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BIG BANK	REFINANCE	DELAYED
ONLINE LENDER	PURCHASE	CANCELED
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NMLS#: 37230

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Australian Citizen, No US Income	\$780K sales price, 20% down – West LA No US tax returns, no paystubs. Used an employment contract from Australia in order to derive an income. Client had some US credit.
No Tax Returns	\$1.1M sales price, 20% down payment – West Hollywood 12 months bank statements used to qualify, no tax returns needed.
1 Year Tax Returns	\$1.35M sales price, 20% down payment – Hollywood Hills 1 year tax returns, YTD P&L used to qualify.
Short Sale	\$600K purchase price, 20% down payment, condo – Long Beach Client had a short sale within the last 12 months.
Condo: Only 43% owner occupied	\$1.05M 20% down, condo – Santa Monica Only 43% owner occupied. Condo project approved based on the financial strength of the borrower.
High LTV Jumbo	\$1.9M Sales price, 15% down – West LA 85% LTV; 80% 1st and 5% HELOC
Gift Funds /Co-signers	\$2.5M purchase price, 20% down – West LA Entire down payment came from gift funds. Clients are young doctors and needed a co-borrower.
Super Jumbo High LTV	\$15M sales price, 30% down – Los Angeles High loan to value, turned down by multiple major banks.
Income Structure Change	\$1M sales price, 20% down – Miracle Mile Client went from being a salary employee to commission wage earner. Demonstrated historically strong income for the client.

 \$611,690,019 Total Loan Volume (2013)	 648 Loans Closed (2013)	 28 Days Average Closing Time	 29 Years In the Industry	
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Actual closing times may vary based on individual borrower qualifications and loan terms. Certain guidelines apply. Some products offered by Cohen Financial Group may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO, reserve, and other requirements apply. LTVs based on appraised value. Rates, programs and APRs subject to change at anytime without prior notice. See broker for complete details. Not all applicants will qualify. *By dollar volume according to Mortgage Executive Magazine, "Top 200 Originators in America 2013, Origination News" and Scotsman Guide, "Top Originators," 2013. **Mortgage Originator, 1996-2009. Cohen Financial Group is a division of CS Financial, Inc., a real estate broker licensed by the CA Bureau of Real Estate, lic# 01257559, NMLS# 31132.



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A quick sampling of recent deals:

DELAYED FINANCING Investment Purchase

\$1.5m purchase, \$1.05m loan, 70 LTV
Recouped Funds from ALL Cash Purchase

NO TAX RETURNS Jumbo Purchase

\$1.15m purchase, \$747,500 loan, 7/1 ARM
Bank Statements used in Lieu of Tax Returns

ASSETS AS INCOME Jumbo Purchase

\$1.1m purchase, \$715,000 loan
Imputed \$14k/mth income from \$1.2m Inv. Acct.

INTEREST-ONLY Jumbo Purchase

\$3.95m purchase, \$2.96m loan, 75 LTV
Closed in 21 days

NO MORTGAGE INSURANCE Jumbo Purchase 10.1% Down

\$1.65m purchase, \$1.475m loan, 89.9 LTV
One Loan, no Mortgage Insurance, no HELOC

HIGH DEBT-TO-INCOME Jumbo Purchase

\$2.23m purchase, \$1.449m loan, 65 LTV
Borrower with 54% Debt-to-Income ratio

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Jeff Uniack

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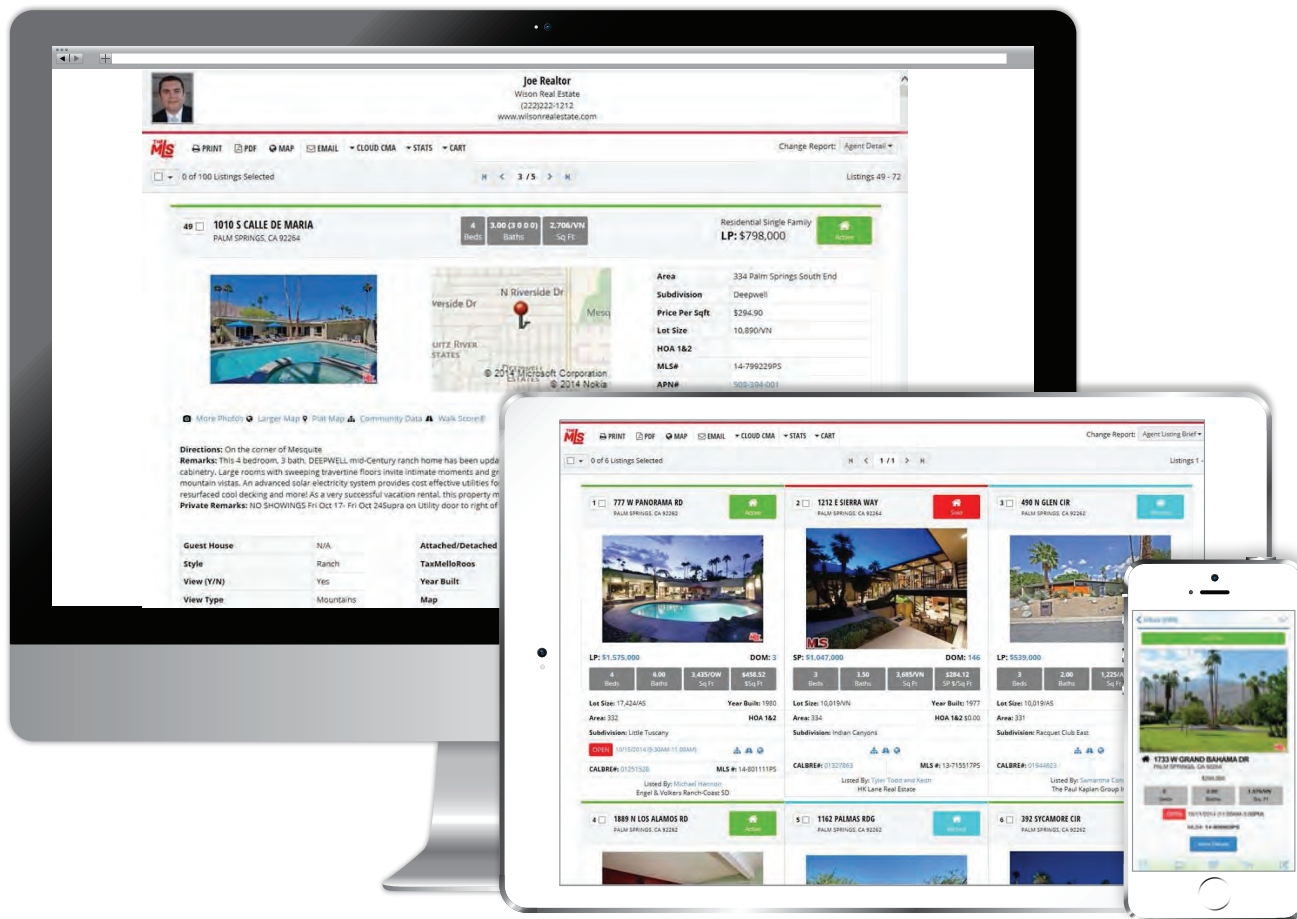
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The New Mobile Friendly Report Module!

NEW One Line Report

The screenshot shows the 'One Line Report' interface. At the top, there are navigation icons for PRINT, PDF, MAP, EMAIL, CLOUD CMA, STATS, CART, and SETTINGS. A 'Change Report:' dropdown menu is open, showing options: One Line, One Line Hotsheet, Agent Detail, Client Detail, Agent Listing Brief, Client Listing Brief, carport, ke example, and new info *. Below the menu is a table with columns: # (1), Photo, MLS#, AR#, S, Address, City, BR, Baths, SqFt, \$/SqFt, LP, and SP. The first row of data is: 1, [Photo], 14-734607, 6, 468 N TIGERTAIL RD, LOS ANGELES, 4, 4.00 (4 0 0 0), 2,537, \$2,552.23, \$6,475,000.

NEW Agent Detail Report

The screenshot shows the 'Agent Detail Report' for a listing at 1010 S CALLE DE MARIA, PALM SPRINGS, CA 92264. The listing is for a Residential Single Family home with 4 beds, 3.00 baths, and 2,706 sq ft, priced at LP: \$798,000. The interface includes a photo gallery, a map, and detailed property information such as Area (334 Palm Springs South End), Subdivision (Deepwell), Price Per Sq Ft (\$294.90), Lot Size (10,890 sq ft), HOA (182), MLS# (14-799220PS), and APN# (908-004-001). It also features an 'OPEN HOUSE' event on 10/11/2014 from 12:00 PM to 3:00 PM. A 'Remarks' section provides a detailed description of the property's features and condition.

NEW Listing Brief Report

The screenshot shows the 'Listing Brief Report' interface, displaying a grid of six listing cards. Each card includes a photo, address, and key statistics. For example, the first card is for 777 W PANORAMA RD, PALM SPRINGS, CA 92262, with 4 beds, 6.00 baths, 3,435 sq ft, and a price of LP: \$1,575,000. Other cards show listings at 1212 E SIERRA WAY, 490 N GLEN CIR, 1889 N LOS ALAMOS RD, 1162 PALMAS RDG, and 392 SYCAMORE CIR. Each card also displays 'DOM' (Days on Market), 'Area', 'Year Built', and 'HOA' information.

Additional New Features Include:

Easy to Use New Export Feature - Hotsheet Functionality - CMA Stats Report Enhancements - Drag and Drop Columns and Rows - NEW Listing Brief Report - Menu Bar Access to Your Favorite Features - Easy to Build Custom 1 Line Reports.

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- Multi-Level Sort
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79
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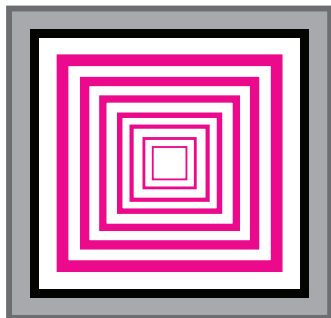
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WELCOME ELLIMAN

DOUGLAS ELLIMAN IS PROUD TO WELCOME **JULIA BRODSKY**



With a true passion for real estate, Julia Brodsky became a realtor after practicing litigation for five years at two prestigious international law firms. Growing up in Beverly Hills and fluent in Russian, Julia has combined a local and international approach to close over 4.5 million in sales in just her first 7 months as a real estate agent. As part of the Jeeb O'Reilly Team, she will make the power of Elliman's local, national and international reach work for her and her clients. Welcome, Julia!

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In Memory of Our Dear Friend

Mildred 'Mimi' Foreman



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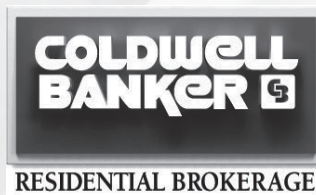
Karen Norris
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Karen@CanonProperties.com

In Memoriam



We are sad to announce the passing of Belinda LaViolette.

Belinda raised five children and was a long time Hancock Park resident. She will be greatly missed for her charm, graciousness, style and wit. Belinda was associated with the Coldwell Banker Hancock Park offices.



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