

# THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®



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## 2018 F.A.R PRESIDENT'S MESSAGE

Brandon Gonzales



# Announcements

## ASSOCIATION DUES

Association dues have been mailed.

They can be paid by mail, phone or  
in person.

They are \$549 due upon receipt

Dues are delinquent as of February  
15,2018



## WAKE UP YPN!

Come join YPN for their first Wake up  
of 2018

Time: 9:00am-10:30 am

Location: PressBox Sports Grill  
1552 E Champlain Dr, Fresno, CA  
93720



# Broker Forum

## 2018 Fresno REALTOR® Broker & Manager Forum

**F.A.R. office on Tuesday,  
January 23 @ 11:30**

**Join F.A.R. President  
Brandon Gonzales &  
Leadership Team for  
lunch and a look at  
what's ahead for 2018**

**Free to attend**

**Must R.S.V.P.  
in advance by  
calling F.A.R. at  
559-490-6400**



**Introduction of Board of Directors  
and Executive Committee**



**CAR 2018  
Advertising Rules  
Tax Portability**



**FAR 2018  
New Orientation Format  
Enhance Professional Standards**



**MLS  
Understanding Exclusion Rules &  
On Market Days  
CRS**



# Calendar

## Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Branch Office

Tues.

9

8:30am - MLS Home Tour Meeting

10:30am - RPR Training

1:30pm - **CRMLS: Agent Essentials**

2:30pm - **The Advantages of your  
CRMLS Benefits**

Wed.

10

Mon.

15

FAR office and Yosemite Gateway Branch are closed in observance of Martin Luther King Day

Tues.

16

8:30am - MLS Home Tour Meeting

10:30am - Zipforms/Digital Ink Training

Thurs.

11

9:00am - CRMLS: Agent Essentials

10:00am - The Advantages of your  
CRMLS Benefits

Thurs.

18

8:30am - **Yosemite  
Gateway Home Tour Meeting**

10:30am - Websites Class

Fri.

12

8:30am - Investors/Exchangers

Fri.

19

8:30am - Investors/Exchangers

# Cruz Insurance Agency

**"Saving You Money is OUR Policy."**



## Occupational Discounts

- ♥ REALTORS®
- ♥ TEACHERS
- ♥ NURSES
- ♥ ENGINEERS
- ♥ PSYCHOLOGISTS
- ♥ CPA'S



**Noe Cruz, Broker & Luz Arroyo, Agent**  
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**Location:**

770 E. Shaw Ave., Suite 127  
Fresno, CA 93710

**Cell:**

(559) 916-8617

**Office:**

(559) 558-8122

**Email:**

[ncruz@farmersagent.com](mailto:ncruz@farmersagent.com)

**Website:**

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

Home Insurance | Auto Insurance | Life Insurance | Business Insurance | Worker's Compensation | Health Insurance | Recreational Vehicle Insurance

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**Closing loans and  
opening doors  
since 1960**

## Meet our team



**Lu Beltran**  
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Our wide variety of programs can help you sell more homes. We're also available for you and your clients on the weekends.

**7108 N. Fresno St., Suite 300 | Fresno, CA 93720**

Guild Mortgage Company is an Equal Housing Lender; NMLS ID# 3274. Fresno Branch NMLS #1312447. I am authorized to conduct business in California State. 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.

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**Guild**  
mortgage



# meet OUR TEAM



**Michael Gilmore**  
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Certified Mortgage Planner  
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Pacific Union Financial, LLC, 8900 Freeport Parkway, Suite 150, Irving, TX 75063, (800-809-0421), NMLS Number 2221, ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); Equal Housing Opportunity; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act, Residential Mortgage Lending Act License #4150081 and the California Finance Lender Law, Finance Lenders Law License #6053971, loans will be made pursuant to either the Residential Mortgage Lending Act or the Finance Lenders Law license. "This is a paid advertisement, not necessarily endorsed by the Fresno Association of REALTORS®"





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- Specializing in high value homes
- Headquartered in the Central Valley since 1984
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Home & Auto   Lic. No. 0660193

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**Clovis** at Herndon & Fowler   **(559) 387-5666**

**[www.expressinsurance.com](http://www.expressinsurance.com)**

**personalexpress**  
INSURANCE

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HOME MORTGAGE

NMLS #13589



*"I'm proud to say that  
100% of the customers  
to whom I've issued a  
pre-approval letter  
have closed their  
loans."*



**Mohan Cheema**

NMLS ID #698952

Senior Mortgage Consultant

[mohan.cheema@phmc.com](mailto:mohan.cheema@phmc.com)

[www.mohancheema.com](http://www.mohancheema.com)

**CALL ME!**

**559-905-2575**

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Information subject to change without notice. This is not a commitment to lend and all loans are subject to credit approval; certain restrictions may apply. Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act. See [www.phmc.com/licensing](http://www.phmc.com/licensing) for additional licensing information. NMLS ID #13589 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)).



9/26/17

# "Your LOCAL Resource Since 1990"



## RESOURCE LENDERS

Your Resource for Real Estate Loans<sup>®</sup>



### Call One of Our Loan Officers Today!

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##### Kay Connell

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Resource Lenders Inc. Real Estate Broker BRE #01079003 NMLS #254765

[www.resourcelenders.com](http://www.resourcelenders.com)  

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