

Banks like simple loans. We like complex ones.

Self-employed • Real Estate Investors • Retirees • 1031 Exchange OK No Tax Return Loans¹ • Foreign National Loans¹ • From \$500K to \$25M

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

2.990%

3.874%

3/1 Adjustable Rate Mortgage \$500,000 - \$4,500,000 • 70% LTV 1st Lien Loans

3.625%

3.969%

5/1 Adjustable Rate Mortgage \$500,000 - \$4,500,000 • 70% LTV 1st Lien Loans

Sampling of rates as of March 21, 2018

310-859-0488

www.insigniamortgage.com 9595 Wilshire Blvd. #205, Beverly Hills, CA 90212

CHRIS FURIE

BRE 01004991 | NMLS 357449 chris@insigniamortgage.com



DAMON GERMANIDES

BRE 01794261 | NMLS 317894 damon@insigniamortgage.com

©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.

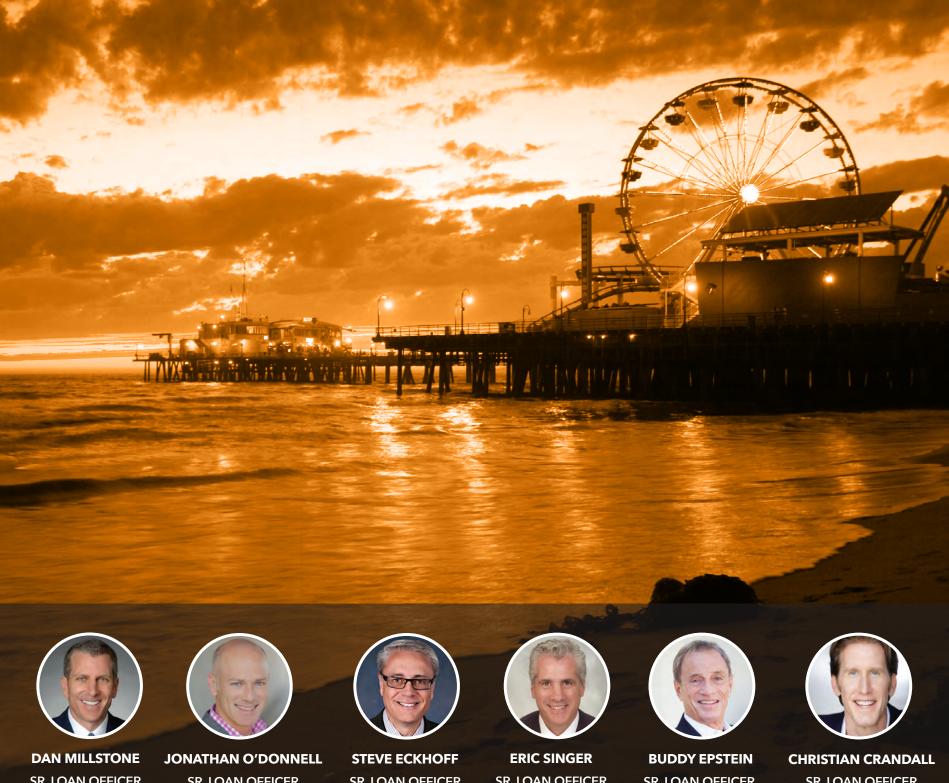
MERIDITH BAER HOME







Staged by Meridith Baer Home for Emanuel Yashari, developer • Drew Fenton, Hilton & Hyland • Barbara Boyle, Sotheby's International Realty



SR. LOAN OFFICER 310.295.7476

SR. LOAN OFFICER 310.480.6863

SR. LOAN OFFICER 310.470.8080

SR. LOAN OFFICER 310.721.6105

SR. LOAN OFFICER 424.236.7860

SR. LOAN OFFICER 424.236.7864 X3513

Our new Santa Monica team has a combination of over 100 years of experience in the mortgage industry. We are excited to welcome them as the newest members of our PERL Mortgage family.

www.perlmortgage.com

PERL YOUR **LENDER** FOR LIFE

A+ RATING FROM BBB | TOP 100 LENDERS IN THE NATION (SCOTSMAN GUIDE) | RANKED #7 BEST PLACES TO WORK (CHICAGO TRIBUNE) TOP OVERALL VOLUME #62 NATIONALLY (MORTGAGE EXECUTIVE) | 23 YEARS IN BUSINESS | CUTTING EDGE TECHNOLOGY | INNOVATIVE MARKETING TEAM ACCESSIBLE LEADERSHIP | INDUSTRY LEADING COMPENSATION | BEST-IN-CLASS LOAN OFFICER SUPPORT



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.

Ouick 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



cohenfinancialgroup.com















P 310.777.5401 F 310.777.5410



register today at www.bhglaar.com





























Dana's 22 years of experience have provided him with the knowledge to help his clients find the right mortgage product to fit their needs. Together with his team, Dana offers personalized, professional "full access" services, and a wide array of lending products for his clients. He works closely with realtors to offer creative financing options for their listings and buyers.

VINTRUST

MORTGAGE

6255 W. Sunset Blvd, Ste 950 Hollywood, CA 90028

High-touch customer service Dedicated support team Jumbo pricing Variety of adjustable rate options 50 state lending authority Quick turn times and funding

DANA DUKELOW

SENIOR LOAN ORIGINATOR NMLS# 252986

323.394.1909

ddukelow@wintrustmortgage.com wwww.danadukelow.com





66

I have sold over 1,000 luxury properties in my 30+ year career, dealt with dozens of lenders and quite a few good ones. **Francesco is the best mortgage broker I have ever worked with.** Francesco is incredibly knowledgeable and very responsive serving me and my clients and getting the deal done. Francesco also has a great demeanor that makes everyone feel good and confident about the loan process."

-Gary G. - Executive VP of Hilton & Hyland

Partner with a top producer and contact Francesco.

Francesco Foggia

Vice President of Mortgage Lending

12121 Wilshire Blvd, Ste 350 • Los Angeles, CA 90025

Office: (424) 354-5094

Cell: (310) 922-3363

Francesco.Foggia@Rate.com

Rate.com/FF

WELCOME

Manager Claudia Storey is pleased to welcome Renee, Will, and Yue to the Coldwell Banker Arcadia office.



RENEE BANNOURA

ARCADIA

626.260.3733 | renee.bannoura@camoves.com CaIRE# 01985688



WILL KALIEI

ARCADIA

626.497.2227 | wilfred.kiliel@camoves.com CaIRE# 01720864



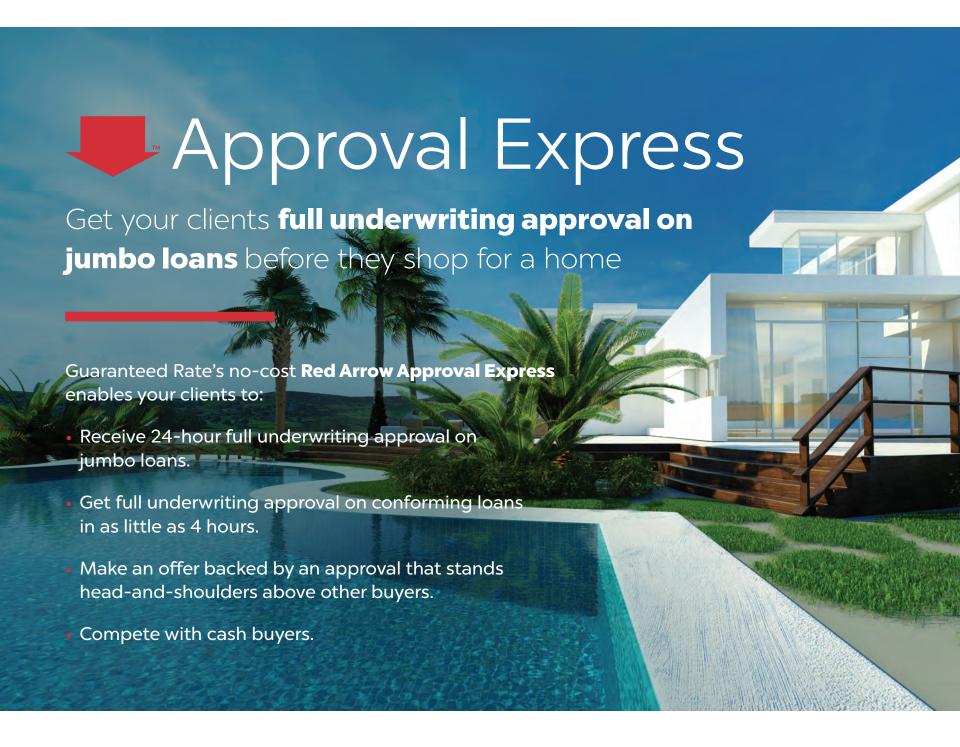
YUE (DANIEL) XIAO

ARCADIA

310.926.5090 | danielxiao.mhs@gmail.com CaIRE# 01960766







Ask us about our Red Arrow Approval Express today.

JAMES ELLIOTT

Executive Vice President, National Retail Production (310) 806-4604 James.Elliott@rate.com

JAIME BARTON

Branch Manager/VP of Mortgage Lending (424) 354-5330 J.Barton@rate.com

12121 Wilshire Blvd, Ste. 350 • Los Angeles, CA 90025



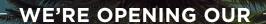


Jennifer Petsu C 310 945 6365 jpetsu@gmail.com License # 01888084

PACIFIC UNION

"I'm so excited to have made the move to Pacific Union International, the largest independent brokerage firm in California. Since the first day I joined, I've felt part of a collaborative team that's focus was making my business as easy and as successful as I want it to be. From the marketing team to the office administrator, to IT support all have been nothing but incredibly competent, supportive and professional. Welcome emails from seasoned agents, flowers on my birthday, and check up calls asking if my transition is going ok all make me feel I'm part of a very large supportive family. Pacific Union International is a large, successful brokerage with a boutique agency feel. All of this, I believe, will make the experience my clients have even more positive."

- JENNIFER PETSU



21st

LOS ANGELES OFFICE
IN LARCHMONT VILLAGE

HANCOCK PARK

DEBUTING SUMMER 2018

156 N. Larchmont Blvd. Los Angeles, CA 90004

PACIFICUNION LA.COM

PACIFIC UNION INTERNATIONAL

#1 INDEPENDENT IN LOS ANGELES*

WATCH WHAT WE DO NEXT

#1 INDEPENDENT IN CALIFORNIA**

PACIFIC UNION INTERNATIONAL

IS PROUD TO WELCOME

BRET PARSONS

ASSOCIATE MANAGER,
HANCOCK PARK &
EXECUTIVE DIRECTOR,
ARCHITECTURAL DIVISION



310 497 5832Bret@BretParsons.com
BretParsons.com

License 01418010

PACIFIC UNION INTERNATIONAL

"I'm delighted to join forces with Pacific Union to create and open this remarkable new office. I've long had my sights set on creating the finest architecturally-centric, community-dedicated real estate office in Hancock Park, and with Pacific Union this vision will soon be realized."

- BRET PARSONS



Reg. price \$99. Offer valid only during the Monthly Headshot Day at BH/GLAAR offices. The photos will be sent via email 48 hours after the shooting day.



YPN Networking Mixer - April 4th



Wednesday, April 4, 2018 - 5:30pm - 7:30pm REALTORS® and Real Estate Service Partners bring a business card for admission!



INTERIOR DEFINE

171 South La Brea Ave, Los Angeles, CA 90036

Cheers to 30 Years!



The Beverly Hills Real Estate firm headed by Elsa Nelson, Nelson Shelton Real Estate, ERA Powered

Celebrated their 30th anniversary with a formal ribbon-cutting with Mayor Lili Bosse. The firm has dedicated itself to outstanding performance over it's 30 years, and toasted to three decades of success in Beverly Hills that included members of the Chamber of Commerce, Beverly Hills Greater Los Angeles Association of Realtors, and esteemed Nelson Shelton agents and affiliates.

"Nelson Shelton is a true testament to what service in the Beverly Hills community looks like." ~Victoria Aguilar, CEO







Nelson Shelton Real Estate, ERA Powered is located at 355 N. Canon Drive, Beverly Hills. 90210. Proudly serving the Real Estate needs of Beverly Hills and The Greater Los Angeles Community.

Join our legacy by becoming a Nelson Shelton agent! Call today for a confidential appointment. 310-271-2229

Sam Batayneh, LA's JUMBO **Mortgage Expert**

Top 200 (#113) Mortgage Originators in America 2016*

- Residential JUMBO loans up to 20 million
- Commercial, construction, and apartment loans
- Expert in retail bank turn downs due to large loan amounts and complex underwriting situations

My team



Heather Christensen Sales Assistant (424) 325-0072 heather.christensen@rate.com



Tyler von der Lieth Sales Assistant (424) 325-0071 tyler.vonderlieth@rate.com

12121 Wilshire Blvd, Ste 350, Los Angeles, CA 90025



Dawn Huml Sales Assistant (424) 325-0083 dawn.huml@rate.com



Lori Nugen Sales Assistant (310) 806-4619 lori.nugen@rate.com

Visit rate.com/SamB to get started today!

Sam Batayneh SVP of Mortgage Lending

O: (310) 806-4621 C: (310) 770-5539 SamB@rate.com









ions under the California