

OFFICIAL NEWSLETTER OF THE FRESNO ASSOCIATION OF REALTORS®

# THE GRAPEVINE

October 12, 2018

\*Important Information: Yosemite Gateway  
Branch will be closed  
Wednesday October 17th, 2018 and  
Friday October 19th, 2018



Listen to the latest episode by  
Clicking [Here](#)

This week Don Scordino has on  
Aram Melikian of Coldwell Banker  
RE and Jeff Brown, Home  
Inspector with 360 Inspect.

**TUNE**

**IN**



Listen on  
Apple Podcasts



Podcast Available on  
**Soundcloud**

## IN THIS ISSUE

Welcome Home Radio

Forms of Use of the REALTOR® Logo

New Members: August

New Members: September

CAR Prop 5/ Prop 10

Gov Legal Update

Toast of Oakhurst

Calendar

YPN Halloween Mixer

Affiliate Advertisers



## Form of Use for the REALTOR® Logo

The form of use limitation also applies to the REALTOR® Logo. The REALTOR® Logo consists of an "R" set in Futura Typeface on a sharply contrasting rectangular background to form a block "R" under which is centered the term REALTOR®. The rectangular block and the term REALTOR® centered under that block must be the same contrasting color.

Users of the REALTOR® Logo must adhere to the identification, color, spacing, and size requirements set forth by NAR. Such requirements are designed to assure that through uniform and consistent use, the public will continue to recognize the REALTOR® Logo as a distinctive mark and not simply a decorative symbol.

Members and Member Boards are encouraged to download the REALTOR® Logo from REALTOR.org to

ensure use of the proper form. It's available at:

[https://www.nar.realtor/sites/default/files/migration\\_files/publications/2014/Membership-Marks-Manual-2014-02-11.pdf](https://www.nar.realtor/sites/default/files/migration_files/publications/2014/Membership-Marks-Manual-2014-02-11.pdf)



It has become customary in some areas for one member to address another member as, for example,

"REALTOR® Jones." Such use as a letter salutation or signature is acceptable. For example:

### **Proper Use**

Dear REALTOR® Jim:

Dear REALTOR® Jones and Mr. Doe:

Sincerely,

REALTOR® Smith

A non-member is never permitted to use the term REALTOR® or REALTOR-ASSOCIATE® adjacent to his name on a business card or anywhere else, even if he is employed by or affiliated with a firm that is permitted to use the term REALTOR®.

# WELCOME NEW MEMBERS

August 2018

Sandra Mikaelian	Debra M. Barletta, Broker
Tou Her	Keller Williams Westland Realty
Ivette Chavez	London Properties, Ltd
Chuck Sanchez Jr.	EXP Realty
Orhan Tolu	Century 21 Real Estate Alliance
Mohamed Mabrouk	Aspire Realty Solutions
Rajbir Singh	Guarantee Real Estate
Sheila Charles-Wall	Realty Concepts, Ltd
Mandeep Sharma	Guarantee Real Estate
Cindy Moayed	Coldwell Banker
Anna Marie Flores	Connect Realty.com, Inc.
Harriet S. Pickford	Harriet S. Pickford, Broker
Kevin Goessling	Visintainer Group
Marina Mulverhill	Help-U-Sell
Kayla Kim	Iron Key Real Estate
Mark Anthony Castillo	Better Homes and Gardens
Monica Regan	Help-U-Sell
Shelby Smith	Berkshire Hathaway Home Services
Patricia Ramirez	Guarantee Real Estate
Catalina Plata	Envison Realty
Jannet Rodriguez	London Properties, Ltd
Sarala Patil	Guarantee Real Estate
Stephen T. Smith	Realty Concepts, Ltd
Antonio Arguelles	Century 21 MM
Nayiri Dermenjian	London Properties, Ltd.
Amanda Nelson	California Home Realty
Julie R. Sibayan	Guarantee Real Estate
Joseph Randal Housewear	Keller Williams Westland Realty
Bobby Joe Grider	Searchlight Realty, INC
Aisha A. AllenRojas	Brown and Brown Real Estate
Naly Xiong	Fresyes
Alana Esquibel	Keller Williams Westland Realty
Dayna Rodgers	Realty One Group
Andrew Kidder	Keller Williams Westland Realty
Arshpreet Kaur	Real Living Diamond Realtors
Esteban Ramirez	Guarantee Real Estate
Daniel Markendorf	Guarantee Real Estate
Robert Beck	Bloom Group, Inc
James Martinez	Guarantee Real Estate
Eliana Baron Cardenas	Brown and Brown Real Estate
Evelyn Zepeda	Universal Leanding and Realty
Mohan Cheema	HomeSmart PV and Associates
Genevieve Cooley	Guarantee Real Estate
Jessica Nazaroff	Guarantee Real Estate

WELCOME NEW MEMBERS  
September 2018

Arynne Broom	All State Homes
Quy Toa Vuong	Guarantee Real Estate
Rebecca Peters	Guarantee Real Estate
Jorge Cuevas	Village Home Realty
Margaret Brewer	Coldwell Banker-Oakhurst
David Janca	Valley Wide Homes
Terri East	Golden Key Realty, Inc
Eli Miraziz	London Properties, Ltd.
Adele Rodriguez	Guarantee Real Estate
Monica Hoenig	Solid Oak Realty
Travis Justice	All State Homes
Kristle Garton	Realty Concepts, LTD
Ashley Full	Iron Key Real Estate
Dewayne Clark	Independent Realty Group
Mason Conley	Connect Realty
Christina Nugier	Lion Real Estate
Joseph Viveros	Realty Concepts, LTD
Michael Ibabao	Movoto Real Estate
Alejandro Trevino	Better Homes and Gardens
Mackenzie Besnon	Foxen Realty Inc
Christian Brown-Johnson	Miracle Realty
Jacob Skvortsov	Fresyes Realty
Jared Torres	The Housing Connection
Patricia Alvarado	Pro Mr. Z Realty
David Perez	R E Brokers
Brennan Achee	Guarantee Real Estate
Ian Hogan	Guarantee Real Estate
Martin Rusky	Guarantee Real Estate



# KEY FACTS

## YES ON PROPOSITION 5 AND NO ON PROPOSITION 10

Homeownership and private property rights are on the California ballot this November and the election outcome will determine our state's housing future. REALTORS® throughout the state are committed to protecting homeownership and are urging our clients, colleagues and fellow Californians to look closely at this year's ballot. The state's housing future depends on it.

### YES ON PROP 5

**The Property Tax Fairness Initiative (Prop 5) removes the unfair moving penalty for seniors, the severely disabled and disaster victims across the entire state while still ensuring they pay their fair share of property taxes.**

- Seniors will have the freedom to downsize or move closer to family.
- The severely disabled will be able to move to more practical homes.
- Many disaster victims will now have the opportunity to move without being penalized.

Too many Californians feel like they will never be able to become homeowners. Eliminating the moving penalty for seniors, disaster victims and the severely disabled will create more opportunities for homeownership for first time buyers and young families.

### NO ON PROP 10

**Prop 10 will make California's housing crisis worse. It's the wrong solution for a state that desperately needs to create more affordable housing for middle class families. Seniors, veterans, both gubernatorial candidates – Democrat Gavin Newsom and Republican John Cox – and affordable housing experts all oppose Prop 10 because it will make housing less available and less affordable.**

Prop 10 will:

- Let government dictate rental pricing for privately owned single-family homes.
- Reduce home values by more than 10%, according to MIT researchers; an average loss of approximately \$39,000 per California homeowner.
- Significantly restrict what single-family homeowners can do with their homes.
- Could allow bureaucrats to charge homeowners a fee for taking their home off the rental market.

The facts are clear: Prop 10 will reduce affordable and middle-class housing in California and drive down existing home values. For more information, please visit [www.housingforCalifornia.com](http://www.housingforCalifornia.com).

Paid for by California Association of REALTORS® Issues Mobilization PAC

For more information, please visit: [on.car.org/cayes5no10](http://on.car.org/cayes5no10)

# Legal Update

**Speaker: C.A.R. Legal Counsel  
Gov Hutchinson**

**Friday, October 26th  
F.A.R. Office**

**Choose A.M. or P.M. Session:**

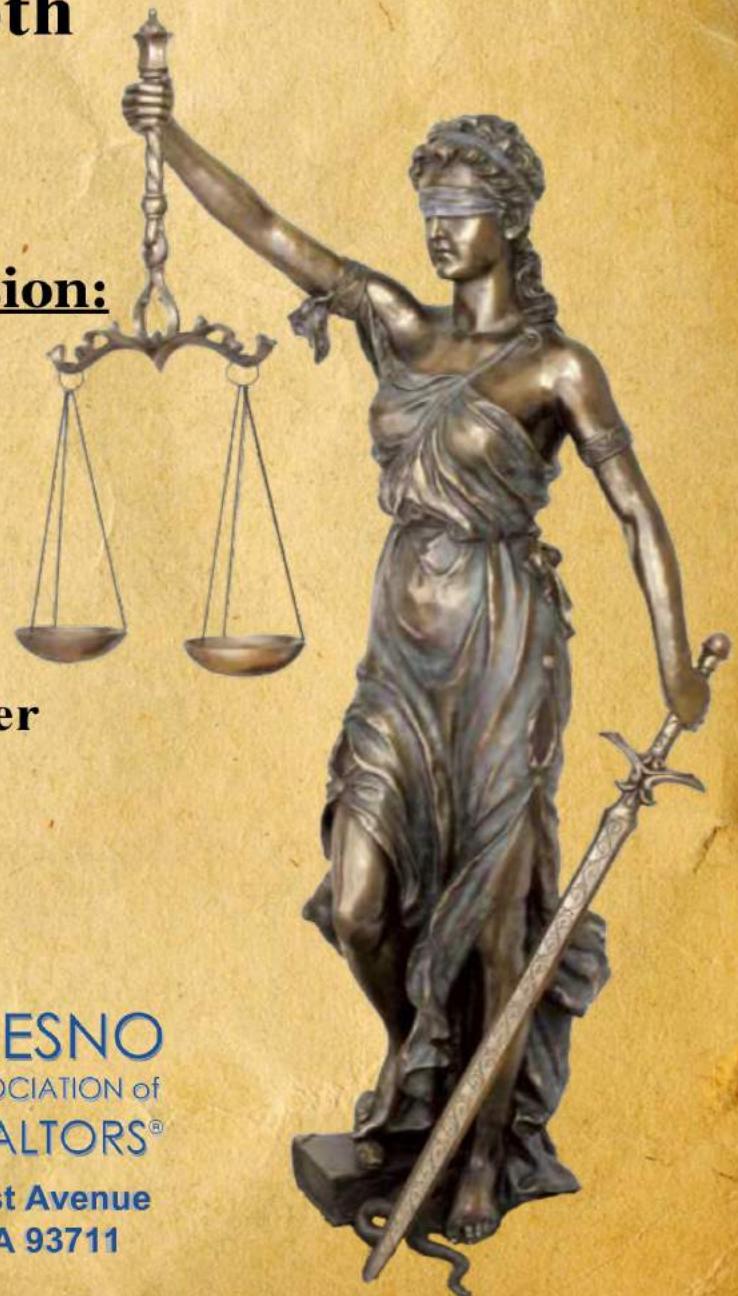
**10 a.m. - 12 p.m.**

**2 p.m. - 4 p.m.**

**Deposit of \$10 Required  
(only charged if not attended)**  
**Call 559-490-6400 to register**



**6720 N. West Avenue  
Fresno, CA 93711**





# 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)

Get tickets early by calling  
559-490-6400, or at the door.



Over \$500  
Value!

\$10  
Tasting  
and Hors  
d'Oeuvre

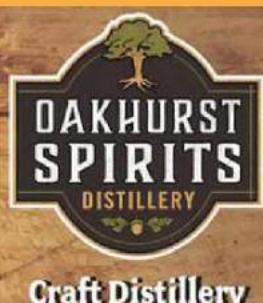
Proceeds raised go to local scholarships.  
Donations are tax deductible.

\$5 Raffle Tickets or 6 for \$20

**OAKHURST  
GRILL**  
& WHISKEY 41 LOUNGE



IDLE H HOUR  
WINERY



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

# Calendar

Upcoming Training and Events

● Held at FAR Office

● Held at Yosemite Gateway Branch Office

● Held Offsite

\*Important Information: Yosemite Gateway Branch will be closed  
Wednesday October 17th, 2018 and  
Friday October 19th, 2018  
Wednesday October 24th, 2018 and  
Friday October 26th, 2018

Tues. <b>16</b>	8:30am - MLS Home Tour Meeting Speaker : John Shore: Community Housing Council 10:30am -Websites Training	Tues. <b>23</b>	8:30am - MLS Home Tour Meeting Speaker : CAR Report 10:30 am - Zipforms/ Digital Ink
Wed. <b>17</b>	**YOSEMITE GATEWAY BRANCH CLOSED**	Wed. <b>24</b>	10:30am - Clerical Training/ Renewal **YOSEMITE GATEWAY BRANCH CLOSED**
Thurs. <b>18</b>	8:30am -Yosemite Gateway Branch Home Tour Meeting Speaker - Mike Berg: Interim YHS Superintendent 10:30am - CRS Data	Thurs. <b>25</b>	8:30am - New Member Orientation 8:30am - Yosemite Gateway Branch Home Tour Meeting Speaker - Michael Karby 5:00pm - YPN Mega Mixer at The Hive
Fri. <b>19</b>	8:30am - Investors/Exchangers  <b>5:00pm - Bowling Tournament at Bowlero</b>  **YOSEMITE GATEWAY BRANCH CLOSED**	Fri. <b>26</b>	8:30am - Investors/Exchangers 10:00am - Legal Update with Gov 2:00pm - Legal Update with Gov  **YOSEMITE GATEWAY BRANCH CLOSED** 5:30pm - Toast of Oakhurst

# YPN Halloween Mixer

Thursday, October 25th

**Bitwise Hive** from 5-8

2600 Ventura St. Fresno, 93721

**Costumes Encouraged!**

Contest with prizes for 1st, 2nd, & 3rd place winners!

Must R.S.V.P. in advance to F.A.R. at 490-6400. Free for  
Fresno REALTOR® & Affiliate members, \$15 for guests.



CUTTONE | WATERS

**Homebridge**





BEFORE

AFTER

# *Sell more homes*

AND MAKE MORE MONEY!

With Renovation Loans!

- **We Make The Process Easy!**
- **No Need For Cash Buyers!**
- **Close In 30 Days Or Less!**
- **Dedicated Renovation Team!**
- **Turn “Second Chance Properties” Into Sales!**
- **Sell Homes In The Off Season!**
- **Capitalize On The HGTV Buying Wave!**
- **Current Property Condition Not A Factor!**
- **Repair Costs Financed Into The Mortgage!**
- **Real Estate Agent Training Available!**

Call Today!



**Mike Clark**  
Regional Sales Manager  
Central Valley, California  
c - 559.281.4057  
o - 559.476.2660  
mike.clark@spmc.com  
NMLS #264323



**Michael Brooks**  
National Renovation Manager  
Folsom, California  
c - 760.334.3362  
o - 916.932.1703  
michael.brooks@spmc.com  
NMLS #116329



©2018 Sierra Pacific Mortgage Company, Inc. NMLS # 1788. ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) Licensed in California by the Department of Business Oversight under the Residential Mortgage Lending Act 417-0015. This is not a commitment to lend. This information is intended for real estate professionals only and is not an advertisement to extend consumer credit as defined by Regulation Z. NOT FOR CONSUMER USE. Equal Housing Lender. This is a paid advertisement, not necessarily endorsed by 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, not necessarily endorsed by the Fresno Association of REALTORS®.

# 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>



Click Here for a FAST Quote

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



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



**Jerry Gonzales**  
Loan Officer  
NMLS #223441  
M: 559.999.0272  
jgonzales@guildmortgage.net



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

**Guild**  
mortgage  
OWN WHAT MATTERS

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®.



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



# “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, 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!**



**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



<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](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