

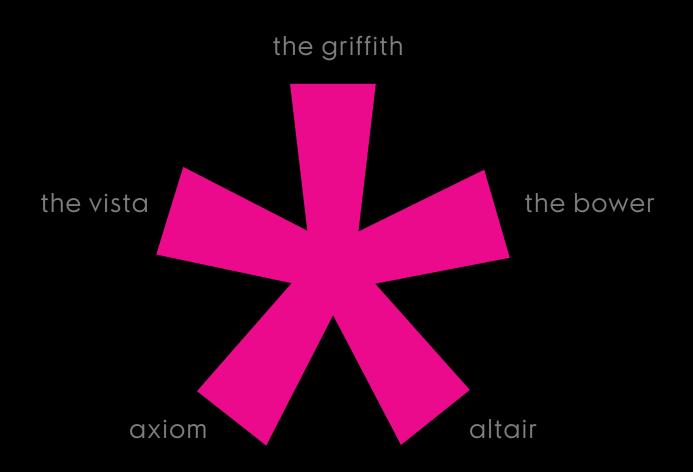
310.556.0418 INQUIRIES@DRESSEDDESIGN.COM WWW.DRESSEDDESIGN.COM

Call our office for a complimentary design consultation. Beth Ann Shepherd, President **facebook**





above the penthouses



those who stake the high ground win.

abovethepenthouses.com 888.920.8270

An HEI/GC Hollywood and Vine, LLC project. The Residences at W Hollywood are not owned, developed, or sold by Starwood Hotels & Resorts Worldwide, Inc. or its affiliates. HEI/GC Hollywood and Vine, LLC, a joint venture between Gatehouse Capital Corporation and HEI Hotels and Resorts, LLC, uses the W* trademark and trade names under a license from Starwood Hotels and Resorts Worldwide, Inc. This is not an offer to sell or soliciton of offers to buy, nor is any offer or solicitation made where prohibited by law. The statements set forth herein are summary in nature and should not be relied upon. A prospective purchaser should refer to the entire of documents provided by HEI/GC Hollywood and Vine, LLC project and should seek competent legal advice in connection therewith. No view is guaranteed and views may be altered by subsequent development, construction and landscaping growth. Pricing is subject to change at the sole discretion of the seller without further notice. Equal housing opportunity. Exclusively listed by PowerPlay Destination Properties, California, Inc. DRE #01905447.

MORTGAGE OPTIONS. WAYS TO QUALIFY. **CLOSED LOANS.** Interest Only ARM's Qualify with only at high LTV's and one year of tax returns for investment properties New "stated income" Asset depletion qualifying program for selffor high-net-worth employed borrowers borrowers FHA loans available: Commercial, apartments, land/construction, and 3.5% down payment in-house private money 96.5% loan Gloria Shulman A Legend in the Industry for More Than 30 Years

> 9100 Wilshire Blvd Suite 275 E Beverly Hills, CA 90212

T. 310-275-3202 F. 310-247-1232 Gloria@centek.com NMLS 275995 BRE 00659928 www.centek.com



*Not all borrowers will qualify for all programs referenced in this ad. CenTek Capital Group is a broker licensed by the CA Bureau of Real Estate NMLS 275995 BRE 00659928

Success Starts Here

We have added two talented loan originators to our Los Angeles team.



"I believe that if you can make something better, do it. And Guaranteed Rate does! We're always improving the lending process for buyers and real estate agents. With state-of-the-art processing and superb communication we are able to provide fast, frustration-free 21-day closings. Our dedicated marketing team supports loan officers to help them dominate in their markets. Guaranteed Rate is the future of lending."

Bill Rayman



"Happy agents + happy borrowers + happy fellow loan officers = happy Steven Maizes. Agents love working with Guaranteed Rate because of our clear communication channels and constant updates. Buyers love working with us due to low rates and hassle-free process. Loan officers love working here because of our innovative processing and competitive pricing. Guaranteed Rate was the obvious choice for me."

Steven Maizes

Guaranteed Rate is one of the ten largest retail mortgage companies in the U.S. Licensed in all 50 states, we have approximately 170 branches nationwide and funded \$15.9 billion in mortgages in 2013.

Contact Regional Manager James Elliott at 310.806.4604 or james.elliott@guaranteedrate.com to learn more.



The Home Purchase Experts[™]

12121 Wilshire Blvd, Ste 350 - Los Angeles, CA 90025 Guaranteed Rate is an Equal Opportunity Employer



NNLS Patronwide Mortgage Licensing System (12 2611 + AL - Lick 71356 + AF - Lick 74357 + AL - Lick 74356 + AF - Lick 74356 + AF - Lick 74356 + AF - Lick 7435 + AC - Lick 74356 + AF - Lick 74357 + AF - Lick 7435

MORE HOME BUYING POWER

> QUALIFY AT NOTE RATE

> RATES IN THE LOW 3's

> LONGER FIXED PERIOD THAN THE TRADITIONAL 5 YEAR FIXED ARM AND EASIER TO QUALIFY

OUR NEW 6/1 ARM!



Jonathan O'Donnell 310.622.1133



Buddy Epstein 310.622.1140



Caroline McPherson 310.622.1137

9401 Wilshire Blvd., Suite 602 (at Canon) Beverly Hills





Certain limitations, conditions, and fees may apply. Rates, terms, conditions and availability are subject to change or withdrawal at any time and without notice. Other conditions and restrictions may apply. © 2014 Bank of Manhattan, N.A., NMLS# 401422

No matter your destination, **Cohen gets you there – fast.**

COHEN FINANCIAL GROUP	PURCHASE	ONTIME
COHEN FINANCIAL GROUP	REFINANCE	ON TIME
Cohen Financial Group	JUMBO PURCHASE	ON TIME
COHEN FINANCIAL GROUP	CASH-OUT REFI	ON TIME
BIG BANK	REFINANCE	DELAYED
ONLINE LENDER	PURCHASE	CANCELED
CREDIT UNION	PURCHASE	CANCELED





Mark Cohen, Broker BRE#: 1016103 NMLS#: 37230 Seth Cohen, Broker BRE#: 01935101 NMLS#: 982573 At **Cohen Financial Group**, we transform needs into **ACTION** and develop real-life solutions for all types of transactions. Whether your client is a self-employed borrower with a unique financing scenario, or an individual who may not meet the traditional lending guidelines, we offer sound solutions for the most complex lending needs. Cohen Financial Group is truly a departure from the ordinary.

Call Mark Cohen today at 310-777-5401 and put our lending expertise to work for you.

© COHEN financial group



9595 Wilshire Blvd., Suite 801, Beverly Hills, CA 90212 | cohenfinancialgroup.com | © 2014 Cohen Financial Group, a division of CS Financial, Inc.



Cohen Financial Group: A departure from the ordinary.

Dear Mark,

When both agents and clients ask me whom I work with for residential lending, I consistently recommend you. Why?

Because you consistently demonstrate the amazing qualities that have made our transactions successful: vigorous tenacity to get the job done, fearlessness to meet the most challenging situations, and a forthrightness in quickly determining what's possible for the applicant up front. In addition, your ability to tap into a panoply of financial programs makes your services available for a variety of buyers.

Thanks so much. I look forward to another thirty years of working together.

Mike Deasy – CEO/Co-Managing Director/Broker Deasy/Penner&Partners

Dear Mark,

I want to thank you for helping to close my most difficult deal of 2013! The prospect of closing a transaction with international clients was daunting, to say the least. Your expert knowledge of complex financial scenarios, as well as total availability after hours to my overseas clients proved your commitment to getting the deal done.

In my 25-plus years as a real estate professional, I have come to understand that there is absolutely no substitute for experience, hard work and, most of all, talent. I truly believe that you are the best in this business.

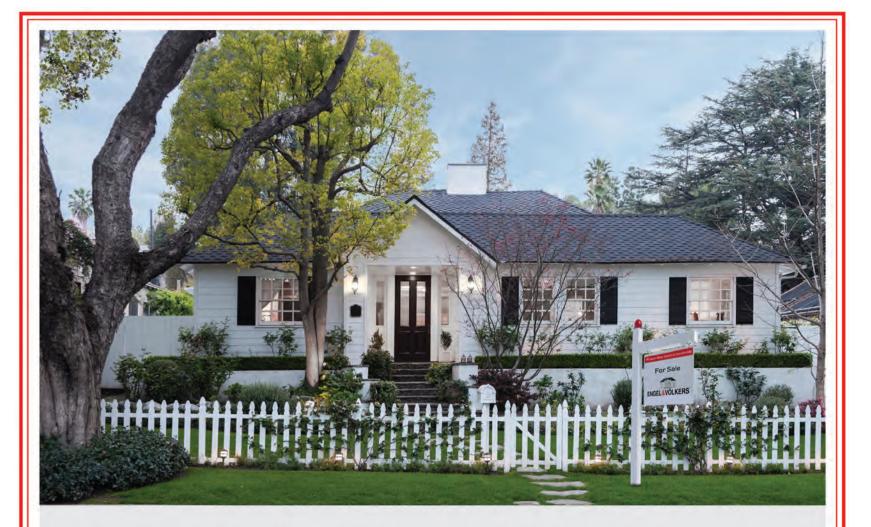
Warm regards,

Linda May – Estates Director Coldwell Banker Previews International



Some products offered by Cohen Financial Group may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. Rates, programs and APRs subject to change at anytime without prior notice. See broker for complete details. Not all applicants will qualify.

*By dollar volume according to Origination News, "Top 200 Originators," 2012 and Scotsman Guide, "Top Originators," 2012. **Mortgage Originator, 1996-2009. Cohen Financial Group is a division of CS Financial, Inc., a real estate broker licensed by the CA Bureau of Real Estate, lic# 01257559, NMLS# 31132.



Every home is somebody's mansion.

While we do represent historic castles, chateaus, and estates throughout the world, we represent homes at all price points, providing the same standard of premium service and personal attention for every client. No matter the price, size, or style of home, Engel & Völkers' core values ensure the very best service and commitment to all of our clients. Our experience and achievements have given us the tools and strategies to be effective for a wide variety of properties, price points, and market conditions, making us the ideal partner for home sellers and buyers around the world.

To learn more about how to become a part of Engel & Völkers, contact us today.

Robert Cipolloni • Regional Director 213.399.9001



SANTA MONICA SantaMonica.EVUSA.com 310.460.2525 BEVERLY HILLS BeverlyHills.EVUSA.com 310.777.7510 LOS ANGELES LosAngeles.EVUSA.com 323.937.5101

Argentina · Australia · Australia · Bahrain · Belgium · Canada · Chile · China · Colombia · Croatia · Czech Republic · Dominican Republic · France · Germany · Greece · Hungary · Ireland · Italy · Liechtenstein Luxembourg · Malta · Mexico · Montenegro · Netherlands · Oman · Peru · Portugal · Qatar · Russia · South Africa · Spain · Sweden · Switzerland · Thailand · Turkey · UAE · United Kingdom · Uruguay · USA

FAST IS THE NFW CASH

14 DAY CLOSE GUARANTEE* 24 hr credit approval by Sr. Underwriters 24 hr underwriting turn time for Purchase loans



TODD SEABOLD Branch Manager, nmls# 486120 D: 310.367.7696 todd.seabold@nafinc.com



ELI WEINBERGER Sales Manager, nmls# 486143 D: 310.927.2467 eli.weinberger@nafinc.com



SCOTT ENGEL Sales Manager, nmls# 260965 D: 310.739.6243 scott.engel@nafinc.com



JAY GOLDBERG Sr. Loan Consultant, nmls# 261023 D: 310.600.1988 jay.goldberg@nafinc.com



RICK KLEINFINGER Sr. Loan Consultant, nmls# 260526 D: 310.429.7683 rick.kleinfinger@nafinc.com



ALI TABRIZI Loan Consultant, nmls# 226998 D: 917.676.6430 ali.tabrizi@nafinc.com



DANIEL GAT Sr. Loan Consultant, nmls# 261049 D: 310.363.5800 daniel.gat@nafinc.com



STEPHANIE KATES Sr. Loan Consultant, nmls# 481277 D: 818.231.8960 stephanie.kates@nafinc.com



LYNDI MALLORY Sr. Loan Consultant, nmls# 236144 D: 323.877.4028 lyndi.mallory@nafinc.com



Loan Consultant, nmls# 486122 D: 213.373.3032



JASON VANDERPOORT Sr. Loan Consultant, nmls# 354687 D: 310.308.7115 iason.vanderpoort@nafinc.com



WILFREDO PERDOMO Loan Consultant, nmls# 1032590 D: 310.409.2158 wildfredo.perdomo@nafinc.com



RON SEQUEIRA Loan Consultant, nmls# 40105 D: 626.388.4007 ron.sequeira@nafinc.com



RAMIN LAVI Loan Consultant, nmls# 1053717 D: 714.390.8249 ramin.lavi@nafinc.com

VISIT US AT OUR LOCAL BRANCH

OR GO ONLINE TODAY!







*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 NAF, 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 NAF fails to perform otherwise, a credit of \$250 will be applied toward closing costs. Licensed by the California Department of Business Oversight under the Residential Mortgage Lending Act License #4131117. NMLS #8606. All products are not available in all states. All options are not available on all programs. All programs are subject to borrower and property qualifications. Rates, terms and conditions are subject to change without notice. © New American Funding. New American and New American Funding are registered trademarks of Broker Solutions, DBA New American Funding. All Rights Reserved. 08/2014

YOUR LENDING TEAM On the **westside**

aball the way





Dana Dukelow Senior Loan Officer NMLS# 252986 Direct: 323.394.1909 eFax: 866.261.6655 DDukelow@WintrustMortgage.com

www.DanaDukelow.com

Doug Burton Branch Manager NMLS# 251062 Direct: 323.828.3684 Fax: 310.943.2498

Fax: 310.943.2498 DBurton@WintrustMortgage.com www.BurtonLoans.com



V. Amayakyan Loan Originator NMLS# 675017 Direct: 310.989.5522 Fax: 310.602.6355 VAmayakyan@WintrustMortgage.com www.VAmayakyan.com



Nancy Everett Senior Loan Offier NMLS# 374442 Direct: 818.424.5626 (LOAN) Fax: 310.861.1415 NEverett@WintrustMortgage.com www.NancyEverett.com Don Reich Mortgage Consultant NMLS# 1134149

Direct: 323.301.2468 eFax: 855.622.1178 DReich@WintrustMortgage.com www.DonReichLoans.com



Amy Lee Senior Mortgage Consultant NMLS# 475773

Direct: 917,440,7540 eFax: 844,863.7859 Amy.Lee@WintrustMortgage.com www.WintrustMortgage.com

We have more options to give your clients more control over their finances.

- Mortgage Bank and Direct Lender
- Local panel of appraisers

- Products that work for your clients
- World class customer service





Beverly Hills 350 South Beverly Drive, Suite 350 Beverly Hills CA 90212

(310) 676-6666

Sherman Oaks

15060 Ventura Boulevard, Suite 490 Sherman Oaks CA 91403 (818) 386-6666

This information is intended for mortgage and real estate professional use only and is not an advertisement to extend customer credit as defined by Section 226.2 Regulation Z. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS# 449042 – © 2014 Wintrust Mortgage. 141005807



WELCOMEELLMAN

Dottie Herman & Howard Lorber are proud to announce the appointment of

LEANNE ROGAN

Vice President of Marketing

Douglas Elliman Real Estate announces that Leanne Rogan has joined its California brokerage as Vice President of Marketing. Drawing upon her extensive expertise in launching signature brands, and luxury real estate marketing, Douglas Elliman will expand its personalized service and innovative bespoke marketing strategies. This gives our agents a distinctive edge in a complex market. Premier agents and their clients can leverage Elliman's unique local to global platform, connecting buyers and sellers, from Malibu to Monaco.





getting STARTED s i NIDEO g

October 30, 2014 11:30 - 1:00pm

FREE: BH/GLAAR Members \$10 - Non-Members

Lunch Provided

Register online at: www.bhglaar.com Join Iris Messina of Real Estate Digital Media, for a Lunch and Learn Seminar on how using video can help your real estate business.

Class topics include:

•The three main types of real estate videos

•7.5 questions you MUST ask prior to hiring a professional

•7.5 DIY tips

•How to use your video on social media

•And more.....

Parking Validation Not Included



6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CA | 90048 P 310.967.8800 | F 310.967.8808 | WWW.BHGLAAR.COM

Now affiliated with **COLDWELL BANKER RESIDENTIAL BROKERAGE**



We are excited about the recent affiliation of this outstanding group of Real Estate professionals...



Ara Der Stepanians Issaiani



Elysee Calcagnini



Liz Bourneuf

Ara Der Stepanians Issajani Arleen Delgado Bita Karamzadeh Brian Lebow Carol Huang Christopher Williams



William Baeder



Gail Mercede



Mario Vera-Romero

Daniel Lalezari David Freeman Dragana Diaz Donald Brownett Elizabeth Bourneuf Elysee Calcagnini Gail Mercede

RESIDENTIAL BROKERAGE



Brian Lebow



Jacob Kuyumjyan



Navoda Hilton Portley

Jacob Kuyumjyan Jaime Stoney James Wedner Jennifer Long Jennifer Roa Katherine Liao Lance Stubbs



Christopher Williams





Niloufar Shirazi

Lauren Biedenharn Lawrence Fitzsimon Libby Floyd Mario Vera-Romero Nancy Hwang Navoda Hilton Portley Niloufar Shirazi



David Freeman



Lauren Biedenharn



Scott Berkeley

Raul Cossio Sarkis Bludyan Scott Berkeley Sean Christian Shelley Cole Sherry O'Kane Susan Nichols



Dragana Diaz



Libby Floyd



Tamara Gardner

Tamara Gardner **Trevor Pashley** Vanessa Glanzmann William Baeder Zhen Tang Zuleika Pernia

For information on how to affiliate with Coldwell Banker Residential Brokerage as an independent sales associate call (877) 317-4601 or visit WhyCB.com

Real estate agents affiliated with Coldwell Banker Residential Brokerage are independent contractor sales associates and are not employees of Coldwell Banker Residential Brokerage ©2014 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Coldwell Banker Residential Brokerage office is owned by a subsidiary of NRT LLC. Coldwell Banker® and the Coldwell Banker Logo, Coldwell Banker Previews International® and the Coldwell Banker Previews International Logo, are registered service marks owned by Coldwell Banker Real Estate LLC.

Lance Stubbs





MORTGAGE CAPITAL PARTNERS

Mortgage Capital Partners Proudly Recognizes



Robyn Rosenbach

Vice President, Mortgage Lending

"Robyn is extremely sharp, dedicated, efficient, and simply amazing at what she does."

- Lisa S.

"Robyn was super responsive and timely and we felt she knew the business very well and helped us navigate a very stressful experience of buying a house in a seller's market. I would highly recommend her to anyone."

- John G.

"Robyn was fantastic! She was knowledgeable, thorough and very easy to work with. She made the entire process simple and understandable, and she got me an excellent loan. She was very easy to get in touch with, and her assistant was also terrific. I would recommend Robyn in a heartbeat." -Jim L.

Robyn Rosenbach

Vice President, Mortgage Lending NMLS#259226

Direct: 310.295.6236 Email: finance@robynrosenbach.com

CORPORATE OFFICE 12400 Wilshire Blvd. Suite 900 Los Angeles, CA 90025

- + 89.9% Loan-to-Value up to \$1.5 million no MI
- 50% Debt-to-Income Ratio on Jumbo
- Loan amounts up to \$15 million
- Fixed and Adjustable Rate Mortgages
- Direct Lender & Broker = More Options
- Self-Employed Borrowers w/ Complex Income





This is not an offer for extension of credit or a commitment to lend. Information for Real Estate Professionals only. Materials not intended for use by or distribution to consumers as defined by Section 226.2 of Regulation Z, which implements the Truth-in-Lending Act. Minimum FICO, reserve, and other requirements apply. Programs are subject to change at any time until locked in. LTVs are based on appraised value. Not all applicants will qualify. Mortgage Capital Partners, Inc. is a lender under California Real Estate License #01858965. NMLS #239902. © 2014 Mortgage Capital Partners, Inc.

WAYS TO CLOSE MORE LOANS FOR MORE CLIENTS.

At CS Financial, we're creating real estate opportunities and qualifying more self-employed and non-traditional borrowers with our innovative, industry-leading portfolio loan programs, including:

- 1-YEAR TAX RETURNS PROGRAM DEPLETION OF ASSETS PROGRAM PORTFOLIO FULL DOC
- EXPANDED CRITERIA PROGRAM

Give your clients a second chance at homeownership with our special 5/1 & 7/1 ARMs. Designed for borrowers with less-than-perfect credit: short sale, foreclosure, deed-in-lieu, BK, and mortgage lates are acceptable Minimum FICO: 660

• 12-MONTH BANK STATEMENTS PROGRAM

Designed for self-employed borrowers with 12 months of personal or business bank statements. Loan amounts to \$3.5M and LTV up to 70%.

CALL TODAY TO PUT OUR POWERFUL IN-HOUSE LENDING PLATFORM TO WORK FOR YOU AND YOUR CLIENTS.



BEVERLY HILLS: 9595 Wilshire Blvd., Suite 801, Beverly Hills, CA 90212 | **P 310.777.3600** | F 310.777.3610 CALABASAS: 23586 Calabasas Road, Suite 203, Calabasas, CA 91302 | **P 818.735.7979** | F 818.735.7970

©2014 CS Financial, Inc. All rights reserved. Not all applicants will qualify.

Some products offered by CS Financial include modified documentation requirements and 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, APR's and programs are subject to change at any time until locked-in.

CS Financial, Inc. is a real estate broker licensed by the CA Bureau of Real Estate. BRE 1257559 | NMLS 31132



RODEO REALTY

Syd Leibovitch, President of Rodeo Realty, is proud to offer

Congratulations to

Peter Schwartz



on his promotion to Manager of our Sunset Strip office.

> Cell 323.816.3686 Direct 310.461.0400 PeterSchwartz@rodeore.com



9200 Sunset Blvd. #200 West Hollywood, CA 90069 www.rodeoRE.com