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

Sampling of rates as of October 11, 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



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MORTGAGE

DAMON GERMANIDES

BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

9595 Wilshire Blvd., #205, Beverly Hills, CA 90212 | 310-859-0488 | 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.



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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.

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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



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Mark Cohen, Broker
BRE#: 1016103 - NMLS#: 37230
markcohen@cohenfinancialgroup.com

Seth Cohen, Broker
BRE#: 01935101 - NMLS#: 982573
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\$10 Billion

LOANS FUNDED

18,000

LOANS CLOSED

30+

YEARS EXPERIENCE



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

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



Scott Groves
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818.679.5188



Justin Bayle
Branch Manager
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FHA

Owner-occupied primary residence

Down payments may be little to no money down

JUMBO

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Competitive rates

1st time homebuyers allowed

VA

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No monthly mortgage insurance premiums

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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



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www.DanaDukelow.com



Doug Burton

Branch Manager
NMLS# 251062

Direct: 323.828.3684

Fax: 310.943.2498

DBurton@WintrustMortgage.com
www.BurtonLoans.com



Eli Pindler

Loan Originator
NMLS# 260919

Direct: 310.203.0309

Fax: 630.594.8817

EPindler@WintrustMortgage.com
www.EliPindler.com



Nathan J. Cater

Residential Mortgage Specialist
NMLS# 981032

Direct: 310.733.0491

Office: 323.499.2518

NCater@WintrustMortgage.com
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ESTATE PROPERTIES

Congratulations September 2017 Top Producers



Charles Le
Beverly Hills



Mary Chiu
Santa Monica



David Fowler
Marina Del Rey



Bill Ruane
El Segundo



Reid Kaplan
WLA/Westwood



Jenny Chang
Beverly Hills



Donna Benton
Santa Monica



Denise Fast
Marina Del Rey



Matt Crabbs
El Segundo



John Capiro
WLA/Westwood



Soji Adesida
Silicon Beach



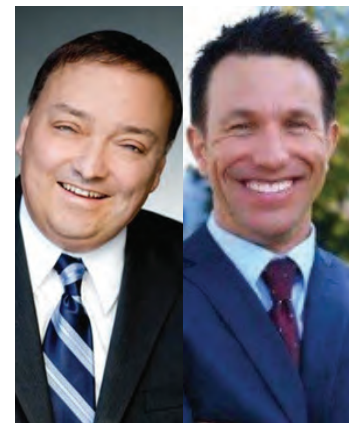
Joan Moon
Silicon Beach



Williamson & Pagan
Silicon Beach Top Team



Sarlo + Scott Real Estate
Marina Del Rey Top Team



Hartman Cole Group
WLA/Westwood Top Team



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Francesco Foggia is a Top 1% Producer in the nation

Source: Mortgage Executive Magazine's 2015 Top 1% Mortgage Originators list



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Executive Vice President
Marketing & Strategic Development
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Vice President of Mortgage Lending

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Cell (310) 922-3363

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JONATHAN AHDOOT

Ellen Bergeron, branch manager, welcomes Jonathan
to the Coldwell Banker® Brentwood office.



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to Aaron Kirman Partners

Tay can be reached at:
818.653.7200 | tay@aaronkirman.com



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and John Gould, Manager of our Beverly Hills office, are proud to

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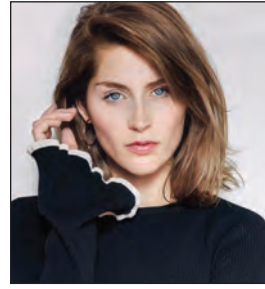
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Welcome these agents who have joined our company in the last 60 days.



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Beverly Hills



Victor Nissani
Beverly Hills



Matilda Bros
Beverly Hills



Tai Vu
Beverly Hills



Heather Witt
Beverly Hills



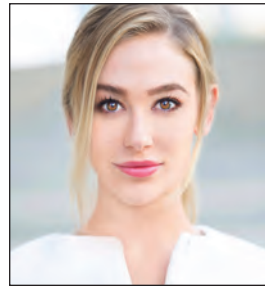
Ray Dipasupil
Beverly Hills



Lisa Waldo
Beverly Hills



Houman Laaly
Beverly Hills



Lauren Spurlin
Beverly Hills



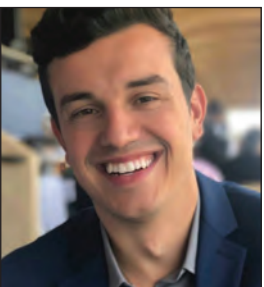
Marty Trugman
Beverly Hills



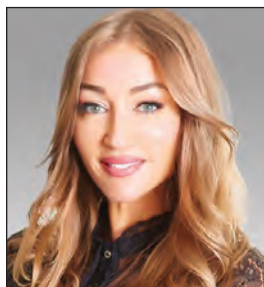
John Williams
Beverly Hills



Paul Margolis
Beverly Hills



Danny Mishevski
Beverly Hills



Amanda Keroles
Beverly Hills



Aaron Bernback
Pacific Palisades



Greta Couper
Pacific Palisades



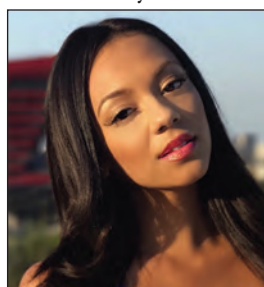
Marcella Ketelhut
and Rod Aragon
Pacific Palisades



Devin McNichol
Pacific Palisades



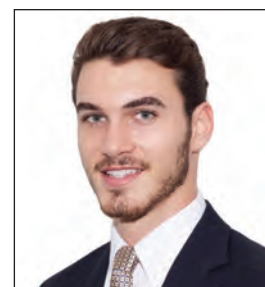
Cassandra Bloore
Brentwood



Brittany Ressa
Sunset Strip



Nicholas Murgia
Sunset Strip



Michael Yerger
Sunset Strip



Heidi Guta
Studio City



Dennis Sherman
Studio City



Carla Acosta
Studio City



Marcia Starr
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Charles Cummins
Studio City



Emmy Jewell
Sherman Oaks



Manna Dabholkar
Sherman Oaks



Marcos Serrano
Sherman Oaks

NOT PICTURED Lina Chang - Beverly Hills Yigit Koktenturk - Beverly Hills Marisa Nelson - Pacific Palisades Willis Liu - Beverly Hills

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Jason Berrent
Sherman Oaks



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Chelsea Lazkani
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Hailun Guo
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Andrew Teshinsky
Encino



Danielle Franenberg
Encino



Mike Sazo
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Beberly Morales
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Marla Rhoades
Northridge



Gabriela Maldonado
Northridge



Jiayin Li
Northridge



Ani Manukyan
Northridge



Cody Kleeman
Northridge



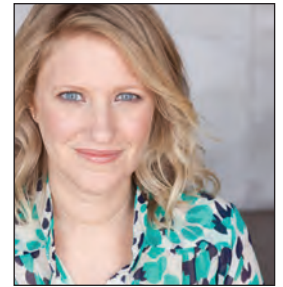
David Becker
Woodland Hills



Serge Rodnunsky
Woodland Hills



Anna Urban
Woodland Hills



Rebecca Lincoln
Woodland Hills



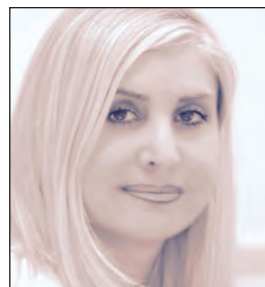
Shawntrel Knight
Woodland Hills



Adam Price
Calabasas



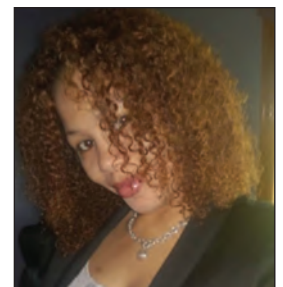
Diane Gonzalez
Calabasas



Par Azarfar
Calabasas



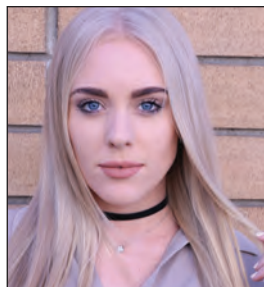
Isabelle Havtan
Calabasas



J'Naiya-Mechelle Ermon
Calabasas



Calvin Marshall
Calabasas



Kelsey DeMeire
Calabasas



Joanna Sou
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Joseph Reichling
&
Boni Bryant
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- Expert in retail bank turn downs due to large loan amounts and complex underwriting situations

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SVP of Mortgage Lending
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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

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*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)

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