

We've been in the same Beverly Hills location for 25 years and are looking forward to serving you for the next 25!

Mary Bension
Co-Owner & Escrow Manager

Mireya Roudenko
Sr. Escrow Officer

Kilita Smith
Sr. Escrow Officer

Michael Farfel
Escrow Officer

Luz Lopez
Escrow Officer

Beth L. Pearce
Co-Owner

MB ESCROW INC

The Independent Escrow Company with the Best Service in Town

9454 Wilshire Boulevard Suite 901
Beverly Hills, California 90212
(310) 273-7106



THERE ARE PIECES THAT FURNISH A HOME

AND THOSE THAT DEFINE IT...



310.556.0418 INQUIRIES@DRESSEDDESIGN.COM WWW.DRESSEDDESIGN.COM

DRESSED
I N C. 

Call our office
for a complimentary
design consultation.
Beth Ann Shepherd, President

[facebook](#)





Challenge Accepted.

We close more deals—even the toughest ones.

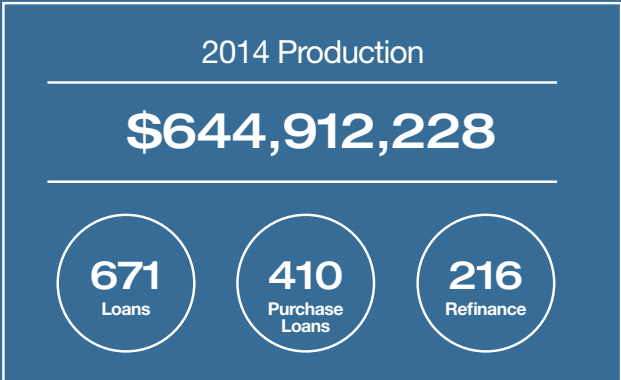
Cohen Financial Group's flexible lending products and proprietary banking resources have helped Mark Cohen open more doors as the #1 originator in the country.* From **self-employed borrowers** who have difficulty showing income to **high-net worth borrowers** wanting to use assets and income to repay a mortgage, we have the lending solutions our partners need to close more deals.

We handle each client's situation with a unique, personalized approach, and when it comes to getting the right loan at the right rate for our client, we will do whatever it takes. With over \$10 billion funded and over 18,000 loans closed—we will find a way, even on the toughest deals.



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

Mark Cohen, Broker
 BRE#: 1016103 - NMLS#: 37230 | markcohen@cohenfinancialgroup.com
Seth Cohen, Broker
 BRE#: 01935101 - NMLS#: 982573 | seth@cohenfinancialgroup.com



cohenfinancialgroup.com
P 310.777.5401 | F 310.777.5410



9595 Wilshire Blvd., Suite 801, Beverly Hills, CA 90212

*By dollar volume in 2014, Scotsman Guide, April 2015.

Game-changing deals. Done.

Australian Citizen, No US Income	\$780K sales price, 20% down – West LA No US tax returns, no paystubs. Used an employment contract from Australia in order to derive an income. Client had some US credit.
No Tax Returns	\$1.1M sales price, 20% down payment – West Hollywood 12 months bank statements used to qualify, no tax returns needed.
1 Year Tax Returns	\$1.35M sales price, 20% down payment – Hollywood Hills 1 year tax returns, YTD P&L used to qualify.
Short Sale	\$600K purchase price, 20% down payment, condo – Long Beach Client had a short sale within the last 12 months.
Condo: Only 43% owner occupied	\$1.05M 20% down, condo – Santa Monica Only 43% owner occupied. Condo project approved based on the financial strength of the borrower.
High LTV Jumbo	\$1.9M Sales price, 15% down – West LA 85% LTV; 80% 1st and 5% HELOC
Gift Funds /Co-signers	\$2.5M purchase price, 20% down – West LA Entire down payment came from gift funds. Clients are young doctors and needed a co-borrower.
Super Jumbo High LTV	\$15M sales price, 30% down – Los Angeles High loan to value, turned down by multiple major banks.
Income Structure Change	\$1M sales price, 20% down – Miracle Mile Client went from being a salary employee to commission wage earner. Demonstrated historically strong income for the client.



STAGING AND INTERIORS • RESIDENTIAL • COMMERCIAL • LUXURY FURNITURE LEASES
WEST AND EAST COAST • 310 204 5353 • www.meridithbaer.com



MERIDITH BAER HOME



WINTRUST MORTGAGE

Closing Deals Quickly



Wintrust Mortgage is a Mortgage Banker, which means:

- We provide our own funds at closing
- On-staff underwriters for a faster turn around time
- More competitive rates from multiple lenders
- Lower closing costs
- We are consumer advocates, and pride ourselves on giving loan information in writing every time
- Honesty is our standard

Call us today to see how we can put our expertise to work for you!

WINTRUST

MORTGAGE

Sherman Oaks

15060 Ventura Boulevard,
Suite 490
Sherman Oaks CA 91403
(818) 386-6666

Beverly Hills

350 South Beverly Drive,
Suite 350
Beverly Hills CA 90212
(310) 676-6666

Palos Verdes

28924 South Western Avenue,
Suite 201
Palos Verdes CA 90275
(310) 521-5242

Northridge

18860 Nordhoff Street,
Suite 201
Northridge CA 91324
(818) 534-2441

Valencia

27240 Turnberry Lane,
Suite 200
Valencia CA 91355
(661) 362-0722

www.WintrustMortgage.com

This information is intended for mortgage and real estate professional use only and is not an advertisement to extend customer credit as defined by Section 226.2 Regulation Z. If the down payment is less than 20% and based on the selected program and term of the loan, monthly mortgage insurance may be required. All approvals are subject to underwriting guidelines. Programs, rates, terms, and conditions are subject to change at any time. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS# 449042 © 2015 Wintrust Mortgage. 150502347KO





LA WEST

JOIN OUR TEAM!

www.TeamNewAmerican.com

SERVICE

satisfaction

knowledge CREATIVITY

FLEXIBILITY stability

COMPANY CULTURE

LA WEST

BRANCH OFFICES

MANHATTAN BEACH

BEVERLY HILLS

TORRANCE

MARINA DEL REY

LADERA HEIGHTS

PASADENA

WESTLAKE VILLAGE

SHERMAN OAKS - COMING SOON

SANTA BARBARA - COMING SOON



2013
OC BUSINESS JOURNAL
FASTEST GROWING
PRIVATE COMPANIES

Call today and join our growing company!



TODD SEABOLD

Vice President
LA West
NMLS# 486120

310.409.2160
Todd.Seabold@nafinc.com



ELI FAIRFIELD

Vice President
LA West
NMLS# 411752

310.227.3359
Eli.Fairfield@nafinc.com



GUARANTEED RATE WELCOMES Lyndi Mallory

Lyndi has become one of the most sought-after mortgage professionals in the LA market.

We're honored and thrilled to have Lyndi join the Guaranteed Rate family!



I've built my reputation and created a wonderful network of real estate agents and business managers by living up to high expectations.

My referral partners know that I will provide excellent service, close quickly and fund even the most difficult loans. Moving to Guaranteed Rate is about being able to do an even better job of fulfilling everyone's expectations. GR is dedicated to low rates and low fees, and their lending platform is the best fit for my market, offering me a support system that improves service and speed. It's the best of both worlds, and I'm excited to get to work!"



The Home
Purchase Experts®

Lyndi Mallory

VP of Mortgage Lending

Office: (424) 325-0082 Cell: (323) 877-4028

lyndi.mallory@guaranteedrate.com
guaranteedrate.com/lyndimallory

No Tax Return Loans*

310-859-0488

Foreign National Loans

From \$500K to \$25 million.

2.500%

2.643% APR

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

Self Employed & Real Estate Investor OK

Purchase, Rate and Term and Cash-out
30-Day Close!

3.500%

3.631% APR

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

Sampling of rates as of May 12, 2015

Irrevocable Trust, Blind Trust, & LLC 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 appraised value. 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. Loan to values (LTV) are values based on a bank appraisal.



Educational Seminars

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048



2015 International Practitioner's Panel

Join us for this Rare opportunity to hear LEGENDS talk about global Real Estate!

Keynote Speakers

Carmela Ma

Award winning speaker and instructor for CIPS and CCIM

Shonee Henry

National Association of REALTORS® Regional Coordinator
for Asia Pacific & Middle East

Special Guest from United Kingdom

Patrick Moloney - President of Moloney Partnership, a successful real estate brokerage operating for over 30 years in United Kingdom

Anne Russell – Coldwell Banker Branch Manager

Practitioner's Panel

These REALTORS® will share their personal experience in selling real estate in foreign countries to US buyers and working with foreign buyers in Los Angeles.

Hong Kong and China - Penny Liu - National Association of REALTORS®
President Liaison to Kong Kong

Europe - Sandra Miller – ENGEL & VÖLKERS Santa Monica, President Private
Officer Advisor

Indonesia -Inna Santoso – Keller Williams Brentwood

Wednesday May 20, 2015 from 3:00pm - 6:00pm

\$20 for member & \$35 for non-member

~ includes cocktail reception ~



Register online at
www.bhglaar.com

Call them
EXPEDITORS.
FACILITATORS.
PROBLEM SOLVERS.



CHRISTIAN DEMPSEY
Executive Sales Manager
818.522.0164

When your escrow opens, you want them by your side.

With a century of experience by our management and escrow officers, you know you can rely on Chartwell Escrow for service and expertise. But we're always seeking more ways to support you during the critical escrow period.

Our latest is this skilled, connected team whose sole job is to keep your escrow moving until it successfully closes. With their direct line to company management and quick access to the team of escrow professionals, they make things happen. Fast.

Ready for this kind of support?

CHOOSE CHARTWELL



ELIZABETH MASTERMAN
Account Executive
818.378.7547



With offices in

BEVERLY HILLS | WEST HOLLYWOOD | SHERMAN OAKS | PASADENA

RODEO REALTY

PACIFIC PALISADES

Syd Leibovitch, President of Rodeo Realty,
and Branch Manager, Kris Mooney, are proud to

Welcome

Terre Steinbeck



To Our
Pacific Palisades Office

310.666.4094
Terre.Steinbeck@gmail.com
CalBRE License #01188344

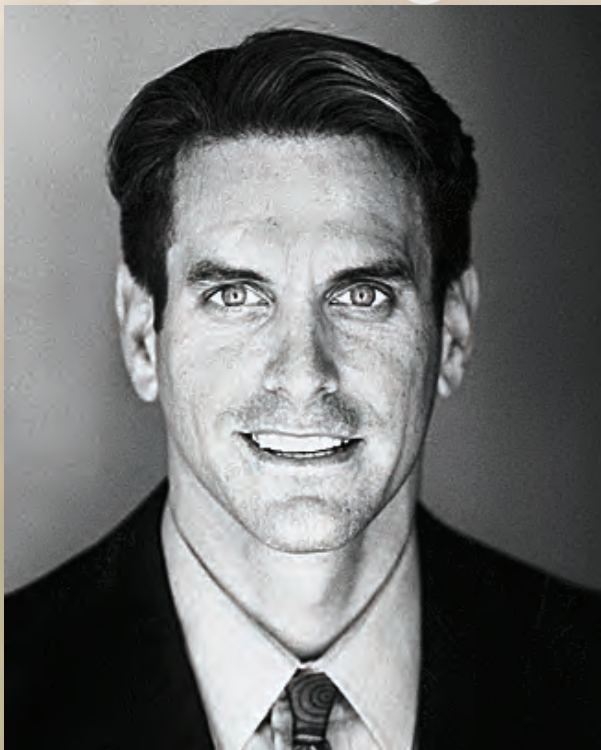


839 Via De La Paz
Pacific Palisades
310.566.4400

www.rodeoRE.com

MCP | MORTGAGE CAPITAL PARTNERS

*Mortgage Capital Partners
proudly welcomes*



Scott Sealey

Vice President, Mortgage Lending

"We are thrilled to announce that Scott Sealey has joined Mortgage Capital Partners. Scott is a mortgage expert with over 25 years of experience in the industry, and he will be joining us as Vice President of Mortgage Lending."

- Carolyn Chang & Mitchell Reiner

About Scott:

With over 25 years of experience, Scott's integrity and professionalism have played an integral role in developing his valued clientele. He is as equally skilled in working with his clients directly as he is with their financial advisors and the real estate community.

Scott T. Sealey

Vice President, Mortgage Lending
NMLS# 245283
mortgagecapitalpartners.com

Direct: 424.299.4865

Email: Scott@ScottSealey.com

OFFICE ADDRESS

9595 Wilshire Blvd., Ste. 205
Beverly Hills, CA 90212

✓ **Interest-Only**
80% LTV to \$2m, 65% LTV to \$3m loan amount

✓ **89.9% Loan-to-Value**
up to \$1.5m loan amount with no MI

✓ **55% Debt-to-Income Ratio**
on Jumbo ARMs

✓ **No Tax Returns**
Self-employed, use bank statements

✓ **Delayed purchase**
Recoup funds from an all-cash purchase

✓ **Asset Utilization**
Use assets as income for qualification





Educational Seminars

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048

zipForm® Training

Beverly Hills/Greater L.A. AOR

Wednesday, May 27, 2015

10 - 11 a.m. | zipForm® Plus
 11- 12 p.m. | zipLogix Digital Ink®
 12- 1 p.m. | zipForm® Mobile

BEGINNER TRAINING ONLY!

Laptop and/or mobile devices (smartphones/tablets) are encouraged but not required.

PLEASE ARRIVE 15 MINS EARLY TO AVOID TECH ISSUES

6330 San Vicente Blvd. #100, L.A., CA 90048

LEARN TO ACCESS YOUR C.A.R. MEMBER BENEFITS

- zipForm® Plus
- Online document storage
- Import MLS data using MLS-Connect
- Send documents out for eSign with zipLogix Digital Ink®
- Accessing your NEW member benefit, zipForm® Mobile

Feel free to follow along during the training.
 Bring your laptop and/or mobile devices!

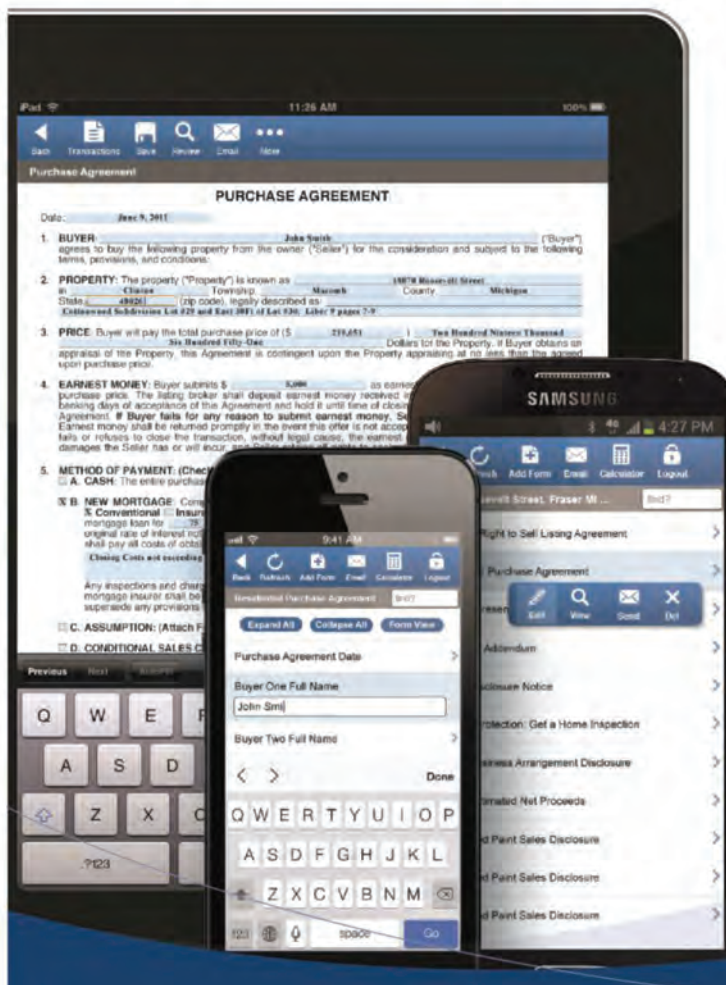
REGISTER TODAY!

Call | 310-967-8800

Online | www.bhglaar.com

Members | \$25

Non-Members | \$30



P A R D E E P R O P E R T I E S . C O M



WANTED LISTING AGENTS

**Do you want to be on winning team?
Pardee Properties is seeking full-time Listing Agents.**

Who We Want to Play With:

- Licensed agents with 2-3 years experience who know there is a better way to serve clients
- Capable people, who are known for their drive, and ability to get it done
- Social butterflies, who connect well, listen well, and understand
- Fast Thinkers who use their skills and smarts to generate solutions
- Real estate junkies who know that buying and selling homes is personal
- Jugglers who can keep multiple balls in the air - with a smile
- Team players who are in it to win it – together

What's the Game Plan:

- Present Pardee Properties capabilities to home sellers and earn their trust.
- Represent your clients' best interests throughout the sales process.
- Communicate daily with clients and your staff.
- Defining marketing strategies and negotiating the best deal possible.
- Manage and work in partnership with a support team.
- Have positive working relationships with all clients, vendors, and fellow agents.
- Follow up on leads to develop new business.

Are you a winner? If so, you should Pardee On with our team.

The Listing Agent is a salaried + bonus position, supported by a team based in our office in the heart of Venice.

If you are interested in joining our team and making a positive impact on people's lives, send a cover letter and resume to: jobs@pardeeproperties.com. No phone calls please.