

# THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®



## Inside this issue:

Free Key Friday - 1

Broker's Forum - 2

In Memoriam - 2

CRMLS Lunch and Learn - 3

Military Members - 4

YPN Luau Mega Mixer - 5

Know Your Forms: RLA -6

Summer Scholarship Drawing - 7

Calendar - 8

Affiliate Advertisers - 9

## Free Key Friday July 13th, 2018

Come to the FAR office on Friday July 13th  
to have a free key made,  
maximum of 3.

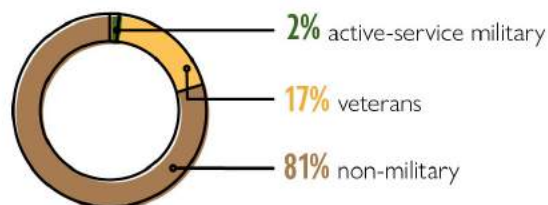















# MILITARY MEMBERS ON A HOMEBUYING MISSION

Active-service military members and veterans make up the smallest group of homebuyers.

Check out what they're purchasing and how they're purchasing it.

Of all home buyers:



		 <b>ACTIVE-SERVICE MILITARY BUYERS</b>	 <b>MILITARY VETERAN BUYERS</b>	 <b>NON-MILITARY BUYERS</b>
Are first-time buyers		<b>50%</b>	<b>19%</b>	<b>35%</b>
Are first-time sellers		<b>68%</b>	<b>26%</b>	<b>39%</b>
Completely financed home with no down payment		<b>56%</b>	<b>41%</b>	<b>7%</b>
Used a VA loan		<b>77%</b>	<b>58%</b>	<b>0%</b>
Used a conventional loan		<b>15%</b>	<b>66%</b>	<b>66%</b>
Median home characteristics		 <b>4</b> bedrooms	 <b>3</b> bedrooms	 <b>3</b> bedrooms
		 <b>2</b> full baths	 <b>2</b> full baths	 <b>2</b> full baths
		 <b>2,050</b> square feet	 <b>1,960</b> square feet	 <b>1,870</b> square feet

Source: NATIONAL ASSOCIATION OF REALTORS®  
"Veterans & Active Military Home Buyers Profile"





Every Second Tuesday  
from 10 am to 11:30 am  
at F.A.R. & streamed at our  
Yosemite Gateway Branch



FRESNO  
ASSOCIATION of  
REALTORS®

## C.A.R. Form RLAS Residential Lease after Sale & C.A.R. Form SIP

**Presented by  
Jose Reyna**

# 3. C.A.R. Form 510

## Seller License to Remain in Possession

Presented by  
Jose Reyna

**RESIDENTIAL LEASE AFTER SALE  
Seller in Possession After Close of Escrow**  
(Intended for possession of 30 or more days)  
(C.A.R. Form RLAS, Revised 11/13)

**SELLER LICENSE TO REMAIN IN  
POSSESSION ADDENDUM**  
(C.A.R. Form SLR, Revised 12/11)



Fresno Association of REALTORS®

# LUNCH & LEARN

Did you know...

FAR offers CRMLS as a secondary Option?  
Join us at FAR for a FREE Lunch and learn  
more about the California Statewide MLS.

Monday, July 9th @ 11am-1pm

**\*Must Register in advance\***

*Click Here*

**TO REGISTER!**

or call 559.490.6400

---

## **2018 Fresno REALTOR® Broker & Manager Forum**

---

**F.A.R. office on Friday,  
July 27th @ 11:30 AM**

---

**Join F.A.R. President  
Brandon Gonzales &  
Leadership Team  
for lunch and a mid  
year update**

---

**Free to attend**

---

**Must R.S.V.P.  
in advance by  
calling F.A.R. at  
559-490-6400**

---



Introduction of Board of Directors  
and Executive Committee



CAR 2018  
Forms Update  
Tax Portability Update



MLS  
Updates and Reminders



Q & A  
from Brokers and Managers

Our Deepest Condolences  
to the friends and family of REALTOR®  
Tim Gavrilov  
member with Guarantee Real Estate who  
recently passed.



Fresno Association of REALTORS®

# Luau Mega Mixer

Presented by YPN & WCR

Thursday, July 12

from 5 to 8 pm at THE POINT 2940 E. Nees Ave. Fresno

**Must R.S.V.P. in advance  
by calling 559-490-6400**

**Free for Fresno Association  
REALTOR® & Affiliate members  
\$15 for guests**

*Sponsored by*



CUTTONE | WATERS





# SUMMER FUN TIME BASKET

**Drawing to be held July 24th at 9 AM**  
**F.A.R.A.F. located at 6720 N. West Ave. Fresno**  
**Do not need to be present to win**

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



Backyard Expressions  
Outdoor Wooden Cooler  
Margaritaville Float  
2 Beach Towels  
Tommy Bahama Umbrella  
\$50 BevMo Gift Card  
Nerf Super Soaker  
Bocce Ball Set  
Le Croquet Set  
2 \$50 Manhattan Gift Cards  
\$31 Bella Nail & Spa Gift Card  
Heinz Picnic Pack  
2 Passport Holders  
Travel Umbrella  
Travel Pillow  
TSA Compliant Toiletry Set  
6 Suitcase Garment Dividers  
4 Plastic Shoe Bags  
Portable Clothes Steamer  
4 TSA Compliant Travel Locks  
Universal Outlet Adapter  
3 Piece Hard Covered Suitcase  
Set with 360 Roller Wheels

**\$5 a ticket or 5 for \$20 \*Over \$1000 value**



# Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

Mon.

09

11 – 1:00pm – CRMLS Training  
Lunch and Learn

Mon.

16

10:30am – Rapattoni MLS  
Training

Tues.

10

8:30am – MLS Home Tour Meeting  
Speaker : TBD  
10:00am – Know Your Forms:  
CAR Forms RLA  
Instructor: Jose Reyna  
1:30pm – CRMLS Training

Tues.

17

8:30am – MLS Home Tour Meeting  
Speaker : TBD  
10:30am – Zipforms Plus & Digital Ink

Thurs.

12

Yosemite Gateway Branch Home Tour  
Meeting  
Speaker – American Painting and  
Waterproofing – Solar Presentation  
2:00pm – CRS Data Training

Thurs.

19

8:30am – Yosemite  
Gateway Branch Home Tour  
Meeting  
Speaker – Andrew Pence

Fri.

13

FREE Key Frtday  
8:30am – Investors/Exchangers

Fri.

06

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...



[Click Here for a FAST Quote](#)

**Location:**

770 E. Shaw Ave., Suite 127  
Fresno, CA 93710

**Cell:**

(559) 916-8617

**Office:**

(559) 558-8122

**Email:**

[ncruz@farmersagent.com](mailto:ncruz@farmersagent.com)

**Website:**

<https://agents.farmers.com/ca/fresno/noe-cruz>

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®.



**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



**Kathy Bron**

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



**Michelle Walker**

Loan Officer  
NMLS #247479  
M: 559.803.8818  
mwalker@guildmortgage.net



**Judy Neisler**

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

**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®.



# THE OUR TEAM

**TOP 10 LENDER FOR  
CLOSED UNITS IN  
FRESNO!**



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



**CAMERON HUBBARD**  
Loan Officer  
Phone: (559) 287-8086  
chubbard@iffghomeloans.com  
NMLS ID: 1172132



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



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



**KYLE ALCORN**  
Loan Officer  
Phone: (559) 905-7494  
kalcorn@iffghomeloans.com  
NMLS ID: 1053786



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



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



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



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



**KAROL BOURDET**  
Loan Officer  
Phone: (559) 978-9268  
kbourdet@iffghomeloans.com  
NMLS ID: 453804



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



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



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



**AMALIA RUVALCABA**  
Loan Officer  
Phone: (559) 309-3577  
amaliar@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](http://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"

"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](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, 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](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, 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](mailto:mohan.cheema@phmc.com)

[www.mohancheema.com](http://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](http://www.phmc.com/licensing) for additional licensing information. NMLS ID #13589 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)).

9/26/17





# 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!**



**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

**Stearns®**  
LENDING



<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.

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.