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Over \$462 Million of Loans Originated in 2016

3/1 ARM Interest-only

3.112%

3.143% APR

Interest is set for 3 years and then can be adjusted each year thereafter, based on the current index. Payments may increase to pay back both principal and interest. The rates referenced above are available only for 1st Lien Loans.

310-859-0488

Foreign National Loans

From \$500K to
\$25 million.

Self Employed & Real Estate Investor

1031 Exchange OK

No Tax Return Loans

No tax return loans may require other forms of income verification and may have a higher interest rate and higher points or fees, than other loans. Not all applicants will qualify.

NATIONALLY RANKED: **Scotsman | Guide** media **National Mortgage News** AS SEEN IN THE **WALL STREET JOURNAL**

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©2017 Insignia Mortgage, Inc. Sampling of rates as of September 13, 2017. (1) No Tax Return products require other forms of income verification 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 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.

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\$10 Billion

LOANS FUNDED

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LOANS CLOSED

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YEARS EXPERIENCE

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*By dollar volume in 2015, *Scotsman Guide*, April 2016.

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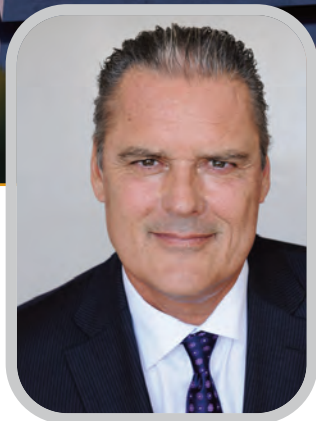
Steve Lewis, VP | Branch Manager
is pleased to welcome
Yves & Murry Mieszala
to our Beverly Hills office.

Yves & Murry Mieszala can be reached at:
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Welcome Yale Keckin



Yale Keckin

Mortgage Loan Officer
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CATHERINE CUELLAR

Claudia Storey, branch manager, welcomes
Catherine to the Coldwell Banker® Arcadia office.



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Our Expert Panel



Dante Charleston
Partner at FMG



Richard P. Ormond
Buchalter



Brandy Gray
SCHU Mortgage
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Damian A. Martin
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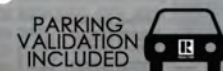


Ruben Honig
Los Angeles
Cannabis Task Force

Wednesday, October 11, 2017 - 10:30am - 1:00pm
\$20 for BH/GLAAR Members & \$30 for Non-Members

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registration required
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The BH/GLAAR Global Committee on
a Trade Mission to China 2016.

ITINERARY Rough Dates 12/8-12/14

- 12/10 FNAIM General Assembly
- 12/11-12/12 FNAIM Conference – Paris
- Conference is at Palais de Congress – Suggest staying at or near the Hyatt Etoile Paris
- 12/13 "How Transactions Work in France" – Hosted and taught by FNAIM
- 12/14 Paris Caravan – Hosted by FNAIM and Local Brokerages
- Paris on Your Own after

ESTIMATED COSTS \$1,500/ person

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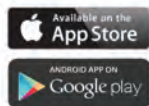
CONTACT: Chip Ahlswede, CEO, chip@bhglaar.com



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*Source: Sam Batayneh ranked 113 in Mortgage Executive Magazine's 2016 Top 200 Mortgage Originators in America list

**Minimum credit score requirements will vary. May qualify for owner-occupied only.

*** 95% Customer Satisfaction: Data Source: Guaranteed Rate's Client Satisfaction Surveys (Averaged 2007-2016)

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