REALTOR®

RIVER CITY REALTOR®

THE VOICE FOR REAL ESTATE™ IN THE GREATER LA CROSSE AREA

JANUARY 2023 • VOL. 44, NO. 4

IMPORTANT NEWS

Agent Code

Sorry to Brian McCarty for missing his Agent Code in last month's newsletter! Call the Association Office if you find yours in this month's issue and you will win a free dinner at the next General Membership Meeting!

If In Doubt Please Call Us!

Once you secure a listing, do you have questions on what to do to enter in MLS? Please call Ryan at 608-785-7838 for help. He will walk you through what you need to do to comply with the rules and regulations of MLS. This will eliminate unnecessary fines. We are here for you and would be most happy to help!

Scan to access our website

INSIDE THIS ISSUE

Executive Report 2
Need a Notary? 2
CE is Coming. 2
New Member Orientation 3
Updated Your FlexProfile Lately? 3
Golf Outing. 3
REALTOR® Government Day 3
Code of Ethics 3
On the Move 4
RPAC: We Surpassed our Goal. 4
How to Enter FSBO Listing 5
RPAC 6
Stats 7
Dates to Remember 9
Fair Housing 10
Reporting a WIREX Sale 11
Holiday Party Photos. 12

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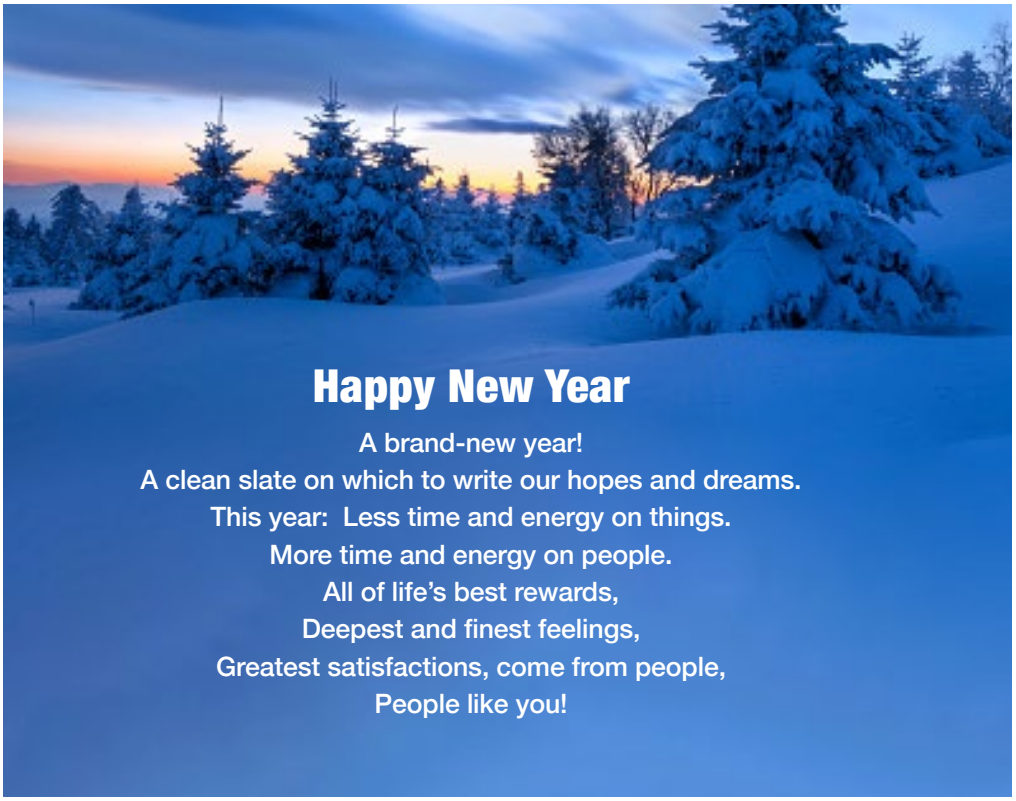

Transforming Neighborhoods Information Webinar

January 24 - 1-2 p.m. CT

Does your community need help with a real estate challenge? Join us to learn more about NAR's partnership with the Counselors of Real Estate (CRE) Consulting Corps to help state and local REALTOR® associations take the lead to address commercial disinvestment, housing gaps, brownfield reuse, natural disaster response, and other real estate challenges. The session will provide an overview of the program and application process, as well as insight from past participants and the opportunity to ask questions. For more info, click here.

THAT'S WHO WE

REALTOR®

REALTORS® are members of the National Association of REALTORS®

A Brand New Year

By Char Glocke, Association Executive

Happy 2023! As the Holiday Season has come to an end, reality sets in and we have a fresh year ahead of us! We will make new goals! We will experience accomplishments and yes, failures, too. It is all about our positive attitude to make 2023 a spectacular year!

The 2023 Code of Ethics is now available. I have included the printout of the Code in this issue of the newsletter.

As this is the first year of the WI CE biennium, we will be offering all 6 WI CE courses. As soon as WRA has them approved by the DSPS and ready for MN credit, I will schedule the live CE. We will also bring you the MN 2023 required class as soon as it is available.

Our Association is geared up and ready to go. I would like to give a round of applause to our 2022-2023 Leadership: Damon Olson, Josh Genz, Mike Pietrek, Gretchen Clements, Jessica Himmer, Eric Johnson, Tom Wilson, Cathryn Howland, Kent Gabrielsen and Lance Dembraski. Thank you for serving!

We exceeded our RPAC goal! Woo Hoo! We had investments of $33,455, 34.51% of our members invested, and our per capita was 69.55. Thanks everyone. Shortly we will set our 2023 goal and plan our RPAC Campaign. Please invest in your business.

We will have a Snow Bowl this year during the first quarter. We will start planning soon! If you would like to be on this committee, please contact me.

Let's toast to a successful 2023.

Need a Notary?

As a service to our members, Char Glocke, AE, is a Notary Public. Call the Association office and make an appointment if you are in need.

CE Is Coming!

Shortly after the new CE Courses are developed and approved by the DSPS, we will be bringing all 18 hours of CE for the new WI biennium of 2023-2024. In addition, we will bring to all MN Licensees the live MN required CE for 2023 here. I would expect that they should be booked sometime in the first quarter of 2023. Watch the newsletter for updates.

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RIVER CITY REALTOR®

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For Affiliates only!
Advertising rates for the **River City Realtor®** are $6.00 per column inch payable in advance. All new advertising or changes in ads should be delivered to the Association Office, camera ready, by the 15th of the month prior to publications. Make checks payable to the La Crosse Area REALTORS® Association.

Frequently Requested Phone Numbers:
WRA Legal Hotline • 608-799-4468
DSPS • 608-266-5511
Zip Forms Support • 1-800-383-9805
Metro MLS Helpdesk • 1-800-490-3731

New Member Orientation Scheduled

Orientation is scheduled for Tuesday, January 24, on Zoom from 9:00 a.m. to 2:00 p.m. You must register for this class. The link to register is https://us02web.zoom.us/meeting/register/tZElcmhqT4jH9PIM5xHaToy3xk5vS-YztVk. After you register, you will receive a link to the class on the 24th.

All applicants are mandated to complete the New Member Code of Ethics class online prior to the 24th. Please send to membershipservices@larawebsite.com when completed.

Please remember that all REALTOR® applicants are mandated to attend a New Member Orientation. You are required to attend on of the first two orientations offered after the submission of your application. If two orientations are missed, you will pay a $100 fine and you will continue to be fined $100 for every subsequent class you miss.

If you need this class, please register today!

Have You Updated Your flexMLS Profile Lately?

Your profile in flex reflects the information that appear on your listing in flexMLS. If you see that your phone number, email address, or website information on your listings is incorrect, this means that it is incorrect in your profile:

- Log on to MLS
- On the left side of the menu, click on "Preferences"
- Click on "My Profile"

You will see several options for information in your profile. Click on what you would like to change and enter the new information. If you have any questions, please call or email the Association Office.

What is My Direct Giver Account Balance?

Are you a Direct Giver who would like to know how much is left in your account? If so, please call Char at the Association Office and we can provide this information to you.

Legal Updates Available at WRA.org

At www.wra.org you can search legal updates for the topic of your choice. This publication is emailed to all members on a monthly basis. Important information is covered in these updates. It's a great resource and benefit of membership for you.

2023 Golf Outing Scheduled – July 17

Mark July 17, 2023, on your calendar for the Golf Outing! The Committee will start the planning process soon to offer a very fun event!

REALTOR® Government Day 2023

Mark your Calendars! REALTOR® Government Day is April 26, 2023, at Monona Terrace and Convention Center – Madison.

How Well Do You Know the Code of Ethics?

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or award.

The obligation to participate in mediation and arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate and arbitrate and be bound by any resulting agreement or award (Amended 1/12)

2023 Code of Ethics Now Available

A copy of the 2023 NAR Code of Ethics is attached at the end of this newsletter. Please print off and update yourself to any changes or additions that have been made.

On the Move

REALTOR® Membership to Inactive

- Jaimie Anderson
- Nathan Atkinson
- Dillon J. Bean
- Lindsey Blatz
- Dustin Bolduan
- Booker Bredlau
- Dan E. Brodigan
- Sandra Bruce
- Jessica Church
- Susan Clark
- Benjamin Collins
- Brian Darling
- Emily Diefenbaugh
- Mindy Durtsche
- Debra Eimer
- Wendi Franke
- Kenneth Gollnick
- Morgan Groom
- Ellie Hagen
- Susan Hardy
- Easton Hohn
- Jennifer Holliday
- William James
- Christine Kahlow
- Angela Kelly
- Sydney Linssen
- Keagan Lyden
- Ian Matchett
- Michael Mihalek
- Chelsy Miller
- Michael J. Morey
- Sam Morris
- Annetra Muehlenkamp
- Linda Nelson
- Nicklos Niceswanger
- Melissa Oates
- Ryan B Olson
- Dennis O'malley
- Amy Peplinski
- Laura Pina
- Nicole Plomedahl
- Marian Precht
- Ryan Quanrud
- Joseph Robinson
- Krysta Ruiz-Schnitzler
- Beverly Schultz
- Linda Sherry
- Jessica Steffen
- Megan Stenulson
- Mason Stokke
- Sean Sweeney
- Miranda Wally
- Dale Wallin
- Emily Weis
- Lindzy Whitehead
- Alysa Wilson
- Tory Wolfram
- Cortland Wood
- Ray Wrobel

Office Changes

- **Simmons Real Estate, Appraisals, LLC** – Inactive
- **Wellwind Real Estate Services** – Inactive

Welcome New Applicants:

- **Christian Soto** – eXp Realty
- **Diane Stanislowski** – ERA Next Level Real Estate
- **Alec Sime** – Gerrard Hoeschler, REALTORS®
- **Alyssa Anderson** – @properties La Crosse
- **McKenzi Monski** – Raven Realty
- **Addie Wuensch** – Re/MAX Results
- **Sabina Akright** – Next Home Prime Real Estate

REALTOR® PARTY

We Surpassed Our RPAC Goal!

We did it!

Not only did we meet our RPAC goal, we surpassed it.

Our 2022 goal was $21,000.

We collected, drum roll please, $33,455.

A total of 34.51% of our members invested and our average per-capita was $69.55.

You truly made the best investment you can make for your business! A huge thank you to each of you that invested money in RPAC in 2022.

A huge shout out to Mike Pietrek! Without Mike, this goal would not have been achieved. Mike thank you for your time and all the phone calls made to share the value of investing and increasing our numbers. Thank you so much.

The Committee will be meeting in February and we will be setting our 2023 goal and discuss the issues that will come before our Association in 2023. If you would like to join the Governmental Affairs Committee, please email Char at cglocke@larawebsite.com

Metro Technical Support Contact Information

414-778-5400, Ext. 1 | Email Address - support@metromls.com

How to enter a "FSBO" Listing (For Sale By Owner)

1. Price: Use the price that the property sold for.
2. Address, state, zip, county, municipality, N/S & E/W locations, tax key#, tax amt. & tax year, lot size — all required as any other listing.
3. Listing date and expiration date: USE THE "OFFER ACCEPTED DATE" for BOTH of these fields.
4. Office code, agent code & agents name will be auto filled. MLS Coordinator will change to "NMLS" when received
5. Commission Information: fill in per Buyer's Agency Contract
6. The rest of the profile sheet (different fields depending on category) needs to be filled out as usual...REQUIRED information is mandatory, even with FSBO's.
7. In the REMARKS, be sure to put "Buyer's Agency" and/or "FSBO." You may also describe the as with any other listing, as this helps with comparable, market analysis, etc.
8. Upload a copy of the Buyer Agency Agreement to flexmls
9. Photos of "FSBO" properties are OPTIONAL

If you have any questions call the Association Office 785-7744.

If In Doubt Please Call Us!

Once you secure a listing, do you have questions on what to do to enter in MLS? Please call Ryan at 608-785-7838 for help. We will walk you through what you need to do to comply with the rules and regulations of MLS. This will eliminate unnecessary fines. We are here for you and would be most happy to help!

PRESIDENT IS SPOKESPERSON FOR THE ORGANIZATION

It is important in creating the best public impression of the Association that any statements regarding the activities of the Association or its public positions come from an official source in the Association. This allows for coordination and clarity in the Association's message.

Our policy is to have the Association President, or someone specifically designated by the President in particular situations, as the only spokesperson for the Association. Our Presidents have spokesperson training and an understanding of the entire Association and how its parts fit together.

If you are contacted by anyone, including the media, for any report on the Association or its activities, refer them to the Association office and arrangements will be made to respond.

Your trusted partner in title

Peace of mind for your clients. Peace of mind for you. At Town n' Country Title, we work hard to ensure homebuyers are able to purchase their homes with peace of mind, reduce their risks and help protect their property rights.

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TOWN N' COUNTRY TITLE

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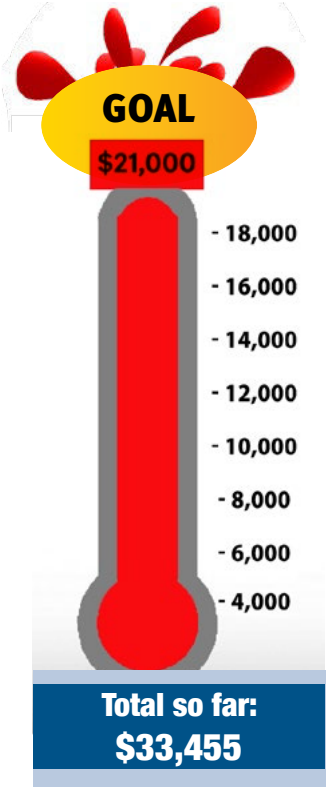
REALTOR® PARTY

Why Should RPAC Interest You?

RPAC is very important business partner to REALTORS® because it means legislative success. Up to 3,000 bills are introduced each session in the state legislature. Elections decide who will be voting on these 3,000 bills. RPAC helps elect the people who write the laws you and your business must live with. Through extensive research and ongoing monitoring, RPAC keeps you informed, involved, and influential in the legislative decision that are important to you and your business.



RPAC
REALTORS® POLITICAL ACTION COMMITTEE

2022 Investors

RPAC Investors $100-$249

Jessica Himmer
Ben Bockenhauer
Nate Trim
Scott Ryan
Jim Gross
Scott Ulik
Sarah Hemker
Chad Niegelsen
Joe Kress
Eric Johnson
Chris Richgels
Sheryl Reedy
Katy Wood
Melissa Reese

RPAC Investors $250-$499

Lance Dembraski
Garrick Olerud
Gretchen Clements
Dawn Levandoski
Damon Olson
Kathy Johnson

RPAC Investors $500-$999

Kent Gabrielsen
Jillian Hugo
Josh Genz
Nikki Paisley
Dave Snyder
Jon Wilson

STERLING R RPAC Investors $1,000 - $2499

Nancy Gerrard
Brian Stephan
Josh Neumann
Fred Prassas
Mike Pietrek
Dan Stacey
Char Glocke
Brian Benson
Bill Vaughn-Favre
Ryan Wessell
Spenser Nickelatti
Austin Siewert
Mike Richgels
Ryan Olson
Jay Hoeschler
Angie Wilson

CRYSTAL R RPAC Investors $2,500-$4,999

Chuck Olson
Steve Lillestrand

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La Crosse County Sold & Active Listings – December 2022

PRICE-CLASS/TYPE	SOLD/ACTIVE RESIDENTIAL LISTINGS 0-2 BDRMS	3 BDRMS	4+ BDRMS	TWO FAMILY	CONDO CO-OP	TOTAL UNITS	CURRENT ACTIVE LISTINGS SINGLE FAMILY	CONDO CO-OP
29,999.99 and under	0	0	0	0	0	0	0	0
30,000 - 39,999.99	0	0	0	0	0	0	0	0
40,000 - 49,999.99	0	0	0	0	0	0	0	0
50,000 - 59,999.99	0	0	0	0	0	0	0	0
60,000 - 69,999.99	0	0	0	0	0	0	0	0
70,000 - 79,999.99	0	0	0	0	0	0	0	0
80,000 - 89,999.99	0	0	0	0	0	0	0	0
90,000 - 99,999.99	0	0	0	0	0	0	0	0
100,000 - 119,999.99	1	0	0	0	0	1	0	0
120,000 - 139,999.99	1	0	0	0	0	1	1	0
140,000 - 159,999.99	0	2	1	0	0	3	0	0
160,000 - 179,999.99	0	2	3	2	0	7	1	0
180,000 - 199,999.99	1	8	0	1	0	10	5	1
200,000 - 249,999.99	4	9	5	1	0	19	3	2
250,000 - 299,999.99	0	7	3	0	1	11	7	1
300,000 - 399,999.99	0	7	8	2	2	19	21	6
400,000 - 499,999.99	0	0	4	0	1	5	24	0
500,000 and over	0	0	7	0	0	7	15	2
TOTALS	**7**	**35**	**31**	**6**	**4**	**83**	**77**	**12**
AVERAGE	**178,200**	**242,291**	**396,211**	**230,333**	**382,381**	**300,261**	**421,652**	**346,758**
MEDIAN	**200,000**	**232,500**	**365,000**	**195,000**	**395,000**	**252,500**	**399,700**	**310,000**

Unit Sales by Time on Market

DAYS	RES	CONDO
1 - 30	58	1
31 - 60	9	1
61 - 90	6	1
91 - 120	4	0
121 or over	2	2
TOTAL SALES	79	4

Unit Sales by Financing Type

TYPE	RES	CONDO
Adj Rate Mtg	5	0
Assumable	0	0
Cash	13	2
Conventional	48	2
FHA	5	0
Land Contract	0	0
Other	2	0

TYPE	RES	CONDO
Owner Fin	0	0
Private	0	0
USDA	0	0
VA	5	0
WHEDA	1	0
TOTAL SALES	79	4

Property Type	Volume	Median Sold Price
Residential	23,392,140	240,000
Condo	1,529,525	395,000
All	24,921,665	252,500

SLOW DANCE

Have you ever watched kids
On a merry-go-round?
Or listened to the rain
Slapping the ground?
Ever followed a butterfly's erratic flight?
Or gazed at the sun into the fading night?
You better slow down
Don't dance so fast.
Time is short.
The music won't last.
Do you run through each day
On the fly?
When you ask: How are you?
Do you hear the reply?
When the day is done,
Do you lie in your bed
With the next hundred chores
Running through your head?
You'd better slow down.
Don't dance so fast.
Time is short.
The music won't last.
Ever told your child,
We'll do it tomorrow?
And in your haste,
Not see his sorrow?
Ever lost touch,
Let a good friendship die
Cause you never had time
To call and say, "Hi"?
You'd better slow down
Don't dance so fast.
Time is short.
The music won't last.
When you run so fast to get somewhere
You miss half the fun of getting there.
When you worry and hurry through the day,
It is like an unopened gift thrown away.
Life is not a race.
Do take it slower.
Hear the music
Before the song is over.

-David L Weatherford

Getting the Most Out of the Directory

Our Fax/Phone/Email Directory is very successful. Here are a few tips for you:

- When accessing the Directory, you can easily locate information that is new or has been changed by looking for the information highlighted in bold type.
- If you do not see your personal information, send us an e-mail or give us a call. Even if we have your information in our contact database, we do not assume that you want information published.
- New members' information is not added until they submit a Biography form (at orientation). If you are a new member and want your information in the newsletter prior to filling out a biography form, give us a call or email the information to us.

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- Close on Time.
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Todd Cejka
Branch Manager NMLS #251574
Cell: 608-386-3532
Todd.Cejka@SupremeLending.com
ToddCejka.SupremeLending.com
929 Riders Club Road | Onalaska WI 54650

Jeff Thompson
Loan Officer NMLS #256028
Cell: 608-397-4356
Jeffrey.Thompson@SupremeLending.com
http://jeffreythompson.supremelendinglo.com/
929 Riders Club Road | Onalaska WI 54650

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January

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

1 Association Office Closed

2 Open House Deadline 3 p.m. North Tour

11 Open House Deadline 3 p.m. South Tour

18 Open House Deadline 3 p.m. North Tour

24 Orientation – Zoom, 9 a.m. – 2 p.m.

25 Open House Deadline 3 p.m. South Tour

February

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28				

1 Open House Deadline 3 p.m. North Tour

8 Open House Deadline 3 p.m. South Tour

15 Open House Deadline 3 p.m. North Tour

22 Open House Deadline 3 p.m. South Tour

Open House Directory: The Open House Directory must have at least 6 ads or it will be cancelled that week.

Birthdays - January

1 Karla Frank
2 John Sheppard
3 William James
4 Andrew Bakalars
4 Jessica Himmer
6 Cody Spears
6 Joshua Warnecke
6 Samuel Cable
7 Kyle Hall
8 Debra Barker
9 Stephanie O'Driscoll
10 Dave Snyder
10 William Vaughn-Favre
10 Greg Hakomaki
10 James Westpfahl
10 Kristi Rude
11 Christopher Paulino
12 Jesse DeSantell
12 Michelle Grimm
13 Teresa Mellor
13 Rich Grams
13 Corry Van Aelstyn
14 Dawn Johnson
14 Steve Althoff
15 Cory Mahutga
17 Anthony Nehring
19 Kimberly MacPherson
19 Joshua Genz
19 Michael Law
19 Quintin Schaitel
20 Alyssa Anderson
21 Kory Scholze
21 Vera Yager
22 Russell Dresdow
22 Casey Moen
23 Julie Neitzel
24 Thomas Thompson
26 Hunter Clark
26 Alyssa Schaefer
27 Sheila Springborn
27 Tina Althoff
28 Matt Rude
29 Melissa Reese
29 Ashley Lacenski
31 Carla Stanton

Birthdays - February

2 Garrick Olerud
2 David Warner
3 Brian Pejka
3 Courtney Dagnon
3 Megan Runge
3 Kelsey Hess
3 Mitchell Kirk
4 T.J. Walker
4 Kassidy Taggart
4 Jon Schuster
6 Wendy Pertzsch
7 Kathy Appleman
7 Carmen Fortun
8 Michaela Smith
9 Nichole Mathison
9 Anastasia Gentry
10 Cristina Kovacs
12 Susan Brooks
12 Amy Hatlevig
12 Jill Raven
13 Ben Bockenhauer
14 Jenna Mills
14 Tanya Benson
17 Pam Eilertson
17 Brian Schroeder
17 Angela Greene
17 Michael Gritzmacher
17 Amber Metcalf
17 Mikaela Cleveland
18 Alex Loesel
18 Tegan McClain-Wise
18 Dan Veglahn
19 Melissa Sample
20 Cathy Fox
20 Haley Spears
21 Cathryn Howland
21 Leroy Holm
23 Beth Pendleton
24 Cristian Soto
25 Scott Bahnub
25 Katie Walters
26 Diane Stanislowski
27 Tara Jaeger-Olson
27 Mckenzi Monski
28 Pete Peterson
28 Dalton Lee
28 Cory Jacobson
28 Jordan Kerska

Knight | Barry
TITLE GROUP

CERTIFID

We want to keep you safe from fraud. It's happening everywhere. Are you prepared? At Knight Barry Title, we are. We have strict protocols in place, like CertifID, to help prevent wire fraud and would like to make sure you do, too!

KNIGHT BARRY TITLE UNITED LLC . 500 2ND ST., STE. 102, LACROSSE, WI 54601 . (608) 791-2000 . WWW.KNIGHTBARRY.COM

BUILDING A NATION OF NEIGHBORS

"Can I get sued if I refuse to sell to minorities?"

Key Points

- A refusal to sell or rent based on race, color, religion, sex, handicap, familial status or national origin is illegal and violates Section 804(a) of Title VIII of the Civil Rights Act of 1968.

Areas of Liability

The seller can be exposed to charges of discrimination if the refusal to sell is based on the race, color, religion, sex, handicap, familial status, or national origin of the homebuyer and not on differences in terms of conditions of the sale or in the qualifications of the homebuyer.

If you do not immediately dissociate yourself from a seller or lessor who wants to discriminate, you may also be charged with discrimination.

DID you Know?

Irrespective of local dialect and custom, the term REALTOR® has but one pronunciation - two syllables, not three. Industry professionals pronounce it correctly.

2 syllables - correct!
REAL ' TOR

3 syllables - incorrect!
REAL - A - TOR

SB State Bank Financial

Never deal with an automated call center again.
Eric and Jacob are a call, text or visit away.

Great rate. Great experience.
Call Jacob at 608-791-4268 or Eric at 608-791-4231.

Jacob Martin NMLS# 523832
VP Residential Lending

Eric Kirking NMLS# 1243663
Mortgage Loan Originator

Loans are subject to credit approval.

statebankfinancial.bank

Member FDIC

Reporting a WIREX Sale For Statistics

1. Enter the listing in flex. Make sure all the required fields are filled in. Include a main photo of property.
2. In the Remarks field, enter "Entered for comp purposes"
3. In the Private Remarks field, enter "Listed by (Agent that listed the property), (and agents MLS -upper right-hand corner of listing printout) and add "WIREX listing number XXXXXXXXXX).

   Example: Listing agent John Smith from RANW. See WIREX listing 1265322.
4. Report listing as Sold. Enter your listing office and your name as listing agent.
5. Call Ryan or email Ryan at mls@larawebsite.com and let him know that you entered this listing, and he will then change the Listing Office and Listing agent to NON MLS-LAC.
6. You must add a photo of the outside of the house at the same time you load this listing.
7. Upload your Buyer's Agency Contract.
8. If you have errors on this listing, you will be given 24 hours to correct or add information. It will be deleted if corrections or missing documentation or main photo is not uploaded within this time period.

5 Elements of a Useful Goal

- **Specific:** Describes what you want to accomplish with as much detail as possible.
- **Measurable:** Describes your goal in terms that can clearly be evaluated.
- **Challenging:** Takes energy and discipline to accomplish.
- **Realistic:** A goal you know you are actually capable of obtaining.
- **Stated Completion Date:** Goals that break longer-term goals into shorter pieces and clearly specify target completion dates.

Happy goal setting!

Holiday Party Fun

Thank you to everyone who attended the Family Feud Fiesta at Cedar Creek. The attendance was GREAT and guests had a blast with a night filled with Family Feud, prizes, laughs and fun! It was so gratifying to see so many smiling faces, hearing the laughter, and all of the conversation.

We can't overstate it – without the generosity of the following Holiday Party sponsors this event would not be possible. Please remember to thank these folks/companies when you have an opportunity as they are the ones that make this happen:

Thank you holiday sponsors

- 1st Community Credit Union
- Altra Federal Credit Union
- Associated Bank
- Bremer Bank
- Carriage House Title, LLC
- Doma
- Firefighters Credit Union
- First American Title Insurance Company
- Knee Pest Control
- Knight Barry Title United LLC
- Merchant's Bank
- New Castle Title of La Crosse, Inc
- River Bank
- State Bank Financial
- Supreme Lending
- Town N' Country Title
- WNB Financial

Hats off to the holiday party committee

for all their hard work in bringing us a super fun event!

- Brenda Fischer, chairperson
- Dani Malay
- Julie DeLap
- Amber Iverson

Their willingness to volunteer their time and effort is remarkable.

Special thank you to Cindy Gerke and Associates

Thank you to the Gerke ladies (Cindy Gerke and Associates) for their continued sponsorship of the ugly sweater contest. The gift basket filled with awesome goods for the winner is so appreciated. Thanks again!

CODE OF ETHICS AND STANDARDS OF PRACTICE
OF THE NATIONAL ASSOCIATION OF REALTORS®

Effective January 1, 2023

Where the word REALTORS® is used in this Code and Preamble, it shall be deemed to include REALTOR ASSOCIATE®s.

While the Code of Ethics establishes obligations that may be higher than those mandated by law, in any instance where the Code of Ethics and the law conflict, the obligations of the law must take precedence.

Preamble

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment.

Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor.

In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. (Amended 1/00)

Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain.

The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal.

In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whatsoever ye would that others should do to you, do ye even so to them."

Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below. (Amended 1/07)

Duties to Clients and Customers

Article 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly. (Amended 1/01)

- **Standard of Practice 1-1**
  REALTORS®, when acting as principals in a real estate transaction, remain obligated by the duties imposed by the Code of Ethics. (Amended 1/93)

- **Standard of Practice 1-2**
  The duties imposed by the Code of Ethics encompass all real estate-related activities and transactions whether conducted in person, electronically, or through any other means.

  The duties the Code of Ethics imposes are applicable whether REALTORS® are acting as agents or in legally recognized non-agency capacities except that any duty imposed exclusively on agents by law or regulation shall not be imposed by this Code of Ethics on REALTORS® acting in non-agency capacities.

  As used in this Code of Ethics, "client" means the person(s) or entity(ies) with whom a REALTOR® or a REALTOR®'s firm has an agency or legally recognized non-agency relationship; "customer" means a party to a real estate transaction who receives information, services, or benefits but has no contractual relationship with the REALTOR® or the REALTOR®'s firm; "prospect" means a purchaser, seller, tenant, or landlord who is not subject to a representation relationship with the REALTOR® or REALTOR®'s firm; "agent" means a real estate licensee (including brokers and sales associates) acting in an agency relationship as defined by state law or regulation; and "broker" means a real estate licensee (including brokers and sales associates) acting as an agent or in a legally recognized non-agency capacity. (Adopted 1/95, Amended 1/07)

- **Standard of Practice 1-3**
  REALTORS®, in attempting to secure a listing, shall not deliberately mislead the owner as to market value.

- **Standard of Practice 1-4**
  REALTORS®, when seeking to become a buyer/tenant representative, shall not mislead buyers or tenants as to savings or other benefits that might be realized through use of the REALTOR®'s services. (Amended 1/93)
- **Standard of Practice 1-5**
  REALTORS® may represent the seller/landlord and buyer/tenant in the same transaction only after full disclosure to and with informed consent of both parties. (Adopted 1/93)
- **Standard of Practice 1-6**
  REALTORS® shall submit offers and counter-offers objectively and as quickly as possible. (Adopted 1/93, Amended 1/95)
- **Standard of Practice 1-7**
  When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counter-offers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing. Upon the written request of a cooperating broker who submits an offer to the listing broker, the listing broker shall provide, as soon as practical, a written affirmation to the cooperating broker stating that the offer has been submitted to the seller/landlord, or a written notification that the seller/landlord has waived the obligation to have the offer presented. REALTORS® shall not be obligated to continue to market the property after an offer has been accepted by the seller/landlord. REALTORS® shall recommend that sellers/landlords obtain the advice of legal counsel prior to acceptance of a subsequent offer except where the acceptance is contingent on the termination of the pre-existing purchase contract or lease. (Amended 1/20)
- **Standard of Practice 1-8**
  REALTORS®, acting as agents or brokers of buyers/tenants, shall submit to buyers/tenants all offers and counter-offers until acceptance but have no obligation to continue to show properties to their clients after an offer has been accepted unless otherwise agreed in writing. Upon the written request of the listing broker who submits a counter-offer to the buyer's/tenant's broker, the buyer's/tenant's broker shall provide, as soon as practical, a written affirmation to the listing broker stating that the counter-offer has been submitted to the buyers/tenants, or a written notification that the buyers/tenants have waived the obligation to have the counter-offer presented. REALTORS®, acting as agents or brokers of buyers/tenants, shall recommend that buyers/tenants obtain the advice of legal counsel if there is a question as to whether a pre-existing contract has been terminated. (Adopted 1/93, Amended 1/22)
- **Standard of Practice 1-9**
  The obligation of REALTORS® to preserve confidential information (as defined by state law) provided by their clients in the course of any agency relationship or non-agency relationship recognized by law continues after termination of agency relationships or any non-agency relationships recognized by law. REALTORS® shall not knowingly, during or following the termination of professional relationships with their clients:
  1) reveal confidential information of clients; or
  2) use confidential information of clients to the disadvantage of clients; or
  3) use confidential information of clients for the REALTOR®'s advantage or the advantage of third parties unless:
     a) clients consent after full disclosure; or
     b) REALTORS® are required by court order; or
     c) it is the intention of a client to commit a crime and the information is necessary to prevent the crime; or
     d) it is necessary to defend a REALTOR® or the REALTOR®'s employees or associates against an accusation of wrongful conduct.

  Information concerning latent material defects is not considered confidential information under this Code of Ethics. (Adopted 1/93, Amended 1/01)
- **Standard of Practice 1-10**
  REALTORS® shall, consistent with the terms and conditions of their real estate licensure and their property management agreement, competently manage the property of clients with due regard for the rights, safety and health of tenants and others lawfully on the premises. (Adopted 1/95, Amended 1/00)
- **Standard of Practice 1-11**
  REALTORS® who are employed to maintain or manage a client's property shall exercise due diligence and make reasonable efforts to protect it against reasonably foreseeable contingencies and losses. (Adopted 1/95)
- **Standard of Practice 1-12**
  When entering into listing contracts, REALTORS® must advise sellers/landlords of:
  1) the REALTOR®'s company policies regarding cooperation and the amount(s) of any compensation that will be offered to subagents, buyer/tenant agents, and/or brokers acting in legally recognized non-agency capacities;
  2) the fact that buyer/tenant agents or brokers, even if compensated by listing brokers, or by sellers/landlords may represent the interests of buyers/tenants; and
  3) any potential for listing brokers to act as disclosed dual agents, e.g., buyer/tenant agents. (Adopted 1/93, Renumbered 1/98, Amended 1/03)
- **Standard of Practice 1-13**
  When entering into buyer/tenant agreements, REALTORS® must advise potential clients of:
  1) the REALTOR®'s company policies regarding cooperation;
  2) the amount of compensation to be paid by the client;
  3) the potential for additional or offsetting compensation from other brokers, from the seller or landlord, or from other parties;
  4) any potential for the buyer/tenant representative to act as a disclosed dual agent, e.g., listing broker, subagent, landlord's agent, etc.; and
  5) the possibility that sellers or sellers' representatives may not treat the existence, terms, or conditions of offers as confidential unless confidentiality is required by law, regulation, or by any confidentiality agreement between the parties. (Adopted 1/93, Renumbered 1/98, Amended 1/06)
- **Standard of Practice 1-14**
  Fees for preparing appraisals or other valuations shall not be contingent upon the amount of the appraisal or valuation. (Adopted 1/02)
- **Standard of Practice 1-15**
  REALTORS®, in response to inquiries from buyers or cooperating brokers shall, with the sellers' approval, disclose the existence of offers on the property. Where disclosure is authorized, REALTORS® shall also disclose, if asked, whether offers were obtained by the listing licensee, another licensee in the listing firm, or by a cooperating broker. (Adopted 1/03, Amended 1/09)
- **Standard of Practice 1-16**
  REALTORS® shall not access or use, or permit or enable others to access or use, listed or managed property on terms or conditions other than those authorized by the owner or seller. (Adopted 1/12)

Article 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law. (Amended 1/00)

- **Standard of Practice 2-1**
  REALTORS® shall only be obligated to discover and disclose adverse factors reasonably apparent to someone with expertise in those areas required by their real estate licensing authority. Article 2 does not impose upon the REALTOR® the obligation of expertise in other professional or technical disciplines. (Amended 1/96)
- **Standard of Practice 2-2**
  (Renumbered as Standard of Practice 1-12 1/98)
- **Standard of Practice 2-3**
  (Renumbered as Standard of Practice 1-13 1/98)
- **Standard of Practice 2-4**
  REALTORS® shall not be parties to the naming of a false consideration in any document, unless it be the naming of an obviously nominal consideration.
- **Standard of Practice 2-5**
  Factors defined as "non-material" by law or regulation or which are expressly referenced in law or regulation as not being subject to disclosure are considered not "pertinent" for purposes of Article 2. (Adopted 1/93)

Article 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker. (Amended 1/95)

- **Standard of Practice 3-1**
  REALTORS®, acting as exclusive agents or brokers of sellers/landlords, establish the terms and conditions of offers to cooperate. Unless expressly indicated in offers to cooperate, cooperating brokers may not assume that the offer of cooperation includes an offer of compensation. Terms of compensation, if any, shall be ascertained by cooperating brokers before beginning efforts to accept the offer of cooperation. (Amended 1/99)
- **Standard of Practice 3-2**
  Any change in compensation offered for cooperative services must be communicated to the other REALTOR® prior to the time that REALTOR® submits an offer to purchase/lease the property. After a REALTOR® has submitted an offer to purchase or lease property, the listing broker may not attempt to unilaterally modify the offered compensation with respect to that cooperative transaction. (Amended 1/14)
- **Standard of Practice 3-3**
  Standard of Practice 3-2 does not preclude the listing broker and cooperating broker from entering into an agreement to change cooperative compensation. (Adopted 1/94)
- **Standard of Practice 3-4**
  REALTORS®, acting as listing brokers, have an affirmative obligation to disclose the existence of dual or variable rate commission arrangements (i.e., listings where one amount of commission is payable if the listing broker's firm is the procuring cause of sale/lease and a different amount of commission is payable if the sale/lease results through the efforts of the seller/landlord or a cooperating broker). The listing broker shall, as soon as practical, disclose the existence of such arrangements to potential cooperating brokers and shall, in response to inquiries from cooperating brokers, disclose the differential that would result in a cooperative transaction or in a sale/lease that results through the efforts of the seller/landlord. If the cooperating broker is a buyer/tenant representative, the buyer/tenant representative must disclose such information to their client before the client makes an offer to purchase or lease. (Amended 1/02)
- **Standard of Practice 3-5**
  It is the obligation of subagents to promptly disclose all pertinent facts to the principal's agent prior to as well as after a purchase or lease agreement is executed. (Amended 1/93)
- **Standard of Practice 3-6**
  REALTORS® shall disclose the existence of accepted offers, including offers with unresolved contingencies, to any broker seeking cooperation. (Adopted 5/86, Amended 1/04)
- **Standard of Practice 3-7**
  When seeking information from another REALTOR® concerning property under a management or listing agreement, REALTORS® shall disclose their REALTOR® status and whether their interest is personal or on behalf of a client and, if on behalf of a client, their relationship with the client. (Amended 1/11)
- **Standard of Practice 3-8**
  REALTORS® shall not misrepresent the availability of access to show or inspect a listed property. (Amended 11/87)
- **Standard of Practice 3-9**
  REALTORS® shall not provide access to listed property on terms other than those established by the owner or the seller. (Adopted 1/10, Amended 1/23)
- **Standard of Practice 3-10**
  The duty to cooperate established in Article 3 relates to the obligation to share information on listed property, and to make property available to other brokers for showing to prospective purchasers/tenants when it is in the best interests of sellers/landlords. (Adopted 1/11)
- **Standard of Practice 3-11**
  REALTORS® may not refuse to cooperate on the basis of a broker's race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/20, Amended 1/23)

Article 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative. (Amended 1/00)

- **Standard of Practice 4-1**
  For the protection of all parties, the disclosures required by Article 4 shall be in writing and provided by REALTORS® prior to the signing of any contract. (Adopted 2/86)

Article 5

REALTORS® shall not undertake to provide professional services concerning a property or its value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

Article 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR®'s firm may receive as a direct result of such recommendation. (Amended 1/99)

- **Standard of Practice 6-1**
  REALTORS® shall not recommend or suggest to a client or a customer the use of services of another organization or business entity in which they have a direct interest without disclosing such interest at the time of the recommendation or suggestion. (Amended 5/88)

Article 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure

to all parties and the informed consent of the REALTOR®'s client or clients. (Amended 1/93)

Article 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

Article 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing. (Amended 1/04)

- **Standard of Practice 9-1**
  For the protection of all parties, REALTORS® shall use reasonable care to ensure that documents pertaining to the purchase, sale, or lease of real estate are kept current through the use of written extensions or amendments. (Amended 1/93)
- **Standard of Practice 9-2**
  When assisting or enabling a client or customer in establishing a contractual relationship (e.g., listing and representation agreements, purchase agreements, leases, etc.) electronically, REALTORS® shall make reasonable efforts to explain the nature and disclose the specific terms of the contractual relationship being established prior to it being agreed to by a contracting party. (Adopted 1/07)

Duties to the Public

Article 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Amended 1/23)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Amended 1/23)

- **Standard of Practice 10-1**
  When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. (Adopted 1/94, Amended 1/06)
- **Standard of Practice 10-2**
  When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. (Adopted 1/05, Renumbered 1/06)
- **Standard of Practice 10-3**
  REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/23)
- **Standard of Practice 10-4**
  As used in Article 10 "real estate employment practices" relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. (Adopted 1/00, Renumbered 1/05 and 1/06)
- **Standard of Practice 10-5**
  REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Adopted and effective November 13, 2020, Amended 1/23)

Article 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth. (Amended 1/10)

- **Standard of Practice 11-1**
  When REALTORS® prepare opinions of real property value or price they must:

  1) be knowledgeable about the type of property being valued,
  2) have access to the information and resources necessary to formulate an accurate opinion, and
  3) be familiar with the area where the subject property is located

  unless lack of any of these is disclosed to the party requesting the opinion in advance.

  When an opinion of value or price is prepared other than in pursuit of a listing or to assist a potential purchaser in formulating a purchase offer, the opinion shall include the following unless the party requesting the opinion requires a specific type of report or different data set:

  1) identification of the subject property
  2) date prepared
  3) defined value or price
  4) limiting conditions, including statements of purpose(s) and intended user(s)
  5) any present or contemplated interest, including the possibility of representing the seller/landlord or buyers/tenants
  6) basis for the opinion, including applicable market data
  7) if the opinion is not an appraisal, a statement to that effect
  8) disclosure of whether and when a physical inspection of the property's exterior was conducted
  9) disclosure of whether and when a physical inspection of the property's interior was conducted
  10) disclosure of whether the REALTOR® has any conflicts of interest (Amended 1/14)
- **Standard of Practice 11-2**
  The obligations of the Code of Ethics in respect of real estate disciplines other than appraisal shall be interpreted and applied in accordance with the standards of competence and practice which

clients and the public reasonably require to protect their rights and interests considering the complexity of the transaction, the availability of expert assistance, and, where the REALTOR® is an agent or subagent, the obligations of a fiduciary. (Adopted 1/95)

- **Standard of Practice 11-3**
  When REALTORS® provide consultive services to clients which involve advice or counsel for a fee (not a commission), such advice shall be rendered in an objective manner and the fee shall not be contingent on the substance of the advice or counsel given. If brokerage or transaction services are to be provided in addition to consultive services, a separate compensation may be paid with prior agreement between the client and REALTOR®. (Adopted 1/96)
- **Standard of Practice 11-4**
  The competency required by Article 11 relates to services contracted for between REALTORS® and their clients or customers; the duties expressly imposed by the Code of Ethics; and the duties imposed by law or regulation. (Adopted 1/02)

Article 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations. REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional. (Amended 1/08)

- **Standard of Practice 12-1**
  REALTORS® must not represent that their brokerage services to a client or customer are free or available at no cost to their clients, unless the REALTOR® will receive no financial compensation from any source for those services. (Amended 1/22)
- **Standard of Practice 12-2**
  (Deleted 1/20)
- **Standard of Practice 12-3**
  The offering of premiums, prizes, merchandise discounts or other inducements to list, sell, purchase, or lease is not, in itself, unethical even if receipt of the benefit is contingent on listing, selling, purchasing, or leasing through the REALTOR® making the offer. However, REALTORS® must exercise care and candor in any such advertising or other public or private representations so that any party interested in receiving or otherwise benefiting from the REALTOR®'s offer will have clear, thorough, advance understanding of all the terms and conditions of the offer. The offering of any inducements to do business is subject to the limitations and restrictions of state law and the ethical obligations established by any applicable Standard of Practice. (Amended 1/95)
- **Standard of Practice 12-4**
  REALTORS® shall not offer for sale/lease or advertise property without authority. When acting as listing brokers or as subagents, REALTORS® shall not quote a price different from that agreed upon with the seller/landlord. (Amended 1/93)
- **Standard of Practice 12-5**
  REALTORS® shall not advertise nor permit any person employed by or affiliated with them to advertise real estate services or listed property in any medium (e.g., electronically, print, radio, television, etc.) without disclosing the name of that REALTOR®'s firm in a reasonable and readily apparent manner either in the advertisement or in electronic advertising via a link to a display with all required disclosures. (Adopted 11/86, Amended 1/16)
- **Standard of Practice 12-6**
  REALTORS®, when advertising unlisted real property for sale/lease in which they have an ownership interest, shall disclose their status as both owners/landlords and as REALTORS® or real estate licensees. (Amended 1/93)
- **Standard of Practice 12-7**
  Only REALTORS® who participated in the transaction as the listing broker or cooperating broker (selling broker) may claim to have "sold" the property. Prior to closing, a cooperating broker may post a "sold" sign only with the consent of the listing broker. (Amended 1/96)
- **Standard of Practice 12-8**
  The obligation to present a true picture in representations to the public includes information presented, provided, or displayed on REALTORS®' websites. REALTORS® shall use reasonable efforts to ensure that information on their websites is current. When it becomes apparent that information on a REALTOR®'s website is no longer current or accurate, REALTORS® shall promptly take corrective action. (Adopted 1/07)
- **Standard of Practice 12-9**
  REALTOR® firm websites shall disclose the firm's name and state(s) of licensure in a reasonable and readily apparent manner.

  Websites of REALTORS® and non-member licensees affiliated with a REALTOR® firm shall disclose the firm's name and that REALTOR®'s or non-member licensee's state(s) of licensure in a reasonable and readily apparent manner. (Adopted 1/07)
- **Standard of Practice 12-10**
  REALTORS®' obligation to present a true picture in their advertising and representations to the public includes Internet content, images, and the URLs and domain names they use, and prohibits REALTORS® from:
  1) engaging in deceptive or unauthorized framing of real estate brokerage websites;
  2) manipulating (e.g., presenting content developed by others) listing and other content in any way that produces a deceptive or misleading result;
  3) deceptively using metatags, keywords or other devices/methods to direct, drive, or divert Internet traffic; or
  4) presenting content developed by others without either attribution or without permission; or
  5) otherwise misleading consumers, including use of misleading images. (Adopted 1/07, Amended 1/18)
- **Standard of Practice 12-11**
  REALTORS® intending to share or sell consumer information gathered via the Internet shall disclose that possibility in a reasonable and readily apparent manner. (Adopted 1/07)
- **Standard of Practice 12-12**
  REALTORS® shall not:
  1) use URLs or domain names that present less than a true picture, or
  2) register URLs or domain names which, if used, would present less than a true picture. (Adopted 1/08)
- **Standard of Practice 12-13**
  The obligation to present a true picture in advertising, marketing, and representations allows REALTORS® to use and display only professional designations, certifications, and other credentials to which they are legitimately entitled. (Adopted 1/08)

Article 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

Article 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes. (Amended 1/99)

- **Standard of Practice 14-1**
  REALTORS® shall not be subject to disciplinary proceedings in more than one Board of REALTORS® or affiliated institute, society, or council in which they hold membership with respect to alleged violations of the Code of Ethics relating to the same transaction or event. (Amended 1/95)
- **Standard of Practice 14-2**
  REALTORS® shall not make any unauthorized disclosure or dissemination of the allegations, findings, or decision developed in connection with an ethics hearing or appeal or in connection with an arbitration hearing or procedural review. (Amended 1/92)
- **Standard of Practice 14-3**
  REALTORS® shall not obstruct the Board's investigative or professional standards proceedings by instituting or threatening to institute actions for libel, slander, or defamation against any party to a professional standards proceeding or their witnesses based on the filing of an arbitration request, an ethics complaint, or testimony given before any tribunal. (Adopted 11/87, Amended 1/99)
- **Standard of Practice 14-4**
  REALTORS® shall not intentionally impede the Board's investigative or disciplinary proceedings by filing multiple ethics complaints based on the same event or transaction. (Adopted 11/88)

Duties to REALTORS®

Article 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices. (Amended 1/12)

- **Standard of Practice 15-1**
  REALTORS® shall not knowingly or recklessly file false or unfounded ethics complaints. (Adopted 1/00)
- **Standard of Practice 15-2**
  The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses, and their business practices includes the duty to not knowingly or recklessly publish, repeat, retransmit, or republish false or misleading statements made by others. This duty applies whether false or misleading statements are repeated in person, in writing, by technological means (e.g., the Internet), or by any other means. (Adopted 1/07, Amended 1/12)
- **Standard of Practice 15-3**
  The obligation to refrain from making false or misleading statements about other real estate professionals, their businesses, and their business practices includes the duty to publish a clarification about or to remove statements made by others on electronic media the REALTOR® controls once the REALTOR® knows the statement is false or misleading. (Adopted 1/10, Amended 1/12)

Article 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with clients. (Amended 1/04)

- **Standard of Practice 16-1**
  Article 16 is not intended to prohibit aggressive or innovative business practices which are otherwise ethical and does not prohibit disagreements with other REALTORS® involving commission, fees, compensation or other forms of payment or expenses. (Adopted 1/93, Amended 1/95)
- **Standard of Practice 16-2**
  Article 16 does not preclude REALTORS® from making general announcements to prospects describing their services and the terms of their availability even though some recipients may have entered into agency agreements or other exclusive relationships with another REALTOR®. A general telephone canvass, general mailing or distribution addressed to all prospects in a given geographical area or in a given profession, business, club, or organization, or other classification or group is deemed "general" for purposes of this standard. (Amended 1/04)

  Article 16 is intended to recognize as unethical two basic types of solicitations:

  First, telephone or personal solicitations of property owners who have been identified by a real estate sign, multiple listing compilation, or other information service as having exclusively listed their property with another REALTOR® and

  Second, mail or other forms of written solicitations of prospects whose properties are exclusively listed with another REALTOR® when such solicitations are not part of a general mailing but are directed specifically to property owners identified through compilations of current listings, "for sale" or "for rent" signs, or other sources of information required by Article 3 and Multiple Listing Service rules to be made available to other REALTORS® under offers of subagency or cooperation. (Amended 1/04)
- **Standard of Practice 16-3**
  Article 16 does not preclude REALTORS® from contacting the client of another broker for the purpose of offering to provide, or entering into a contract to provide, a different type of real estate service unrelated to the type of service currently being provided (e.g., property management as opposed to brokerage) or from offering the same type of service for property not subject to other brokers' exclusive agreements. However, information received through a Multiple Listing Service or any other offer of cooperation may not be used to target clients of other REALTORS® to whom such offers to provide services may be made. (Amended 1/04)
- **Standard of Practice 16-4**
  REALTORS® shall not solicit a listing which is currently listed exclusively with another broker. However, if the listing broker, when asked by the REALTOR®, refuses to disclose the expiration date and nature of such listing, i.e., an exclusive right to sell, an exclusive agency, open listing, or other form of contractual agreement between the listing broker and the client, the REALTOR® may contact the owner to secure such information and may discuss the terms upon which the REALTOR® might take a future listing or, alternatively, may take a listing to become effective upon expiration of any existing exclusive listing. (Amended 1/94)
- **Standard of Practice 16-5**
  REALTORS® shall not solicit buyer/tenant agreements from buyers/ tenants who are subject to exclusive buyer/tenant agreements. However, if asked by a REALTOR®, the broker refuses to disclose the expiration date of the exclusive buyer/ tenant agreement, the REALTOR® may contact the buyer/tenant to secure such information and may discuss the terms upon which the REALTOR® might enter into a future buyer/tenant agreement or, alternatively, may enter into a buyer/tenant agreement to become effective upon the expiration of any existing exclusive buyer/tenant agreement. (Adopted 1/94, Amended 1/98)
- **Standard of Practice 16-6**
  When REALTORS® are contacted by the client of another REALTOR® regarding the creation of an exclusive relationship to provide the same type of service, and REALTORS® have not directly or indirectly initiated such discussions, they may discuss the terms upon which they might enter into a future agreement or, alternatively, may enter into an agreement which becomes effective upon expiration of any existing exclusive agreement. (Amended 1/98)
- **Standard of Practice 16-7**
  The fact that a prospect has retained a REALTOR® as an exclusive representative or exclusive broker in one or more past transactions does not preclude other REALTORS® from seeking such prospect's future business. (Amended 1/04)

- **Standard of Practice 16-8**
  The fact that an exclusive agreement has been entered into with a REALTOR® shall not preclude or inhibit any other REALTOR® from entering into a similar agreement after the expiration of the prior agreement. (Amended 1/98)
- **Standard of Practice 16-9**
  REALTORS®, prior to entering into a representation agreement, have an affirmative obligation to make reasonable efforts to determine whether the prospect is subject to a current, valid exclusive agreement to provide the same type of real estate service. (Amended 1/04)
- **Standard of Practice 16-10**
  REALTORS®, acting as buyer or tenant representatives or brokers, shall disclose that relationship to the seller/landlord's representative or broker at first contact and shall provide written confirmation of that disclosure to the seller/landlord's representative or broker not later than execution of a purchase agreement or lease. (Amended 1/04)
- **Standard of Practice 16-11**
  On unlisted property, REALTORS® acting as buyer/tenant representatives or brokers shall disclose that relationship to the seller/landlord at first contact for that buyer/tenant and shall provide written confirmation of such disclosure to the seller/landlord not later than execution of any purchase or lease agreement. (Amended 1/04)

  REALTORS® shall make any request for anticipated compensation from the seller/landlord at first contact. (Amended 1/98)
- **Standard of Practice 16-12**
  REALTORS®, acting as representatives or brokers of sellers/landlords or as subagents of listing brokers, shall disclose that relationship to buyers/tenants as soon as practicable and shall provide written confirmation of such disclosure to buyers/tenants not later than execution of any purchase or lease agreement. (Amended 1/04)
- **Standard of Practice 16-13**
  All dealings concerning property exclusively listed, or with buyer/tenants who are subject to an exclusive agreement shall be carried on with the client's representative or broker, and not with the client, except with the consent of the client's representative or broker or except where such dealings are initiated by the client.

  Before providing substantive services (such as writing a purchase offer or presenting a CMA) to prospects, REALTORS® shall ask prospects whether they are a party to any exclusive representation agreement. REALTORS® shall not knowingly provide substantive services concerning a prospective transaction to prospects who are parties to exclusive representation agreements, except with the consent of the prospects' exclusive representatives or at the direction of prospects. (Adopted 1/93, Amended 1/04)
- **Standard of Practice 16-14**
  REALTORS® are free to enter into contractual relationships or to negotiate with sellers/landlords, buyers/tenants or others who are not subject to an exclusive agreement but shall not knowingly obligate them to pay more than one commission except with their informed consent. (Amended 1/98)
- **Standard of Practice 16-15**
  In cooperative transactions REALTORS® shall compensate cooperating REALTORS® (principal brokers) and shall not compensate nor offer to compensate, directly or indirectly, any of the sales licensees employed by or affiliated with other REALTORS® without the prior express knowledge and consent of the cooperating broker.
- **Standard of Practice 16-16**
  REALTORS®, acting as subagents or buyer/tenant representatives or brokers, shall not use the terms of an offer to purchase/lease to attempt to modify the listing broker's offer of compensation to subagents or buyer/tenant representatives or brokers nor make the submission of an executed offer to purchase/lease contingent on the listing broker's agreement to modify the offer of compensation. (Amended 1/04)
- **Standard of Practice 16-17**
  REALTORS®, acting as subagents or as buyer/tenant representatives or brokers, shall not attempt to extend a listing broker's offer of cooperation and/or compensation to other brokers without the consent of the listing broker. (Amended 1/04)
- **Standard of Practice 16-18**
  REALTORS® shall not use information obtained from listing brokers through offers to cooperate made through multiple listing services or through other offers of cooperation to refer listing brokers' clients to other brokers or to create buyer/tenant relationships with listing brokers' clients, unless such use is authorized by listing brokers. (Amended 1/02)
- **Standard of Practice 16-19**
  Signs giving notice of property for sale, rent, lease, or exchange shall not be placed on property without consent of the seller/landlord. (Amended 1/93)
- **Standard of Practice 16-20**
  REALTORS®, prior to or after their relationship with their current firm is terminated, shall not induce clients of their current firm to cancel exclusive contractual agreements between the client and that firm. This does not preclude REALTORS® (principals) from establishing agreements with their associated licensees governing assignability of exclusive agreements. (Adopted 1/98, Amended 1/10)

Article 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or award.

The obligation to participate in mediation and arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate and arbitrate and be bound by any resulting agreement or award. (Amended 1/12)

- **Standard of Practice 17-1**
  The filing of litigation and refusal to withdraw from it by REALTORS® in an arbitrable matter constitutes a refusal to arbitrate. (Adopted 2/86)
- **Standard of Practice 17-2**
  Article 17 does not require REALTORS® to mediate in those circumstances when all parties to the dispute advise the Board in writing that they choose not to mediate through the Board's facilities. The fact that all parties decline to participate in mediation does not relieve REALTORS® of the duty to arbitrate.

  Article 17 does not require REALTORS® to arbitrate in those circumstances when all parties to the dispute advise the Board in writing that they choose not to arbitrate before the Board. (Amended 1/12)
- **Standard of Practice 17-3**
  REALTORS®, when acting solely as principals in a real estate transaction, are not obligated to arbitrate disputes with other REALTORS® absent a specific written agreement to the contrary. (Adopted 1/96)
- **Standard of Practice 17-4**
  Specific non-contractual disputes that are subject to arbitration pursuant to Article 17 are:

1) Where a listing broker has compensated a cooperating broker and another cooperating broker subsequently claims to be the procuring cause of the sale or lease. In such cases the complainant may name the first cooperating broker as respondent and arbitration may proceed without the listing broker being named as a respondent. When arbitration occurs between two (or more) cooperating brokers and where the listing broker is not a party, the amount in dispute and the amount of any potential resulting award is limited to the amount paid to the respondent by the listing broker and any amount credited or paid to a party to the transaction at the direction of the respondent. Alternatively, if the complaint is brought against the listing broker, the listing broker may name the first cooperating broker as a third-party respondent. In either instance the decision of the hearing panel as to procuring cause shall be conclusive with respect to all current or subsequent claims of the parties for compensation arising out of the underlying cooperative transaction. (Adopted 1/97, Amended 1/07)

2) Where a buyer or tenant representative is compensated by the seller or landlord, and not by the listing broker, and the listing broker, as a result, reduces the commission owed by the seller or landlord and, subsequent to such actions, another cooperating broker claims to be the procuring cause of sale or lease. In such cases the complainant may name the first cooperating broker as respondent and arbitration may proceed without the listing broker being named as a respondent. When arbitration occurs between two (or more) cooperating brokers and where the listing broker is not a party, the amount in dispute and the amount of any potential resulting award is limited to the amount paid to the respondent by the seller or landlord and any amount credited or paid to a party to the transaction at the direction of the respondent. Alternatively, if the complaint is brought against the listing broker, the listing broker may name the first cooperating broker as a third-party respondent. In either instance the decision of the hearing panel as to procuring cause shall be conclusive with respect to all current or subsequent claims of the parties for compensation arising out of the underlying cooperative transaction. (Adopted 1/97, Amended 1/07)

3) Where a buyer or tenant representative is compensated by the buyer or tenant and, as a result, the listing broker reduces the commission owed by the seller or landlord and, subsequent to such actions, another cooperating broker claims to be the procuring cause of sale or lease. In such cases the complainant may name the first cooperating broker as respondent and arbitration may proceed without the listing broker being named as a respondent. Alternatively, if the complaint is brought against the listing broker, the listing broker may name the first cooperating broker as a third-party respondent. In either instance the decision of the hearing panel as to procuring cause shall be conclusive with respect to all current or subsequent claims of the parties for compensation arising out of the underlying cooperative transaction. (Adopted 1/97)

4) Where two or more listing brokers claim entitlement to compensation pursuant to open listings with a seller or landlord who agrees to participate in arbitration (or who requests arbitration) and who agrees to be bound by the decision. In cases where one of the listing brokers has been compensated by the seller or landlord, the other listing broker, as complainant, may name the first listing broker as respondent and arbitration may proceed between the brokers. (Adopted 1/97)

5) Where a buyer or tenant representative is compensated by the seller or landlord, and not by the listing broker, and the listing broker, as a result, reduces the commission owed by the seller or landlord and, subsequent to such actions, claims to be the procuring cause of sale or lease. In such cases arbitration shall be between the listing broker and the buyer or tenant representative and the amount in dispute is limited to the amount of the reduction of commission to which the listing broker agreed. (Adopted 1/05)

- **Standard of Practice 17-5**
  The obligation to arbitrate established in Article 17 includes disputes between REALTORS® (principals) in different states in instances where, absent an established inter-association arbitration agreement, the REALTOR® (principal) requesting arbitration agrees to submit to the jurisdiction of, travel to, participate in, and be bound by any resulting award rendered in arbitration conducted by the respondent(s) REALTOR®'s association, in instances where the respondent(s) REALTOR®'s association determines that an arbitrable issue exists. (Adopted 1/07)

Explanatory Notes

The reader should be aware of the following policies which have been approved by the Board of Directors of the National Association:

In filing a charge of an alleged violation of the Code of Ethics by a REALTOR®, the charge must read as an alleged violation of one or more Articles of the Code. Standards of Practice may be cited in support of the charge.

The Standards of Practice serve to clarify the ethical obligations imposed by the various Articles and supplement, and do not substitute for, the Case Interpretations in Interpretations of the Code of Ethics.

Modifications to existing Standards of Practice and additional new Standards of Practice are approved from time to time. Readers are cautioned to ensure that the most recent publications are utilized.

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