



**RASM Insider**



## Get serious. Get trained on the Find™ Application.

How real estate pros can use the power of the FIND™ Application to make research more efficient – saving you time so that you can focus on making money.

The Find™ Application is a serious data tool allowing MLS Members access to valuable realtor.com® data via an intuitive search engine and a property-centric national database.

Our **FREE training** comprehensively covers the features and best practices of the Find™ application including how to:

- ✓ Access information on over 100 Million properties from a national database right from your MLS
- ✓ Research detailed school and community information nationwide
- ✓ Analyze multiple levels of owner & property information available from any MLS in the country



### FREE Training Session



Thursday, December 18th  
1:00 pm – 3:00 pm Basic FIND Training

RASM Association  
2115 Rolling Green Lane, North Mankato, MN 56003

**Presented by:** Roger Stewart  
MLS Training & Communications Manager, realtor.com®



**The Find™ Application - Over 100 Million property records, available right at your fingertips!**



To register:  
**507.345.6018 or: [jenny@rasminfo.com](mailto:jenny@rasminfo.com)**

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## Upcoming Education

January 21st, 2015

### Broker/Salesperson Required Modules

#### Minnesota Disclosure Laws

Instructor: Lynn Leegard

8:30 am–12:15 pm

3.75 CE credits

Cost: \$39 for RASM Members on/before 1/14/15

\$49 after

\$44 for Non-RASM Members on/before 1/14/15

\$50 after

### Broker/Salesperson Required Modules

#### Financing Issues, Earnest Money & Trust Accounts

Instructor: Lynn Leegard

1:15 pm–5:00 pm

3.75 CE credits

Cost: \$39 for RASM Members on/before 1/14/15

\$49 after

\$44 for Non-RASM Members on/before 1/14/15

\$50 after

**\*Please include an additional \$5 if you would like pizza brought in for lunch**

[Click here](#) for registration form



[Click here](#) for the complete 2014-2015 Education schedule



**December 2014**

Volume 5, Issue 3



## Inside this issue:

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## **NAR's Broker Involvement Program**

Are you a broker owner or managing broker? Are you involved with NAR's Broker Involvement Program? This dynamic program provides you, the broker-owner, with a quick and effective tool to rally your agents on critical legislative issues affecting our industry.

The Broker Involvement Program offers you and your agents:



### **A voice on Capitol Hill.**

The program is an opportunity to bring a strong and united REALTOR® voice to Members of Congress. With over 16,000 broker owners and 427,000 agents in the program, the REALTOR® voice will be heard loud and clear.



### **An easy-to-manage solution.**

Nothing needs to be downloaded and there is no cost to the broker. NAR gives the broker-owner or managing broker access to the Broker Portal.



### **Proven results.**

Your online participation report will show you response rates on Broker Calls for Action are significantly higher. The message is from you, the broker, to your agents. Nearly 40 percent of all responses on the Broker Calls for Action are from agents in the Broker Involvement Program. Your agents listen to you then take action!



[Join now!](#)



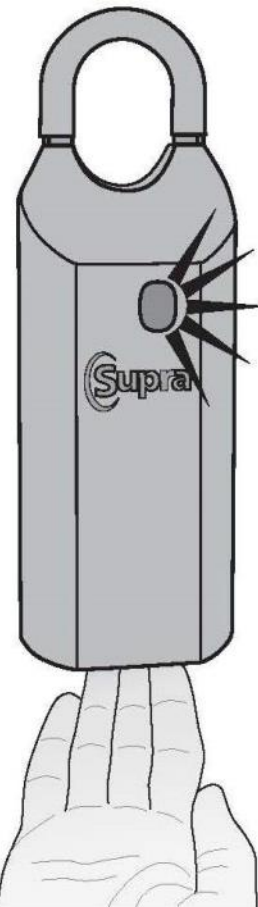
## **Opening a Bluetooth iBox with your Smartphone**

To open a Bluetooth iBox, start the operation on your smartphone. When prompted, press up on the bottom of the Bluetooth iBox to turn on Bluetooth in the iBox. A red light on the Bluetooth iBox flashes letting you know Bluetooth is on and ready.

### **With new boxes means new pricing:**

Starting with the November monthly billing for eKEYs the price will be increasing to \$16.75 + tax per month

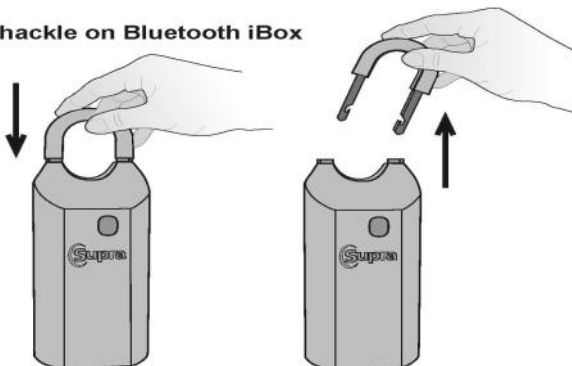
If you are a DisplayKEY user your fees will not change until the renewal in May.



Press up until red light flashes to turn on Bluetooth

### **Releasing Shackle on Bluetooth iBox**

To release the shackle on the iBox, push down on the shackle and then pull up to remove it completely from the iBox BT.





# RPAC CHILI COOKOFF

Thursday,  
January 22<sup>nd</sup>

Location: RASM Association Office 5:00-8:00pm

**Suggested Donation Amount:**  
**\$15/per person to RPAC**

**Guests are welcome!**

**RSVP's are required. If you plan to  
attend please let Brittnei know!**

**brittnei@rasminfo.com or  
507-345-6018**

**Judging will  
be done by  
Attendees!**

**Winning Chili Recipe receives  
\$100 Visa gift card**

**2<sup>nd</sup> place receives \$50 Visa gift card**

**3<sup>rd</sup> place receives \$25 Visa gift card**

**Each attendee will  
receive 2 beer  
tickets.**

**ALL MONEY RAISED  
will be donated to  
RPAC\***

**You have an incredible chili  
recipe and want to enter?  
Please let Brittnei know.  
brittnei@rasminfo.com**

\*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

## *RASM Star City*

### History

In 1854, a group of German Americans settled in a scenic, tree-covered river valley in what would become south central Minnesota. They named their new community New Ulm, after the city of Ulm in southern Germany.



The settlers were determined to maintain their German heritage. They erected brick buildings on orderly streets, leaving plenty of room for gardens and parks. They built a Turner Hall, a traditionally German club where they could gather for education and physical fitness.

Boosted by the railroad, New Ulm welcomed thriving industries that included bricks, cigars, flour and of course, beer. The city's breweries and taverns played such a critical role in its German fellowship that when Prohibition was enacted, residents held a funeral march through downtown. Luckily, some of those businesses survived. Today, New Ulm's August Schell Brewing Co. is the nation's second-oldest family-owned brewery.

The city's history was not entirely peaceful, however. In 1862, while many men were off fighting in the Civil War, the U.S.-Dakota War made its way to New Ulm's borders. The Indians, angered by a series of broken government promises and feeling desperate and threatened, twice attacked the city. Hundreds of people were killed and fires damaged many of the city's original structures. Today, only three buildings from that period remain.

### Next Celebration : February 14 Fasching & Bockfest

Fasching is an old carnival tradition that originated in the European Alps to chase away winter. Each year, strips of cloth are strung across downtown streets in the German peasant tradition, and the "Narren," masked characters in colorful costumes, walk the streets inviting people to the party. Held at Turner Hall, Fasching includes music, food and dancing, and costumes are encouraged.

Schell's Bock Fest takes place outdoors on the grounds of Schell's brewery. Enjoy an award-winning beer or root beer beside a big bonfire and a few thousand friends. The highlight of the day is the Bock Medallion Hunt, when participants use clues to find the "bocks" (a gruff and stubborn goat of winter), to win cash and merchandise prizes.

Other Events: Bavarian Blas, Riverblast, Oktoberfest, Parade of Lights & ChristkinMarkt

### Attractions

[August Schell Brewery](#) | [Glockenspiel](#) | [Way of the Cross](#) | [Hermann Monument](#)  
[Morgan Creek Vineyard](#) | [Lind House](#) | [Wanda Gag House](#) | [Turner Halle](#)  
| [Brown County Historical Society-Museum](#) |

### Monuments

[German-Bohemian Immigrant Monument](#) | [Brown County Veterans Memorial](#) | [Defenders Monument](#)

## *New Ulm Market.....*

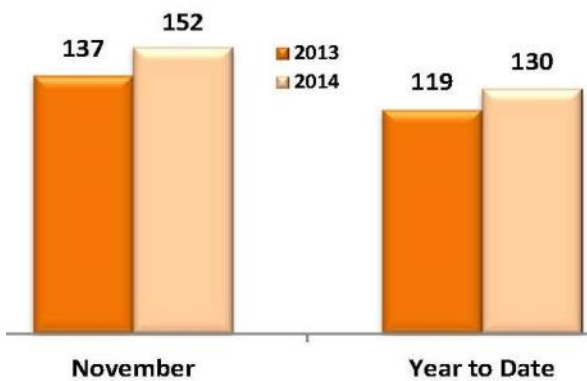
Activity-Most Recent Month



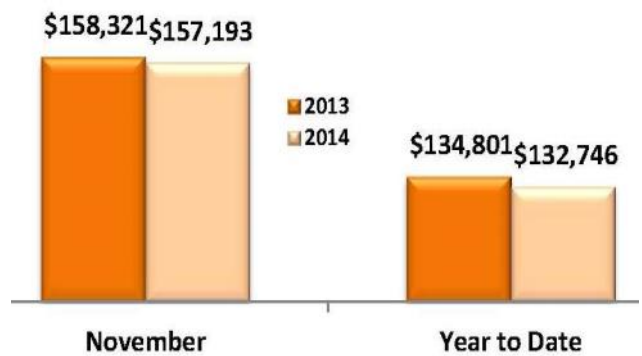
Activity-Year to Date



Average Days on Market Until Sale



Average Sales Price







## Mark your Calendar

12/18/15—FIND Training

12/24/14—Christmas Eve—Office Closes at Noon

12/25/14—Christmas Day—Office Closed

12/31/14—New Year's Eve—Office Closes at Noon

1/1/15—New Year's Day—Office Closed

1/7/15—Board of Directors Meeting

1/15/15—New Member Orientation

1/21/15—Module Classes

1/22/15—Chili Cook-off

2/4/15—Board of Directors Meeting

2/11/15—Negotiate with Confidence CE Class

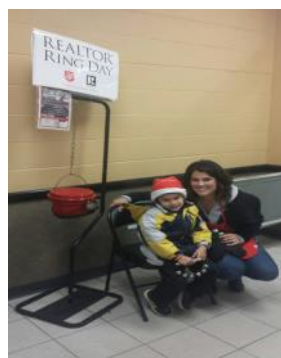
2/14/15—Valentine's Day



### *Tech Tip of the Month:*

Have too many photos/videos/files on your phone/computer taking up space? Try Dropbox! Dropbox can be accessed from any mobile device or computer and stores your files/photos in the cloud to save room on your phone/computer! To learn more check out <http://www.dropbox.com>

**Thank you to those that rang bells for REALTOR® Ring Day—Day totals for that day were \$4,995.27**



## Office Chatter..... Deb Hansen, CEO

Board of Directors:

Bylaw change: The board approved the following change to the Bylaws:

**SECTION 4. NONPAYMENT OF FINANCIAL OBLIGATIONS.**

If dues, fees, fines or other assessments including amounts owed to the Association or to the Association's Multiple Listing Service are not paid within one (1) month after the due date, the nonpaying Member is subject to suspension at the discretion of the Board of Directors. ~~Two (2) months after the due date, membership of the nonpaying Member will automatically be terminated. Three (3) months after the due date, membership of the nonpaying Member shall automatically terminate unless within that time the amount due is paid.~~ However, no action shall be taken to suspend or expel a Member for nonpayment of disputed amounts until the accuracy of the amount owed has been confirmed by the Board of Directors. A former Member who has had his/her membership terminated for nonpayment of dues, fees, fines or other assessments duly levied in accordance with the provisions of these Bylaws or the provisions of other Rules and Regulations of the Association or any of its services, departments, divisions, or subsidiaries may apply for reinstatement in a manner prescribed for new applicants for membership, after making payment in full of all accounts due including a reinstatement fee in an amount equal to the application fee paid by a new member. (amended 12/03/14)

The reason for the change is to match up with the dues deadline of MNAR. If RASM does not submit the State dues by the end of December (which is two months after the deadline), that member would be terminated at the State level, so the local level needed to be consistent with that policy.

Thank you to everyone that donated items for The Reach (Homeless Youth Program) We took a tour of their facilities after REALTOR® Ring Day and they are in need of many things. They will be moving into a larger space the first of the year, so that will help. However, they could use our donations, so please keep dropping items off after the Holidays. For a list of needed items, check out their Facebook page (The-REACH-Drop-in-Center). We thank you for your generosity.

After the holidays, we will be hard at work fulfilling the NAR Organizational Standards to remain in compliance with NAR. The new Organizational Standards are:

- 1.) **Code of Ethics education and enforcement** – due to RASM's participation in the Statewide Professional Standards enforcement, we have fulfilled the requirements for this Standard.
- 2.) **Advocacy** – RPAC fundraising, Calls to Action participation, etc. This will be one of our biggest projects
- 3.) **Consumer Outreach** – promote the value of using a REALTOR®, become the Voice for Real Estate, using social media to share local real estate data insights, retweet NAR research, etc. This Core Standard will also require additional work to fulfill the requirements.
- 4.) **Organizational Unification** – must have an approved by NAR strategic plan, education requirements for paid staff, governing documents must be in compliance with NAR (RASM's documents all approved 11/20/24)
- 5.) **Technology** – must maintain a website with links to other levels of the Association
- 6.) **Financial Solvency** – must meet minimum financial performance

Compliance deadline is June 30, 2015. We will keep you posted as to how we are progressing and what steps we are taking to fulfill these requirements.

Happy Holidays!!



### Committee Reports:



**Affiliate Committee:** The Affiliate Committee is working on their schedule of "Thursday Tidbits". These 1 hour sessions were found to be enjoyable and informational to those that attended. They have some very good topics planned for the year – City of Mankato/North Mankato Inspectors, Radon, Creative Marketing, Financing options, etc. Watch the newsletter for times/dates/topics.

**Special Events Committee:** In addition to The Reach project, the Special Events Committee's next event will be the Chili Cook off on January 22, from 5:00-8:00. Plan to attend this RPAC fundraiser; it will be a fun event!

The week of April 20-24 has been designated as MN REALTORS® Volunteer week, so the Committee will be meeting to set goals for the number of volunteer hours they would like to reach by Association members during that week.

**Golf Outing Committee:** No meetings until May

**Landscaping Task Force:** No meetings until Spring

**Building Maint Committee** Ongoing, meets as needed. If you like to paint and would like to volunteer your time to do some painting in the office, please let us know.

**Professional Standards Committee:** The Committee is working on changing some of the content for the New Member Orientation class. They are also working on getting information out to the membership regarding the Ethics hearing process, Grievance process and Mediation.



RASM is still looking for a few volunteers: Building Maintenance Committee and Special Events Committee. Please let us know if you would be willing to help out.



## MLS Tip.... Jenny Simon, MLS Director



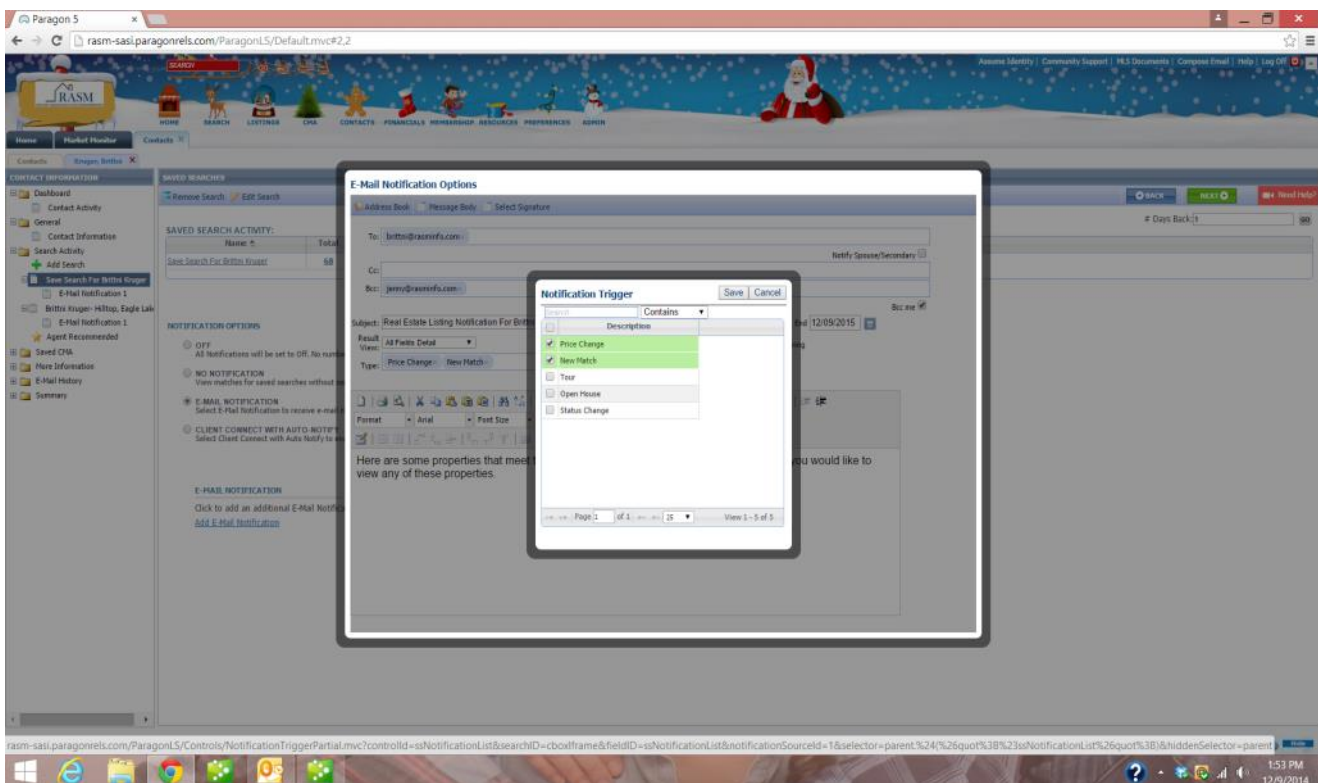
### Area 8 in RASM MLS

The Board of Directors at the recommendation of the MLS Committee has changed the label for area 8 in the RASM MLS. Area 8 is now “Rural Mankato/North Mankato”. The “with Mankato school district” has been removed.

Area 8 is to be used for homes that have a Mankato/North Mankato address but are outside of the city limits. All properties should be listed in the area in which that city is part of (example St. Peter addresses belong in area that includes St. Peter).

Another topic that is discussed often is school districts. School district is a mandatory field. When entering the school district make sure you are using the school district that the property is located within. If the current home owners open enroll their children to a school district that is outside the boundary of the property’s school district, there is no guarantee new owners would be able to open enroll to that same district. Therefore, use the proper school district when entering the property in the MLS. Also, please remember to enter the correct schools visit this website if you are unsure of the correct district: <http://www.mngeo.state.mn.us/maps/SchoolDistricts/>.

If you are using the auto-email feature in Paragon you now have the option of selecting changes in status to be auto sent to your clients. The options are under type when setting up the auto notification.



# December 2014

Sun

Mon

Tue

Wed

Thu

Fri

Sat



1

2

3 Board of Directors Meeting

4

5 REALTOR Ring Day

6



7

8 Photography Day

9

10 Professional Standards Committee Meeting

11

12

13

14

15

16

17

18 FIND Training

19

20

21

22

23

24 Office Closed at Noon

25 Office Closed

26

27



28

29

30

31 Office Closed at Noon



## WORD Search

O	J	S	R	Z	J	C	F	G	E	Y	V	A	P	T
X	P	R	E	I	Q	D	S	N	S	P	W	F	I	O
O	X	Q	B	A	E	C	N	I	L	W	S	T	A	S
D	W	S	M	T	S	I	O	D	L	G	C	G	Y	K
Z	Q	J	E	N	C	W	W	D	E	R	H	M	T	Q
Y	H	E	C	A	T	C	W	E	B	I	R	F	S	O
S	J	R	E	S	P	R	F	L	C	N	I	A	O	L
A	Y	Y	D	Z	Y	M	H	S	W	C	S	M	R	R
L	M	A	B	K	K	B	E	S	I	H	T	I	F	E
E	N	J	D	R	U	D	O	L	P	H	M	L	Z	E
H	X	Q	E	I	J	D	F	E	U	R	A	Y	E	D
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V	R	L	O	X	R	O	E	G	D	Z	J	L	E	I
N	S	L	O	R	A	C	H	H	L	U	X	F	S	E
L	M	I	S	T	L	E	T	O	E	Z	V	E	B	R

Bells  
Carols  
Christmas  
December  
Family  
Frosty  
Grinch  
Holidays

Mistletoe  
Reindeer  
Rudolph  
Santa  
Sledding  
Sleigh  
Snow





**Coming to an upcoming education class or meeting at RASM? Please bring an item for the REACH Program.**

**RASM is accepting donations for the REACH program.**

**The REACH is a gathering place for homeless youth in the Mankato and surrounding areas.**

**Please look for the collection box by the entrance doors.**

**Items needed:**

**Canned foods (those with pop off/pull off tops are best)**

**Plastic silverware**

**Fruit snacks**

**Personal hygiene items- especially travel size**

**Cleaning supplies**

**Towels**

**Zip lock bags**

**Band aids**

**Toilet paper**

**Gift cards– Old Navy, Kohl's, Target, etc.**

**School supplies**

**Back packs**

## RPAC Review



### RPAC Donors for 2015

- Matt McBride
- Angie Jenkins
- Tim Schultz
- Chad Luscomb
- Emily Swalve
- Scott Jameson
- Stacey Edwards-Jones
  - Jen True
  - Lisa Besemer
- Angie VanEman
  - Pam Davey
- Deb Richmond-Johnson
  - Matt Brostrom
  - Shari Brostrom
  - Lee Pell
- James Brostrom
- Kellie Krumwiede
- Cheryl Krengel
- LaNaye Kral
- Laurie Cottingham
  - Lynn Gudgeon
  - Cathy Sieberg
  - Andrew Kolars
  - Vonda Herding
- Michelle Starkey
  - Pat Hruby
  - Sue Waletich
  - Gary Sturm
- Kelly Brown
- Susan Larvick
- Del Meinen
- Bonnie Kruger
  - Joe Maidl
- Patti Pherson
- Deb Atwood
- Crrhistine Gerber
- Karry Meyer
- Linda Roth
- Dan Christensen
- Vickie Foix
- Deb Drummer
- Sara Fette
- Cheryl Lustig
- Marlene Barnes
  - Jim Beal
- Dick Norland
- Jason Beal
- Shannon Beal
- Jennifer Svien
- Craig Woodward
- Marsha Larson
- Brad Hinrichsen
- Neoma Peterson
  - Jim Norland
  - Ryan Stangl
- Carolyn Gunton-Lewis
  - Jodi Weller
  - Ellen Gruhot
- Lynnette Draheim
  - Rich Draheim
  - Sherry Dolan
  - Rick Junker
  - Judy Meyer
  - Bev Thorn
  - Nate Proper

### What is RPAC?

RPAC is a voluntary political action committee consisting exclusively of REALTOR® members who care about protecting the real estate industry and the American Dream by participating in government affairs at the local, state, and federal levels.

- Katie Regan
- Kevin Regan
  - Jeff Kaul
- Melissa Bruellman
- Carlos Carrera
- Rebecca Thate
- Jennifer Wettergren
  - Pete Peterson
  - Larry Kaduce
  - Denny Terrell
  - Michael Atwood
  - Ginny Bergerson
  - Wendy Kraus
  - Molly Schroeder
  - Terri Jensen
  - Christa Wolner
  - Megan Smith
  - Zac Murra
  - Jeremiah Frein
  - Mike VanEman
  - Paula Smithson
  - Steve Buckholz
  - Jacob Sheldon
  - Karla VanEman

Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

### RPAC Goal of \$4,485



**VOTE ★ ACT ★ INVEST**  
[WWW.REALTORACTIONCENTER.COM](http://WWW.REALTORACTIONCENTER.COM)

***Don't forget RASM has Online Education!***

To access online education go to  
[www.rasminfo.com](http://www.rasminfo.com)

Can be found on the Online Education page under the Education tab

Click on either the CE Shop classes or Agent Campus classes

### Online Education





#### Brokers—

Do you have a new licensee? If so, the RASM Bylaws state that "Designated" REALTOR® Members shall also notify the Board of any additional individual(s) licensed with the firm(s) within 30 days of the date of affiliation or severance of the individual, failure to do so will result in a \$300 fine.

#### **RASM Bylaws:**

Membership dues shall not be prorated if the licensee held REALTOR® membership during the preceding calendar year.



Like us on Facebook!



[Facebook.com/RASM47](https://www.facebook.com/RASM47)

### NAR News:

#### 7 Gadgets You Should Try

Does the technology you use maximize your time? New apps and gadgets are being released all the time, but it can be hard to tell whether the ones you're considering for your business are worth it. These may bring you the most bang for your buck.

#### NAR Issues Rare Dual Calls for Action

In a rare occurrence, NAR has issued two calls for action at the same time. Find out how to show your support for extensions of mortgage debt forgiveness and terrorism insurance now.

#### Business Plan App at Realtor.com

Realtor.com has an application to help your members create a plan to help them reach professional goals next year.

#### Buying and Selling During the Holidays

What are the pros and cons to buying and selling a home during the holiday season, as compiled by NAR Information Central? Find out.

#### Video: Trademark Protection

NAR Associate Council Chloe Hecht discusses rules for proper use of the REALTOR® trademark in the latest Window to the Law video. Hecht also discusses how these rules apply to members' use of the trademarks online, including in connection with the .REALTOR top-level domain.

#### House OKs Mortgage Debt Cancellation Bill

The House of Representatives on Dec. 3 overwhelmingly approved legislation that would extend until the end of 2014 a federal tax provision that keeps forgiven mortgage debt from being treated as taxable income. The Tax Increase Prevention Act of 2014 is now up for a vote in the Senate. President Obama has indicated that he would likely sign the bill into law if it makes it to his desk. More info

#### NAR Calls for Changes to Boost Housing Market

FHA and the regulator of Fannie Mae and Freddie Mac should change restrictive policies that are holding back many people—especially first-time home buyers—from entering the housing market, NAR told the Senate Banking Subcommittee on Housing. "Tight credit, high fees and low inventory have combined to make it prohibitively expensive for millions of responsible, creditworthy prospective buyers to own a home," 2014 NAR Conventional Finance and Lending Committee Chair Mabel Guzman said in her Dec. 9 testimony.

#### NAR Welcomes New 3% Down-Payment Programs

NAR is welcoming a Dec. 8 announcement from FHFA that first-time home buyers will be able to qualify for mortgages with down payments as low as 3 percent. In a statement, NAR said the government's action demonstrates its "commitment to home ownership by serving creditworthy borrowers who lack the resources for substantial down payments .... The new program ensures that responsible home buyers will have access to safe, affordable mortgage credit." More info.



NATIONAL  
ASSOCIATION of  
REALTORS®



## Membership Update

Members are hereby notified that the following individuals have applied for REALTOR® Membership in the REALTOR® Association of Southern Minnesota. Comments concerning any of the following applicants should be in writing and directed to the Association office.

### New REALTORS®:

- ◆ Virginia Dahlstrom—Goetzke Group

### REALTORS® Who Dropped Membership:

- ◆ Bryan Atwood—Atwood Property Management

### Affiliates Who Dropped Membership:

- ◆ Judy Hayes—Northern Star Bank
- ◆ Rory Jensen—Bolton & Menk



*Big Thank you to those that have brought items in for the REACH program! It is greatly appreciated!*





**AgStar Financial Services**—507-385-4942  
Megan Smith, megan.smith@agstar.com

**American Waterworks**—800-795-1204  
Nate Proper, n.proper@american-waterworks.com

**Ameradon Services, LLC**—507-304-3537  
Thomas Hamberg, test@ameradon.com

**Appraisal Services of Mankato**— 507-387-1137  
Erin Tisdell®, Kathy Thielges®, Gordon Oslund®  
staff@appraisalservicesmankato.com

**Banner Appraisals, LLC**— 507-647-3060  
Phillip Klenk®, banner@means.net

**Bode Appraisal**—507-359-9623  
Robert Bode®, rbode@newulmtel.net

**Bremer Bank**—507-386-2226  
Wayne Murra, Kale Riley  
wamura@bremer.com, kpriley@bremer.com

**C. Block Inspections**— 507-357-6453  
Corey Block, cblock@frontiernet.net

**Citizens Community Federal**—507-386-0200  
Ryan Gustafson, Adam Macho  
rgustafson@ccf.us, amacho@ccf.us

**Community Bank**—507-385-4444  
Alyssa Bowers, Justin Giefer  
alyssa.bowers@cbfg.net, justin.giefer@cbfg.net

**Farmers National Company**—402-590-2382  
Terri Jensen®, TJensen@FarmersNational.com

**First National Bank Minnesota**— 507-625-1121  
Russ Blaschko, russell.blaschko@fnbm.com

**Frandsen Bank & Trust**—507-345-5455  
Nancy Galston, ngalston@frandsenbank.com

**Hinrichsen Appraisal**— 507-526-2433  
Brad Hinrichsen®, brich@bevcomm.net

**Home Magazine**— 507-387-7953  
Mary Degrood, maryk@homemagonline.com

**Home Warranty, Inc.**—877-977-4949  
Del Meinen, info@homewarrantyinc.com

**Jones & Magnus, Attorneys at Law**— 507-385-4488  
Stacey Edwards-Jones, stacey@jonesmagnus.com

**Ken's Certified Home Inspections**—507-838-7276  
Ken Skok, kenskok@yahoo.com

**Lamm, Nelson & Cich**—507-345-4607  
Joel Cich, jcich@lammnelsoncich.com

**Mankato Free Press**—507-344-6339  
Ginny Bergerson, gbergerson@mankatofreepress.com

**MN Valley Federal Credit Union**— 507-387-3055  
Dean Wellner, Becky Wilson  
Dean@MNValleyFCU.Coop, beckyw@mnvalleyfcu.coop

**North American Title Company**— 507-385-0227  
Janean Winter, JWinter@nat.com

**Pete Peterson Appraisal**— 507-243-4213  
Pete Peterson®, appraise@hickorytech.net

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