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Mike Hartunian

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Joe Parisi

Vice President
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TODD SEABOLD
Divisional Vice President





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Mark Cohen, Broker
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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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Sheree Benoit | NMLS# 453287
(310) 746 - 3134



Habib Sekander | NMLS# 1187309
(310) 907 - 8185



Best wishes to you

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Kate Canada | NMLS# 1142186
(626) 673 - 0237



Thad King | NMLS# 369226
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Lucia Solis | NMLS# 260848
(562) 587 - 2669



Stephanie Carrillo | NMLS# 1352474
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Robert Foster, President, and Beth Styne, Vice President of the Greater Los Angeles Coastal Region, are excited to congratulate Gregory Holmes on his new role as Branch Manager of Coldwell Banker Residential Brokerage's Playa Vista/Westchester office. Gregory brings over twenty-four years of management experience spanning multiple industries to his new role. Over the past ten years, Gregory has been a top sales associate and also served as the Associate Manager for Coldwell Banker Residential Brokerage's Studio City office. Previously, Gregory was the Assistant Manager for Dilbeck Real Estate.

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Gregory.Holmes@camoves.com

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NEW MANAGER APPOINTMENTS IN THE COASTAL REGION

STEVE MANAVI

Branch Manager - Santa Monica Offices



In addition, Bob and Beth are pleased to announce the recent appointment of Steve Manavi to Branch Manager of the Santa Monica offices. For the past 15 years, Steve has successfully managed the Westchester/Playa Vista office utilizing his 22-years' experience as a sales associate. He previously served as the President for the Beverly Hills/Greater Los Angeles Association of REALTORS® and is the current President of the MLS. Steve believes in conducting business ethically and making the overall experience for the agent and client a memorable and enjoyable one.

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No tax return loans may require other forms of income verification and may have a higher interest rate and higher points or fees, than other loans. Not all applicants will qualify.

NATIONALLY RANKED: **Scotsman | Guide media** **National Mortgage News** AS SEEN IN THE **WALL STREET JOURNAL**

CHRIS FURIE
BRE 01004991 | NMLS 357449
chris@insigniamortgage.com



DAMON GERMANIDES
BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

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©2016 Insignia Mortgage, Inc. Sampling of rates as of December 7, 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.

WELCOME HOME SCOTT SEGALL

”
Scott is no stranger to Elliman, he was part of our team when we officially opened our doors in Beverly Hill’s two years ago, and we’re happy to see him return.

- Stephen Kotler, Chief Revenue Officer.

Scott Segall was ranked as a top producing agent in Los Angeles by Douglas Elliman, and has consistently achieved record-breaking sales throughout the region.

“His stellar reputation makes Scott a perfect fit for Douglas Elliman and we are thrilled to have him back in the family” said Colin Keenan, Senior Vice President & Managing Broker.



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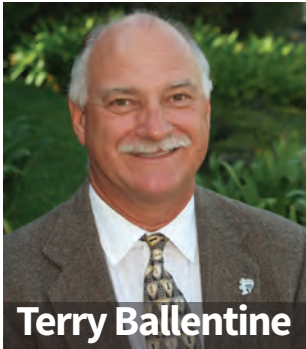
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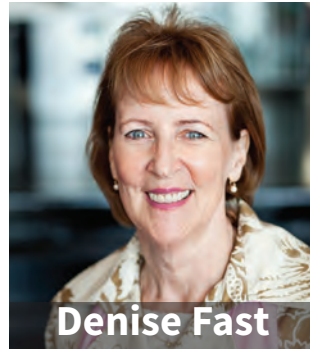
On behalf of our 725 agents in 17 offices throughout Los Angeles, we'd like to wish you, our friends and associates a healthy and prosperous New Year.

Happy Holidays



Terry Ballentine

Marina del Rey | (310) 351-9743



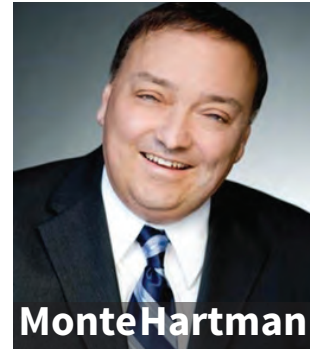
Denise Fast

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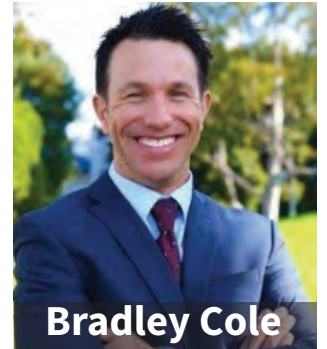
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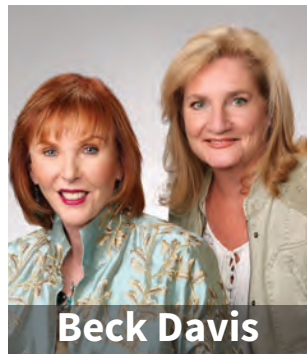
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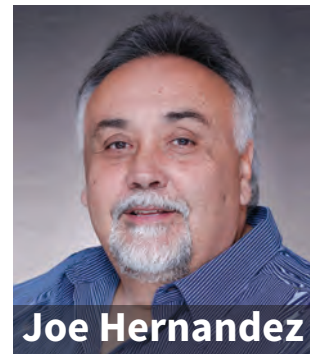
Ian Russell

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Beck Davis

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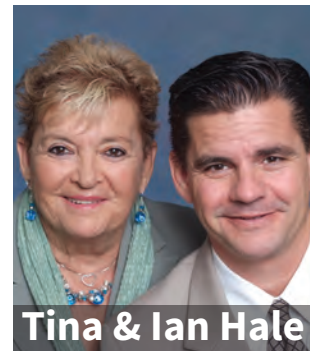
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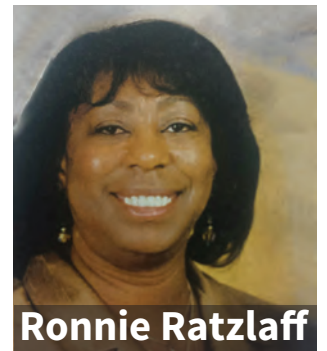
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Tina & Ian Hale

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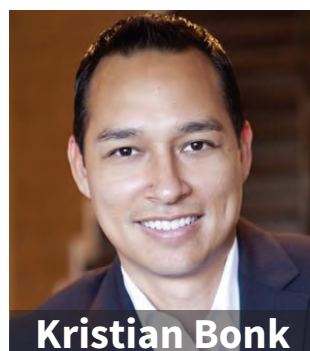
Ronnie Ratzlaff

West LA | (323) 806-4014



Pam Harlan

Manhattan Beach | (310) 308-2387



Kristian Bonk

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Heather Christensen

Sales Assistant

(424) 325-0072

heather.christensen@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



Tzvi Pal

Sales Assistant

(424) 835-3605

tzvi.pal@rate.com



Dawn Huml

Sales Assistant

(424) 325-0083

dawn.huml@rate.com

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