

**MERIDITH BAER HOME**



**HOME STAGING  
LUXURY FURNITURE LEASING  
INTERIOR DESIGN  
INSTANT HOME**

Los Angeles • San Francisco • New York • Hamptons • Connecticut • Florida

310.204.5353  
home@  
meridithbaer.com



# Welcome.

Cristian E. David, Vice President / Brokerage Manager,  
is proud to welcome **Stephanie Mora** to  
**Sotheby's International Realty**.



## Stephanie Mora

CalBRE# 01911949  
Stephanie.Mora@sothebyshomes.com  
323.610.5190

---

SOTHEBY'S INTERNATIONAL REALTY  
*Santa Monica - Venice Brokerage*  
2216 Main Street #101 | 310.396.5500  
[sothebyshomes.com/socal](http://sothebyshomes.com/socal)

## Sotheby's

INTERNATIONAL REALTY

Operated by Sotheby's International Realty, Inc. Real estate agents affiliated with Sotheby's International Realty, Inc. are independent contractor sales associates and are not employees of Sotheby's International Realty, Inc. Sotheby's International Realty CalBRE#: 899496.



FIVE STAR SERVICE | INTERIOR DESIGN |  
BESPOKE HOME STAGING | LUXURY FURNITURE LEASING



439 N MARTEL AVE LOS ANGELES, CA 90036  
INQUIRIES@DRESSEDDESIGN.COM  
310.556.0418

WWW.OMEGAGROUP.LA  
WWW.439MARTEL.COM



CALL OUR OFFICE  
FOR A COMPLIMENTARY  
DESIGN CONSULTATION  
BETH ANN SHEPHERD, PRESIDENT

**DRESSED**  
INC.







**DAN MILLSTONE**  
SR. LOAN OFFICER  
310.295.7476



**JONATHAN O'DONNELL**  
SR. LOAN OFFICER  
310.480.6863



**STEVE ECKHOFF**  
SR. LOAN OFFICER  
310.470.8080



**ERIC SINGER**  
SR. LOAN OFFICER  
310.721.6105



**BUDDY EPSTEIN**  
SR. LOAN OFFICER  
424.236.7860



**CHRISTIAN CRANDALL**  
SR. LOAN OFFICER  
424.236.7864 X3513

Our new Santa Monica team has a combination of over 100 years of experience in the mortgage industry. We are excited to welcome them as the newest members of our PERL Mortgage family.

[www.perlmortgage.com](http://www.perlmortgage.com)

**PERL**  
YOUR **LENDER** FOR LIFE

A+ RATING FROM BBB | TOP 100 LENDERS IN THE NATION (SCOTSMAN GUIDE) | RANKED #7 BEST PLACES TO WORK (CHICAGO TRIBUNE)  
TOP OVERALL VOLUME #62 NATIONALLY (MORTGAGE EXECUTIVE) | 23 YEARS IN BUSINESS | CUTTING EDGE TECHNOLOGY | INNOVATIVE MARKETING TEAM  
ACCESSIBLE LEADERSHIP | INDUSTRY LEADING COMPENSATION | BEST-IN-CLASS LOAN OFFICER SUPPORT



PERL Mortgage, Inc is an Illinois residential mortgage licensee (MB0004358) and equal housing lender. Licensed by the California Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS #19186, California License # 4130865 - Licensed by the Department of Business Oversight under California Residential Mortgage Lending Act



# DEAL BREAKERS.

**Mark Cohen, Broker**

BRE#: 1016103 - NMLS#: 37230  
markcohen@cohenfinancialgroup.com

**Seth Cohen, Broker**

BRE#: 01935101 - NMLS#: 982573  
seth@cohenfinancialgroup.com

We are the industry's top mortgage professionals getting more complex deals done than anyone else.

**Custom-Fit Solutions**

A unique and personalized approach to every situation including **self-employed**, **high-net-worth**, and **foreign borrowers**.

**Relationship-Based Client Experience**

The highest reputation in the industry with excellent rapport with Sellers' Agents.

**Quick Closures**

Direct channel to banks' executives for quicker approvals and unmatched professional expertise to get deals done.

**Transparency & Communication Throughout The Entire Process**

Consistent execution on all loans with no surprises.

**\$10 Billion**

LOANS FUNDED

**18,000**

LOANS CLOSED

**30+**

YEARS EXPERIENCE

**Sasan Abrams**

sabrums@cohenfinancialgroup.com  
BRE 01959640 - NMLS 1194434  
Originator Specializing in Multi-Family & New Development

 **COHEN**  
financial group  
cohenfinancialgroup.com



**KW BEVERLY HILLS**  
KELLER WILLIAMS REALTY



**P 310.777.5401 F 310.777.5410**

\*By dollar volume in 2015, *Scotsman Guide*, April 2016.

©2016 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. CS Financial, Inc. is a real estate broker licensed by the CA Bureau of Real Estate, lic# 01257559, NMLS# 31132. Equal housing lender.





Nathan Cater provides excellent service and gives you the respect you deserve. Nathan commits to a streamlined experience because we know your time is valuable. And because you don't have time to waste, he promises to make the process for you and your client as quick and stress-free as possible.



## YOUR LOCAL LENDER **NATHAN CATER**

**NATHAN CATER**  
RESIDENTIAL MORTGAGE SPECIALIST  
NMLS# 981032  
**310.733.0491**

[ncater@wintrustmortgage.com](mailto:ncater@wintrustmortgage.com)  
[www.nathancater.com](http://www.nathancater.com)

High-touch customer service  
Dedicated support team  
Jumbo pricing  
Variety of adjustable rate options  
50 state lending authority  
Quick turn times and funding

**WINTRUST**  
**MORTGAGE**

6255 W. Sunset Blvd, Ste 950  
Hollywood, CA 90028



# COMPLEX LOANS

## don't scare us.

**3/1 ARM**  
INTEREST-ONLY **3.112% | 3.143% APR**

Sampling of rates as of October 04, 2017. Interest is set for 3 years and then can be adjusted each year thereafter, based on the current index. Payments may increase to pay back both principal and interest. The rates referenced above are available only for 1st Lien Loans.

Self-employed, Real Estate Investors & Retirees, 1031 Exchange OK.  
No Tax Return Loans\*.

Foreign National Loans, From \$500K to \$25 million

**310-859-0488**

No tax return loans may require other forms of income verification and may have a higher interest rate and higher points or fees, than other loans. Not all applicants will qualify.

**CHRIS FURIE**

BRE 01004991 | NMLS 357449  
chris@insigniamortgage.com



**insignia**  
MORTGAGE

**DAMON GERMANIDES**

BRE 01794261 | NMLS 317894  
damon@insigniamortgage.com


9595 Wilshire Blvd., #205, Beverly Hills, CA 90212 | 310-859-0488 | [www.insigniamortgage.com](http://www.insigniamortgage.com)

©2017 Insignia Mortgage, Inc. (1) No Tax Return products require other forms of income verification and asset verification in lieu of tax returns. Not all applicants will qualify. Some products we offer may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. Contact your loan officer for additional program guidelines, restrictions, and eligibility requirements. Rates, points, APRs and programs are subject to change without notice. Loan values (LTV) are based on bank appraisal. Actual closing time will vary based on borrower qualifications and loan terms. Insignia Mortgage, Inc., is a real estate broker licensed by the CA Bureau of Real Estate, BRE #01969620, NMLS #1277691. (2) With an interest-only mortgage payment, you will not pay down the loan's principal balance during the interest-only period. Once the interest-only period ends, your payment will increase to pay back the principal and interest. Rates are subject to increase over the life of the loan. Contact your Insignia Mortgage, Inc. loan officer to determine what your payments might be once the interest-only period ends.





**Scott Groves**  
Branch Manager  
NMLS# 365178  
818.679.5188



**Justin Bayle**  
Branch Manager  
NMLS# 308718  
818.425.8867

**CONVENTIONAL**

*Freddie Mac Super Conforming Loan Program*

*No up-front mortgage insurance premium*

*Owner-occupied, second homes & investment properties*

**FHA**

*Owner-occupied primary residence*

*Down payments may be little to no money down*

**JUMBO**

*Delegated underwriting up to \$3 million*

*Competitive rates*



*1st time homebuyers allowed*


**VA**

*No down payment required*

*No monthly mortgage insurance premiums*

**CONTACT US!**

 **818.679.5188**     **117 East Colorado Blvd, Suite 460, Pasadena, CA 91105**

 **[branch.newamericanfunding.com/pasadenacoloradoblvd](http://branch.newamericanfunding.com/pasadenacoloradoblvd)**



**Robert Trujillo**  
Sales Manager  
NMLS# 267403  
818.335.2381



**Jack Gladden**  
Sr. Loan Officer  
NMLS #1470164  
310.699.4451



**Jason Berriz**  
Sr. Loan Officer  
NMLS# 256177  
661.972.1092



**Cole Strange**  
Loan Officer  
NMLS# 1339542  
626.255.5414



**Ron Sequeira**  
Sr. Loan Consultant  
NMLS# 40105  
310.409.0286



**Vina Guerrero**  
Sr. Loan Officer  
NMLS# 262835  
562.522.6315



**John Kiureghian**  
Sr. Loan Officer  
NMLS#1121516  
213.703.9070



**Patrick O'Driscoll**  
Loan Consultant  
NMLS# 847493  
818.681.0873



**Karol Mosquera**  
Sr. Loan Consultant  
NMLS# 271378  
321.754.1689



**Arabo Moradkhani**  
Business Development Associate  
NMLS#1414396  
626.380.9405

LendLA Team **[www.lendla.com](http://www.lendla.com)**



*Introducing our professional lending team,  
proudly serving Pasadena & surrounding areas.*





**We've been in the same Beverly Hills location for 25 years and are looking forward to serving you for the next 25!**

**Mary Bension**  
*Co-Owner & Escrow Manager*

**Mireya Roudenko**  
*Sr. Escrow Officer*

**Kilita Smith**  
*Sr. Escrow Officer*

**Michael Farfel**  
*Escrow Officer*

**Luz Lopez**  
*Escrow Officer*

**Beth L. Peerce**  
*Co-Owner*

**MB ESCROW INC**

*The Independent Escrow Company with the Best Service in Town*

**9454 Wilshire Boulevard Suite 901  
Beverly Hills, California 90212  
(310) 273-7106**



Berkshire Hathaway HomeServices California Properties  
proudly announces:



## GLADYS AZENZER

---

Manager Emeritus | Sherman Oaks-Metro Art Office

“Only kindness spoken here”

Beloved by agents, staff, and clients alike, Gladys is stepping back from the full-time responsibility of managing a successful branch office after 23 years. She will stay on as a valued member of our Sherman Oaks – Metro Art office.

We look forward to Gladys’ astute insights in the years ahead. Her managerial duties will be capably assumed by Keith Fisher.

818.692.1618 m

gladysazenzer@bhhsca.com | CalBRE 00710325 | 818.528.3200

14141 Ventura Boulevard, Suite 8 | Sherman Oaks, CA 91423

---

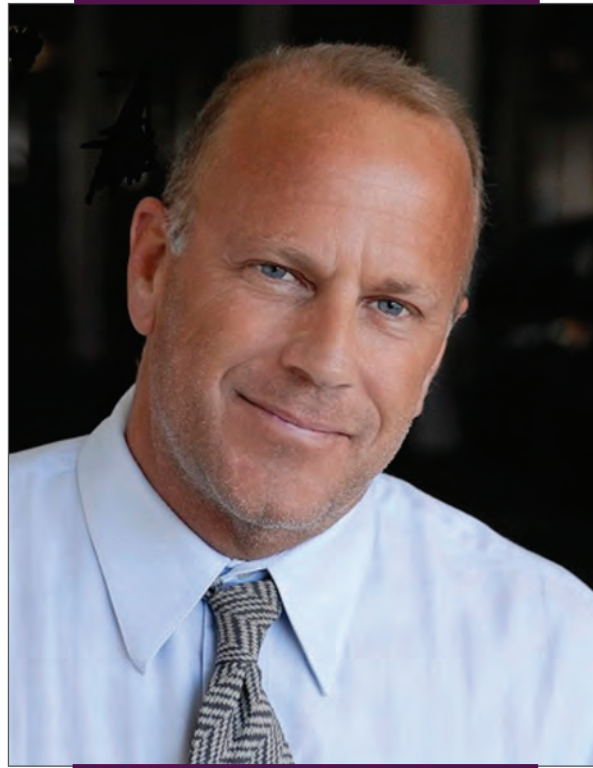
**BERKSHIRE HATHAWAY**  
HomeServices  
California Properties

---





Berkshire Hathaway HomeServices California Properties  
proudly announces:



**KEITH FISHER**

Branch Manager | Sherman Oaks-Metro Art Office

Keith, who has expertly served as Associate Manager of our Sherman Oaks office since its inception, has assumed the role of Branch Manager. Please join us in congratulating Keith for this well-deserved milestone in his 25-plus-year career in San Fernando Valley real estate.

310.738.3356

[kjf@bhhsca.com](mailto:kjf@bhhsca.com) | CalBRE 01039460 | 818.528.3200

14141 Ventura Boulevard, Suite 8 | Sherman Oaks, CA 91423

---

**BERKSHIRE HATHAWAY**  
HomeServices  
California Properties



## Commercial Expert Panel - Oct. 11<sup>th</sup> Cannabis and Commercial Real Estate



**Cannabis and Commercial Real Estate in Los Angeles - come learn about this growing industry. Panelists include legal, lending, land use, and policy experts. Don't miss this exciting event.**

### Our Expert Panel



Dante Charleston  
Partner at FMG



Richard P. Ormond  
Buchalter



Brandy Gray  
SCHU Mortgage  
& Capital, Inc.



Damian A. Martin  
Green Wise  
Consulting

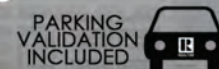


Ruben Honig  
Los Angeles  
Cannabis Task Force

Wednesday, October 11, 2017 - 10:30am - 1:00pm  
\$20 for BH/GLAAR Members & \$30 for Non-Members

## BH/GLAAR

6330 San Vicente Blvd., Suite 100  
Los Angeles, CA 90048



Lunch Sponsored by



www.bhglaar.com  
BEVERLY HILLS/GREATER LOS ANGELES  
ASSOCIATION OF REALTORS®

Please register online at  
[www.bhglaar.com](http://www.bhglaar.com)

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048  
P 310.967.8800 | F 310.967.8808 | [WWW.BHGLAAR.COM](http://WWW.BHGLAAR.COM)



# DONNA SCHRANK

Steven Heravi, branch manager, welcoming back Donna  
to the Coldwell Banker® Calabasas office.



818.219.2290 | [donna@donnaschrank.com](mailto:donna@donnaschrank.com) | CalBRE# 01215249






RESIDENTIAL BROKERAGE

BEVERLY HILLS/GREATER LOS ANGELES  
ASSOCIATION OF REALTORS®

Do you need a location or conference space  
to meet with your clients to sign documents?



	 Omega Package \$200	 Los Angeles Package \$300	 Beverly Hills Package \$400
Space	1 hour 1 of three rooms	2 hours 1 of three room	3 hours 1 of three rooms
Notary Signatures	Up to 7 signatures Standard for 1 set of Loan Document	Up to 15 signatures Average amount for a couple signing a set of Loan Documents	Up to 25 signatures

Members will be required to leave a 25% deposit of the service fee to secure the space if reserved in advance. The unpaid balance will be due prior to signatures being executed. An additional \$20. per signature for each notary over the number of notaries included in chosen package.



Claudia Clemens  
Membership/Notary Public

**Beverly Hills/Greater Los Angeles Association of REALTORS®**  
6330 San Vicente Boulevard, Suite 100, Los Angeles, California 90048

E [claudia@bhglaar.com](mailto:claudia@bhglaar.com)  
P 310.967.8800  
F 310.967.8808



BHGLAAR.COM



# IF THESE WALLS COULD TALK!

ANNOUNCING OUR NEW  
FLAGSHIP OFFICE AT THE PRESTIGIOUS

**250 N CANON DRIVE**

THE ICONIC LOCATION THAT LAUNCHED  
LA'S MOST POWERFUL REAL ESTATE FIRMS

**BECOME A PART OF THIS  
STORIED 60 YEAR INDUSTRY LEGACY**



*Beverly Hills*  
ESTATES REALTY

#THEHEARTOFBEVERLYHILLS

WELCOME HOME

**CONTACT: [MARISA@MARISAZANUCK.COM](mailto:MARISA@MARISAZANUCK.COM) 310-913-1741**

guaranteed **Rate**®

The Home  
Purchase Experts®



# Sam Batayneh, LA's JUMBO Mortgage Expert

Top 200 (#113) Mortgage Originators in America 2016\*

- Residential JUMBO loans up to 20 million
- Commercial, construction, and apartment loans
- Expert in retail bank turn downs due to large loan amounts and complex underwriting situations

**Sam Batayneh**

SVP of Mortgage Lending

o: (310) 806-4621

c: (310) 770-5539

SamB@rate.com

**Visit [rate.com/SamB](http://rate.com/SamB) to get started today!**

CHAIRMAN'S  CIRCLE

## My team



**Heather Christensen**

Sales Assistant

(424) 325-0072

heather.christensen@rate.com



**Tyler von der Lieth**

Sales Assistant

(424) 325-0071

tyler.vonderlieth@rate.com



**Dawn Huml**

Sales Assistant

(424) 325-0083

dawn.huml@rate.com




**Lori Nugen**

Sales Assistant

(310) 806-4619

lori.nugen@rate.com

12121 Wilshire Blvd, Ste 350, Los Angeles, CA 90025

 **EQUAL HOUSING LENDER** Sam Batayneh NMLS ID: 332474, CA - CA-DOC332474 - 413 0699 • NMLS ID #2611 (Nationwide Mortgage Licensing System [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) • CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699

\*Source: Sam Batayneh ranked 113 in Mortgage Executive Magazine's 2016 Top 200 Mortgage Originators in America list

\*\*Minimum credit score requirements will vary. May qualify for owner-occupied only.

\*\*\* 95% Customer Satisfaction: Data Source: Guaranteed Rate's Client Satisfaction Surveys (Averaged 2007-2016)

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit [www.guaranteedrate.com/restrictions](http://www.guaranteedrate.com/restrictions) for more information.