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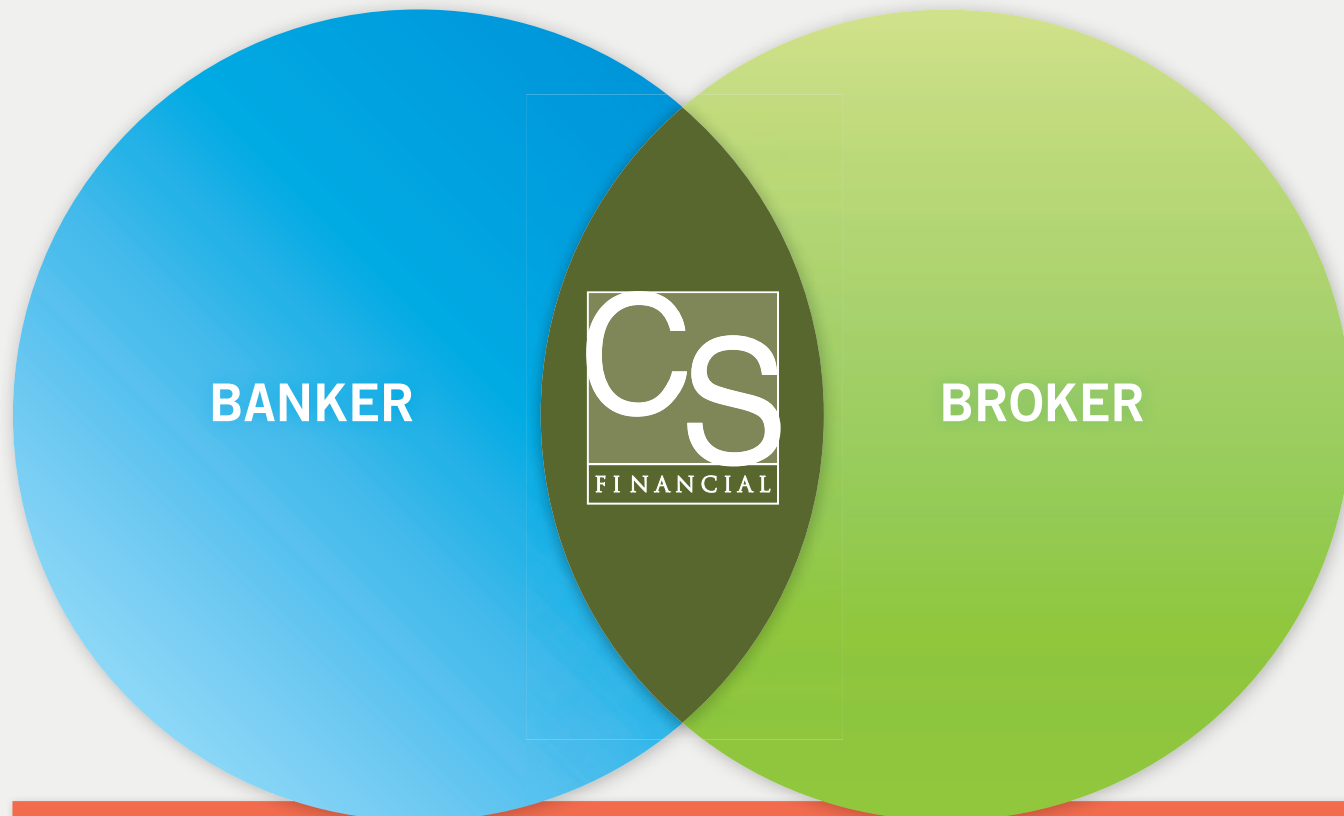
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Pacific Palisades

\$2,500,000 Purchase
\$2,000,000 Loan
80% LTV 10yr IO
3.75% (3.53% APR)*
Self Employed

Santa Monica

\$907,500 Purchase
\$726,000 Loan
80% LTV 5yr ARM
2.875% (3.25% APR)*
Self Employed Less Than 2 years

West LA

\$805,000 Purchase
89.79% CLTV
75% 1st \$603,750
14.79% 2nd \$119,000
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- 75% LTV to \$3 Million
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SEE FOR YOURSELF: A LITTLE COMMONSENSE GOES A LONG WAY.

Here are just a few of the deals we've closed in the last 30 days:

JUMBO PURCHASE

2 Weeks Final Loan Approval

\$14.5M Sale Price - West LA

\$9.425M Loan Amt (65% LTV)

3.125% / 2.77% APR

5/1 Fixed, I.O., 0 Pts

No banking relationship required

PURCHASE

Closed in 30 Days

\$1.075M Sale Price
- Hollywood Hills

\$752K Loan Amt (70% LTV)

Foreign National (no U.S. credit; no U.S. tax returns). Qualified on foreign income

JUMBO PURCHASE

3 Week Close

\$11.5M Sale Price - West Valley

\$8.05M Loan Amt (70% LTV)

3.125% / 2.77% APR

5/1 Fixed, I.O., 0 Pts

No banking relationship required

My close banking relationships allow CFG to close complex loan transactions for self-employed borrowers.

PURCHASE

2 Week Close

\$3.65M Sale Price - BH

\$2.55M Loan Amt (70% LTV)

3.125% / 3.10% APR

5/1 Fixed, I.O., 0 Pts

Cash flow analysis used for income approval

PURCHASE

Closed in 30 Days

\$1.375M Sale Price - BH P.O.

\$1.1M Loan Amt (80% LTV)

2.875% / 2.675% APR

5/1 Fixed, I.O.

1 year tax return to qualify (2012 draft), all gift funds

PURCHASE

Closed in 21 Days

\$1.275M Sale Price - Santa Monica

\$892K Loan Amt (70% LTV)

3.875% / 3.42% APR

7/1 Fixed, I.O.

No tax returns - bank statements used

*These products may have a higher interest rate, more points or more fees than other products requiring documentation. Minimum FICO and other requirements apply. All LTVs represented are based on appraised value. Contact Cohen Financial Group for additional program guidelines, restrictions, and eligibility requirements. Programs, rates, and APRs subject to change at any time without prior notice. Cohen Financial Group is a division of CS Financial, Inc., a real estate broker licensed by the CA Dept of Real Estate, lic# 01257559, NMLS# 31132.



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- Extensive private banking relationships
 - Gloria's support staff provides unparalleled service, regardless of the size and complexity of the transaction

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Lisa Williams
Cheyenne Faitro

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Laurie Ramsey

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Marc Brooks
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Thank you to all of the Brokers and Agents for your continued support! We look forward to serving you.

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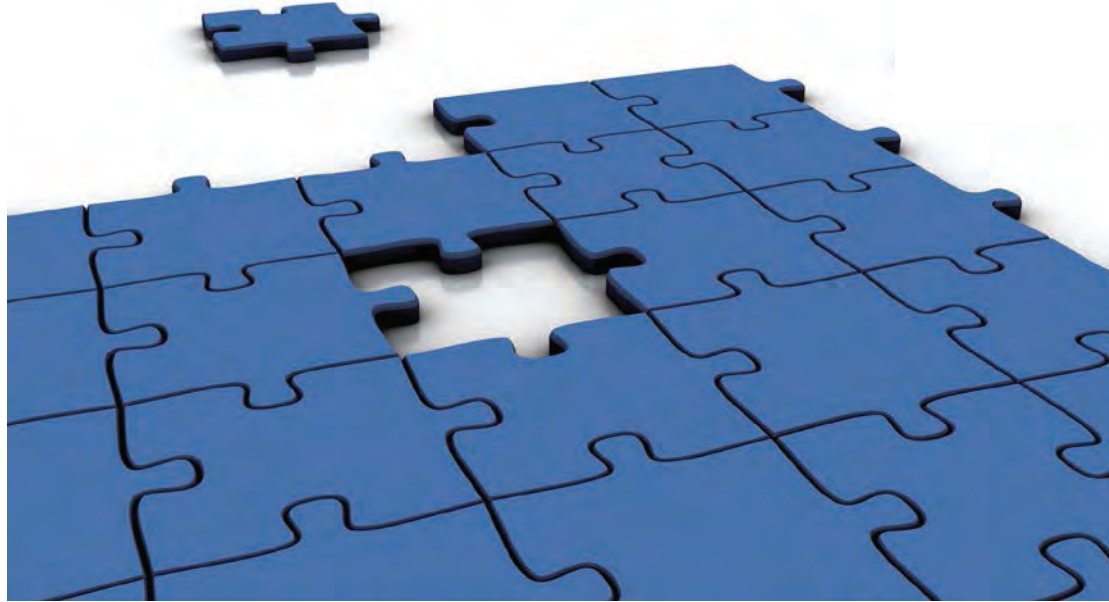
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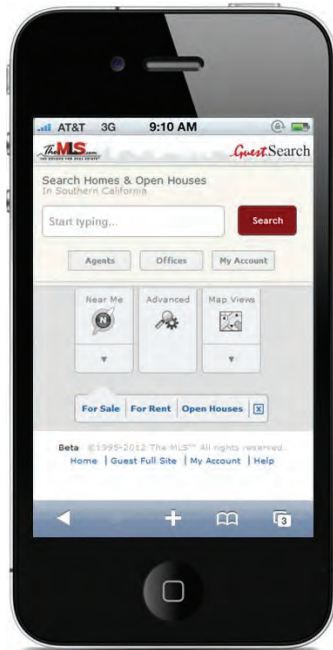


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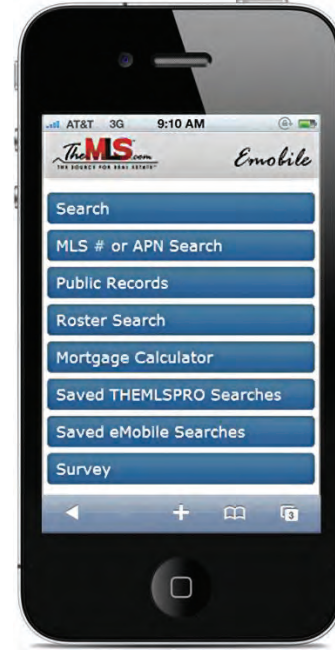


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CONGRATULATIONS Los Feliz

Marc Giroux, Vice President and Brokerage Manager, is very pleased to recognize and congratulate these Los Feliz agents for their extraordinary sales in 2012. 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.



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SUPPORTS **YES** ON PROPOSITION



Proposed cuts if Proposition A does not pass:

- ✗ Reducing LAPD by 500 Police Officers
- ✗ Reducing Meals-on-Wheels for Seniors
- ✗ Closing Swimming Pools
- ✗ Eliminating After School Programs
- ✗ Reducing Summer Programs for Youth
- ✗ Increasing Response Times by Reducing Paramedics and Firefighters
- ✗ Reducing or Eliminating Graffiti Abatement
- ✗ Reducing or Eliminating Gang Reduction Funding
- ✗ Eliminating the Crossing Guard Program
- ✗ Closing Animal Shelters

**For more information on Proposition A
www.ProtectLosAngeles.com**

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Paid for by Committee to Protect Public Safety, Yes on A, A Coalition of Business and Community Leaders.
Major funding by Anschutz Entertainment Group, Inc. and Service Employees International Union Local 721,
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Additional information is available at ethics.lacity.org.
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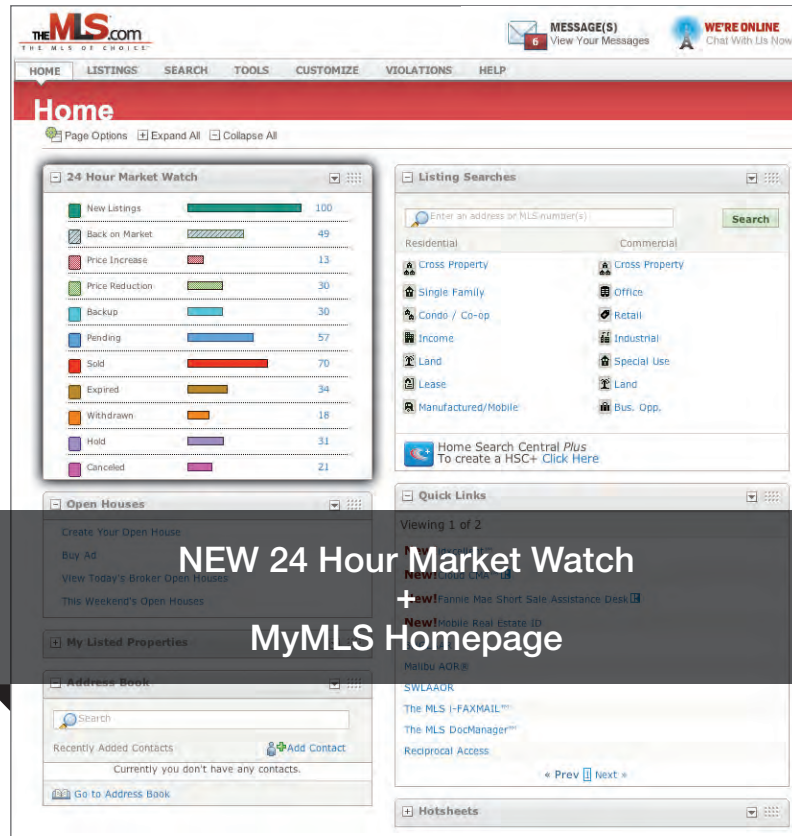
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WELCOME

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. **Alan Long, Senior Vice President and Brokerage Manager, is delighted to welcome Lisa Clark and Cameron Clark.**

Lisa Clark was born into a real estate family and raised in Malibu's coastal mountains. She and her husband, noted architect Kevin A. Clark, purchased their piece of history within the artistic community of Ojai Valley. They spent 8 years treasuring the scenic beauty and are now heading back towards the high energy of Los Angeles. Lisa has joined forces with her charismatic and ever energetic son, Cameron Clark, and together they are approaching real estate with the family in mind and the spirit of discovery.

Cameron Clark is the son of acclaimed architect Kevin A. Clark and grandson of a successful contractor, Cameron comes from a family in tune with the residential market. His sensitivity to home design in combination with his knack for sales makes him more than a natural as a residential real estate agent. Cameron's energy and charisma complement his interactions with clientele, making him a sought-after asset when selling or buying a home.

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Registration Deadline:

Wednesday, March 13, 2013 ~ 4:00 PM

Dates: Monday, March 18, 2013 &
Monday, March 25, 2013
Time: 12:30 PM - 4:30 PM both days
Where: Beverly Hills/Greater Los Angeles
Association of REALTORS
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To enroll for this course go to: WWW.BHGLAAR.COM

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