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*By dollar volume in 2014, Scotsman Guide, April 2015.
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give us the Service Rating of **Excellent***

96%

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*Third-party survey representing 2,542 client responses over a 365-day period, April 2014 to April 2015.
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*14 business day guarantee only applies to purchase transactions. This guarantee does not apply to Reverse Mortgages, FHA 203k, loans that require prior approval from an investor, brokered loans, or loans with a 2nd td. The guarantee does not apply if events occur beyond the control of New American Funding, including but not limited to; appraised value, escrow or title delays, 2nd lien holder approval, short sale approval, or lender conditions that cannot be met by any party. The 14 day trigger begins when your initial application package is complete and you have authorized credit card payment for your appraisal. If New American Funding fails to perform otherwise, a credit of \$250 will be applied toward closing costs. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act - NMLS ID #6606. © New American Funding. New American and New American Funding are registered trademarks of Broker Solutions Inc. dba New American Funding. All Rights Reserved. Corporate Office is located at 14511 Myford Road, Suite 100, Tustin CA 92780. Phone (800) 450-2010. 6/2015



\$257.1 Million

YTD VOLUME THROUGH SEPTEMBER

\$174.1M YTD Purchase Business

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Shant Banosian

NMLS ID: 7206

2014 loan volume: \$178.9M

2014 Scotsman Guide rank: 10



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James Elliott

Senior Vice President, Divisional Manager

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AS SEEN IN THE **WALL STREET JOURNAL**

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2.500%

2.643% APR

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\$500,000 - \$4,500,000 • 60% LTV
1st Lien Loans

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Investor OK**
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30-Day Close!

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Sampling of rates as of October 14, 2015

Irrevocable Trust, Blind Trust, & LLC Vesting OK. Purchase or Refinance. Business Funds Allowed.

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©2015 Insignia Mortgage, Inc. *(1) These products require other forms of income documentation 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 to values (LTV) are based on appraised value. Actual closing times 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 payments 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. (3) Loan to Cost (LTC) is defined as the acquisition price of the property plus the cost to build as determined by a bank appraisal. Loan to values (LTV) are values based on a bank appraisal.



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for a personal and confidential interview.

JASON GALARDI JOINS NEST SEEKERS INTERNATIONAL AS REGIONAL MANAGING DIRECTOR OF BEVERLY HILLS BRANCH



BEVERLY HILLS, CA--(Newswire - Oct 14, 2015) - Nest Seekers International (www.NestSeekers.com), one of the nation's leading commercial and residential real estate brokerages currently featured on Bravo TV's hit reality series Million Dollar Listing New York, today announced the appointment of Jason P. Galardi to the role of regional managing director for its Los Angeles branch, Nest Seekers Beverly Hills. Galardi will lead the branch's heavy recruitment efforts, while also developing world-class real estate training and education programs. He will report directly to Eddie Shapiro, CEO and founder of Nest Seekers International.

"With almost two decades in the real estate industry, Jason has proven himself to be a leader, educator, mentor and top producing agent throughout his expansive career," said Shapiro. "Additionally, his connectivity to a wide-ranging network of realtors and influencers will be instrumental in increasing Nest Seekers Beverly Hills' production as the leading brokerage in Los Angeles' highly competitive real estate market."

Galardi brings more than 15 years of real estate experience to Nest Seekers' leadership team. Most recently, he was one of the top producing agents at Keller Williams Beverly Hills, the largest commercial and residential real estate brokerage in the country. There, he developed innovative marketing programs that led him to represent the finest clientele and homes in Beverly Hills, Sunset Strip, Hollywood Hills and the Greater Westside of Los Angeles. Throughout this time, when markets continually changed as the real estate industry continuously evolved, Galardi and his team consistently adapted and excelled to meet the needs of his clients and he now looks forward to providing the same quality of production to the growing team at Nest Seekers Beverly Hills.

"Nest Seekers International was an obvious choice for me. They have proven themselves as an industry leader by focusing in on what matters most, their employees and their clients," said Galardi. "Recruiting, training and educating the best agents in the business will be my immediate focal points. I am dedicated to having the most talented and hardest working agents around."

Prior to Nest Seekers and Keller Williams, Galardi spent almost 4 years at Coldwell Banker Previews on the Sunset Strip, where he first developed the moniker of the Multi Million Dollar Listing Agent (MMDLA), amassing several millions of dollars in garnered sales volume. Galardi also spent four years in the mortgage industry, first as director of operations at AmericalMortgage and later as owner and operator of JPGMortgage. Jason studied at the University of Nevada, Las Vegas.

ABOUT NEST SEEKERS BEVERLY HILLS

Launched in November 2013, Nest Seekers Beverly Hills was formed out of a vision for successful expansion into the West Coast realty landscape, spearheaded by **Eddie Shapiro, CEO of Nest Seekers International**- a leading real estate brokerage based in New York. Alongside valued stakeholders, Shapiro has created a foothold for the Nest Seekers brand in Los Angeles' transcendent world-class market of the Platinum Triangle, with a storefront located at the epicenter of "Realty Row" in Beverly Hills. Since its inception in 2002, Nest Seekers has continually been cited as one of the top leading real estate brokerages in the country with several billion dollars in sales. Beginning in 2010, Nest Seekers has garnered world-renowned acclaim as one of two brokerages with high-profile agents featured on Bravo TV's hit reality series, Million Dollar Listing New York, which was nominated for a Primetime Emmy Award in 2014. Nest Seekers is a pioneering firm on the cutting edge of ideas, concepts, advertising and technology, constantly reinventing the standard of service and delivering superior performance as a fully-integrated marketing and management firm, with agents frequently featured as experts on top rated media outlets such as BBC, Bloomberg, CNBC, New York Times, Wall Street Journal and various real estate reality shows. Comprised as one of four primary pillars in the country, Nest Seekers Beverly Hills is joined alongside branches in New York, the Hamptons and Miami with a combined total of 15 office locations nationwide and an impending international expansion to both China and the United Kingdom in 2015.

Nest Seekers Beverly Hills is part of a family of real estate enterprises, including the LEV Real Estate Group (www.LevRealEstate.com), a commercial realty management firm specializing in developments, investments and construction, as well as Churchill Corporate Services (www.FurnishedHousing.com), a premier service for extended-stay hotels and corporate housing. All entities synergistically combine to create a proficient, self-sustaining and unique real estate consortium, allowing Nest Seekers to continually innovate and transcend every level of the industry's vast spectrum.

**Call the Regional Managing Director, Jason Galardi, 310.980.1256 jgalardi@nestseekers.com
for a personal and confidential interview**

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Justin Greenberg
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Passion. Competence. Exclusivity.

Raphael Barragán and Daniel Signani proudly welcome the newest members of service advisors, Audrey Peters and Justin Greenberg, to our Beverly Hills team. At Engel & Völkers, advisors do much more than just help their clients buy and sell a home. They offer guidance and insight in ways not every agent can and we are proud of the exceptional level of service we provide to our clients.

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Michelle Ficarra



Michelle Ficarra is one of the rare few for whom real estate is a full time profession, a passion and a lifestyle. Her illustrious career spans over 26 years where she has worked alongside some of the most well-known leaders in the industry. The experience she has gained has set her apart as one of the most knowledgeable, thorough and discreet professionals. Michelle has consistently ranked as a top producer receiving several prestigious awards. She has been consulted by such news media outlets as The Los Angeles Times, Extra, Entertainment Tonight, E! News, Entertainment Weekly and In Style.

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A CLOSE LOOK AT PURCHASING REHABS



BY JOHN LAROCCA - PRESIDENT LAROCCA INSPECTIONS

- What are common unpermitted items found on flips?
- What prior inspection reports and documents should be asked about?
- Common errors made by flippers, which can affect a new buyer and their home later on
- What types of inspections might a buyer want to get before purchasing a property that's being flipped?

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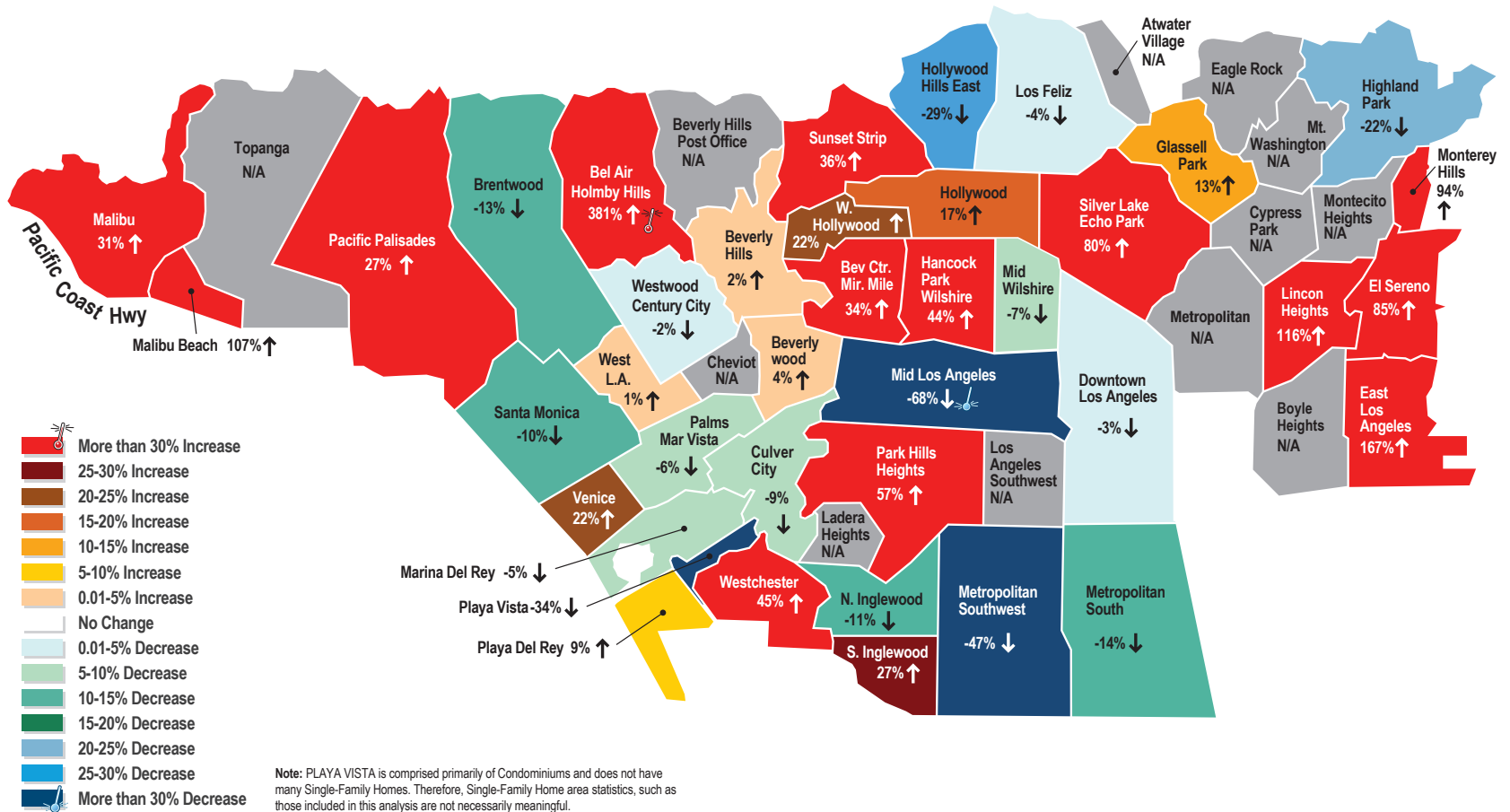
MARKET CLIMATE MAP

CONDO/COOP - SALES VOLUME 3rd Quarter 2015 vs. 2014 For The MLS™ Primary Areas

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CONDO/COOP SALES VOLUME & SOLD LISTINGS					
AREA	Q3 - 2015 SALES VOLUME	Q3 - 2015 SOLD LISTINGS	Q3 - 2014 SALES VOLUME	Q3 - 2014 SOLD LISTINGS	% CHANGE
BEL AIR - HOLMBY HILLS	\$2,645,500	4	\$550,000	1	381%
EAST LOS ANGELES	\$565,000	2	\$212,000	1	167%
LINCOLN HEIGHTS	\$3,678,500	10	\$1,705,000	5	116%
MALIBU BEACH	\$11,427,500	8	\$5,517,700	5	107%
MONTEREY HILLS	\$13,728,783	35	\$7,094,038	19	94%
EL SERENO	\$1,432,000	6	\$773,000	3	85%
SILVER LAKE - ECHO PARK	\$12,034,850	18	\$6,679,940	12	80%
PARK HILLS HEIGHTS	\$9,597,900	27	\$6,111,050	22	57%
WESTCHESTER	\$3,472,000	9	\$2,389,900	6	45%
HANCOCK PARK - WILSHIRE	\$31,060,000	52	\$21,533,575	39	44%
SUNSET STRIP - HOLLYWOOD HILLS WEST	\$18,463,500	30	\$13,542,500	25	36%
BEVERLY CENTER - MIRACLE MILE	\$28,294,888	37	\$21,078,327	33	34%
MALIBU	\$14,570,500	17	\$11,117,000	13	31%
SOUTH INGLEWOOD	\$323,000	1	\$255,000	1	27%
PACIFIC PALISADES	\$25,129,250	24	\$19,838,750	23	27%
HOLLYWOOD	\$26,676,600	29	\$22,792,900	31	17%
GLASSELL PARK	\$4,503,065	8	\$3,988,862	10	13%
PLAYA DEL REY	\$22,857,985	37	\$20,926,764	42	9%
BEVERLYWOOD VICINITY	\$10,118,500	15	\$9,726,750	17	4%
BEVERLY HILLS	\$48,210,400	34	\$47,454,432	33	2%

CONDO/COOP SALES VOLUME & SOLD LISTINGS					
AREA	Q3 - 2015 SALES VOLUME	Q3 - 2015 SOLD LISTINGS	Q3 - 2014 SALES VOLUME	Q3 - 2014 SOLD LISTINGS	% CHANGE
WEST LOS ANGELES	\$32,642,634	43	\$32,295,095	53	1%
WESTWOOD - CENTURY CITY	\$178,252,628	168	\$182,600,856	158	-2%
DOWNTOWN LOS ANGELES	\$72,457,938	116	\$74,832,203	122	-3%
LOS FELIZ	\$3,421,000	7	\$3,553,000	7	-4%
MARINA DEL REY	\$75,743,419	80	\$79,521,525	92	-5%
PALMS - MAR VISTA	\$20,618,600	39	\$21,818,800	38	-6%
MID - WILSHIRE	\$18,940,600	40	\$20,465,600	41	-7%
CULVER CITY	\$31,734,408	64	\$34,818,225	75	-9%
SANTA MONICA	\$159,620,763	133	\$176,412,105	138	-10%
NORTH INGLEWOOD	\$6,800,800	26	\$7,604,100	39	-11%
BRENTWOOD	\$48,443,400	63	\$55,674,872	71	-13%
METROPOLITAN SOUTH	\$240,000	1	\$280,000	1	-14%
HIGHLAND PARK	\$2,068,000	7	\$2,661,000	9	-22%
HOLLYWOOD HILLS EAST	\$3,519,500	7	\$4,931,500	11	-29%
PLAYA VISTA	\$20,257,000	24	\$30,532,752	39	-34%
METROPOLITAN SOUTHWEST	\$544,500	3	\$1,035,000	3	-47%
MID LOS ANGELES	\$835,000	2	\$2,640,887	7	-68%
CYPRESS PARK	\$2,407,614	4	\$0	0	N/A
LADERA HEIGHTS	\$1,270,000	3	\$0	0	N/A
BOYLE HEIGHTS	\$497,500	1	\$0	0	N/A
ATWATER	\$409,000	1	\$0	0	N/A
EAGLE ROCK	\$395,000	1	\$0	0	N/A
LOS ANGELES SOUTHWEST	\$365,000	1	\$0	0	N/A
TOPANGA	\$0	0	\$0	0	N/A
CHEVIOT HILLS - RANCHO PARK	\$0	0	\$0	0	N/A
MOUNT WASHINGTON	\$0	0	\$0	0	N/A
MONTECITO HEIGHTS	\$0	0	\$0	0	N/A
BEVERLY HILLS POST OFFICE	\$0	0	\$0	0	N/A
METROPOLITAN	\$0	0	\$0	0	N/A

Information herein deemed reliable, but not guaranteed.



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