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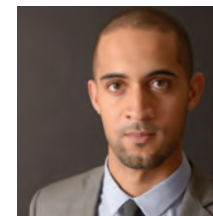


"My experience was the best I could imagine it being."  
The West Family, Laguna Niguel, CA

**30 DAYS  
OR LESS**  
AVERAGE  
CLOSE TIME

# WE HAVE MORE WAYS TO SAY YES!

BANC HOME LOANS, a division of Banc of California N.A., (NYSE: BANC) has provided home loans to borrowers throughout California and across the West since 1941. We combine the speed and agility of a decentralized mortgage lender, with the expertise and resources of a tier-one bank—and our complete selection of portfolio lending products offer **More Ways To Say YES!** to your buyers.



**Nick Sharp**  
NMLS# 1066216  
(310) 254-6506  
Nick.Sharp@banchomeloans.com

### FLEXIBLE PORTFOLIO LENDING

- Non-QM Experts
- Alternative Documentation
  - 1-Year Tax Return
  - 12-Months Bank Statements
  - Asset Depletion
- Expanded Criteria (Second Chance) Programs:
  - FICOs to 620\*
- I/O Options Available on Most Programs

\*on exception only

### CONVENTIONAL LENDING

- Conventional Conforming ("Agency")
- Agency High Balance
- Jumbo/Non-conforming
- Jumbo Conduits
- FHA, VA, CalHFA, USDA
- Renovation Lending: 203(k), HomeStyle®, Construction Lending
- Home Equity Line of Credit (HELOC)
- Reverse Mortgages
- Niche Products



We asked over 2,500 Banc Home Loans clients to provide their feedback and the results are unanimously positive:

**91%**

give us the Service Rating of **Excellent\***

**96%**

indicated they **"would refer or recommend us to friends or family"**\*

**NICK SHARP** – NMLS# 1066216 | 310-254-6506 | Nick.Sharp@banchomeloans.com | banchomeloans.com/branch/beverly-hills

\*Third-party survey representing 2,542 client responses over a 365-day period, April 2014 to April 2015.

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# DEALBREAKERS.

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

**Seth Cohen, Broker**  
BRE#: 01935101 - NMLS#: 982573  
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### Transparency & Communication Throughout The Entire Process

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## \$10 Billion

LOANS FUNDED

## 18,000

LOANS CLOSED

## 30+

YEARS EXPERIENCE



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

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**Joe Parisi**

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AS SEEN IN THE **WALL STREET JOURNAL**

# No Tax Return Loans\*

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From \$500K to \$25 million.

2.740%

2.888% APR

3/1 Adjustable Rate Mortgage  
\$500,000 - \$4,500,000 • 60% LTV  
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**Self Employed & Real Estate Investor**  
**Recently Retired or Divorced**  
**1031 Exchange OK**

3.500%

3.655% APR

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

Sampling of rates as of June 8, 2016

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

**CHRIS FURIE**

BRE 01004991 | NMLS 357449  
chris@insigniamortgage.com

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**#21** SCOTSMAN GUIDE TOP DOLLAR VOLUME 2015



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**#18** NATIONAL MORTGAGE NEWS

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©2016 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 bank appraisal. 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.

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and your clients happy



“

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**It's been tremendous support, and the result is a smooth process for my clients.**  
I did not expect it to be this easy.”

## **DIANNE CROSBY**

NMLS ID # 304682

2015 total volume: \$138.7M

2014 total volume: \$128.2M

2013 total volume: \$188.9M

2015 Scotsman rank: 66

2014 Scotsman rank: 33

**Close more loans. Period.** Contact me today to learn more.

## **James Elliott**

Senior Vice President, Divisional Manager

**(310) 806-4604**

[james.elliott@guaranteedrate.com](mailto:james.elliott@guaranteedrate.com)

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**MEET OUR BEVERLY HILLS TEAM**



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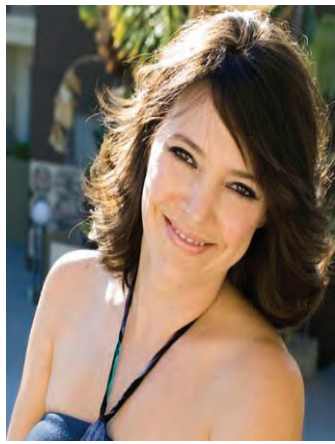


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# KWLF



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*proudly welcomes*



## STEVE **GARZA**

KWLF is excited to welcome Steve Garza to our team. In addition to continuing to serve his clients, Steve will be helping us grow our agent education programs.

“ Steve's years of experience will bring incredible value to our office and we are thrilled to add another layer of support for our amazing agents. ”

*Parker Beatty*

Team Leader

parker.beatty@kw.com 323.300.1000



**kw**

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*In Loving Memory of*

# TANAZ AKHLAGHI

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With love and laughter, you defied the odds.



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## DIANA TORRES

Diana is a Broker Associate who has successfully closed hundreds of Real Estate transactions in and around the Los Angeles & Orange County area for the past 14 years.

Her success is attributed to her preciseness in property valuation, skillful negotiation, and relentless attention to detail. She has a unique approach to prepare a property for sale that ensures her marketing strategies attract the correct target market.

A strong work ethic and ability to maintain confidentiality has given her the opportunity to represent Athletes, CEO's, and Financial Advisors. Real Estate is her passion and it shows through her diverse personal & professional network.

A native of Boston, she holds a Bachelor of Science Degree in both Marketing and Management and has earned several Production Awards throughout her career.



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**DEBBIE CURRY**  
AS OUR NEW TEAM LEADER



I get great fulfillment from helping others build their business and improve the quality of their lives. I went into leadership to be a part of something larger than myself and look forward to helping each of you surpass your goals. I am so excited to be coming back home to my Brentwood office. ”



**DEBBIE CURRY**

☎ 310.944.8990

✉ DebbieCurry@kw.com

**WELCOME TO KW BRENTWOOD DEBBIE!**





# ESTATE PROPERTIES

## Congratulations May 2016 Top Producers



**Steve Miller**

Santa Monica



**Jason Cokias**

Santa Monica



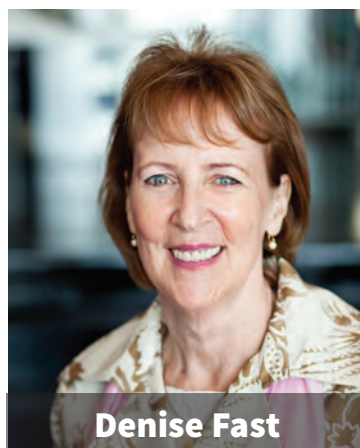
**Rory Posin**

WLA/Westwood



**Kristian Bonk**

WLA/Westwood



**Denise Fast**

Marina Del Rey



**Joe LaCroix**

Marina Del Rey



**Charles Le**

Beverly Hills



**Eden Escamilla**

Beverly Hills



**Janet Jung**

Abbot Kinney



**Suzy Frank**

Abbot Kinney



**Berman Kandel Freed**

Marina Del Rey Top Team



**Jeffrey White & Lori Donahoo**

WLA/Westwood Top Team

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**OMG, IT'S JUNE!!**  
**ARE YOU ON TARGET?**  
**HOW TO MAKE THE NEXT**  
**SIX MONTHS COUNT!**



2016 is flying by quickly! June is the month to **REFOCUS, REVIEW, REVISE & RECOMMIT!**

**Have you achieved 50% of your sales goals?**

**If you have....**

Let's help you maintain focus and momentum!

**If you haven't...**

Let's regroup, refocus and recommit to ACTION!

**It's not too late to realign and get on target to hit your year end goals!**

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- Commit to the 6 steps of mega production
- Learn the 6 fundamentals of the Susan Rose Success Equation®
- Explore ways to bounce back faster from adversity
- Create your next 6 month action plan

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10:00am - 12:30pm

Beverly Hills/Greater Los Angeles

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**-T.H.**

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