



**MERIDITH BAER HOME**



LUXURY HOME STAGING AND INTERIOR DESIGN

310.204.5353  
home@  
meridithbaer.com

# Grow Your Visibility

Advertise in The MLS Broker Caravan™



## Take Advantage of our Money Saving Packages



Agent Property Full-Page B&W & Showcase w/Color Photo  
**\$129 (\$29 SAVINGS)**

Agent Property Full-Page Color & Showcase w/Color Photo  
**\$430 (\$44 SAVINGS)**

Agent Property Full-Page Color & Agent Property Full-Page B&W  
**\$479 (\$55 SAVINGS)**

**4,500 +**  
Magazines  
Delivered Weekly

Call a LIVE Customer Service Representative to find out more!  
310-358-1833 or 760-459-8712

FIVE-STAR CLIENT SERVICES | QUALITY FINISHES & FRESH DESIGNS  
BESPOKE FURNISHINGS & FINE ARTWORK | PERSONAL ASSISTANCE

**STAGED AND SOLD**



\$3,295,000 | 5BED | 5BATH | Gary Gold | Hilton & Hyland  
931 OXFORD AVE, MARINA DEL REY

Beth Ann Shepherd, President  
Staged by Matilda Holm of Dressed Design



**DRESSED**  
I N C. 

310.556.0418 [inquiries@dresseddesign.com](mailto:inquiries@dresseddesign.com) [www.dresseddesign.com](http://www.dresseddesign.com)



**DAN MILLSTONE**

310.295.7476



**STEVE ECKHOFF**

310.470.8080



**ERIC SINGER**

310.721.6105



**JONATHAN O'DONNELL**

310.480.6863

Our new Santa Monica team has a combination of over 87 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](http://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 OFFICE 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.

### 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.

### Quick 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



P 310.777.5401 F 310.777.5410

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

©2016 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. CS Financial, Inc. is a real estate broker licensed by the CA Bureau of Real Estate, lic# 01257559, NMLS# 31132. Equal housing lender.



# The Global Table Exploring Mexico - May 11<sup>th</sup>



**Please join our Global Committee on Thursday, May 11<sup>th</sup> for this exciting lunch as we taste Mexican cuisine, explore the culture and discuss business opportunities that Mexico has to offer.**

Thursday, May 11, 2017 at 12:00pm  
Approximate Cost \$20 for lunch

**Paco's Tacos**  
4141 S. Centinela Ave  
Los Angeles, CA 90066

**During 2017 The Global Table will explore many exciting cultures & cuisines -**  
August – Japan      November – Russia  
**Check our Event Calendar for more details.**



Please register online at  
[www.bhglaar.com](http://www.bhglaar.com)

**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



**Scott Groves**  
Branch Manager  
NMLS# 365178  
818.679.5188



**Justin Bayle**  
Branch Manager  
NMLS# 308718  
818.425.8867

**CONVENTIONAL**

*Freddie Mac Super Conforming Loan Program*

*No up-front mortgage insurance premium*

*Owner-occupied, second homes & investment properties*

**FHA**

*Owner-occupied primary residence*

*Down payments may be gifted 3.5% down*

**JUMBO**

*Delegated underwriting up to \$3 million*

*Competitive rates*

*1st time homebuyers allowed*

**VA**

*No down payment required*

*No monthly mortgage insurance premiums*

**CONTACT US!**



818.679.5188



117 East Colorado Blvd, Suite 460, Pasadena, CA 91105



[branch.newamericanfunding.com/pasadenacoloradoblvd](http://branch.newamericanfunding.com/pasadenacoloradoblvd)

*Introducing our professional lending team, proudly serving Pasadena & surrounding areas.*



**Jack Gladden**  
Business Development Associate  
310.699.4451



**Robert Trujillo**  
Sales Manager  
NMLS# 267403  
818.335.2381



**Cole Strange**  
Loan Officer  
NMLS# 1339542  
626.255.5414



**Jason Berriz**  
Loan Officer  
NMLS# 256177  
661.972.1092



**Vina Guerrero**  
Loan Officer  
NMLS# 262835  
562.522.6315



**Ron Sequeira**  
Loan Consultant  
NMLS# 40105  
310.409.0286



**Patrick O'Driscoll**  
Loan Consultant  
NMLS# 847493  
818.681.0873



**Karol Mosquera**  
Sr. Loan Consultant  
NMLS# 271378  
321.754.1689



**Stephanie Barbosa**  
Loan Officer Assistant  
NMLS# 989795  
626.598.5412



**Natalie Forlani**  
Production Assistant



**Julian Martinez**  
Production Assistant



**Amanda Tibma**  
Production Assistant



**Jeremiah Snyder**  
Senior Funder

LendLA Team [www.lendla.com](http://www.lendla.com)



**JOIN US EVERY 1ST TUESDAY FOR TACO TUESDAY'S**  
at our Highland Park location from 11:30a-2:30p  
4760 York Blvd. Los Angeles, CA 90042



Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act License. NMLS ID#6606. All programs are subject to borrower and property qualifications. Not all applicants will qualify. Terms and conditions are subject to change without notice. Broker Solutions, Inc. dba New American Funding, 14511 Myford Road, Suite 100, Tustin CA 92780, (800)450-2010. 5/2017.



# LET'S GET IT DONE

BE PREPARED IN THIS COMPLEX MARKET



*Gloria Shulman*

## EXPERIENCE

With over 30 plus years of proven experience—we've funded every type of loan.

## EXPERTS

We are experts with the most complex tax returns and structuring "Out of Box" transactions and scenarios.

## FAST CLOSE

We have the ability to close many loans in about 25 days.

## WE'RE WITH YOU

We are always with you every step of the way through the complete transaction. You can count on us.

## APPROVAL

We can issue a full loan approval up front for many programs. Our Fannie Mae approval (Direct Underwriting approval) allows us to potentially waive loan contingencies when negotiating an offer.

## OUTSTANDING TEAM

Issues? We are up front, answer all calls and can usually give great input to address any items that may arise. We've seen everything.

## JUMBO APPROVALS

With our detailed underwriting we determine the exact amount of the loan and terms so you will know exactly what your purchasing power is for a new property.

## SOME OF OUR TOP PROGRAMS

3.5% TO 5% DOWN PROGRAM UP TO \$636,100 LOAN AMOUNT  
10% DOWN PROGRAM UP TO \$1.450M SALES PRICE  
OUR 15% DOWN PROGRAM UP TO \$2M SALES PRICE

**CEN TEK**  
CAPITAL GROUP  
*Mortgage Bankers & Brokers*

9100 WILSHIRE BLVD, #275E  
BEVERLY HILLS, CA 90212  
WWW.CEN TEK.COM  
GLORIA@CEN TEK.COM  
NMLS#313796

**"A legend in the industry"**

GLORIA SHULMAN

CALL US TODAY: (310) 275-3202



# BARNES

INTERNATIONAL REALTY

*Welcomes*



**Nasrin Esfahani**  
*Realtor®*  
(310) 497-8997  
CalBRE #01347349



**Bryan Roberts**  
*Realtor®*  
(310) 962-5449  
CalBRE #01948227



**Chole Palladino**  
*Realtor®*  
(323) 675-9004  
CalBRE #02023545



**Paul Ghafoori**  
*Realtor®*  
(415) 235-9009  
CalBRE #01103747



**Ana Greenwood**  
*Realtor®*  
(323) 314-7312  
CalBRE #01917570



**Ron Greenwood**  
*Realtor®*  
(323) 314-7312  
CalBRE #01917573



**Eric Benhamou**  
*Realtor®*  
(323) 333-1460  
CalBRE #01234792



**Divij Vaswani**  
*Realtor®*  
(408) 960-3030  
CalBRE #01995155

**62 OFFICES WORLDWIDE**

To learn more about the advantages of being part of the BARNES team call (310) 488-4959.

[WWW.BARNES-LOSANGELES.COM](http://WWW.BARNES-LOSANGELES.COM)



**CalBRE# 01527053**

LOS ANGELES | MONACO | GENEVA | LONDON | TEL AVIV | MOSCOW | MIAMI | PALM BEACH | ST. BARTHS | MAURITIUS  
| NEW YORK | MARRAKESH | BRUSSELS | MADRID | BARCELONA | MONTREAL | LISBON | PARIS



# JOHN AAROE CONGRATULATES ADRIAN GRANT

on her **record breaking sales**  
*from the city to the beach*

CARBON BEACH | MALIBU  
\$48 Million

WILSHIRE CORRIDOR  
\$15 Million

## JOHN AAROE GROUP BEVERLY HILLS

150 S.Rodeo Drive, Suite 100 | Beverly Hills, CA 90212  
310.272.8002 | 310.962.7142 Cell  
adrian@adriangrant.com

# GREGORY ROBERTS

Shyrl Lorino, Branch Manager, welcomes Gregory to the Coldwell Banker® Manhattan Beach office.



310.686.6119 | grobertsre@gmail.com | CaIBRE# 01376549



RESIDENTIAL BROKERAGE



# #1 Originator In The Country By Loan Size!

Over \$462 Million of Loans Originated in 2016

## 3/1 ARM Interest-only

# 3.112%

# 3.143% APR

Interest is set for 3 years and then can be adjusted each year thereafter, based on the current index. Payments may increase to pay back both principal and interest. The rates referenced above are available only for 1st Lien Loans.

# 310-859-0488

<h3>Foreign National Loans</h3> <p>From \$500K to \$25 million.</p>	<h3>Self Employed &amp; Real Estate Investor</h3> <p>1031 Exchange OK</p>	<h3>No Tax Return Loans</h3>
---	---	------------------------------

No tax return loans may require other forms of income verification and may have a higher interest rate and higher points or fees, than other loans. Not all applicants will qualify.

NATIONALLY RANKED: **Scotsman | Guide media** **National Mortgage News** AS SEEN IN THE **WALL STREET JOURNAL**

**CHRIS FURIE**  
BRE 01004991 | NMLS 357449  
chris@insigniamortgage.com



**DAMON GERMANIDES**  
BRE 01794261 | NMLS 317894  
damon@insigniamortgage.com

9595 Wilshire Blvd., #205, Beverly Hills, CA 90212 | 310-859-0488 | www.insigniamortgage.com

©2017 Insignia Mortgage, Inc. Sampling of rates as of May 3, 2017. (1) No Tax Return products require other forms of income verification 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 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.

Team Leader, Tamara Robinson,  
Proudly Welcomes



Productivity Coach & Director of Training

310.482.2085 | Spencer@FindYour20.com | CalBRE #01403774

“

Spencer's teaching style is extremely **informative** and wonderfully **entertaining**; his **extensive knowledge** allows him to communicate with his students whether you're a novice or a seasoned agent.

-Student Scott S.

Who's taking your business to the next level? **Call today.**

**kw** SANTA MONICA  
KELLERWILLIAMS.  
EACH OFFICE IS INDEPENDENTLY OWNED AND OPERATED.

310.482.2200

[www.kwsantamonica.com](http://www.kwsantamonica.com)

2701 Ocean Park Blvd., Ste. 140, Santa Monica, CA 90405



Berkshire Hathaway HomeServices California Properties and Marilyn Simon, Pasadena Branch Manager, are proud to welcome home Yennis Wong



## YENNIS WONG

“My association with Berkshire Hathaway HomeServices California Properties gives me the tools to be a successful agent in this highly competitive market, leaving me the time to service my clients with the greatest efficiency.” – Yennis

626.316.3318 | [yennisw@bhhsca.com](mailto:yennisw@bhhsca.com)  
540 South Lake Avenue | Pasadena, CA 91101

**BERKSHIRE HATHAWAY**  
HomeServices  
California Properties



# Southwest Los Angeles Association of REALTORS®

## CALENDAR OF UPCOMING EVENTS & EDUCATION SEMINARS

- May 9** - General Membership Meeting @ 9:00a (2nd Tuesday of every month)
- May 11** - New Member Orientation @ 1:00p (2nd Thursday of every month)
- May 16** - Tech Tuesday @ 10:00a with TheMLS.com (3rd Tuesday of every month)
- May 18** - Multicultural Alliance @ 10:00a (3rd Thursday of every month)  
(*\$5.00 Members / \$10.00 Non-members*)
- May 19** - Eric Frazier, The Power is Now, Inc. @ 10:00a - 2:00p Lunch & Learn  
"Proven Turnkey Systems designed for new and experienced agents"  
(*\$5.00 Members / \$10.00 Non-members*)
- May 23** - Commercial Alliance @ 10:00a (4th Tuesday of every month)  
(*\$5.00 Members / \$10.00 Non-members*)
- May 25** - Realtor Property Resource (RPR) class with Amy Ulloa, NAR
- Jun 13** - General Membership Meeting with Guest Speaker:  
Gov Hutchinson, C.A.R. Assistant General Counsel
- Jun 22** - HERO Program Seminar with Tracy Tate, Renovate America
- Call TODAY to RSVP or get more information (310) 216-6781**



**Angie King**  
2017 President

**President's Message:** Please join us for our upcoming seminars and events. Our guest speakers will discuss the latest real estate industry topics. These events are open to Members and Non-Members. Come learn and network with us!

Southwest Los Angeles Association of REALTORS® 6820 LaTijera Blvd., Suite 109, Los Angeles CA 90045

O: (310) 216-6781 F: (310) 216-6789 W: [www.swlaaor.com](http://www.swlaaor.com) E: [swla@sbcglobal.net](mailto:swla@sbcglobal.net)



# We proudly welcome our newest partners.



**JEFF PETERSON**

*Broker-Associate*

Beverly Hills  
310.500.3312

CalBRE# 01474521



**BROOKE ELLIOTT**

*Associate Partner*

Beverly Hills  
310.500.1369

CalBRE# 01965650



**EVA FAIRCHILD**

*Associate Partner*

Brentwood  
424.224.2583

CalBRE# 01926513





WEDNESDAY, MAY 17  
5:00-7:00 PM

# NETWORKING MIXER

WITH



+



Join PREPA L.A. and the Beverly Hills/Greater Los Angeles Association of REALTORS® YPN at ROKU Sunset while meeting the most friendly and outgoing Real Estate Professionals, and network with fellow gay or gay-friendly Architects, Attorneys, Lenders, Title Reps, Designers, Contractors, REALTORS®, Insurance Brokers and many more. Registration is required - visit the Event Calendar at [www.bhglaar.com](http://www.bhglaar.com)



## Professional Headshots

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

BH/GLAAR members -  
You pay only **\$49** for **3** shots!  
Non Members pay **\$59**



Friday, May 26<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.

\*\* Light makeup available for \$15 \*\*

Nourmand & Associates  
PROUDLY WELCOMES

# BRETT MILLER



bmill@nourmand.com  
direct: 310.435.3998  
bre#: 01333139

**Brentwood**  
11999 San Vicente Blvd. Ste 100  
Los Angeles, CA 90049

Brett Miller has been a top producing agent in Los Angeles for over fifteen years. Originally from South Africa, he quickly established himself as a talent agent in the entertainment industry and subsequently brought his negotiating skills to luxury home sales, where his encyclopedic knowledge of properties both on and off the public market brought him major success. He is a true professional who takes pride in representing both buyers and sellers with discretion, enthusiasm, savvy and

integrity. Brett's commitment, dedication and honest approach to achieving his client's goals has enabled him to built up an extensive and loyal clientele base over the years. His exceptional taste and impeccable eye for design has allowed him to work directly with some of the top developers in the city who specialize in the high-end residential markets in Beverly Hills, Brentwood, Bel Air and the Hollywood Hills.

Three Offices. One Respected Name.  
[www.nourmand.com](http://www.nourmand.com)



**BEVERLY HILLS**  
421 N. Beverly Dr. Ste 200  
Beverly Hills, CA 90210  
T: 310.274.4000  
Brokerage Manager:  
Libby Shapiro

**BRENTWOOD**  
11999 San Vicente Blvd. Ste 100  
Los Angeles, CA 90049  
T: 310.300.3333  
Brokerage Manager:  
Gavin Fleminger

**HOLLYWOOD**  
6525 Sunset Blvd. Ste G2  
Los Angeles, CA 90028  
T: 323.462.6262  
Brokerage Manager:  
Howard Lorey

# Work with the best of the best

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

**Sam Batayneh**

SVP of Mortgage Lending

**O: (310) 806-4621**

**C: (310) 770-5539**

SamB@rate.com



I understand what it takes to keep all parties informed and provide a smooth mortgage process from pre-approval to closing.

- I specialize in Jumbo loans.
- I have full knowledge of the financial markets in relation to mortgage financing.

- I'm dedicated to recognizing your client's individual needs.
- I have the ability to structure and explain complex loans in an easy and clear way.

**CONTACT ME TODAY, LET'S GET TO WORK!**

## Meet 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



Dawn Huml

Sales Assistant

**(424) 325-0083**

dawn.huml@rate.com



Lori Nugen

Sales Assistant

**(310) 806-4619**

lori.nugen@rate.com

CHAIRMAN'S  CIRCLE

12121 Wilshire Blvd, Ste 350  
Los Angeles, CA 90025