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WALL STREET JOURNAL

# Banks like simple loans. We like complex ones.

Self-employed • Real Estate Investors • Retirees • 1031 Exchange OK

No Tax Return Loans<sup>1</sup> • Foreign National Loans<sup>1</sup> • From \$500K to \$25M

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2.990%

3.874%  
APR

3/1 Adjustable Rate Mortgage  
to \$5,000,000 • 70% LTV  
1st Lien Loans

3.500%

3.925%  
APR

5/1 Adjustable Rate Mortgage  
to \$10,000,000 • 70% LTV  
1st Lien Loans

Sampling of rates as of April 18, 2018

## 310-859-0488

[www.insigniamortgage.com](http://www.insigniamortgage.com) 9595 Wilshire Blvd. #205, Beverly Hills, CA 90212

**CHRIS FURIE**

BRE 01004991 | NMLS 357449  
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MORTGAGE

**DAMON GERMANIDES**

BRE 01794261 | NMLS 317894  
[damon@insigniamortgage.com](mailto: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**

*M*



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\$11,995,000





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**JONATHAN O'DONNELL**  
SR. LOAN OFFICER  
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**STEVE ECKHOFF**  
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310.470.8080



**ERIC SINGER**  
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310.721.6105



**BUDDY EPSTEIN**  
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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.

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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



PERL Mortgage, Inc is an Illinois residential mortgage licensee (MB0004358) and equal housing lender. Licensed by the California Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS #19186, California License # 4130865 - Licensed by the Department of Business Oversight under California Residential Mortgage Lending Act



# DEAL BREAKERS.

**Mark Cohen, Broker**  
BRE#: 1016103 - NMLS#: 37230  
markcohen@cohenfinancialgroup.com

**Seth Cohen, Broker**  
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The highest reputation in the industry with excellent rapport with Sellers' Agents.

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LOANS CLOSED

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YEARS EXPERIENCE



**Sasan Abrams**  
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Originator Specializing in Multi-Family & New Development

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

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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.



# YOUR LOCAL LENDER **DANA DUKELOW**

**DANA DUKELOW**  
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# Approval Express

Get your clients **full underwriting approval on jumbo loans** before they shop for a home

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**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

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 **EQUAL HOUSING LENDER** Jaime Barton NMLS ID: 359738; CA - CA-DBO359738 - 413 0699 • James Elliott NMLS ID:120474, CA - CA-DOC120474 - 413 0699 • NMLS ID #2611 (Nationwide Mortgage Licensing System [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)) CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699.

Appraisal required for eligibility and subject to conditions. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and visit [www.guaranteedrate.com/restrictions](http://www.guaranteedrate.com/restrictions) for more information.

# WESTSIDE ESTATE AGENCY

Stephen Shapiro and Kurt Rappaport are thrilled and excited to welcome  
Patricia Kennedy to our Westside Estate Agency family!



Patricia comes with many years of successful experience in the luxury market from both brokering and owning significant properties in Bel Air and Beverly Hills.

We look forward to many successful years of working with her!

[WEAHOMES.COM](http://WEAHOMES.COM)

## WESTSIDE ESTATE AGENCY



**BEVERLY HILLS** | 210 North Canon Drive, Beverly Hills, CA 90210 (310) 247-7770  
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a very warm

WELCOME  
HOME



from all of us



Keller Williams Los Feliz Market Center  
is happy to welcome the return of  
**Meredith McKenzie!**

- 2014 Pasadena-Foothills Association Realtor of the Year
- 26 year real estate veteran
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1

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2

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21-DAYS

3

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BEVERLY HILLS/GREATER LOS ANGELES ASSOCIATION OF REALTORS®

# BH/GLAAR

E D U C A T I O N

## DATE & TIME

Friday  
April 27, 2017  
12:00pm - 1:00pm

## LOCATION

**BH/GLAAR**  
6330 San Vicente Blvd.  
Suite 100  
Los Angeles, CA 90048

## COST

**FREE**  
**BH/GLAAR Members**  
**\$10 Non-Members**

## REGISTRATION

Register Online at:  
[www.bhglaar.com](http://www.bhglaar.com)

## PARKING

**PARKING VALIDATION  
NOT INCLUDED**

### Cancellation/No Show Policy:

All cancellations for courses must be received no less than 24 hours prior to the course start date. Cancellations may be made via email, mail, phone or fax. Upon proper notification of cancellation your account will be credited in the amount of the course. Credits may be applied to future education courses.

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# WELCOME

Manager Steven Heravi is pleased to welcome Jasmine and Kobi to the Coldwell Banker Residential Brokerage Calabasas office.



**JASMINE MOTAZEDI**

CALABASAS

818.419.9666

[jasmine.motazedi@camoves.com](mailto:jasmine.motazedi@camoves.com)

CaIRE #01883102



**KOBI COSTA**

CALABASAS

818.921.5111

[kobi.costa@camoves.com](mailto:kobi.costa@camoves.com)

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RESIDENTIAL BROKERAGE



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Enjoy **50% OFF** on our **Headshot Day!**

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You pay only **\$49** for **3** shots!  
Non Members pay **\$59**



**ISUAL OPEN HOUSE**

Friday, April 27<sup>th</sup> from 9:00am - 12:00pm  
registration required  
visit the Event Calendar at [www.bhglaar.com](http://www.bhglaar.com)

\* 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.



## BH/GLAAR Young Professionals Network



# YPN & PREPA Networking Mixer - May 9<sup>th</sup>



Wednesday, May 9, 2018 - 6:00pm - 8:00pm  
REALTORS® bring a business card for FREE admission!



## GRANVILLE

8701 Beverly Boulevard, West Hollywood, CA 90048



COMPASS

# RSR Real Estate has navigated to Compass.

## RSR

**RSR Real Estate  
Hollywood Office**

Sherri Rogers  
Anthony Stellini  
Elisa Ritt

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Beverly Hills, CA 90212



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COMPASS

We are proud to welcome these top agents to the Compass family.

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## My team



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