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. Peerce
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

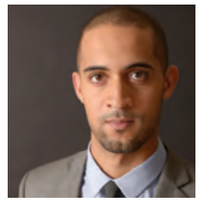
STAGING AND INTERIORS • RESIDENTIAL • COMMERCIAL • LUXURY FURNITURE LEASES
WEST AND EAST COAST • 310 204 5353 • www.meridithbaer.com

MERIDITH BAER HOME

BANC Home Loans®

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.

©2016 Banc of California, National Association, dba Banc Home Loans. All rights reserved. Not all applicants will qualify. Some products offered by Banc Home Loans include modified documentation requirements and 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, APR's and programs are subject to change at any time until locked-in. NMLS #530611 EQUAL OPPORTUNITY LENDER | MEMBER FDIC

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**.

Quick Closures
Direct channel to banks' executives for quicker approvals and unmatched professional expertise to get deals done.

Relationship-Based Client Experience
The highest reputation in the industry with excellent rapport with Sellers' Agents.

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

COHEN financial group
cohenfinancialgroup.com

kw BEVERLY HILLS KELLERWILLIAMS REALTY

P 310.777.5401 F 310.777.5410

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

©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.

ASK ABOUT OUR ADVANCE REVIEW PROGRAM

STRONGER THAN A PRE-APPROVAL!

Adam Kaye | NMLS# 448686
(805) 341-4308

Martin Rosenblum | NMLS# 260936
(805) 676-7794

Gene Huang | NMLS# 334719
(626) 818 - 5578

Larry Butler | NMLS# 260943
(626) 821-1257

Kathy Davis | NMLS# 260946
(818) 728-2742

Bob Foote | NMLS# 260961
(818) 325-8214

LOCAL LENDING • LOCAL DECISIONS • LOCAL PEOPLE

JOIN OUR TEAM!

CONTACT US FOR INFORMATION ABOUT OPENINGS FOR LOAN ORIGINATORS
800.957.0010

At First Capital, our loan officers live and work in the communities we serve. They work hand in hand with your real estate agent to ensure that you are making the best choices for your financial goals.

FC | First Capital
A Mortgage Company

800.957.0010
FirstCapitalmtg.com

RMR Financial, LLC d/b/a First Capital, 16780 Lark Avenue, Los Gatos, CA 95032. NMLS ID #49456 (www.nmlsconsumeraccess.org). Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. This is not a commitment to lend. Loan programs, rates and terms subject to change without notice and are subject to property and credit approval. For informational purposes only. Restrictions may apply. Your real estate professional is not a mortgage lender. Please contact your Loan Officer for information about mortgage products and your eligibility for home financing.

EQUAL HOUSING LENDER

There are pieces which furnish a home and those which define it...

310.556.0418 INQUIRIES@DRESSEDDESIGN.COM WWW.DRESSEDDESIGN.COM

DRESSED INC.

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

Loans are a Puzzle

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

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

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

PROSPECT MORTGAGE®

Experienced. Reliable. On Time.

Prospect Mortgage proudly presents

Your local mortgage experts in the Los Angeles area

Follow us on social media:

Mike Hartunian
Vice President
NMLS# 247330
Direct: (818) 728-3702
mike.hartunian@prospectmtg.com
www.mikehartunian.com
President's Club

Joe Parisi
Vice President
NMLS# 255572
Direct: (818) 728-3703
joe.parisi@prospectmtg.com
www.josephparisi.com
President's Club

Loan inquiries and applications in states where I am not licensed will be referred to a Loan Officer who is licensed in the property state. Equal Housing Lender. Prospect Mortgage is located at 15301 Ventura Blvd., Suite D300, Sherman Oaks, CA 91403, 800-464-2484. Prospect Mortgage, LLC, NMLS ID #3296, (www.nmlsconsumeraccess.org) is a Delaware limited liability company, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act . This is not an offer for extension of credit or a commitment to lend. Call for details. 3/2015 Rev. 04.21.16 (1014-1704) LR 2014-876

AS SEEN IN THE WALL STREET JOURNAL

No Tax Return Loans*

310-859-0488

Foreign National Loans
From $500K to $25 million.

2.740%

2.888% APR

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

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 July 20, 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

NATIONALLY RANKED

#11 NATIONAL MORTGAGE NEWS
#21 SCOTSMAN GUIDE TOP DOLLAR VOLUME 2015

insignia MORTGAGE

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

NATIONALLY RANKED

#18 NATIONAL MORTGAGE NEWS
#33 SCOTSMAN GUIDE TOP DOLLAR VOLUME 2015

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

©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.

guaranteed Rate® | The Home Purchase Experts®

The best of the best working for you.

Top 200 (#180) Mortgage Originators in America 2015*

I understand what it takes to keep all parties informed and provide a smooth and transparent 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.

Sam Batayneh

SVP of Mortgage Lending

PRESIDENT'S CLUB

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

O: (310) 806-4621

C: (310) 770-5539

sam.batayneh@guaranteedrate.com

guaranteedrate.com/sambatayneh

EQUAL HOUSING LENDER Sam Batayneh NMLS ID: 332474, CA - CA-DOC332474 - 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

*Source: Sam Batayneh ranked 180 in Mortgage Executive Magazine's 2015 Top 200 Mortgage Originators in America list

newamerican® FUNDING

LA WEST

AMERICA'S FASTEST-GROWING Inc. 5000 PRIVATE COMPANIES

TOP 100 MORTGAGE COMPANIES IN AMERICA

TOP WORK PLACES 2015 ORANGE COUNTY REGISTER

www.TeamNewAmerican.com | 9465 Wilshire Blvd. Suite 400, Beverly Hills, CA 90212

MEET OUR BEVERLY HILLS TEAM

ELI FAIRFIELD
Regional Manager, VP – LA West
NMLS# 411752
310.227.3359
Eli.Fairfield@nafinc.com

WALT NALLY
Regional Builder Sales Manager
NMLS# 611776
310.715.9033
Walt.Nally@nafinc.com

SCOTT ENGEL
Sales Manager, NMLS# 260965
310.739.6243
Scott.Engel@nafinc.com

DANIEL GAT
Sr. Loan Consultant, NMLS# 261049
310.363.5800
Daniel.Gat@nafinc.com

JAY GOLDBERG
Sr. Loan Consultant, NMLS# 261023
310.600.1988
Jay.Goldberg@nafinc.com

RICK KLEINFINGER
Sr. Loan Consultant, NMLS# 260526
310.429.7683
Rick.Kleinfinger@nafinc.com

RAMIN LAVI
Loan Consultant, NMLS# 1053717
714.390.8249
Ramin.Lavi@nafinc.com

RON SEQUEIRA
Loan Consultant, NMLS# 40105
626.388.4007
Ron.Sequeira@nafinc.com

PAUL YANEZ
Loan Consultant, NMLS # 202897
310.775.6363
Paul.Yanez@nafinc.com

EQUAL HOUSING OPPORTUNITY

Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS ID#6606. © New American Funding. New American and New American Funding are registered trademarks of Broker Solutions Inc. dba New American Funding. All Rights Reserved. Corporate Office is located at 14511 Myford Road, Suite 100, Tustin CA 92780. Phone (800) 450-2010. 7/2016

A+ RATING
from the BBB

INDUSTRY LEADING
Compensation

RANKS#7
Best Places to Work
MORTGAGE EXECUTIVE MAGAZINE

PERL

20 PLUS
Years in Business

TOP 100
Lenders in the Nation

EXPERT
In-House Marketing Team

ACCESSIBLE
Leadership

BEST-IN-CLASS
Loan Officer Support

TOP OVERALL VOLUME: #62
MORTGAGE EXECUTIVE MAGAZINE

Get the home loan you need. No tax returns required.

Mortgage Capital Partners

NO TAX RETURN LOAN

Our No Tax Return Loan is designed to qualify borrowers by analyzing cash flow in personal or business bank accounts for the most recent 12 month period.

Purchase, Rate/Term Refinance, and Cash Out Refinance.

Mortgage Capital Partners provides more loan options than retail banks.

MCP | MORTGAGE CAPITAL PARTNERS

David Anthony
Sr. Vice President
danthony@mortgcap.com
NMLS# 332354
310-877-9307

OFFICES

Los Angeles, CA
12400 Wilshire Blvd. Ste. 900
Los Angeles, CA 90025

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

Calabasas, CA
23564 Calabasas Rd., Ste. 201W
Calabasas, CA 91302

Westlake Village, CA
5701 Lindero Canyon Rd., Ste. 203
Westlake, CA 91362

Newport Beach, CA
1200 Newport Center Dr. Ste. 185
Newport Beach, CA 92660

Rockville, MD
6220-6222 Montrose Rd.
Rockville MD 20852

Freehold, NJ
218 Schanck Rd.
Freehold NJ 07728

Freddie Mac VA USDA FannieMae EQUAL HOUSING LENDER MORTGAGE BANKERS ASSOCIATION MEMBER

This is not an offer for extension of credit or a commitment to lend. Information for Real Estate Professionals only. Materials not intended for use by or distribution to consumers as defined by Section 226.2 of Regulation Z, which implements the Truth-in-Lending Act. Minimum FICO, reserve, and other requirements apply. Programs are subject to change at any time until locked in. LTVs are based on appraised value. Not all applicants will qualify. Mortgage Capital Partners, Inc. is a lender under California Real Estate License #01858965. NMLS #239902. © 2016 Mortgage Capital Partners, Inc.

gateless℠

Your path to unlimited success℠

The greatest real estate agent-coaching site on the planet.

COACHING

Gateless shares the secrets of success directly from billion-dollar real estate agents themselves. With our massive library of free sales-coaching videos, detailed business playbooks and specific advice from today's top agents, you have all the information you need to double your business and take your career to the highest levels.

LENDING

Gateless works with Guaranteed Rate, the most transparent mortgage lender in the country, to answer any mortgage-related questions you have with Fannie Mae/Freddie Mac guidelines, condo qualifications and more. The Intuitive Loan Finder guides your clients to the perfect loan with up-to-the-second rates. And the World's First Digital Mortgage gives your clients a real online approval in minutes before you show them any houses and even emails real-time loan status updates regarding your client's progress directly to you!

MARKETING

Gateless provides the easiest marketing campaigns you will ever try, and they won't cost you a single cent. Take advantage of our customizable co-branded property flyers, open house materials and even our beautifully designed client lifestyle magazine, Enjoy, to build your business and acquire more clients.

NO COST, NO SUBSCRIPTION, NO OBLIGATION
Visit gateless.com today.

lending provided by guaranteed Rate®

James Elliott
Senior Vice President, Divisional Manager
(310) 806-4604
james.elliott@guaranteedrate.com • guaranteedrate.com/CALosAngeles

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

EQUAL HOUSING LENDER 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. • This ad is not a solicitation of business and is not intended for consumers.

LUKE GIBSON PHOTOGRAPHY

LukeGibsonPhotography.com

matterport SERVICE PARTNER

Luke@LukeGibsonPhotography.com | 310.980.9020

OFFICIAL MEMBER GIVEBACKHOMES

WELCOME

Coldwell Banker® is excited to announce the newest affiliations to the global sales network.

Althea Sweet-Lucas

Angela Towne

Carlos Duarte

Charles Monroe

Cynthia Diaz-Telly

Denise Yaniv

Elizabeth Scofield

Erik Chicas

Erin Luckensmeyer

Evan Lee

Gregg Zutler

Jean Anagnos

Jennifer Miller

Linda Tom

Lori Schaffhauser

LouieRey Guevara

Maria Samouha

Mitch Foon

Moses Karagyosian

Ruben Ayrapetyan

Tracy Hsieh

Althea Sweet-Lucas
Angela Towne
Carlos Duarte
Charles Monroe
Chris Bender
Cynthia Diaz-Telly
Dave Curcillo
Denise Yaniv
Donald Callely
Elizabeth Scofield
Elnara Sultanova
Erik Chicas
Erin Luckensmeyer
Evan Lee
George Hamalian
Grace Chow
Gregg Zutler
Alyisha Richardson
Jayde Cox
Jean Anagnos
Jennifer Miller
Kristina Irwin
Lauren Houston
Leonid Shneyder
Linda Tom
Lori Schaffhauser
LouieRey Guevara
Mari Samouha
Marie-France Levesque
Marisela Castaneda
Menachem Plotke
Milton Alvarez
Mina Hwang
Mitchell Foon
Patricia O'Brien
Ruben Ayrapetyan
Ryan Zweng
Sheila Epstein
Tadeh Nazarian
Tracy Hsieh
Victoria Kysella
Warren Weston

COLDWELL BANKER
RESIDENTIAL BROKERAGE

For information on how to affiliate with Coldwell Banker Residential Brokerage as an independent sales associate **call (877) 317-4601 or visit WhyCB.com**

Real estate agents affiliated with Coldwell Banker Residential Brokerage are independent contractor sales associates and are not employees of Coldwell Banker Residential Brokerage Nothing herein is intended to create an employment relationship. Any affiliation by you with the Company is intended to be that of an independent sales associate.

©2016 Coldwell Banker Real Estate LLC. All Rights Reserved. Coldwell Banker Real Estate LLC fully supports the principles of the Fair Housing Act and the Equal Opportunity Act. Each Coldwell Banker Residential Brokerage office is owned by a subsidiary of NRT LLC. Coldwell Banker® and the Coldwell Banker Logo, Coldwell Banker Previews International® and the Coldwell Banker Previews International Logo, are registered service marks owned by Coldwell Banker Real Estate LLC.