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DEALBREAKERS.

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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**.

Quick Closures

Direct channel to banks' executives for quicker approvals and unmatched professional expertise to get deals done.

Relationship-Based Client Experience

The highest reputation in the industry with excellent rapport with Sellers' Agents.

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

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P 310.777.5401 | F 310.777.5410



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

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"My experience was the best I could imagine it being."
The West Family, Laguna Niguel, CA

**30 DAYS
OR LESS**
AVERAGE
CLOSE TIME

WE HAVE MORE WAYS TO SAY YES!

BANC HOME LOANS, a division of Banc of California N.A., (NYSE: BANC) has provided home loans to borrowers throughout California and across the West since 1941. We combine the speed and agility of a decentralized mortgage lender, with the expertise and resources of a tier-one bank—and our complete selection of portfolio lending products offer **More Ways To Say YES!** to your buyers.

FLEXIBLE PORTFOLIO LENDING

- Non-QM Experts
- Alternative Documentation
 - 1-Year Tax Return
 - 12-Months Bank Statements
 - Asset Depletion
- Expanded Criteria (Second Chance) Programs:
 - FICOs to 620*
- I/O Options Available on Most Programs

*on exception only

CONVENTIONAL LENDING

- Conventional Conforming ("Agency")
- Agency High Balance
- Jumbo/Non-conforming
- Jumbo Conduits
- FHA, VA, CalHFA, USDA
- Renovation Lending: 203(k), HomeStyle®, Construction Lending
- Home Equity Line of Credit (HELOC)
- Reverse Mortgages
- Niche Products



We asked over 2,500 Banc Home Loans clients to provide their feedback and the results are unanimously positive:

91%

give us the Service Rating of **Excellent***

96%

indicated they **"would refer or recommend us to friends or family"***

800.874.5952 | banchomeloans.com/branch/beverly-hills

*Third-party survey representing 2,542 client responses over a 365-day period, April 2014 to April 2015.

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LA WEST



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JOIN OUR TEAM

TODD SEABOLD
Regional Manager, VP - LA West
nmls# 486120

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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, DBA New American Funding. All Rights Reserved. Corporate Office (800) 450-2010. 5/2015

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AS SEEN IN THE **WALL STREET JOURNAL**

No Tax Return Loans*

310-859-0488

Foreign National Loans
From \$500K to \$25 million.

2.500%

2.643% APR

3/1 Adjustable Rate Mortgage
\$500,000 - \$4,500,000 • 60% LTV
1st Lien Loans

Self Employed & Real Estate Investor
1031 Exchange OK

3.750%

3.907% APR

5/1 Adjustable Rate Mortgage
\$500,000 - \$4,500,000 • 60% LTV
1st Lien Loans

Sampling of rates as of November 11, 2015

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

CHRIS FURIE

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DAMON GERMANIDES

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How to achieve exponential growth

“

Guaranteed Rate is one of the most successful companies of its kind, if not the most successful, because of its systems.

If you work hard and follow the GR model, you'll completely thrive in this environment.”



BRIAN DECKER
Temecula, California
YTD volume: \$116.8M
2014 volume: \$91.4M
Scotsman rank: 79

Close more loans. Period. Contact me today to learn more.

James Elliott

Senior Vice President, Divisional Manager
12121 Wilshire Blvd, Ste 350 • Los Angeles, CA 90025

(310) 806-4604

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*2015 YTD Volume as of November 9



GUARANTEED RATE IS ONE OF THE TOP 10 LENDERS IN THE NATION

We asked some of their top producers to explain how GR's systems have turned them into rainmakers.



SAM BATAYNEH

Los Angeles, California

YTD volume: \$71.5M
2014 volume: \$31.9M

DAILY TOUCH POINTS

"The daily touch points help this big company feel like a little company. They keep me in the know without a huge amount of effort from me. I'm constantly getting emails that keep me up-to-date about the market and what's going on in the industry so I can focus on giving my clients the best customer service possible."



DANIELLE YOUNG

Midvale, Utah

YTD volume: \$48.7M
2014 volume: \$51M
Scotsman rank: 298

PRODUCTS & PRICING

"With products direct to Fannie Mae and Freddie Mac, our pricing and in-house underwriting allow me to offer the most competitive rates and programs as well as provide a streamlined process to consumers."



MARK MAYFIELD

Chesterfield, Missouri

YTD volume: \$46.1M
2014 volume: \$31.8M

LEAD GENERATION

"Our 5-star lead calling service is amazing. Closing 20 to 30 deals a month doesn't leave a lot of free time to pursue all of the leads that come my way, so the 5-star team calls them for me. These are high-quality deals with good loan amounts. Often, the borrowers need an agent as well, which makes me look like a rock star when I refer my agent a \$600k purchase that is already pre-approved!"



STEVE RUPRECHT

Maple Grove, Minnesota

YTD volume: \$30.4M
2014 volume: \$25.4M

MARKETING

"Guaranteed Rate provides me with marketing that is second to none. I have increased my business over the years based on our automated campaigns, which include monthly postcard mailings along with email blasts. It has been a great way to stay in front of not only my past clients, but also referral partners."



ALLYSON KREYCIK

Wakefield, Massachusetts

YTD volume: \$116.6M
2014 volume: \$91.4M
Scotsman rank: 80

RELATIONSHIP MANAGEMENT

"Tools like our relationship management system, LoanMine, create more volume without me having to do a lot of work. I always use it when we see a quick drop in rates to see where clients are and how I can help them save money. It's a tool that provides results for clients and referral partners without having to use a lot of your time as a loan officer."



SHANT BANOSIAN

Waltham, Massachusetts

YTD volume: \$286.8M
2014 volume: \$178.9M
Scotsman rank: 10

PROCESSING MODEL

"With our proprietary processing system, the POD model, my team is able to focus on processing loans and I can focus on selling 24/7. As my volume has grown, the company has kept plugging people in to support me. I haven't slowed down at all this year. I can take as many loans as I want, and I know GR can handle it."



RYAN MECUM

Chicago, Illinois

YTD volume: \$90.5M
2014 volume: \$70M

PARTNER XCHANGE

"Partner Xchange has changed my business by providing my real estate partners with resources and coaching—the value added has enhanced existing relationships, and gained us new partners."



RON ERDMANN

Cincinnati, Ohio

YTD volume: \$60.6M
2014 volume: \$43.5M

COACHING PROGRAM

"The coaching program is huge. To be able to hear tips and strategies from guys doing \$200M+ in business and have them be open about their success is a huge benefit."



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ESTATE PROPERTIES

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RE/MAX Estate Properties Top Producers for October 2015

ABBOT KINNEY



Suzy Frank



Sparks Landen



Lisa Reveen



David Jones



Matt Crabbs



Bill Ruane

SANTA MONICA

EL SEGUNDO

MARINA DEL REY/ VENICE

BEVERLY HILLS

WEST LA/ WESTWOOD



Jane St. John



Denise Fast



Charles Le



Victoria Berenbau



Michael Haddad



Katie Pearson

MARINA DEL REY TEAM

WEST LA/ WESTWOOD TEAM



The Suarez Team



Jeff White/ Lori Donahoo

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HAPPY THANKS

GIVING

THIS HOLIDAY SEASON WE ARE ESPECIALLY THANKFUL FOR YOU,

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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MERIDITH BAER HOME



They say you are known by the company you keep. We are fortunate to be known for the exceptional agents that distinguish us in communities all over the world. Today in our Brentwood office, we are pleased and proud to announce a new exceptional association.

Joseph Cilic, Senior Vice President and Brokerage Manager is delighted to welcome a new member to our team.

Welcome.



Jack Bitton

jack.bitton@sothebyshomes.com

310.780.8880

Jack Bitton has been an accomplished Realtor for over 18 years. His achievements are rare, among them, selling more than 100 properties in a single year. As a consistent top producing agent, we know that he will be at home with us. OnlyWithUS.com

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Joseph Cilic, Senior Vice President and Brokerage Manager is delighted to welcome a new member to our team.

Welcome.



Kristin Rapiejko

kristin.rapiejko@sothebyshomes.com

310.926.4644

Kristin is a rising star in the industry who has quickly achieved success and a loyal clientele. She is known for her attentiveness, great eye for detail and ability to deliver results to her clients. We know that she will be at home with us. OnlyWithUs.com

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\$15 Members | \$20 Non-Members

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L=isting

A=ppointment Setting

N=egotiating Contracts

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Income Property Specialist Presents A Hands On Workshop Seminar

How to Finance & Sell Apartments

November 19, 2015

12:30pm - 5:00pm

Beverly Hills/Greater LA Association of REALTORS®

6330 S. San Vicente Blvd, Suite 100, Beverly Hills, CA 90048

Teaching Real Estate Agents & Investors the nuts & bolts of Multifamily in the competitive commercial market.

Mr. Passerino is the Managing Director/Broker of IPS. Mr. Passerino was the former EVP, Chief Credit Officer and National Production Director of a national bank with over 850 employees. He was directly responsible for increasing annual loan production from \$75 M to over \$2.8 B in less than 5 years. He assisted with taking the bank public in 1996. He opened 5 regional offices nationwide from the west coast to the east coast. He worked as a Financial Advisor for the FDIC and was involved in closing numerous national and state banks. He was in charge of the special asset group, fraud and claims investigations, as well as the institutions commercial portfolio. Obtain compliance with the regulators.

Over the past 10 years, his offices have closed over \$1 B in income property loans, funded \$500M with FNMA DUS and he has personally represented clients in over \$600M in multifamily and commercial transactions.



CLOSE MORE DEAL\$

BY LEARNING HOW TO:

- **SELL YOUR LISTINGS BEFORE THEY EXPIRE!**
- **HOW TO PROPERLY INTERVIEW A SELLER!**
- **HOW TO INTERVIEW A POTENTIAL BUYER!**
- **STOP WASTING YOUR TIME WITH BUYERS THAT USE YOU TO FIND THEM A PROPERTY AND THEN GO TO THEIR RELATIVE TO MAKE THE OFFER!**
- **SET YOUR LISTINGS UP SO THEY CLOSE**
- **UNDERWRITE COMMERCIAL LOANS TO ENSURE YOUR LISTINGS SELL RATHER THAN HAVE THEM LEAD TO A CANCELLED ECROW!!**
- **CREATE AN ADDITIONAL INCOME STREAM IN COMMERCIAL REAL ESTATE WITHOUT HAVING TO OBTAIN ANY NEW LICENSES!**

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