Real Estate Business Services, Inc.
A subsidiary of the
CALIFORNIA ASSOCIATION OF REALTORS®

2016

Top Tips for REALTORS® using zipForm® Plus & zipLogix Digital Ink®

Work efficiently and accurately with a seamless integration to document storage and e-Signatures to manage transactions from start to finish!

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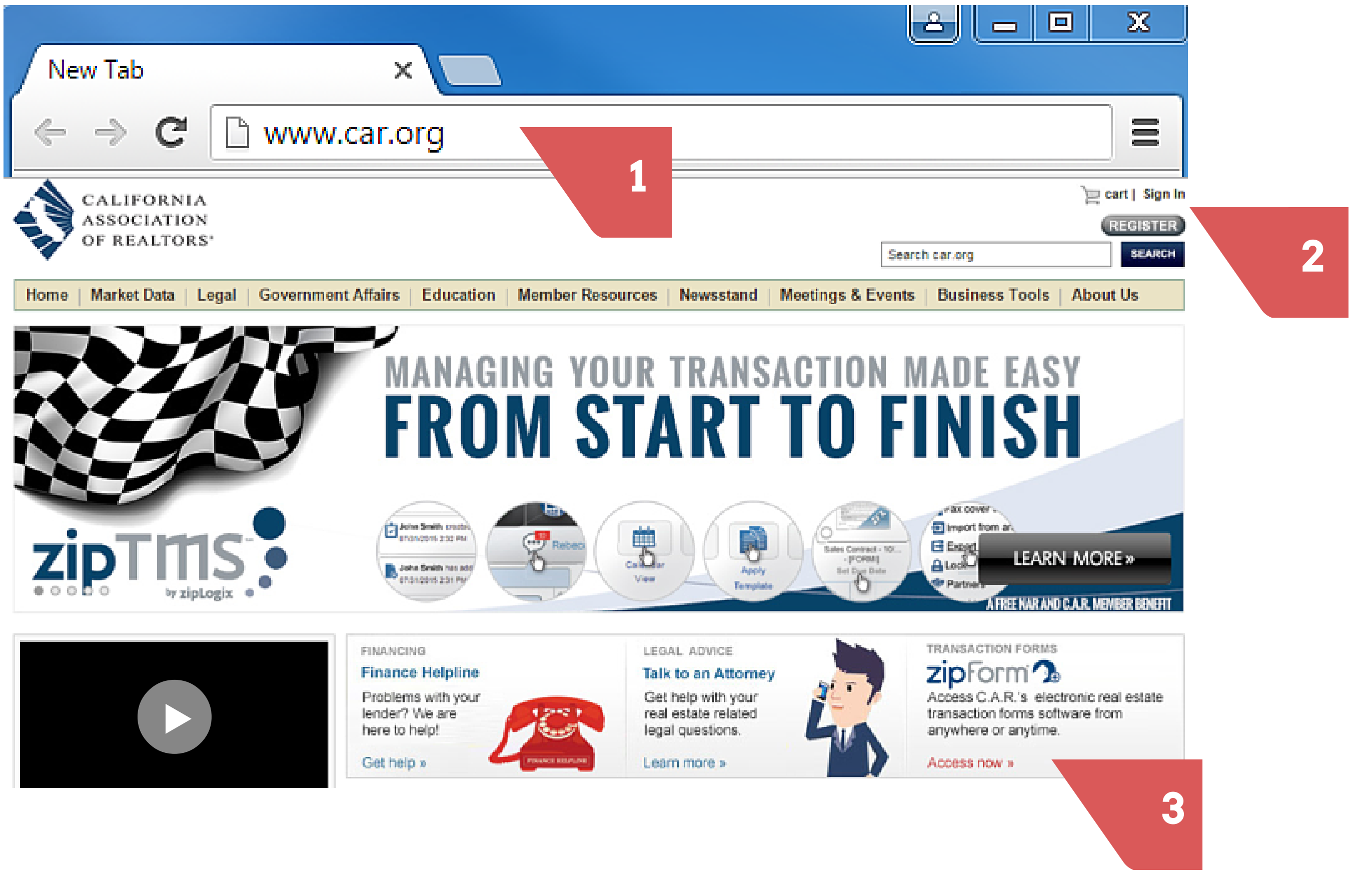
CALIFORNIA ASSOCIATION OF REALTORS®

1. Getting Started

Logging In

C.A.R. Members can always access zipForm® Plus by visiting www.car.org from any internet browser!

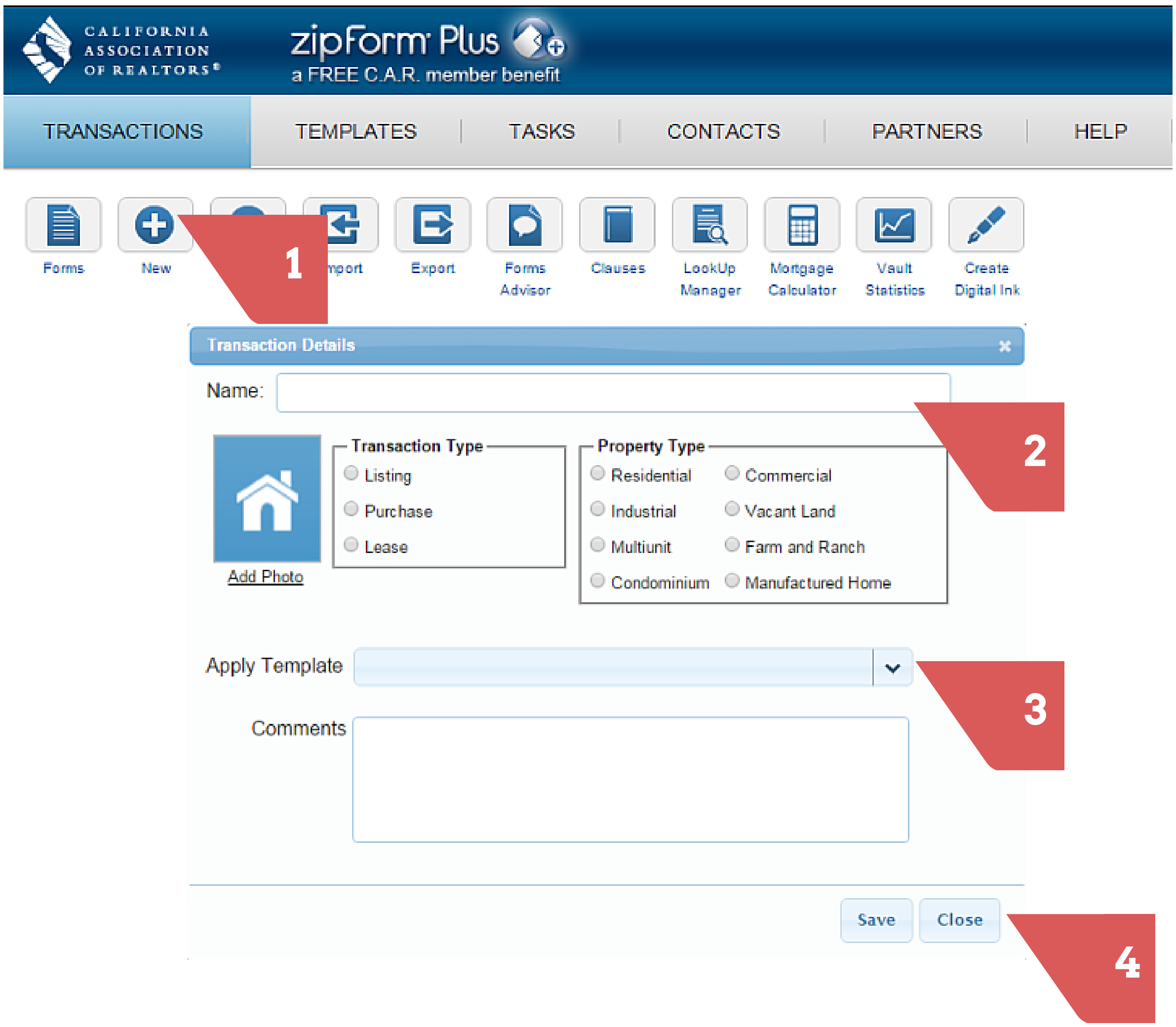


1. Go to **www.car.org**
2. Click on **Sign In** at the top of the page and use your C.A.R. credentials to log in.
   *First-time users will click **Register** and follow the online instructions.*
3. Once logged in, click **Access Now.** zipForm® Plus will open in a new window.

2. Creating Transactions

Starting a New File

zipForm® **Transaction files** are a set of contracts (C.A.R. forms) for a specific client or property. Transaction information, including **Transaction Parties** and property information, is automatically updated throughout all of the forms in the file as each is completed. This applies to future edits as well and saves time while drafting forms.



1. Click the **New** button on the **TRANSACTIONS** page.
2. Name your transaction (something easy to find and remember).
3. Use the **Apply Template** drop-down menu if you wish to apply a template.
4. Click **Save.**

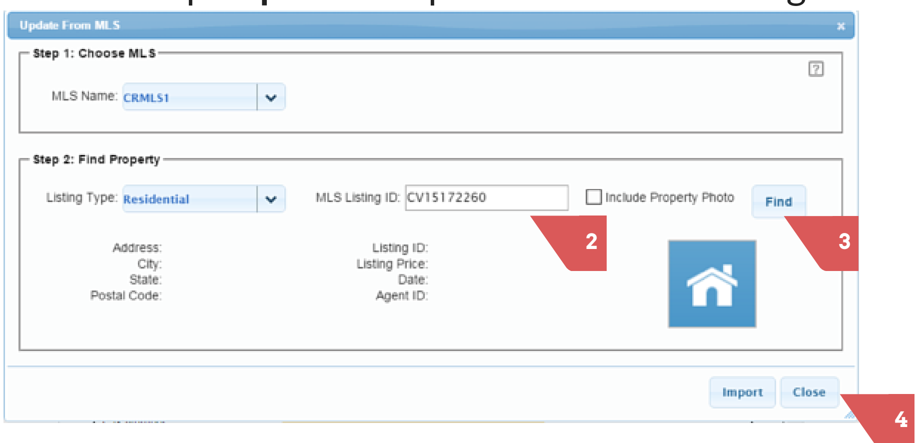
3. Filling Out Forms

zipFormMLS-Connect® and Other Time-saving Tools

Transaction forms can be completed by filling out blank fields manually or by using the different shortcuts found throughout **zipForm® Plus**. Key information entered on the forms automatically flows between all of the forms in the file. This includes client names, contact information, property address, and agent information.

- **zipFormMLS-Connect®** auto populates listing information from your MLS straight into your transaction.

1. While editing any form, click or tap the **MLS-Connect®** button. *If required, insert your MLS ID and password.*
2. Select a **Listing Type** and provide the MLS number for the property.
3. Click or tap **Find** and the listing information will populate for review.
4. Click or tap **Import** to duplicate this info throughout the transaction.

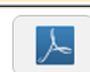


- **Utilizing Text Overflow**

The RPA-CA will automatically place any surplus text you are typing, if you run out of room, into a **Text Overflow Addenda** (C.A.R. TOA).

1. Type/paste your text in a text field like example: Section 3E.

E. ADDITIONAL FINANCING TERMS:

2. Click **Save as PDF** from the tools above the form. 

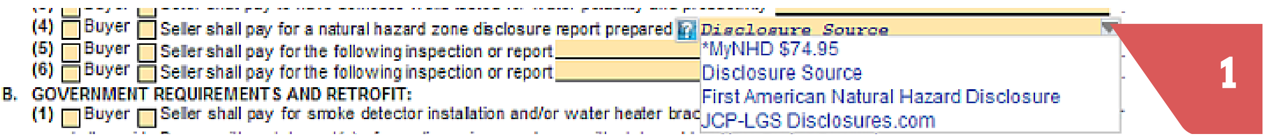
3. A new PDF copy of the RPA will appear in the Transaction with an additional page attached at the end that includes your surplus text.

Note:
The original field you were typing in will display a footnote to "See Text Overflow Addendum" which will be attached at the end of this PDF.

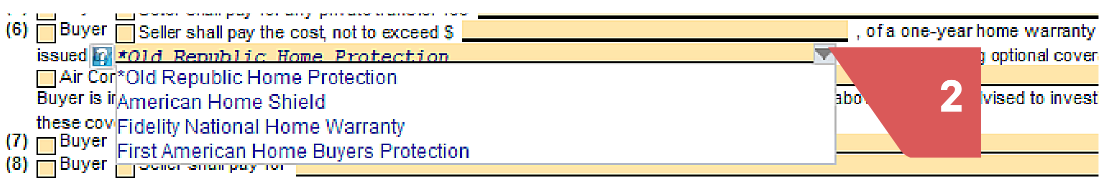
TOA is also used in sections:
5(A)
6
7(A1-A3)
8(B-C).

- **Service Providers** are conveniently listed for you while using zipForm® Plus. While completing **Natural Hazard Zone** fields or **Warranty** fields, click on the drop-down arrow to see what services are available and your client can choose the vendor he or she desires.

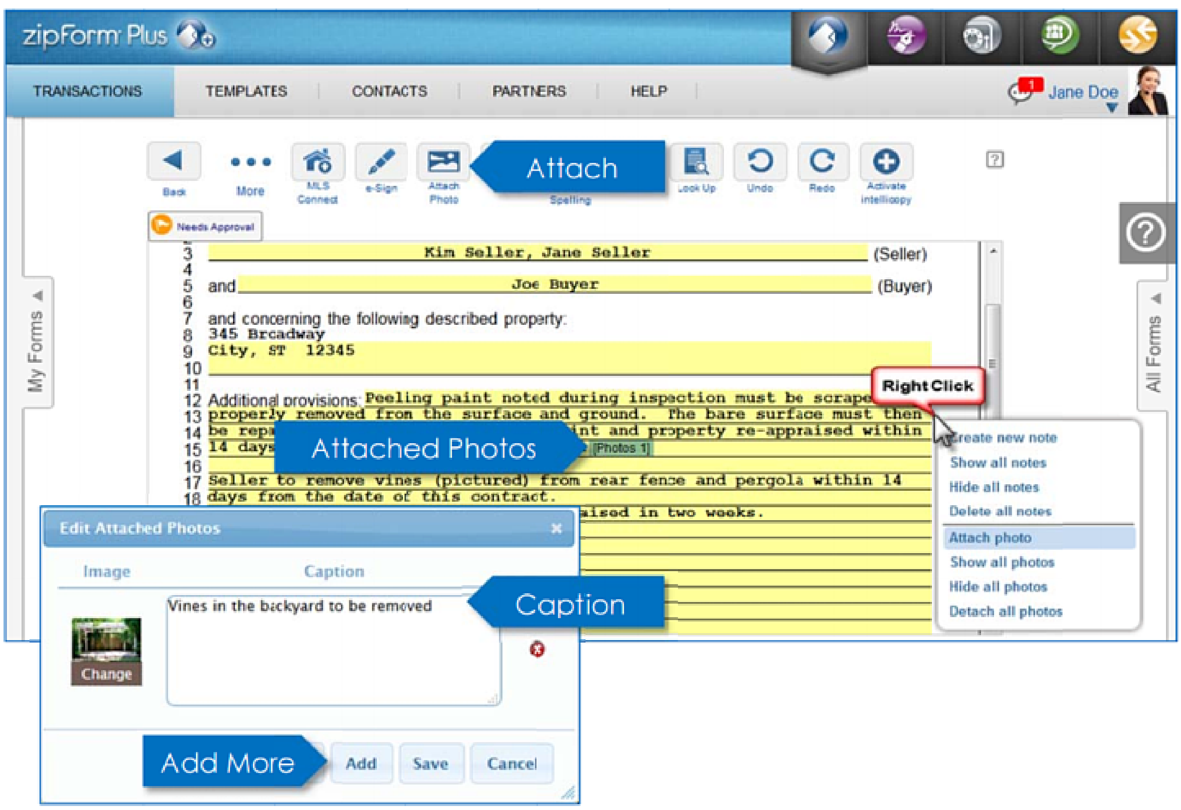
Example 1. Section 4, Item A4 of RPA



Example 2. Section 4, Item D6 of RPA



- **Attaching Photos to a Form** can be done inside any document in zipForm® Plus and zipForm® Mobile. Provide valuable information to all transaction participants with quick and easy visual reference.



Photos will appear as an extra page on the document you add them to and as a clickable, mobile tag for reference. They are included when you Print, Email, Save as PDF, eSign, or Collaborate with this form.

Add Forms Automatically: Smart Form Features Guide for RPA-CA

If a box on a form is checked indicating the inclusion of a different form in the transaction, then zipForm® Plus will import that form into the transaction automatically, while you continue to work on the initial form. If the box is then unchecked by the user, zipForm® Plus will still leave the new form included.

Auto Add Addenda

For example, on Section 5B (Addenda and Advisories) of the RPA, if you mark an "X" for the Statewide Buyer and Seller Advisory (SBSA), this form will be automatically added to the transaction. If you remove the "X" from section 5B, the SBSA will not be removed from the transaction. Users will need to remove it manually from their transaction's forms list.

Other sections where auto-add addendum is used are:

- Section 3 (D) – Seller Financing
- Section 4 – Sale of Buyer's Property
- Section 5 – Addenda and Advisories
- Section 9 (C & D) – Closing & Possession
- Section 31 – Expiration of Offer
- Section 32 – Acceptance of Offer

Mutually Exclusive Checkboxes

Users can avoid incorrectly checking multiple boxes in a particular section of the RPA with this new feature. For example, in paragraph 2B the Listing Agent cannot simultaneously represent the seller exclusively and also represent both the buyer and seller. Or if All Cash is selected in section 3C, then sections H, I, and J are disabled related to loan information.

Sections where the mutual exclusive feature is used are:

1. Paragraph 2B:
  a. Immediately below the line beginning with the words "Listing Agent," the boxes for "the Seller exclusively" and "both the Buyer and Seller" are mutually exclusive
  b. Immediately below the line beginning words "Selling Agent," the boxes for "the Buyer exclusively" and "the Seller exclusively" and "both the Buyer and Seller" are mutually exclusive

2. Paragraph 3A(1): in the second line the boxes for "cashier's check" and "personal check" and "other" are mutually exclusive

3. Paragraph 3A (2): if the box for this paragraph is checked, all of the fields and boxes in 3A (1) should be disabled.

4. Paragraph 3C: if the box for this paragraph is checked, all of the fields and boxes for paragraph 3D, 3H and 3J should be disabled.

5. Paragraph 3D(1): the boxes for "FHA" and "VA" and "Seller financing" and "assumed financing" and "Other" are mutually exclusive

6. Paragraph 3D(2): the boxes for "Seller financing" and "assumed financing" and "Other" are mutually exclusive

7. Paragraph 3H: if the box for "Verification attached" is checked, the field for "3 (or ___) Days" should be disabled

8. Paragraph 3I: if the box for "(or___ is NOT)" is checked, the field for "17(or ___)Days" should be disabled

9. Paragraph 3J(1): if the box for "Letter attached" is checked, the field for "3 (or ___) Days" should be disabled

10. Paragraph 7B(1): the boxes for "Buyer" and "Seller" are mutually exclusive

11. Paragraph 7B(2)(i): the boxes for "Buyer" and "Seller" are mutually exclusive

12. Paragraph 7B(2)(ii): the boxes for "Buyer" and "Seller" are mutually exclusive

13. Paragraph 7D(9)
  a. The boxes for "Buyer" and "Seller" are mutually exclusive
  b. If the box for "OR [] Buyer waives …" is checked, the remaining boxes and fields in 7D (9) should be disabled.
  c. If either box for "Buyer" and "Seller" is checked, then the box for "OR [] Buyer waives …" should be disabled.

14. Paragraph 9B:
  a. In 9B(i), the boxes for AM and PM are mutually exclusive
  b. In 9B(iii), the boxes for AM and PM are mutually exclusive
  c. If any box or field in (i) is completed then all boxes and fields for (ii) and (iii) should be disabled
  d. If any box or field in (ii) is completed then all boxes and fields for (i) and (iii) should be disabled
  e. If any box or field in (iii) is completed then all boxes and fields for (i) and (ii) should be disabled

15. Paragraph 9C: the boxes for "CAR Form SIP" and "CAR Form RLAS" are mutually exclusive

16. Paragraph 9D: if the box for "OR [] Tenant to remain …" is checked, the field for "5(or___)" should be disabled

17. Paragraph 31: the boxes for AM and PM are mutually exclusive

18. On page 10: Paragraph beginning with "(___/___) (Do not initial …" below signatures following paragraph 32, the boxes for AM and PM are mutually exclusive

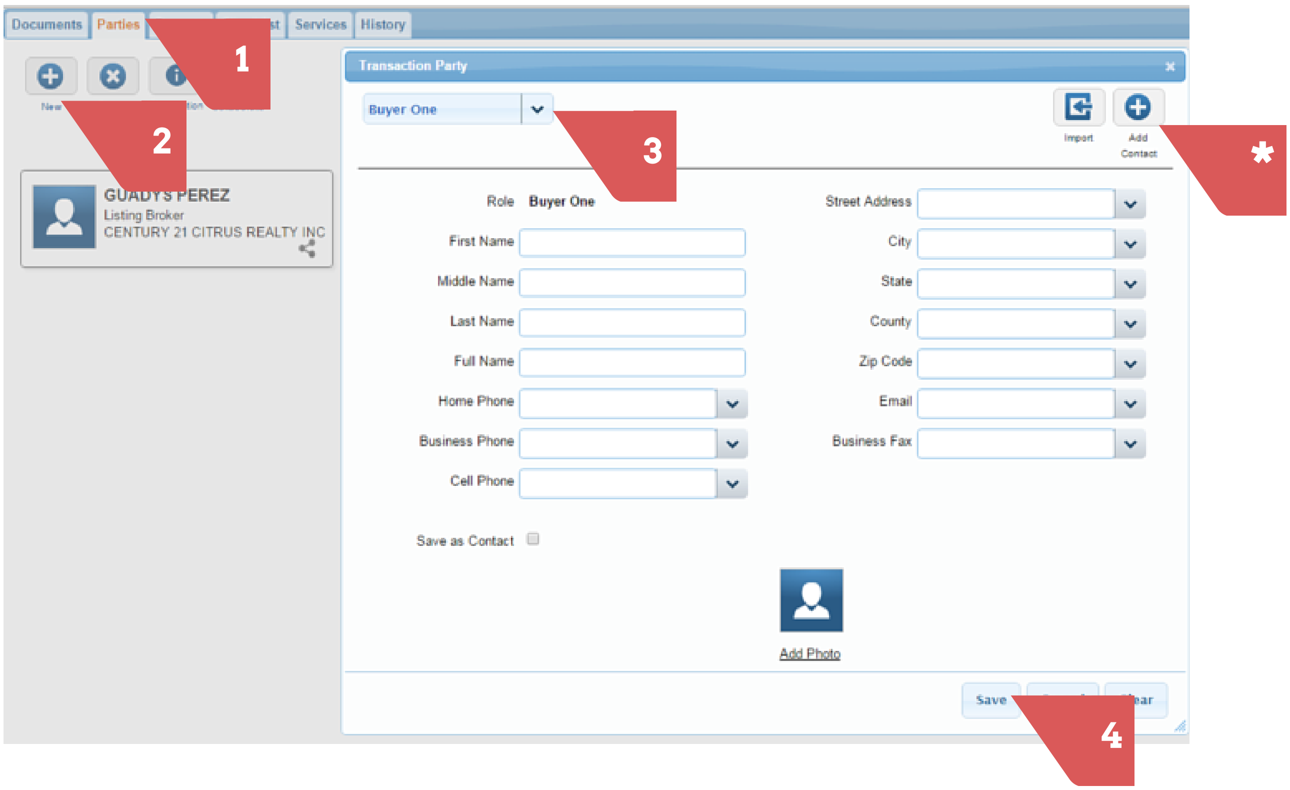
19. In the Escrow Holder box on page 10, boxes for Department of Business Oversight, Department of Insurance and Bureau of Real Estate are mutually exclusive

Parties Tab

Contacts for the Transaction you're working on are streamlined with the **Parties** and **Property** tab. Enter the individual's information in here and watch it flow through the transaction forms.

1. Click the **Parties** tab inside your transaction.
2. Click the **New** button to add a party manually.
3. Select a **Party Type** and enter the required information.
4. Click **Save**.

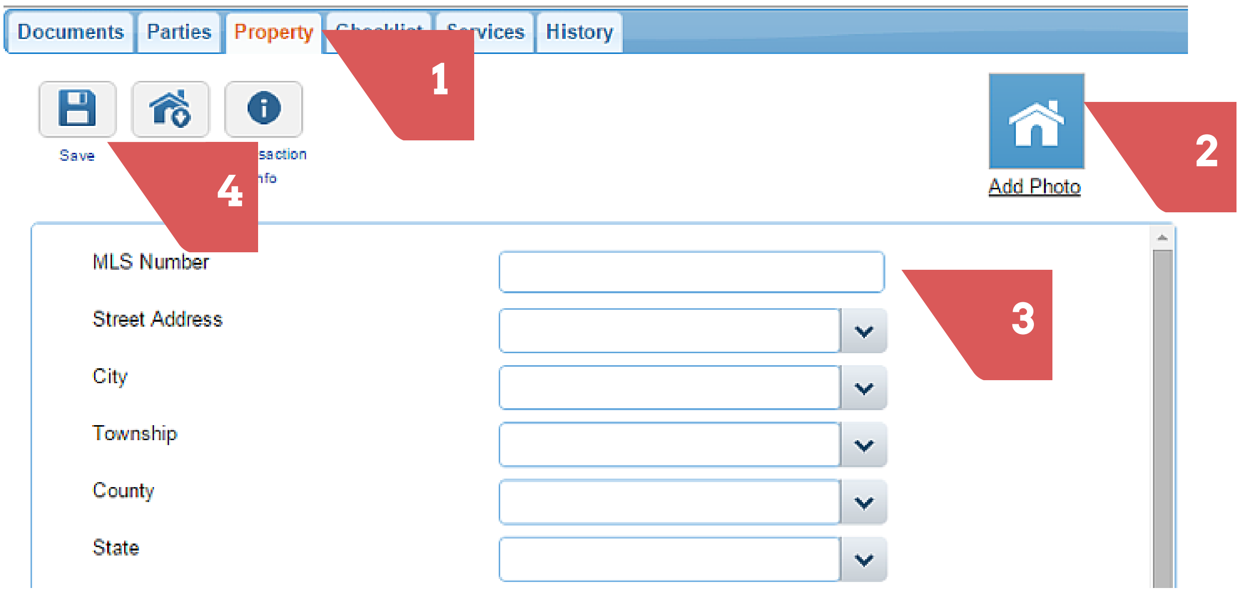
Click **Add Contact to add someone from your zipForm® **Contacts** page.*



Property Tab

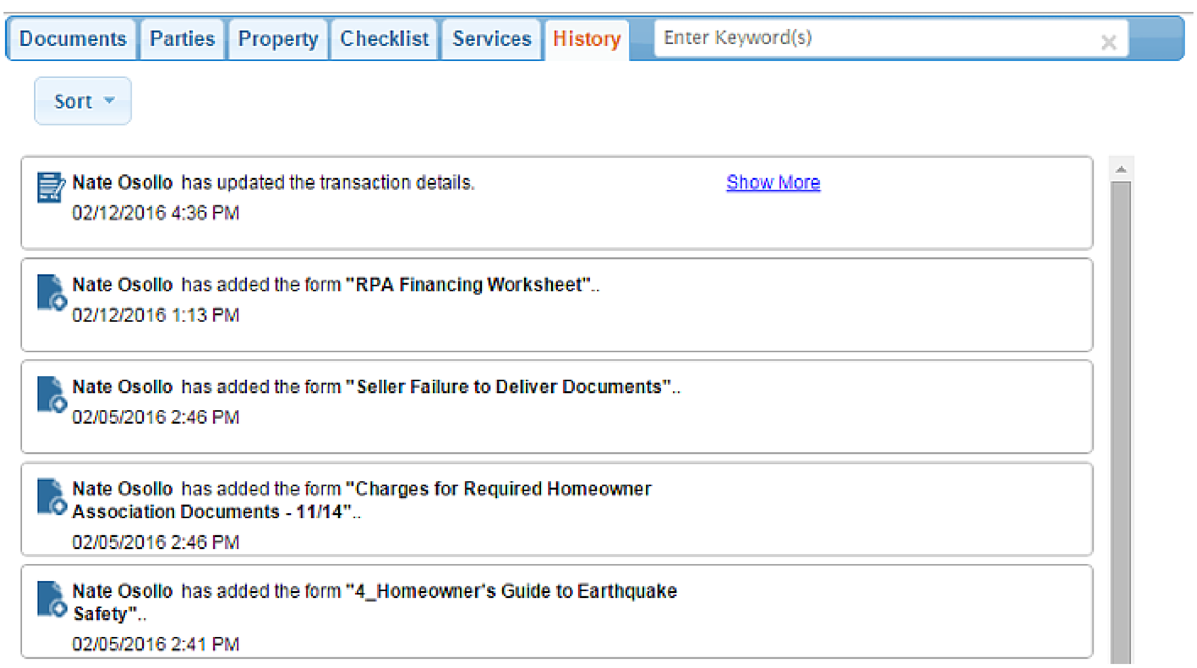
This tab helps fill out property information without distraction by removing the verbiage from forms that have relevant property fields.

1. Click the **Property Tab** inside your transaction.
2. Upload the property picture.
3. Complete the fields thoroughly.
4. Click **Save**.



History Tab

View the log of all the activity in your Transaction with the **History Tab**. Find when forms were changed, faxed, or emailed using this tab.



4. Storage & Organization

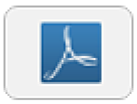
Document Storage Inside zipForm® Plus

zipForm® transaction files save automatically for 14 months. Adding documents to your file also activates **zipVault®** and it's extended storage up to 5 years or customized expiration dates.

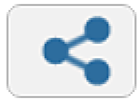
zipVault® Extended Storage Features

Add Document
Click this button to upload a file from your computer.

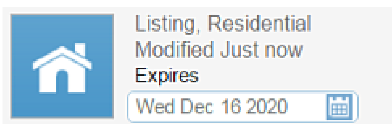
Send
Email or Fax any document(s) to your colleagues or clients.



Save as PDF
Create PDF versions of any form(s) in your transaction.



Collaborate
Give editing or viewing access to other zipForm® users.

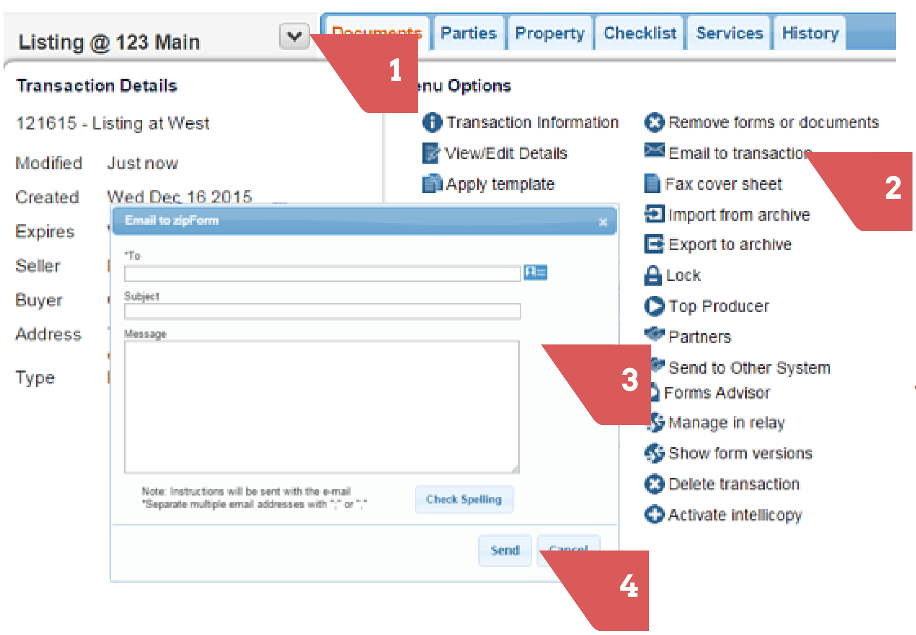


Expiration Date
Transaction Files will be available until you delete them or until they expire (whichever comes first).

Signed Forms
Any documents that have been signed will always automatically be saved in a new folder inside your transaction. This folder will show the Date and Time these forms were signed.

Email Directly into zipForm®

zipForm® users and others can insert documents, files, and signed forms straight into your Transaction via email. Inside any transaction:

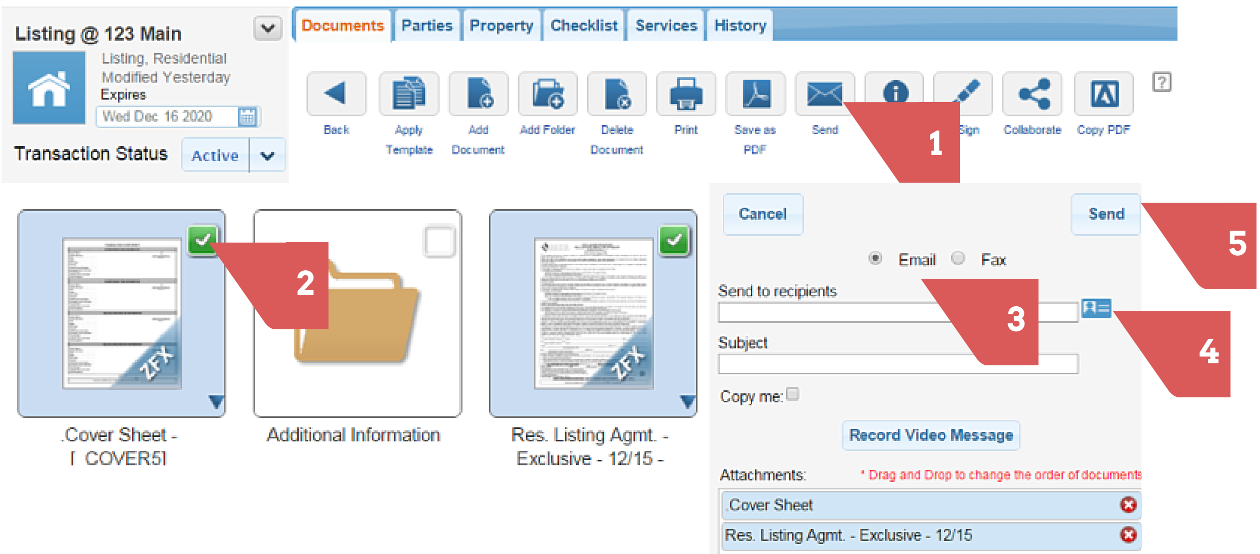


1. Click the file's drop-down arrow.
2. Select **Email to Transaction**.
3. Enter email information.
4. Click **Send** and advise clients to follow the instructions in the email.

● Send Documents via Email or Fax

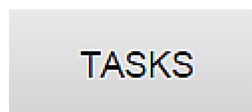
Email or fax any document you're working on directly from zipForm®.

1. Click the **Send** icon on your toolbar.
2. Select the forms you wish to send.
3. Click and choose to either **Email** or **Fax**.
4. Enter in client information manually or use your **Contacts** shortcut.
5. Click the **Send** button.



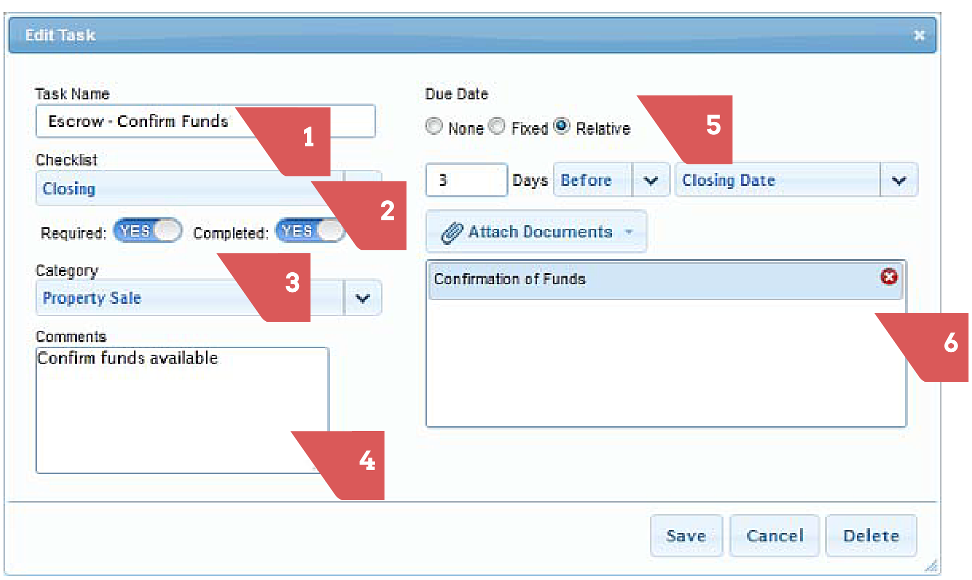
● Set Due Dates/Tasks and Stay On Schedule with zipTMS™

The zipTMS™ Tasks menu helps track deadlines, complete contracts, and manage important events one easy location.



Select **New Task** while in **Tasks** (or **Checklist** inside a transaction) and edit the features below:

1. Task Name
2. Where to assign the task
3. Required/Status
4. Comments if any
5. Deadline
6. Attach relevant forms, if any



5. Tips & Tricks

Customize Your Account and Make It Your Own

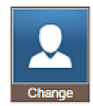
Customize your account before you start creating transactions or emailing to save time and create consistency. All this can be maintained inside your profile under **About Me**.

Add Your Photo

Brand all your emails from zipForm® by adding a photo at any time.

1. Click on your name, the drop-down arrow, or the avatar placeholder in the top right corner.

2. In the profile information window that opens, click on the avatar icon labeled **"Change"** and upload a desired photo.

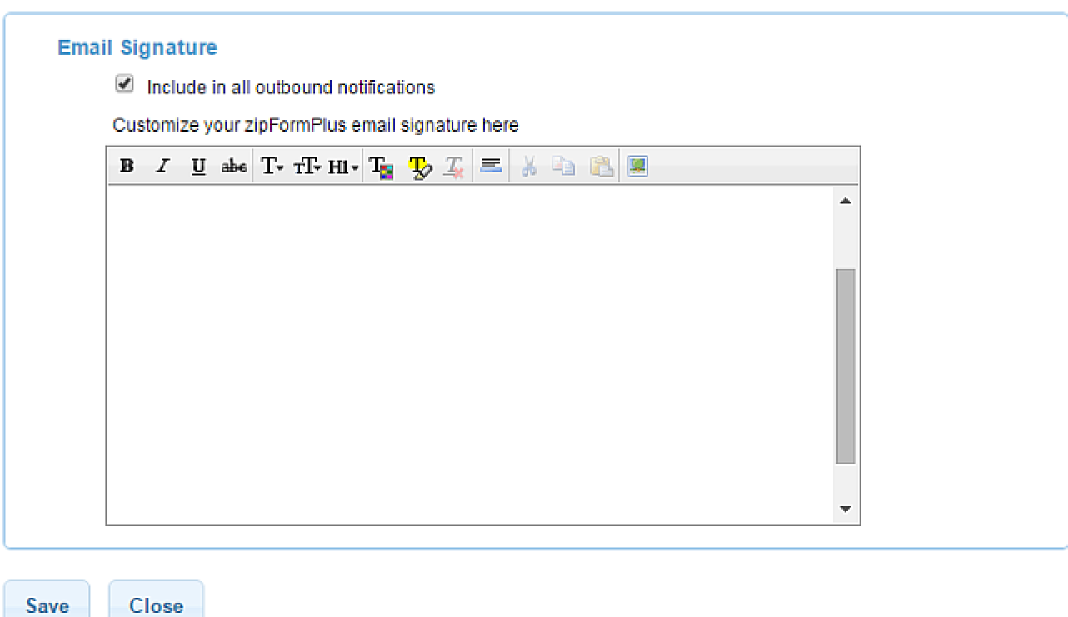


BONUS: Avatars can be changed any time in the **About Me** section by clicking on the photo itself or the links below it.

Email Signatures

1. Click on your name, the drop-down arrow, or the avatar placeholder in the top right corner.

2. Click **View Profile**, scroll down to the Email Signature window to begin making changes. Remember to click **Save** when finished.

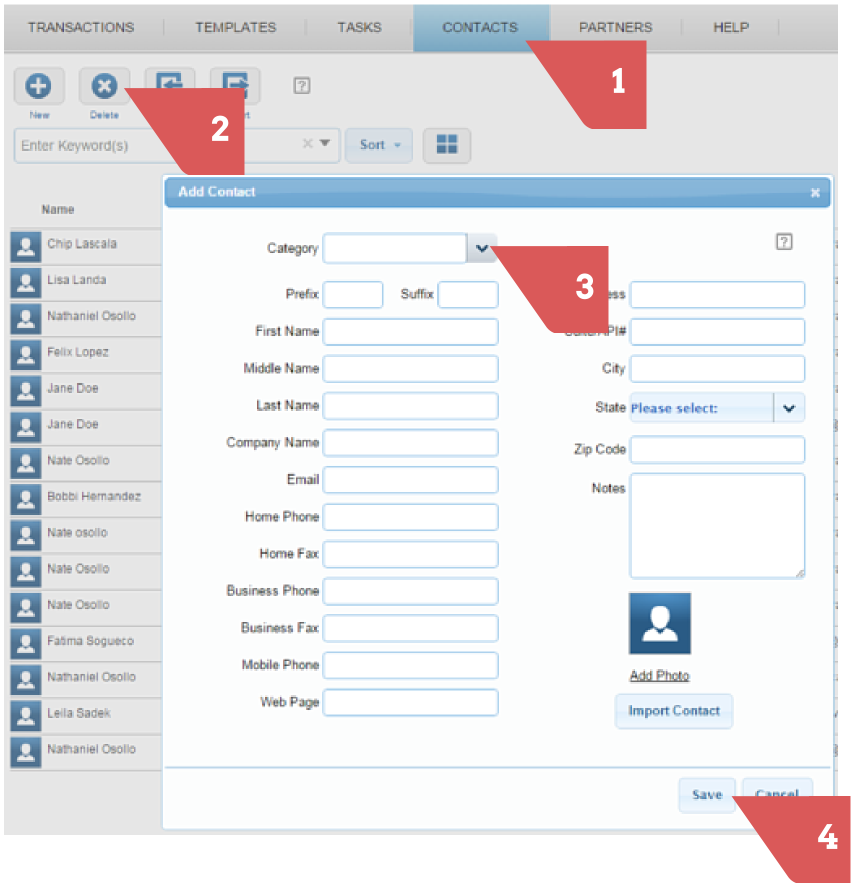


How to Add Contacts

The **Contacts** tab in zipForm® organizes contact information used for filling out forms, emailing, faxing, or even sending documents for signatures. The **Import/Export** buttons help transfer CSV or Vcard contact list files to and from other contact systems (Outlook, Gmail).

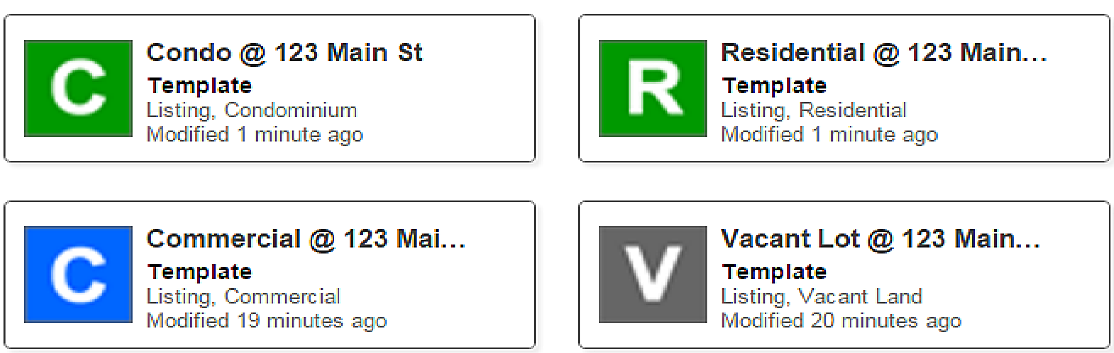
1. Click on **Contacts.**
2. Click on **New.**
3. Select a **Category**, or click and type to create a new category.
4. Enter agent information manually and click **Save.**

BONUS: Import a Contact File with the **Import Contact** button at the bottom of this window.



Create Time-Saving Templates

Templates represent packets of forms with information you frequently use that can be applied to a transaction file to save time. Click on the **Templates** tab, click the **New** button, name the Template and select the **Template Type, Property Type**, and **Save.** Add forms, fill out the forms as you see fit so it's ready apply to a Transaction (see **Section 2**).

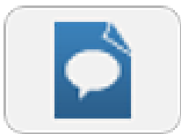


Using the Forms Button

If you need to quickly reference a form but don't want to save an entire transaction, use the **Forms** button. Forms can be selected from the **All Forms** menu on the right.

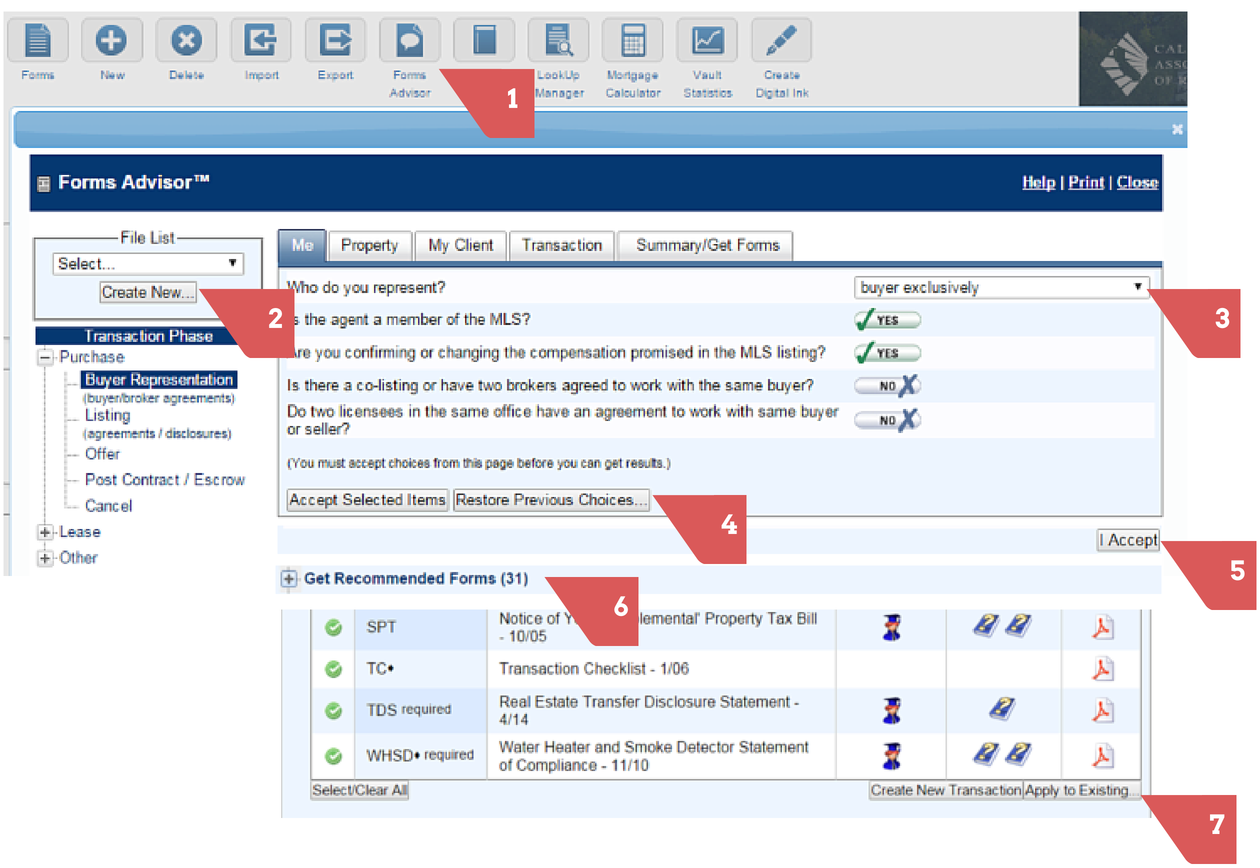
Bonus: Click the **Select Library** drop-down menu to use other C.A.R.-related forms and worksheets: Sample Letters, Foreclosure Prevention, BRE Forms, and more.

Using Forms Advisor™



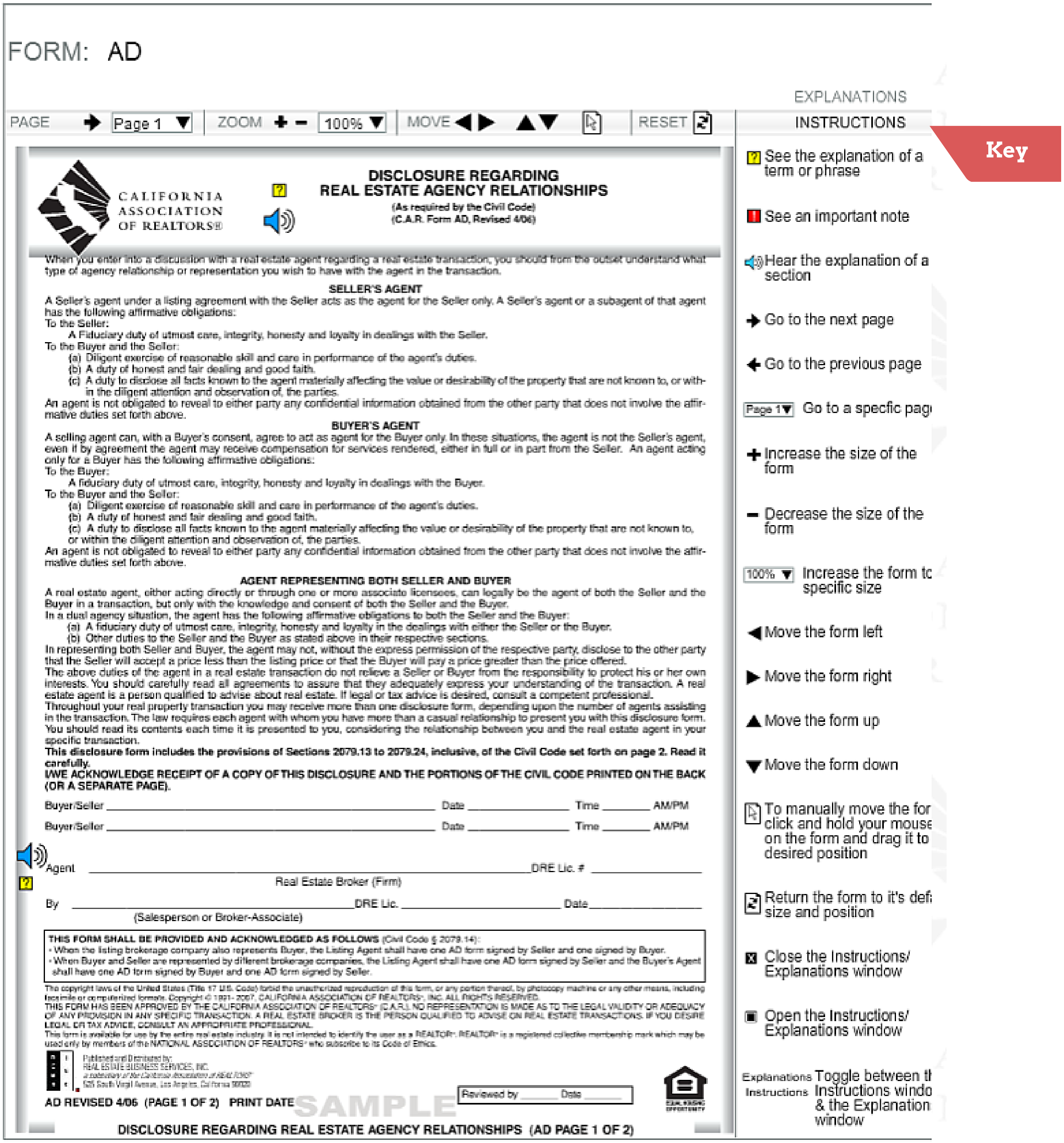
Curious about which forms to use in a transaction? Answer the questions from **Forms Advisor™** pertaining to clients, property, and the transaction, to get recommended forms.

1. Click the **Forms Advisor™** button in the Transaction screen to start.
2. Click **Create New** and/or select a **Transaction Phase** on the left.
3. Answer each question appropriately.
4. Select **Accept Selected Items** after each section.
5. Under **Summary/Get Forms** tab click **I Accept** to confirm answers.
6. Click **Get Recommended Forms** to review.
7. Click **Create New Transaction** (name the file) or **Apply to Existing**.



● Forms Tutor (inside Forms Advisor™)

While **Forms Advisor™** supplies you with each form you may need during a transaction, **Forms Tutor®** is available with information and explanations for each document. Click on the **Forms Tutor® icon** on your list of **Recommended Forms** from Advisor and find out what functions and relevance each form has. Use the key and navigation buttons to listen or read various explanations for forms.



CALIFORNIA ASSOCIATION OF REALTORS®

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIPS
(As required by the Civil Code)
(C.A.R. Form AD, Revised 4/06)

When you enter into a discussion with a real estate agent regarding a real estate transaction, you should from the outset understand what type of agency relationship or representation you wish to have with the agent in the transaction.

SELLER'S AGENT

A Seller's agent under a listing agreement with the Seller acts as the agent for the Seller only. A Seller's agent or a subagent of that agent has the following affirmative obligations:
To the Seller:
A Fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Seller.
To the Buyer and the Seller:
(a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
(b) A duty of honest and fair dealing and good faith.
(c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties.
An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

BUYER'S AGENT

A selling agent can, with a Buyer's consent, agree to act as agent for the Buyer only. In these situations, the agent is not the Seller's agent, even if by agreement the agent may receive compensation for services rendered, either in full or in part from the Seller. An agent acting only for a Buyer has the following affirmative obligations:
To the Buyer:
A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Buyer.
To the Buyer and the Seller:
(a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
(b) A duty of honest and fair dealing and good faith.
(c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties.
An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

AGENT REPRESENTING BOTH SELLER AND BUYER

A real estate agent, either acting directly or through one or more associate licensees, can legally be the agent of both the Seller and the Buyer in a transaction, but only with the knowledge and consent of both the Seller and the Buyer.
In a dual agency situation, the agent has the following affirmative obligations to both the Seller and the Buyer:
(a) A fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Seller or the Buyer.
(b) Other duties to the Seller and the Buyer as stated above in their respective sections.
In representing both Seller and Buyer, the agent may not, without the express permission of the respective party, disclose to the other party that the Seller will accept a price less than the listing price or that the Buyer will pay a price greater than the price offered.
The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect his or her own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional.
Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction.
This disclosure form includes the provisions of Sections 2079.13 to 2079.24, inclusive, of the Civil Code set forth on page 2. Read it carefully.
I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE AND THE PORTIONS OF THE CIVIL CODE PRINTED ON THE BACK (OR A SEPARATE PAGE).

Buyer/Seller ______ Date ______ Time ______ AM/PM
Buyer/Seller ______ Date ______ Time ______ AM/PM

Agent ______ DRE Lic. # ______
Real Estate Broker (Firm)
By ______ DRE Lic. ______ Date ______
(Salesperson or Broker-Associate)

THIS FORM SHALL BE PROVIDED AND ACKNOWLEDGED AS FOLLOWS (Civil Code § 2079.14):
• When the listing brokerage company also represents Buyer, the Listing Agent shall have one AD form signed by Seller and one signed by Buyer.
• When Buyer and Seller are represented by different brokerage companies, the Listing Agent shall have one AD form signed by Seller and the Buyer's Agent shall have one AD form signed by Buyer and one AD form signed by Seller.

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THIS FORM HAS BEEN APPROVED BY THE CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.). NO REPRESENTATION IS MADE AS TO THE LEGAL VALIDITY OR ADEQUACY OF ANY PROVISION IN ANY SPECIFIC TRANSACTION. A REAL ESTATE BROKER IS THE PERSON QUALIFIED TO ADVISE ON REAL ESTATE TRANSACTIONS. IF YOU DESIRE LEGAL OR TAX ADVICE, CONSULT AN APPROPRIATE PROFESSIONAL.
This form is available for use by the entire real estate industry. It is not intended to identify the user as a REALTOR®. REALTOR® is a registered collective membership mark which may be used only by members of the NATIONAL ASSOCIATION OF REALTORS® who subscribe to its Code of Ethics.

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525 South Virgil Avenue, Los Angeles, California 90020

AD REVISED 4/06 (PAGE 1 OF 2) PRINT DATE SAMPLE Reviewed by ______ Date ______

EQUAL HOUSING OPPORTUNITY

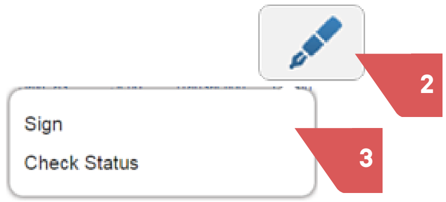
DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIPS (AD PAGE 1 OF 2)

6. zipLogix Digital Ink®

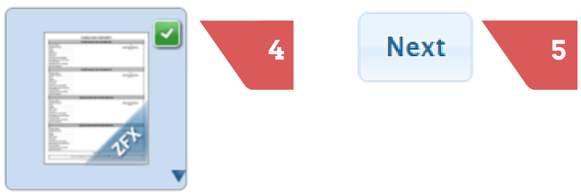
Easy and Free eSignatures Inside zipForm® Plus

eSigning reduces signing errors, saves time, and money. Complete signing tasks quickly and avoid printing, faxing, and paper entirely.

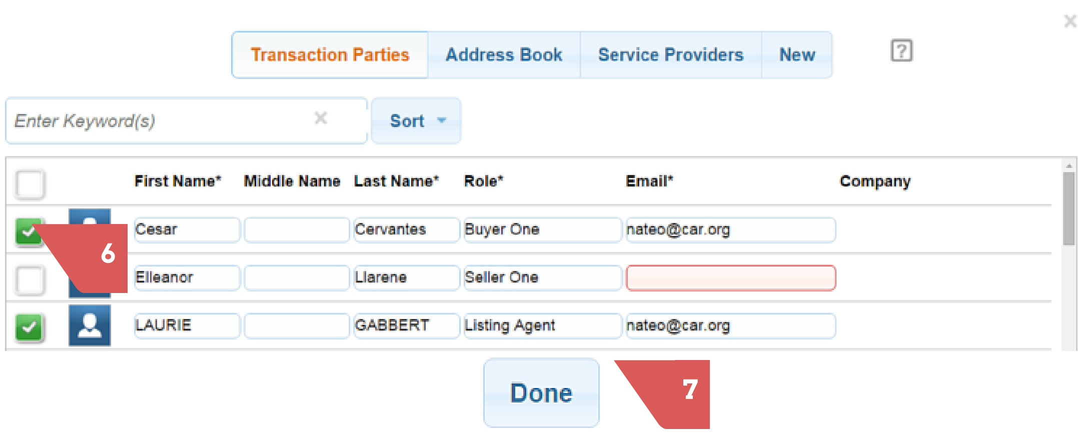
● How to Send a Document for Signatures



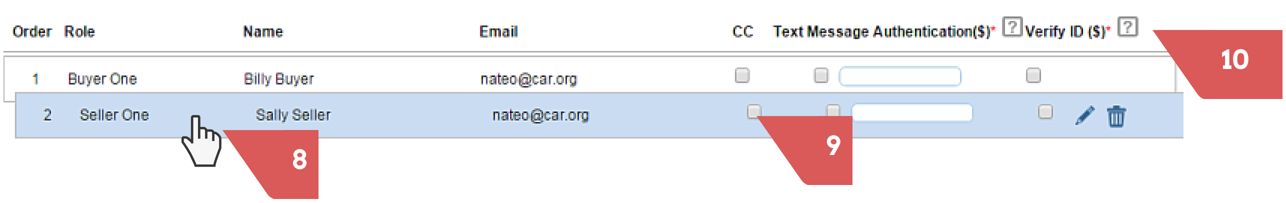
1. Open a zipForm® transaction.
2. Click the **eSign** button.
3. Choose **Sign** from the drop-down menu.
4. Select the zipForm® documents and PDF forms you want to send.



5. Click on **Next**.



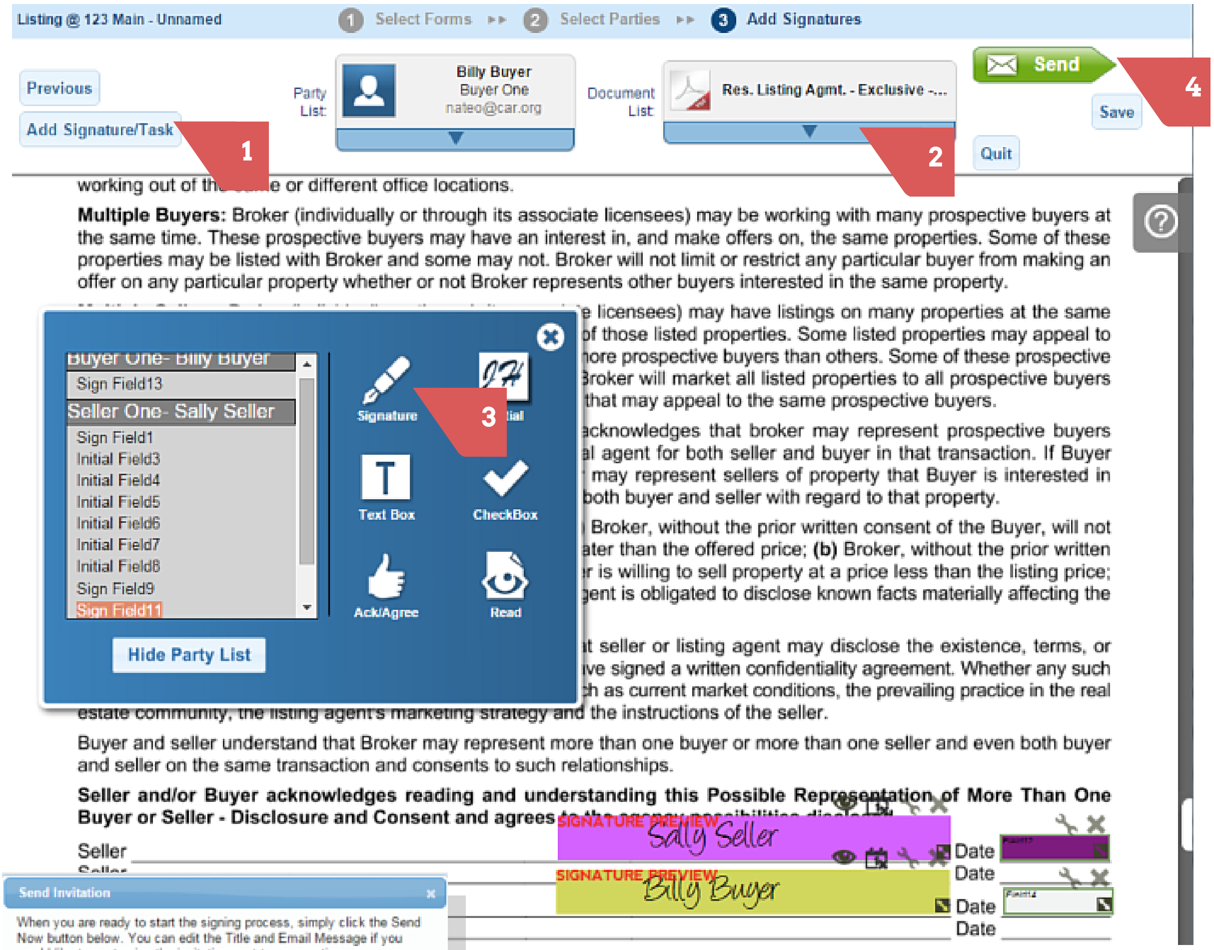
6. Click the **green check-boxes** on the left to select your recipients.
7. Click on **Done**.
8. Click, hold, and drag names to change signing order, if desired.
9. Click the **CC Box** if you'd like to send a signer a PDF copy of all the documents once signed by all parties, if desired.
10. Check **Text Message Authentication** or **Verify ID** if you'd like to confirm the signer's identity.
11. Click **Next** to assign signatures.

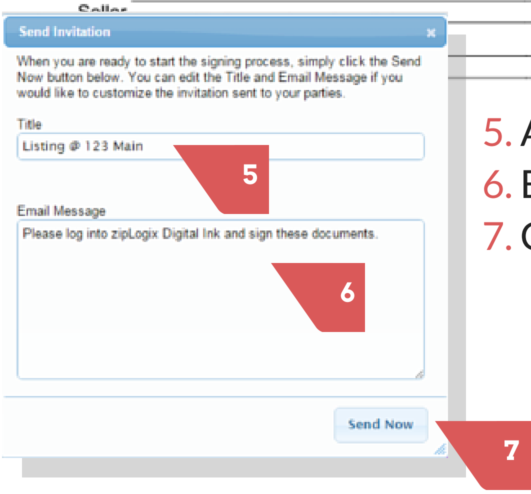


● Adding Signature Tags to Forms

C.A.R. Forms are pre-tagged and ready to send! Always make sure to review forms and to manually add tasks for PDF documents.

1. Click the **Add Signatures/Task** button from the dashboard.
2. Locate documents with the **Document List** drop-down menu.
3. Select the first party on your list and drag and drop signature tags.
4. Click on **Send** to preview the email your client will receive.



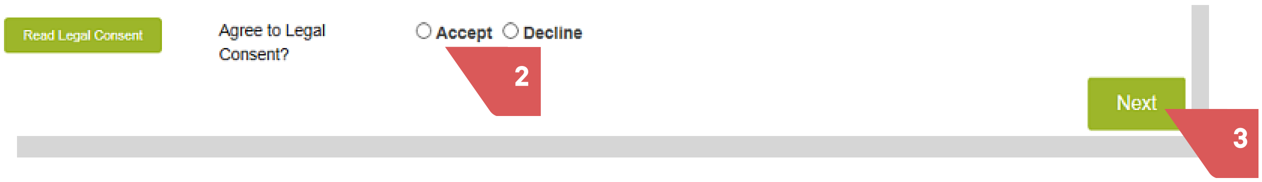


5. Adjust the **Title** of your email.
6. Edit the email to add custom text.
7. Click on **Send Now**.

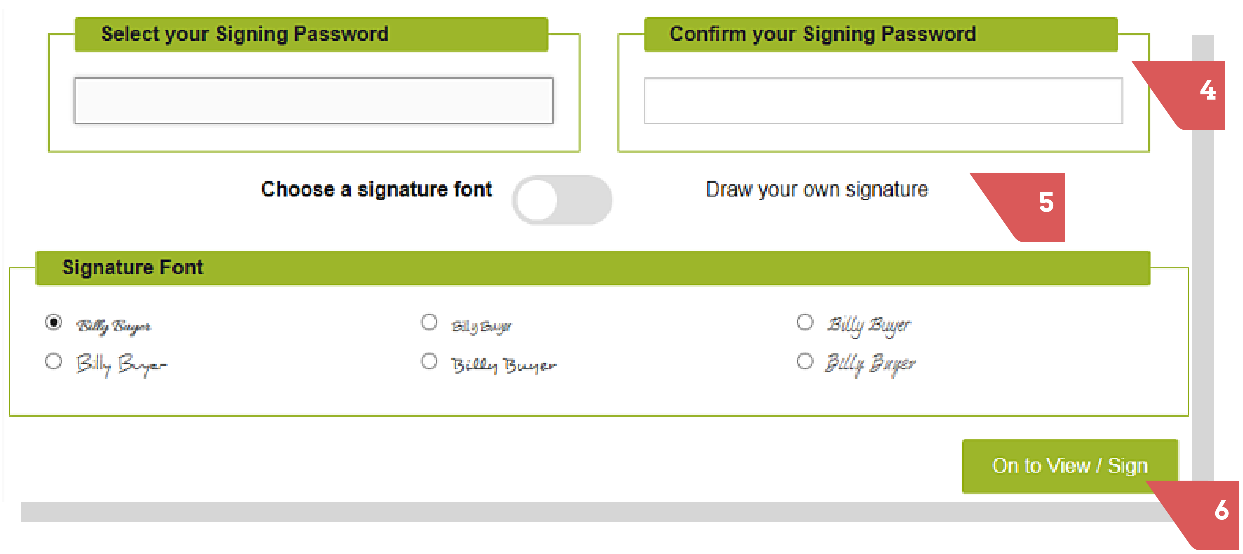
● Clients Create a Signing Password

Sign forms from any desktop/mobile tablet connected to the internet.

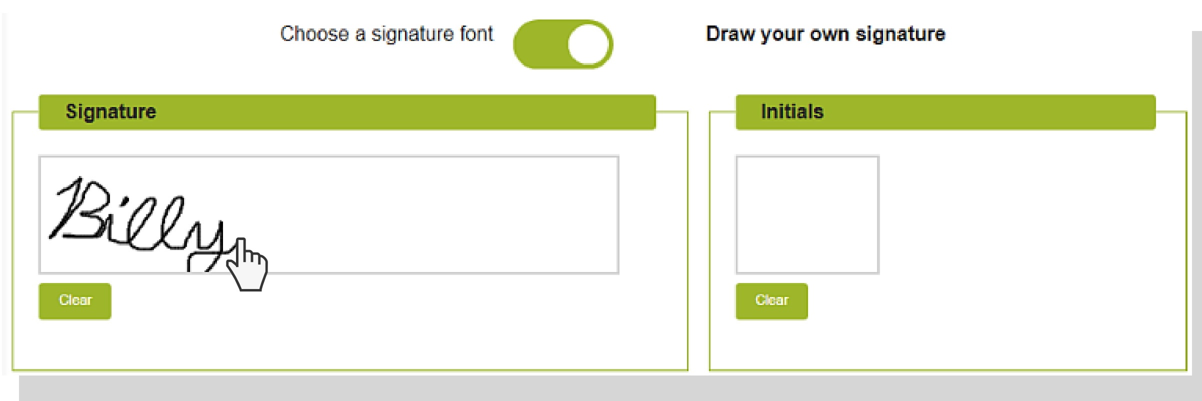
1. Clients must open their email and click the link provided.
2. A new window will appear and they will **Agree to Legal Consent**.
3. They will click **Next** to continue.



4. **Create** and **Confirm** a signing password.
5. Choose on either **Signature Font** or **Draw Your Own Signature**.
6. Click **On to View/Sign**.



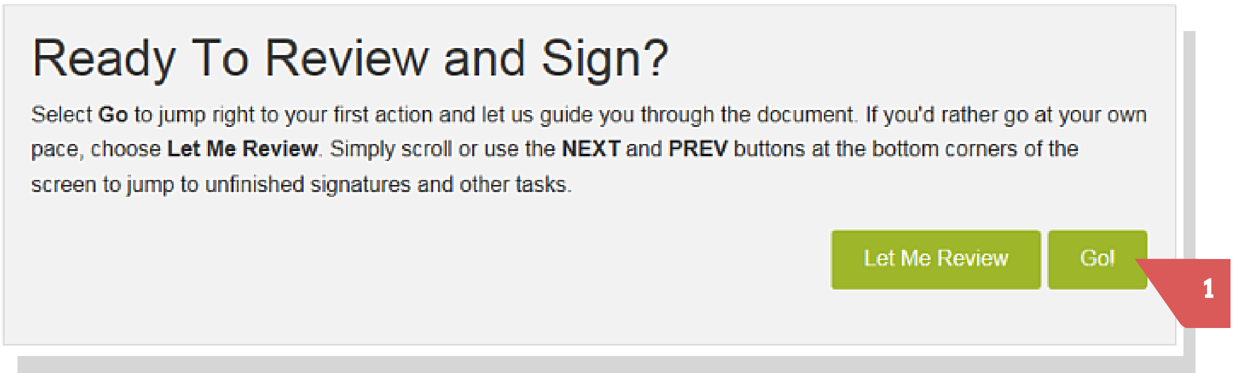
Bonus: Clients can use their mouse to create a digital signature.



Signing Forms with zipLogix Digital Ink®

Clients will choose either **Let Me Review** to scroll through and sign manually or **Go!** to jump from signature to signature (or task).

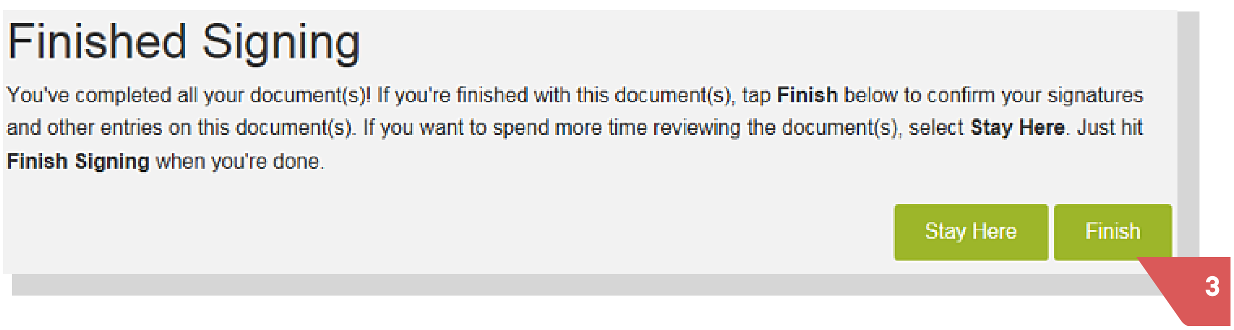
1. Clients must choose **Let Me Review** or **Go!**



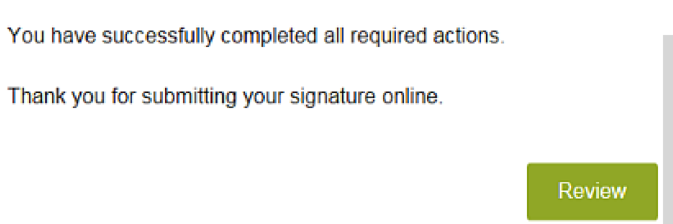
2. Click on the blue flags to sign the yellow, or required, fields.

Note: Optional fields will appear as blue or purple and will be marked.

3. Click **Finish Signing** to complete the process or **Stay Here** to review.



Clients will see a **Thank You** page and be able to **Review** the forms there. Clients will be automatically emailed PDF copies of all signed forms. Agents will find these forms in the appropriate Transaction file.

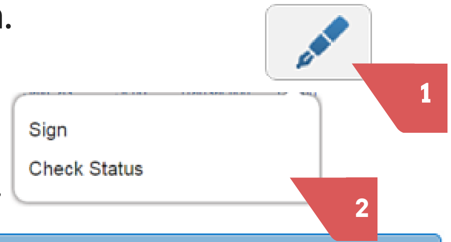


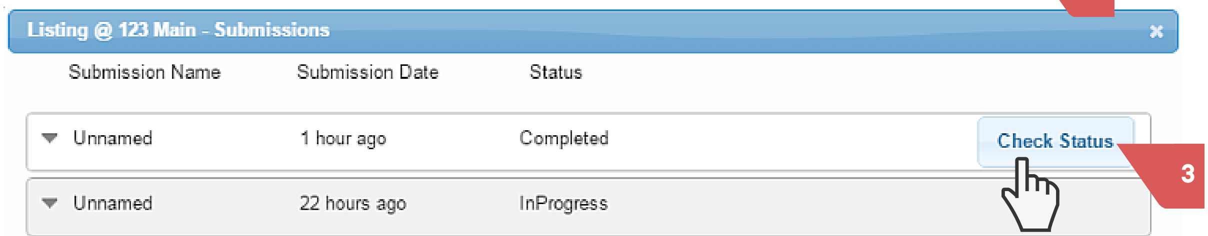
Note:
Agents will also receive an email with a link to PDF versions of the signed forms and notifications updates inside zipForm®.

● Checking the Status of Requests for Signatures

Observe the progress, resend, change, or cancel any signature requests you have made for this transaction.

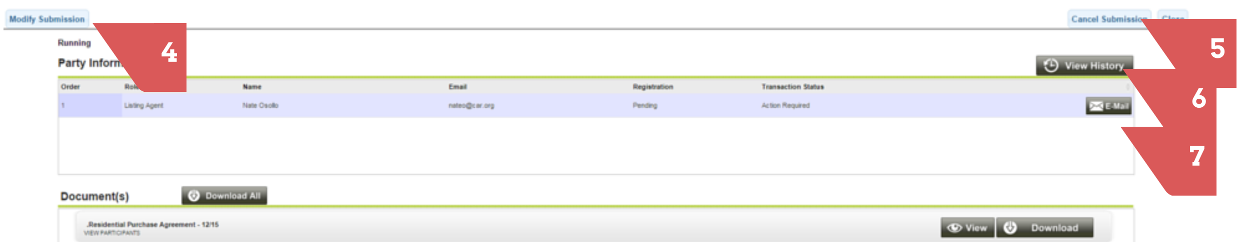
1. Click on the **e-Sign** tool.
2. Click on **Check Status**.
3. Click **Check Status** on the forms you sent.



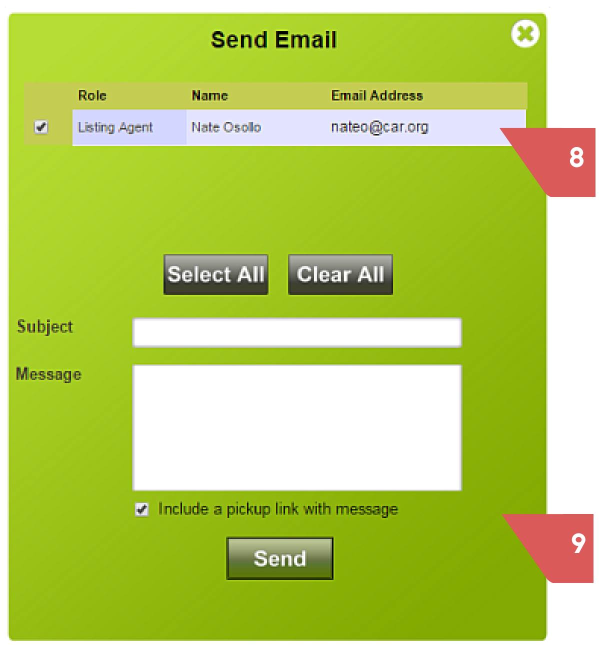


4. **Modify** signature tasks as needed.
5. **Cancel** the request for signatures if needed.
6. View a log of signing activities and who completed them.

Note: These functions are available for 30 days after sending forms.



7. Send a reminder email if needed.
8. Edit the email address if needed.
9. Include a link for clients to start signing.



Helpful Links and Notes

FREE YouTube Training Videos
www.youtube.com/zipLogix

Live and Pre-recorded Webinars
car.org/education/webinars/

FREE Training Guides from C.A.R.
car.org/tools/zipform/forms/

Step by Step Instructions
car.org/tools/zipform/forms/stepbystep/