

THE GRAPEVINE

OFFICIAL NEWSLETTER OF
THE FRESNO ASSOCIATION OF REALTORS®

A Message from the President

INSIDE THE ISSUE

REALTOR® TRADEMARK- 1

CODE OF ETHICS WITH
KEN NEUFELD - 2

AFFILIATE APPRECIATION - 3

KNOW YOUR FORMS- 4

BOWLING NIGHT - 5

MOCK TRIAL - 6

YPN LUNCH AND LEARN AT
THE FALLS- 7

SRS DESIGNATION CLASS - 8

CYNTHIA CIAMPI CERTIFICATION
COURSE - 9

IN MEMORIAM - 10
LIFETIME ACHIEVEMENT - 10

CALENDAR - 11

AFFILIATE ADVERTISERS - 12



Do you know how to use the REALTOR® Trademark?

When REALTOR®, REALTORS®, or REALTOR-ASSOCIATE® are used in the text of webpages, brochures, pamphlets, newsletters, or otherwise in the body of written material, all capital letters and the registration symbol “®” should be used.

Test Your
Knowledge of the
REALTOR®
Trademarks
[Click Here](#)



Don't miss the deadline to complete
your NAR Requirement
December 31st

CODE OF ETHICS

WITH
KEN NEUFELD
PROFESSIONAL STANDARDS
CHAIRMAN

September 20, 2018

1:00 PM

FAR Office

6720 N West Ave

[Click Here to Register](#)



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!*
•••



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

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.

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

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 Bowlin', 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**



CALIFORNIA
ASSOCIATION
OF REALTORS®

RESIDENTIAL LISTING AGREEMENT
(Exclusive Authorization and Right to Sell)

Dispute Resolutions & Mock Trials

1. EXCLUSIVE RIGHT TO SELL:

hereby employs and grants
beginning (date) _____
the exclusive and irrevocable right to sell the Property to a Buyer
County of _____
California, described as: _____

("Seller")

("Broker")

("Listing Period")

They Stole my Client!!!

2. ITEMS EXCLUDED AND INCLUDED:

are attached to the Property are included, and personal property items are excluded from the purchase price.

ADDITIONAL ITEMS EXCLUDED:

ADDITIONAL ITEMS INCLUDED:

Seller intends that the above items be excluded or included in offering the Property for sale, but understands that: (i) the purchase agreement supersedes any intent of Seller to exclude or include any items; and (ii) items are excluded and included in the sale; and (iii) Broker is not responsible for any items not listed above. Such omissions and/or inclusions will be in the purchase agreement.

3. LISTING PRICE AND TERMS:

A. The listing price shall be: _____

B. Additional Terms: _____

4. COMPENSATION:

Notice: The amount of compensation to be paid to Broker is set by each Broker. Such omissions include a

A. Seller agrees to pay _____ percent of the listing price.

AND

(1) If during the Listing Period, Seller receives an offer from a Buyer who offers a price _____ percent above the listing price, Seller is entitled to compensation for the difference. (Broker is not responsible for any omissions and/or inclusions in the purchase agreement.)

OR (2) If within _____ days of the expiration of the Listing Period, Seller receives an offer from a Buyer who offers a price _____ percent above the listing price, Seller is entitled to compensation for the difference. (Broker is not responsible for any omissions and/or inclusions in the purchase agreement.)



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

D. Seller has been advised of Broker's policy regarding cooperation with, and the amount of compensation offered to, other brokers.

(1) Broker is authorized to cooperate with and compensate brokers operating through the multiple listing service(s) ("MLS") and/or other brokers either _____ percent of the purchase price, or _____ percent of the purchase price.

(2) Broker is authorized to cooperate with and compensate brokers operating outside the MLS as per Broker's policy.

E. Seller hereby agrees to accept _____ percent of the purchase price as compensation from Broker for services in escrow. Broker may submit this Agreement as instructions to compensate Broker pursuant to paragraph 4A, to any escrow regarding the Property involving a Buyer or other transferee.

F. (1) Seller represents that Seller has not previously entered into a listing agreement with another broker regarding the Property.

(2) Seller warrants that Seller has no obligation to pay compensation to any other broker regarding the Property unless the broker referred to any of the following individuals or entities:

(1) Seller is not entitled to compensation from any other broker regarding the Property unless the broker referred to any of the following individuals or entities:

(2) Seller is not entitled to compensation from any other broker regarding the Property unless the broker referred to any of the following individuals or entities:

(3) Seller is not entitled to compensation from any other broker regarding the Property unless the broker referred to any of the following individuals or entities:

Mediation vs. Arbitration

Filing Complaint

Hearing

Decision

Appeal Process

The copyright laws of the United States and other countries prohibit unauthorized reproduction of this document by any means, including any machine or any other method. Copyright © 1991-2007, California Association of REALTORS®. ALL RIGHTS RESERVED. RLA REVISED 4/07 (P)

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

copy of this page.



**"Invest in Real Estate,
Invest in Yourself"**



**with
KRISTIN SMITH**

Lunch & Learn
catered by
DOG HOUSE GRILL

**Wednesday, September 26th
from 11:30 - 1:30 @**



**\$20 if purchased before September 26th
\$25 if purchased the day of and at the door**



**[Click Here to Register or](#)
call F.A.R. at 559-490-6400**



CUTTONE | WATERS

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

achieve more **WITH YOUR SRS**



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.

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



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.

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



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)

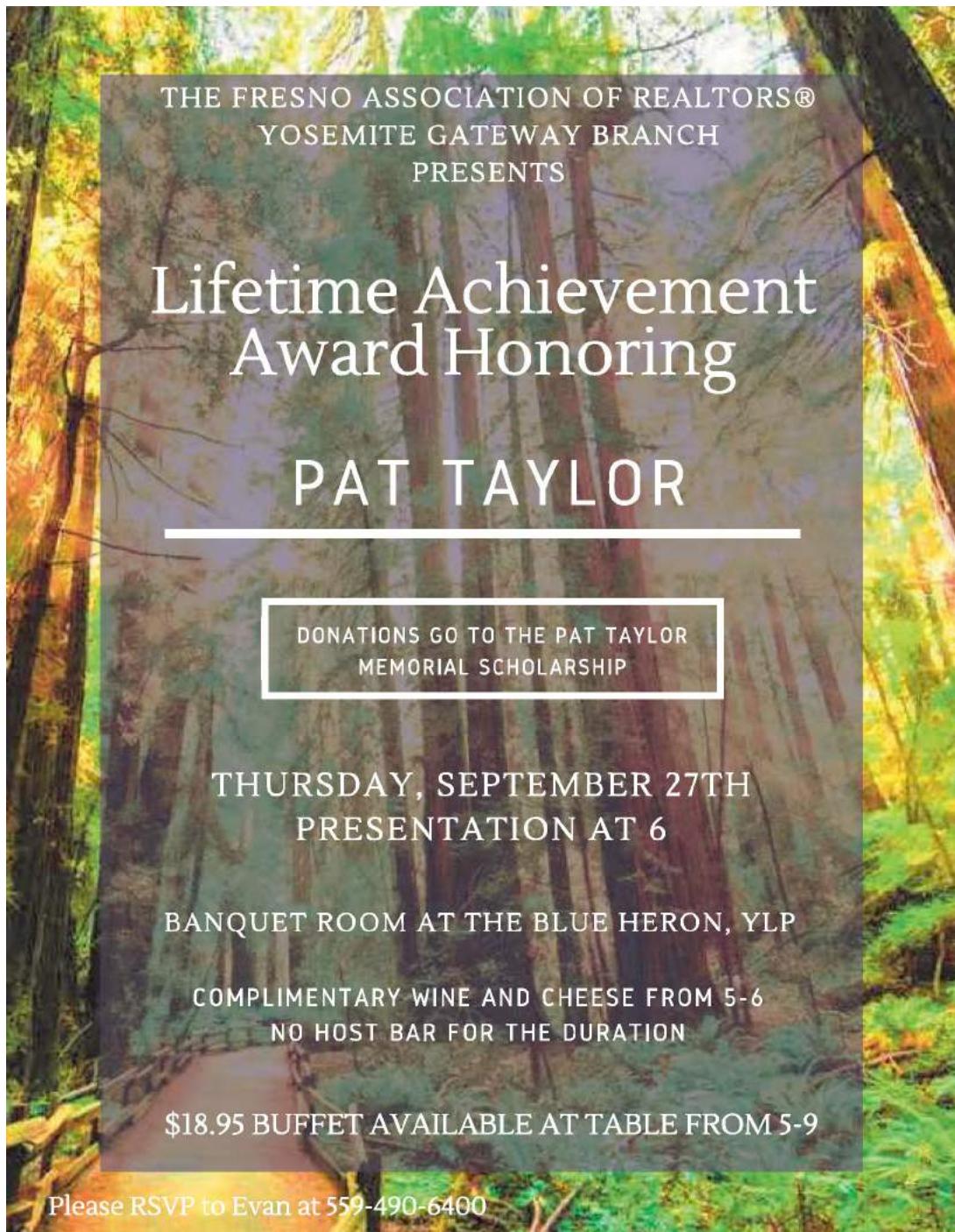
1. Register and receive your books
2. Complete your pre-homework
3. Attend 3 sessions of Q&A, lecture & tests

Call Cynthia to reserve your seat now!

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

This is a paid advertisement, not necessarily endorsed by F.A.R.

Our Deepest Condolences
to the friends and family of longtime
REALTOR®
Jerry Framstead
who recently passed away.



Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

● Held offsite

Tues.

11

8:30am - MLS Home Tour Meeting
Speaker : John Lewis : Safety and
CCW information
10:00am - Know Your Forms: CAR
form TDS and CAR form AD
Instructor: Lynn Heintz

Tues.

18

8:30am - MLS Home Tour Meeting
Speaker : Staci Valdivia Damsel in
Distress : Self Defense
10:30am - Websites Presentation
10:30am - CRS Data
1:30pm - CRMLS Training
1:00-3:00pm - Mock Trial

Wed.

12

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

Wed.

19

10:30am - Clerical Training

Thurs.

13

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

Thurs.

20

8:30am -Yosemite Gateway Branch
Home Tour Meeting
Speaker - TBD
10:30am - CRS Data
1:00pm - Code of Ethics Class with
Ken Neufeld

Fri.

14

8:30am - Investors/Exchangers

Fri.

21

8:30am - Investors/Exchangers



Proudly Serving the Central Valley for 20 Years

Purchase / Refinance
USDA/ FHA/ VA
Conventional / Jumbo
First and Second Homes
Investments

Why Kings Mortgage?

Full Service Mortgage Lender
Locally Owned & Operated
Exceptional Service

Apply 24/7 at www.KingsMortgage.com Join us on...



Pati DeLaMora
301-4935

PDelamora@kingsmortgage.com
NMLS# 1199447



Steve Martin
360-5158

smartin@kingsmortgage.com
NMLS# 359128



Gerald Hayes
917-9595
ghayes@kingsmortgage.com
NMLS# 283054



Lizette Hurtado
743-5546
lhurtado@kingsmortgage.com
NMLS# 1126715



Kaylee Wood
349-0272
KWood@kingsmortgage.com
NMLS# 1031832

685 W. Alluvial, Fresno, CA 93711

Office 559.432.5100
Fax 559.432.2796



2020 High Street, Suite A, Selma, CA 93662

Office 559.318.9931
Fax 559.318.9934

Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS #264441

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



MEET OUR 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
Loan Officer
Phone: (559) 706-1825
rrubalcaba@iffghomeloans.com
NMLS ID: 1748265



PAT MALEY
Regional Manager
Phone: (559) 907-8619
pmaley@iffghomeloans.com
NMLS ID: 451134



PAMELA MCDANIEL
Loan Officer
Phone: (559) 906-3124
pmcdaniel@iffghomeloans.com
NMLS ID: 246044



MONICA REYES-AGUILAR
Loan Officer
Phone: (559) 347-1601
monica@iffghomeloans.com
NMLS ID: 455537



CAMERON HUBBARD
Branch Manager
Phone: (559) 287-8086
chubbard@iffghomeloans.com
NMLS ID: 1172132



KYLE TELLES
Loan Officer
Phone: (559) 304-8305
ktelles@iffghomeloans.com
NMLS ID: 1110552



ALICIA PEREZ
Loan Officer
Phone: (559) 567-8070
alicia@iffghomeloans.com
NMLS ID: 1281159



GOLDY SIDHU
Loan Officer
Phone: (559) 917-6911
gsidhu@iffghomeloans.com
NMLS ID: 463352



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



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



BJ SINGH
Loan Officer
Phone: (559) 908-6070
bsingh@iffghomeloans.com
NMLS ID: 267956



ADRIANA ANGUIANO
Loan Officer
Phone: (559) 917-2252
aanguiano@iffghomeloans.com
NMLS ID: 455172



AMALIA RUVALCABA
Loan Officer
Phone: (559) 309-3577
amalias@iffghomeloans.com
NMLS ID: 1271229



**INTEGRITY FIRST
FINANCIAL GROUP INC.**

Bringing Integrity to Home Lending

FRESNO BRANCH
7555 N Palm Avenue, Suite 105 | Fresno CA, 93711
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"



**Let our team help you
grow your business**

Ask us how



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



Deborah Darling
Loan Officer
NMLS #986640
M: 559.970.2214
ddarling@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



Jerry Gonzales
Loan Officer
NMLS #223441
M: 559.999.0272
jgonzales@guildmortgage.net



Judy Neisler
Loan Officer
NMLS #251130
M: 559.970.3281
jneisler@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. (18-7306) 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
- 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: Integen 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®.



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
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 for additional licensing information. NMLS ID #13589 (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

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



FARMERS[®]
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

750 E Bullard Ste. 104 – Fresno 93710

CA License #: 0E48936

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