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

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Dana's 22 years of experience have provided him with the knowledge to help his clients find the right mortgage product to fit their needs. Together with his team, Dana offers personalized, professional "full access" services, and a wide array of lending products for his clients. He works closely with realtors to offer creative financing options for their listings and buyers.



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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

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DAMON GERMANIDES

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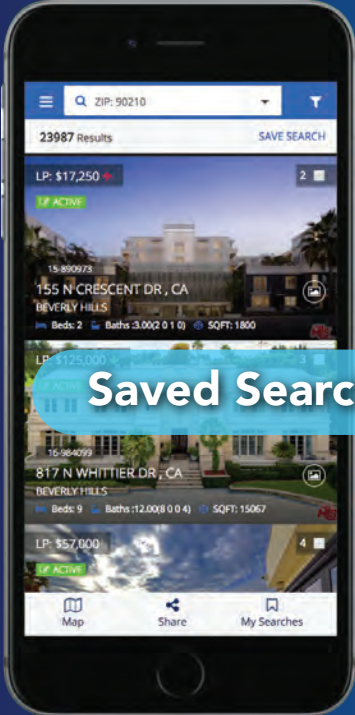
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©2017 Insignia Mortgage, Inc. (1) No Tax Return products require other forms of income verification and asset verification in lieu of tax returns. Not all applicants will qualify. Some products we offer may have a higher interest rate, more points 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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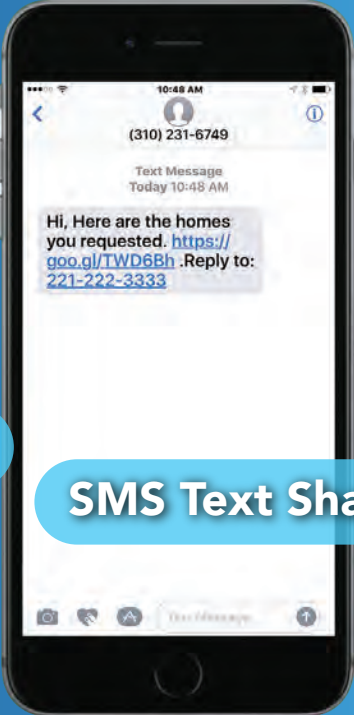
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<p>Fri., Oct. 20 2:00 PM - 3:00 PM Register at bit.ly/vpmobile10-20</p>	<p>Mon., Oct. 23 3:30 PM - 4:30 PM Register at bit.ly/vpmobile10-23</p>	<p>Wed., Oct. 25 3:30 PM - 4:30 PM Register at bit.ly/vpmobile10-25</p>
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Commercial Marketing Session – November 8th



The monthly Commercial Marketing Session at BH/GLAAR is open to all real estate professionals. Both Members and Non-members may bring their listings to this presentation by reservation. You may also attend even if you do not have a property to offer and investors are welcome. Come see what's happening in our local Commercial Real Estate Market.

Wednesday, November 8, 2017 - 8:30am - 10:30am

Free to all Real Estate Professionals

BH/GLAAR

**6330 San Vicente Blvd., Suite 100
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Guest Speakers

Taunee English
business brokerage
and tax strategies

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Friday, October 27th from 9:00am - 12:00pm
registration required
visit the Event Calendar at www.bhglaar.com

* Reg. price \$99. Offer valid only during the Monthly Headshot Day at BH/GLAAR offices. The photos will be sent via email 48 hours after the shooting day.



BH/GLAAR Young Professionals Network

YPN Happy Hour Mixer - November 1st



Wednesday, November 1, 2017 - 5:00pm - 7:00pm
REALTORS® bring a business card for free admission & special drawing!



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Welcome **KJ Marmon & Brandon Sanford**



We are pleased to welcome
KJ Marmon & Brandon Sanford
to Aaron Kirman Partners

KJ can be reached at:
310.749.4995 | kj@kjmarmon.com

Brandon can be reached at:
323.333.5519 | brandon@aaronkirman.com



JOHN AAROE GROUP



Welcome **Ben Bledsoe**



We are pleased to welcome
Ben Bledsoe
to Aaron Kirman Partners

Ben can be reached at:
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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

My team

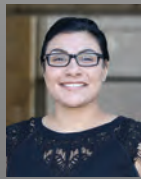


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*Source: Sam Batayneh ranked 113 in Mortgage Executive Magazine's 2016 Top 200 Mortgage Originators in America list

