

AS SEEN IN THE  
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

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

2.990%

4.067%  
APR

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

3.750%

4.333%  
APR

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

Sampling of rates as of May 16, 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  
[chris@insigniamortgage.com](mailto:chris@insigniamortgage.com)



**insignia**  
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







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SR. LOAN OFFICER  
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**JONATHAN O'DONNELL**  
SR. LOAN OFFICER  
310.480.6863



**STEVE ECKHOFF**  
SR. LOAN OFFICER  
310.470.8080



**ERIC SINGER**  
SR. LOAN OFFICER  
310.721.6105



**BUDDY EPSTEIN**  
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SR. LOAN OFFICER  
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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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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**  
BRE#: 01935101 - NMLS#: 982573  
seth@cohenfinancialgroup.com

## We are the industry's top mortgage professionals getting more complex deals done than anyone else.

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The highest reputation in the industry with excellent rapport with Sellers' Agents.

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### 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



**P 310.777.5401 F 310.777.5410**

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

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Garrison is an experienced, uniquely adept Loan Originator with the capacity to navigate all facets of the loan process. High-touch customer service is at the forefront of his business. Utilizing a wide-array of creative financing options, Garrison will ensure his clients select the right product for their needs.



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guaranteed Rate

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## JAMES ELLIOTT

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(310) 806-4604 James.Elliott@rate.com

## JAIME BARTON

Branch Manager/VP of Mortgage Lending  
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 **EQUAL HOUSING LENDER** Jaime Barton NMLS ID: 359738; CA - CA-DB0359738 - 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.

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# Tim Mullin Group has navigated to Compass.



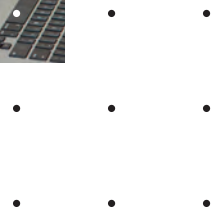
TIM MULLIN  
GROUP

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**Rebecca Mullin**

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**RE/MAX**  
ESTATE PROPERTIES



## Congratulations April 2018 Top Producers



**Bill Ruane**  
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**Eden Escamilla**  
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Lic. 01394904



**JD Songstad**  
Santa Monica  
Lic. 01269119



**Robin Dahlstrom**  
Marina Del Rey  
Lic. 01131013



**Elizabeth Campos Layne**  
Silicon Beach  
Lic. 01415795



**Michael Haddad**  
WLA/Westwood  
Lic. 01326922



**Matt Crabbs**  
El Segundo  
Lic. 01120751



**Charles Le**  
Beverly Hills  
Lic. 01261943



**Robert Villanueva**  
Santa Monica  
Lic. 00951137



**Joe LaCroix**  
Marina Del Rey  
Lic. 01248586



**Scott Rosenberg**  
Silicon Beach  
Lic. 01456686



**Robin Fox**  
WLA/Westwood  
Lic. 00710941



**Berman/Kandel**  
Marina Del Rey Top Team  
Lic. 00399424



**Williamson and Pagan**  
Silicon Beach Top Team  
Lic. 01421590, 01857652

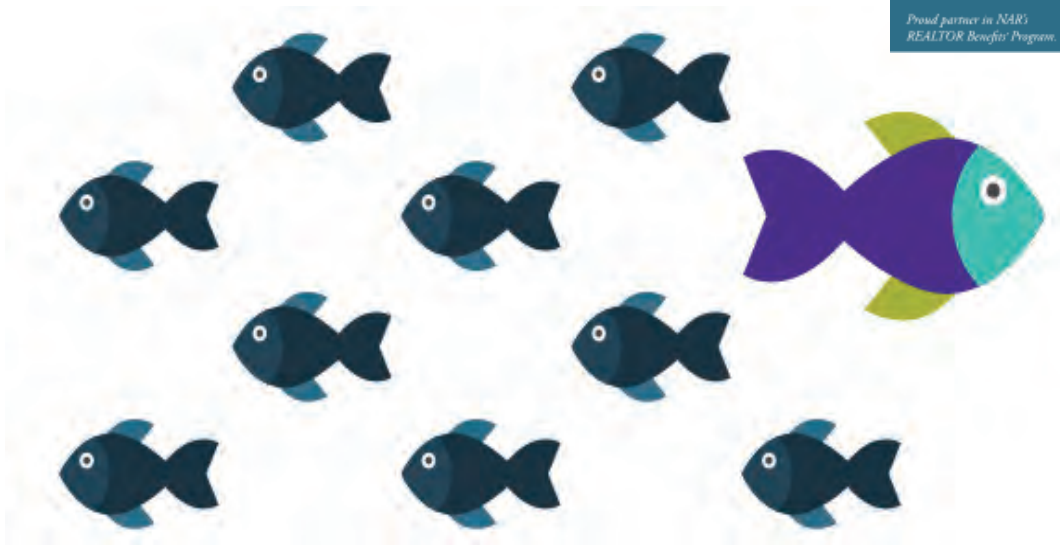


**Jeff White & Lori Donahoo**  
WLA/Westwood Top Team  
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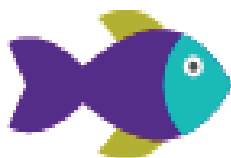
Proud partner in NAR's REALTOR Benefit Program.

This two-day course is the first step towards becoming an ABR® designee. It will teach you:

- Methods, tools, and techniques to provide the support and services that buyers want.
- How to increase your revenue and referrals and reduce your risk.

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Do you have what it takes to be one of the best? Register for the course!

Completion of the Two-day ABR® Designation course is the first step in earning the designation. In order to obtain the ABR® designation you must also successfully complete one of the ABR® elective courses, submit documentation verifying five completed transactions in which you acted solely as a buyer's representative, and be a member in good standing with the National Association of REALTORS®.



BEVERLY HILLS/GREATER LOS ANGELES ASSOCIATION OF REALTORS®  
**BH/GLAAR**  
 EDUCATION

## DATE & TIME

**Day 1:** June 20, 2018  
**Day 2:** June 21, 2018  
 9:00am - 4:30pm

## LOCATION

### BH/GLAAR

6330 San Vicente Blvd.  
 Suite 100  
 Los Angeles, CA 90048

## COST

**Early Bird Registration Fee through May 24, 2018**  
**\$249**  
 Includes Parking, Breakfast and Lunch

## 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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# Nourmand & Associates Has a New Agent.



## Welcome, Konstantine.

Konstantine Valissarakos boasts a notable career that spans 30 years, including the Founding Agent and Associate Manager for a Los Feliz brokerage and now as an agent with Nourmand & Associates. Growing up in a family that restored significant landmark properties in Seattle and Los Angeles shaped his career and why he is known for selling some of the Southern California's most notable properties by architects such as Greene & Greene, Pierpoint & Walter Davis, Paul Williams, A.F. Leicht, Rudolf Schindler and Wallace Neff.

Over the course of his career, Konstantine has built a strong global portfolio of high-net-worth clientele, having sold over \$1

billion in real estate, with an emphasis on historically and architecturally significant estates in Beachwood Canyon, Bronson Canyon and Los Feliz. He has been recognized in global and entertainment publications and has been consistently awarded for his top-level production, placing him in the top 1% of agents nationwide.

An artful marriage of an exacting presentation, tasteful staging, thorough and specific marketing, and a precision approach to showing and selling fine homes and estates are all hallmarks of what Konstantine does best. His style is geared toward an artful blend of presentation, talented negotiation and a successful close.

Konstantine's impeccable taste, love of design and enthusiasm for architecture made the move to Nourmand & Associates a seamless and natural transition. Konstantine's three decades of sales and restorations experience combines flawlessly with the four decades of luxury real estate experience in the Los Angeles market that Nourmand & Associates provides.

"The caring and meticulous attention to detail consistently delivered at Nourmand to their clientele makes me honored and excited to be joining the brokerage with its legacy of experienced, high quality agents," says Konstantine.



BEVERLY HILLS  
Libby Shapiro | Manager  
office line: 310.274.4000  
421 N Beverly Drive, Suite 200

BRENTWOOD  
Gavin Fleminger | Manager  
office line: 310.300.3333  
11999 San Vicente Blvd Suite 100

HOLLYWOOD  
Howard Lorey | Manager  
office line: 323.462.6262  
6525 Sunset Blvd Suite G2

# Follow Sam Batayneh's "This Week in Mortgage" vlog!

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

**Find Sam on his social media sites (vlog available on all sites):**

 Sam Batayneh @ Guaranteed Rate, Inc.

 Sam Batayneh

 @SamBatayneh

 Sam.Batayneh

 Sam Batayneh

## My team



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**Visit [rate.com/SamB](http://rate.com/SamB) to get started today!**

## Sam Batayneh

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