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Sampling of rates as of November 27, 2018

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LOAN OFFICER SPOTLIGHT



Buddy Epstein
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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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22

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



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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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DATE & TIME

Tuesday, December 11
from 5:30 pm – 7:30 pm

LOCATION

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You and your guest are invited to Alcove Café for drinks and appetizers as we celebrate the holiday season! **Guests are welcome to bring an unwrapped toy to donate to *Toys for Tots. Marine Corps representatives will be on-site to receive your generous donations.** Hope to see you!

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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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Monday

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9:00am - 12:00pm

1:00pm - 4:00pm

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\$20 Registration

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