete Nicol - Redman Realty Group, Minocqua Ben Parsons - Re/Max Property Pros, Tomahawk Keri Reid - Coldwell Banker Mulleady, Minocqua

Members who attend a general meeting within 1 year of anniversary will receive a free anniversary pin. All others may order a pin (cost \$10) by contacting NWAR.

### WRA Form Updates - Available 7/1

WRA recently updated the following condition and disclosure reports which will be available in their PDF forms library and zipForm on July 1st:

- Real Estate Condition Report (RECR)
- · Vacant Land Disclosure Report (VLDR)
- Real Estate Condition Report Farm (RECR-Farm)
- Seller Disclosure Rpt Comm (SDR-Commercial)

WRA's June Legal Update newsletter goes into deeper detail about these important condition and disclosure report changes. Read more on the WRA website at: www.wra.org/LegalUpdates

Also newly-revised is the former WB-36 Buyer Agency/Tenant Representation Agreement which is now shortened to WB-36 Buyer Agency Agreement, plus an all-new WB-39 Tenant Representation Agreement. This change helps remove any ambiguity from the previous dual-use form, and these new forms are optional as of 7/1/23 and mandatory as of 9/1/23.

Read about the WB-36 changes and new WB-39 form at: www.wra.org/WREM/Jun23/Forms

### **Up North Update**

On/Off	Mediar	n Price	Units		
Water	2022	2023	2022	2023	
SFH Off	150,000	160,000	420	337	
SFH On	394,000	389,000	330	215	
Land Off	35,000	37,000	274	240	
Land On	71,000	93,500	175	84	

Off-water SFH & lot medians are +6.7% and +5.7% YOY and +31.7% for on-water lots, though on-water SFH medians are -1.3% thru May. Interest rates may have taken some wind from the sales of higher-priced lakefront homes but with on-water lots sharply higher, we imagine some buyers who lost their bids on lake homes opted instead to just buy the land for now and build later. Inventory remains low but growing as we ramp up for summer, and we are seeing plenty of trucks with logos of late - a good sign of a much-needed building boom!

### **Lockbox Latest**

GNMLS Actives (exc land/comm): 770 LB Participants Actives: 576 (75%) Eligible Listings w/LBs: 229 (40%)

**GNMLS Lockbox Resources:** bit.ly/GNMLS LBs



### FAQ of the Month

"Can you explain the 'Waterfront' field options?"

**Yes** = Wholly-owned shoreline

No = No private access

**Deeded Access/Rights** = Private rights or part ownership in shoreline property

Other = Wetlands, enclosed pond, etc

Be sure to mark the following fields appropriately as well: Site Influence, Lake Chain, On a Chain of Lakes?

MLS FAQs: bit.ly/GNMLS-FAQ

### 2022-2023 WRA Appraiser CE Courses

Appraisal licensees must renew your license by December 14th of odd-numbered years, so you have a bit under six months remaining to complete 28 hours of CE including the 7-hour 2023 National USPAP Update course to renew your APPRAISER CE appraisal license.



WRA has you covered with live virtual Appraiser CE courses starting with Cost Approach & Supporting Adjustments August 9-10 and concluding with the 7-hour National USPAP Update course on October 30-31. With a 42 total hours of Appraiser CE scheduled, you have a nice selection of courses and dates to choose from to complete your 28 hours of appraisal CE. WRA Members who register at least 2 weeks prior to any course will also save \$10-20 off the course fee!

WRA Live Virtual Appraisal CE Courses: bit.ly/WRA-AppCE23

1 = New NWAR Mbr

\* = New GNMLS Ofc

^ = Closed MLS Ofc

### REALTORS® on the Move

### New GNMLS Subscribers:

Name	Office			
Chad Collinsworth	Cworth Appraisal* - Gleason			
Holli Denton <sup>1</sup>	RADenton Realty - Crandon			
Jenna DeVault1	Coldwell Banker Mulleady - Rhinelander			
Miranda Hattamer	Elite Realty Group - Eau Claire			
Kris Lindahl	Kris Lindahl Real Estate* - MN			
Bill Minett	The Real Estate Co Lk & Ctry* -Oconomowoc			
John Morris	Re/Max Realty Pros - Milwaukee			
Allie Plessner <sup>1</sup>	Northwoods Realty - Phillips			
Nathanael Popp	SCS Real Estate - Mosinee			
James Purcell	Re/Max Realty Pros - Milwaukee			
Elli Soder	Redman Realty Group - Minocqua			
Nathan Stanke	Eliason Realty of the North - St Germain			
Dan Stephens <sup>1</sup>	Redman Realty Group - Minocqua			

#### Transfers & Releases:

Name	From	То
Carolyn Burkhardt	Boss Realty - Lakewood	
Elizabeth Karnosky	Flanders Realty Group - Rhinelander	
Jo Ann Klug	Schmidt-Haus Realty - Mani. Waters	Century 21 Pierce - Mani. Waters
Richelle Kohl	Schmidt-Haus Realty - Mani. Waters	Town & Country Realty - Woodruff
Wendy Magee	Schmidt-Haus Realty - Mani. Waters	
Megan McGuire	Restaino & Associates - Fitchburg	
Dan Meier	Schmidt-Haus Realty - Mani. Waters	Century 21 Pierce - Mani. Waters
Sherry Price	RealHome Services - Atlanta	



"The red and white and starry blue is freedom's shield and hope." - John Philip Sousa



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### **Board of Directors 2022-23**

(Area code 715 unless otherwise noted)

Northwoods Association of REALTORS®

### Greater Northwoods MLS®

Officers (Term^):

Officers	(Term^):

Andy Harris, President	543-8900	Dan Pudlo, President	493-7630
Ed Raasch, President-Elect	224-3800	Adam Redman, President-Elect	358-0450
Jon Long, Treasurer (1)	996-2251	Jackie Leonhard, Treasurer (1)	453-2673
Pete Rondello, Past President	358-0450	Ed Choinski, Past President	493-7827
Directors (Term-Year - limit 2-2):		Directors (Term-Year - limit 2-2):	
•			
Tynan Anderson (1-2)	453-3365	Vother Flormover (1 1*)	000 0000

•					
Tynan Anderson	(1-2)	453-3365	Kathy Flannery	(1-1*)	889-0330
Tom Bird	(2-2)	356-9521	Jim Mulleady Jr.	(1-1)	479-1774
Kim Brixius	(2-2)	453-1188	jiii iiiaiicaay ji.	(1 1)	110 1111
Kristin Gullickson-Wild	(1-1)	356-4457	Chris Raasch	(1-1*)	224-3800
Ryan Hanson	(2-1)	358-5263	Steve Petersen	(1-1*)	614-3878
•	` '		210101 01012011	()	011 0010
Cliff Kolinsky	(1-1)	547-3400	Adam Speer	(1-1*)	339-2181
Janel Pagels	(1-2)	525-1008	_		
Paul Ross	(1-2)	762-3276	Julie Winter-Paez	(1-1)	480-4333
	(/				

<sup>^</sup> President, President-Elect and Past President terms are 1 year each; NWAR Treasurers may serve up to two 2-year terms; GNMLS Treasurers up to two 1-year terms. \* - Appointed/elected to <= 1-year term to fill vacancy.

NWAR Committees, Chairpersons & Duties: https://northwoodsrealtors.org/committees

#### Next Board Meetings:

Thursday, July 20th GNMLS - 8:30am NWAR - 10:00am

Meetings are (usually) the third Thursday monthly - Members always welcome!



The National Association of REALTORS® MVP Program encourages members to take actions that will benefit NAR and members while rewarding them for being active within their association.

If you watch NAR's 2023 PropTech Forecast: Generative AI webinar by 6/30, you'll earn a free Instacard by Real Grader that lets you create and share your digital business card with just 1 tap (\$99 value).

Earn your MVP reward at: MVP.REALTOR

## Northwoods Association of REALTORS®

### & Greater Northwoods MLS

PO Box 377 715-356-3400 Phone: 320 Oak St. Suite B 888-399-2118 Fax: Woodruff, WI 54568 Staff@NorthwoodsRealtors.org

Our office hours are 8am-5pm Monday through Friday

#### Board Office Location: bit.ly/NWAR-Map Use East entrance (double doors by drive-up window)









### **About Us**

The Northwoods Association of REALTORS® was founded in 1953 as a non-profit organization dedicated to serving real estate brokers and agents in the Northwoods area. NWAR provides a central hub for our 470+ Members to communicate, establish policy, receive training and implement new solutions to better serve their clients.

Greater Northwoods Multiple Listing Service®, a wholly-owned subsidiary of NWAR, is dedicated to providing our Members with first-rate service and support in listing and viewing properties and conducting business in accordance with the ethical standards of the industry. GNMLS currently serves just over 200 Member firms comprised of ~675 brokers, agents and appraisers.

### **NWAR & GNMLS on the Web:**

NWAR Homepage: NorthwoodsREALTORS.org Member FB Group: facebook.com/groups/northwoodsrealtors



bit.ly/NWAR-FBK



bit.ly/NWAR-TW



bit.lv/NWAR-YT



### 2023 Golf Outing & Election Dinner Recap

We timed it perfectly since Wed June 7th was a beautiful day for golf in St. Germain with temps ~70 and just enough breeze to keep the bugs away. Fifteen foursomes carved up SGCC and when the divots settled, the CLC Realty crew led by Jake Flohr earned a plate on the Jim Tait Memorial Cup. Our putting contest was once again hosted by our friends at Crossbridge Community Bank who handed out nearly \$500 in prizes with contest winner Mitch Montgomery netting just under \$300.

NWAR President Andy Harris was forced to cancel by an urgent matter, but NWAR President-Elect Ed Raasch did a fine job hosting our dinner event for a gathering of ~120. We were fortunate to be joined by all four 2023 NWAR Family Scholarship recipients, each of whom received a scholarship certificate and a promise from Ed that we'd send \$750 to their institutions of higher learning. Congratulations to our NWAR Family Scholars and the parents who set them on a course for a lifetime of success (pictured L->R): Paris Croker - NPHS, Kaleb Eighmy - Elcho HS, Annabel Long - Tomahawk HS, and Casey Van Hefty - LUHS. It's our pleasure to help them conquer the world!

Ed also had the privilege of inducting 7 new REALTORS and handing out anniversary pins to 15 veterans culminating with a 30-year pin for Sue Crall. Courtesy of a fine effort by RPAC Committee volunteer Kristin Gullickson-Wild, we also smashed our 50/50 record by raising \$840 for RPAC with other half going to a beaming Todd Johnson. Golf Committee Chair Erik Johnson who launched our golf outing also closed out the day by presenting team and skill prizes to several golfers.

THANK YOU everyone who attended, sponsored and/or volunteered at our biggest event of the year. We don't have the details all squared away just yet for our Installation Dinner, but we expect it will be in the Tomahawk area and definitely in late September - more to come soon!



"Any Given Wednesday" proved true for the CLC Realty team whose 62 won the tourney! No conclusive evidence to support allegations of illicit "toe wedge".



Golfers Gone Wild (2023) - ★★★





After a hefty haul in our RPAC 50/50 drawing, **Todd Johnson** vowed to spend it all taking people on free Northwoods tours. Nice!







Welcome aboard to new REALTORS Balie Strasburg, Kristi Davis, Angela Retzlaff, Ida Kinsley, Oleksandr Bykonia, and Marc White! Each is well-trained on how to let buyers down gently upon learning they were outbid in our still-sizzling real estate market!

2023 Golf Outing Sponsors			
<b>Big Moose Home Inspections</b> Bessemer	Northwoods Community Realty Tomahawk		
The Cayo Group at Novus Home Mortgage - Minocqua	Northwoods Title & Closing Services Eagle River		
Coldwell Banker Mulleady ER, MW, MNQ & RHL	Peoples State Bank Minocqua & Eagle River		
Crossbridge Community Bank Tomahawk	Redman Realty Group Minocqua		
EXP Realty Minocqua	Re/Max Property Pros Eagle River		
<b>Home Warranty Inc</b> Park Falls	Friends of Romelle Vandervest Everywhere		
Jim Tait Real Estate Boulder Junction	Wild Rivers Group Real Estate Tomahawk		
Kim Swisher Communications Eagle River	Wisconsin Benefit Planning Minocqua		

### **Dinner Appetizer Sponsors**

**Big Moose Home Inspections**Bessemer

The Cayo Group at Novus Home Mortgage Minocqua

**Coldwell Banker Mulleady REALTORS**Manitowish Waters

Comparion Insurance Agency Stevens Point

First Weber REALTORS Minocqua

Redman Realty Group Minocqua