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## THERE ARE PIECES WHICH FURNISH A HOME

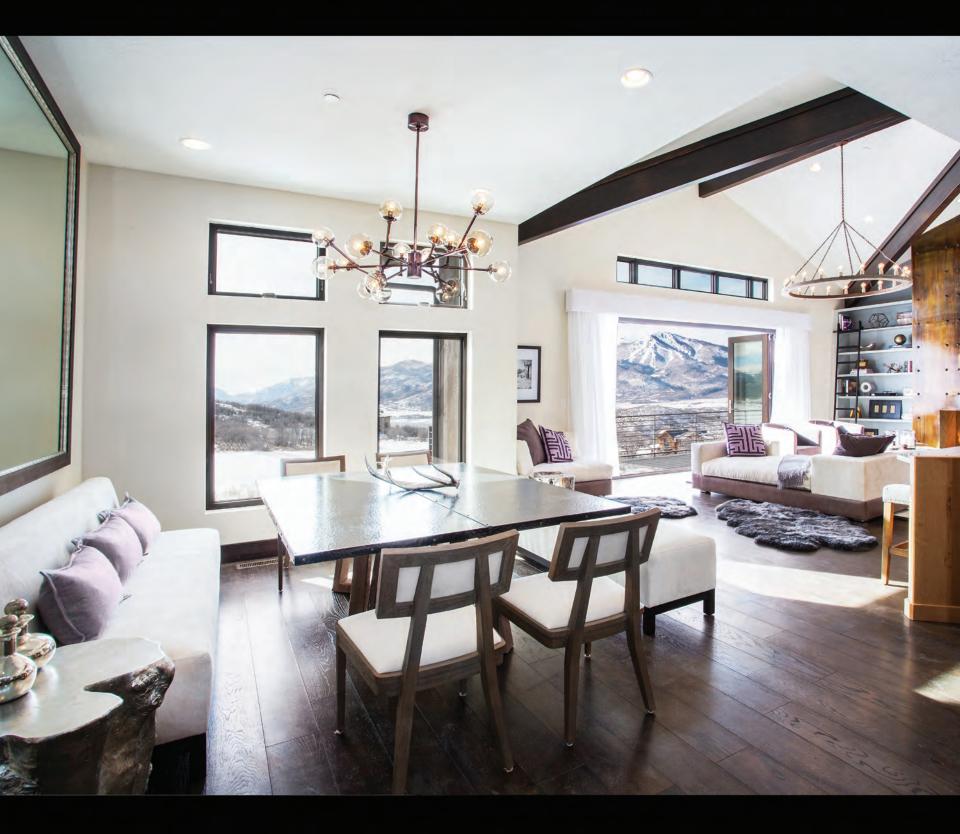
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# Loans are a Puzzle

## You need experts to help you fit the right pieces together.

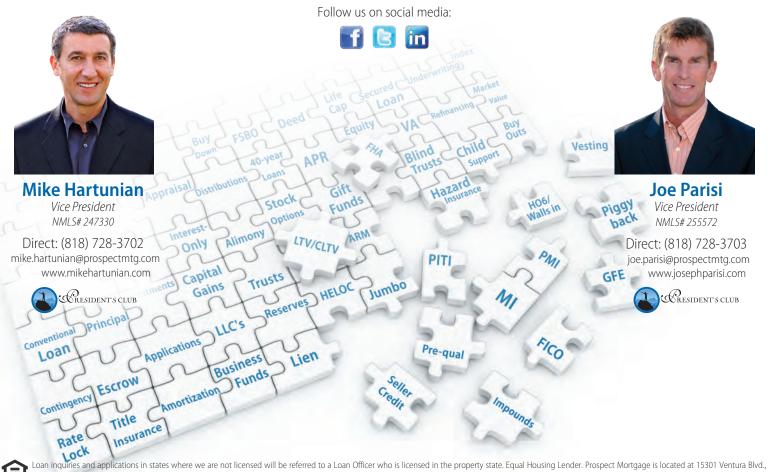
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Loan inquiries and applications in states where we are not licensed will be referred to a Loan Officer who is licensed in the property state. Equal Housing Lender. Prospect Mortgage is located at 15301 Ventura Blvd., Suite D300, Sherman Oaks, CA 91403. Prospect Mortgage, LLC (NMLS Identifier #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. All loans must satisfy company underwriting guidelines. Information and pricing are subject to change at any time and without notice. Rev. 10.30.14 (1014-1704) LR 2014-876

Mark Cohen #1 originator NATIONWIDE\* 2014

# DEALF PEAKERS.

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YEARS EXPERIENCE

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#### Sasan Abrams

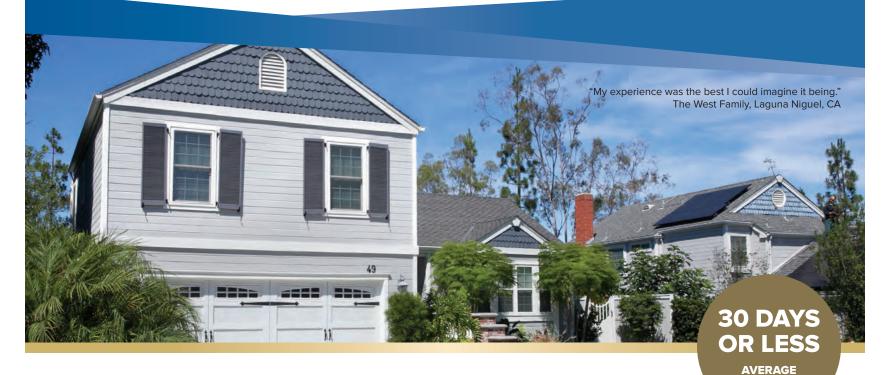
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\*By dollar volume in 2014, Scotsman Guide, April 2015.

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- I/O Options Available on Most Programs

\*on exception on

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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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Tell me something... Who do I call about coming aboard?"

Austin Greenbaum Future Bulldog agent





Winston Cenac Broker



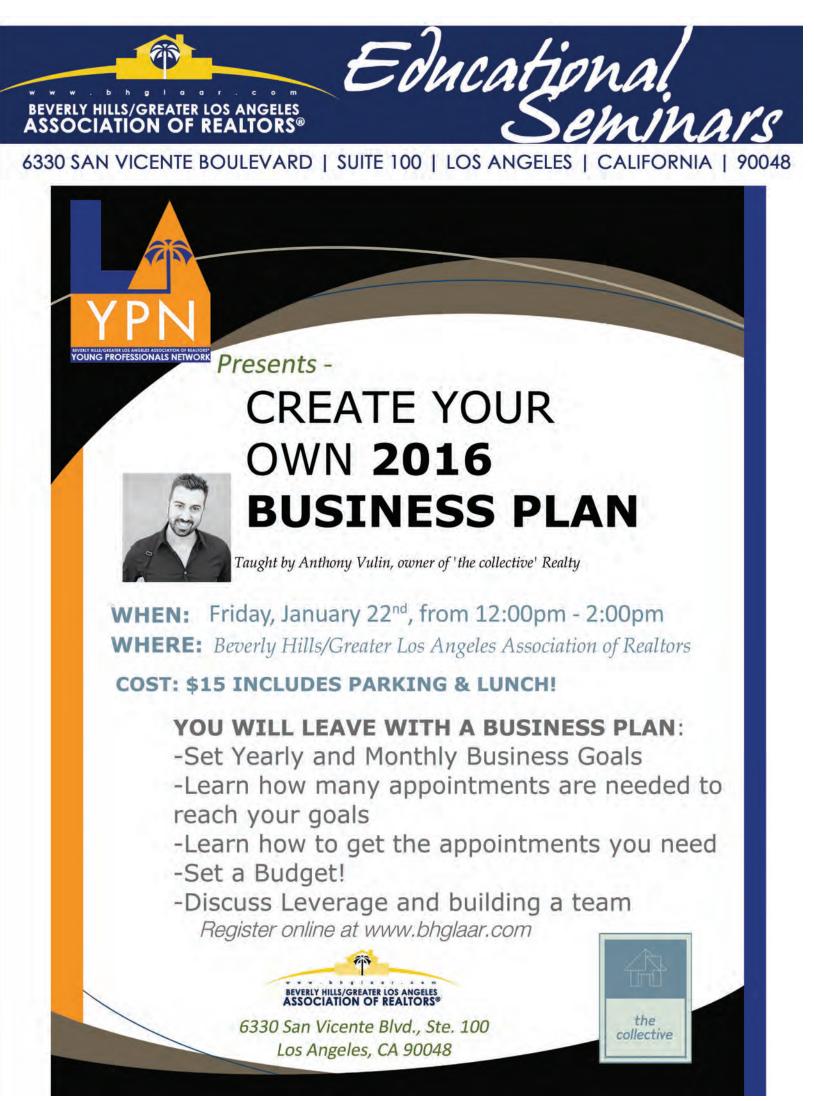
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Sampling of rates as of January 13, 2016

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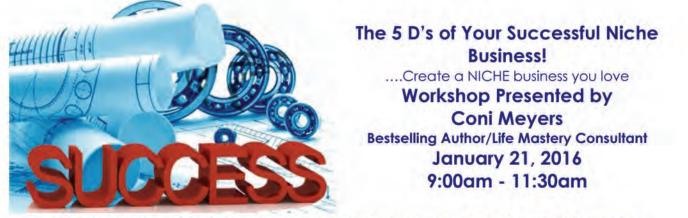


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You are told you need a business plan and to set goals. Where do you start? You don't really even know what your business looks like in this new market. What niche is right for you? What do you need to do to increase your bottom line in that niche? Before you can set goals and develop a business plan you need to know what your business looks like, how much money you can make and what you need to do to become an expert in that niche. Just like before you can build a house you need blueprints. The same for your business, you need a blueprint. We will discuss niches, maybe some you have not thought about, and how you can make money in the right niche for you. Then create your business blueprint for succeeding in that niche.

#### **Class topics include:**

- What is the niche market you want to go after?
- What does your ideal client in that niche look like?

• What education do you need to be able to go after that market?





Learn the 5 D's of Envisioning the Business that You Would Love

- Define
- Design
- Deserve
- Develop
- Discover

This is an interactive workshop where you will create the vision of your niche business and learn how to increase your revenues for that business. Learn how to use the 5 D's that will not only work for your business but in other aspects of your life as well.



\$50 - BH/GLAAR Members \$60 - Non-members Register online at: <u>www.bhglaar.com</u>

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## re-in-ven-tion

#### NOUN

the action or process through which something is changed so much that it appears to be entirely new:

After many months of process and hard work, I am extremely pleased, excited and delighted to finally share with you the evolution of The Cipolloni Group, which has now morphed into DWELLING. Why the reinvention? Because life is about change, evolution and growth. It has become my mission and commitment to deliver to the real estate industry of professionals and valued clients what you deserve now and in the future. There is a niche in the real estate market for broker and sales associates who want leadership, empowerment and support and there is a need in the buyer, seller, and investor pool for devotion to their prosperity through real estate investments. Stay tuned...a unique brokerage concept is coming soon.

- Robert Cipolloni, President/Broker Advisor

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## CLIFFORD WADAMA

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### MASON CANTER

On behalf of the team I am excited to welcome you to our family at Keller Williams Los Feliz. Thank you for

your partnership!

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garyreavis@kw.com

# ENGEL&VÖLKERS CONGRATULATES



#### 243 Delfern Drive Bel Air CA 90077 | Sold for \$17,000,000

Engel & Völkers Los Angeles proudly congratulates Caroline Hakimifar & Raphael Barragán for the sale of 243 Delfern Drive, Bel Air, CA 90077, for \$17,000,000, representing the buyer.



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# Congratulations to our Top Producers of December 2015

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SANTA MONICA

NICA BEVERLY HILLS

MARINA DEL REY /VENICE



**Elizabeth Marguart** 



Suzy Frank



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Elizabeth Layne

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WEST LA/ WESTWOOD



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