

THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®



LOOK INSIDE TO UNLOCK THE DOOR TO SUCCESS:

FRESNO STATE FOOTBALL

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Don't forget to buy your tickets today!

BIG WIN FOR REALTORS® ON IRS GUIDANCE FOR 20% INCOME DEDUCTION

If you were tuned to the news Aug. 8 you might have heard the IRS released proposed regulations on the new 20 percent business income deduction for pass through businesses.

The deduction was part of the big tax reform law Congress passed at the end of last year and it was a huge win for REALTORS®. But it was unclear who would be eligible for the deduction. Now that proposed regulations are out, it's clear the new deduction will be available to a wide range of real estate professionals.

Under the new law, individual owners of sole proprietorships, including independent contractors, and owners of S corporations, LLCs, or partnerships can take the 20 percent deduction on their net qualified (that is, ordinary, non-investment) business income.

3131 ☐ VOID ☐ CORRECTED

PAYER'S/TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

1 Gross distribution \$

2 Earnings \$

3 Basis \$

4 Trustee-to-trustee transfer ☐

5 Distribution is from:
• Qualified tuition program—
Private ☐ or State ☐
• Coverdell ESA ☐

6 Check if the recipient is not the designated beneficiary ☐

PAYER'S/TRUSTEE'S TIN

RECIPIENT'S TIN

RECIPIENT'S name

Street address (including apt. no.)

City or town, state or province, country, and ZIP or foreign postal code

Account number (see instructions)

Form 1099-Q Cat. No. 32223J www.irs.gov/Form1099-Q Department of the Treasury - Internal Revenue Service

Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page

Payments From Qualified Education Programs (Under Sections 529 and 530)

2018

Form 1099-Q

Copy A For Internal Revenue Service Center

File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2018 General Instructions for Certain Information Returns.

The calculation will depend on income thresholds, what type of business you own, and how you meet certain wage and qualified property tests. But the basic structure is very favorable to you as a small business or independent contractor.

REALTORS® were integral to the favorable interpretation in the proposed rules. Your association made a forceful case—both in a detailed letter it sent on June 19 and in a face-to-face meeting with IRS officials in early August—that certain limitations on specified service businesses were not intended by Congress to apply to real estate professionals. And that's the interpretation the IRS has ended up taking.

As an Aug. 7 Bloomberg News article says, the National Association of REALTORS® “met with OMB (Office of Management and Budget) and Treasury Department officials to discuss proposed rules outlining computation of the new write-off for pass-throughs.”

The new deduction is available for tax years beginning after Dec. 31, 2017. You'll be able to claim it for the first time on the 2018 federal income tax return you file next year.

Look for detailed NAR guidance by mid-September. It's a complicated provision and how it works for you will depend on many factors unique to your business structure and your income. As always, consult with your accountant or tax attorney on how this deduction should be applied in your situation.



New Flags!

The F.A.R. store
has gotten some
new flags.
REALTOR® flags
available also.

Our Deepest Condolences
to the friends and family of
longtime REALTOR®
John Miller
who passed away this past
Wednesday.



Now available through apple podcasts.

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Express Key Reminders

Express Keys are infrared technology, this can make them very sensitive to direct or indirect sunlight and high heat.

If the lockbox is located in direct sunlight you may need to create some shade above the express key as you attempt to open the lockbox.

These keys tend to get very hot quickly. If possible, refrain from putting it in your pocket or leaving it in your car for any period of time.

Make sure you are not powering down your device as turning it off will not allow it to update.



Earn your Seller Representative Specialist (SRS) Designation.
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achieve more **WITH YOUR** **SRS**

Two Scholarships are available from F.A.R.A.F. for this Designation course. Call 559-490-6400 for more information.



TAKE THE COURSE!

Come learn tips and tools that will equip you to list in today's marketplace!

Fresno Association of REALTORS®
6720 N. West Avenue
Fresno, CA 93711

October 3 & 4, 2018
From 8:30 - 5:00

REGISTRATION INFO

Instructor - Tamara Suminski
Two-day course fee - \$295
(Includes lunch)

Call Jill at 559-490-6400 for more information or go to www.fresnorealtors.com to register

The SRS designation is the *premier* credential in seller representation. It is designed to elevate professional standards and enhance personal performance.

WHAT TO EXPECT



Increase your listings and grow your business



Demonstrate and communicate your value package



Understand and apply the Code of Ethics & Standards of Practice



Understand and comply with your state license laws



Learn tools and techniques to provide services that sellers want and need

WHY CHOOSE SRS?

New agents and top producers from all over the US and Canada say this course exceeded expectations and provided them with cutting edge tools that leave their competition in the dust.



FRESNO
ASSOCIATION of
REALTORS®

Visit REBIInstitute.com to learn how to earn the SRS designation!

REGISTRATION FORM

Fresno Association of REALTORS®

6720 N. West Avenue

Fresno, CA 93711



Wednesday, October 3rd &

Thursday, October 4th

8:30 am to 5 pm

Name _____ **MLS ID** _____

BRE License # _____ **NRDS #** _____

Email _____

Credit Card # _____ **Exp** _____ / _____

CVC (3 digits on back of card) _____ **AmEx** (4 digits on front) _____

Name on Card _____ **Phone** _____

Address _____

City _____ **State** _____ **Zip** _____

I authorize \$295.00 to be charged to the credit card information above.

Signature _____

Fax to: 559-490-6464

or email to: jill@fresnorealtors.com



Fresno Association of REALTORS®

Appreciation

Wednesday, September 12th
from 5 - 8 PM at
2140 E. Clubhouse Drive



*We would like to thank all of
our FAR Affiliate members.
Please bring your Affiliate business
card for raffle drawings!
This night is for you!*

Attention REALTORS®

*Don't miss this opportunity to meet and
mingle with your valuable Affiliate Members!
To show your appreciation for all they do,
please donate a raffle prize for the event.*

*Must R.S.V.P. by calling
FAR at 559-490-6400
Free for REALTOR® &
Affiliate members
\$15 for guest*

Calendar

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

Tues.
21
8:30am – MLS Home Tour Meeting
Speaker : Dawn : Solar Maintenance
Pros
10:30am – Websites Presentation

Thurs.
23
8:30am – New Member Orientation
8:30am – Yosemite Gateway Branch
Home Tour Meeting
Speaker – Roof Doctors

Fri.
24
8:30am – Investors/Exchangers

Mon.
27
2:00pm – HUD Training

Tues.
28
8:30am – MLS Home Tour Meeting
Speaker : Laura Van Oona : City of
Fresno Historic Preservation Specialist
10:30am – Zipforms/ Digital Ink

Wed.
29
10:30am – Clerical Training/ Renewal

Thurs.
30
8:30am – Yosemite
Gateway Branch Home Tour
Meeting
Speaker – Tom Wheeler Madera
County
10:30am – CRS Data Training

Fri.
31
8:30am – Investors/Exchangers

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ncruz@farmersagent.com

Website:

<https://agents.farmers.com/ca/fresno/noe-cruz>

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Let our team help you grow your business

Ask us how



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Guild Mortgage Company is an Equal Housing Lender; NMLS #3274. Fresno Branch NMLS #1312447. I am authorized to conduct business in the state of California. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Guild Mortgage offices are not available on the weekends to conduct any substantial business. (18-7306)

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THE OUR TEAM

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9/26/17

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- Lets you offer possibilities that other lenders can't.
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4. We can help you. And so can the rest of the Stearns Lending team.

- We had humble beginnings and still treat customers and business partners as we did from the start.
- For more than 25 years, we've been helping people find their one-of-a-kind loan for their one-of-a-kind home.

Ready to work together? Call us today!



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LENDING



¹Closing times may vary based on various transactional factors such as borrower's document response times, property location, and credit profile.

²TBD Pre-Approval is for qualifying buyers whose property is yet To Be Determined. Supporting documents include 1 month of pay stubs, W2 forms for last two years, and other documentation that substantiates the borrowers' income and debt obligations derived from assets, self-employment and any other documentation that Stearns Lending, LLC requires.

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