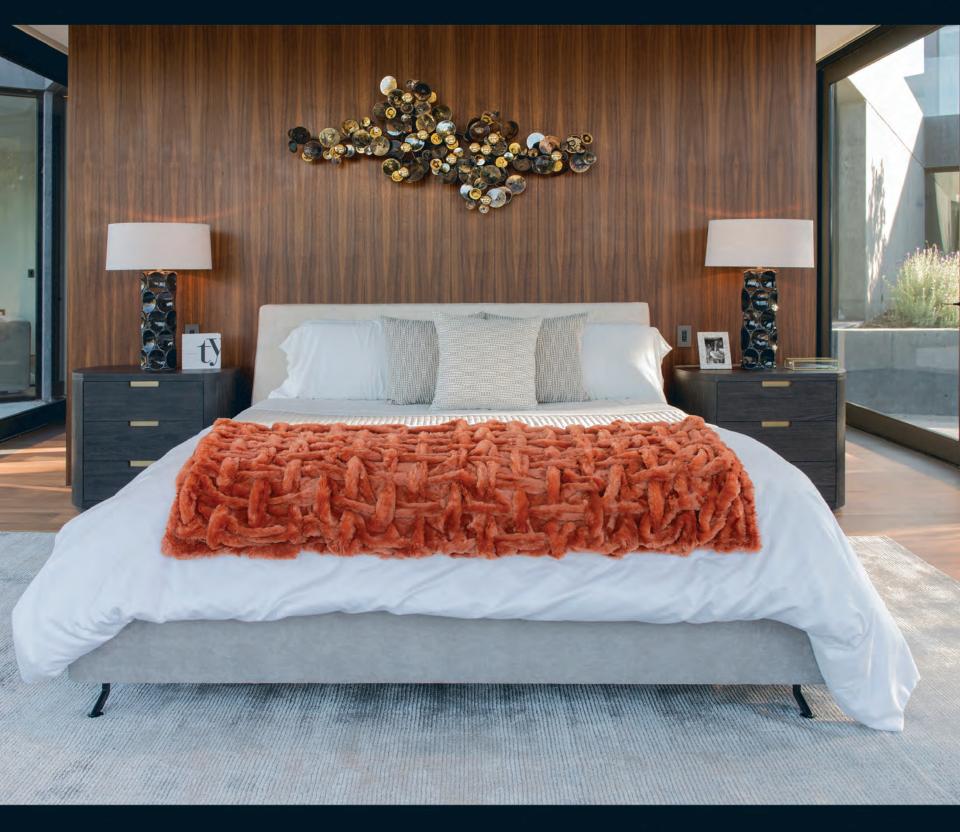


STAGING AND INTERIORS • RESIDENTIAL COMMERCIAL • LUXURY FURNITURE LEASES WEST AND EAST COAST • 310 204 5353 www.meridithbaer.com

MERIDITH BAER HOME

### THERE ARE PIECES WHICH FURNISH A HOME

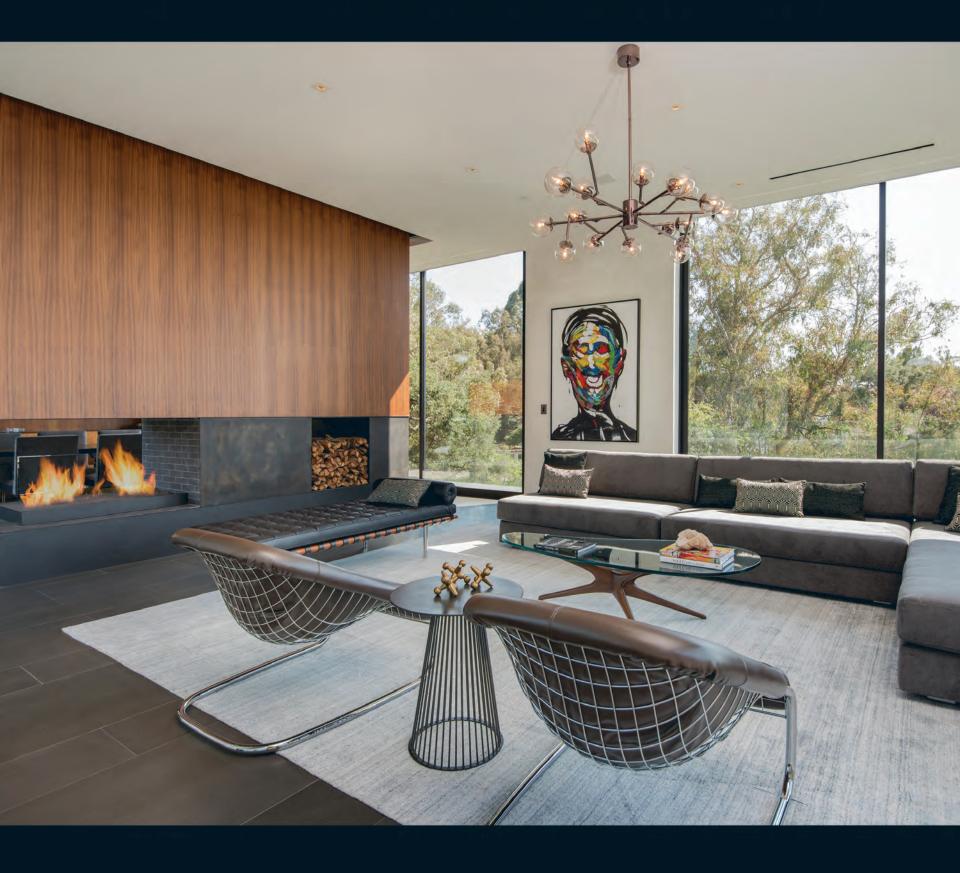
### AND THOSE WHICH DEFINE IT...



HOME STAGING, INTERIOR DESIGN & LUXURY FURNITURE LEASING 310.556.0418 INQUIRIES@DRESSEDDESIGN.COM WWW.DRESSEDDESIGN.COM



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



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







Effective Online Marketing Strategies and Campaigns

Real Estate Best Practices for 2016



Tech to Win More Business and Make Your Life Easier



## Where? When?

The MLS Technology Summit™ Thursday, March 31st

> 2701 N. Sepulveda Blvd. Los Angeles, CA 90049

Tickets: Early Bird Realtor: \$99\* Early Bird MLO: \$109\*

\*Parking, lunch, and beverages included!

For tickets and more information, go to...

summit.themls.com Or Call The MLS™ Help Desk: (310) 358-1833 Mark Cohen #1 originator Nationwide\* 2014

# DEALF FAKERS.

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

# 18,000

LOANS CLOSED

30+

YEARS EXPERIENCE

310.777.5401 F 310.777.5410



#### Sasan Abrams

sabrams@cohenfinancialgroup.com BRE 01959640 - NMLS 1194434 Originator Specializing in Multi-Family & New Development



\*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.

**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 on

### 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

r.

We asked over 2,500 Banc Home Loans clients to provide their feedback and the results are unanimously positive:

give us the Service Rating of *Excellent*\*

96%

indicated they "would refer or recommend us to friends or family"\*

FD)(@

E

#### 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 1 MEMBER FDIC

91%

# ARE YOU READY TO BECOME A MILLIONAIRE AGENT

#### NOT WHAT YOU MAKE ITS WHAT YOU KEEP. ITS THE 4 PRINCIPLES OF FINANCIAL SUCCESS FOR ΤΟΡ REAL ESTATE PROFESSIONALS

Teles Properties President and former Wall Street Banker to the rich and famous, Sharran Srivatsaa, presents the core personal finance strategies that have transformed the personal lives and careers of real estate agents around the country.

THURSDAY, FEBRUARY 18 2016 | 11AM - 1PM BHGLAAR BOARD EVENT | BEVERLY HILLS, CA **RSVP AT MILLIONAIREAGENTSERIES.COM** 



©2016 Teles Properties, Inc. Teles Properties is a registered trade

855.738.3537



telesproperties.com

THE MLS BROKER CARAVAN™



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

# zipForm® Basics Training

Beverly Hills/Greater L.A. AOR

6330 San Vicente Blvd. #100, L.A., CA 90048

Thursday, February 18, 2016 11 a.m. - 12 p.m. | zipForm® Plus 12:30– 1:30 p.m. | zipLogix Digital Ink®

BEGINNER TRAINING ONLY! Laptop and/or mobile devices (smartphones/tablets) are encouraged but not required. PLEASE ARRIVE 15 MINS EARLY TO AVOID TECH ISSUES

# LEARN TO ACCESS YOUR C.A.R. MEMBER BENEFITS



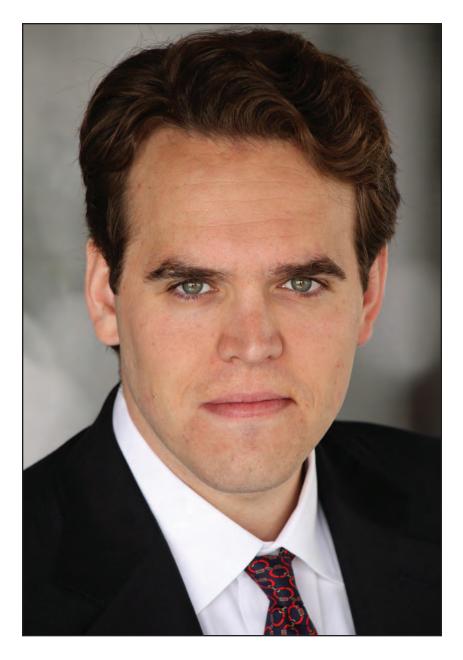
This training is for NEW users and as a refresher course! Learn about:

- Accessing zipForm® Plus
- Using FREE online document storage
- Import MLS data using MLS-Connect
- Send documents out for eSign with zipLogix Digital Ink<sup>®</sup>
- Accessing your NEW member benefit, zipForm<sup>®</sup> Mobile

### REGISTER TODAY! Call | 310-967-8800 Online | www.bhglaar.com

Members | \$25 Non-Members | \$30

# THE GREATEST REAL ESTATE NETWORK GROWS STRONGER EVERY DAY WELCOME TO DOUGLAS ELLINAN



# **CLINTON RODRIGUEZ**

Much like the strength of Douglas Elliman itself, Clinton Rodriguez is a native New Yorker whose history in real estate dates back five generations. With an educational background reaching from Oxford to Barcelona to Shanghai, Clinton brings a global perspective to guiding a broad spectrum of clientele through the luxury real estate market. His professional approach ensures his client's experience — in even the most complex property dealings — is one of ease and trust. We are excited to have Clinton join our Beverly Hills office and look forward to his unique contributions to the Douglas Elliman family.







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

### Join us to discuss how utilizing a

# **Real Estate Power Team**

Is a Success Formula for 2016

# LUNCH AND LEARN PANE

### REAL ESTATE POWER GROUP PRESENTATION

### **Building Your Real Estate Power Team**

Moderator: Panel Members: Kim Halverson – Realtor Cynthia Rockwell – Lender Ed Rowin – Insurer Ben David – Life Insurance Jonathan Golding – Real Estate Lawyer Gregory Simon – Certified Public Accountant Ron Howell – Architect Doug Solorzano – Financial Advisor Friday February 19th, 2016 12:15pm—1:30pm Free to BH/GLAAR Members \$10 Non-Members Parking Not Included

# Sponsored by, Cynthia Rockwell



Register Online today at www.bhglaar.com

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048 P 310.967.8800 | F 310.967.8808 | WWW.BHGLAAR.COM

%

2.740

**1st Lien Loans** 

**1st Lien Loans** 

 $2888_{\text{APR}}^{\%}$ 

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

3.625

3.781<sup>%</sup>

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

Sampling of rates as of February 10, 2016

AS SEEN IN THE WALL STREET JOURNAL

# No Tax Return Loans\* 310-859-0488

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

# Self Employed & Real Estate Investor

# 1031 Exchange OK

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

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





DAMON GERMANIDES

BRE 01794261 | NMLS 317894 damon@insigniamortgage.com



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.

# ASSOCIATION

They say you are known by the company you keep. We are fortunate to be known for the exceptional agents that distinguish us in communities all over the world. Today, we are pleased and proud to announce several exceptional associations to the Brentwood, Pacific Palisades, and Santa Monica offices.

Joseph Cilic, Senior Vice President and Brokerage Manager is delighted to welcome the new members of our team. **Welcome.** 



Wendy Abrams wendy.abrams@sothebyshomes.com



Oriana Barron oriana.barron@sothebyshomes.com 310.570.8325



Jack Bitton jack.bitton@sothebyshomes.com 310.780.8880



Colin Dehorney colin.dehorney@sothebyshomes.com



Jeremy Eden jeremiah.eden@sothebyshomes.com 310.980.0261



Sharon Eshaghian sharon.eshaghian@sothebyshomes.com 310.701.0017



Tiffany Lotz tiffany.lotz@sothebyshomes.com 310.560.1444



Ryan Mirkin ryan.mirkin@sothebyshomes.com 310.749.4080



Kristin Rapiejko kristin.rapiejko@sothebyshomes.com







joshua.snyder@sothebyshomes.com 818.406.9852

#### Michael Wiss michael.wiss@sothebyshomes.com 310.897.1029

Brentwood Brokerage

Visit **onlywithus.com** to discover the benefits available through us alone.





Anwar Alayamini anwar.alayamini@sothebyshomes.com 310.600.0746



Alexandra Aguinaga Trujillo alexandra.aguinaga@sothebyshomes.com 310.920.0875



Ramona Dimcheva ramona.dimcheva@sothebyshomes.com



Laura Greenberg laura.greenberg@sothebyshomes.com 310.701.3286



### Chuck Husting and Christina Jhun Hopkins chuck.husting@sothebyshomes.com

chuck.husting@sothebyshomes.com christina.hopkins@sothebyshomes.com 310.770.6353 | 310.430.9559



Jazmin Lakos jazmin.lakos@sothebyshomes.com 310.382.4701



Tim Marschall tim.marschall@sothebyshomes.com 310.625.2285



### Antonia Mollica antonia.mollica@sothebyshomes.com



Angela Schill angela.schill@sothebyshomes.com



Jeffrey Shore jeffrey.shore@sothebyshomes.com 310.770.7179

Nicole Bennett nicole.bennett@sothebyshomes.com 424.302.3377 Carmela Licas carmela.licas@sothebyshomes.com 818.428.9890

### Pacific Palisades and Santa Monica Brokerages

Judy Monahan judy.monahan@sothebyshomes.com

909.437.5661

Presented by Sotheby's International Realty's

BRENTWOOD BROKERAGE | 11911 San Vicente Boulevard, Los Angeles, CA 90049 | 310.481.6262 PACIFIC PALISADES BROKERAGE | 15308 Sunset Boulevard | Pacific Palisades, CA 90272 | 310.454.0080 SANTA MONICA BROKERAGE | 2216 Main Street, Suite 101 | Santa Monica, CA 90405 | 310.396.5500 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.



# KELLER WILLIAMS LOS FELIZ proudly welcomes



# JOHN PAK

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

your partnership!

Dary Rearis Team Leader





garyreavis@kw.com



### Congratulations to the Top 20 Producers

Wendy Sun

**Maggie Ding** 





Dan O'Connor





**Steve Smith** 



Gayle Probst













**Rob Freedman** 



Sheri McHale-Moody



**Rory Posin** 



**Norm Lucas** 





**Elizabeth Marquart** 



Congratulations to the #1 Top Producer in Each Office



Beverly Hills Charles Le



El Segundo Bill Ruane



Hermosa Beach Jay Deai



Manhattan Beach Rob Freedman



Manhattan Beach-Hghlnd Dan O'Connor



Malaga Cove Igor Nastaskin



Marina Del Rey/Venice Denise Fast



Miraleste/San Pedro Sheri McHale-Moody



Redondo Beach Anne Hulegard



Santa Monica Jim Brunet



Silver Spur Gayle Probst



South Bay Ken Conant



West LA Rory Posin

THE MLS BROKER CARAVAN™

TUESDAY, FEBRUARY 16, 2016 | A17



Congratulations to the Top 10 Teams



Stephen Haw Team



Jerry and Laura Yutronich



**Team Real Estate** Judy D'Angelo & Kurt Allen



Suarez Team



**BKF Properties** Berman/Kandel/Freed



The Murray Team



**Cartier Sanders Team** 



**Team McGuire** 



**Kirby and Haley Larson** 



Frank Fountain and Heidi Mackenbach



# **Increase Your Visibility**

Take Advantage of our Money Saving Packages 🛛 🔃

Agent Property Full-Page B&W & Showcase w/Color Photo \$129 (\$29 SAVINGS)

Agent Property Full-Page Color & Showcase w/Color Photo \$430 (\$44 SAVINGS)

Agent Property Full-Page Color & Agent Property Full-Page B&W \$479 (\$55 SAVINGS)



Magazines Delivered Weekly

Call a LIVE Customer Service Representative to find out more! 310-358-1833 or 760-459-8712

# ENGEL&VÖLKERS WELCOMES



Nancy Singular 310.710.1101 Nancy.Singular@EVUSA.com David Wilcox 323.404.1900 David.Wilcox@EVUSA.com

### Passion. Competence. Exclusivity.

Raphael Barragán and Daniel Signani proudly welcome their newest advisors, Nancy Singular to the Beverly Hills and David Wilcox to the Los Angeles team. At Engel & Völkers, advisors do much more than just help their clients buy and sell a home. They offer guidance and insight in ways not every agent can and we are proud of the exceptional level of service we provide to our clients.

For a confidential conversation, please contact Raphael Barragán today at 310.663.3676.



SANTA MONICA SantaMonica.EVUSA.com EVSantaMonica 310.460.2525 BEVERLY HILLS BeverlyHills.EVUSA.com

EngelVolkersBeverlyHills 310.777.7510 LOS ANGELES LosAngeles.EVUSA.com EngelVolkersLosAngeles 323.937.5101 BROKER CARAVAN

MS



# Grow Your Visibility Advertise in The MLS Broker Caravan<sup>™</sup>

Take Advantage of our Money Saving Packages

Agent Property Full-Page B&W & Showcase w/Color Photo \$129 (\$29 SAVINGS)

Agent Property Full-Page Color & Showcase w/Color Photo \$430 (\$44 SAVINGS)

Agent Property Full-Page Color & Agent Property Full-Page B&W \$479 (\$55 SAVINGS) **4,500 +** Magazines Delivered Weekly

TAGENCY EVERLY HILLS

ER CARAVAN

Debi BEVI

Call a LIVE Customer Service Representative to find out more! 310-358-1833 or 760-459-8712