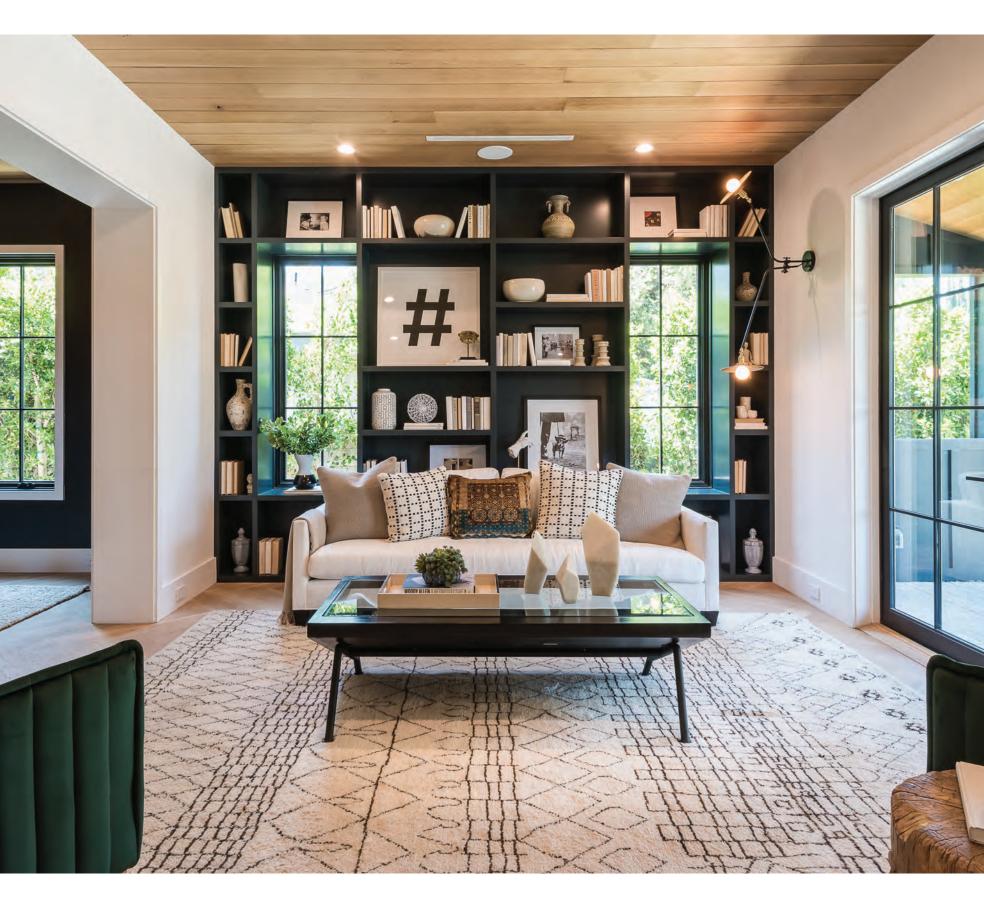
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### **DAMON GERMANIDES**

BRE 01794261 | NMLS 317894 damon@insigniamortgage.com

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### LOAN OFFICER SPOTLIGHT



Jonathan O'Donnell 310.480.6863 jodonnell@perlmortgage.com

NMLS #: 301511: CA: 301511



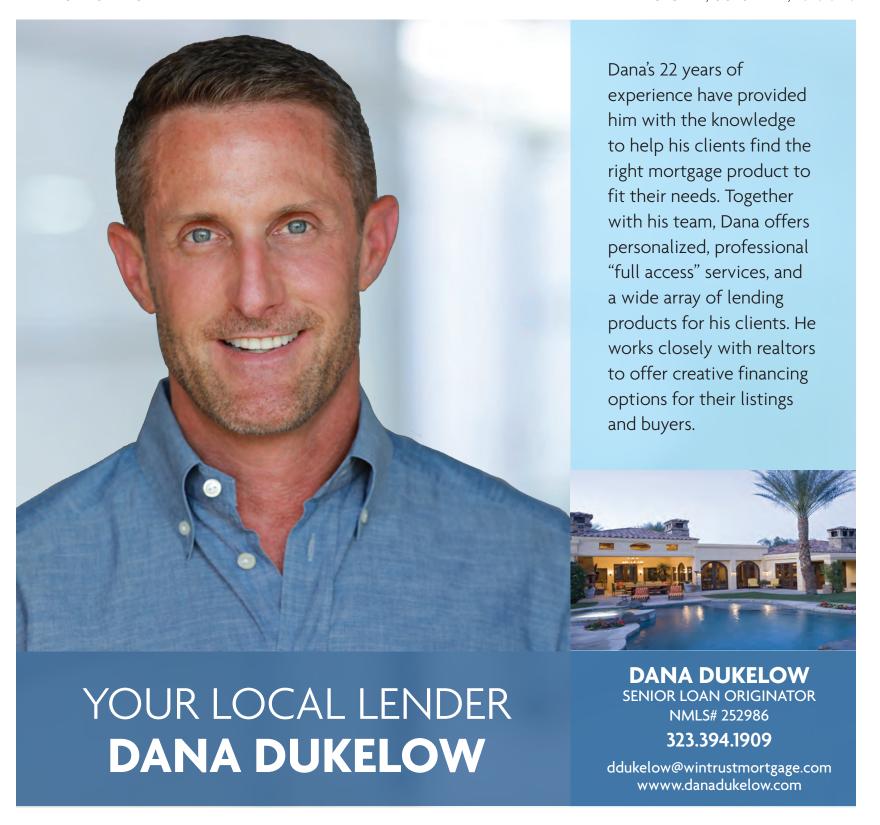
Jonathan has been helping buyers obtain financing for more than 20 years, closing over \$1 billion in mortgage loans. Achieving "Top Producer" year after year, Jonathan's consistent track record means that his pre-approval letters carry the assurance that real estate agents want and the confidence that buyers need.





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#### 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/Top

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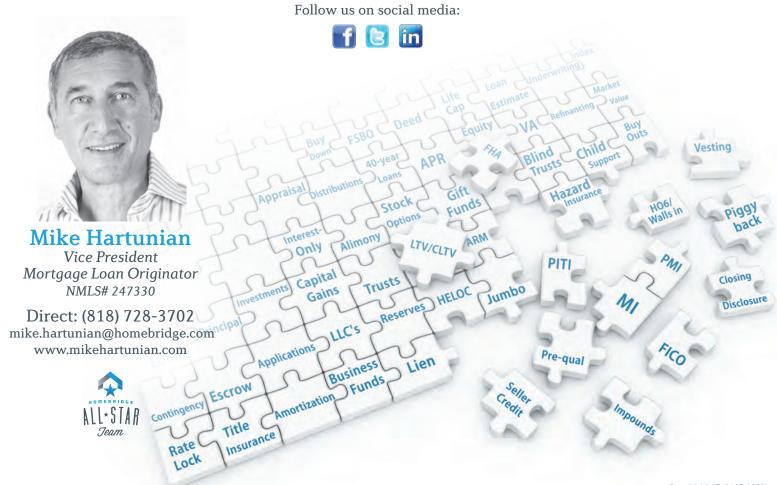
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### YES ON PROPOSITION 5 AND NO ON PROPOSITION 10

REALTORS® engagement in the November election is critical to addressing California's housing crisis through protecting homeownership and private property rights across the state.

# YES ON PROP 5

The C.A.R. Property Tax Fairness Initiative (Prop 5) removes the unfair moving penalty for seniors, the severely disabled and disaster victims across the entire state while still ensuring they pay their fair share of property taxes.

- Seniors will have the freedom to downsize or move closer to family.
- The severely disabled will be able to move to more practical homes.
- Many disaster victims will now have the opportunity to move without being penalized.

Too many Californians feel like they will never be able to become homeowners. Eliminating the moving penalty for seniors, disaster victims and the severely disabled will create more opportunities for homeownership for first time buyers and young families.

### NO ON PROP 10

Prop 10 will make California's housing crisis worse. It's the wrong solution for a state that desperately needs to create more affordable housing for middle class families. Seniors, veterans, both gubernatorial candidates – Democrat Gavin Newsom and Republican John Cox – and affordable housing experts all oppose Prop 10 because it will make housing less available and less affordable.

Prop 10 will:

- Let government dictate rental pricing for privately owned single-family homes.
- Reduce home values by more than 10%, according to MIT researchers; an average loss of approximately \$39,000 per California homeowner.
- · Significantly restrict what single-family homeowners can do with their homes.
- Could allow bureaucrats to charge homeowners a fee for taking their home off the rental market.

Prop 10 will reduce affordable and middle-class housing in California and drive down existing home values, resulting in fewer direct and indirect real estate transactions, and less economic activity and investment. For more information, please visit www.housingforCalifornia.com.



October 15, 2018

8:30am to 5:00pm (8:15am Check In)

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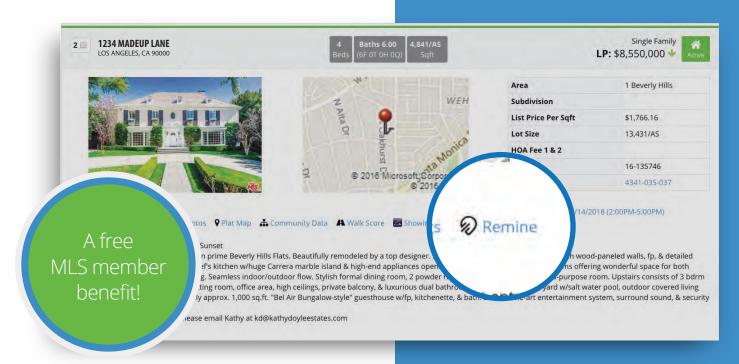
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