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

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*on exception only

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- Reverse Mortgages
- Niche Products



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96%

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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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Sampling of rates as of December 9, 2015

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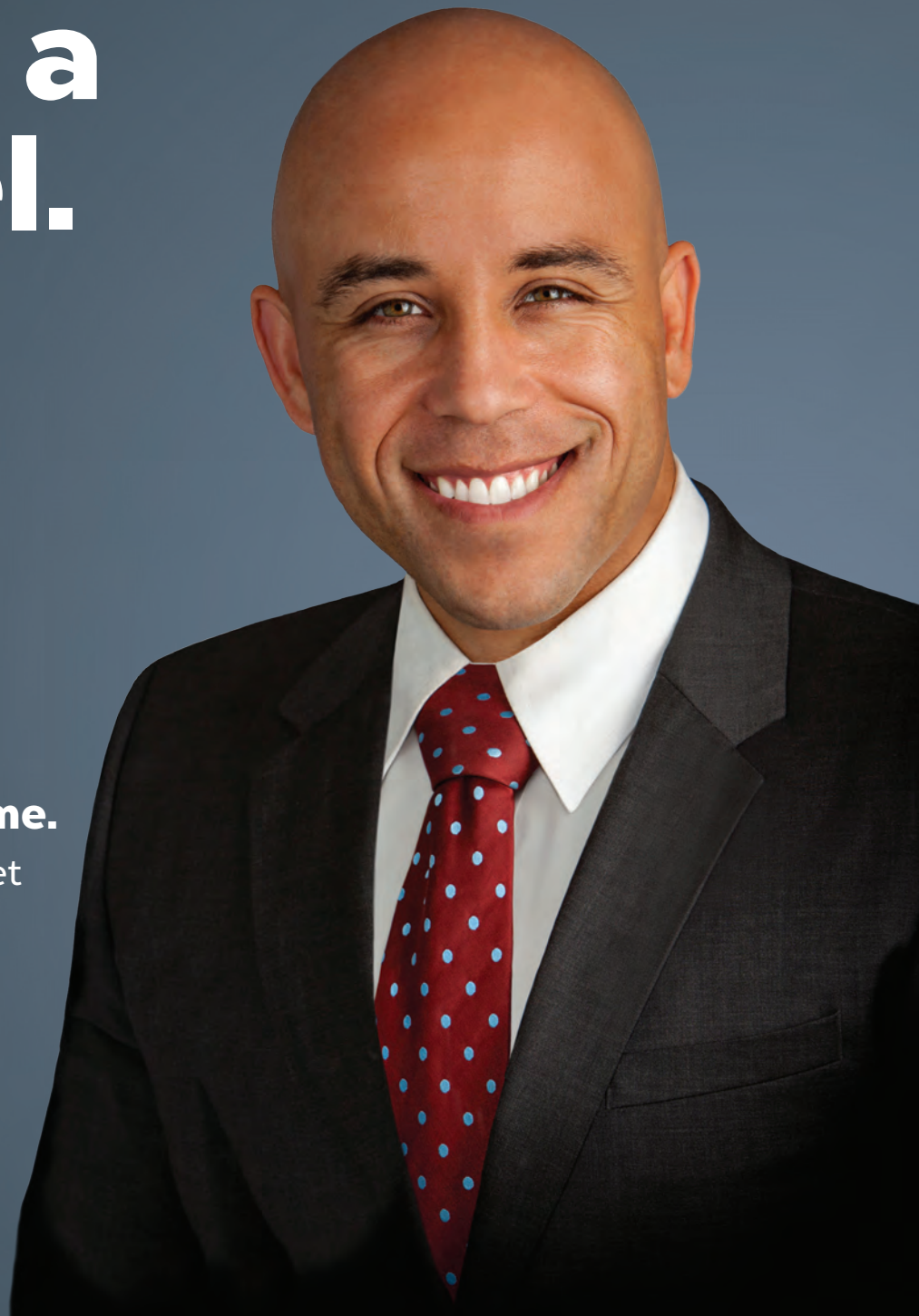
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YTD total* volume: \$165.3M

2014 volume: \$153.7M

Scotsman rank: 17



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* 2015 YTD Volume as of November 24 • Guaranteed Rate is an Equal Opportunity Employer

IN LOVING MEMORY OF

LAURA ELIZABETH BURKETT



A beloved member of the Los Angeles real estate community, Laura Burkett passed away unexpectedly on November 22nd, 2015. She was born and raised in Texas City, Texas and spent her youth in Clear Lake City and Dickinson, Texas before graduating from the University of Houston in 1988. Laura worked in Galveston, Texas with handicapped children before moving to Southern California.

She earned her real estate license and worked as an agent for Sothebys International Realty in Brentwood and later, for Keller Williams in Marina del Rey as part of Jesse Weinberg and Associates. Her people skills and the joy she got out of helping clients contributed to her team's success and national ranking.

Laura was truly a product of small-town life, her family and friends are grateful for the 50 years they shared together before her passing. A celebration of Laura's life took place on December 11, 2015 in Dickinson Texas.

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Kathy Mehringer



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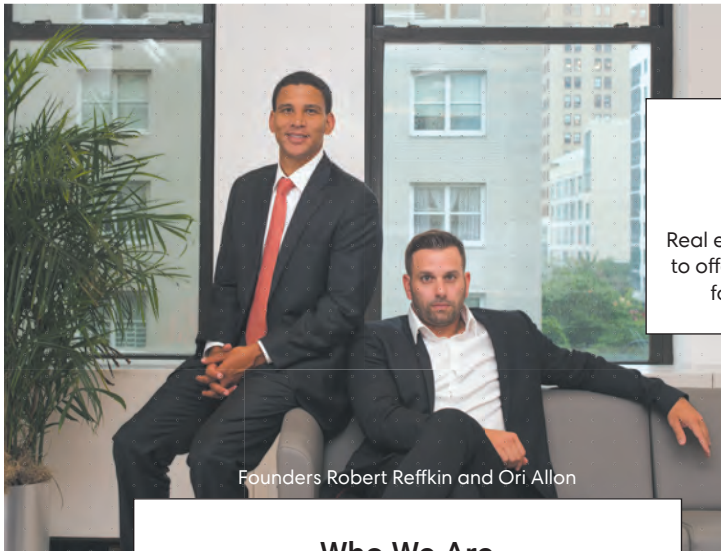
Los Angeles agent Ari Afshar

35
Number of local agents



Agents Scott Segall and Jeeb O'Reilly

\$1.4B
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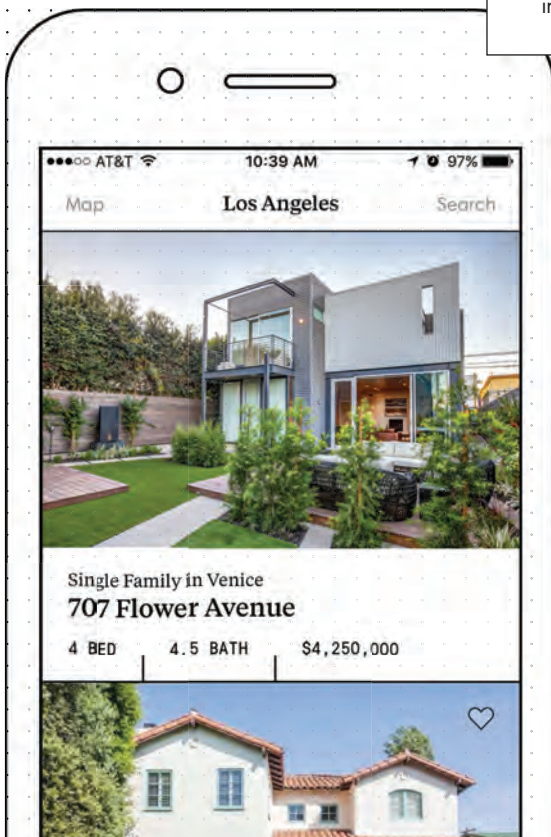


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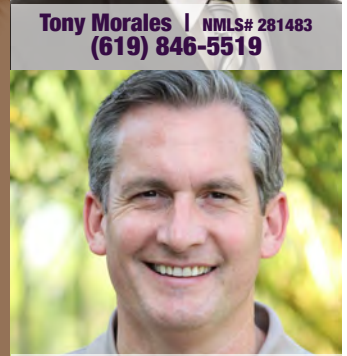
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2016 DUES CONTEST WIN \$250 VISA GIFT CARD!!

Beverly Hills/Greater Los Angeles Association of REALTORS® members who pay their 2016 membership dues in full (Local, State and National) and pay the additional \$148.00 REALTOR® Action Fund contribution by December 31, 2015, will be entered in a drawing to win a VISA gift card valued at \$250.00.

You have the flexibility to renew your annual membership dues on-line at www.bhglaar.com using a MasterCard, Discover, Visa, American Express and E-Check on our secure server (SSL).



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 2016 dues. Drawing will take place Friday, January 15, 2016 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.