

THE GRAPEVINE

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®

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CBS Tutorial on eKey

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Time is running out!

THE DEADLINE TO COMPLETE YOUR
NAR CODE OF ETHICS TRAINING IS

31 December

REALTOR.ORG/CODEOFETHICS/TRAINING



Home Safe Home: Tips for Securing Your Home

*Article taken from "This article is part of the National Association of REALTORS® REALTOR® Safety Resources Kit."



Many real estate professionals have home offices. Whether you work at home or not, you might want to consider additional steps to secure your home. Burglars usually leave if they can't break in within **ninety seconds**. Anything that slows down a thief by even a minute or two can keep your house from being robbed.



Keep written records of all furniture, jewelry and electronic products. If possible, keep these records in a safe deposit box, fireproof safe, or other secure place. Take pictures or a video, and keep purchase information and serial numbers if available.

These help law enforcement agencies track recovered items.



Clearly display your house number, so police and other emergency vehicles can find your home quickly.



Secure sliding glass doors with commercially available bars or locks, or put a wooden dowel or broomstick in the door track.



Don't hand out keys to friends, even if they are trustworthy. Know the location of all your house keys all the time. Never use hide-a-keys or leave the key under the doormat, above the door, in a flowerpot, or anywhere outside the house.

You may think you're being clever, but experienced thieves know all the tricks. Also, keep your car keys and house keys on a different ring if you ever use valet parking or leave your keys with parking lot attendants or even at a repair garage.



If you hear a noise that sounds like someone breaking in or moving around, quietly call the police and wait calmly until they arrive. If you can leave safely, do so. Otherwise, lock yourself in a room you are in, pretend to be asleep.

Affiliate Appreciation at Copper River



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that will equip you to list in
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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
to register

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

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.



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Visit REBIInstitute.com to learn how to earn the SRS designation!



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5:30pm-8:30pm

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Over \$500
Value!

\$10

Tasting
and Hors
d'Oeuvre

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

\$5 Raffle Tickets or 6 for \$20

**OAKHURST
GRILL**

& WHISKEY 41 LOUNGE



IDLE **III** HOUR
WINERY





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

CODE OF ETHICS

WITH
KEN NEUFELD
PROFESSIONAL STANDARDS
CHAIRMAN

October 5, 2018
9:00 AM

Yosemite Gateway Branch
40298 Junction Dr Suite B,
Oakhurst, CA 93644

**Streaming at FAR*

[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.

Calendar

Upcoming Training and Events

● **Held at FAR Office**

● **Held at Yosemite Gateway Branch Office**

Mon.

01

09:00am – CRMLS Training

Tues.

02

8:30am – MLS Home Tour Meeting
Speaker : Ron Piccard : IPX
10:30am –MLS Training
2:30pm – CRMLS Training

Tues.

09

8:30am – MLS Home Tour Meeting
Speaker : Peggy Robinson : Reverse
Mortgage
10:00 am – Know Your Forms –
Streaming in Yosemite

Wed.

03

8:30am – SRS Designation Class
10:30 – Rapattoni Training

Wed.

10

Thurs.

04

8:30am –Yosemite Gateway Branch
Home Tour Meeting
Speaker – TBD
8:30am – SRS Designation Class

Thurs.

11

8:30am – Yosemite
Gateway Branch Home Tour
Meeting
Speaker – TBD
2:30pm – CRS Data

Fri.

05

8:30am – Investors/Exchangers
9:00am – Code of Ethics Class with
Ken Neufeld

Fri.

12

8:30am – Investors/Exchangers

There's a new lender in town!

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!



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Stearns[®]
LENDING



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.

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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). 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.

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Ask us how

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