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Beth Ann Shepherd, President





# FREE SEMINAR

## DIRECT MAIL for Real Estate Professionals

You can be more successful with effective direct mail!

This seminar will show you how leading real estate professions use direct mail to grow their businesses. Optimize your ROI by getting better results and cutting your costs using this valuable information. This one hour may do more for your business than any other this year.

### WHAT YOU WILL LEARN:

- How mega-producers use direct mail
- The do's and don'ts of every direct mail campaign
- Using direct mail to dominate a farm area
- How to stand out from the competition
- Keeping your mailings out of the trash
- Advantages of Every Door Direct Mail (EDDM)
- New postage rates for 2014
- Making sure your mailers meet USPS standards

Question & Answer  
Period

FIRST CLASS  
SEMINARS

### Don't Miss This Event

February 14, 2014

12 p.m. to 1 p.m.

Seating Limited

BH/GLAAR Members: Free

Non-members: \$50

RSVP 310.967.8800

Presented by



**Tony Spano**

*"Direct mail is the perfect medium for branding, targeting, consumer engagement, and building trust – all necessary components for real estate marketing that gets results".*

Mr. Spano is a publisher, marketer, and long-time sales professional. He is founder and president of Your Home Publishing, Inc., a direct mail marketing company that helps Realtors® strategically increase their closed transactions.

The company services over 150 clients in Florida, California, and Texas helping them dominate hand-selected target areas (farms) with effective direct mail.



Held at BH/GLAAR Offices  
6330 San Vicente Blvd., #100, LA 90048  
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## 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:

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- **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%.

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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





# 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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## Stearns Lending

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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.



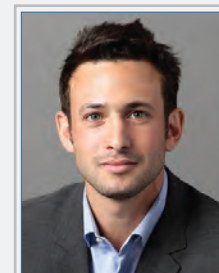
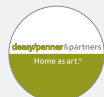
**Mark Cohen, Broker**  
BRE#: 1016103 - NMLS#: 37230



**P 310.777.5401 | F 310.777.5410**

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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\*

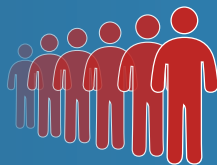


684 Loans Closed

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

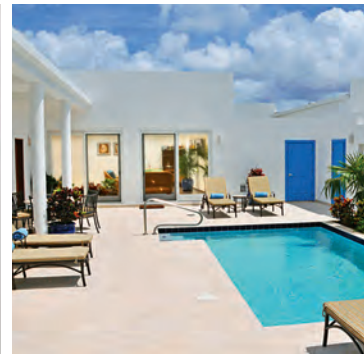


85% of business comes from real estate and business professionals



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.



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OF KELLER WILLIAMS BEVERLY HILLS

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TATIANA DEROVANESSIAN

818.421.2890

| [tatianaderovanessian@me.com](mailto:tatianaderovanessian@me.com)

BRE# 01912761

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# HOME LENDING MINUS THE ROADBLOCKS



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### Contact us to learn more



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everbank.com/mniv

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

### 📍 VISIT OUR OFFICE

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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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# Sotheby's

INTERNATIONAL REALTY



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## RECOGNITION

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.

Patricia Hodson, Vice President and Brokerage Manager, is very pleased to recognize and congratulate these agents for their outstanding performance in 2013. Their success was phenomenal and we look forward to its continuation.

**Congratulations.**



# 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 in our Sunset Strip office, we are pleased and proud to announce several new exceptional associations.

Patricia Hodson, Vice President and Brokerage Manager, is delighted to welcome the new members of our team.

**Welcome.**



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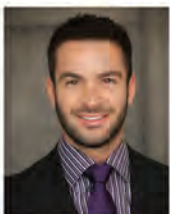
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\*Direct links to all specific media references are provided at [www.centek.com](http://www.centek.com)



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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

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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.  
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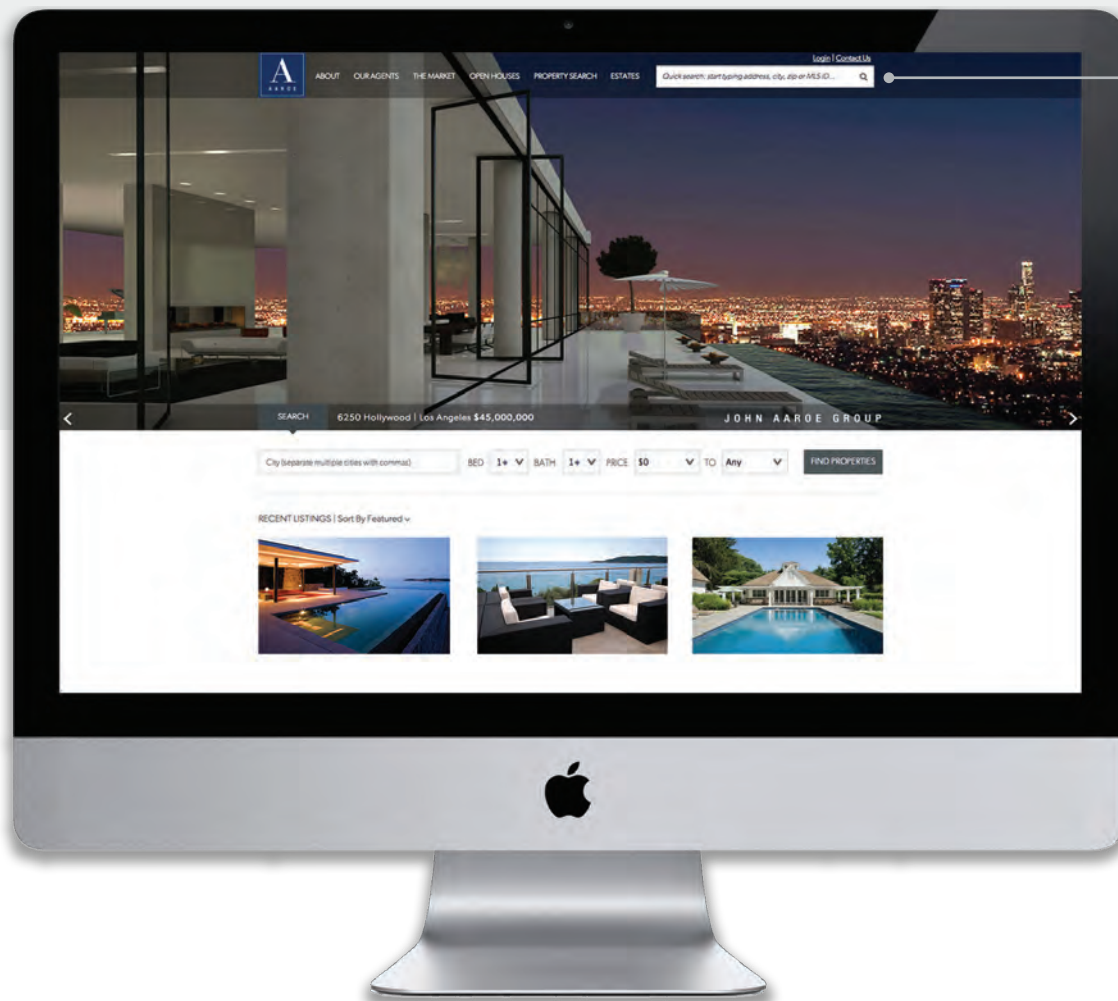
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**Anita Boyd**

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\*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, buydown loans, or loans with a 2nd or 3rd lien. The guarantee does not apply if events occur beyond the control of NAF, including but not limited to, appraised value, escrow or title delay, lender/holder approval, and sale approval, or under conditions that cannot be met by any party. The 14 day trigger begins when your initial application package is complete and you have authorized credit card payment for your appraisal. If NAF fails to perform otherwise, a credit of \$250 will be applied toward closing costs. Licensed by the California Department of Business Oversight under the Residential Mortgage Lending Act License #4131117. NMLS ID#486120 © New American Funding. New American and New American Funding are registered trademarks of Broker Solutions, DBA New American Funding. All Rights Reserved. 11/2013





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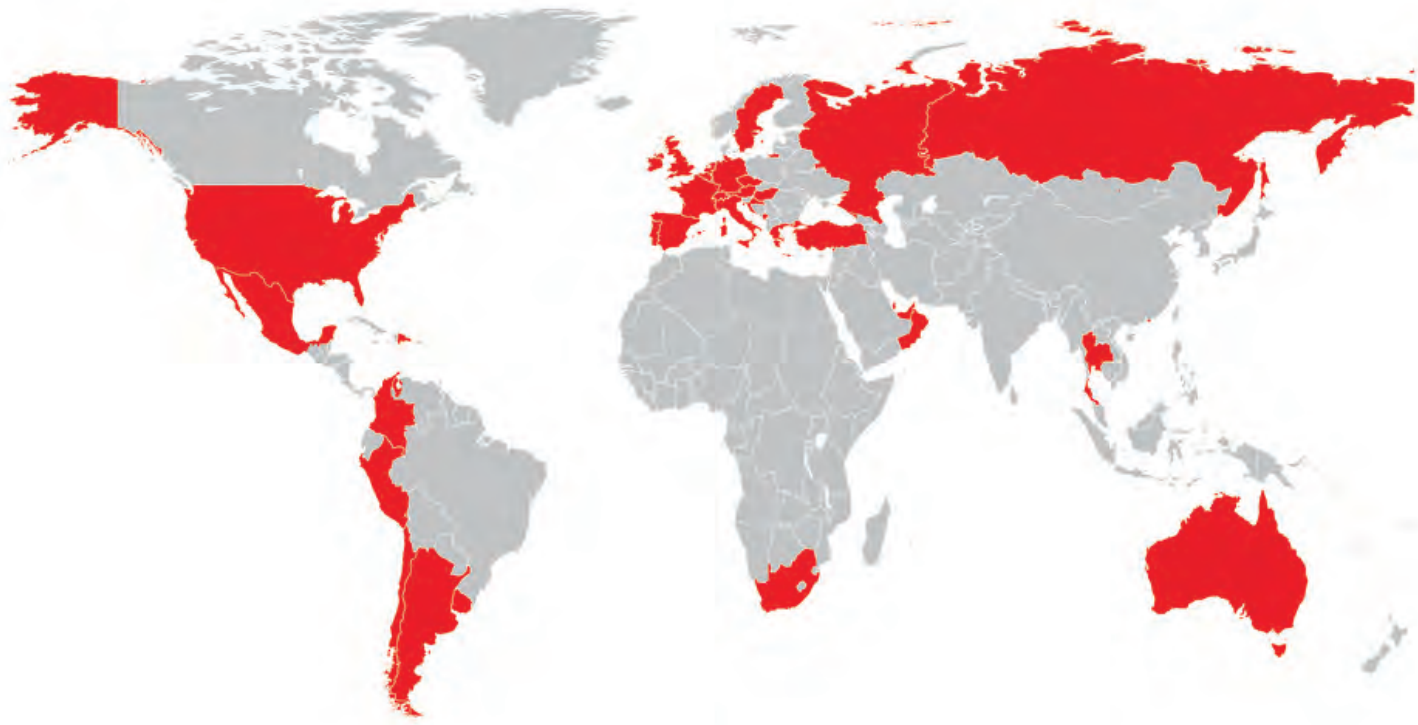
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## Our Success • Global Presence

Engel & Völkers has achieved yet another record year growing from \$8.2 Billion in global sales in 2012 to \$9.5 Billion in 2013. This milestone was accomplished by a 18.2% growth globally, 51% nationally and 74% within California. Our international network consist of over 550 offices in 38 countries on 5 continents including residential, commercial and yachting divisions.

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## LUTHER BURBANK MORTGAGE

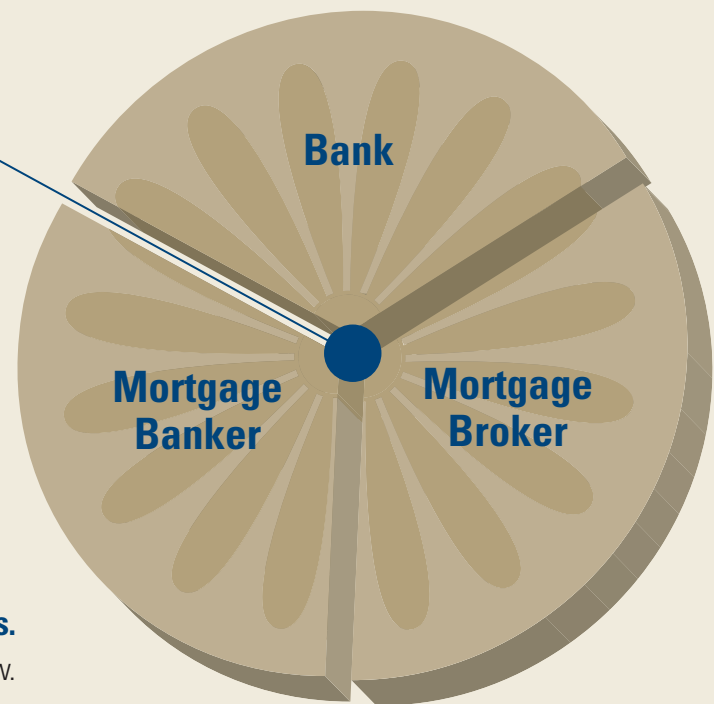
*A Division of Luther Burbank Savings*

# Why Luther Burbank Mortgage?

As a division of Luther Burbank Savings, Luther Burbank Mortgage offers an innovative blend of Direct Lending, Mortgage Banking and Mortgage Brokering. Our reputation is built on exceptional client service, competitive rates and a flexible multi-lender approach.

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- We are a Mortgage **Banker** which allows us to underwrite, prepare loan documents, and fund loans with many different investors such as Wells Fargo, US Bank and Citibank, just to name a few.
- We maintain the ability to **Broker** loans through the wholesale channel with various lenders.



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