



# HOME STAGING & LUXURY FURNITURE LEASING

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Beth Ann Shepherd, President



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# CONGRATULATIONS TO OUR TOP AGENTS OF 2013!



**Denise Fast**  
Marina del Rey/Venice



**Rory Posin**  
West Los Angeles



**Charles Le**  
Beverly Hills



**Michael Haddad**  
West Los Angeles



**Elizabeth Marquart**  
West Los Angeles

## ~ TOP AGENT IN EACH OFFICE ~



**Charles Le**  
Beverly Hills



**Denise Fast**  
Marina del Rey/Venice



**Adriane Westland**  
Santa Monica



**Rory Posin**  
West Los Angeles

## ~ TOP TEAMS ~



**Berman & Kandel**  
Marina del Rey/Venice



**Kim Williamson &  
Nicole Pagan**  
Marina del Rey/Venice



**Fineman Suarez**  
Marina del Rey/Venice



**Ann Beck & Terri Davis**  
Marina del Rey/Venice

CS FINANCIAL:  
INNOVATIVE PRODUCTS  
FOR UNIQUE  
BORROWERS.

# MORE

## WAYS TO CLOSE MORE LOANS FOR MORE CLIENTS.

At CS Financial, we're creating real estate opportunities and qualifying more self-employed and non-traditional borrowers with our innovative, industry-leading portfolio loan programs, including:

- 1-YEAR TAX RETURNS PROGRAM
- DEPLETION OF ASSETS PROGRAM
- PORTFOLIO FULL DOC
- EXPANDED CRITERIA PROGRAM  
Give your clients a second chance at homeownership with our special 5/1 & 7/1 ARMs. Designed for borrowers with less-than-perfect credit: short sale, foreclosure, deed-in-lieu, BK, and mortgage lates are acceptable. Minimum FICO: 660
- 12-MONTH BANK STATEMENTS PROGRAM  
Designed for self-employed borrowers with 12 months of personal or business bank statements. Loan amounts to \$3.5M and LTV up to 70%.

**CALL TODAY TO PUT OUR POWERFUL IN-HOUSE LENDING PLATFORM TO WORK FOR YOU AND YOUR CLIENTS.**



BEVERLY HILLS: 9595 Wilshire Blvd., Suite 801, Beverly Hills, CA 90212 | P 310.777.3600 | F 310.777.3610  
CALABASAS: 23586 Calabasas Road, Suite 203, Calabasas, CA 91302 | P 818.735.7979 | F 818.735.7970

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Some products offered by CS Financial 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.  
CS Financial, Inc. is a real estate broker licensed by the CA Dept. of Real Estate. BRE 1257559 | NMLS 31132





[gibsonintl.com](http://gibsonintl.com)

**Brentwood**  
11538 San Vicente Blvd  
Los Angeles, CA 90049  
310.820.0195

**Marina del Rey**  
330 Washington Blvd, Suite D  
Marina del Rey, CA 90292  
310.301.1003

**Pacific Palisades**  
15205 Sunset Blvd, Suite A  
Pacific Palisades, CA 90272  
310.454.4159



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our new affiliate **Luther Burbank Mortgage**  
Direct Lender | Mortgage Banker | Mortgage Broker



**LUTHER BURBANK MORTGAGE**  
*A Division of Luther Burbank Savings*

[lbmtg.com](http://lbmtg.com)

**Santa Monica**  
233 Wilshire Blvd, Ste 150  
Santa Monica, CA 90401  
310.566.2700

**Newport Beach**  
660 Newport Center Dr, Ste 1030  
Newport Beach, CA 92660  
949.999.9700

**Beverly Hills**  
OPENING 2014!

Member FDIC



Luther Burbank Savings is a Federally Chartered Savings Association. NMLS #449241

# We Can Help You!®

Whether you're looking to purchase a new home or refinance, you can trust Stearns Lending, Inc.® to provide professional, friendly and efficient service.

Stearns provides home financing solutions that fit your individual needs. We offer a wide array of financing options, such as fixed- and adjustable-rate mortgages (ARMS), FHA, VA, low down payment options, conventional and Jumbo loans.

## For more information, contact:



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Production Assistant  
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## Stearns Lending

11755 Wilshire Blvd., Suite 1200 Los Angeles, CA 90025, Branch NMLS# 1119965



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# When your deal closes, we succeed.



Dear Mark,

I want to thank you for helping to close my most difficult deal of 2013! The prospect of closing a transaction with international clients was daunting, to say the least. Your expert knowledge of complex financial scenarios, as well as total availability after hours to my overseas clients proved your commitment to getting the deal done.

In my 25-plus years as a real estate professional, I have come to understand that there is absolutely no substitute for experience, hard work and, most of all, talent. I truly believe that you are the best in this business.



Warm regards,

*Linda May*  
*Estates Director*  
*Coldwell Banker Previews International*

Cohen Financial Group's flexible lending products, propriety banking resources and expertise have helped Mark Cohen open more doors than any other mortgage originator in the country\*. From **self-employed borrowers** with difficulty showing income to **high net-worth borrowers** wanting to use assets and income to repay a mortgage, we have the lending solutions our partners need to close the deal.

**Call Mark Cohen today at 310-777-5401** to see how we can open doors for you and your clients.

Mark Cohen has originated more than \$10.6 billion in residential loans and closed more than 19,000 deals since 1999.\*\* He has also been named the #1 top mortgage originator in the nation by leading mortgage publications,\* recognized for his lending options, flexibility and expertise.



Mark Cohen, Broker  
BRE#: 1016103 - NMLS#: 37230



P 310.777.5401 | F 310.777.5410

9595 Wilshire Blvd., Suite 801, Beverly Hills, CA 90212

Preferred lending partner for:



Seth Cohen, Broker  
BRE#: 01935101 - NMLS#: 982573



Total Loan Volume - 2013

\$611,690,019

Average Loan Amount

\$894,000



#1 Originator Nationally for 8 of the last 10 years\*



684 Loans Closed

28 Days



Average Closing Time



250 Realtor Partners

Jumbo 5, 7, 10yr ARMs and Interest-Only Loans



most popular loan programs



65% Purchase

35% Refis



29 Years In the Industry



85% of business comes from real estate and business professionals



COHEN financial group

Let's keep opening doors and closing deals together.

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. 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 Origination News, "Top 200 Originators," 2012 and Scotsman Guide, "Top Originators," 2012. \*\*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.

*Wintrust Mortgage Welcomes*

# TOM COVALESKI



*Starting his career* in the mortgage industry in 1999 in Beverly Hills, Tom has worked with some of the top brokers in Southern California. Tom has been consistently recognized as the **TOP 1% MORTGAGE ORIGINATOR IN AMERICA** for 2012 & 2013.

Wintrust Mortgage is proud to welcome Tom Covaleski. His dedication to helping his clients and extensive industry knowledge make him a key member of our home lending team.



**Tom Covaleski**  
Senior Mortgage Consultant  
NMLS# 327000

**Cell: 310.569.1883**  
Office: 818.386.6666  
eFax: 855.373.4364  
TCovaleski@WintrustMortgage.com  
www.TomCova.com

*Call Tom today to see how he can work for you!*

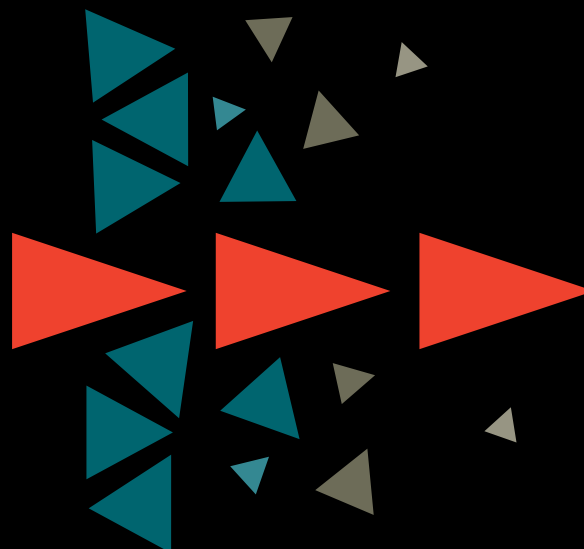
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MORTGAGE

*Sherman Oaks*

15060 Ventura Boulevard, Suite 490  
Sherman Oaks CA 91403



# HOME LENDING MINUS THE ROADBLOCKS



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- Extensive product selection including multi-million dollar financing
- Flexibility to guide clients through complex and one-of-a-kind situations
- Specializing in the Southern California market

### Contact us to learn more



**Steve Haddad**  
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stevehaddad.com



**Ken Kamins**  
Retail Sales Manager  
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kenkamins.com



**Moshe Niv**  
Senior Mortgage Loan Officer  
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everbank.com/mniv

**Call today for a free  
preliminary approval<sup>1</sup>**

### 📍 VISIT OUR OFFICE

2829 Townsgate Road, #103 | Westlake Village, CA 91361

1. An EverBank preliminary approval is based on information provided and current market conditions and is not final loan approval. Until a property is identified and the rate is locked, the interest rate and other loan terms and conditions may change without notice. Applications must meet our lending standards at the time of final approval, including an acceptable appraisal and validation of credit and underwriting information.



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# Welcome **Joey Valvo**

John Aaroe and  
Steve Lewis, VP | Branch Manager  
are pleased to welcome **Joey Valvo**  
to our Beverly Hills office.

Joey can be reached at:  
310.463.2727 | [joeyvalvoestates@yahoo.com](mailto:joeyvalvoestates@yahoo.com)



**J O H N   A A R O E   G R O U P**

**BEVERLY HILLS**

**BRENTWOOD**

**SUNSET STRIP**

**DOWNTOWN**

**SHERMAN OAKS**

**PASADENA**

# Welcome **Jeanne Valvo**

John Aaroe and  
Steve Lewis, VP | Branch Manager  
are pleased to welcome **Jeanne Valvo**  
to our Beverly Hills office.

Jeanne can be reached at:  
310.625.4777 | [jvalvo@me.com](mailto:jvalvo@me.com)



**J O H N   A A R O E   G R O U P**

BEVERLY HILLS

BRENTWOOD

SUNSET STRIP

DOWNTOWN

SHERMAN OAKS

PASADENA



# Guaranteed on-time closing or your first payment is on us!<sup>1</sup>

Purchasing a new home is an exciting process. Whether you're looking for a new home or have already found the home of your dreams, you want the purchase experience to go smoothly. When it comes time to close your home purchase transaction, it's important that your lender is ready to close the loan too. Put the Union Bank on-time closing commitment to the test.

- Benefit from over 140 years of lending experience in California
- Choose a fixed-rate loan with terms ranging from 10 to 30 years<sup>2</sup>
- Guaranteed on-time closing on purchase transactions<sup>1</sup>
- Enjoy personal, professional service



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**David Rubenstein**  
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Not a commitment to lend. Loans subject to credit and collateral approval. Financing available for collateral located in California, Oregon, or Washington. Restrictions may apply. Rates, terms, and conditions subject to change without notice.

<sup>1</sup> On-time closing guarantee available only on completed purchase money loan applications received by Union Bank by 8/31/2014. The maximum loan amount eligible for this promotion guarantee is the lesser of \$4 million or the maximum allowed for the loan program selected. Interest rate must be locked at least 10 business days prior to the set closing date. Specific terms and conditions apply. Visit [unionbank.com/closingterms](http://unionbank.com/closingterms) to obtain a copy.

<sup>2</sup> Payment example is for illustrative purposes only and assumes a purchase transaction of an owner-occupied, single-family residence with a 20% down payment. For a \$250,000 30-year fixed-rate fully amortizing mortgage loan the monthly principal and interest payments would be \$1,266.71 based on an interest rate of 4.500% (4.521% APR) (effective 2/12/2014). Payment amount does not include homeowner's insurance or property taxes, which must be paid in addition to the loan payment. Maximum loan amount of \$417,000 on one-unit properties. Additional rate/point combinations are available. Rates may fluctuate daily. The interest rate used in this example is based on a variety of assumptions and conditions including a consumer credit score which may be higher or lower than your individual credit score. Additional loan-level pricing adjustments may apply to your transaction. Please contact your Union Bank mortgage consultant to obtain current rate and pricing information.

# No tax return needed to qualify!

2.875%

2.998% APR

3/1 Adjustable Rate Mortgage  
\$500,000 - \$4,500,000  
60% LTV 70% LTV by exception

3.50%

3.631% APR

5/1 Adjustable Rate Mortgage  
\$500,000 - \$4,500,000  
60% LTV 70% LTV by exception

4.125%

4.213% APR

7/1 Adjustable Rate Mortgage  
\$500,000 - \$4,500,000  
60% LTV 70% LTV by exception

No Tax Return Required. Irrevocable Trust, Blind Trust, & LLC Vesting OK. Purchase or Refinance. Business Funds Allowed. Foreign Buyer OK.  
Rates as of February 18, 2014

- No Tax Returns To Qualify
- Cash-out Refi Ok
- Area Specific Jumbo Appraisers

**We're not a typical mortgage lender, because you're not a typical client.**

From Jumbo and No Tax Returns loans, to lending for Foreign Nationals,\* we apply expertise and personalized service to meet your needs.



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**CHRIS FURIE**

DRE 1004991 | NMLS 357449  
chris@insigniamortgage.com

**310-859-0488**

[www.insigniamortgage.com](http://www.insigniamortgage.com)

**DAMON GERMANIDES**

DRE 1794261 | NMLS 317894  
damon@insigniamortgage.com

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\*These products 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 quoted at 1.5 points. Rates, points, APRs and programs are subject to change at any time until locked-in. LTVs are based on appraised value. Actual closing times will vary based on borrower qualifications and loan terms. Insignia Mortgage is a division of CS Financial, Inc., a broker licensed by the CA Dept. of Real Estate DRE# 01257559 | NMLS#31132.





ROB AIGNER  
OF KELLER WILLIAMS BEVERLY HILLS

*proudly welcomes*

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**DEBRA SMALLEY**

310.930.4838 | [Debra@DebraSmalley.com](mailto:Debra@DebraSmalley.com)

BRE# 00772901

**kw BEVERLY HILLS**  
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**Inc.**  
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**2013**  
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FASTEST GROWING  
PRIVATE COMPANIES

# 14 DAY CLOSE GUARANTEE\*



**Todd Seabold**  
*Branch Manager*  
NMLS #486120

c: 310.367.7696  
d: 310.409.2160  
todd.seabold@nafinc.com

## BRANCH LOCATION

9465 Wilshire Blvd, Ste. 400,  
Beverly Hills, CA 90212

\*14 business day guarantee only. Applies to purchase transactions. This guarantee does not apply to Reverse Mortgages, FHA/203k loans that require prior approval from an investor, brokered loans, or loans with a 2nd ID. The guarantee does not apply if events occur beyond the control of NAF, including but not limited to, appraised value escrow or title delays. 2nd lien holder approval and sale approval or lender conditions that cannot be met by any party. The 14 day trigger begins when you initial application package is complete and you have authorized credit card payment for your approval. If NAF fails to perform otherwise a credit of \$200 will be applied toward closing costs. Licensed by the California Department of Business Oversight under the Residential Mortgage Lending Act License #4131177. NMLS ID#486120. © New American Funding. New American and New American Funding are registered trademarks of New American Funding. All Rights Reserved. 1/2013



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A master level training  
for the real estate industry

## Does Your Deal "Pencil"?

You hear it all the time, but how do you know?

Does it Pencil teaches how to use simple and powerful financial tools to make decisions about buying, holding and selling real estate. Does it Pencil goes well beyond comparable sale analysis. It covers almost every decision in real estate and shows you how to answer any question with a one number solution.

"Simply tremendous. Joe has both a deep knowledge of the subject matter and a keen ability to engage his audience in a relatable and practical way."

Marc S., Los Angeles, CA

## Does it Pencil / Course 1 / Baseline Analysis

**March 3, 2014 9:00a – 4:30p**

Introduction to the financial calculator and the core skills of financial analysis for real estate. Required course for the CREA certification.

## Does it Pencil / Course 2 / Primary Residence Analysis

**March 4, 2014 9:00a – 4:30p**

Should you pay cash or borrow? The tax code applications of the primary residence. How to calculate the deductibility of home mortgage interest. How to measure the "rate of return" on the primary residence. Creating the correct net sheet. Analysis of the decision to rent or buy.



Instructor Joseph Still CREA, CPN, CCIM  
Over the past 23 years, Joe has been a broker, developer, speaker and trainer. He has won 2 Instructor of the Year awards written 6 national certification programs and spoken at over 2,000 events including 5 NAR national conventions.

**March 3-4, 2014**  
**BHGLAAR Association**  
**9:00 am – 4:30 pm both days**  
**Special pricing \$279**  
**Includes lunch & on-site parking**

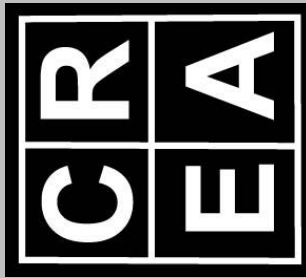
### Does it Pencil – How it Works

For Does it Pencil training you need an HP 12C or HP 10BII calculator (or phone app). After you sign up, visit the Calculator FAQ page at stilltraining.com, watch the video & do the workbook. Does it Pencil is a workshop, not a seminar so be prepared to listen, learn and practice at the live event. Does it Pencil includes a lifetime audit privilege at no charge.



### The Certified Real Estate Analyst™ (CREA) Certification

Does it Pencil training is the path to get your CREA certification. Take Course 1 plus Course 2 and complete the take home exams at the end of the class and you will receive the CREA certification.



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What to do...How to do it.