

MERIDITH BAER HOME



LUXURY HOME STAGING AND INTERIOR DESIGN

310.204.5353
home@
meridithbaer.com

1143 Ravoli Dr.
\$26,750,000

Staged by Meridith Baer Home for
Hugh Evans III, Pacific Union International



**COHEN FINANCIAL GROUP
PROUDLY ANNOUNCES ITS
NEW EXCLUSIVE BANK STATEMENT
JUMBO LOAN PROGRAM**



MARK COHEN, Broker
BRE#: 1016103
NMLS#: 37230

- * **NO TAX RETURNS**
- * **12 MONTHS OF BANK STATEMENTS FOR QUALIFICATION**
- * **COMMON SENSE UNDERWRITING**
- * **ONLY 3 MONTHS RESERVES REQUIRED**
- * **AGGRESSIVELY PRICED**

CUSTOMIZED LOAN PROGRAMS EXCLUSIVE TO COHEN FINANCIAL GROUP				
AVAILABLE TERMS/PRODUCT	5 YEAR Interest Only ARM	7 YEAR Interest Only ARM	10 YEAR Interest Only ARM	30 YEAR FIXED
LOAN PERCENTAGE	LOAN UP TO	MINIMUM CREDIT QUALIFICATION		
85%	\$2,500,000	720 CREDIT SCORE		
80%	\$3,500,000	680 CREDIT SCORE		
75%	\$5,000,000	700 CREDIT SCORE		
65%	\$10,000,000	720 CREDIT SCORE		
FOREIGN NATIONAL LOANS UP TO \$10,000,000				

- **PURCHASE**
- **RATE/TERM REFINANCES**
- **CASH OUT REFINANCES**

CALL TO DISCUSS HOW THESE COMMON SENSE FLEXIBLE PROGRAMS CAN HELP YOUR CLIENTS NEEDS

310-777-5401

#1* Top Originator
in Home Loans
Nationwide

MARK COHEN, Broker
BRE#: 1016103
NMLS#: 37230

SETH COHEN, Broker
BRE#: 01935101
NMLS#: 982573



INDUSTRY RECOGNIZES MARK COHEN AS #1 LOAN ORIGINATOR FOR THE 6TH YEAR IN A ROW!



I wanted to take a moment to thank all of you for your continued business and for keeping Cohen Financial Group the Top Originator Nationwide. We would like to share with you the special recognition article from Steven Wyble, online content editor of Scotsman Guide Media. WE DID IT AGAIN!

Top Originator By Steven Wyble, online content editor, Scotsman Guide Media

Every day, Mark Cohen of Cohen Financial Group resets the clock. No matter how many loans he's closed that year, that month or that week, every morning he goes back to square one.

That mindset apparently works wonders. **For the sixth year in a row, Cohen has topped Scotsman Guide's Top Dollar Volume list. Cohen's 2017 mortgage-origination volume totaled \$579.6 million. He closed 541 loans — 67 percent of them purchases, and 33 percent refinances.**

Although Cohen says resetting the clock each day motivates him to close more loans, he also benefits from his wealth of experience. He's been originating mortgages for more than 30 years, after getting into the game in 1986. He also receives a ton of support from his staff, he says.

"I've got a good staff, and I know a lot of people," he says. "I know the business and have a large clientele and following. It's just pieces that fall into place most of the time. Not to say that there aren't things that pop up ... [but] if you lose a deal, you've just got to move forward."

Cohen acknowledges that recent changes to the tax code could present challenges in the near future, particularly in the expensive Beverly Hills area where he works. Congress' move to lower the cap on the mortgage interest deduction from \$1 million of debt to \$750,000 is worrying, but he doesn't see it having a terribly large impact. What's more troublesome is the \$10,000 cap on deducting state and local income and property taxes, he says.

"That is a big issue," he says, noting that the property taxes on a \$3 million house can come to tens of thousands of dollars per year. "It's a big thing. It hurts," he adds. Even so, it's difficult to gauge the actual impact of the tax changes this soon after their passage, Cohen says.

"You have strong demand, a low inventory and a strong economy," he adds. "You can't really tell right now [what the impact is] until the tide has turned and the economy slows down, and people say, 'I can't buy a house because of the property taxes.' Because everyone's making more money now ... so it's all good until it's not good."

Cohen says it seems inevitable that mortgage rates will continue to rise, but he doesn't think a quarter- to a half-point rise will break the market. "But it is making it more difficult to qualify for people, especially with these rigid ratios," he says. "That's going to be an issue." But the bottom line is that there's room in the market for anyone who's willing to adapt to the constant changes, Cohen says.

"It's challenging," he says, "but people who want to find out what their niche is and (have the) determination to do the right things in business, [they] can still compete in this very competitive market."



For the ninth year in a row, we compiled the industry's most comprehensive list of the nation's top mortgage originators. The rankings include not only the originators who are closing the most dollar volume and the most loans, but also the leaders in niche areas, like Federal Housing Administration, U.S. Department of Veterans Affairs and U.S. Department of Agriculture loans as well as home equity lines of credit. **View Scotsman Guide's Top Originators 2017 at ScotsmanGuide.com/Top2017**

Ask about our New Exclusive Bank Statement Jumbo Loan Program

NO TAX RETURNS - 12 MONTHS OF BANK STATEMENTS FOR QUALIFICATION - COMMON SENSE UNDERWRITING - ONLY 3 MONTHS RESERVES REQUIRED - AGGRESSIVELY PRICED

ph. 310-777-5401 • fax 310-777-5410 • markcohen@cohenfinancialgroup.com • www.cohenfinancialgroup.com

For Real Estate Professionals Use Only

©2017 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. For professional use only.
*By dollar volume according to Origination News, "Top 200 Originators," 2012 and Scotsman Guide, "Top Originators," 2012, 2013, 2014, and 2015.
Rates, programs, and APRs subject to change at any time without prior notice. Please contact Cohen Financial Group for more details. All LTVs represented are based on appraised value. Examples of payments assume first-trust deed. Cohen Financial Group is a division of CS Financial, Inc., a broker licensed by the CA Bureau of Real Estate, Lic.# 01257559, NMLS# 31132.





DAN MILLSTONE
SR. LOAN OFFICER
310.295.7476



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
SR. LOAN OFFICER
424.236.7860



CHRISTIAN CRANDALL
SR. LOAN OFFICER
424.236.7864 X3513

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.

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 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

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 Loans¹ • Foreign National Loans¹ • 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

3.625%

4.288% APR

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

Sampling of rates as of June 20, 2018

310-859-0488

www.insigniamortgage.com 9595 Wilshire Blvd. #205, Beverly Hills, CA 90212

CHRIS FURIE

BRE 01004991 | NMLS 357449
chris@insigniamortgage.com



insignia
MORTGAGE

DAMON GERMANIDES

BRE 01794261 | NMLS 317894
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.



With a background in the professional design trade, Eli is able to build strong relationships with outstanding customer service and consistent follow up. Eli's natural ability with numbers and experience with professional clientele has allowed him to blossom into a well-rounded loan originator since 2005.

Eli's hands-on approach in educating borrowers with the loan process and all of its nuances, has allowed him to develop a loyal repeat client base. With over a decade of experience and weathering all the various climate changes in the lending world, this first-hand knowledge has made him instrumental in knowing how to structure a transaction to fit the needs of all types of borrowers at all levels of loan amounts.



YOUR LOCAL LENDER **ELI PINDLER**

ELI J. PINDLER
MORTGAGE LOAN ORIGINATOR
NMLS# 260919

310.203.0309

epindler@wintrustmortgage.com
www.elipindler.com

- High-touch customer service
- Dedicated support team
- Jumbo pricing
- Variety of adjustable rate options
- 50 state lending authority
- Quick turn times and funding

WINTRUST® MORTGAGE

6255 W. Sunset Blvd, Ste 950
Hollywood, CA 90028



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



BH/GLAAR Board Elections Make Your Voice Heard - Vote!

We have a fantastic set of candidates this year for our BH/GLAAR Board of Director Elections!

Eligible voters were emailed a link by Elections@vote-now.com on Friday, June 15th that gives you your voter code. Every vote counts so, please vote today!

YOUR LEADERSHIP CANDIDATES

2019 PRESIDENT-ELECT



Ryan Ole Hass

2019 TREASURER



Pat Heller

BOARD OF DIRECTORS

4 positions available 2019-2021 term



Katherine Aronsson

John Barrentine

Billy Jack Carter

John Graff

Stacy Harris-Green

Robert Kronovet

Gregory Pawlik

Anne Russell

Tom Swanson

Hershel Will

Online Voting period is June 15th - June 29th



For Candidate Bios visit
<https://tinyurl.com/2018-BOD>

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048
P 310.967.8800 | F 310.967.8808 | WWW.BHGLAAR.COM

AARON KIRMAN

PARTNERS

WE ARE PLEASED TO WELCOME
JONATHAN LONDON
TO AARON KIRMAN PARTNERS

A London native educated in Scotland, Jonathan London's first forays into real estate were decidedly European, including buying and selling his own properties in England while his family owned a business restoring and constructing homes and villas in the south of France.

310.634.2812 | jonathan@aaronkirman.com

PACIFIC
UNION
INTERNATIONAL



The Home
Purchase Experts®

GUARANTEED RATE IS PROUD TO ANNOUNCE:

Francesco is once again a Top 1% Producer in the nation

Source: Mortgage Executive Magazine's 2015, 2016 & 2017 Top 1% Mortgage Originators list



It is rare to find a “Loan Broker” that is as attentive to a client for a \$900,000 loan as they would be for a Multi-Million Dollar loan. The care, efficiency and patience of Francesco and his team with a first time buyer is unmatched. **Without hesitation I would recommend Francesco to anyone looking for financing.** Francesco and his team are true professionals, in every sense of the word. Francesco Foggia is my go to guy for any and all of my client’s financing needs. ”

-Richard Maslan - Hilton & Hyland Real Estate - Christie’s Int. Real Estate

PARTNER WITH A TOP PRODUCER AND CONTACT FRANCESCO.

Francesco Foggia

Vice President of Mortgage Lending

12121 Wilshire Blvd, Ste 350 • Los Angeles, CA 90025

Office: (424) 354-5094

Cell: (310) 922-3363

Francesco.Foggia@Rate.com

Rate.com/FF

Home Loans are a Puzzle



You need a local mortgage expert to help you fit the right pieces together.

- Works directly with you as well as your client
- Stellar support staff, always keeping buyers informed and engaged in every transaction
- No deal is too easy or too complicated
- A true partner you can count on for all your escrows

Let me put all the pieces together on your next sale.



HomeBridge Financial Services proudly presents
Your local mortgage expert in the Los Angeles area

Follow us on social media:



Mike Hartunian

Vice President
Mortgage Loan Originator
NMLS# 247330

Direct: (818) 728-3702
mike.hartunian@homebridge.com
www.mikehartunian.com



Syd Leibovitch, President of Rodeo Realty,
and Jason Katzman, Manager of our Sherman Oaks office,
are proud to

Welcome

FRAN CHAVEZ



Fran Chavez, a 32-year veteran, comes from Berkshire Hathaway and will be joining Rodeo Realty's Sherman Oaks team. He has more than \$750 million in sales volume and two years of experience in the mortgage banking industry. Fran has established a successful business, built on honesty and integrity in this challenging field.

Fran specializes in representing both buyers and sellers of residential real estate properties throughout the San Fernando Valley and Westside areas. He is a proactive, results-oriented agent with proven success and his clients appreciate his hands-on communication and problem-solving skills, as well as his negotiation skills. As a result, Fran enjoys a great deal of repeat clients and referrals.

Rodeo Realty is extremely proud to welcome Fran to our Sherman Oaks office.

Fran Chavez, Estate Director

818.517.1411

FranChavezRE@gmail.com

www.FranChavez.com

CalDRE Lic#: 01013357



Fine Estates®

15300 Ventura Blvd. #101
Sherman Oaks, CA 91403

www.RodeoRE.com

RODEO REALTY

C A L A B A S A S

Syd Leibovitch, President of Rodeo Realty,
and Buddy Gordon, Manager of our Calabasas office,
are proud to

Welcome

JEFF SCHERMER



A Licensed real estate professional since 1978, Jeff Schermer is a consistent top producing sales agent. Jeff's multi-million-dollar production and exceptional service standards have earned him the "Top Producer" distinction for seven consecutive years. Jeff specializes in the full gamut of real estate, including commercial and investment properties, residential sales, and short pay-offs to lenders. He is an expert in liquidating over-encumbered properties and is known for his creative marketing techniques by members of the entertainment industry. Rodeo Realty is extremely proud to welcome Jeff to our Calabasas office.

Jeff Schermer
818.439.9100
veggijeff@aol.com.com
jeffsre4u.com
CalDRE Lic#: 00672080



Fine Estates®

23901 Calabasas Road, #1050
Calabasas, CA 91302
www.RodeoRE.com



Components to a Successful Transaction

a lunch & learn seminar



Join our BH/GLAAR Real Estate Service Partners and learn the process of getting your clients through a real estate transaction. Moderated by a BH/GLAAR seller's agent.

You will hear from professionals in each industry that are needed to help ensure every deal you make is a success. You don't want to miss this exciting & informative afternoon!

- | | | |
|----------------------------|----------------------------|---------------------|
| photography | pest control | property inspection |
| videography | environmental risk | escrow |
| social media | natural hazard disclosures | tax consulting |
| de-cluttering/organization | mortgage lending | title insurance |

Thursday, July 26, 2018 - 11:30am - 2:30pm
 BH/GLAAR Members - FREE / Non-Members - \$10

Beverly Hills/Greater Los Angeles Association of REALTORS®
 6330 San Vicente Boulevard, Suite 100, Los Angeles, CA 90048

PARKING VALIDATION NOT INCLUDED

LUNCH PROVIDED BY

- | | | | | | | |
|-----------------|---------------------------|-------------------------------|----------------------------------|-------------------------|---------------------------|--------------------|
| The Termite Guy | A Clear Path Organization | LaRocca Inspection Associates | Ami Adini Environmental Services | Property ID Disclosures | Wells Fargo Home Mortgage | Pango Group Escrow |
|-----------------|---------------------------|-------------------------------|----------------------------------|-------------------------|---------------------------|--------------------|



Please register online at
www.bhglaar.com

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048
 P 310.967.8800 | F 310.967.8808 | WWW.BHGLAAR.COM

guaranteed **Rate**®

FlashClose

Cut closing time with electronic document-signing technology.

Guaranteed Rate enables your borrowers to electronically sign their mortgage closing documents before the notary arrives. FlashClose adds speed, convenience and accuracy to the closing process.

- Complete most documents ahead of time at a comfortable pace.
- Could save an hour or more at the closing table.
- Sign with precision via the automated platform.

Deliver an enhanced experience for your borrowers. Contact me today.

JAMES ELLIOTT

Chief Retail Production Officer


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

JAIME BARTON

Branch Manager/VP of Mortgage Lending

(424) 354-5330 J.Barton@rate.com

12121 Wilshire Blvd, Ste. 350 • Los Angeles, CA 90025

 **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) CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699.

Beware of cyber-fraud: Before wiring any funds, call the intended recipient at a number you know is valid to confirm the instructions - and be very wary of any request to change wire instructions you already received. A Guaranteed Rate employee will never provide nor confirm wire instructions.

Guaranteed Rate is an Equal Opportunity Employer that welcomes and encourages all applicants to apply regardless of age, race, sex, religion, color, national origin, disability, veteran status, sexual orientation, gender identity and/or expression, marital or parental status, ancestry, citizenship status, pregnancy or other reason prohibited by law.



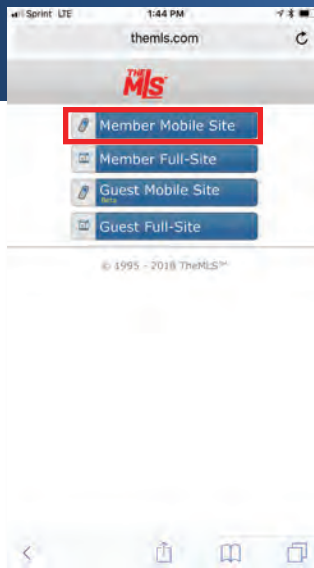
...at the palm of your hand.

Access The MLS™ On The Go!

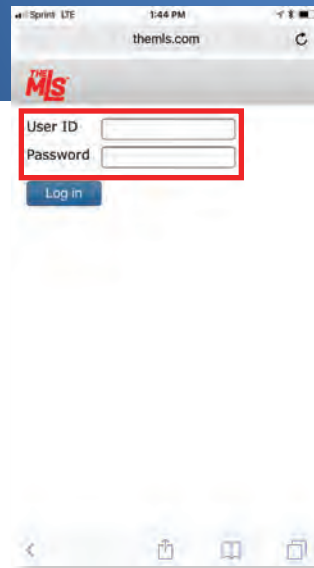
Add the
VESTA PLUS™
icon to your
home screen



Step-by-Step:



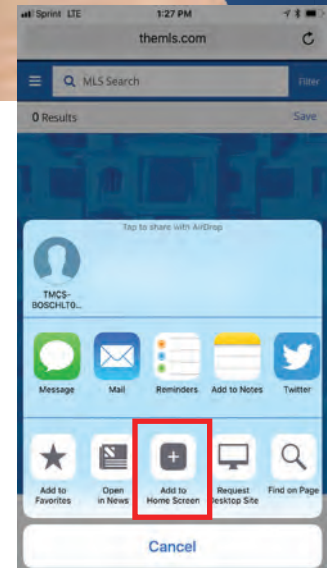
Open your internet browser and go to themls.com



Enter member User ID and Password



Click on the center icon, below your screen



Select 'Add to Home Screen'

Questions? Call **310-358-1833**
www.TheMLS.com

