



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

536 N. ARDEN BLVD. LOS ANGELES 90004
GARY GOLD | HILTON & HIGHLAND | 310.741.0505

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





"My experience was the best I could imagine it being."
The West Family, Laguna Niguel, CA

**30 DAYS
OR LESS**
AVERAGE
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 only

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



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

91%

give us the Service Rating of **Excellent***

96%

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

310-254-6506 | banchomeloans.com/branch/beverly-hills

*Third-party survey representing 2,542 client responses over a 365-day period, April 2014 to April 2015.

©2016 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 | MEMBER FDIC





DEALBREAKERS.

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

LOANS FUNDED

18,000

LOANS CLOSED

30+

YEARS EXPERIENCE



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

 **COHEN**
financial group
cohenfinancialgroup.com



kw BEVERLY HILLS
KELLER WILLIAMS REALTY



MORTGAGE BANKERS ASSOCIATION
Preserving communities

P 310.777.5401 F 310.777.5410

*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.

KWLF



WE EXPANDED OUR LEADERSHIP TEAM



GARY REAVIS
OPERATING PARTNER

welcomes

PARKER BEATTY
AS OUR NEW TEAM LEADER!

kw LOS FELIZ
KELLERWILLIAMS. REALTY

AS SEEN IN THE **WALL STREET JOURNAL**

No Tax Return Loans*

310-859-0488

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

2.740%

2.888% APR

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

Self Employed & Real Estate Investor
Recently Retired or Divorced
1031 Exchange OK

3.500%

3.655% APR

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

Sampling of rates as of March 9, 2016

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

CHRIS FURIE

BRE 01004991 | NMLS 357449
chris@insigniamortgage.com

#6

NATIONALLY RANKED
MORTGAGE BROKER
PER SCOTSMAN GUIDE



insignia
MORTGAGE

DAMON GERMANIDES

BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

#32

NATIONALLY RANKED
MORTGAGE BROKER
PER SCOTSMAN GUIDE

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 bank appraisal. 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.



We're Open!

Visit Glen Oaks Escrow at our new location in Sherman Oaks.

Our fifth office location will be run by one of our industry's top professionals, Marcine Kline, a 30-year real estate veteran.



13949 Ventura Blvd. Suite 320

Sherman Oaks, CA 91423

818.500.0400

www.glenoakescrow.com



Congratulations February 2016 Top Producers



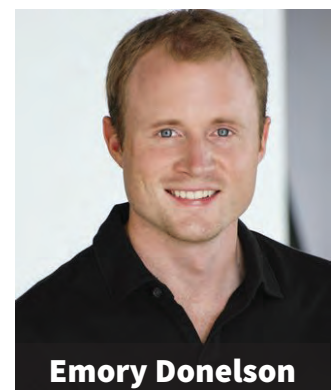
JD Songstad
Santa Monica



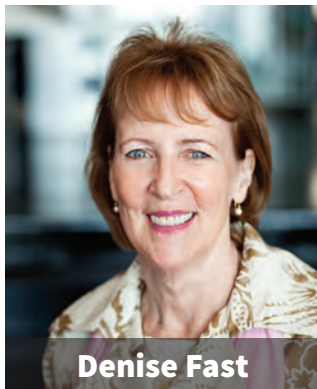
Lisa Reveen
Santa Monica



Elizabeth Marquart
WLA/Westwood



Emory Donelson
WLA/Westwood



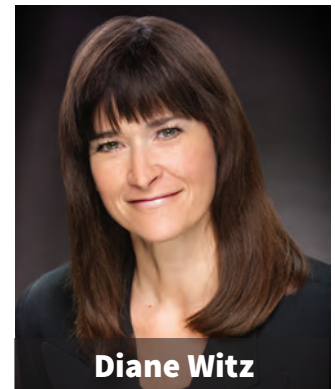
Denise Fast
MDR/Venice



Joe La Croix
MDR/Venice



Charles Le
Beverly Hills



Diane Witz
Beverly Hills



Janet Jung
Abbot Kinney



REinvestLA
WLA/Westwood Top Team



BFK Properties (Berman/Kandel/Freed)
MDR/Venice Top Team

“Powerful Local Real Estate Icon Nelson Shelton Partners with Global Innovative Company, ERA Real Estate.”

-LA Times, March 12th 2016



NELSON SHELTON

R E A L E S T A T E

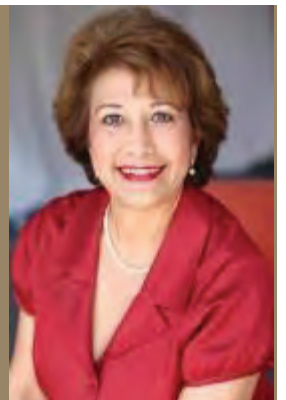


Moving real estate in a whole new direction.

Check us out on Facebook at [Facebook.com/NelsonShelton](https://www.facebook.com/NelsonShelton) 

Discover how an affiliation with Nelson Shelton
will transform your career!

Call Elsa Nelson
310.345.9306



Nelson Shelton Real Estate 355 N. Canon Dr. Beverly Hills, CA 90210

THE GREATEST REAL ESTATE NETWORK GROWS STRONGER EVERY DAY WELCOME TO **DOUGLAS ELLIMAN**



IVAN ESTRADA

While completing his dual degree in Finance & Accounting at the University of Southern California, Ivan knew that an emphasis in real estate was his passion.

He began his career as a C.P.A. in one of the most prestigious firms in the country keeping in mind that a career in real estate was only a matter of time. Ivan has been recently honored with the Media Out Loud Award for Business of the Year and most honorably received the title of “Top 30 Under 30” in real estate in the nation for 2014.

He has also established himself very well in Los Angeles by becoming a member on several boards and participating in multiple charities. Ivan credits his success to hard work, extensive networking, integrity and putting his client’s interest first. By treating everyone in business as a trusted friend. Ivan has built up a sterling reputation both as an honorable business person and a reliable partner. Simply stated, Ivan makes deals happen.



Carmela Ma, CCIM
Senior Instructor
CCIM

This course will be presented by Carmela Ma, CCIM, CIPS, FRICS. She has over 40 years of global business experience, and also gained acclaim as an award-winning speaker domestically and internationally. Carmela Ma was awarded the "CCIM Instructor of the Year" in 2003, a once-in-a-lifetime award from the CCIM Institute. In addition, the CCIM "People's Choice Award" 2003, and 2006; "Senior Instructor of the Year" for Financial Analysis in Commercial Real Estate CI-101 2001; the CI 104 CCIM Investment Decision Analysis Senior Instructor of the Year award in 2011.

WORKING WITH INTERNATIONAL INVESTORS

UNLOCK THE SECRETS OF INBOUND GLOBAL COMMERCIAL REAL ESTATE

This four-hour classroom seminar provides U.S.-based real estate practitioners, developers, asset managers, bankers, attorneys, CPAs, and allied professionals with the keys to successfully do business with inbound commercial real estate investors. Participants will learn how to:

- Qualify inbound investment prospects
- Discover investor motivations like EB-5
- Navigate cultural and business differences
- Monitor U.S. government regulations, including international taxpayer ID
- Assess how currency fluctuations affect investment returns

All students receive complimentary access to the RealShare Los Angeles Opening Cocktail Reception after the course (5:30 p.m. – 7:30 p.m.), and a special discounted rate (60% off!) for the RealShare Los Angeles program on March 24. Participants will receive an email with the discount code for RealShare Los Angeles after registering for this course.

DATE: Wednesday, March 23, 2016
TIME: 1:00 p.m. - 5:00 p.m.
LOCATION: The Beverly Wilshire Hotel
 9500 Wilshire Blvd., Beverly Hills, CA 90212
PRICING: Regular Price: \$295; CCIM Members: \$149;
 RealShare Los Angeles Attendees: \$149

Space is limited—
REGISTER NOW!
 by phone at
 (800) 621-7027, option 2



EVERYONE IS TALKING TO GLORIA SHOULDN'T YOU?

WHEN THE MOST TRUSTED MEDIA SOURCES IN THE NATION WANT TO KNOW HOW REAL ESTATE LOANS CLOSE, THEY TURN TO **GLORIA SHULMAN** OF **CEN TEK CAPITAL GROUP***

A LEGEND IN THE INDUSTRY FOR OVER 30 YEARS

*Direct links to all specific media references are provided at www.centek.com



Gloria
Shulman
Broker
BRE #00659928
NMLS #313796

9100 WILSHIRE BOULEVARD
SUITE 275 EAST TOWER
BEVERLY HILLS, CA 90212

PHONE: 310-275-3202
FAX: 310-247-1232

gloria@centek.com
WWW.CEN TEK.COM





BRENTWOOD

Captivating 2-sty Traditional perfectly poised in idyllic cny setting on romantic country lane. Private compound on 32k+lot with guest hse, pool/spa. 5 bedrooms, 5 baths, \$11,995,000

Represented by: Joan Caplis
T. 310.748.2208 | joancaplis@gmail.com



BEL AIR

Stunning Contemp w/head-on downtown views & views of the Stone Canyon Reservoir from almost every room & bdrm in house. Apx 5,235sf. Apx 9,362sf lot. 5 bedrooms, 6 baths, \$9,495,000

Represented by: Ginger Glass
T. 310.927.9307 | Ginger@GingerGlass.com



MALIBU

Spectacular Point Dume bluff estate. Spellbinding views and luxurious finishes throughout. Gated & private on approx. one acre. www.PointDumeBluff.com 3 bedrooms, 3 baths, \$8,995,000

Represented by: Brian Merrick
T. 310.317.8373 | malibubeach@realtor.com



ENCINO

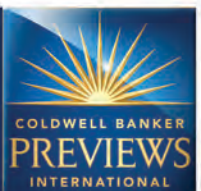
www.16677stoneoakpark.com | 6,749 SQ. FT., 72,768 Lot, Pool & Spa, Tennis Court, Private Gated Mediterranean Villa. 5 bedrooms, 6 baths, \$4,999,000

Represented by: Jana Jones-Duffy & Fred Holley
T. 310.612.0831 | janajones@aol.com

Africa North America Central America South America Asia Australia Caribbean Europe Middle East

COLDWELLBANKERPREVIEWS.COM

COLDWELL BANKER PREVIEWS INTERNATIONAL®



©2016 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Coldwell Banker Residential Brokerage office is owned by a subsidiary of NRT LLC. Coldwell Banker® and the Coldwell Banker Logo, Coldwell Banker Previews International® and the Coldwell Banker Previews International Logo, are registered service marks owned by Coldwell Banker Real Estate LLC. Broker does not guarantee the accuracy of square footage, lot size or other information concerning the condition or features of property provided by seller or obtained from public records or other sources, and the buyer is advised to independently verify the accuracy of that information through personal inspection and with appropriate professionals.

