

FIVE-STAR CLIENT SERVICES | QUALITY FINISHES & FRESH DESIGNS
BESPOKE FURNISHINGS & FINE ARTWORK | PERSONAL ASSISTANCE

IN MULTIPLES
WITHIN HOURS!



310.556.0418 INQUIRIES@DRESSEDDESIGN.COM WWW.DRESSEDDESIGN.COM

DRESSED
INC. 

CALL OUR OFFICE
FOR A COMPLIMENTARY
DESIGN CONSULTATION
BETH ANN SHEPHERD, PRESIDENT





STAGING AND INTERIORS • RESIDENTIAL • COMMERCIAL • LUXURY FURNITURE LEASES
WEST AND EAST COAST • 310 204 5353 • www.meridithbaer.com



MERIDITH BAER HOME *2*

WINTRUST MORTGAGE

YOUR LENDING TEAM ON THE WESTSIDE!

We have more options to give your clients control over their finances. Call us today to see how we can work for you!



Anet Moradkhanian
Senior Mortgage Consultant
NMLS# 379942
Direct: 310.941.8250
Fax: 855.780.0352
AMoradkhanian@WintrustMortgage.com
www.WintrustMortgage.com



Dana Dukelow
Senior Loan Officer
NMLS# 252986
Direct: 323.394.1909
eFax: 866.261.6655
DDukelow@WintrustMortgage.com
www.DanaDukelow.com



Doug Burton
Branch Manager
NMLS# 251062
Direct: 323.828.3684
Fax: 310.943.2498
DBurton@WintrustMortgage.com
www.BurtonLoans.com



V. Amayakyan
Loan Originator
NMLS# 675017
Direct: 310.989.5522
Fax: 310.602.6355
VAmayakyan@WintrustMortgage.com
www.VAmayakyan.com



Nancy Everett
Senior Loan Officer
NMLS# 374442
Direct: 818.424.5626 (LOAN)
Fax: 310.861.1415
NEverett@WintrustMortgage.com
www.NancyEverett.com



Joel Newton
Senior Mortgage Consultant
NMLS# 278586
Cell: 310.663.8200
eFax: 855.900.2410
JNewton@WintrustMortgage.com
www.WintrustMortgage.com



Bonnie Rejaei
Senior Mortgage Consultant
NMLS# 972094
Direct: 310.676.6666
Fax: 844.832.8123
BRejaei@WintrustMortgage.com
www.HomeLoanLA.com

**We're here for all of your needs,
in Los Angeles, and across the
nation. Don't forget that we can
lend in all 50 states!**

High-touch customer service
Quick turn times and funding
A dedicated support team
Jumbo pricing
Variety of ARM loan pricing

WWW.WINTRUSTMORTGAGE.COM



This information is intended for mortgage and real estate professional use only and is not an advertisement to extend customer credit as defined by Section 1026.2 Regulation Z. All approvals are subject to underwriting guidelines. Programs, rates, terms, and conditions are subject to change at any time. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS# 449042 © 2016 Wintrust Mortgage. 160100218KO



DEALBREAKERS.

Mark Cohen, Broker
BRE#: 1016103 - NMLS#: 37230
markcohen@cohenfinancialgroup.com

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**.

Relationship-Based Client Experience

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

 **COHEN**
financial group
cohenfinancialgroup.com



P 310.777.5401 F 310.777.5410

*By dollar volume in 2014, *Scotsman Guide*, April 2015.
©2016 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. CS Financial, Inc. is a real estate broker licensed by the CA Bureau of Real Estate, lic# 01257559, NMLS# 31132. Equal housing lender.



"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"***

888.267.5372 | banchomeloans.com/branch/beverly-hills

*Third-party survey representing 2,542 client responses over a 365-day period, April 2014 to April 2015.
©2015 Banc of California, National Association, dba Banc Home Loans. All rights reserved. Not all applicants will qualify. Some products offered by Banc Home Loans include modified documentation requirements and 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, APR's and programs are subject to change at any time until locked-in. NMLS #530611 EQUAL OPPORTUNITY LENDER | MEMBER FDIC



AS SEEN IN THE **WALL STREET JOURNAL**

No Tax Return Loans*

310-859-0488

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

2.740%

2.888% APR

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

**Self Employed & Real Estate
Investor**

1031 Exchange OK

3.625%

3.781% APR

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

Sampling of rates as of January 20, 2016

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

CHRIS FURIE

BRE 01004991 | NMLS 357449
chris@insigniamortgage.com

#6

NATIONALLY RANKED
MORTGAGE BROKER
PER SCOTSMAN GUIDE



insignia
MORTGAGE

DAMON GERMANIDES

BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

#32

NATIONALLY RANKED
MORTGAGE BROKER
PER SCOTSMAN GUIDE

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

©2015 Insignia Mortgage, Inc. *(1) These products require other forms of income documentation 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 to values (LTV) are based on appraised value. Actual closing times 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 payments 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. (3) Loan to Cost (LTC) is defined as the acquisition price of the property plus the cost to build as determined by a bank appraisal. Loan to values (LTV) are values based on a bank appraisal.



EXCLUSIVE BROKER RECEPTION

Wed., Jan. 27

Villa Portofino *Clubhouse*
FROM 4 TO 6PM

3% BROKER referral + \$4,000 BONUS
on featured move-in ready homes!*

Enjoy *sips, swigs* and small bites
Tour Move-In Ready Homes

ENTER FOR A CHANCE TO WIN
gift certificates to Fleming's® Steakhouse,
Massage Envy™, Starbucks™ and more!

RSVP TODAY
760.340.5433

POSITANO

Single-Family Detached Homes
1,895 to 2,341 Sq. Ft.
From the Low \$400,000s

RAVELLO

Attached Homes
1,610 to 1,926 Sq. Ft.
From the Mid \$300,000s

SORRENTO


Attached Homes
1,183 to 1,494 Sq. Ft.
From the Low \$200,000s

Villa Portofino

NO MELLO-ROOS   

This 55+ community features new homes within a private gated resort-like setting, stunning clubhouse, restaurants, pool, spa, game room, bistro bar, fitness center, poolside service and private 100-seat movie theater.

4001 VIA PORTOFINO, PALM DESERT, CA 92260 | 760.340.5433 | VILLAPORTOFINO.COM
Open 7 Days a Week, 10am – 5pm | Exit Country Club Dr., Between Monterey Ave. and Portola Ave.

*On Sorrento homes sold in January or February 2016. Escrow must close within 45 days of contract. Broker must accompany client on first visit and complete the Broker Registration Form – no exceptions. Please see sales agent for details. VP Builders, LLC. reserves the right to make changes to maps, plans, materials, features and colors without notice. Optional features and colors may be included at additional cost, subject to construction cut-off dates. See Villa Portofino sales representative for standard, optional and decorator details. Villa Portofino is a 55+ age-restricted community. Square footages are approximate. Comstock Homes Broker, Inc. CalBRE #01912034. 

 Comstock Homes

COMPASS



“The opening of the Pasadena office demonstrates our commitment to long-term growth in California”

— Leah Sternberg
Regional Vice President, Pasadena

Our LA Presence

Local and national publications advertising your home in Q1	18
Dedicated PR team members nationwide	8
Regionalized technology products designed for LA agents	10

BARNES
INTERNATIONAL REALTY BEVERLY HILLS

Congratulations to our Team for an Outstanding 2015



Haya Nof



Mike Chen



Rashida Miller



Franco Saspe



Daniel Azouri



Silva Mirzoian



Chaim Shamam



George Hura



Helen Cho



Patrick Caraco

NOBODY
DOES LOCAL
LIKE WE DO.



**Michael Loulias | NMLS# 670803
(805) 312-1418**



**Martin Rosenblum | NMLS# 260936
(805) 676-7794**



**Gene Huang | NMLS# 334719
(626) 818 - 5578**



**Larry Butler | NMLS# 260943
(626) 821-1257**



**Kathy Davis | NMLS# 260946
(818) 728-2742**



**Bob Foote | NMLS# 260961
(818) 325-8214**

LOCAL LENDING • LOCAL DECISIONS • LOCAL PEOPLE

JOIN
OUR
TEAM!

CONTACT US FOR
INFORMATION ABOUT
OPENINGS FOR LOAN
ORIGINATORS
800.957.0010

At First Capital, our loan officers live and work in the communities we serve. They work hand in hand with your real estate agent to ensure that you are making the best choices for your financial goals.

FC | First Capital
A Mortgage Company

800.957.0010
FirstCapitalmtg.com

RMR Financial, LLC d/b/a First Capital, 16780 Lark Avenue, Los Gatos, CA 95032. NMLS ID #49456 (www.nmlsconsumeraccess.org). Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. This is not a commitment to lend. Loan programs, rates and terms subject to change without notice and are subject to property and credit approval. For informational purposes only. Restrictions may apply. Your real estate professional is not a mortgage lender. Please contact your Loan Officer for information about mortgage products and your eligibility for home financing.



CONGRATULATIONS TO OUR 2016 DUES BILLING CONTEST WINNERS!



CENTENNIAL CLUB MEMBERS & \$148+ REALTOR® ACTION FUND CONTRIBUTORS -

WINNERS - RICH KISSEL, DANNY CAVANAUGH, TRACEY CLARKE & MARY PICCIONE WITH PRESIDENT AARON LEIDER, GOVERNMENT AFFAIRS DIRECTOR JAMES W. LITZ AND CEO CHIP AHLWEDE



Thanks to our
Door Prize Sponsors

usbank.

**Pro
Property
Shots**

**Ryan Insurance
& Financial Services**



Please join BH/GLAAR YPN for our monthly
Happy Hour Fundraising Network Mixers.

Come and enjoy a drink while networking with
like-minded real estate professionals throughout the Los Angeles area.
We will have a sponsored door prize each month.

All monies from door prize ticket sales will benefit the BH/GLAAR Charitable Foundation.

All monies raised are used to specifically assist for the following issues; student loans, student scholarships, grants to students, housing needs, neighborhood improvements in depressed areas and other housing-related goals all approved by the BH/GLAAR Charitable Foundation, Inc. Board of Directors.

OUR FEBRUARY MIXER: WED., FEBRUARY 3RD from 5pm - 7pm



Pink Taco - Sunset Strip
8225 Sunset Blvd, West Hollywood, CA 90046

Have Questions? call 310.967.8800

Now affiliated with

COLDWELL BANKER RESIDENTIAL BROKERAGE

COLDWELL
BANKER

*We are excited about the recent affiliation
of this outstanding group of Real Estate professionals...*



Andy May



Angel Grizzelle-Johnson



Bryan Neyer



Christina Bruce



David Brundige



Dean Paul



Donna Manders



Erik Thordal-Christensen



Gwen Tran



Hrvoje Felendes



Ivan Nikolof



Juliet Esquibias



Kim Bown



Lauren White



Lindsey Santefort



Nicolette Harnish



Sergio Flores



Victoria Forance



Will Robertson



Zeke Hindle

Adam Ouf
Alicia Meinertzhagen
Andy May
Angel Grizzelle-Johnson
Anne Greene
Bryan Harper
Bryan Neyer
Cassandra Vankeulen

Christina Bruce
Dave Reading
David Brundige
David Mashadian
Dayo Olufade
Donna Manders
Edna Rabiei
Elham Khani

Erik Thordal-Christensen
Gwen Tran
Hrvoje Felendes
Ivan Nikolof
Jack Papazian
Jennifer Allen
Julie Hannum
Julie Hutchinson

Juliet Esquibias
Kim Bown
Lauren White
Laurence Walsh-Hodson
Lindsey Santefort
Marci Urling
Maria Byer
Mario Vollera

Mehrdad Nourikalouri
Nicolette Harnish
Nina Phan Shapiro
Nina Thomas-Myers
Ryan Sanderson
Sam Regan
Sarah Welch
Sergio Flores

Sharon Joan Lee
Sommer Hogan
Suren Alaverdyan
Tejas Shah
Victoria Forance
Wen Hua Gerber
Will Robertson
Zeke Hindle

COLDWELL
BANKER

RESIDENTIAL
BROKERAGE

For information on how to affiliate with Coldwell Banker Residential Brokerage as an independent sales associate call (877) 317-4601 or visit WhyCB.com



Real estate agents affiliated with Coldwell Banker Residential Brokerage are independent contractor sales associates and are not employees of Coldwell Banker Residential Brokerage.

©2016 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Coldwell Banker Residential Brokerage office is owned by a subsidiary of NRT LLC. Coldwell Banker® and the Coldwell Banker Logo, Coldwell Banker Previews International® and the Coldwell Banker Previews International Logo, are registered service marks owned by Coldwell Banker Real Estate LLC.

In our fast-paced world of constant communication, it is sometimes important to stop and take a moment to celebrate our successes. This is one of those times.



Congratulations

Brian Ades

Brian.Ades@sothebyshomes.com
310.503.8080

Patricia Hodson, Vice President and Brokerage Manager, is very pleased to recognize and congratulate Brian Ades for his outstanding performance in 2015. His success was amazing and we look forward to 2016.

Presented by Sotheby's International Realty's

Sunset Strip Brokerage

9255 Sunset Boulevard, West Hollywood, CA 90069 | 310.205.0305
sothebyshomes.com



**Juliet
Zacarias**



**Jeffrey
Young**



**Jodi
Rubin**



**Anthony
Paradise**



**Marc
Noah**



**Aaron
Montelongo**



**John
Giddins**



**Robert
Gerner**



**Sharona
Alperin**

TOP PRODUCERS' RECOGNITION

Patricia Hodson, Vice President and Brokerage Manager, is very pleased to recognize and congratulate these agents for their outstanding performance in 2015. Their success was amazing and we look forward to 2016.

Presented by Sotheby's International Realty's

Sunset Strip Brokerage

9255 Sunset Boulevard, Mezzanine, Los Angeles, CA 90069 | 310.205.0305

sothebyshomes.com

Sotheby's International Realty and the Sotheby's International Realty logo are registered (or unregistered) service marks used with permission. Operated by Sotheby's International Realty, Inc.

Photography, Video & Aerial

for the Real Estate Market



LucasOnLocation.com

310-910-6159

Lucas  Location



KELLER WILLIAMS REALTY BRENTWOOD
CONGRATULATES BILL STIMMING
ON LISTING
THE BARCLAY HOTEL

Minimum Sales Price: \$40,000,000+

kW BRENTWOOD
KELLERWILLIAMS, REALTY

11812 SAN VICENTE BLVD. #100 • LOS ANGELES, CA 90049

Each Office is Independently Owned and Operated

CRISTIAN DAVID | TEAM LEADER

310.826.8200



Santa Monica

Venice

West LA/Westwood

Marina del Rey

Abbot Kinney

Beverly Hills

El Segundo

Manhattan Beach

Downtown
Manhattan Beach

Hermosa Beach

Malaga Cove

Redondo Beach

South Bay

Silver Spur

Miraleste

San Pedro



RE/MAX Estate Properties Welcomes

Michelle Ghent Howard

to our Santa Monica Office



Michelle Ghent Howard

310.866.1976

elleghent@gmail.com

www.RealEstateLosAngeles.com



RE/MAX®
ESTATE PROPERTIES

Congratulations to our Top Producers of December 2015

WEST LA/
WESTWOOD



Elizabeth Marquart

ABBOT KINNEY



Suzy Frank

SANTA MONICA



James Brunet

BEVERLY HILLS



Charles Le

MARINA DEL REY
/VENICE



Elizabeth Layne

WEST LA/ WESTWOOD TEAM



Lori Donahoo | Jeffery White

MARINA DEL REY TEAM



BFK Properties

WEST LA/
WESTWOOD



Miriam Dean

ABBOT KINNEY



Sparks Landen

SANTA MONICA



Steve Miller

BEVERLY HILLS



Jeffery Billinger

MARINA DEL REY
/VENICE



Erin Kelly



Educational Seminars

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048



Whether you're taking the real estate salesperson or broker exam, with our exam prep you'll feel ready to pass your licensing exam. Highest passing rates. Enroll now and get started:

- Fast moving One Day Live Class
- Comprehensive Course Outline
- Online Flashcards
- Text Book and Online PDF
- Glossary of Important Terms
- Math Basics
- Money-back Guarantee
- Over 1,100 Practice Questions

***Thursday, January 28th — 8:30 a.m. — 5 p.m.
Cost Only \$150***

***6330 San Vicente Bl. #100, Los Angeles, CA 90048
Parking fee onsite \$18.90—2 Blocks North \$10 Early Bird***

Our Live Exam Prep Class includes 8-hours of non-stop, fun-filled learning. During the lecture, the instructor will cover all seven subject areas tested on the exam, with time for questions.

Course Outline (296 pages): Our easy to read course outline contains everything you need to pass your exam. The outline is a concise review of the detailed information currently on the exam. You will also receive access to the textbook in pdf format.

Practice Exams: There are practice questions at the end of each chapter and hundreds of practice exam questions designed to resemble your actual test.

Math Basics: The Math chapter provides a review of the math skills required for the exam.

Glossary: Real Estate terms with the definitions. Included in the textbook and online.

Our Exclusive Online Flashcards: Grades always increase with flashcards. Your easy to study method.

Study Guide/Final Briefing: Study tips, test taking ideas, what to do and not do at the exam.

Guarantee! If you fail the exam twice after taking our course twice, your tuition will be refunded.

***TO REGISTER: www.DuaneGomer.com or call 800-439-4909
Materials will be shipped to you if registration received by September 25th—
otherwise they will be held for you at the seminar.***