

# THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®

---

JANUARY 2018 | ISSUE 2

---



Calling all Brokers and  
Managers!  
Don't forget to sign up for  
the Forum

Call FAR at 559.490.6400  
to register

## WHATS INSIDE THE ISSUE

---

Market Update - 1  
Announcements - 2  
Broker Forum - 3  
In Memoriam - 4  
Calendar - 5  
Affiliate Advertisers - 6



# California Housing Market Update

---

Monthly Sales and Price Statistics  
November 2017



CALIFORNIA  
ASSOCIATION  
OF REALTORS®

## NEW MEMBER ORIENTATION

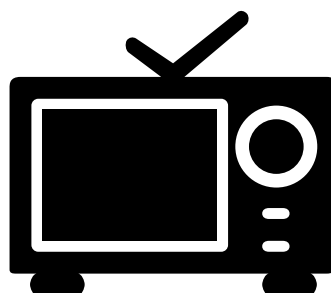
The first Orientation of the year is taking place at the FAR office on January 25th, 2018

To register please call 559-490.6400

## NAR AND THE FAIR HOUSING ACT

This year NAR has chosen to spend a year commemorating the Fair Housing Act; the video below is a brief history of NAR's involvement. This year they are focusing on three main goals

- Acknowledging the organization's past role in the fight for fair housing;
- Understanding how we as a nation are constantly improving our commitment to fair housing; and
- Embracing REALTORS®' role at the forefront of advancing fair housing, leading efforts to address community fair housing issues.



---

# **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**





*Our Condolences  
to the friends and family of  
REALTOR member  
Jeanette Garcia*

---

*Our Condolences  
to the friends and family  
of  
longtime member  
John Keith Christensen*



# Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Branch Office

Mon.

15

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

Tues.

23

8:30am - MLS Home Tour Meeting  
11:30am - Broker/Manager Forum  
**11:30am - CRS Data Training**

Tues.

16

8:30am - MLS Home Tour Meeting  
Speaker: Ken Meyer, CPA  
10:30am - Zipforms/Digital Ink Training

Wed.

24

Thurs.

18

**8:30am - Yosemite Gateway Home Tour Meeting**  
10:30am - Websites Class

Thurs.

25

8:30am - New Member Orientation  
**8:30am - Yosemite Gateway Home Tour Meeting**  
**2:00pm - Zipforms/Digital Ink Training**

Fri.

19

8:30am - Investors/Exchangers

Fri.

26

8:30am - Investors/Exchangers



**Closing loans and  
opening doors  
since 1960**

## Meet our team



**Lu Beltran**

Branch Manager  
NMLS #244787  
M: 559.260.9057  
lbeltran@guildmortgage.net



**Chuck Bangerter**

Sales Manager  
NMLS #725494  
M: 559.940.3444  
cbangerter@guildmortgage.net



**Patty Grissom**

Loan Officer  
NMLS #350159  
M: 559.307.7611  
pgrissom@guildmortgage.net



**Michelle Walker**

Loan Officer  
NMLS #247479  
M: 559.803.8818  
mwalker@guildmortgage.net



**Judy Neisler**

Loan Officer  
NMLS ID #251130  
M: 559.970.3281  
jneisler@guildmortgage.net

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.

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

**Guild**  
mortgage





**FARMERS<sup>®</sup>**  
**INSURANCE**

## **KAMPS INSURANCE AGENCY**

### **PRODUCTS OFFERED**

**HOME INSURANCE ♥ AUTO INSURANCE ♥ LIFE INSURANCE**

**BUSINESS INSURANCE ♥ WORKER'S COMPENSATION**

**HEALTH INSURANCE ♥ RECREATIONAL VEHICLE INSURANCE**

*"Service that Exceeds your Expectations"*

### **DISCOUNTS AVAILABLE**

♥ **MULTIPLE POLICY DISCOUNTS**

♥ **NEW HOME DISCOUNT (HOMES 8 YEARS OLD OR NEWER)**

♥ **OCCUPATIONAL DISCOUNTS FOR**

**REALTORS, TEACHERS, NURSES, ENGINEERS, PSYCHOLOGISTS,  
CPA'S AND MANY MORE**

**SHEILA KAMPS-FROWSING, AGENT**

**559-221-5160 [sheila@kampsinsurance.com](mailto:sheila@kampsinsurance.com)**

**750 E Bullard Ste. 104 - Fresno 93710**

**CA License #: 0E48936**

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

# meet OUR TEAM



We work hard to *make mortgage easy.*<sup>SM</sup>



**Michael Gilmore**

NMLS #234739

Manager

Certified Mortgage Planner

**559.281.0311**

michael.gilmore@loanpacific.com



**Bacilio Maciel**

NMLS #387334

Loan Officer

**559.470.5042**

bacilio.maciel@loanpacific.com

*Se Habla Español*



**Linda Holman**

NMLS #235137

Loan Officer

**559.281.5723**

linda.holman@loanpacific.com



**Miguel Delgado**

NMLS #508480

Loan Officer

**559.799.0346**

miguel.delgado@loanpacific.com

*Se Habla Español*



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®





## ***Low Rates with the Local Advantage!***

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

Home & Auto   Lic. No. 0660193

### **Two Convenient Local Offices!**

**Fresno** at Fig Garden Village   **(559) 256-1090**

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

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

**personalexpress**  
INSURANCE

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



PLATINUM  
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**

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



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®



**Call One of Our Loan Officers Today!**

## **FRESNO MAIN OFFICE**

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

### **Alma Zapata-Heflebower**

alma@resourcelenders.com  
NMLS #287410

### **Dave Falke**

davefalke@resourcelenders.com  
NMLS 246351

### **Guy Willis**

guy@resourcelenders.com  
NMLS 308650

### **John Vartanian**

johnv@resourcelenders.com  
NMLS 236760

### **Joy Nichols King**

joy@resourcelenders.com  
NMLS 238933

### **Laporsha Foster**

laporshafoster@resourcelenders.com  
NMLS 1489300

### **Nita Carrillo**

nita@resourcelenders.com  
NMLS 298993

### **Paul Knebel**

paulknebel@resourcelenders.com  
NMLS 320636

### **Roland Isaak**

roland@resourcelenders.com  
NMLS 252365

### **Susan Schweda**

susans@resourcelenders.com  
NMLS 269008

### **Sylvia Plumb**

sylviaplumb@resourcelenders.com  
NMLS 222630

### **Yolanda Akers**

yolanda@resourcelenders.com  
NMLS 251137

## **CHAMPLAIN OFFICE**

1170 E Champlain #107 | Fresno, CA 93720  
559.433.0500

### **Jeanette Oliver**

jeanette@resourcelenders.com  
NMLS #1618240

### **Kay Connell**

kconnell@resourcelenders.com  
NMLS 309399



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

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

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