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NMLS# 255572

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Loan inquiries and applications in states where I am not licensed will be referred to a Loan Officer who is licensed in the property state. Equal Housing Lender. Prospect Mortgage is located at 15301 Ventura Blvd., Suite D300, Sherman Oaks, CA 91403, 800-464-2484. Prospect Mortgage, LLC, NMLS ID #3296, (www.nmlsconsumeraccess.org) is a Delaware limited liability company, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. This is not an offer for extension of credit or a commitment to lend. Call for details. 3/2015 Rev. 04.21.16 (1014-1704) LR 2014-876



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TODD SEABOLD
Divisional Vice President



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*By dollar volume in 2014, *Scotsman Guide*, April 2015.

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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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Leverage existing equity to purchase a *new property*.

Cross Collateralization Loan



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With a cross collateralization loan, borrowers may be able to purchase a new property with as little as \$0 down*.

A cross collateralization loan may be utilized when there is equity in the currently owned residence that will allow a borrower to:

- Purchase a new property without selling their current residence
- Make a non-contingent offer on a new residence
- Use rental income from the departing residence to qualify or offset mortgage payments on the cross collateralized properties

To learn more about this program and others we offer to help qualify more borrowers, contact a Luther Burbank Mortgage loan consultant.



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*Borrower must qualify for the full loan amount. The loan must be in first position on both properties. An appraisal and title policy are required on both properties. This is not an advertisement for extension of credit or a commitment to lend. Luther Burbank Mortgage is a division of Luther Burbank Savings. NMLS# 449241 ©2016 Luther Burbank Mortgage



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AS SEEN IN THE **WALL STREET JOURNAL**

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©2016 Insignia Mortgage, Inc. Sampling of rates as of November 9, 2016. (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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In Loving Memory



On Oct. 26th, we lost one of the true greats of our industry. Not only was Larry Ackard an outstanding office manager for the Jon Douglas Company, but truly a prince among men. His kindness, guidance, musical talent and grace elevated the Real Estate Business. He will be greatly missed but never forgotten. He left an indelible impression on our hearts.

Larry Ackard



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(626) 821 - 1257



Jimmy Green | NMLS# 261045
(310) 562 - 9936



Vahid Davoudi | NMLS# 385599
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Sheree Benoit | NMLS# 453287
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Habib Sekander | NMLS# 1187309
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HAPPY THANKS

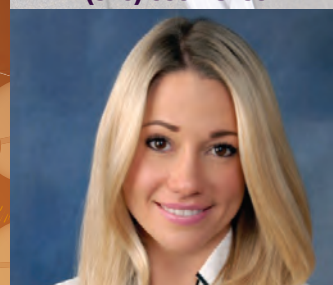
Giving

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Our real estate partners and clients. Your continued business has
allowed us to grow this year, and we look forward to partnering
with you in 2016.



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The MLS™ office will be closed on
Thursday, Nov 24th and Friday, Nov 25th

The Help Desk will be open
Friday, Nov 25th 9am-1pm

HOLIDAY DEADLINES

NOVEMBER 29, 2016 ISSUE

All Full Page Color Ads
Monday, November 21st, 5pm

**All Full Page Black and White Ads
and All Color Showcase Ads**
Tuesday, November 22nd, 3pm



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BH/GLAAR	\$220
C.A.R.	\$184
NAR	\$155
RAF	\$148
TOTAL	\$727

And you will get:

- COMPLIMENTARY admission to C.A.R. Legislator reception
(Wed. 5/6 Sheraton Sacramento - connect with over 100 dignitaries & REALTORS® from all over CA.)
- 4 Centennial Club Legislative Luncheons
(Dates: 2/2, 6/9 (rent control), 9/8 & 10/16)
- Expedited registration at ALL 2017 BH/GLAAR events
(Check Calendar regularly for updates)

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Last Year's Contest Winners

Rich Kissel, Dannie Cavanaugh, Tracey Clarke
& Mary Piccione with President Aaron Leider (l-r)

Contest open only to REALTOR® members of Beverly Hills/Greater Los Angeles Association of REALTORS® (BH/GLAAR). Participants may only win once. BH/GLAAR is not responsible for entries not received due to difficulty accessing the internet, service outage, mail delivery delays, computer difficulties, equipment malfunctions, errors and any other difficulties that may prevent an individual from paying 2017 dues. Drawing will take place Thursday, February 2, 2017 during our Legislative Luncheon. Members must be present to win. Odds of winning will depend on the number of qualified entries. BH/GLAAR reserves the right to change specific rules for specific contests.

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*Source: Sam Batayneh ranked 180 in Mortgage Executive Magazine's 2015 Top 200 Mortgage Originators in America list