

August 31, 2018

THE GRAPEVINE

OFFICIAL NEWSLETTER OF
THE FRESNO ASSOCIATION OF REALTORS®

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**2019 Boss Planners have
arrived at the FAR office.
3 different sizes
various colors available**

****The Yosemite Gateway Branch is Closed
Friday, August 31st, 2018 ****



Also available on the FAR homepage

Do you know about CBS Codes on lockboxes?

Home Inspectors and Pest Control affiliates can have a Supra key to access lockboxes. However, their keys require a CBS Code.

What is a CBS Code?

A CBS code stands for "Call before showing" code.

Does my lockbox have one?

Yes! All lockboxes have one by default, but not active.

Can staff give out the CBS Codes?

Staff cannot give any information to anyone but the owner of the lockbox.

Call FAR for help accessing the code.



Our Deepest Condolences
to the friends and family of longtime
REALTOR® Broker **Brent Patch**
who recently passed away.

**KNOW YOUR FORMS
MONTHLY SERIES**
Every Second Tuesday
from 10 am to 11:30 am
at F.A.R. & streamed at our
Yosemite Gateway Branch
Must register in advance 559-490-6400



Tuesday, September 11th
C.A.R. Form TDS
Real Estate Transfer Disclosure Statement
& C.A.R. Form AS
Seller Affidavit of Nonforeign Status (FIRPTA)

**Presented by
Lynn Heintz**

A collage of real estate forms from the California Association of Realtors. The forms shown include the Real Estate Transfer Disclosure Statement (TDS) and the Seller Affidavit of Nonforeign Status (FIRPTA). The TDS form is titled 'THIS DISCLOSURE STATEMENT CONCERNS THE REAL PROPERTY SITUATED IN THE CITY OF [] STATE OF CALIFORNIA. IT IS NOT A WARRANTY OF ANY KIND BY THE SELLER(S) OR ANY AGENT(S) REPRESENTING ANY PRINCIPAL(S) IN THIS TRANSACTION, AND IS NOT A SUBSTITUTE FOR ANY INSPECTIONS OR WARRANTIES THE PRINCIPAL(S) MAY OBTAIN.' The FIRPTA form is titled 'SELLER'S AFFIDAVIT OF NONFOREIGN STATUS (FIRPTA)' and includes sections for 'GENERAL INFORMATION REGARDING FIRPTA AND SELLER'S AFFIDAVIT OF NONFOREIGN STATUS' and 'SELLER'S INFORMATION'. The forms are presented in a dynamic, overlapping layout with arrows pointing to various sections.

Dispute Resolutions & Mock Trials

They Stole my Client!!!

Who Do I Contact?

What Do I Have To Do?

What Happens Next?

Can we Still be Friends?



Come Witness the Hearing Process First Hand!

Tuesday, September 18th from 1 PM - 3 PM at F.A.R.

ETHIC COMPLAINTS

ARBITRATION COMPLAINTS

Alleging membership duty violations

Requesting money

- **Filing of Complaint**

- **Mediation vs. Arbitration**

- **Grievance Committee Review**

- **Filing Complaint**

- **Forward to Hearing**

- **Hearing**

- **Actual Hearing**

- **Decision**

- **Decision**

- **Appeal Process**

***To register call FAR at 559-490-6400
or click [HERE!](#)***



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*

Earn your Seller Representative Specialist (SRS) Designation.
Now recognized by the National Association of REALTORS®.

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.

F.A.R. & Affiliates
Charitable Foundation



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.

rebi
Real Estate Business Institute

FRESNO
ASSOCIATION of
REALTORS®

Visit REBInstitute.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@fresnorealors.com

Fresno Association of REALTORS®

BOWLING Night

Friday, October 19th

Sponsorship Opportunities

We're bringing it back! The FAR Bowling Tournament has had a long history of fun and competition. Who doesn't like Bowling, some pizza and a beverage or two?

*Sponsorship Opportunities are available until
Wednesday, September 12th*

1.21 GIGAWATT TOURNAMENT CO-SPONSOR - \$500

*** 1 TEAM OF FIVE PLAYERS (\$250 VALUE) PLUS**

Company Logo on all printed materials, FAR Website, FAR Social Media

• Digital Banner at the Alley • Team Tee Shirts (5)

GREASE LIGHTNING SPONSOR - \$300

*** 1 TEAM OF FIVE PLAYERS (\$250 VALUE) PLUS**

Company Name on all printed materials • Verbal mention during event

QUESTIONS? PLEASE CONTACT JILL OR GERARD AT THE FAR OFFICE 490-6400

*** TEAM SIGN UPS WILL BEGIN FRIDAY, SEPTEMBER 14, 2018**

45 CE RENEWAL COURSE

Cynthia Ciampi presents:

**An informative and easy way to
complete your 45-unit CE requirement**

September 25,26,27

2:00pm to 5:00pm

**Location: Fresno Association of REALTORS®
6720 N West Avenue - Fresno, CA 93711**

**Tuition \$179 includes books, quizzes, lecture, shipping & certificate
SATISFIES NAR ETHICS REQUIREMENT!**



(All course materials and
DRE certificate Realty Publications #0473)

1. Register and receive your books
2. Complete your pre-homework
3. Attend 3 sessions of Q&A, lecture & tests

Call Cynthia to reserve your seat now!

(559) 229-1969 * Cynthia@CynthiaCiampi.com

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THE FRESNO ASSOCIATION OF REALTORS®
YOSEMITE GATEWAY BRANCH
PRESENTS

Lifetime Achievement Award Honoring

PAT TAYLOR

DONATIONS GO TO THE PAT TAYLOR
MEMORIAL SCHOLARSHIP

THURSDAY, SEPTEMBER 27TH
PRESENTATION AT 6

BANQUET ROOM AT THE BLUE HERON, YLP

COMPLIMENTARY WINE AND CHEESE FROM 5-6
NO HOST BAR FOR THE DURATION

\$18.95 BUFFET AVAILABLE AT TABLE FROM 5-9

Please RSVP to Evan at 559-490-6400

Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

● Held offsite

Mon.
03 *The FAR and Yosemite Gateway Branch will be closed in observance of Labor Day*

Tues.
04 8:30am - MLS Home Tour Meeting
Speaker : Tech Tuesday: Linda and Dezmarie
10:30am - Websites Presentation
1:30pm - CRMLS Training

Wed.
05 10:30am - MLS Training

Tues.
11 8:30am - MLS Home Tour Meeting
Speaker : John Lewis : Safety and CCW information
10:30am - Zipforms/ Digital Ink

Wed.
12 5:00 - 8:00pm - Affiliate Appreciation at Copper River Country Club

Thurs.
06 8:30am -Yosemite Gateway Branch Home Tour Meeting
Speaker -Debra Goodson - A Successful Closing

Thurs.
13 8:30am - Yosemite Gateway Branch Home Tour Meeting
Speaker - Melanie Barker: CAR update
8:30am - New Member Orientation

Fri.
07 8:30am - Investors/Exchangers

Fri.
14 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
"The Family You Can Trust!"

Be sure to ask about our other
available discounts...



[Click Here for a FAST Quote](#)

Location:

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

Cell:

(559) 916-8617

Office:

(559) 558-8122

Email:

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

Noe Cruz | CA License #0156585 Luz Arroyo | CA License #01169172

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Let our team help you grow your business

Ask us how

**Lu Beltran**

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**Jerry Gonzales**

Loan Officer
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M: 559.999.0272
jgonzales@guildmortgage.net

Guild
mortgage
OWN WHAT MATTERS

7108 N. Fresno St., Suite 190 | Fresno, CA 93720

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. (16-7305)

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THE FOUR TEAM

**TOP 10 LENDER FOR
CLOSED UNITS IN
FRESNO!**



KYLE ALCORN
Loan Officer
Phone: (559) 905-7494
kalcorn@iffghomeloans.com
NMLS ID: 1053786



RACHAEL RUBALCABA
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rrubalcaba@iffghomeloans.com
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PAT MALEY
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NMLS ID: 246044



MONICA REYES-AGUILAR
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monica@iffghomeloans.com
NMLS ID: 455537



CAMERON HUBBARD
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chubbard@iffghomeloans.com
NMLS ID: 1172132



KYLE TELLES
Loan Officer
Phone: (559) 304-8305
ktelles@iffghomeloans.com
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ALICIA PEREZ
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Phone: (559) 567-8070
alicia@iffghomeloans.com
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GOLDY SIDHU
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NMLS ID: 463352



DAVID KELLER
Loan Officer
Phone: (559) 313-4712
dkeller@iffghomeloans.com
NMLS ID: 1564648



YANHUA WU
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Phone: (559) 269-3463
yanhua@iffghomeloans.com
NMLS ID: 1176876



BJ SINGH
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AMALIA RUVALCABA
Loan Officer
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VISALIA BRANCH
1722 W Walnut Ave | Visalia, CA 93277

www.iffgfresno.com

Integrity First Financial Group, Inc. is an Equal Housing Lender. Rates, fees and program guidelines are subject to change without notice. Not all applicants will qualify. Subject to underwriting approval, including income verification, credit verification and a satisfactory appraisal. Integrity First Financial Group, Inc. is not an affiliate of or acting on behalf of or at the direction of HUD/FHA or the Federal government. Corp NMLS: 129777. MLO License: "Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act"



Low Rates with the Local Advantage!

- Specializing in high value homes
- Multi-Policy, Safe Driver and Good Student Discounts
- Headquartered in the Central Valley since 1984

Home & Auto Lic No. 0660193

Three Convenient Local Offices!

Visalia at 3833 W. Caldwell Ave. (across from Winco Foods)

Fresno at 790 W. Shaw Ave. (Fig Garden Village)

Clovis at 1660 Herndon Ave. (Herndon & Fowler)

(559) 256-1090

www.expressinsurance.com

**personalexpress**
INSURANCE

Personal Express Insurance is a brand utilized by the following insurance underwriting companies: Integon National Insurance Company and National General Premier Insurance Company. All policies will be underwritten by these two underwriting companies. This is a paid advertisement, not necessarily endorsed by the Fresno Association of REALTORS®.





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*"I'm proud to say that
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have closed their
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NMLS ID #698952

Senior Mortgage Consultant

mohan.cheema@phmc.com

www.mohancheema.com

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9/26/17

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Call One of Our Loan Officers Today!

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7330 N. Palm Ave #106 | Fresno, CA 93711
559.225.0500

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

www.resourcelenders.com



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There's a new lender in town!

Helping customers secure their dream home is the best part of your job. And with Stearns Lending, LLC on your side, you'll have even more resources to serve your clients.

1. We have revolutionized the home loan experience.

- Our online verification of employment, income and assets eliminates the need for your clients to have to dig up documents.
- Simple. Secure. Easy. The way homebuying should be.

2. We quickly set the wheels in motion!

- 11, 14, 21 days or more – we get you to the closing table when you and your client are ready.¹
- We process and underwrite loans in-house, so your originators can provide clients with accurate updates.

3. Jump start house-hunting with a Pre-Approval.²

- Lets you offer possibilities that other lenders can't.
- Gives your customers a competitive edge when bidding.

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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Stearns[®]
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. This is a paid advertisement, not necessarily endorsed by the Fresno Association of REALTORS[®].

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