

THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®



THE PRESIDENTS MESSAGE

INSIDE THIS ISSUE:

- THE PRESIDENTS MESSAGE - 1
- MLS RULES UPDATE - 2
- HOME CARE EDUCATION - 3
- KNOW YOUR FORMS - 4
- YPN MONTH OF GIVING BACKPACK DRIVES - 5
- FRESNO STATE FOOTBALL DISCOUNT TICKETS- 5
- BREAKING NEWS: FLOOD INSURANCE - 6
- LOCKBOX TRANSFER INFORMATION - 6
- CALENDAR - 7
- AFFILIATE ADVERTISERS - 8

MLS Rules Update

MLS Desk

There have been a few updates to the Fresno MLS Rules and Regulations to be in line with the C.A.R. Model Rules & Regs. The updated revisions to the rules are highlighted in **RED**.

7.12 Unilateral Contractual Offer; Subagency Optional.

In filing a property with the MLS, the Broker Participant makes a blanket unilateral contractual offer of compensation to the other MLS Broker Participants for their services in selling the property. Except as set forth in Rule 7.15 below or pursuant to California Civil Code Section 1087, a Broker Participant must specify some compensation to be paid to either a buyer's agent or a subagent and the offer of compensation must be stated in one, or a combination of, the following forms (1) a percentage of the gross selling price; or (2) a definite dollar amount. The amount of compensation offered through the MLS may not contain any provision that varies the amount of compensation offered based on conditions precedent or subsequent or on any performance, activity or event. **In the event there are any service fees or administrative costs, etc to be imposed on buyer's agent's compensation, any such reductions should be factored in as a reduced amount the listing broker initially offers to a cooperating broker and may not be made a condition of the offer.** Furthermore, the MLS reserves the right to remove a listing from the MLS database that does not conform to the requirements of this section. At the Broker Participant's option, a Broker Participant may limit his or her offer of compensation to buyer's agents only, to subagents only, or make the offer of compensation to both. Any such limitations must be specified on the property data form and in the MLS. The amount of compensation offered to buyers' agents or subagents may be the same or different but must be clearly specified on the property data profile sheet. Broker Participants wishing to offer subagency to the other MLS Broker Participants must so specify on the property data profile sheet and on the MLS, otherwise, the offer of compensation does not constitute an offer of subagency.

7.19 Expiration, Extension, and Renewal of Listings.

Listings shall be **changed to the appropriate off-market status** on the expiration date specified on the listing unless the listing is extended or renewed by the listing broker. The listing broker shall obtain written authorization from the seller(s) before filing any extension or renewal of a listing. Any renewals or extensions received after the expiration date of the original listing shall be treated as a new listing and will be subject to any fees applicable to new listings. At any time and for any reason, the MLS has the right to request a copy of the seller's written authorization to extend or renew a listing. If a listing broker is requested to provide a copy of such authorization and does not do so within 1 day after the request, the listing shall be subject to immediate removal from the MLS.

7.19.1 Extension for Protected Buyer.

In the event a listing broker's listing has expired but a commission extension right for a protected buyer has been timely activated in the listing agreement and listing broker represents seller in said transaction, listing broker may be considered the "listing broker" for MLS reporting of sale as long as satisfactory documentation is presented to MLS.

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

WHERE CAN I FIND THESE FORMS?

Fresno Seller Exclusion Form:

www.fresnomls.com

Select "tools" then "Documents"

ZipForms - C.A.R. SELM (Seller Instruction To Exclude
Listing From the MLS)

7.5 MANDATORY SUBMISSION

Within 3 business days after all necessary signatures of the seller(s) have been obtained on the listing or at the start beginning date of the listing as specified in the contract, whichever is later, on any exclusive right to sell or exclusive agency listing on one to four unit residential property and vacant lots located within the service area of the MLS, Broker Participants shall (1) input the listing to the service, or (2) submit a seller-signed exclusion in accordance with Section 7.6 (Exempted Listings) to the service.



What does your Active
Listing Agreement need
to support delayed
submission?

- Fresno Seller Exclusion or C.A.R SELM (Seller Instruction to Exclude Listing from the MLS)
- Submit Exclusion into the FMLS within 3 business days after beginning contract date or after all signatures are collected, whichever is later.

Is your listing
just not ready
to hit the
market?

Click the form to register

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, August 14th

C.A.R. Form RCSD Representative Capacity Signature Disclosure & C.A.R. Form TA Trust Advisory

YPN MONTH OF GIVING BACKPACK DRIVE

YPN is collecting back to school supplies for 1st-3rd graders .

A collection bin is located in the FAR office

Materials Needed:

Backpacks (fun ones for little kids)

Crayons

Colored Pencils

Markers

Wide ruled notebooks

Number 2 pencils



Monetary donations are welcome as well, please call the FAR office. 559.490.6400

Fresno State is offering discounted tickets for the Kickoff game for the 2018 Season

Click the banner below to purchase tickets



BREAKING NEWS

Flood Ins. Extension Passes Overwhelmingly

In a big win for REALTORS®, the National Flood Insurance Program will continue renewing or issuing new insurance for four more months under legislation overwhelmingly passed by the U.S. Senate today. The bill, which cleared the House last week, is expected to be signed into law before midnight on July 31, 2018, when the program expires.

"We applaud lawmakers for taking this needed action to prevent disruptions to closings in thousands of communities across the country," says NAR President Elizabeth Mendenhall. "Although the program is now extended through November 30, the NFIP is in desperate need of reforms that will make the program solvent and sustainable for the long term. The National Association of REALTORS® will continue fighting for these reforms."

REALTORS® have been urging extension of the program for months. Almost 125,000 REALTORS®, about 15 percent of the NAR membership, contacted their members of Congress in support of the extension. The REALTOR® voice was critical through the process. This clean extension of the National Flood Insurance Program shows that it's clear Congress heard the concerns of REALTORS®

DID YOU KNOW?

A lockbox transfer form is needed anytime you buy or sell a lockbox from another agent.

Please be aware the staff cannot make changes to the lockbox information without this form.

When bringing a lockbox from another association, this form is not needed. However the box needs to be DEPROGRAMED by the association it came from.

Fresno Association of Realtors® LOCKBOX OWNER TRANSFER FORM

Date of transfer: _____

New Owner: _____ Member #: _____

Office: _____ Office #: _____

Original Owner: _____ Member #: _____

Office: _____ Office #: _____

This is to certify that I have transferred the ownership of the listed Supra iBox Keybox(es) to the agent named above.

Signature: _____ Date: _____

Keybox serial number(s), found on back of box:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

Tues.
07

8:30am - MLS Home Tour Meeting
Speaker : Sarah Mirhadi - Poverello
House
10:30am - Rapattoni MLS Training
1:30pm - CRMLS Training

Tues.
14

8:30am - MLS Home Tour Meeting
Speaker : Brian Cuttome Attorney -
New Ad Laws For DRE
10:00am - Know Your Forms:
Form RCSD & CAR Form TA

Thurs.
09

9:00am - CRMLS Training
9:00am - Wake Up YPN at Rocket Dog
8:30am -Yosemite Gateway Branch
Home Tour Meeting
Speaker -Susan Britter : First American
Warranty
2:00pm - CRS Data Training

Thurs.
16

8:30am - Yosemite
Gateway Branch Home Tour
Meeting
Speaker - TBD
10:30am - RPR Training

Fri.
10

8:30am - Investors/Exchangers

Fri.
17

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...

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>



Click Here for a FAST Quote



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



Kathleen Bron
Loan Partner
NMLS #1514344
M: 559.285.2329
kbron@guildmortgage.net



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



Jerry Gonzales
Loan Officer
NMLS #223441
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. (18-7306)
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
amalier@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"



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®





Personal Express has been recognized as

The Best of Bakersfield



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®.



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
laporsha.foster@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
sylvia.plumb@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®.

Winning Reasons to Work With Stearns Lending!

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!



Andrew Hunter
Market Leader
NMLS#1321790
7519 N. Ingram
Suite 103
Fresno, CA 93711
Branch NMLS#1691194
555.408.1071 D
ahunter@stearns.com



Brandon Pugh
Branch Manager
NMLS#1503918
7519 N. Ingram
Suite 103
Fresno, CA 93711
Branch NMLS#1691194
555.907.7792 D
bpugh@stearns.com
stearns.com/bpugh



Leigh Fisher
Mortgage Loan Originator
NMLS#1562667
7519 N. Ingram
Suite 103
Fresno, CA 93711
Branch NMLS#1691194
559.760.6663 D
lfisher@stearns.com
stearns.com/lfisher



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®.

The information provided in this flyer is for dissemination to real estate and financial business entities only, and is not intended for use as an advertisement for the extension of credit to consumers. This is not a commitment to lend. Program restrictions apply. Stearns Lending, LLC offers many loan products. Stearns Lending, LLC is a California Limited Liability Company headquartered at 4 Hutton Centre Drive, 10th Floor, Santa Ana, California 92707. (800) 350-LEND (5363) Company NMLS#1854 (www.nmlsconsumeraccess.org). Stearns Lending, LLC is licensed, registered, or exempt from licensing to conduct business in the following states which require license disclosure on advertising materials: Arizona Mortgage Banker License #0905413; Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act RMLA# 4130495; Georgia Residential Mortgage Licensee #24066; Illinois Residential Mortgage Licensee #MB.6760686; Kansas Licensed Mortgage Company #MC.0025047; Massachusetts Mortgage Lender/Broker License #MC1854; Licensed by the Mississippi Department of Banking and Consumer Finance; Missouri Residential Mortgage Loan Broker Registration #17-2052 (Stearns' in state office is located at 111 West Port Plaza, Ste. #639, St. Louis, MO 63143); Licensed by the New Hampshire Banking Department; Licensed by the N.J. Department of Banking and Insurance; Ohio Certificate of Registration #MB.804022.000; Rhode Island Licensed Lender; Registered under Texas SML Mortgage Banker Registration; Virginia State Corporation Commission Lender/Broker License #MC-2184; Washington Consumer Loan Company License #CL-1854. For State of Nevada residents Stearns Lending, LLC is a mortgage lender. This information is accurate as of March 21, 2018. © 2018 Stearns Lending, LLC All Rights Reserved. SHL2977_032118.

Stearns[®]
LENDING