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Over **\$2.2 billion** funded since 2012.

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Rates start at
3.190% (4.398%
APR).**

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OK**

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Prime +1.00%**

Sampling of rates as of October 30, 2018

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chris@insigniamortgage.com



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DAMON GERMANIDES

BRE 01794261 | NMLS 317894
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M





Eric Singer
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Eric has been in the mortgage industry since 2006. From the initial meeting to the close of escrow, he guides his borrowers through the entire loan process. His reputation is built on knowledge of the industry and the needs of his customers. Eric works closely with realtors and business managers to achieve the goals of their clientele.

His commitment is simple: provide borrowers with the loan that meets their needs, and close the loan on time.

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COHEN FINANCIAL GROUP PROUDLY ANNOUNCES ITS NEW EXCLUSIVE BANK STATEMENT JUMBO LOAN PROGRAM



- * **NO TAX RETURNS**
- * **12 MONTHS OF BANK STATEMENTS FOR QUALIFICATION**
- * **COMMON SENSE UNDERWRITING**
- * **ONLY 3 MONTHS RESERVES REQUIRED**
- * **AGGRESSIVELY PRICED**

CUSTOMIZED LOAN PROGRAMS EXCLUSIVE TO COHEN FINANCIAL GROUP

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85%	\$2,500,000	720 CREDIT SCORE		
80%	\$3,500,000	680 CREDIT SCORE		
75%	\$5,000,000	700 CREDIT SCORE		
65%	\$10,000,000	720 CREDIT SCORE		
FOREIGN NATIONAL LOANS UP TO \$10,000,000				

- **PURCHASE**
- **RATE/TERM REFINANCES**
- **CASH OUT REFINANCES**

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*By dollar volume according to Origination News, "Top 200 Originators," 2012 and Scotsman Guide, "Top Originators," 2012, 2013, 2014, 2015 and 2016.
Rates, programs, and APRs subject to change at any time without prior notice. Please contact Cohen Financial Group for more details. All LTVs represented are based on appraised value. Examples of payments assume first-trust deed. Cohen Financial Group is a division of CS Financial, Inc., a broker licensed by the CA Bureau of Real Estate, Lic. # 01257559, NMLS# 31132.





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we make deals close and doors open

#1* Top Originator in Home Loans Nationwide

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BRE#: 1016103
NMLS#: 37230



SETH COHEN, Broker
BRE#: 01935101
NMLS#: 982573

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/Top2017**

Ask about our New Exclusive Bank Statement Jumbo Loan Program

NO TAX RETURNS - 12 MONTHS OF BANK STATEMENTS FOR QUALIFICATION - COMMON SENSE UNDERWRITING - ONLY 3 MONTHS RESERVES REQUIRED - AGGRESSIVELY PRICED

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Francesco is once again a Top 1% Producer in the nation

Source: Mortgage Executive Magazine's 2015, 2016 & 2017 Top 1% Mortgage Originators list



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My Husband and I wanted to work with someone we really trusted, someone who would give it to us straight, someone who we knew would completely have our best interests as their first priority. That person was you, Francesco. We couldn't be more grateful for your guidance. You are just so good at what you do and so passionate about addressing your client's needs. You exceeded our expectations, put our minds at ease throughout the entire process, and you were there for us on a level I didn't even realize was possible in the loan process.

Thank you so much for taking such good care of us. Your impeccable service, effort and results are truly appreciated and we wouldn't hesitate to recommend your services to others.”

- Marcie Hartley - Hilton & Hyland Real Estate - Christie's Int. Real Estate

PARTNER WITH A TOP PRODUCER AND CONTACT FRANCESCO.

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Vice President of Mortgage Lending

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Your satisfaction is my #1 priority

My team and I are dedicated to
your happiness.



When I started in the mortgage business over 30 years ago, I had a simple goal: helping my clients and referrals buy their dream home. While some people chase trophies and rankings, my idea of success is hearing that my clients and referrals were thrilled with my service.

Take it from my recent clients:

“Joe is the best! He went above and beyond to make sure I got the right loan. I recommend him without reservation.” - Nicholas A.

“I am VERY happy with the entire process. After hearing about others’ experiences getting mortgages, I feel like I really lucked out getting Joe!” - Anna B.

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Joe Parisi VP of Mortgage Lending

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2018 VOTER GUIDE

California Association of REALTORS® Political Action Committee (CREPAC) Supports:

Candidate	Constitutional Office
Gavin Newsom	Governor
Eleni Kounalakis	Lt. Governor
Xavier Becerra	Attorney General
Alex Padilla	Secretary of State
Fiona Ma	Treasurer
Betty Yee	Controller
Steve Poizner	Insurance Commissioner

Senate Candidate	District
Maria Elena Durazo	Senate District 24
Ben Allen	Senate District 26
Holly Mitchell	Senate District 30

Assembly Candidate	District
Laura Friedman	Assembly District 43
Adrin Nazarian	Assembly District 46
Richard Bloom	Assembly District 50
Wendy Carrillo	Assembly District 51
Miguel Santiago	Assembly District 53
Sydney Kamlager-Dove	Assembly District 54
Reggie Jones-Sawyer	Assembly District 59
Autumn Burke	Assembly District 62

National Association of REALTORS® Political Action Committee (RPAC) Supports:

Candidate	District
Adam Schiff	Congressional District 28
Ted Lieu	Congressional District 33
Jimmy Gomez	Congressional District 34
Karen Bass	Congressional District 37
Maxine Waters	Congressional District 43

California Association of REALTORS®
Board of Directors Recommendation:

YES ON PROP 5
NO ON PROP 10

Beverly Hills/Greater Los Angeles
Association of REALTORS® Supports:

Los Angeles County

Candidate	Office
Jeffrey Prang	Assessor
Jim McDonnell	Sheriff

NO ON MEASURE W
(Storm Water Parcel Tax)

City of Santa Monica:

Candidate	Office
Greg Morena	City Council
Pam O'Connor	City Council

YES ON MEASURE TL
(Term Limits)

VOTE ON NOVEMBER 6TH!

**The Malibu Association of REALTORS
The Southwest Los Angeles Association of REALTORS
The Beverly Hills / Greater Los Angeles Association of REALTORS**

Urge You To Vote:

NO ON PROP 10

If Proposition 10 passes it would repeal the 1995 Costa-Hawkins Rental Housing Act, a state law that has protected property owners, investors, and REALTORS from new rent-control ordinances. Cities and counties would be allowed to pass different types of rent-control laws, including but not limited to rent control on:

- Single-family homes and condominiums
- Garage apartments and granny flats (ADU)
- Duplexes, triplexes, and all rental buildings
- Short term rentals (regulated and/or eliminated)
- Single room rentals

OTHER POSSIBLE CONSEQUENCES IF PROP 10 PASSES:

- Reduced home, condominium, and residential income property values
- Possible modification or even complete repeal of the Ellis Act
- Discourage investments in rental housing, leading to less new construction and more tightening of an already squeezed housing market.

**PROP 10 is the Wrong solution for owners,
the real estate industry, REALTORS and California**





Habitat for Humanity Build Day - November 17th



Our team must raise \$5,000 by November 17th!
Please help us meet our goal!

BH/GLAAR Charitable Foundation is working with Habitat for Humanity on building and funding the new homes that are being developed in Culver City. A Build Day is set for November 17th and we are looking for up to 20 volunteers to come out and help us build a house. We are also looking for donations as we need to raise \$5,000 as our contribution towards the project.

If you are interested in participating for the Build Day, please contact Dannie Cavanaugh at 310-837-7161 ext. 11, before Friday, November 9th.

Join Us for our Build Day
Saturday, November 17, 2018

Please register & donate online at
<https://app.mobilecause.com/vf/BHGLAAR>



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