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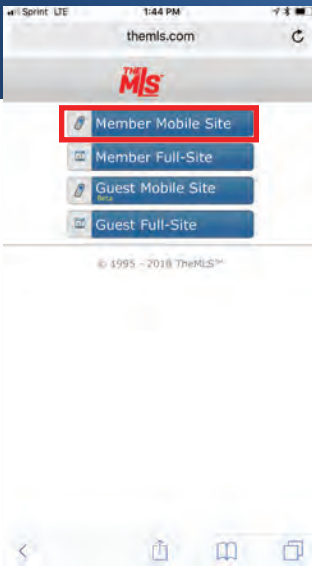
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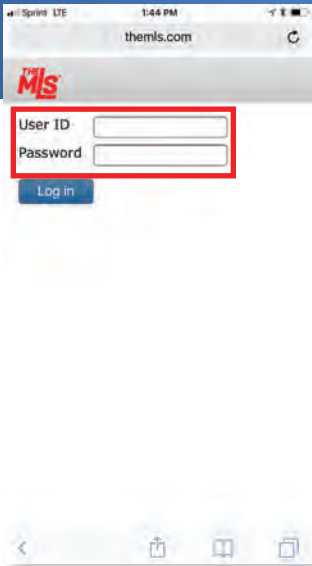
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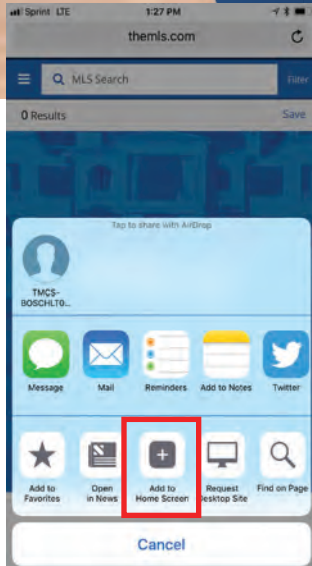
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310-859-0488

www.insigniamortgage.com 9595 Wilshire Blvd. #205, Beverly Hills, CA 90212

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chris@insigniamortgage.com



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DAMON GERMANIDES

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LOAN OFFICER SPOTLIGHT



Buddy Epstein
310.968.4644
bepstein@perlmortgage.com

NMLS #: 250664; CA: CA-DBO250664

Buddy Epstein has been a mortgage broker specializing in residential real estate financing for the past 18 years, and is also a member of the California Bar Association. He is client oriented and brings his legal expertise to all of his transactions. Buddy is a long time Westside/Beverly Hills resident and has developed relationships with the top Realtors, Business Managers, and CPAs. His knowledge and dedication result in closed deals for his clients.

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Dana's 22 years of experience have provided him with the knowledge to help his clients find the right mortgage product to fit their needs. Together with his team, Dana offers personalized, professional "full access" services, and a wide array of lending products for his clients. He works closely with realtors to offer creative financing options for their listings and buyers.



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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/Top2017**

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December 12th



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Founder and Broker
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Wednesday, December 12, 2018 - 10:00am - 2:00pm

A Free Event Exclusive to BH/GLAAR REALTOR® Members Only
(includes parking validation & lunch)

Lunch Sponsored by  **PNC**
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Carly Saltzman
carly.saltzman@pnc.com

Josh Wolfson
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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.

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“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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**Steve Lewis & CORE Real Estate Group
Are Proud to Welcome:**



CORE Real Estate Group is pleased to announce the addition of Debi Ravéh as our Director of Training. Debi has over 25 years of experience selling real estate in the Los Angeles area and has been training the up and coming superstars of real estate for the last 10 years. Debi's training provides agents with a fully comprehensive course that is designed to ensure success in elevating one's career to the next level. Debi provides one on one training along with group classes, role-playing, scripts and behind the scenes about transactions and best practices.

Send inquiries to Email:

Debi Ravéh
Director of Training

323.839.5250

draveh@corerealestategroup.com

DRE# 01075823

Don't beat yourself up later!



Take Your Code of Ethics before December 31st!

Failure to complete training will lead to suspension of membership for the month of January and February immediately following the deadline, with termination of membership starting March 1, 2019.

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to help you satisfy your NAR requirement.

Join us at BH/GLAAR Offices

Monday

November 26th

9:00am - 12:00pm

1:00pm - 4:00pm

Monday

December 17th

9:00am - 12:00pm

1:00pm - 4:00pm

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