

# THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®

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National Association of REALTORS®

## 2018 Member Safety Report



REALTOR®  
SAFETY  
PROGRAM

To help remind agents to know the dangers faced every day, to be aware of our surroundings, to empower agents with precautions and preparations to avoid risky situations, and as part of NAR's ongoing efforts to keep our members safe, NAR dedicates September as REALTOR® Safety Month.

[Click Here to View](#)

WATCH FOR REALTOR®  
SAFETY TIPS THROUGHOUT  
THE MONTH FOR WAYS TO  
PROTECT YOURSELF



NAR has a wealth of resources to help agents, brokers, and associations better understand and educate each other about the safety risks they face.

From planning your safety strategy to extensive safety resources including apps, products, and educators, NAR has many useful items for all real estate professionals including regularly-scheduled safety webinars, numerous articles organized by category, and videos.

**Click Here**  
to view more...

NATIONAL ASSOCIATION of REALTORS®



Don't be "too nice" for your own good. Follow your instincts and keep your guard up to potential predators. If you feel unsafe or uncomfortable in any situation, leave.

FOR MORE SAFETY TIPS FROM NAR, VISIT [www.NAR.realtor/Safety](http://www.NAR.realtor/Safety)

NATIONAL ASSOCIATION of REALTORS®



Are you making it difficult for hackers to crack your passwords online? Create smart passwords by incorporating capital letters, numbers, and special characters, and using more than six characters.

FOR MORE SAFETY TIPS FROM NAR, VISIT [www.NAR.realtor/Safety](http://www.NAR.realtor/Safety)



Lock your purse in your car trunk before arriving at an appointment. Carry only non-valuable business items and your cell phone. Do not wear expensive jewelry or watches.

FOR MORE SAFETY TIPS FROM NAR, VISIT [www.REALTOR.ORG/SAFETY](http://www.REALTOR.ORG/SAFETY)

# Have you completed your NAR code of Ethics requirement?

Don't miss your chance  
to complete the NAR  
requirement.

Sign up by clicking the flyer

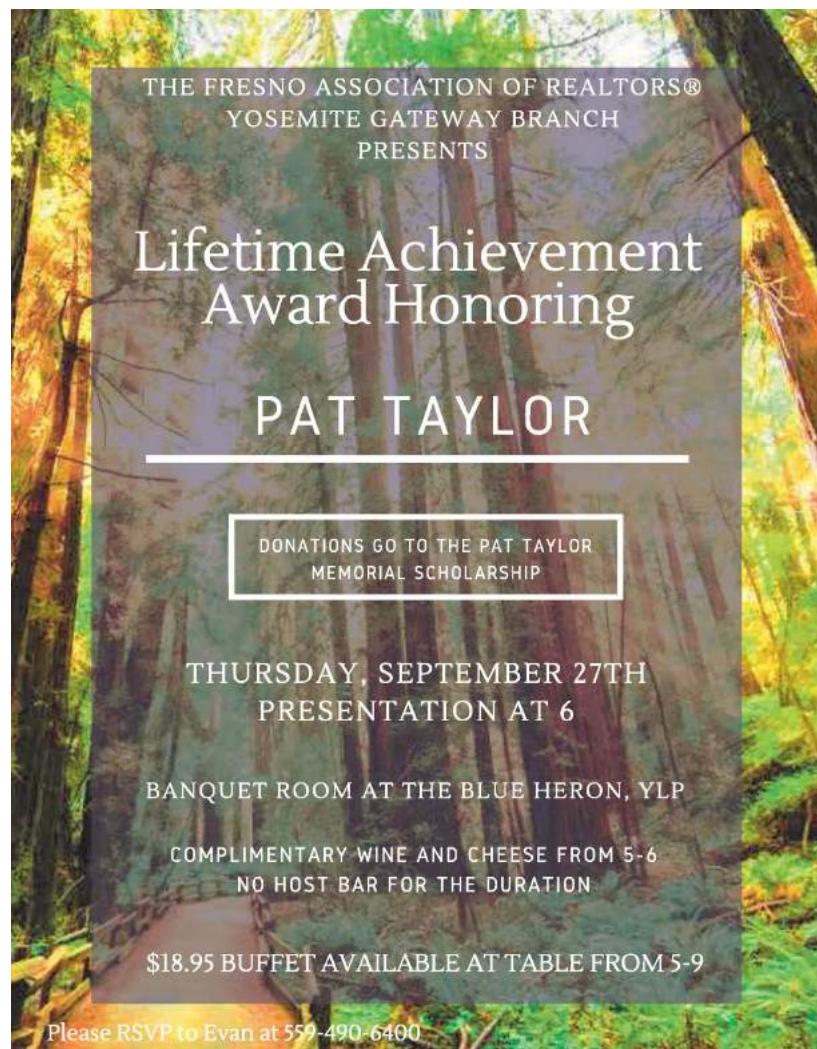


Don't miss the deadline to complete  
your NAR Requirement  
December 31st

## 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](#)





**REALTOR® engagement in the upcoming November election is CRITICAL to addressing California's housing crisis through protecting homeownership and private property rights across the state.**

**There will be two initiatives on the statewide ballot this November that could dramatically affect housing opportunities, private property rights and the availability of affordable housing.**

**The first is Prop 5, C.A.R.'s own initiative to create new homeownership opportunities by generating more sales of single family homes in existing neighborhoods. This will benefit young families at a time when California faces a severe shortage of houses for sale.** Prop 5, the Property Tax Fairness Initiative, qualified for the ballot earlier this year after the C.A.R. submitted nearly 1 million voter signatures to the Secretary of State's office—a strong indicator of voter support.

Seniors often live in homes that no longer meet their needs because their homes may be too big or too far from family. If these homeowners want to downsize or move closer to their children, they could face a doubling or tripling of their property taxes, or what's being called a moving penalty.

Proposition 5 provides appropriate relief by allowing those eligible the ability to transfer their current property tax base to the purchase of another home in any of California's 58 counties. The new property tax for that individual would be based on their original home's assessment, in addition to an adjustment consisting of the difference in value between the sale price of the original home and the sale price of the new home.

**The other measure of concern on the November ballot is Prop 10, the so-called "Affordable Housing Act," that would actually make the housing crisis worse by repealing the long standing Costa-Hawkins Rental Housing Act, eventually allowing local governments to impose draconian rent control measures.**

**C.A.R. strongly opposes Prop 10.**

Your participation in efforts to **PASS Prop 5** and **DEFEAT Prop 10** are VITAL.

# "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**



# TOAST OF OAKHURST TASTING

ENJOY THE WARES OF THREE LOCAL PURVEYORS OF BEER, WINE, AND SPIRITS

*And enter to win this stocked minibar and other prizes!*

Friday, October 26th  
5:30pm-8:30pm

Oakhurst Grill and Whiskey 41 Lounge  
40530 Hwy 41  
(At Best Western)



Over \$500 Value!

\$10  
Tasting  
and Hors  
d'Oeuvres

\$5 Raffle Tickets or 6 for \$20

**OAKHURST  
GRILL**  
& WHISKEY 41 LOUNGE

Proceeds raised go to local scholarships.  
Donations are tax deductible.



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**OAKHURST  
SPIRITS**  
DISTILLERY

Craft Distillery

F.A.R. & Affiliates Foundation is a 501(c)(3) Charitable Organization. All donations are tax deductible. Federal Tax Identification #27-3995622

Fresno Association of REALTORS®

# BOWLING Night

Friday, October 19th

5 PM Check In

Bowling

5:30 - 7:30 PM

Scores from Game 2 determine Tournament Winner!



**\$250 a team of 5 players**

**includes pizza, drink ticket & Shoe rental**

**Call FEAR at 490-6400 to sign up!**

Email the names of your team's players to: [jill@fresnorealtors.com](mailto:jill@fresnorealtors.com)



**COUNTRY CLUB MORTGAGE**

**Homebridge**



**GUILD MORTGAGE**



# Scholarships are still available! Call FAR for more information.

559.490.6400

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

## achieve more **WITH YOUR SRS**

**SRS**

SELLER REPRESENTATIVE SPECIALIST

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



The SRS designation is the *premier* credential in seller representation. It is designed to elevate professional standards and enhance personal performance.



### 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](http://www.fresnorealtors.com) to register

### 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](http://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](mailto:Cynthia@CynthiaCiampi.com)**

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# Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

● Held offsite

Tues.  
**18**  
8:30am - MLS Home Tour Meeting  
Speaker : Staci Valdivia Damsel in  
Distress : Self Defense  
10:30am - Websites Presentation  
2:30pm - CRS Data  
1:00-3:00pm - Mock Trial

Wed.  
**19**  
10:30am - Clerical Training

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.  
**21**  
8:30am - Investors/Exchangers

Mon.

**24**  
2:30am -HUD Training  
8:30am - MLS Home Tour Meeting  
Speaker : Bryan Martin : Work life  
balance  
10:30am - Zipforms/Digital Ink  
2:00pm - 45 CE Renewal Course

Tues.  
**25**  
10:30am - Clerical Training  
**26**  
**11:30- 1:30pm YPN Lunch and  
Learn at The Falls Event  
Center**  
2:00pm - 45 CE Renewal  
Course

Thurs.  
**27**  
8:30am - Yosemite  
Gateway Branch Home Tour  
Meeting  
Speaker - RE Guide Discussion  
10:30am - RPR Training  
2:00pm - 45 CE Renewal Course  
2:30pm - Zipforms/Digital Ink  
5:00pm - Pat Taylor Lifetime  
Achievement Ceremony  
**28**  
8:30am - Investors/Exchangers



## Let our team help you grow your business

Ask us how



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**Guild**  
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**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®.

# 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.<sup>1</sup>
- 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.<sup>2</sup>

- 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!**



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<sup>1</sup>Closing times may vary based on various transactional factors such as borrower's document response times, property location, and credit profile.

<sup>2</sup>TBD 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.

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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](http://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<sup>®</sup>**  
LENDING

# MEET OUR TEAM

TOP 10 LENDER FOR  
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**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**

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- Specializing in high value homes
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**Fresno** at 790 W. Shaw Ave. (Fig Garden Village)

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Senior Mortgage Consultant

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**CALL ME!**

**559-905-2575**

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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

# Cruz Insurance Agency

**“Saving You Money is OUR Policy.”**



## Occupational Discounts

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**Noe Cruz, Broker & Luz Arroyo, Agent**  
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**Location:** 770 E. Shaw Ave., Suite 127  
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**Cell:** (559) 916-8617  
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**Email:** [ncruz@farmersagent.com](mailto:ncruz@farmersagent.com)  
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# “Your LOCAL Resource Since 1990”



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