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WALL STREET JOURNAL

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2.990%

3.116%  
APR

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\$500,000 - \$4,500,000 • 70% LTV  
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3.375%

3.942%  
APR

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Sampling of rates as of January 31, 2018

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©2018 Insignia Mortgage, Inc. (1) Not all applicants will qualify. 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 values (LTV) are based on bank appraisal. Actual closing time 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 payment 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.



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\*By dollar volume in 2015, Scotsman Guide, April 2016.

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# February 16, 2018

8:30am—5:00pm

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The Real Estate Attorney  
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**CANDY PEAK, CCS™**  
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- Learn the legal red flags to watch out for as a condo-selling agent
- Learn how a CID's "financial health" can affect your listing and the sale
- Discuss the statutory, disclosure and case law affecting condo and CID ownership and your fiduciary duties as the agent
- Learn how to prepare, show, and sell your condo listing more effectively
- Get the latest financing updates including FHA financing guidelines for condominiums.... And so much more!

#### **Seating is limited. Call to reserve your seat today!**

**Cancellation Policy:** Reservations will not be processed until course payment is received. No refunds will be given unless class cancellation is made to BHGLAAR in writing no later than seven days prior to the class date. Any course fee transfer is done at the instructor's discretion and the course must be completed within one year of payment for the course in the format indicated by the instructor. At this time, there is no application fee and no annual dues required for membership in the Council of Condominium Specialists®/Council of CID Specialists®.

**CalBRE and CCS Designation Credit:** Attendee identification is required to receive course credit. Type of Identification accepted: Current CA Driver's license, CVC 13000 ID, other ID less than 5 years old including photos, description, signature and identification number. To receive CalBRE credit and the CCS Designation for this course, a minimum of 90% course attendance is required, and the attendee must pass the exam with a minimum score of 70%.

**Registration Fee - \$149**

**Includes course materials, breakfast, lunch, national membership in the Council of Condominium Specialist®**

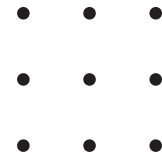
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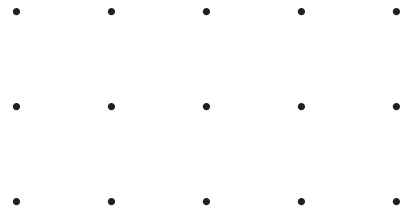
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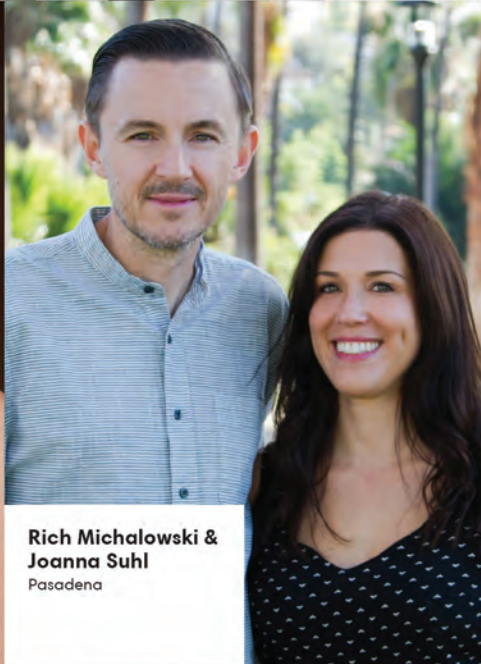
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**Fees:** \$399 \*\*\* Discount codes available from BHGLAAR.

**Instructor:** Greg Markov  
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**CE Hours:** 12hrs Consumer Prot. (#5136)

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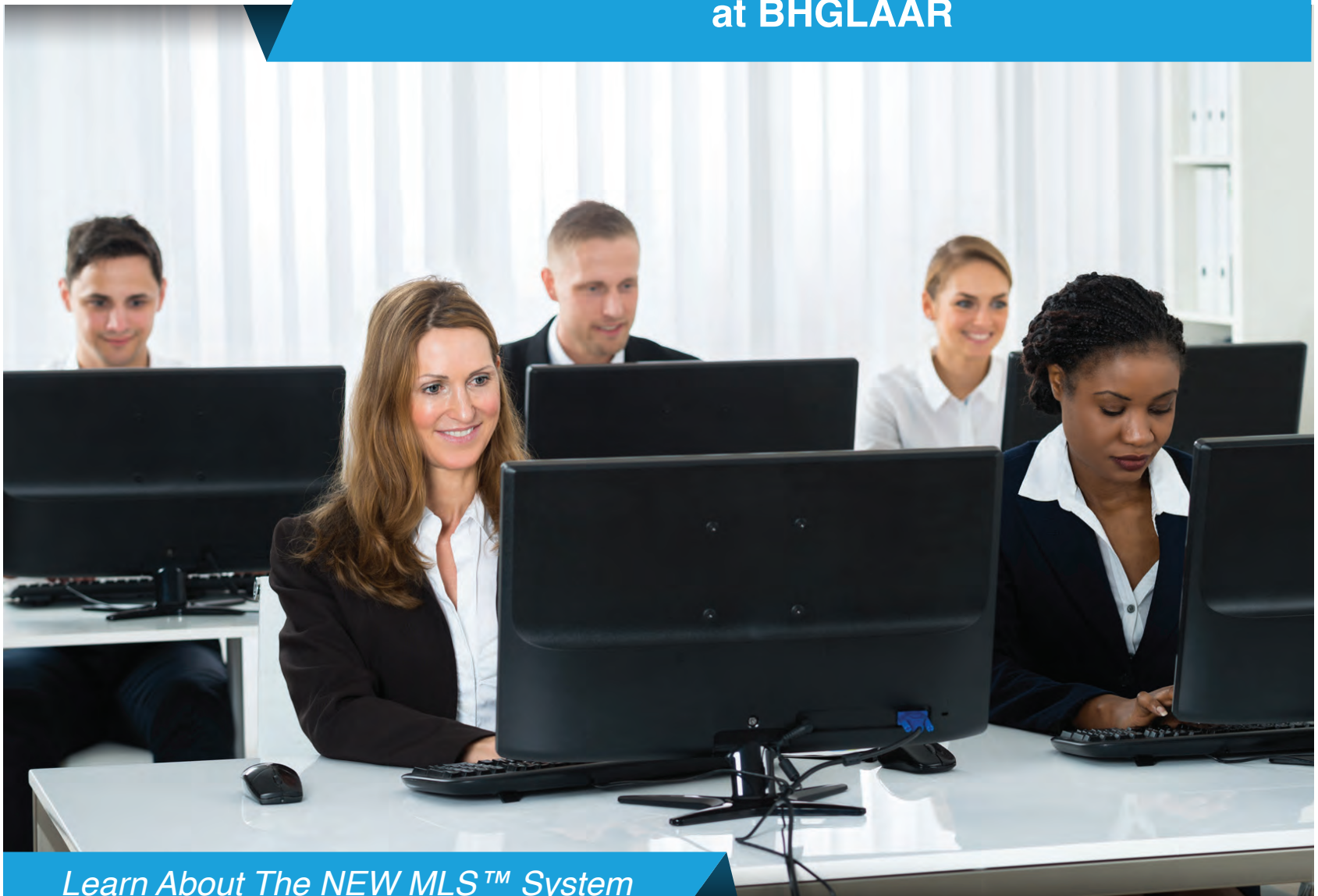
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A Message  
From Patricia  
Hodson

They say you are known by the company you keep. Some of the world's most successful luxury real estate agents keep company with us. Patricia Hodson, Vice President/Brokerage Manager, is very pleased to recognize and congratulate these agents for their outstanding performance in 2017. Their success was phenomenal and we look forward to its continuation.



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Wed., Jan. 24, 2018  
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Register at [bit.ly/mlspush0124](http://bit.ly/mlspush0124)

Mon., Jan. 29, 2018  
10:00 AM - 11:00 AM

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# Eliane Capdeville



Coldwell Banker Residential Brokerage's Santa Monica office has lost a wonderful colleague. Eliane Capdeville was a well-respected, ethical, classy woman who was always willing to help.

A dedicated sales associate with over 35 years' experience listing and selling homes in Cheviot Hills and the Westside, Eliane worked closely with her clients to determine their needs and guide them in their decision making. She was also a valuable resource to her fellow sales associates, readily sharing her extensive knowledge and insights whenever asked.

Eliane will be greatly missed by our agents, staff and community.



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