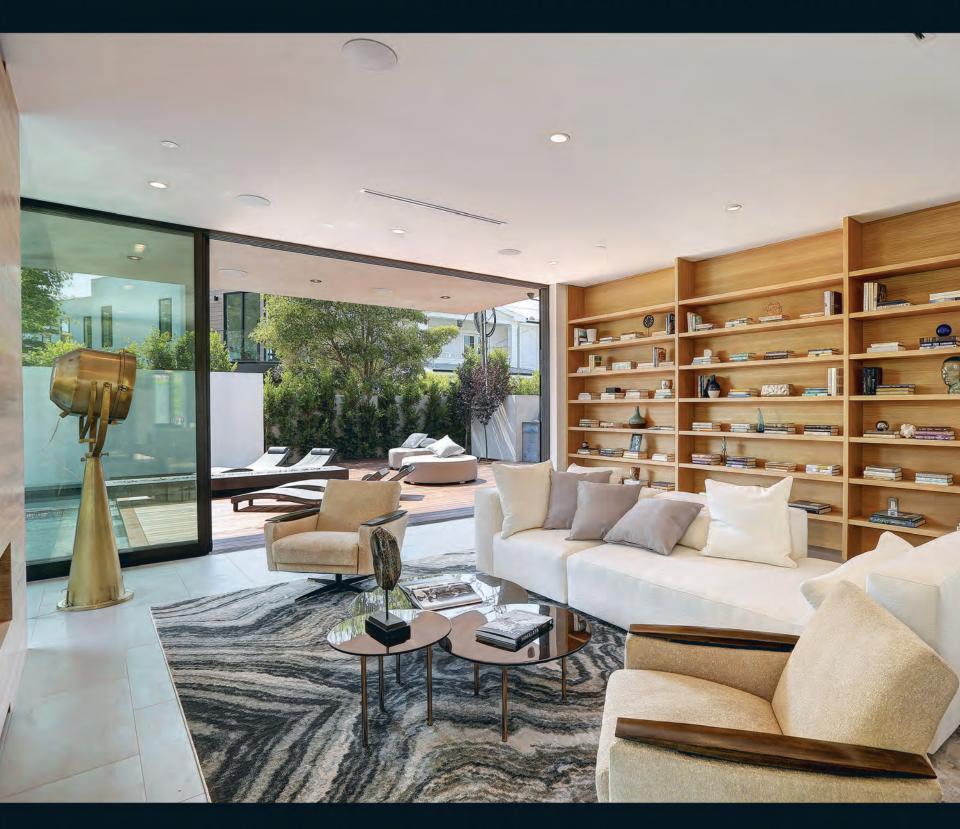


STAGING AND INTERIORS • RESIDENTIAL COMMERCIAL • LUXURY FURNITURE LEASES WEST AND EAST COAST • 310 204 5353 www.meridithbaer.com

MERIDITH BAER HOME

THERE ARE PIECES WHICH FURNISH A HOME

AND THOSE WHICH DEFINE IT...



HOME STAGING, INTERIOR DESIGN & LUXURY FURNITURE LEASING 310.556.0418 INQUIRIES@DRESSEDDESIGN.COM WWW.DRESSEDDESIGN.COM



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



153 SOUTH EDINBURGH AVE LOS ANGELES, CA 90048



CALL OUR OFFICE FOR A COMPLIMENTARY DESIGN CONSULTATION BETH ANN SHEPHERD, PRESIDENT







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

CONVENTIONAL LENDING

- Conventional Conforming ("Agency")
- Agency High Balance
- Jumbo/Non-conforming
- Jumbo Conduits
- FHA, VA, CalHFA, USDA
- Renovation Lending: 203(k), HomeStyle[®], Construction Lending

96%

- 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:



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 guidelin LENDER | MEMBER FDIC s, restrictions, and eligibility requirements. Rates, points, APR's and programs are subject to change at any time until locked-in. NMLS #530611 EQUAL OPPORTUNITY



Mark Cohen #1 originator NATIONWIDE* 2014

DEALF PEAKERS.

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

18,000

LOANS CLOSED

30+ YEARS EXPERIENCE

P 310.777.5401 F 310.777.5410



Sasan Abrams

W BEVERLY HILLS

sabrams@cohenfinancialgroup.com BRE 01959640 - NMLS 1194434 Originator Specializing in Multi-Family & New Development



*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.



experience stylish sophistication



Let Us Enhance the Value of Your Home.

Call Today to Speak With Your Personal Home Stylist.

310.776.9469 www.elitehomestagingca.com "When others become indecisive in an uncertain market, at DOUGLAS ELLIMAN we are emboldened. We have prospered through 20 economic cycles in our 105-year history, and our markets remain the most sought-after in the world. This, coupled with extensive experience and industry-leading data, perfectly positions us for continued success."

> — Howard M. Lorber Chairman, douglas elliman real estate

- Dottie Herman president & ceo, douglas elliman real estate

105 years of **EXPERIENCE** servicing clients through 20 economic cycles

Unprecedented ACCESS

to a global network of 22,000+ professionals in 58 countries through our exclusive alliance with Knight Frank Residential

Industry leading **DATA** from U.S. market reports, produced in conjunction with Miller Samuel, the Elliman Insights platform and jointly published market research reports such as the annual Wealth Report, garnering a potential reach of 5.7+ billion views in 2016



Who knows where it's going?

THE ANSWER COMES DOWN TO: Experience. Access. Data.

Throughout Douglas Elliman's long history, we have kept a steady hand on the pulse of the market, offering our clients counsel founded on timely insights and deep knowledge for all their questions especially, *"To buy or not to buy...to sell or not to sell."*

An emotionally-charged election year in the U.S., low oil prices, and bumpy weather for markets in China, Brazil, and most of Western Europe have created unique challenges. The good news is that Douglas Elliman agents are well positioned to help our clients of long standing and new prospects make sound decisions based on three defining attributes: our extensive **experience**, our unparalleled **access** to high-net-worth individuals across the globe, and the advantages our **data** capabilities confer on our agents. Our ongoing success is built upon a history of trusted experience, combined with our leading role in the world's strongest markets.

We've experienced—and prospered through—20 economic cycles. Douglas Elliman opened shop in 1911, and today we are the largest real estate firm in the New York market, and number four nationally. Last year, our sales volume totalled \$22 billion, up 20% from 2014, while the general Manhattan market remained flat, with only a 0.5% rise. Our accumulated experience adds up to a coveted quality there's no shortcut to—market wisdom.

After 105 years, we know a few things for certain. No app or shiny new website is a substitute for experience, hard-earned knowledge, access on the human level, and insights built on billions of data points.

Put the power of Elliman to work for you.



LA WEST





www.TeamNewAmerican.com

9465 Wilshire Blvd. Suite 400, Beverly Hills, CA 90212



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



ERIN HICKEY Branch Manager, NMLS# 1000261 310.849.6845 Erin.Hickey@nafinc.com

MEET OUR BEVERLY HILLS TEAM



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



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



CHRISTIAN CRANDALL Loan Consultant, NMLS# 78846 323.707.3532 Christian.Crandall@nafinc.com



STEPHANIE KATES Sr. Loan Consultant, NMLS# 481277 818.231.8960 Stephanie.Kates@nafinc.com



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



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



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



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



STEVEN D. WETZEL Loan Consultant, NMLS# 829535 714.594.9549 Steve.Wetzel@nafinc.com



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



AMIR ALI TABRIZI Loan Consultant, NMLS #226998 917.676.6430 Ali.Tabrizi@nafinc.com



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. 6/2016 AS SEEN IN THE WALL STREET JOURNAL

No Tax Return Loans* 310-859-0488

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

Self Employed & Real Estate Investor Recently Retired or Divorced 1031 Exchange OK



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

3.500[%] 3.655[%]

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

Sampling of rates as of June 29, 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

SCOTSMAN GUIDE TOP DOLLAR VOLUME 2015



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.





Dynamic Cloud Streams™ Features

- MLS Listing Alerts that Look and Work Great
 on Any Device
- Set Real-Time, Daily, or Weekly Alerts
- Send Alerts Via Text and Messaging Tool

User & Mobile-Friendly Features

- Tap the Heart to 'Favorite' a Property
- Swipe to See More Photos
- Comment to Discuss Properties with
 Your Client





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



(The Residences at W Hollywood are sold out)

BUT YOU CAN STILL LIVE LIKE NO OTHER*



ABOVE THE PENTHOUSES

abovethepenthouses.com

323.476.1826 michelle@abovethepenthouses.com BRE#01731312

An HEI/GC Hollywood and Vine, LLC project. The Residences at W Hollywood are not owned, developed, or sold by Starwood Hotels & Resorts Worldwide, Inc. or its affiliates. HEI/GC Hollywood and Vine, LLC, a joint venture between Gatehouse Capital Corporation and HEI Hotels and Resorts, LLC, uses the W[®] trademark and trade names under a license from Starwood Hotels and Resorts Worldwide, Inc. This is not an offer to sell or solicitation of affers to buy, nor is any offer or solicitation made where prohibited by Iaw. The statements set forth herein are summary in nature and should not be relied upon. A prospective purchaser should refer to the entire set of documents provided by HEI/GC Hollywood and Vine, LLC project and should seek competent legal advice in connection therewith. No view is guaranteed and views may be altered by subsequent development, construction.

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.







Justin Bayle VP, Mortgage Lending justin@justinbayle.com NMLS# 308718 **424-299-4860**

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, MDFree6220-6222 Montrose Rd.218 SRockville MD 20852Freet

Freehold, NJ 218 Schanck Rd. Freehold NJ 07728



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 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

THE PARTNERS



Chris Pickett 310.800.7103



Sarah Blanchard 310.849.9809



Chaya van Essen 310.270.6305



Michele Moses 818.400.1016



Leyla Blumenfeld 310.962.9941



Dan Howell 805.441.8315



Shannon C. McNamara 323.350.0437



Steven Dubin 310.866.1952



Kasia Wolejnio 310.994.9211



Chris Fisher 818.613.5706



Brian Kaplan Research & Marketing Director 310.345.7500



Allen Barkau Administrative Director 310.345.7500





ERNIE CARSWELL



BROKER CARAVAN"

THE ONLY REALTOR®-OWNED ONLINE & PRINT OPEN HOUSE GUIDE

DID YOU KNOW... All Advertised Properties Are Featured in Guests.TheMLS.com[™]



5/25/16

CALL THE MLS[™] TODAY! 310.358.1833

FOUND in TRANSLATION

Whether they're in Beijing, Bangkok or Beverly Hills, when international buyers look online for a home in LA, they search in their language. And our properties will be there. They'll find our listings on our 18 global sites in their preferred language, using their preferred search engine. **To learn more, ask your Aaroe agent.**

AAROE GLOBAL

中文 -简体 | 中文 -繁體 | Nederlands | Français | Français Canadien | Deutsch | Italiano | 日本語 | 한국어 | Polski | Português | Português Brazil | Русский | Español Europa | Español América | 中文-繁體 (台灣) | Türkçe | Tiếng Việt

11794 ELLICE STREET | MALIBU, CALIFORNIA

©2016 John Aaroe Group

38 Standard Disclosures

JOIN INSTRUCTOR JOEL CARLSON AS HE TAKES YOU THROUGH THE 38 DISCLOSURES INCLUDING THOSE RELATED TO THE NEW RESIDENTIAL PURCHASE

This 3 hour course covers the Sales Disclosure Chart and updates the student on current forms, use and additional CAR dedicated information.

In this class you will learn:

- Total Review of Sales Disclosure Chart
- Forms Advisor here it is!
- Forms Tutor!!! Now you have NO excuse
- The difference between Residential & Commercial
 Disclosures
- Where to find "it" at CAR.org
- How does this relate to the RPA-CA





July 20, 2016 9:00am - 12:00pm

\$25 BHGLAAR Members \$30 Non-<u>Members</u>

Register online at: www.bhalaar.com

PARKING VALIDATION NOT INCLUDED

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