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MERIDITH BAER HOME



This time of year, we're always grateful for our wonderful clients and friends. We hope your homes are safe from the fires, and wish you a lovely holiday.



Happy Thanksgiving from Meredith Baer Home

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



MARK COHEN, Broker
BRE#: 1016103
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80%	\$3,500,000	680 CREDIT SCORE		
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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.
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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**

Ask about our New Exclusive Bank Statement Jumbo Loan Program

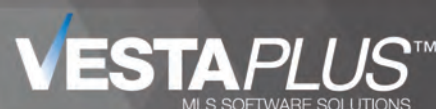
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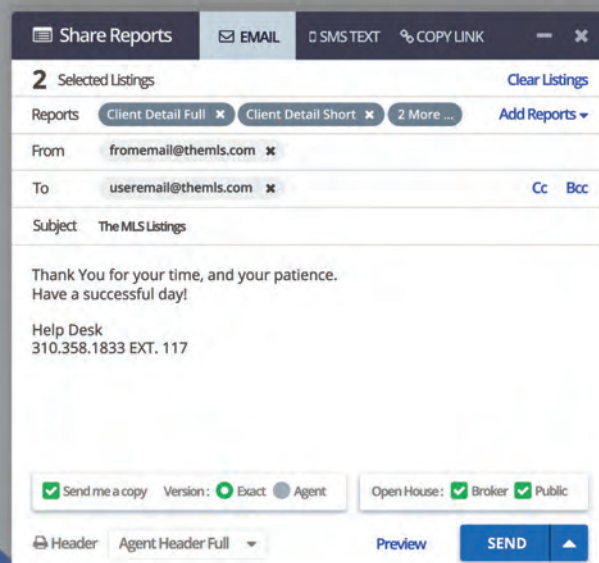
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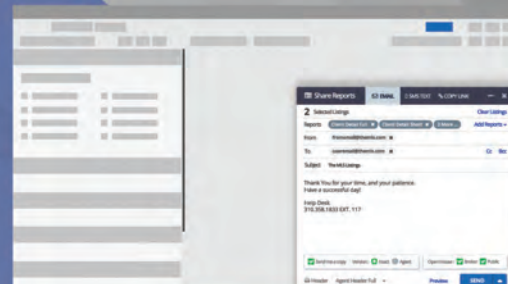


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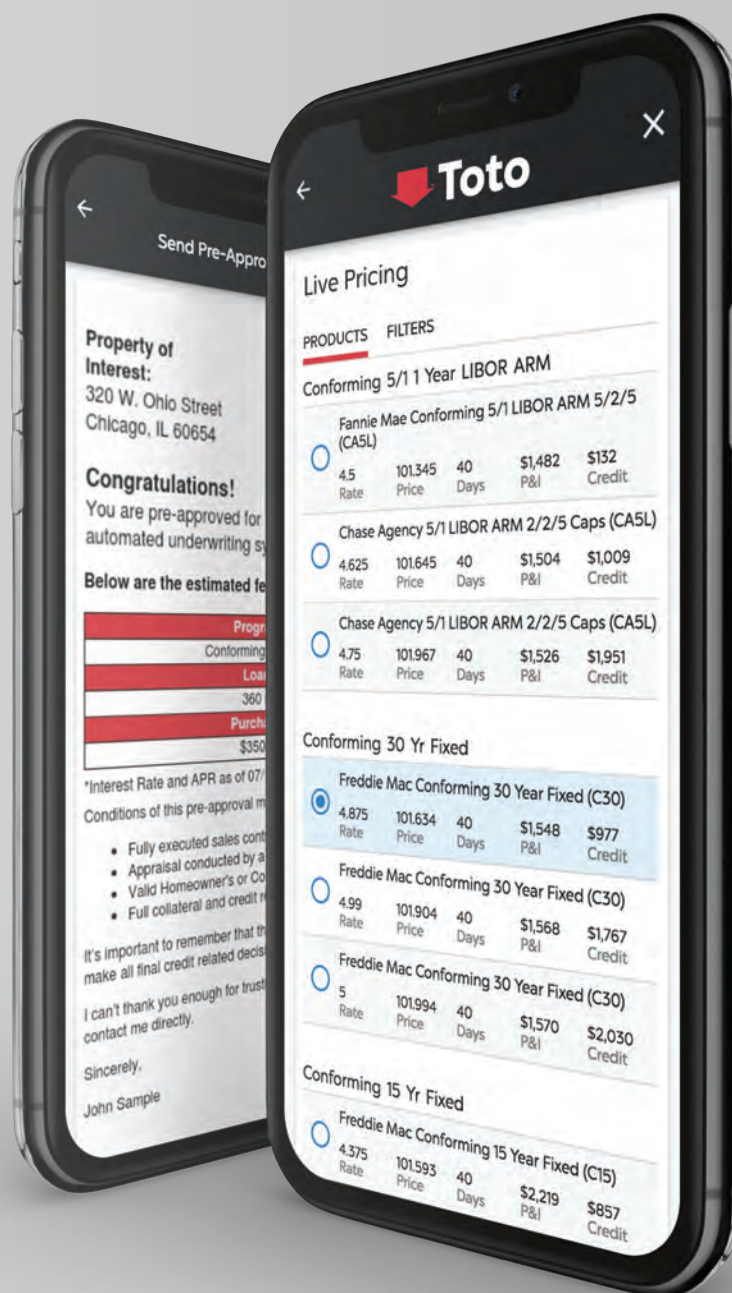
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BH/GLAAR Real Estate Court the 2018 Mock Trial

December 12th



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Judging Panel



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Aaron Leider
Founder and Broker
Keller Williams - Brentwood

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



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The MLS™, the Beverly Hills Greater Los Angeles Association of Realtors®, Malibu Association of Realtors®, and Southwest Association of Realtors® send heartfelt thoughts to all of those affected by the ongoing devastating Hills and Woolsey fires.

As Californians, we are strong and resilient, and together we will recover.

Here are some important resources available to you, your family, and your employees:

California Office of Emergency Services: <http://www.caloes.ca.gov/>

Cal Fire information hotline: 530-538-7826

Disaster Relief Helpline: [SAMHSA](http://www.samhsa.gov)

If you are reading this, you probably want to help. Here's how you can:

REALTOR MEMBERS:

C.A.R. Disaster Relief Fund - established in the wake of the devastating 2003 California wildfires, the C.A.R. Disaster Relief Fund provides grants ranging from \$1,000 to \$10,000 to help members of the REALTOR® family - REALTORS®, their staff, and association members and their staff - who incur losses due to wildfires. If you have been affected by the wildfires and need assistance, you may apply for a grant from the C.A.R. Disaster Fund. Fill out this [completed form](#) and send to Sharlenab@car.org. Should you have questions regarding the C.A.R. Disaster Relief Fund please call (213) 739-8297.

If you would like to make a tax-deductible donation to the C.A.R. Disaster Relief Fund, please make checks payable to the California Community Foundation and write "C.A.R. Disaster Relief Fund" on the "memo" line. Send checks to the California Community Foundation, 221 S. Figueroa St. Suite 400, Los Angeles, CA 90012. You can also [make an online donation](#).

For additional information about the C.A.R. Disaster Relief Fund, as well as a list of resources, please visit <http://subscribe.car.org/e/85202/difference-realtorscare-/5q69vd/569442617>

MAR MEMBERS:

Malibu REALTORS Charitable Fund

The mission of the MRCF is to respond to the most serious individual and family needs of the greater Malibu area and our member community. The fund's primary focus will be on the human needs unmet by other agencies, especially those pertaining to shelter and advocacy as well as personal, financial and emotional issues.

Please see the website for additional information and local resources

<http://www.maliburealtorscharitablefund.org/home.php>

Funds from the MRCF have been donated voluntarily by members along with their annual dues billing.

City of Malibu Woolsey Fire updates <http://malibucity.org/woolsey>