WISCONSIN DEPARTMENT OF REGULATION & LICENSING



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STATE OF WISCONSIN BEFORE THE REAL ESTATE BOARD

FILE GOTY

IN THE MATTER OF THE DISCIPLINARY PROCEEDINGS AGAINST

FINAL DECISION AND ORDER 91 REB 139

MYRA E. HELING, RESPONDENT.

The parties to this action for the purposes of Wis. Stats. sec. 227.53 are:

Myra E. Heling 903 Madison Ave. Howards Grove, WI 53083

Wisconsin Real Estate Board P.O. Box 8935 Madison, WI 53708-8935

Department of Regulation and Licensing Division of Enforcement P.O. Box 8935 Madison, WI 53708-8935

The parties in this matter agree to the terms and conditions of the attached Stipulation as the final decision of this matter, subject to the approval of the Board. The Board has reviewed this Stipulation and considers it acceptable.

Accordingly, the Board in this matter adopts the attached Stipulation and makes the following:

FINDINGS OF FACT

- 1. Myra E. Heling (D.O.B. June 26, 1950) is duly licensed in the state of Wisconsin as a real estate broker (license #16972). This license was first granted on March 15, 1977.
- 2. Myra E. Heling's latest address on file with the Department of Regulation and Licensing is 903 Madison Ave., Howards Grove, WI 53083.
- 3. On or about March 16, 1989 Myra E. Heling, hereinafter the Respondent, prepared a Vacant Land Offer to Purchase document on behalf of Edward C. Kirchenwitz and Amy E. Berglund for property located at Lot 3, Heling Subdivision, Howards Grove, WI. A copy of the Vacant Land Offer to Purchase is attached as Exhibit 1 and is incorporated herein by reference.

- 4. On or about March 16, 1989 the offer to purchase described in paragraph 3 above was accepted by the Respondent and her husband, David Heling, who were co-owners of the vacant lot.
- 5. Lines 36 through 38 of the above Vacant Land Offer to Purchase (Exhibit 1) read as follows:

"The street improvements planned by the Village of Howards Grove that are to commence in 1989 (curb, gutter, storm sewer laterals, sanitary sewer and laterals, and replacement of bituminous pavement) shall be paid by seller."

6. Lines 51 and 52 of the Vacant Land Offer to Purchase read as follows:

"ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, storm and sanitary sewer and laterals, and replacement of bituminous pavement."

7. Lines 91 through 94 of the Vacant Land Offer to Purchase read as follows:

"EXCEPTIONS TO WARRANTIES AND REPRESENTATIONS STATED IN LINES 80 TO 90: (a) There are planned public improvements for this lot address that will commence in 1989. The curb, gutter, storm and sanitary sewer and laterals, and replacement of the bituminous pavement will be Sellers obligation to pay."

8. Lines 138 and 139 of the Vacant Land Offer to Purchase read as follows:

"Seller and Buyer agree to act in good faith and use diligence in completing the terms of this agreement. This agreement binds and inures to the benefit of the parties to this agreement and their successors in interest."

- 9. As of March 13, 1989 an estimated cost of accessment was available to Respondent from the Village of Howards Grove for Lot 3, Heling Subdivision. The preliminary assessment was \$6,476.18 for Lot 3. Lot 3 was subsequently subdivided into Lots 1 and 2.
- 10. On or about April 29, 1989 an Amendment to Contract of Sale was entered into between the buyers, Edward C. Kirchenwitz and Amy Berglund, and the sellers, Respondent and David Heling. The amendment made a number of changes/corrections, to include a clarification that the buyers would be purchasing Lot 1 of the above subdivision, but had no impact on the sellers obligation as indicated in Paragraphs 5, 6, 7, and 8 above. There is nothing in the Amendment to Contract of Sale or in Exhibit 1 concerning escrow of funds to cover the cost assessment, nor did Respondent ever otherwise inform Edward C. Kichenwitz and Amy Berglund of the availability and advisability of escrowing funds to cover these costs. A copy of the Amendment to Contract of Sale is attached as Exhibit 2 and is incorporated herein by reference.

- 11. On or about May 25, 1989 the above real estate transaction closed. No money was placed in escrow at the closing to provide for payment of the sellers obligation for the street improvements as indicated in paragraphs 5, 6, and 7 above. A copy of the closing statement as prepared by the Respondent is attached as Exhibit 3 and is incorporated herein by reference.
- 12. In February 1990 the street improvements described above were completed and the cost assessment to be paid by the sellers, the Respondent and David Heling, was determined to be \$5.125.50.
- 13. The Respondent and her husband did not pay the cost assessment in full until August 31, 1992 because of financial difficulties.
- 14. The buyers Edward C. Kirchenwitz and Amy Berglund were subsequently unable to obtain a building permit to start construction of a home that they had intended to build on the property in that a lien was placed on this lot by the county because the sellers did not timely pay the cost assessment.

CONCLUSIONS OF LAW

- 1. By the conduct described above, Respondent is subject to disciplinary action against her license to practice as a real estate broker in the state of Wisconsin, pursuant to Wis. Stats. sec. 452.14, and Wis. Adm. Code Ch. 24.
- 2. The Wisconsin Real Estate Board is authorized to enter into the attached stipulation pursuant to Wis. Stats. sec. 227.44(5).
- 3. Respondent has violatedWis. Stats. sec. 452.14(3)(i) and Wis. Adm. Code sec. RL24.025 by herein competency in not treating the buyers fairly by failing to adequately explain to them the availability and advisability of placing a reasonable estimate of the street improvement costs into escrow at the time of the closing.

NOW, THEREFORE, IT IS HEREBY ORDERED that:

- 1. The attached stipulation is accepted.
- 2. That Respondent Myra E. Heling, license #16972 be, and hereby is, reprimanded.

- 3. Within six months of this Order Respondent Myra E. Heling, shall successfully complete (9) hours of real estate education from an educational institution approved by the Board. Specifically, Respondent shall successfully complete the following courses from the Broker's 36 hour pre-licensing program:
 - 1.) Trust Accounts, Escrow and Closing Statements-5 hours, and
 - 2.) Business Ethics-4 hours.

- 4. Proof of successful completion of the above courses shall be provided to the Board by verfication from the institution providing the education. Said proof to be delivered to the Department of Regulation and Licensing within (7) months of the date of this Order. None of the education completed pursuant to this requirement may be used to satisfy any continuing education requirements that are or may be instituted by the Board.
- 5. In the event Respondent Myra E. Heling fails to complete the required (9) hours of education as set forth above within (6) months of the date of this Order, and/or fails to verify the same to the Department of Regulation and Licensing within (7) months of the date of this Order, then her license #16972 shall be indefinitely suspended until she has complied with the terms of this Order.
 - 6. It is further Ordered that Investigative File 91 REB 139 be, and hereby is, closed.

The rights of a party aggrieved by this Decision to petition the Board for rehearing and to petition for judicial review are set forth on the attached "Notice of Appeal Information".

This Order shall become effective ten (10) days following the date of its signing.

Wisconsin Real Estate Board

A Member of the Board

Date

GMS:dab

ATTY-HLG712

1 2

WB-13 VACANT LAND OFFER TO PURCHASE

THE BROKER DRAFTING THIS OFFER IS THE AGENT OF (SELLER) (XXXXXX) (Strike as.applicable).
IF ACCEPTED, THIS OFFER CAN CREATE A LEGALLY ENFORCEABLE CONTRACT, BOTH PARTIES SHOULD READ THIS DOCUMENT CAREFULLY AND UNDERSTAND IT BEFORE SIGNING.
The undersigned Buyer, .Edward. C Kirchenwitz and .Amy. E. Berglund hereby offers to purchase the property known as (Street Address)
m the village
at the price of eighteen. thousand and no/100
money of \$ days of acceptance of this offer or
Failure of Buyer to make earnest money payments as provided voids offer at Seller's option. Earnest money, if held by broker, shall be held in selling broker's trust account prior to acceptance of offer and thereafter in listing broker's trust account or until applied to the purchase price at closing or disbursed as provided herein or permitted by law. TIME IS OF THE ESSENCE AS TO: ADDITIONAL EARNEST MONEY PAYMENT, ACCEPTANCE, LEGAL POSSESSION.
OCCUPANCY, DATE OF CLOSING AND AS TO ALL DATES INSERTED IN THIS OFFER EXCEPT: .Date.pf. THE BUYER'S OBLIGATION TO CONCLUDE THIS TRANSACTION IS CONDITIONED UPON THE CONSUMMATION OF THE FOLLOWING
OF THE FOLLOWING. (If this offer is subject to financing, survey, percolation test, specific zoning or use, approval of recorded building and use restrictions and covenants, or any other contingency, it must be stated here. If none, so state.)
No cash downpayment required from Buyer Instead, the downpayment in the
amount of two thousand one hundred seventy five and no/100 dollars (\$2,175.00 shall be inlied of the \$2,175.00 Bonus that Buyer earns from Seller in advancemployer, D. Heling, Heartland Hills Colf. Course) and was to receive upon completion of golf course. Balance due Seller at Closing is \$15,825.00. This Offer is contingent to Buyer obtaining a consumer loan for this purchase in the amount of fifteen thousand eight hundred twenty five dollars (\$15,825.00) and with an initial interest rate not to exceed ten and one half percent (10,5) per annum on the unpaid balance and for a term of not less than three years.
The street improvements planned by the Village of Howards Grove that are to commence in 1989 (curb, gutter, storm sewer laterals, sanitary sewer and laterals, and replacement of bituminous pavement) shall be paid by Seller. Buyer is ewere that no building permit can be issued by the Village until the sanitary sewer laterals are installed and completed in 1989
be Buyer's obligation for sever or building permits
be Buyer's obligation for sewer or building permits.
be Buyer's obligation for sewer or building permits.
Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees.
Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which well be
Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, storm and sanitary sewer and laterals, and replacement of bituminous pavement. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's storm or sanitary
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Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, storm and sanitary sewer and laterals, and replacement of bituminous pavement. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's storm or sanitary
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Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, stora, and sanitary sewer and laterals, and replacement of bituminous pavement. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's storm or sunitary sewers/when applying for a future building permit. Seller shall, upon payment of the purchase price, convey the property by warranty deed, or other conveyance provided herein, free and clear of all liens and encumbrances, excepting: municipal and zoning ordinances, recorded easements for public utilities serving the property, recording building and use restrictions and covenants, general taxes levied in the year of closing and provided none of the foregoing prohibit present use, and Soffer is binding upon both parties only if a copy of the accepted offer is deposited, postage or fees prepaid, in the U.S. mail or a commercial delivery system, addressed to Buyer at 1621 N. 25 th St., Sheboygan, ut. or by personal delivery of the accepted offer to Buyer on or before March, 16 1989 53081 Otherwise, this offer is void and all earnest money shall be propently returned to Buyer.
Buyer agrees that unless otherwise specified, Buyer will in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, storm and sanitary sewer and laterals, and replacement of bituminous pavement. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's storm or semitary sewers/when applying for a future building permit. Seller shall, upon payment of the purchase price, convey the property by warranty deed, or other conveyance provided herein, free and clear of all liens and encumbrances, excepting; municipal and zoning ordinances, recorded easements for public utilities serving the property, recording building and use restrictions and covenants, general taxes levied in the year of closing and present the property. This offer is binding upon both parties only if a copy of the accepted offer is deposited, postage or fees prepaid, in the U.S mail or a commercial delivery system, addressed to Buyer at 1621 N. 26 th St., Sheboygan, UT. or by personal delivery of the accepted offer to Buyer on before March 16, 1989 53081 Otherwise, this offer is void and all earnest money shall be promptly returned to Buyer. This transaction is to be closed at the office of Buyer's martgages or at the office of Pirst Charter Land Title on or before 19, 301, or at such other time, and piace as may, be agreed in writing Legal possession of property shall be delivered by Buyer of date of closing and piace as may, be agreed in writing
Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, atoria and sanitary sewer and laterals, and replacement of bituminous pavement. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's storm or sanitary sewers when applying for a future building permit. Seller shall, upon payment of the purchase price, convey the property by warranty deed, or other conveyance provided herein, free and clear of all liens and encumbrances, excepting; municipal and zoning ordinances, recorded easements for public utilities serving the property, recording building and use restrictions and covenants, general taxes levied in the year of closing and provided none of the foregoing prohibit present use, and some provided in the property. This offer is binding upon but parties only if a copy of the accepted offer is deposited, postage or fees prepaid, in the U.S. mail or a commercial delivery system, addressed to Buyer at 1621 N. 26 th St., Sheboygen, UT. or by personal delivery of the accepted offer to Buyer on or before March 16, 1989 53081. Otherwise, this offer is void and all earnest money shall be promptly returned to Buyer. This transaction is to be closed at the office of Buyer's martgagee or at the office of Price Charter Leand Title on or before. This transaction is to be closed at the office of Buyer's martgagee or at the office of Price Charter Leand Title on or before the supplemental delivery shall be delivered by Buyer on date ofclosing. It is understood the property shall be delivered by Buyer on date ofclosing.
Buyer agrees that unless otherwise specified. Buyer will in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, stora, and sanitary sewer and laterals, and replacement of bitusinous pavement. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's stora or semitary sewers when applying for a future building permit. Seller shall, upon payment of the purchase price, convey the property by warranty deed, or other conveyance provided herein, free and clear of all liens and encumbrances, excepting; municipal and zoning ordinances, recorded easements for public utilities serving the property, recording building and use restrictions and covenants, general taxes levied in the year of closing and sorving the property recording building and use restrictions and covenants can have material impact on the use of or improvements to the property. This offer is binding upon both parties only if a copy of the accepted offer is deposited, postage of fees prepaid, in the U.S. mail or a commercial delivery system, addressed to Buyer at 1621 N. 26 th St.; Sheboygan, wifer on by personal delivery of the accepted offer to Buyer on before warehold to Buyer. This transaction is to be closed at the office of Buyer's marriagage or at the office of price to Charter Land Tition on the before the property shall be delivered by Buyer on date of closing. It is understood the property shall be delivered by Buyer on date of closing. It is understood the property shall be delivered by Buyer on date of closing. It is understood the property shall be delivered by Buyer on date of closing. Polymer of the property of the property is now
Buyer agrees that unless otherwise specified, Buyer will, in good faith, pay all costs of securing any financing to the extent permitted by law, and will perform all acts necessary to expedite such financing. Included in the purchase price are such of the following items as may be on the property on the date of this offer, which will be delivered free and clear of encumbrances: all fixtures; and all garden bulbs, plants, shrubs and trees. ADDITIONAL ITEMS INCLUDED IN THE SALE: Street improvements of curb, gutter, storm and sanitary sewer and laterals, and replacement of bituminous payment. ITEMS NOT INCLUDED IN THE SALE: Hook-up fees to the Village's storm or semitary sewers when applying for a future building permit. Seller shall, upon payment of the purchase price, convey the property by warranty deed, or other conveyance provided herein, free and clear of all liens and encumbrances, excepting; municipal and zoning ordinances, recorded easements for public utilities serving the property, recording building and use restrictions and covenants, general taxes levied in the year of closing and some property shall complete and execute the documents necessary to record the conveyance. (WARNING: Recorded building and use restrictions and covenants can have material impact on the use of or improvements to the property.) This offer is binding upon both parties only if a copy of the accepted offer is deposited, postage or fees prepaid, in the U.S. mail delivery of the accepted offer to Buyer on or before March 16: 1989 53081. Otherwise, this offer is vioud and all earnest money shall be gromptly returned to Buyer. This transaction is to be closed at the office of Buyer's martgagee at at the office of payers. Charter Land 'I't to on or before. The transaction is to be diosed at the office of Buyer's martgagee at at the office of payers. Charter Land 'I't to on or before. The transaction is to be diosed at the office of Buyer's martgagee at at the office of payers of the property begins to be property after closing

80+ 81 42	Applicable) Village map indicates that this lot is not in flood plain or wetlan (Seller warrants) (Man dated indicates) (none) (Man Of the property is located in a wetland (Struke
۹.3	applicable).
34	Seller represents that the property is zoned R-1 and R-2.
35	Seller warrants and represents to Buyer that Seller has no notice or knowledge of any: " ' "
36	(a) planned or commenced public improvements which may result in special assessments or otherwise materially affect t
37 38	property. (b)government agency or court order requiring repair, alteration, or correction of any existing condition.
39	(a) abayaland as assaint lastdy passasses that a fasting the manuster
}()	(d)underground storage tanks and the presence of any dangerous or toxic materials or conditions affecting the property
91	EXCEPTIONS TO WARRANTIES AND REPRESENTATIONS STATED IN LINES 80 TO 90: (a). There are
92	planned public improvements for this lot address that will commence in 198
9.3	The ourb, gutter, storm and sanitary sewer and laterals, and replacement
) [) 5	the bituminous payement will be Seller's obligation to pay.
96	The following items shall be prorated as of the day of closing maneral taxes, rents, water and sewer use charges, homeowne
17	Any income, taxes, or expenses, through the day of closing accrue to Seller.
98 99	Any income, taxes, or expenses through the day of closing accrue to Seller. General taxes shall be prorated at the time of closing based on the net general taxes for the current year, if known, otherwi
00	on the net general taxes for the preceding year. 1988 property taxes for the current year, it known, the way to the preceding year.
11	on the net general taxes for the preceding year. 1988 property taxes: "\$ 27.63. CAUTION If property has not been fully assessed for tax purposes, or reassessment is completed or pending, tax proration sha
03 -	be on the basis of \$. 27.63 estimated annual tax.
04	Special assessments, if any; for work on site actually commenced or levied prior to date of this offer shall be paid by Seller. A other special assessments shall be paid by Buyer. (Caution: Consider a special agreement if area assessments or homeowner.)
95 96	association assessments are contemplated.) Seller shall provide to Buyer at Seller's expense at least three (3) business days before closing. Seller's choice of See
17	1. An abstract of title prepared by an attorney or abstract company; or 1170 #13 2. A commitment from a title insurance company licensed in Wisconsin to issue title insurance in the amount
79 79	 A commitment from a title insurance company licensed in Wisconsin to issue title insurance in the amour of the purchase price upon recording of proper documents;
10	showing title to the property as of a date no more than 15 days before such title proof is provided to Buyer to be in the condition
11 12	called for in this offer, and further subject only to lions which will be paid out of the proceeds of the closing and standard tit insurance exceptions or abstract certificate limitations, as appropriate. Buyer shall notify Seller of any valid objection to title
1 }	- writing by closing. Seller shall have a reasonable time, but not exceeding 15 days, to remove the objections, and closing shall be
1.1 1.5	extended as necessary for this purpose. If this offer provides for a land contract, prior to execution of the land contract Seller shall provide the same evidence of title a
16	required above and written proof, at or before execution, that the total underlying indebtedness, if any, is not in excess of the
17 18	proposed balance of the land contract, and that the payments on this land contract are sufficient to meet all of the obligations caller on the underlying indebtedness.
0	If the transaction fails to close and the parties fail to agree on the disposition of earnest money, then earnest money held h
20 21	broker shall be disbursed as follows: 1. To Buyer, unless Seller notifies Buyer and Broker in writing no later than 15 days after the earlier of the Buyer's writter
:::	demand for return of the earnest money or the date set for closing, that Seller elects to consider the earnest money a
23	liquidated damages or partial payment for specific performance. 2. To Seller, subject to amounts payable to broker, provided the above notice is given and neither party commences a lawsui
, ,	on this matter within 30 days after receipt of the notice.
)(s 17	In making the disbursement, the broker shall follow procedures in Section RL 18 09(4), Wis. Adm. Code. Disbursement of earnest money does not determine the legal rights of the parties in relation to this agreement
39	Both parties agree to hold the broker harmless from any lightlity for good faith dishursement of earnest manay in accordance
20 30	with this agreement or present Department of Regulation and Licensing regulations concerning earnest money. If the property is damaged by fire or elements prior to time of closing in an amount which exceeds five per cent of the selling price
11	this contract may be cancelled at option of Buyer. Should Buyer elect to carry out this agreement despite such damage. Buyer shall
12	be entitled to the insurance proceeds relating to damage to property.
1.1	SPECIAL PROVISIONS: Seller shall provide Buyer with a Certificate of Title
{	drafted by First Charter Lend Title, Inc. of Sheboygan, WI. If Buyer's
363	mortgaged requires a title indurance policy. Buyer shall pay for the cost difference between the Certif. of Title and Title Insurance.
:=	
154	Seller and Buyer agree to act in good faith and use diligence in completing the terms of this agreement. This agreement binds
19	and inures to the benefit of the parties to this agreement and their successors in interest.
1()	Edward Krishunt any Buyer's Social Security No. 395-54-1116 Buyer's Social Security No. 8393-82 44420
1 1	(Buyer) (Buyer)
ry.	Buyar's Social Security No. 305-51-1116 1991
٠,	Buyer's Social Security No
1.3 ! 1	THIS OFFER IS HEREBY ACCEPTED, THE WARRANTIES AND REPRESENTATIONS MADE HEREIN SURVIVE THE CLOSING OF THIS TRANSACTION THE UNDERSIGNED HEREBY AGREES TO SELL AND CONVEY THE ABOVE-MENTIONED PROPERTY ON THE TERMS AND CONDITIONS AS SET FORTH AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT.
15	TO SELL AND CONVEY THE ABOVE MENTIONED PROPERTY ON THE TERMS AND CONDITIONS
14,	AS SET FORTH AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS AGREEMENT.
17	Dared: White it was
7	Dated: March 16, 1989 (Seller)
	Offer is rejected (Seller initial.) Seller's Social Security No390_44_3941
	V
11	Offer is countered (Seller initial.) (Seller)
1	Offer is countered (Setter initial.)
	(Seller)
	(Seller) Seller's Social Security No. 2389-56-8931
	This offer was drafted by (Licensee and firm)
1	This offer was drafted by (Licensee and firm) Nyra E. Heling, Proker, Heling Realty It was presented to Seller by
	37.10/ 1. 10.10 am.
٠,	TADALEGGIAZONEN DEGENER
	Broker acknowledges receipt of initial earnest money as per line line L3 of the above offer.
	·
	Note that the transfer of the second of the
	- Manata (4.6., 19. Ref.)。
	Later 10, 100 f Helina

Myra E. Heling

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PART I: AMENDMENT TO CONTRACT OF SALE

	/					
•	Buyer an Heli Cert	nd Seller agree to amend the offer dated	March 16, 19.89 and accepted ase and sale of real estate at NOW. Known as Lot Three, as proposed on unrecorded as follows: that attached hereto			
	(^X)	Closing date is changed from	1989 to on or before May 17, 1989. the certified survey is recorded. XX (See lines #21-25.)			
	()					
	()	•				
	()					
	()	Buyer Is awara Ithara are Economic planted special assess shelous hid the the hid had agreed to hear and hid his are the hid had agreed to hear and hid his hid	thisicitinaled amount of A			
		indaliable M A ten. foot. easement sha and Lot # 2 of this map for munic Seller Maghes No. provide Yulle yord No. No. Marin Xor Nut.	to Buyer, at closing North different placed special assessmants of other all be along the lot line between Lot in 1 ipal access to a storm sewer manhole. eXinsuranceXin Yaccokindce Xivition the Louis access to a storm sewer manhole. eXinsuranceXin Yaccokindce Xivition the Louis access to a deal has been block and the Xivition by LineXoox to Kastadding Yany.			
		abiting its you the property and any abiting private few so.	•			
	(*) (x)	The handing coddingency sychanged a follows: The down payment on the purchase pricing lieu of two net payrolls earns the balance due at closing is characteristics and the balance due at closing is characteristics.	amount of \$2,175.00 being applied as ce is changed to \$3,242.44 to include a by E. Kirchenwitz from D. Heling. The anged to \$ 14,757.56 due to Seller.			
	(X)	and utility use.	TR . AITH . DICAPAL . TICA . THITHE . TICK . WADDERS WADDER			
,	(X)	Survey map and shall be known as	exaler The legal description for this land the recording for the attached certification of the certified survey map.			
,	(X)	Other The Offer is contingent upon certified survey for legal descring the plat of Heling Subdivision	Seller providing Buyer with a recorded ption following the vacation of the local except the occupied Lot 1 and Lot 2)			
; `		and also the vacation of the stre	ets that are within the present plat ited as per Wis. Statutes by the Villes. Ircuit court.			
,		THER TERMS OF THE CONTRACT AND ANY PRIOR				
3	Buyer: .	Edward Christian To the CONT	Seller: Seller: Seller MUST SIGN.			
,	Buyer:	many state of the	Seller: My A. A. Herring.			
)	Date Sig	med:	Date Signed: April 37.1989			
1		ATTACH THIS AMENDMENT TO	•			
•						
2		PART II: NOTICE RELATIN	IG TO CONTRACT OF SALE			
3			, 19, and accepted			
5			se and sale of real estate at			
5	1. The	e following are no longer conditions to the contract (supporting d	locuments if required are attached):			
7 3	• •		······································			
9			•••••••••••••••••••••••••			
1	2. No	tice is given that:	••••••••			
2			•••••			
4						
5	······································					
7		(Note: Only the party giving	the notice above must sign.)			
8	Buyer: .		Seller:			
9	Buyer: .		Seller:			
0	Date Sig	ned:	Date Signed:			

ATTACH THIS NOTICE TO THE OFFER TO PURCHASE.

ē .					
Aty located at Vacant lot at Armstrong Ave & N. I	Lincoln Dr., H	lowards Gi	cove	, WI	
David and Myra E. Heling	Map) Address 903. Madis	son. Ave.,	H.Qy	wards Gr	QV
er Edward C. Kirchenwitz & Amy E. Berglund A				WT	
e of Sale Contract March 16, 1989	Date of Closing	May 🗱	25.	1989	
BUYER'S SETTLEMENT STATEMENT		DUE SELLER		CREDIT BU	<u></u> YEn
Price		18-000	00		Т
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ject to Second Mortgage: Principal \$				••••••	
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Ject to Land Contract: Principal \$ Interest \$ Inquent Taxes (if assumed) for Years Adjustment 19 89, pro rated from 1/01/89 to 5/24/89 (East Year's 1) Let to Land Contract: Principal \$ [5/24/89] Adjustment 19 89, pro rated from 1/01/89 to 5/24/89 (East Year's 1)	lux s .27.63)			10	9.
are instanments of operal Assessments (if assumed)					1
grance Premiums pro rated	··· · · · · See reverse side				1.
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ording Fees	* ** ***			****** ;;; **; ******	
ansfer Fees					}
Seller shall pay the future costs for street	t improvements			************ ** ***	
being curb, gutter, storm sewer, sanitary so and replacement of bituminous surface to con	ewer laterals	1			1
and replacement of bituminous surface to comin Summer of 1989.)	mmence total	18,000	00	⊚ 3, 253	<u>3.</u> '.
tax adjustment for closing May 23,1984 instead or	S CREDIT TO BUYER ①	3,253			
5/24/89: (Credit Buyer 10.98) \$ 08 paid in coincash BAI	LANCE DUE SELLER ①	14,746	66		
ANCE ① DUE SELLER AS FOLLOWS:					
Land Contract-Mortgage executed this day to Seller Mortgageere	leased check				
Check To Seller wi	thout property				
Check or Cash to Balance			,		
Jeller paid	Buyer additional	41 516			
TOTAL SETTLE	EMENT DUE SELLER 🛈 🛚	14,746	00		
				90	
7 THIS STATEMENT IS ACCEPTED A			7 (¹⁹		
THIS STATEMENT IS ACCEPTED A			7 (¹⁹) 89 7. seller	 -
7 THIS STATEMENT IS ACCEPTED A		May 25	7 (¹⁹		
THIS STATEMENT IS ACCEPTED A	S CORRECT (5/25/19)	May 25	2, 19 W	SELLER	<u> </u>
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STATE OF WISCONSIN BEFORE THE REAL ESTATE BOARD

MYRA E. HELING, RESPONDENT

IN THE MATTER OF
DISCIPLINARY PROCEEDINGS AGAINST

ST :

STIPULATION 91 REB 139

It is hereby stipulated between Myra E. Heling, personally on her own behalf and Gerald M. Scanlan, Attorney for the Department of Regulation and Licensing, Division of Enforcement, as follows that:

- 1. This Stipulation is entered into as a result of a pending investigation of Myra E. Heling's licensure by the Division of Enforcement. Myra E. Heling consents to the resolution of this investigation by stipulation and without the issuance of a formal complaint.
- 2. Myra E. Heling understands that by the signing of this Stipulation she voluntarily and knowingly waives her rights, including: the right to a hearing on the allegations against her, at which time the state has the burden of proving those allegations by a preponderance of the evidence; the right to confront and cross-examine the witnesses against her; the right to call witnesses on her behalf and to compel their attendance by subpoena; the right to testify herself; the right to file objections to any proposed decision and to present briefs or oral arguments to the officials who are to render the final decision; the right to petition for rehearing; and all other applicable rights afforded to her under the United States Constitution, the Wisconsin Constitution, the Wisconsin Statutes, and the Wisconsin Administrative Code.
- 3. Myra E. Heling is aware of her right to seek legal representation and has obtained legal advice prior to signing this Stipulation.
- 4. Myra E. Heling agrees to the adoption of the attached Final Decision and Order by the Real Estate Board. The parties to the Stipulation consent to the entry of the attached Final Decision and Order without further notice, pleading, appearance or consent of the parties. Respondent waives all rights to any appeal of the Board's Order, if adopted in the form as attached.
- 5. If the terms of this Stipulation are not acceptable to the Board, the parties shall not be bound by the contents of this Stipulation, and the matter shall be returned to the Division of Enforcement for further proceedings. In the event that this Stipulation is not accepted by the Board, the parties agree not to contend that the Board has been prejudiced or biased in any manner by the consideration of this attempted resolution.
- 6. The parties to this Stipulation agree that the attorney for the Division of Enforcement may appear before the Real Estate Board for the purposes of speaking in support of this agreement and answering questions that the members of the Board may have in connection with their deliberations on the Stipulation.

7. The Division of Enforcement joins Myra E. Heling in recommending the Real Estate Board adopt this Stipulation and issue the attached Final Decision and Order.

Myra C. Heling	3/18/94
Myra E. Heling	Date
William H. Holbrook Attorney For Respondent	3/18/94 Date
Gerald M. Scanlar Gerald M. Scanlan, Attorney	3/28/94 Date

GMS:1mf ATY-2380

Division of Enforcement

NOTICE OF APPEAL INFORMATION

Notice Of Rights For Rehearing Or Judicial Review, The Times Allowed For Each, And The Identification Of The Party To Be Named As Respondent.

Serve Petition for Rehearing or Judicial Review on:

THE STATE OF WISCONSIN REAL ESTATE BOARD

P.O. Box 8935
Madison, WI 53708.

The Date of Mailing this Decision is:

MAY 2, 1994.

1. REHEARING

Any person aggrieved by this order may file a written petition for rehearing within 20 days after service of this order, as provided in sec. 227.49 of the Wisconsin Statutes, a copy of which is reprinted on side two of this sheet. The 20 day period commences the day of personal service or mailing of this decision. (The date of mailing this decision is shown above.)

A petition for rehearing should name as respondent and be filed with the party identified in the box above.

A petition for rehearing is not a prerequisite for appeal or review.

2. JUDICIAL REVIEW.

Any person aggrieved by this decision may petition for judicial review as specified in sec. 227.53, Wisconsin Statutes a copy of which is reprinted on side two of this sheet. By law, a petition for review must be filed in circuit court and should name as the respondent the party listed in the box above. A copy of the petition for judicial review should be served upon the party listed in the box above.

A petition must be filed within 30 days after service of this decision if there is no petition for rehearing, or within 30 days after service of the order finally disposing of a petition for rehearing, or within 30 days after the final disposition by operation of law of any petition for rehearing.

The 30-day period for serving and filing a petition commences on the day after personal service or mailing of the decision by the agency, or the day after the final disposition by operation of the law of any petition for rehearing. (The date of mailing this decision is shown above.)