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This information is intended for mortgage and real estate professional use only and is not an advertisement to extend customer credit as defined by Section 226.2 Regulation Z. If the down payment is less than 20% and based on the selected program and term of the loan, monthly mortgage insurance may be required. All approvals are subject to underwriting guidelines. Programs, rates, terms, and conditions are subject to change at any time. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS# 449042

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NMLS# 247330

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**Joe Parisi**

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# Challenge Accepted.

**We close more deals—even the toughest ones.**

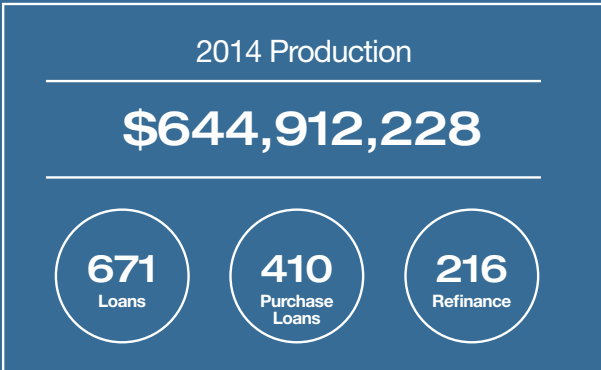
Cohen Financial Group’s flexible lending products and proprietary banking resources have helped Mark Cohen open more doors as the #1 originator in the country.\* From **self-employed borrowers** who have difficulty showing income to **high-net worth borrowers** wanting to use assets and income to repay a mortgage, we have the lending solutions our partners need to close more deals.

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 sabrams@cohenfinancialgroup.com  
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\*By dollar volume in 2014, Scotsman Guide, April 2015.

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# Game-changing deals. Done.

**Australian Citizen,  
No US Income**

\$780K sales price, 20% down – West LA  
**No US tax returns, no paystubs. Used an employment contract from Australia in order to derive an income. Client had some US credit.**

**No Tax  
Returns**

\$1.1M sales price, 20% down payment – West Hollywood  
**12 months bank statements used to qualify, no tax returns needed.**

**1 Year  
Tax Returns**

\$1.35M sales price, 20% down payment – Hollywood Hills  
**1 year tax returns, YTD P&L used to qualify.**

**Short Sale**

\$600K purchase price, 20% down payment, condo – Long Beach  
**Client had a short sale within the last 12 months.**

**Condo: Only 43%  
owner occupied**

\$1.05M 20% down, condo – Santa Monica  
**Only 43% owner occupied. Condo project approved based on the financial strength of the borrower.**

**High LTV Jumbo**

\$1.9M Sales price, 15% down – West LA  
**85% LTV; 80% 1<sup>st</sup> and 5% HELOC**

**Gift Funds  
/Co-signers**

\$2.5M purchase price, 20% down – West LA  
**Entire down payment came from gift funds. Clients are young doctors and needed a co-borrower.**

**Super Jumbo  
High LTV**

\$15M sales price, 30% down – Los Angeles  
**High loan to value, turned down by multiple major banks.**

**Income Structure  
Change**

\$1M sales price, 20% down – Miracle Mile  
**Client went from being a salary employee to commission wage earner. Demonstrated historically strong income for the client.**

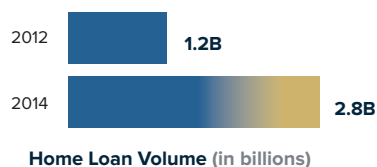
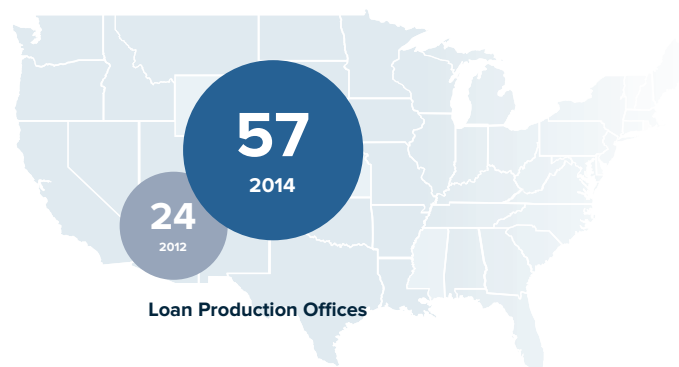




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- I/O Options Available on Most Programs

\*on exception only

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- Jumbo/Non-conforming
- Jumbo Conduits
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- Renovation Lending: 203(k), HomeStyle®, Construction Lending
- Home Equity Line of Credit (HELOC)
- Reverse Mortgages
- Niche Products



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\*Third-party survey representing 2,542 client responses over a 365-day period, April 2014 to April 2015.  
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# WE HAVE MORE WAYS TO SAY YES!

## Beverly Hills Office



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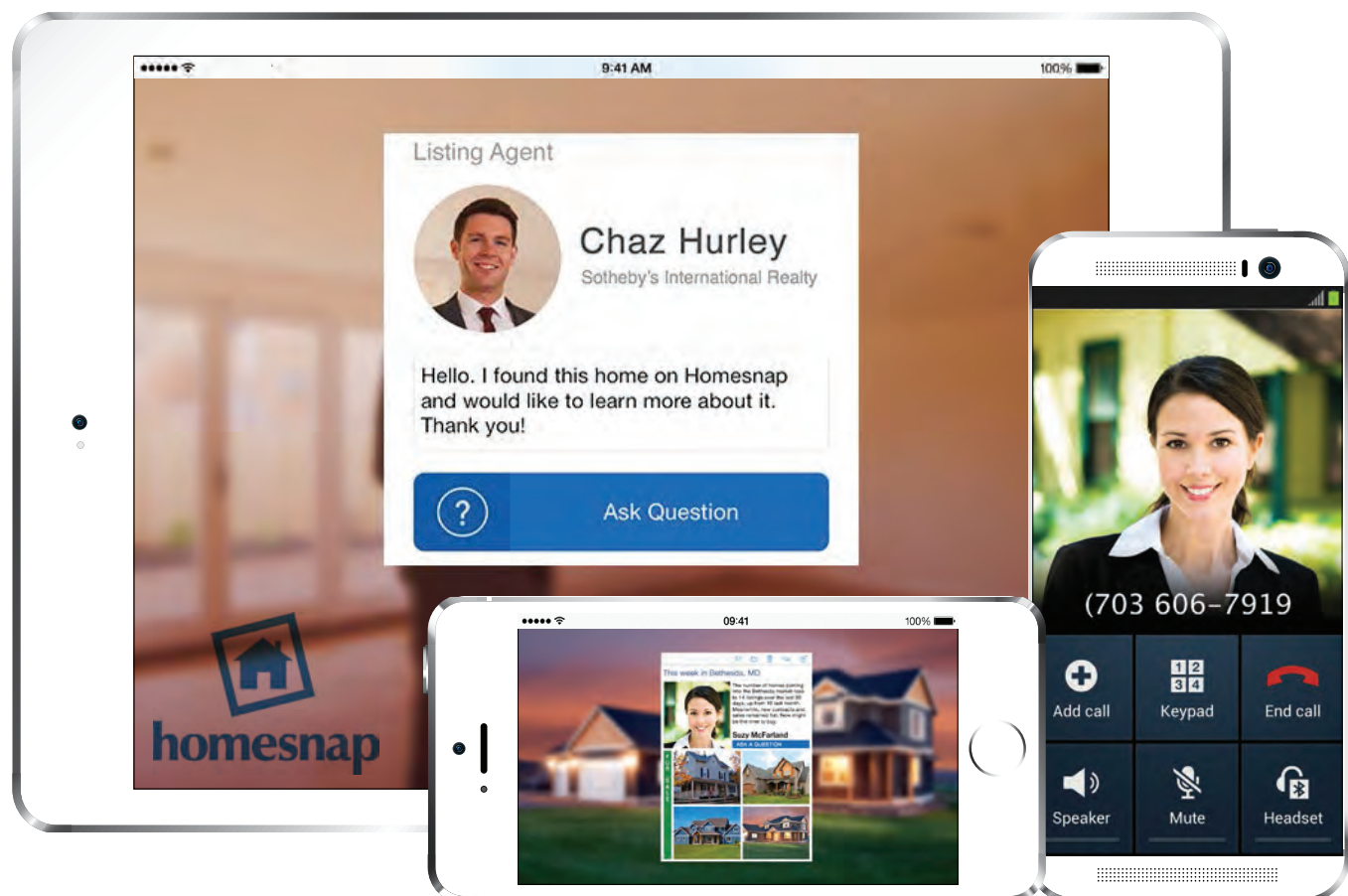
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**CARL MAZZIE**

*as Branch Manager of the Santa Monica Offices*

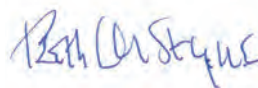


Coldwell Banker® is proud to announce the recent naming of Carl Mazzie as Branch Manager of the Santa Monica Wilshire and Santa Monica Montana offices. A proven leader and dedicated manager for the past 38 years, Carl has helped Coldwell Banker's Calabasas team achieve incredible heights over the last two. Driven by his passion for educating and coaching, we are confident that his talents and enthusiasm will build a flourishing environment for Santa Monica sales associates to thrive. The Coldwell Banker brand will elevate under the leadership of this esteemed veteran and we look forward to continued growth and success.

*Please join us in welcoming Carl Mazzie.*




**ROBERT FOSTER**  
President & COO  
Greater Los Angeles Company



**BETH STYNE**  
Regional Vice President  
Greater Los Angeles





Delivering extensive market knowledge and industry expertise, as branch manager Carl made a lasting impact on his colleagues at the Calabasas office by creating a collaborative and supporting environment for his management team and agents to develop professionally.

Don't just take it from us, here's what his colleagues are saying.



“Carl Mazzie has enough positive energy to fire up an entire company. He is a respected leader and has the talent to bring out the best in those he works with.”

- Irene Failla, Assistant Manager Calabasas

“He is a man with vision and action. Carl's motivation makes you feel like you can conquer anything.”

-Greg McComb REALTOR®

“Carl created an amazing office environment and helped many associates become better agents.”

- Michael Stone REALTOR®

“He never backs down from a challenge and always handles situations quickly and effectively. An excellent motivational speaker, Carl brings his vast amount of industry knowledge and experiences as a successful real estate professional to inspire those around him.”

- Todd Shapiro, Associate Manager Calabasas



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carl.mazzie@camoves.com  
CalBRE #01720230

**SANTA MONICA WILSHIRE**  
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# COLIN KING



Colin King commands a breadth of skills as a young real estate agent. A graduate of Marymount Manhattan College in New York City, Colin has spent time on both coasts, but now calls Los Angeles home. Colin's natural eye for design and experience working alongside a Forbes 400 member managing homes globally sparked his interest in real estate. Overseeing bids, work orders and managing contractors gave him an eye for detail, and the ability to envision all of a property's unrealized potential. As a passion project, Colin co-founded a non-profit called Generation Humanity, which engages millennials to raise money while generating awareness for relevant causes via affordable social events. By joining The Tracy Tutor Maltas Team and through Elliman's strategic alliance with Knight Frank Residential, Colin can further leverage his business, bringing his enthusiasm, network of sophisticated contacts and tireless work ethic to his clients. We are thrilled to welcome him to the team!

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**JOIN OUR TEAM**

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Regional Manager, VP – LA West  
nmls# 486120

**310.367.7696**  
todd.seabold@nafinc.com

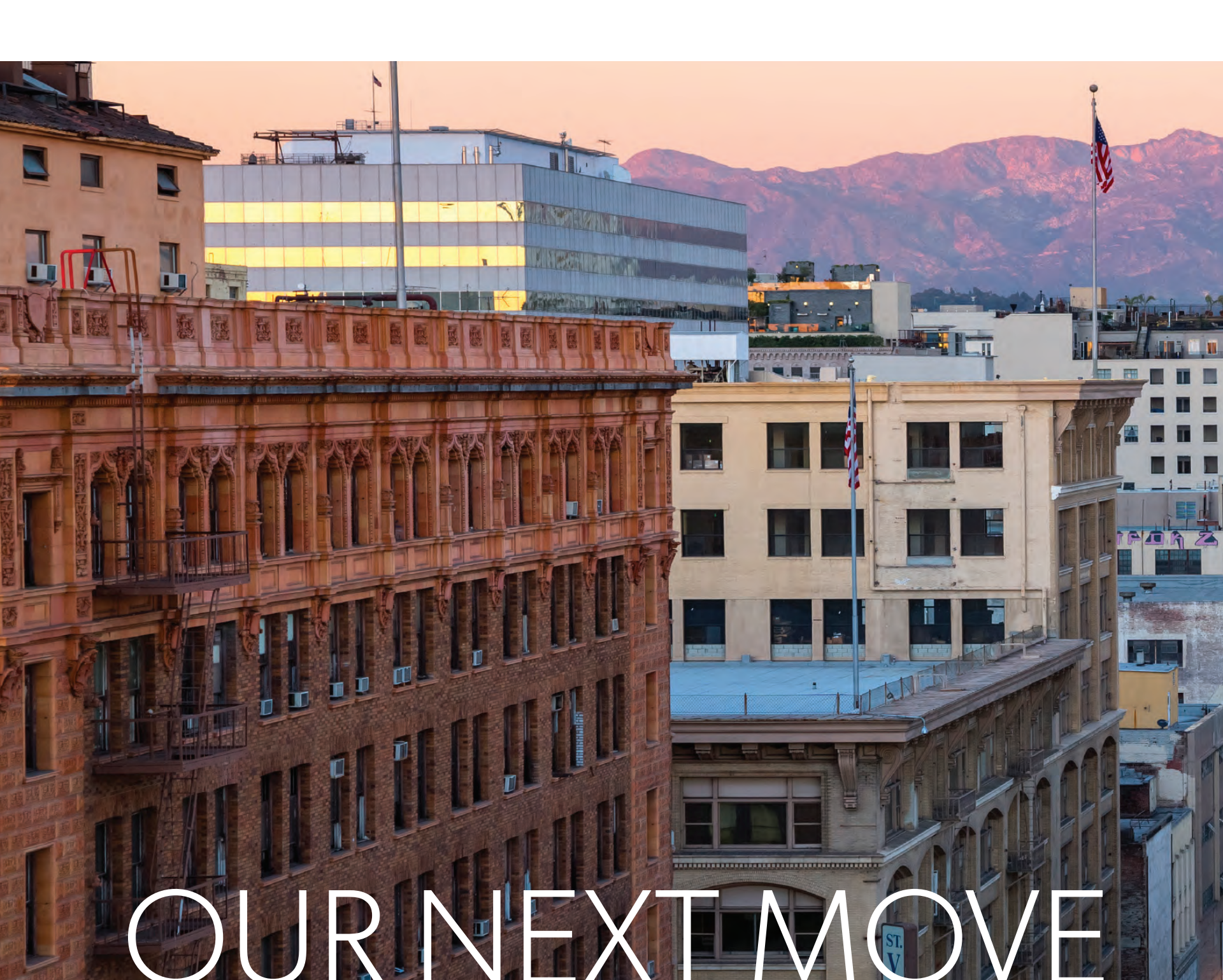
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# WHY ARE YOU STILL CLICKING

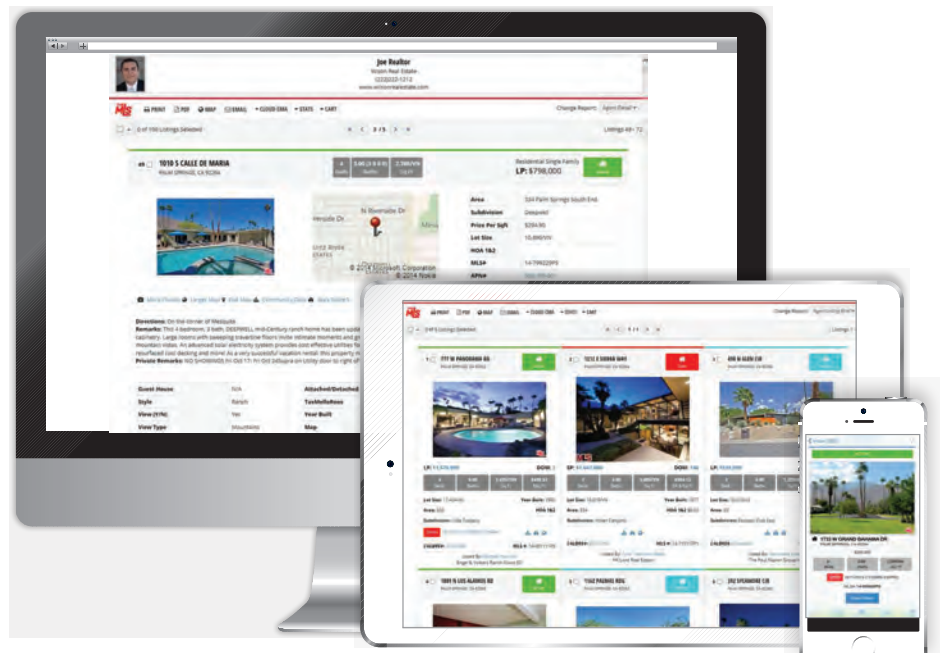
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