

THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®

Happy Thanksgiving From the FAR Staff



Remember stressed is just desserts
spelled backwards!

Nominations are being taken for REALTOR®
and AFFILIATE® of the Year
Look inside for the Nomination form

What's Inside?

IMPORTANT ANNOUNCEMENTS

INSTALLATION OF THE 2019 PRESIDENT

REALTOR AND AFFILIATE OF THE YEAR

CHRISTMAS TREE RAFFLE

YPN ADVISORY COMMITTEE

GREEN DESIGNATION

SHOP LOCAL CHRISTMAS BAZAAR

NAR CODE OF ETHICS REQUIREMENT

CALENDAR

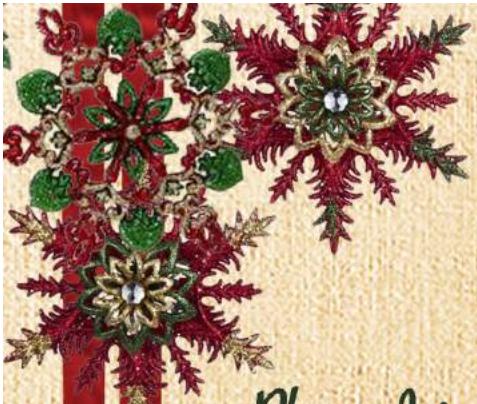
AFFILIATE ADVERTISERS

Toys for Tots Drive still Going
Through December 13, 2018
Bring toys to the FAR office



MLS Dues have been mailed out
and are due before
December 17th, 2018
Nonpayment will result in a 10%
late fee applied

Agent Website Billing has been
mailed out
Due December 28th, 2018



Please Join the Fresno Association of REALTORS®
Installation of 2019 President J.P. Shamshoian
and his Leadership Team

Friday, December 14, 2018
Doors open at 11 AM
Program begins at 11:30 AM
Pardini's Catering & Banquets

Tickets are \$35 each or \$350 per table of 10
Please reserve _____ table(s) at \$350 each and table sign to read:

I would like _____ ticket(s) at \$35 each and I understand I will be sitting in open seating

Name: _____ MLS ID: _____

Credit Card: _____

CVC: _____ Exp. _____ Phone: _____



FRESNO ASSOCIATION OF REALTORS® & Women's Council of REALTORS®

TOYS FOR TOTS Toy Drive

Drop off @ F.A.R. offices
Now through December 13th



**Two Scholarships in the amount of \$250
are available to Fresno REALTORS®
who have registered for or plan to register
for NAR Designation/Certification
or C.A.R. Certification courses**

**CLICK HERE FOR Application
DEADLINE IS 12/17/2018**



Fresno Association of REALTORS® and Affiliates Foundation
REALTOR® Scholarship Application
6720 N. West Avenue, Fresno, CA 93711
Telephone: (559) 490-6400 Fax: (559) 490-6464
E-Mail: scholarships@faraf.org
Website: <http://faraf.org/what-we-do/scholarships/>

Name:	Date of Application:
Application Deadline:	Fixed or incomplete applications cannot be processed. Originals are required. Applications will be reviewed and awarded by the F.A.R. A.F. Scholarship Committee. The selection of recipients is made anonymously. Two (2) \$250 Scholarships are to be awarded. Thank you for your interest and good luck to you.
12/17/2018	

Section A - GUIDELINES AND PROCEDURES

REALTORS® who have registered for or plan to register for advanced professional designation courses such as CRS, GRI, and e-PRO are eligible for this scholarship. See Section C for additional designations.

Initials	Initial each item to confirm understanding.
Applications are to be emailed to: scholarships@faraf.org	
Applicant must apply and be awarded the scholarship prior to finishing courses. Money will not be given until a certificate of completion is presented. If awarded, the Recipient understands that this award expires within 15 months.	
Applicant must be a legal resident of the State of California for at least one year prior to the date of application and have a valid California Driver's License or State issued ID card. A valid CA BRE License is also required. Please attach a copy of your California Driver's License or ID as well as a copy of your CA BRE License to this application.	
REALTOR® applicants must be in good standing with the Fresno Association of REALTORS®.	
A typed essay of no more than 300 words expressing the importance of the designation to your Real Estate Career. Please include how you learned of the F.A.R.A.F. Scholarship program.	

Section B - APPLICANT IDENTIFICATION INFORMATION

Your Full Name:	Are you a Legal Resident of California?
Mailing Address:	<input type="checkbox"/> Yes, How Long: <input type="checkbox"/> No
E-Mail:	Valid CA BRE License #:
Primary Phone Number: ()	CA Driver's License/ ID #:
Fax Number: ()	Number of years as a Real Estate Agent:
Fresno Association of REALTORS® Member #:	Date of Birth:
NRDS #:	Social Security Number:

Section C - APPLICANT COURSE / DESIGNATION INFORMATION

Note that ALL designations must be either N.A.R. approved or C.A.R. certification courses:

<input type="checkbox"/> ABR	<input type="checkbox"/> ABRM	<input type="checkbox"/> ALC	<input type="checkbox"/> ARM	<input type="checkbox"/> CAM	<input type="checkbox"/> CBR	<input type="checkbox"/> CCIM	<input type="checkbox"/> CIPS
<input type="checkbox"/> CPM	<input type="checkbox"/> CRB	<input type="checkbox"/> CRE	<input type="checkbox"/> CREA	<input type="checkbox"/> CRM	<input type="checkbox"/> CRS	<input type="checkbox"/> e-PRO	<input type="checkbox"/> GAI
<input type="checkbox"/> GRI	<input type="checkbox"/> GRN	<input type="checkbox"/> PMN	<input type="checkbox"/> QSC	<input type="checkbox"/> RAA	<input type="checkbox"/> RCE	<input type="checkbox"/> RSPS	<input type="checkbox"/> SIOR
<input type="checkbox"/> SRES	<input type="checkbox"/> TRC	<input type="checkbox"/> REPA	OTHER DESIGNATION NOT LISTED:				

List any C.A.R. or other scholarships/awards you have received within the last four (4) years:

QUESTIONS

If you have any questions, please contact Mary Van Ness by
Email: mvanness@fresnorealtors.com

Phone: (559) 490-6400

I certify that all of the information provided on this form is true and correct:

Signature of Applicant: _____ Date: _____

Revised: November 2018

2 of 2

It's that time again!

REALTOR® & AFFILIATE OF THE YEAR

NOMINATIONS MUST BE RECEIVED BY

Tuesday, December 4, 2018

Join us as we continue a time-honored tradition of recognizing members of our Association
for their exemplary service to our Association, profession and community.

REALTOR® Nomination Form

Affiliate Nomination Form

REALTOR® **FRESNO** **ASSOCIATION of** **REALTORS®**

NOMINATION FORM
2018 REALTOR® of the Year

Nominee: _____ Office Affiliation: _____

This recommendation is based on 2018 contributions as well as past commitment to the Fresno Association of REALTORS®.

PROFESSIONAL REPUTATION: Please describe how the above nominee has demonstrated professional service in the real estate business. Use reverse side if needed.

SERVICE & CONTRIBUTIONS TO THE ASSOCIATION:

SERVICE & CONTRIBUTIONS TO COMMUNITY:

NOMINATED BY ASSOCIATION MEMBER (optional): _____

All nominations will be evaluated on merit, not on the number of nominations received. This award will be presented at the December 14th FAR Installation Luncheon at Pardini's Catering and Banquets. To purchase tickets call F.A.R. today!

NOMINATIONS MUST BE RECEIVED BY Tuesday, December 4, 2018.

Please email to F.A.R. mvanness@fresnoraltors.com or fax to 559-490-6464. Or send to:
Fresno Association of REALTORS®
6720 N. West Avenue, Fresno, CA 93711
Fresno, CA 93711

REALTOR®

AFFILIATE **FRESNO** **ASSOCIATION of** **REALTORS®**

NOMINATION FORM
2018 Affiliate of the Year

Nominee: _____ Office Affiliation: _____

This recommendation is based on 2018 contributions as well as past commitment to the Fresno Association of REALTORS®.

PROFESSIONAL REPUTATION: Please describe how the above nominee has demonstrated professional service in the real estate business. Use reverse side if needed.

SERVICE & CONTRIBUTIONS TO THE ASSOCIATION:

SERVICE & CONTRIBUTIONS TO COMMUNITY:

NOMINATED BY ASSOCIATION MEMBER (optional): _____

All nominations will be evaluated on merit, not on the number of nominations received. This award will be presented at the December 14th FAR Installation Luncheon at Pardini's Catering and Banquets. To purchase tickets call F.A.R. today!

NOMINATIONS MUST BE RECEIVED BY Tuesday, December 4, 2018.

Please email to F.A.R. mvanness@fresnoraltors.com or fax to 559-490-6464. Or send to:
Fresno Association of REALTORS®
6720 N. West Avenue, Fresno, CA 93711
Fresno, CA 93711

AFFILIATE

Gift Card Christmas Tree



**Drawing to be held
December 18th at 9 AM
F.A.R.A.F. located at
6720 N. West Ave. Fresno**

Christmas Tree w/ornaments \$320

Gift Cards

Spectrum Day Spa \$100

Target \$25

Hobby Lobby \$50

Cracked Pepper \$100

Yard House \$50

Manhattan \$50

Flemings \$50

Target \$25

Cracked Pepper \$100

P.F. Chang's \$25

Master Card \$50

Regal Cinemas \$25

Bella Nails & Spa \$31

Donations are tax deductible and Benefit Local Scholarships. Federal Tax ID# 27-3995622. Make checks payable to F.A.R.A.F.

*Interested in serving on the 2019
YPN Advisory Committee?
Click here, applications are now available!*





Open to Fresno Association of REALTOR® members only.

Help Your Clients Buy or Sell a Green Home

Gain a competitive advantage and learn how to become your clients' go-to resource for buying or selling a more efficient, money-saving, healthy home.

Pacific Gas and Electric Company (PG&E), Fresno Association of REALTORS®, and Build It Green present:

Fresno Association of REALTORS® NAR Green Designation Training

Friday, December 7 and Monday, December 10, 2018 | 9 am - 5 pm

Fresno Association of REALTORS®

6720 N. West Ave. Fresno, CA 93711

REGISTER TODAY!

narfresno.eventbrite.com



FEE WAIVED

thanks to generous support from PG&E

Recent studies show that 94% of home buyers rate energy efficiency as an important part of their home buying decision. Are you prepared to address their questions about green features and improvements?

Join us for a two-day training to learn green real estate concepts, principles, practices and benefits from the ground up—in a way that makes sense to you and your clients. Stand out from the crowd by earning the only green designation for real estate agents conferred by the National Association of REALTORS®.

 Together, Building a Better California

 NATIONAL ASSOCIATION of REALTORS®
Official Designation

 green

 FRESNO ASSOCIATION of REALTORS®

 Build It Green

Fresno Association of REALTORS®
Yosemite Gateway Branch

SHOP LOCAL

Christmas

BAZAAR

Saturday, November 24, 2018
9:00 AM - 3:00 PM

40050 Highway 49, Suite N-4
Oakhurst, CA 93644
(Former Blockbuster)

- Support Local Artisans
- Come take pictures with Santa
- Warm up with Hot Cider
- Spread some Holiday Cheer!



Benefits FARAF Scholarship Committee
Please call 559-490-6400 with any questions


**F.A.R. &
Affiliates**
Charitable Foundation

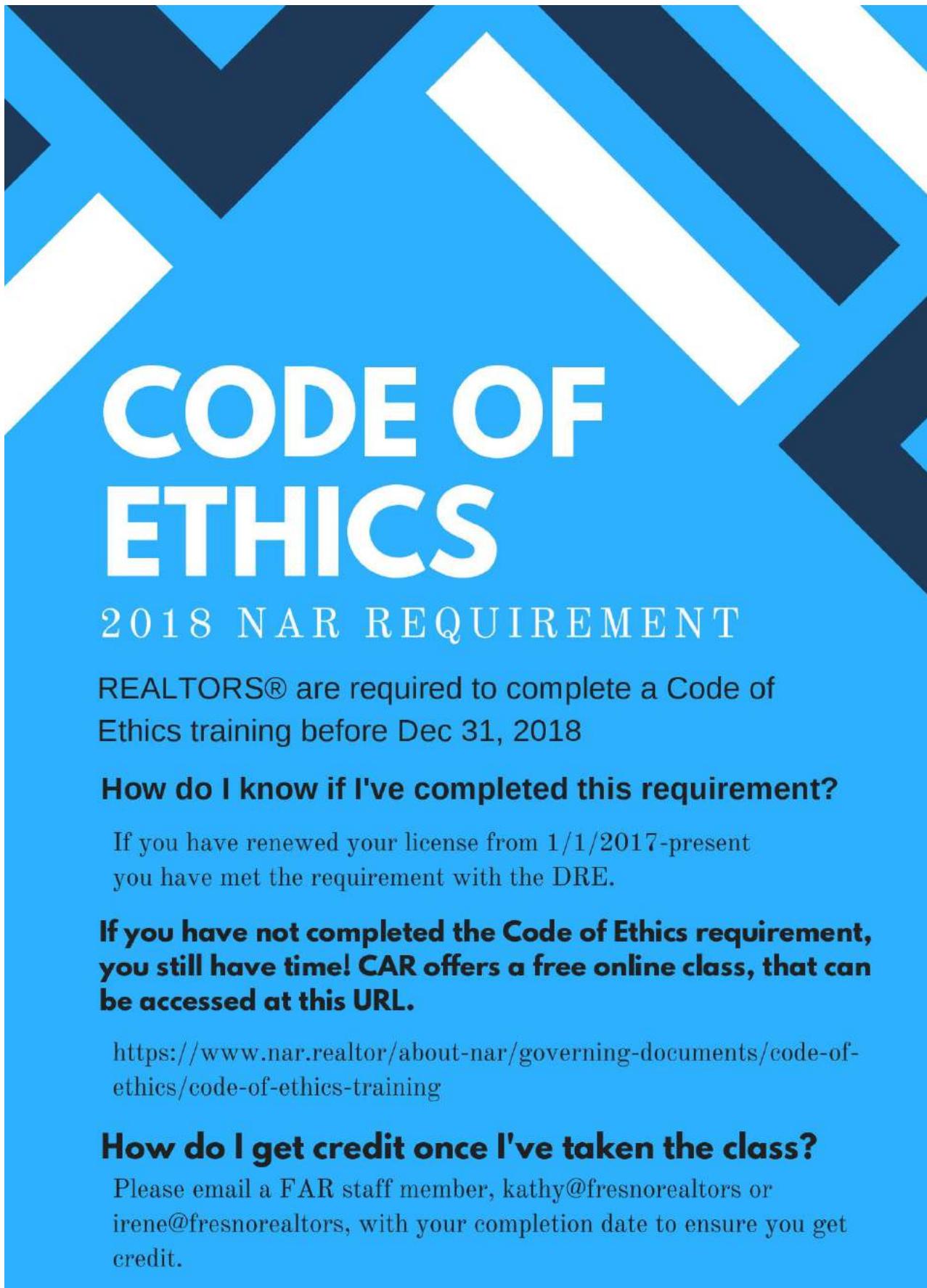
The purpose of the F.A.R. & Affiliates Charitable Foundation is to promote the American dream of home ownership through education, housing affordability projects and community involvement.

All donations are Tax Deductible. Federal Tax ID #27-3995622

Please send your Certificate of Completion to the FAR staff to ensure you receive credit.

Email: coe@fresnorealtors.com

If you have not completed this requirement please click the flyer below to be redirected to NAR



CODE OF ETHICS

2018 NAR REQUIREMENT

REALTORS® are required to complete a Code of Ethics training before Dec 31, 2018

How do I know if I've completed this requirement?

If you have renewed your license from 1/1/2017-present you have met the requirement with the DRE.

If you have not completed the Code of Ethics requirement, you still have time! CAR offers a free online class, that can be accessed at this URL.

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

How do I get credit once I've taken the class?

Please email a FAR staff member, kathy@fresnorealtors.org or irene@fresnorealtors.org, with your completion date to ensure you get credit.

Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

Tues.
27

8:30am - MLS Home Tour Meeting
Speaker : TBD
10:30am -CRS Data Training

Wed.
28

1:00am - Clerical Training/Renewal

Thurs.
29

8:30am - New Member Orientation
8:30am -Yosemite Gateway Branch
Home Tour Meeting
Speaker : Karen Uhl/ CalVet Loans

Fri.
30

8:30am - Investors / Exchangors

Tues.
04

8:30am - MLS Home Tour Meeting
Speaker: TBD

Thurs.
06

8:30am -Yosemite Gateway Branch
Home Tour Meeting
Speaker : Michael Karby

Fri.
07

8:30am - Investors / Exchangors



**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



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®.



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®





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®.

“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

Guy Willis
guy@resourcelenders.com
NMLS 308650

Jeanette Connell
jeanette@resourcelenders.com
NMLS#1618240

John Vartanian
johnv@resourcelenders.com
NMLS 236760

Joy Nichols King
joy@resourcelenders.com
NMLS 238933

Kay Connell
kconnell@resourcelenders.com
NMLS 309399

Laporsha Foster
laporshafoster@resourcelenders.com
NMLS 1489300

Lisa Barnes
lisa@resourcelenders.com
NMLS 1708685

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



**Thanks for Supporting
Local & Voting us #1!**



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®

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

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

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' 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