

AS SEEN IN THE  
WALL STREET JOURNAL

# Banks like simple loans. We like complex ones.

Self-employed • Real Estate Investors • Retirees • 1031 Exchange OK

No Tax Return Loans<sup>1</sup> • Foreign National Loans<sup>1</sup> • From \$500K to \$25M

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

3.120%

3.145%  
APR

3/1 Adjustable Rate Mortgage  
\$500,000 - \$4,500,000 • 70% LTV  
1st Lien Loans

3.875%

4.000%  
APR

5/1 Adjustable Rate Mortgage  
\$500,000 - \$4,500,000 • 70% LTV  
1st Lien Loans

Sampling of rates as of November 8, 2017

## 310-859-0488

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

**CHRIS FURIE**

BRE 01004991 | NMLS 357449  
[chris@insigniamortgage.com](mailto:chris@insigniamortgage.com)



**insignia**  
MORTGAGE

**DAMON GERMANIDES**

BRE 01794261 | NMLS 317894  
[damon@insigniamortgage.com](mailto:damon@insigniamortgage.com)

©2017 Insignia Mortgage, Inc. (1) Not all applicants will qualify. 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.

**MERIDITH BAER HOME**

*M*



LUXURY HOME STAGING AND INTERIOR DESIGN

310.204.5353

[home@meridithbaer.com](mailto:home@meridithbaer.com)





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

 **COHEN**  
financial group  
cohenfinancialgroup.com



**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.



With a background in the professional design trade, Eli is able to build strong relationships with outstanding customer service and consistent follow up. Eli's natural ability with numbers and experience with professional clientele has allowed him to blossom into a well-rounded loan originator since 2005.

Eli's hands-on approach in educating borrowers with the loan process and all of its nuances, has allowed him to develop a loyal repeat client base. With over a decade of experience and weathering all the various climate changes in the lending world, this first-hand knowledge has made him instrumental in knowing how to structure a transaction to fit the needs of all types of borrowers at all levels of loan amounts.



# YOUR LOCAL LENDER **ELI PINDLER**

**ELI J. PINDLER**  
MORTGAGE LOAN ORIGINATOR  
NMLS# 260919  
**310.203.0309**  
epindler@wintrustmortgage.com  
www.elipindler.com

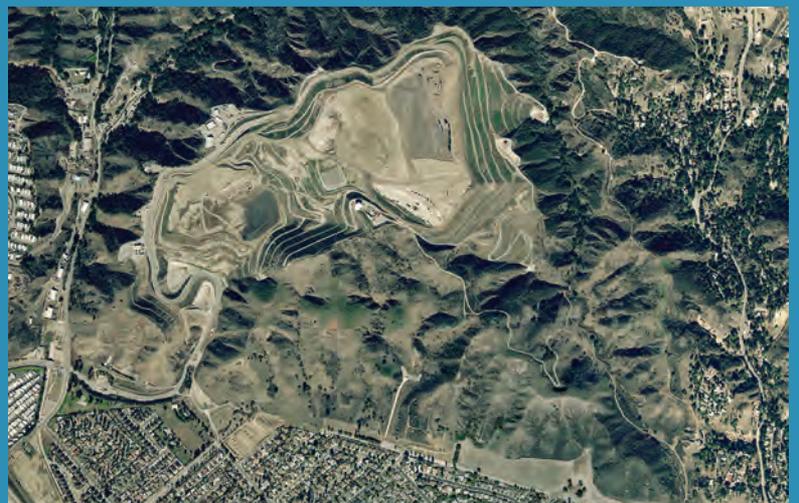
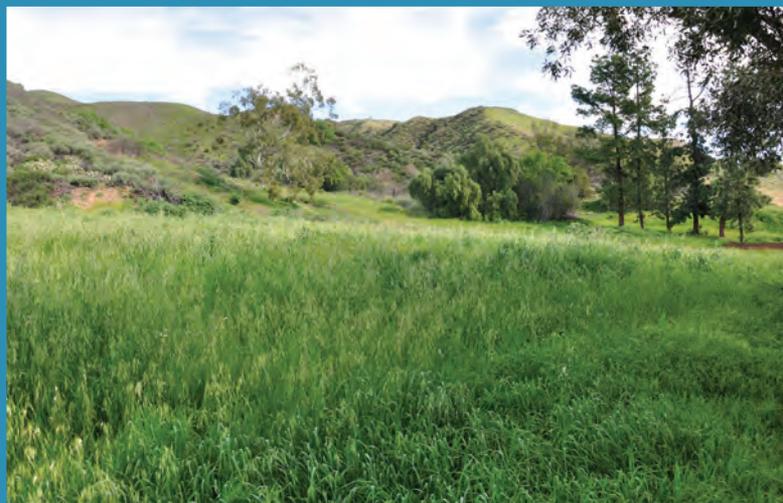
- High-touch customer service
- Dedicated support team
- Jumbo pricing
- Variety of adjustable rate options
- 50 state lending authority
- Quick turn times and funding

## WINTRUST® MORTGAGE

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



# OVER ONE BILLION FUNDED



20 acre infill single family home development site

## DEAL OF THE WEEK

- ▶ Infrastructure Financing
- ▶ 30 New Home Development
- ▶ Quick Close



**Ian Jack**  
213.500.3959



**Keith Jacobs**  
818.943.5239



**John Hollingsworth**  
310.613.3072

# Home Loans are a Puzzle



You need a local mortgage expert to help you fit the right pieces together.

- Works directly with you as well as your client
- Stellar support staff, always keeping buyers informed and engaged in every transaction
- No deal is too easy or too complicated
- A true partner you can count on for all your escrows

Let me put all the pieces together on your next sale.



HomeBridge Financial Services proudly presents  
Your local mortgage expert in the Los Angeles area

Follow us on social media:



**Mike Hartunian**

Vice President  
Mortgage Loan Originator  
NMLS# 247330

Direct: (818) 728-3702  
mike.hartunian@homebridge.com  
www.mikehartunian.com



Rev. 04.06.17 (0117-0083)

This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement; as such term is defined in Section 1026.24 of Regulation Z. HomeBridge Financial Services, Inc. 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830. Corporate NMLS #6521.



**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



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



**Jack Gladden**  
Business Development Associate  
310.699.4451



**Jason Berriz**  
Loan Consultant  
NMLS# 256177  
661.972.1092



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



**Chris Miller**  
Loan Consultant  
NMLS# 1557740  
818.388.2150



**John Harsh**  
Jr. Loan Consultant  
NMLS# 1652028  
619.929.2332



**Vina Guerrero**  
Loan Consultant  
NMLS# 262835  
562.522.6315



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



**Patrick O'Driscoll**  
Loan Consultant Assistant  
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**

Professional lending team proudly serving Pasadena & surrounding areas.



# THANKSGIVING DEADLINES

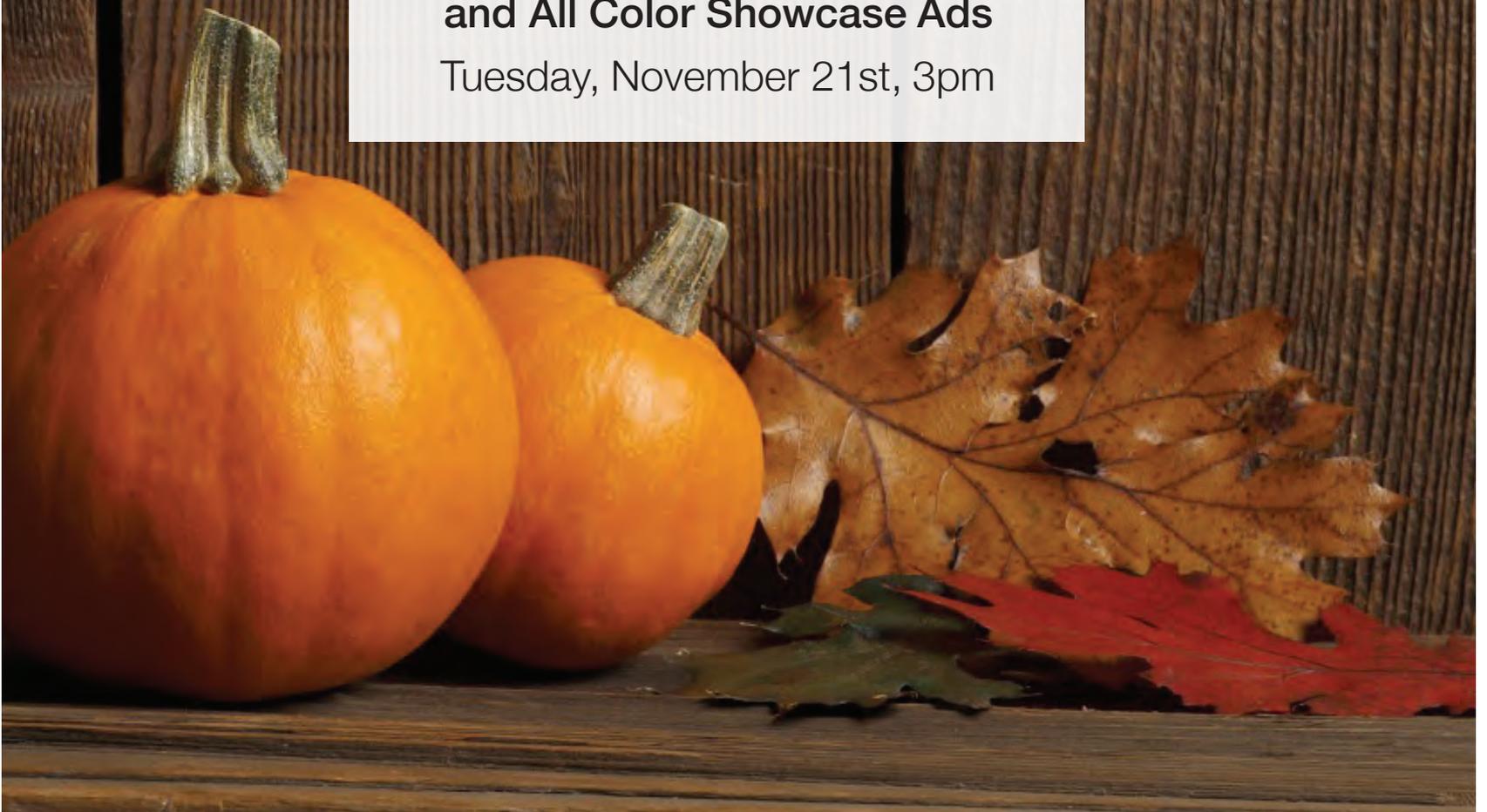
**NOVEMBER 28, 2017 ISSUE**

**The MLS™ office will be closed on  
Thursday, Nov 23rd and Friday, Nov 24th**

**The Help Desk will be open  
Friday, Nov 24th 9am-2pm**

**All Full Page Color Ads  
Monday, November 20th, 5pm**

**All Full Page Black and White Ads  
and All Color Showcase Ads  
Tuesday, November 21st, 3pm**



# Listing Partner Needed for Top Real Estate Team

AMALFI  
ESTATES

Anthony Marguleas, the #1 agent in Pacific Palisades, is seeking a listing partner to join his expanding team at Amalfi Estates. He has successfully sold over \$1 billion in properties.

**\$100,000  
SALARY PLUS  
BONUS**

To apply for this position, please email your cover letter, references, and resume in PDF format to [jade@amalfiestates.com](mailto:jade@amalfiestates.com). Put **"Listing Partner"** in the subject line of your email.

Those that do not follow this format or who contact Anthony directly will not be considered.

## Responsibilities

- Follow up with our perspective Seller leads to get listings signed.
- Be main liaison with our sellers.
- Write and negotiate offers and counters.

## Qualifications

- California real estate license
- Live within 30 minutes of Pacific Palisades
- Minimum 7 years full-time real estate sales experience and 100 transactions
- Non-smoker
- Strong knowledge of Westside neighborhoods
- Must be driven, professional, and a GO GETTER.
- Self-disciplined with lead follow-up
- Proficient in using Google Docs, the MLS, Zipforms
- Organized, punctual, and professional
- Responsible and dependable



# Professional Headshots

Enjoy **50% OFF** on our **Headshot Day!**

BH/GLAAR members -  
You pay only **\$49** for **3** shots!  
Non Members pay **\$59**




Friday, November 17<sup>th</sup> from 9:00am - 12:00pm  
registration required  
visit the Event Calendar at [www.bhglaar.com](http://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.

## Winter in Paris? France Trade Mission

In conjunction with BH/GLAAR's Ambassador Association – FNAIM

### learn how to succeed in the French real estate market





The BH/GLAAR Global Committee on a Trade Mission to China 2016.

**ITINERARY** Rough Dates 12/8-12/14

- 12/10 FNAIM General Assembly
- 12/11-12/12 FNAIM Conference – Paris
- Conference is at Palais de Congress – Suggest staying at or near the Hyatt Etoile Paris
- 12/13 "How Transactions Work in France" – Hosted and taught by FNAIM
- 12/14 Paris Caravan – Hosted by FNAIM and Local Brokerages
- Paris on Your Own after

**ESTIMATED COSTS** \$1,500/ person

Based on current flight and hotel averages, bookings are done on your own.

**CONTACT:** Chip Ahlswede, CEO, [chip@bhglaar.com](mailto:chip@bhglaar.com)



Join global real estate leaders from NAR and BH/GLAAR at FNAIM's Congress to learn French Real Estate. More info on the FNAIM conference will be released shortly at [www.FNAIM.FR](http://www.FNAIM.FR)

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)



ESTATE PROPERTIES

# Congratulations October 2017 Top Producers



**Charles Le**  
Beverly Hills



**Michael Tsvilik**  
Santa Monica



**Michael Kayem**  
Marina Del Rey



**Scott Rosenberg**  
Silicon Beach



**Jose Fregoso**  
WLA/Westwood



**Jenny Chang**  
Beverly Hills



**Robert Villanueva**  
Santa Monica



**Denise Fast**  
Marina Del Rey



**Joan Moon**  
Silicon Beach



**John Capiro**  
WLA/Westwood



**Bill Ruane**  
El Segundo



**Matt Crabbs**  
El Segundo



**Barbara Fiedler Team**  
Marina Del Rey Top Team



**Kevin & Kaz Gallaher**  
Silicon Beach Top Team



**Jeff White & Lori Donahoo**  
WLA/Westwood Top Team

RE/MAX Estate Properties • 700+ LOCAL AGENTS • 17 OFFICES • LUXURY RESIDENTIAL • COMMERCIAL INVESTMENT DIVISION • PREMIER INTERNATIONAL NETWORK  
Los Angeles Business Journal #3 Residential Broker • #27 RIS Media Top 500 Power Broker • 2017 Best of the Beach • Broker of the Year  
Join our expanding team. For a confidential interview, contact James Sanders (310) 378-9494 or JSanders@eplahomes.com

guaranteed **Rate**®

# Better communication makes all the difference

Text, call or email—however you like to stay in touch,  
we'll make sure you're never in the dark.

- ✓ **Loan Status Monitor** – keeps you in the loop with real-time updates
- ✓ **A team of dedicated experts** – on call to help with every step of the loan
- ✓ **95% customer satisfaction\*** – a proven track record of exceeding expectations

For on-time closings with no surprises, call us today.

## **JAMES ELLIOTT**

Senior Vice President, Divisional Manager  
(310) 806-4604 James.Elliott@rate.com

## **JAIME BARTON**

Branch Manager/VP of Mortgage Lending  
(424) 354-5330 J.Barton@rate.com

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

GUARANTEED RATE IS PROUD TO ANNOUNCE:

# Francesco Foggia is a Top 1% Producer in the nation

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



*I have sold over a 1000 luxury properties in my 30+ year career, dealt with dozens of lenders and quite a few good ones. Francesco is the best mortgage Broker I have every worked with. **Francesco is incredibly knowledgeable and very responsive** serving me and my clients and getting the deal done. Francesco also has a great demeanor that makes everyone feel good and confident about the loan process."*

**Gary Gold**  
Executive Vice President  
Hilton & Hyland \ Christie's International Real Estate

**PARTNER WITH A TOP PRODUCER.**

## Francesco Foggia

Vice President of Mortgage Lending

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

office (424) 354-5094  
cell (310) 922-3363  
ff@guaranteedrate.com  
guaranteedrate.com/FF

# 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



**Heather Christensen**

Sales Assistant

**(424) 325-0072**

heather.christensen@rate.com



**Dawn Huml**

Sales Assistant

**(424) 325-0083**

dawn.huml@rate.com



**Tyler von der Lieth**

Sales Assistant

**(424) 325-0071**

tyler.vonderlieth@rate.com



**Lori Nugen**

Sales Assistant

**(310) 806-4619**

lori.nugen@rate.com

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

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

## Sam Batayneh

SVP of Mortgage Lending

O: (310) 806-4621

C: (310) 770-5539

**SamB@rate.com**

CHAIRMAN'S  CIRCLE