



The Voice for Real Estate™ in Ozaukee County

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Event Calendar

- September 8th: Officer Installation/Awards Banquet
- September 14th-15th: WRA Convention
- September 13th-16th: Office Closed
- October 13th: TBA



We've Moved!

Many of you who shopped at the REALTOR® store, or attended meetings in the old office, affectionately referred to that office as “The Dungeon”, homage to the windowless basement that the Ozaukee REALTORS® Association called home for the past 5 years.

The days of sunlessness have been replaced with a first floor office full of natural light. Located at W63 N545 Hanover Avenue in Cedarburg, the new office boasts a large meeting room, which will host all future ORA membership meetings, as well as Continuing Education classes.

This new central location offers us an Association the opportunity to grow not only as a group, but as individual professionals in the Real Estate Field. It is our hope to use the new space to offer a wider array of educational classes and monthly meeting topics.

The nearly 1000 square foot meeting hall will be available for rent to ORA members who wish to host larger meetings, or training seminars. The current configuration will accommodate 60+ people. We also have the option to set up the room classroom style with 16 tables, allowing for a maximum of 64 attendees. For more information on renting the hall, please contact the Association office for price and availability.

When visiting the office, whether for a meeting or to make use of the Real Estate Store or other service, please **park on the street** and use the Hanover Avenue entrance.

A very special thank you goes out to Nick Meier and his staff at Mr. Mover for all of their hard work and professionalism. Thanks to their efforts, the move was completed in just over an hour and a half!

Officers

President: Wally Thill
Treasurer: Sharon Irwin

President Elect: Adam Poehlman
Secretary: Tricia Motte

Immediate Past President: Dave Didier
MLS Director: Howard Loeb

Directors

Jane Meyer
Alice Bush

Doug Bichler
Tom Sykora

Tom Pehowski
Troy Bretl

Dawn Sinclair
Mike Didier

Association Executive: Jared Jamrozy 262/375-4730 or ozra@att.net
Office Hours: Monday-Thursday 8:30-2:00 Friday 8:30-12:00



***For Every Meeting You Attend You Can Enter To Win A Free Local Membership To ORA for 2012! ***

Rates are at Another all Time Low

Rates are at another ALL TIME LOW!!! You can get 5 year ARM's at 2.75%, 7 year ARM's at 3.125%, 30 year fixed at 4.0%, 20 year fixed at 3.75% and 15 year fixed at 3.25%, as I am writing this article today! I always said that if the rates went lower, I would be retiring, but I'm still here. Where is the justice here! ☺

WHEDA is still available for first time home buyers. That rate right now is 4.50% on a 30 year fixed program. The customer cannot have owned a home in the last 3 years. Income and purchase price limits apply. Contact a lender for those amounts. They are much higher than the limits below for the grants.

There are two grants that are still available. Down payment Plus (DPP) has been increased to \$10,000 (while supplies last) and Down payment Assistance (DPA) is \$5,000. They can be used together netting the customer about \$14,500 to be used for down payment and/or closing costs and prepaids. The DPP has the same income requirements for Ozaukee, Washington, and Waukesha counties.

1 Person Household \$40,500

2 Person Household \$46,300

3 Person Household \$52,100

4 Person Household \$57,850

Purchase Price Limits for both grants are \$208,567 for Ozaukee, Washington and Waukesha Counties.

Jefferson County purchase price limit is \$190,152.

DPP is also available in Jefferson County with slightly lower income and purchase price limits. The DPA is available throughout the entire state with the same income limits as above for those counties. The DPP grant requires the borrower to put at least \$1,000 into the transaction. This can be in the form of the home inspection, homeowners insurance, earnest money, down payment, closing costs and/or prepaids. You do NOT have to be a first time home buyer to qualify for these grants. You cannot have ownership interest in a home at the time of closing. Please don't forget about this free source of money for your customers.

Here is the link to the DPP website for frequently asked questions. It will give you answers to questions you may have.

<https://www.wphd-pp.org/documents/DPP2011QA.pdf>

Here is the link for the DPA website.

<https://homeconsortium.com/homeownershipassistance.cfm>

SHORT SALES: I have been asked to mention that just because your sellers Mortgage Company agrees to a short sale, does not automatically release that seller's obligation for the balance of the debt owed. That seller needs to talk to their financial institution and find out if they will or will not release them from the balance of that debt. I would also recommend the seller get any terms in writing.

I can't wait to work with you and your customers on your next sale!

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Earning Relationships

REALTOR® Sales Tip: Polishing Your Skill Set

By: Marcus Wally

All markets require REALTORS® to be self-motivated, determined and persistent. But the current market puts us to the test – one many of us have never experienced before.

These days I find myself constantly analyzing the way I approach situations to make sure I am doing all I can: that I am offering all prospects exceptional customer service and embracing new methods to keep my overhead expenses down while constantly pushing my brand message to as many as possible. The Internet and my yard sign are my best friends.

Tough times can make us want to quit or take short cuts, but we cannot afford to go that route. In fact, it's during these difficult times that we must go the extra mile, even when that takes everything we've got. Today I work harder and longer than ever before, but I am closing at least one property a week ... not big numbers like years ago, but closing.

Last week, I heard about some of my peers not returning phone calls and agents not responding to e-mail inquiries. It blows my mind to think that while I am doing everything I can to survive in this challenging world, not everyone sees it that way. And, this is happening everywhere. A friend of mine recently went to a restaurant where he had a reservation for 10. Two people were late, and the restaurant refused to seat the eight already there until the entire party arrived. You know the answer to this story: the eight walked out. How much longer will that restaurant be in business?

The current market is unlike any in which I have ever practiced. When I started out 20 years ago, the Florida market was just coming out of tough times, and I had to be completely focused just to make it. And today, 20 years later, I must have that same total-focus mentality to create the success that I demand.

My sales tip this month centers around the Golden Rule: doing things the way we would want them done, and treating others like we would want to be treated.

My first piece of advice relates to offering feedback. Many agents have become sloppy when it comes to this critical part of our job. We all know how important it is to receive feedback on our own listings. Providing feedback is the courteous thing to do and helps the seller strategize and perhaps re-evaluate the asking price. Why, then, are so many agents neglecting this important step? Recently, I called and called – almost begging – to get the agent to call me back

with feedback. And even though I had honored this agent's request to get her into the occupied home on a moment's

notice, she still would not call me back.

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Agents will spend hours on Facebook and Twitter but won't send a short e-mail message or respond to our requests so that we can get back to our sellers. This is frustrating.

Also, there are those peers who don't leave a business card after a showing to alert the homeowners of their visit. Leaving a card is more than just good manners - it helps create a paper trail. Most sellers look for the card after a showing to know whether or not the agent made it to the property. I have known sellers who came home and immediately left if they didn't see a business card, assuming the agent was just running late.

The same common courtesy should be extended when showing a property. When we make a showing appointment, we must honor it even when our clients change their minds. Remember, we are in charge - not the customers. We cannot allow the customers to wag our tail - we do the wagging. When you set an appointment to show a property, the owner takes great care in preparing the home for the showing. When an agent drives up and allows the customer to refuse to go in, it is not acceptable. This type of unprofessionalism reflects badly on our industry as a whole.

When I arrive at a property for a showing, I immediately turn off the ignition. If my clients try to tell me they don't like the look of the home and don't want to go inside, I open my car door and get out. With a smile, I say, "I made the appointment and the sellers prepared the home. Let's go in and take a look. You can go in and out as fast as you want to, but let's go in as a courtesy." At this point, they always follow me up to the front door. I am doing two important things in this situation: first, I am setting the tone that I am in charge - not them, and I am also showing that I operate with manners. Hopefully they will show the same respect to me if they need to make a change to one of our appointments. This method works wonders ... try it.

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~Continued on page 4

REALTOR® Sales Tip: Polishing Your Skill Set

~Continued from page 3

Finally, when you run late – and we all do at some time – call and let the people involved know what’s going on. It only takes a minute, and we all have cell phones these days.

When showing properties to customers, remember these manners:

- Please cancel appointments in a timely manner, if possible.
- Please leave a business card to let the owners know you have been inside.
- Please inform the listing agent if you are going to be more than five minutes late.
- Please give feedback willingly.

Polishing your skill set is a constant balancing act to remain vibrant, competitive and successful. Most professionals have coaches who help them stay polished. For those of us who don’t, we must read, take education classes and stay positive.

A friend recently explained to me that the plus (+) symbol is made with two minus (-) symbols. All negative things can be shaped positively by our thinking, so never let your positive spirit die.

Marcus A. Wally, MBA, is an active Florida REALTOR® in St. Augustine, Florida. Marcus is the founder and broker of New World Realty, which also manages coaching and facilitation of education classes around the world. Marcus earned his MBA from the University of North Florida in Jacksonville. He can be reached at (904) 669-1081 (904) 669-1081 or by e-mail at marcuswally@comcast.net.

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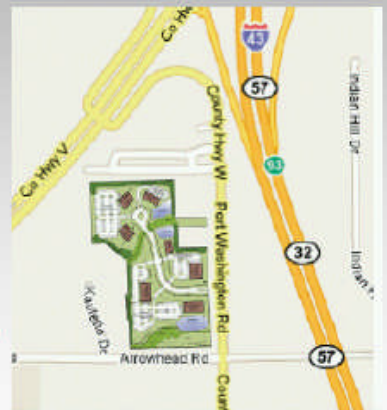
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Location

- 19.53 acres
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The President's Corner

Summer is beginning to fade and soon we will see the leaves changing colors. It is during this time that we should be truly thankful for not experiencing the devastation that the East coast has faced with the Hurricane, as well as the drought the South has had for two years now. It is disaster like these that make me glad to live in Wisconsin where we normally don't feel natural disasters such as those.

We have moved to our new office located at W63 N545 Hanover Avenue in Cedarburg. It is a larger unit located on the 1st floor. You are encouraged to stop in sometime to see the new space and say hello. You will be pleasantly surprised. The move was completed quickly and professionally by the crew from Mr. Mover. As an affiliate of our association, we are pleased to be able to confirm that they do a great job! Next time you see Nick Meier, make sure to thank him for assisting in our move, as well as for everything else he does for the Association.

With the "doom and gloom" attitude towards our industry in the media, now may be the perfect time to attend the upcoming WRA convention at the Kalahari Resort and Convention Center in the Wisconsin Dells. The convention is scheduled to run from September 13th through the 15th. Whether this will be your first convention, or if you have attended several, you are sure to come back home feeling reenergized about your profession, as well as obtaining tools to help your business succeed, regardless of what the news may say.

How about those Brewers! Those who attended the August 1st tailgate and game against the Cardinals had a great time. Thank you to the Affiliates for providing the bus to and from the game. The Brewer's may be close to finish their greatest season ever. Go Brewers!!

Our Installation and Awards Banquet will be taking place Thursday, September 8th. The event will be the first to be held at our new office. Registration for the event ends at 12 noon on Thursday, September 1st, so make sure you get your registration in on time to avoid missing out. On behalf of myself, the Board of Directors and ORA Officers, we thank you for your support making your Association the finest in our State, and we look forward to seeing you at the Banquet!

Wally Thill GRI
President
Ozaukee REALTORS® Association



Brewer's Game Tailgating Fun



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