

# THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®



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**Free Key Friday  
July 13th, 2018**

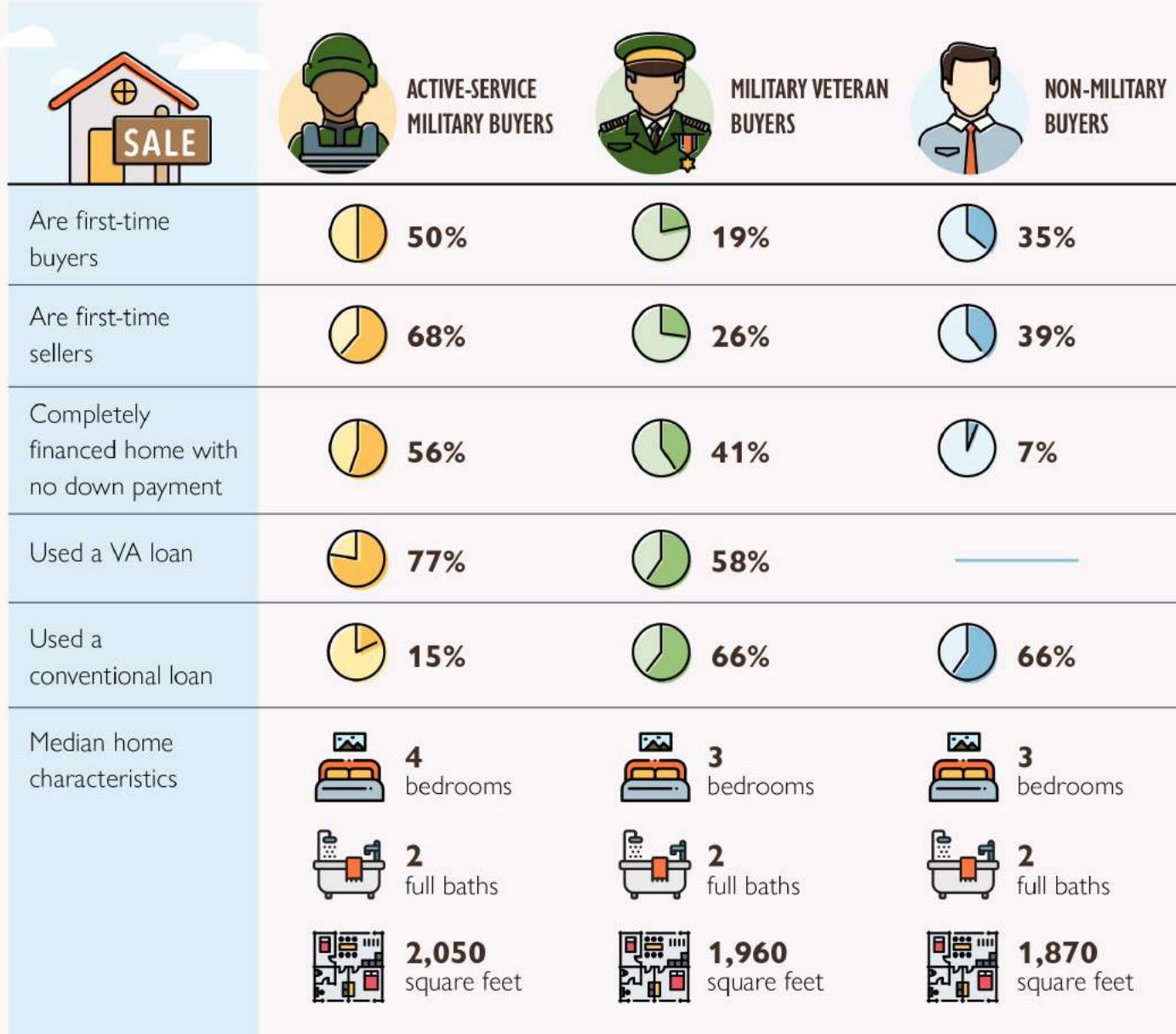
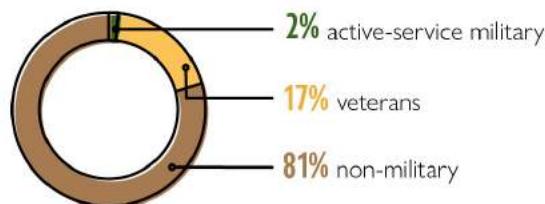
Come to the FAR office on Friday July 13th  
to have a free key made,  
maximum of 3.

# 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:



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

 CALIFORNIA  
ASSOCIATION  
OF REALTORS®

# **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

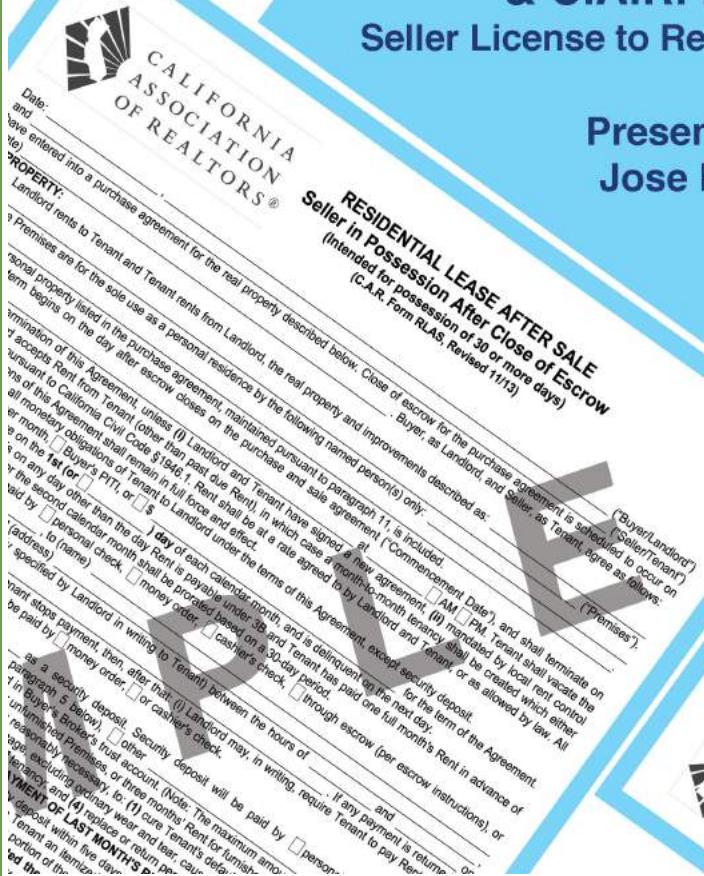


The logo for the Fresno Association of Realtors. It features the word "FRESNO" in large, bold, blue capital letters. Below it, the words "ASSOCIATION of" are in a smaller, blue, sans-serif font. At the bottom, "REALTORS" is written in a large, bold, blue, sans-serif font, with a registered trademark symbol (®) to the right.

**Tuesday, July 10th**

**C.A.R. Form RLAS  
Residential Lease after Sale  
& C.A.R. Form SIP  
Seller License to Remain in Possession**

Presented by  
Jose Reyna





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

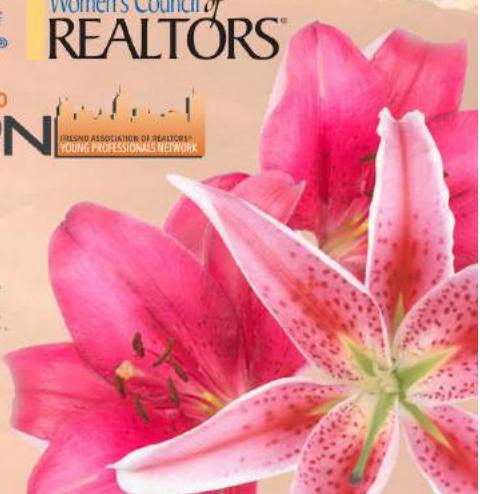
Must R.S.V.P. in advance  
by calling 559-490-6400

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

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# 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

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

Thurs.

**12**

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

Fri.

**13**

FREE Key Friday  
8:30am - Investors/Exchangers

Mon.

**16**

10:30am - Rapattoni MLS  
Training

Tues.

**17**

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

Thurs.

**19**

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

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...

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>



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Noe Cruz | CA License #0156585 Luz Arroyo | CA License #01169172

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grow your business**

**Ask us how**



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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)  
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# MEET OUR TEAM

TOP 10 LENDER FOR  
CLOSED UNITS IN  
FRESNO!



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**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)

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**Office 559.318.9931**

**Fax 559.318.9934**



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**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**

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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

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**

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**Stearns<sup>®</sup>**  
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.

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