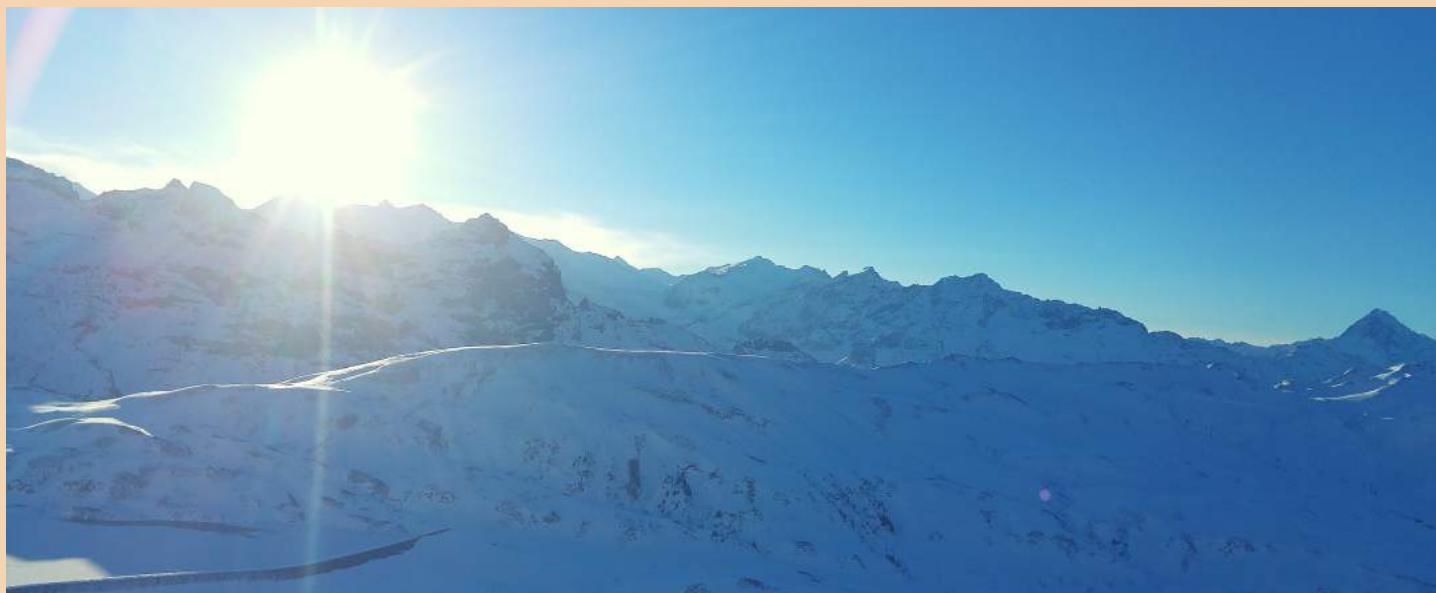


# ***THE GRAPEVINE***

*OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®*



THE F.A.R. AND YOSEMITE GATEWAY BRANCH WILL BE CLOSED  
JANUARY 21, 2019 IN OBSERVANCE OF  
MARTIN LUTHER KING JR. DAY

**\*\*DON'T MISS THE CHANGE TO THE  
NAR CODE OF ETHICS\*\***

---

JOIN US FOR THE TUESDAY MLS HOME TOUR  
AT THE FAR OFFICE

NOW AT 9:00AM

---

**REALTOR® DUES ARE CURRENTLY DUE,  
PLEASE CALL THE FAR OFFICE TO PAY, OR  
MAIL A CHECK BEFORE FEBRUARY 15, 2019  
TO AVOID A 10% LATE FEE.**

## *IN THIS ISSUE*

Announcements - 1  
Code of Ethics Change - 2  
2019 Broker Summit - 2  
Know Your Forms - 3  
Veterans Housing  
Opportunity Program - 4  
Supra E-Key FAQ- 5  
NAR Benefits Program - 6  
Calendar - 7  
Affiliate Advertisers - 8

# Code of Ethics and Standards of Practice of the National Association of REALTORS® Change: Effective January 1, 2019

For a copy of the complete code, [CLICK HERE](#)

• Standard of Practice 1-7

When acting as listing brokers, REALTORS® shall continue to submit to the seller/landlord all offers and counter-offers until closing or execution of a lease unless the seller/landlord has waived this obligation in writing. Upon the written request of a cooperating broker who submits an offer to the listing broker, the listing broker shall provide a written affirmation to the cooperating broker stating that the offer has been submitted to the seller/landlord, or a written notification that the seller/ landlord has waived the obligation to have the offer presented. REALTORS® shall not be obligated to continue to market the property after an offer has been accepted by the seller/landlord. REALTORS® shall recommend that sellers/landlords obtain the advice of legal counsel prior to acceptance of a subsequent offer except where the acceptance is contingent on the termination of the pre-existing purchase contract or lease. (Amended 1/19)



## Save your seat for the 2019 REALTOR® Broker Summit.

The 2019 REALTOR® Broker Summit will offer an incredible two days of learning, innovative ideas, and networking! Hear from and collaborate with industry experts, tech entrepreneurs, and top brokers who understand business and offer real, actionable ways to position your brokerage for success.

[Register Now!](#)

Visit the [official Broker Summit site](#) to learn more about the REALTOR® Broker Summit (April 2-3), and stay connected with NAR on the latest speaker lineup and event updates.

**Register before March 11 to receive the early bird rate of \$249\*. [Reserve your spot now!](#)**



# KNOW YOUR FORMS MONTHLY SERIES

Every Second Tuesday  
from 10:15 am to 11:30 am  
at F.A.R. & streamed at our  
Yosemite Gateway Branch  
Must register in advance 559-490-6400



Tuesday, February 12th

C.A.R. Form RPA (pg 1-4)  
Residential Purchase Agreement

Presented by  
Ken Neufeld

A collage of various real estate forms from the California Association of Realtors. The forms include the 'Residential Purchase Agreement and Joint Escrow Instructions' (C.A.R. Form RPA-CA, Revised 12/18), the 'Disclosure Regarding Real Estate Agency Relationship' (C.A.R. Form AD, Revised 12/18), and the 'Disclosure Regarding Real Estate Agency Relationship' (C.A.R. Form AD, Revised 12/18). The forms are shown in a collage style, with some overlapping and others partially visible. The text on the forms is in black and blue ink, with some sections highlighted in yellow. The forms are set against a white background with a purple border.

# New Veterans Housing Opportunity Program Coming to FAR!

Program snapshot: The Veterans Housing Opportunity Program will assist Veteran Buyers to be more competitive when purchasing a home. Qualifying Sellers who enroll in the program with their REALTOR® at the time of listing may receive \$2,000 to their escrow account at close of escrow. The program will assist the first 25 successful closings enrolled.

To learn how you can participate in the program, join us for a Workshop on Friday, January 25th at 10 am (60 minutes) at the FAR office. The Veterans Housing Opportunity program begins on Monday, February 4th.

This program is being funded by the California Association of REALTORS®, Housing Affordability Fund (HAF). The Fresno Association of REALTORS® and Affiliates Foundation made a presentation to the HAF Committee and was awarded \$50,000 for this program to increase Homeownership for Veterans.

If you have further questions, feel free to reach out to:

Ken Neufeld 270-4057

Sandy Darling 650-6050

Don Scordino 213-0222

Or FAR Staff: Gerard Lozano, Jill Bivona or Mary Van Ness at 490-6400



## **Supra® eKEY® Refreshed App Frequently Asked Questions**

### **Apple Watch®**

- Q.** Does the one-day PIN work on the Apple Watch?
- A.** Yes, when “Only Require PIN Once Per Day” is enabled in Settings in the eKEY app.
- Q.** Can the eKEY app on the Apple Watch work independently of the iPhone®?
- A.** No. The eKEY app on the Apple Watch can only be used if it’s in proximity of the iPhone?
- Q.** How close does the Apple Watch need to be to the iPhone to use the eKEY app on the Apple Watch?
- A.** The Apple Watch must be within 30 feet of the iPhone.
- Q.** If the Apple Watch is paired with the iPhone, is the eKEY app authorized on both devices simultaneously?
- A.** The Apple Watch is like a remote for the iPhone. As long as the Apple Watch is within 30 feet of the iPhone it has the ability to open the key container, designate the showing ended (if end of showing is enabled), and send alert messages (if alert is activated for the organization).

### **Android™ Watch**

- Q.** Are there any plans for any Android watches to be compatible with the eKEY app?
- A.** Not at this time. The team is reviewing the technical requirements.

### **Biometrics**

- Q.** If I set the eKEY app to require biometrics to open the key container, will I still have to enter the PIN code?
- A.** Yes, enabling biometrics provides a two-factor authentication. To limit the PIN entry to once per day, turn on “Only Require PIN Once Per Day” in eKEY Settings.



© 2018 United Technologies Corporation. All rights reserved. Supra is a part of UTC Climate, Controls & Security, a unit of United Technologies Corporation. Android is a trademark of Google Inc. Apple, Apple Watch, and iPhone are registered trademarks of Apple, Inc., registered in the U.S. and other countries.

**Click Here to read more!**

# Did you know NAR has an extensive benefits program?

## 2018 REALTOR Benefits® Program Catalog

Discover updated information on unique offers and discounts, just for REALTORS®, in this full-color catalog to print and share.

CLICK HERE TO DOWNLOAD  
THE FULL CATALOG

### New!

**Who:** The [ASPCA® Pet Health Insurance](#) program, available through REALTORS® Insurance Marketplace, offers special rates for NAR members.



**What:** A plan that's right for you and your pet. There are two plans from which to choose, providing varying levels of coverage for cats and dogs. Both plans provide great, competitive rates. Premium rates depend on the coverage chosen, geographic location, and the species, breed, and age of covered pet(s).

NAR members receive 10% off the base rate of the policy premium for one insured pet and an additional discount for two or more pets.



# Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

Mon.

21

\*\*The F.A.R. and Yosemite Gateway Branch will be closed January 21, 2019 in observance of Martin Luther King Jr. Day\*\*

Tues.

22

9:00am - Tuesday Home Tour  
Speaker: Know Your Forms  
10:30 - CRS Data Training  
**1:30pm - CRMLS Training**  
**Topic: Managing your Listings in Matrix**

Tues.

29

9:00am - Tuesday Home Tour  
Speaker: Real Estate Organizations  
10:30am - Rapattoni MLS Training

Wed.

30

10:30am - Clerical Training

Thurs.

24

**8:30am - Home Tour @ YGB**  
**Speaker : Linda on Showing Time**  
10:30am - Websites Presentation

Thurs.

31

**8:30am - Home Tour @ YGB**  
**Speaker: TBD**

Fri.

25

8:30am - Investors / Exchangors

Fri.

01

8:30am - Investors / Exchangors



# WE'VE JOINED

## ALAMEDA MORTGAGE CORPORATION



**PAT MALEY**

Regional Manager  
Phone: (559) 907-8619  
pat.maley@alamedamortgage.com  
NMLS ID: 451134



**CAMERON HUBBARD**

Branch Manager  
Phone: (559) 287-8086  
cameron.hubbard@alamedamortgage.com  
NMLS ID: 1172132



**GOLDY SIDHU**

Loan Officer  
Phone: (559) 917-6911  
goldy.sidhu@alamedamortgage.com  
NMLS ID: 463352



**BJ SINGH**

Loan Officer  
Phone: (559) 908-6070  
bj.singh@alamedamortgage.com  
NMLS ID: 267956



**KYLE ALCORN**

Loan Officer  
Phone: (559) 905-7494  
kyle.alcorn@alamedamortgage.com  
NMLS ID: 1053786



**PAMELA MCDANIEL**

Loan Officer  
Phone: (559) 906-3124  
pamela.mcdaniel@alamedamortgage.com  
NMLS ID: 246044



**KYLE TELLES**

Loan Officer  
Phone: (559) 304-8305  
kyle.telles@alamedamortgage.com  
NMLS ID: 1110552



**DAVID KELLER**

Loan Officer  
Phone: (559) 313-4712  
david.keller@alamedamortgage.com  
NMLS ID: 1564648



**YANHUA WU**

Loan Officer  
Phone: (559) 269-3463  
yanhua.wu@alamedamortgage.com  
NMLS ID: 1176876



**ADRIANA ANGUIANO**

Loan Officer  
Phone: (559) 917-2252  
adriana.anguiano@alamedamortgage.com  
NMLS ID: 455172



**RACHAEL RUBALCABA**

Loan Officer  
Phone: (559) 706-1825  
rachael.rubalcaba@alamedamortgage.com  
NMLS ID: 1748265



**MONICA REYES-AGUILAR**

Loan Officer  
Phone: (559) 347-1601  
monica.reyes-aguilar@alamedamortgage.com  
NMLS ID: 455537



**ALICIA PEREZ**

Loan Officer  
Phone: (559) 567-8070  
alicia.perez@alamedamortgage.com  
NMLS ID: 1281159



**AMALIA RUVALCABA**

Loan Officer  
Phone: (559) 309-3577  
amalia.ruvalcaba@alamedamortgage.com  
NMLS ID: 1271229



**DAT VONG**

Loan Officer  
Phone: (559) 470-5708  
dat.vong@alamedamortgage.com  
NMLS ID: 1717142



**PATTY ALCANTAR**

Loan Officer  
Phone: (559) 394-5182  
pattyalcantar@alamedamortgage.com  
NMLS ID: 1433232



**MARIA LUEVANO**

Loan Officer  
Phone: (209) 631-7825  
maria.luevano@alamedamortgage.com  
NMLS ID: 453242



**JEANETTE MARTINEZ**

Loan Officer  
Phone: (209) 600-3773  
jeanette.martinez@alamedamortgage.com  
NMLS ID: 1085541



**JAMES SOTO**

Loan Officer  
Phone: (209) 505-4800  
james.soto@alamedamortgage.com  
NMLS ID: 457638



**FRANCESCA GUERRERO**

Loan Officer  
Phone: (559) 412-9621  
francesca.guerrero@alamedamortgage.com  
NMLS ID: 1775971

**AMC FRESNO**

7555 N Palm Ave, Suite 105,  
Fresno, CA 93711

559.473.1888

www.amc-fresno.com



Alameda Mortgage Corporation. NMLS #271603. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. This is a paid advertisement, and is not sponsored or endorsed by, nor affiliate with, The Fresno Association of REALTORS®.





# New Year, New Mortgage Partner!

Let us help you make 2019  
your best year!



**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

**Happy New Year!**

From all of us at Guild Mortgage

**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. (GM-19-001) This is a paid advertisement, and is not sponsored or endorsed by, nor affiliate with, 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](http://www.KingsMortgage.com) Join us on...



**Pati DeLaMora**  
**301-4935**

[PDelamora@kingsmortgage.com](mailto:PDelamora@kingsmortgage.com)  
NMLS# 1199447



**Steve Martin**  
**360-5158**

[smartin@kingsmortgage.com](mailto:smartin@kingsmortgage.com)  
NMLS# 359128



**Gerald Hayes**  
**917-9595**

[ghayes@kingsmortgage.com](mailto:ghayes@kingsmortgage.com)  
NMLS# 283054



**Lizette Hurtado**  
**743-5546**

[lhurtado@kingsmortgage.com](mailto:lhurtado@kingsmortgage.com)  
NMLS# 1126715



**Kaylee Wood**  
**349-0272**

[KWood@kingsmortgage.com](mailto: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, and is not sponsored or endorsed by, nor affiliate with, The Fresno Association of REALTORS®.







## BUILDING AND MAINTAINING RELATIONSHIPS FOR OVER 30 YEARS

We strive to not just find the loan you need,  
but to create a lasting relationship for continual  
excellent service you can trust.



### YOUR PREMIER COMMERCIAL & RESIDENTIAL MORTGAGE LENDER

Mid Valley Financial is the Central Valley's premier residential and commercial mortgage lender. We pride ourselves on offering some of the lowest rates and making the loan process fast, simple and straight forward for borrowers seeking an inexpensive mortgage in California. Whether you are a first time buyer, purchasing your dream property, refinancing an outstanding loan, or consolidating debt, our highly experienced loan officers can help you take the first step toward a financial solution. As California's leading mortgage company we alleviate the typically drawn-out loan process by preapproving borrowers within one hour! Our goal at Mid Valley Financial is not only to provide our clients with the best loan options and lowest mortgage rates, but also to create meaningful relationships our clients will trust for many years to come.



#### **We're Taking The Lead**

As California's leading mortgage lender, we make the loan process fast and simple!



#### **Local**

With roots in the Central Valley, we pride ourselves in establishing partnerships with local, trustworthy builders and real estate companies.



#### **Convenience**

We use the latest technology to ease the loan procedure to create a smooth process for all our clients.



#### **No Waiting Around**

We preapprove borrowers within one hour!



#### **Experience**

Mid Valley Financial has been proudly financing dreams in the Central Valley since 1985.



#### **Who We Are**

Our goal is to provide excellent service through lasting relationships with all of our clients.

**mvloans.com**



7644 North Palm Avenue Fresno, CA 93711 | 559.549.5617 | [info@mvloans.com](mailto:info@mvloans.com)

This is a paid advertisement, and is not sponsored or endorsed by, nor affiliate with, 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](http://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, and is not sponsored or endorsed by, nor affiliate with, 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](http://www.resourcelenders.com)



This is a paid advertisement, and is not sponsored or endorsed by, nor affiliate with, The Fresno Association of REALTORS®.