

MERIDITH BAER HOME



**HOME STAGING
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INTERIOR DESIGN
INSTANT HOME**

310.204.5353
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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



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 Loans¹ • Foreign National Loans¹ • From \$500K to \$25M

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

2.990%

3.116%_{APR}

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

3.375%

3.942%_{APR}

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

Sampling of rates as of November 15, 2017

310-859-0488

www.insigniamortgage.com 9595 Wilshire Blvd. #205, Beverly Hills, CA 90212

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insignia
MORTGAGE

DAMON GERMANIDES

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©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.



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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

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.

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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**.

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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

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P 310.777.5401 F 310.777.5410

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

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Nathan Cater provides excellent service and gives you the respect you deserve. Nathan commits to a streamlined experience because we know your time is valuable. And because you don't have time to waste, he promises to make the process for you and your client as quick and stress-free as possible.



YOUR LOCAL LENDER NATHAN CATER

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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!

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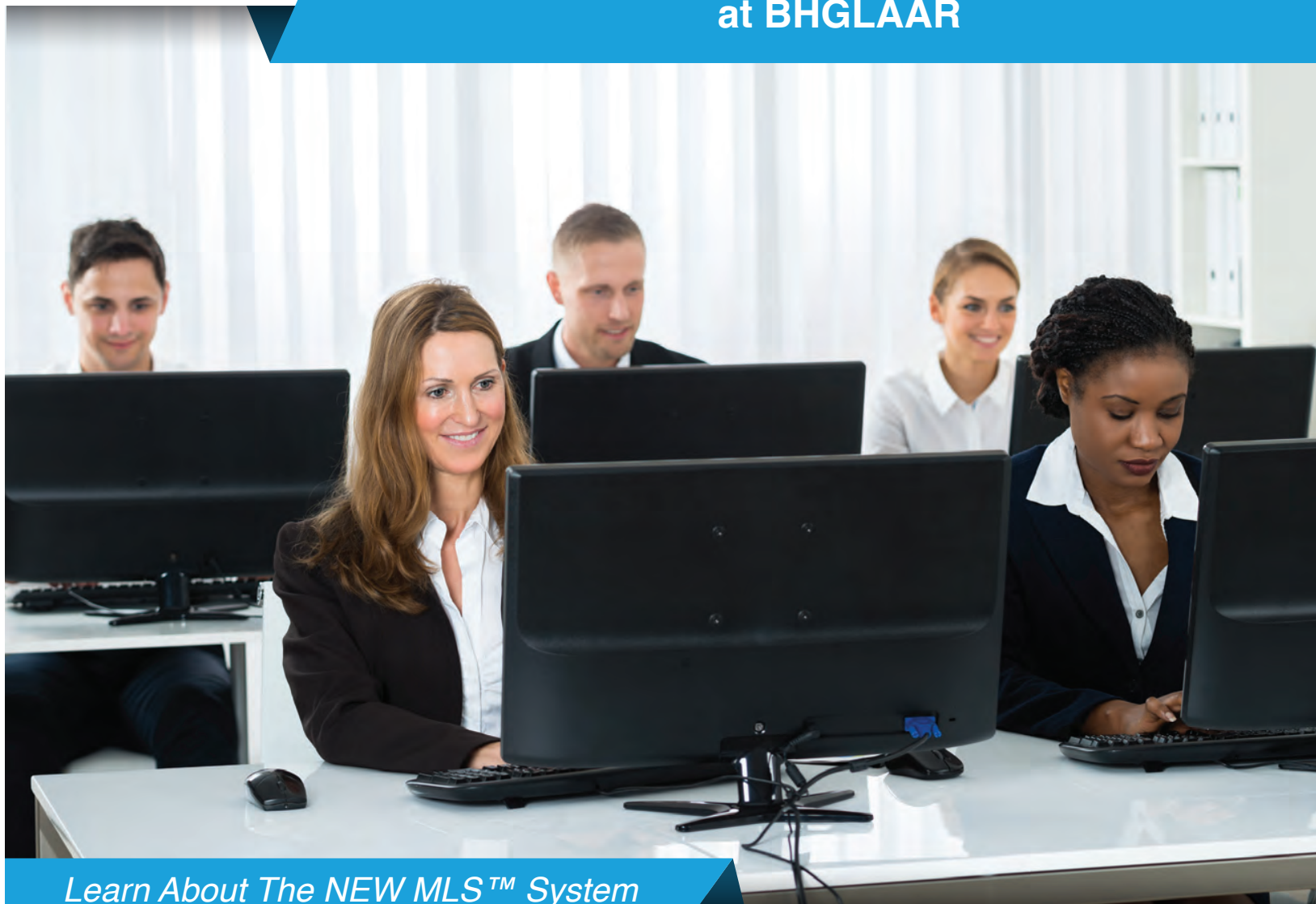
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Wednesday, December 13
Friday, December 15
Tuesday, December 19
Wednesday, December 20

Space is limited!

10:00 AM - 12:00 PM

Please bring your laptop.

Register at vestaplusschool.eventbrite.com

Questions? Call 310.358.1833 or email marketing@themls.com

We've been in the same Beverly Hills location for 25 years and are looking forward to serving you for the next 25!

Mary Bension
Co-Owner & Escrow Manager

Mireya Roudenko
Sr. Escrow Officer

Kilita Smith
Sr. Escrow Officer

Michael Farfel
Escrow Officer

Luz Lopez
Escrow Officer

Beth L. Pearce
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CAPPI PIDWELL'S

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ARE YOU TIRED OF THE SAME
OLD WAYS OF SELLING
REAL ESTATE?

HAVE YOU BEEN TO HUNDREDS
OF MEETINGS, YET YOU STILL
DON'T HAVE THE INCOME YOU
WANT?

READY TO TAKE YOUR SALES TO
THE NEXT LEVEL?

Wednesday
December 6, 2017
10:30am - 12:00pm

Parking Validation Not Included

Members - FREE
Non - Members \$ 20

WHAT YOU WILL LEARN:
IDENTIFY SALE'S BLOCKS

INCREASE PERFORMANCE & RESULTS

MASTER ONE'S MINDSET

GO FROM PROCRASTINATION TO MOTIVATION

RELEASE UNWANTED PATTERNS

- HOW YOUR MINDSET STOPS YOU OR HELPS YOU IN THE SALES PROCESS
- WHAT LIMITING BELIEFS DRIVE YOUR DAILY DECISIONS - AND HOW TO MAKE BETTER ONES
- HOW TO MAXIMIZE YOUR MINDSET FOR MORE SALES AND INCREASE YOUR INCOME
- HOW TO UPGRADE YOUR RESULTS BY MASTERING YOUR SUBCONSCIOUS MIND

BECOME AN INNER WINNER !



ABOUT CAPPI:

www.cappipidwell.com

Cappi is a sought-after personal and professional development speaker. Known by her clients as a master of mindset change, for over 23 years, she has given her audiences & clients the mindset makeovers needed to achieve the change & results they want. Cappi is a Master of NLP & Hypnotherapy, and is a certified Master Results Coach and has spoken at many organizations like:



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As you earn your Accreditation as an ASP

Day 1: Communication

- Inspire sellers so they say YES to Home Staging
- Educate your clients about the investment of Home Staging and its importance as a marketing tool
- Review current market trends and statistics

Day 2: Staging

- Learn proven ASP® Staging principles, processes and foundation
- Discover how to serve your clients using your talent and creativity
- Participate in an occupied or vacant Home Staging exercise

Day 3: Business (Home Stagers Only)

- Learn how to establish, market and maintain a Home Staging business
- Gain expert knowledge on bid creation, consultation, proposal development, building inventory and much more
- Acquire pricing strategies and multiple sources of income

BEVERLY HILLS/GREATER LOS ANGELES ASSOCIATION OF REALTORS®

BH/GLAAR

C E R T I F I C A T I O N

DATE & TIME

December 4, 2017 -
December 6, 2017
8:30am - 5:00pm

LOCATION

Beverly Hills
Greater Los Angeles
Association of REALTORS®
6330 San Vicente Blvd #100
Los Angeles, CA 90048

COST

ASP Course Investment:
2 Day ASP® Real Estate Agent -
\$295
3 Day ASP® Stager Business
\$1795

REGISTRATION

Register Online at
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For special savings

PARKING

**PARKING VALIDATION
NOT INCLUDED**

Cancellation/No Show Policy:

All cancellations for courses must be received no less than 24 hours prior to the course start date. Cancellations may be made via email, mail, phone or fax. Upon proper notification of cancellation your account will be credited in the amount of the course. Credits may be applied to future education courses. The funds may not be used for annual dues or purchases in our REALTOR store.

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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

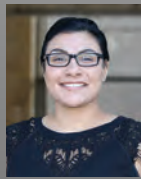


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CHAIRMAN'S  CIRCLE