

MERIDITH BAER HOME



HOME STAGING
INTERIOR DESIGN
LUXURY FURNITURE LEASING

Los Angeles • San Francisco • New York • Hamptons • Miami

310.204.5353
home@
meridithbaer.com





Sotheby's International Realty and the Sotheby's International Realty logo are registered (or unregistered) service marks used with permission. Operated by Sotheby's International Realty, Inc. Real estate agents affiliated with Sotheby's International Realty, Inc. are independent contractor sales associates and are not employees of Sotheby's International Realty, Inc. Equal Housing Opportunity. SIR DRE 899496.

Sotheby's International Realty is pleased to announce that industry veteran,

Michael Williamson

will lead its Greater Los Angeles and Ventura County operations. As Regional Senior Vice President for Greater LA, Williamson will lead 12 offices and nearly 600 independent sales associates.

"I'm thrilled to lead Sotheby's International Realty in Greater Los Angeles and Ventura County. In my experience, the iconic Sotheby's International Realty brand has always been highly recognized and well-respected, and I look forward to coaching agents and managers. As the industry continues to evolve at a rapid pace, having the strength and stability of the Sotheby's International Realty brand will continue to be a significant advantage."

- Michael Williamson, Regional SVP, Greater Los Angeles

Sotheby's

INTERNATIONAL REALTY

Michael Williamson, Regional SVP, Greater Los Angeles 310.849.9339 | michael.williamson@sothebyshomes.com

Greater Los Angeles Brokerages

Beverly Hills | Brentwood | Channel Islands | Los Feliz | Malibu Cross Creek | Malibu Point Dume | Pacific Palisades | Pasadena
Santa Monica - Venice | Sunset Strip | Topanga | Westlake Village | onlywithus.com

When Banks Say "No" We Say "Yes!"

Why haven't you called us?

Over \$2.2 billion funded since 2012.

No Tax Returns required.
Rates start at 3.440% (4.456% APR).

Stated Income business purpose loans to \$10 million.

Low rate Foreign National loans to \$4.5 million.
Rates start at 3.815% (4.543% APR).

Niche Lending: Cross-collateralizations, loans to LLCs, interest-only jumbo loan options to 80% LTV.

1031 Exchange single family OK

Spec construction loans to \$10 million. Prime +1.00%

Sampling of rates as of January 7, 2019

310-859-0488

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

CHRIS FURIE

BRE 01004991 | NMLS 357449
chris@insigniamortgage.com



insignia
MORTGAGE

DAMON GERMANIDES

BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

©2018 Insignia Mortgage, Inc. (1) Not all applicants will qualify. Minimum FICO, reserve, and other requirements apply. Contact your loan officer for additional program guidelines, restrictions, and eligibility requirements. Rates, points, APRs and programs are subject to change without notice. Loan values (LTV) are based on bank appraisal. Actual closing time will vary based on borrower qualifications and loan terms. Insignia Mortgage, Inc., is a real estate broker licensed by the CA Bureau of Real Estate, BRE #01969620, NMLS #1277691. (2) With an interest-only mortgage payment, you will not pay down the loan's principal balance during the interest-only period. Once the interest-only period ends, your payment will increase to pay back the principal and interest. Rates are subject to increase over the life of the loan. Contact your Insignia Mortgage, Inc. loan officer to determine what your payments might be once the interest-only period ends.

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



MARK COHEN, Broker
BRE#: 1016103
NMLS#: 37230

- * **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

AVAILABLE TERMS/PRODUCT	5 YEAR Interest Only ARM	7 YEAR Interest Only ARM	10 YEAR Interest Only ARM	30 YEAR FIXED
LOAN PERCENTAGE	LOAN UP TO	MINIMUM CREDIT QUALIFICATION		
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**

CALL TO DISCUSS HOW THESE COMMON SENSE FLEXIBLE PROGRAMS CAN HELP YOUR CLIENTS NEEDS

310-777-5401

#1* Top Originator
in Home Loans
Nationwide

MARK COHEN, Broker
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

ph. 310-777-5401 • fax 310-777-5410 • markcohen@cohenfinancialgroup.com • www.cohenfinancialgroup.com

For Real Estate Professionals Use Only

©2017 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. For professional use only. *By dollar volume according to Origination News, "Top 200 Originators," 2012 and Scotsman Guide, "Top Originators," 2012, 2013, 2014, and 2015. 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.





BERKSHIRE HATHAWAY | California Properties
HomeServices

The Spitz | Cameron Group



For over 20 years, the award-winning team of Andrew Spitz & Harriet Cameron has been legendary as one of the preeminent representatives for luxury properties along the Ventura Boulevard Corridor.

The Spitz | Cameron Group is now proud to welcome Fran Chavez as partner. Fran brings 30+ years of real estate experience as a top producer. The trio looks to set new records in the real estate community while continuing to provide the highest level of expertise, service and hands-on approach, giving clients the best possible experience.

Andrew Spitz

Top 100 Nationwide

818-817-4284

Andrew@AndrewSpitz.com

Harriet Cameron

Top 100 Nationwide

818-380-2151

Harriet@HarrietCameron.com

Fran Chavez

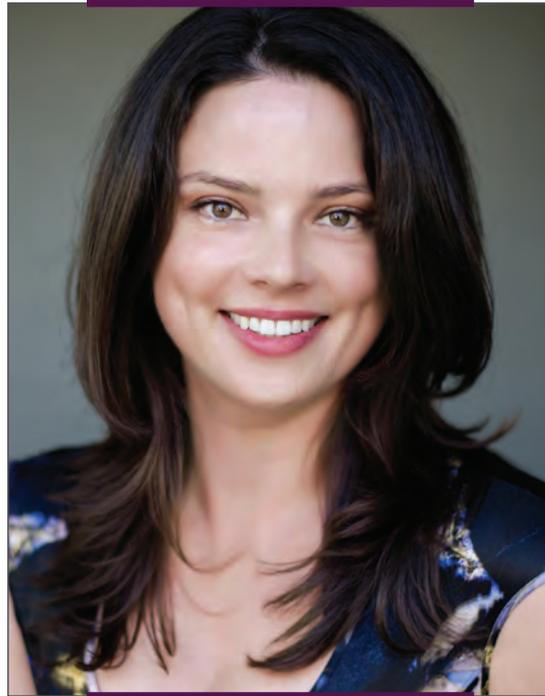
Top 1% Nationwide

818-517-1411

FranChavezRE@gmail.com



Berkshire Hathaway HomeServices California Properties
proudly announces:



MELISSA ELLIS

BRANCH MANAGER, SANTA MONICA OFFICE

A lifetime Westside resident, Melissa grew up in a real estate family, and has been involved in our profession her entire life. Energetic, thorough, and dedicated to ensuring agents deliver exceptional client service, her enthusiasm and passion for our business will prove invaluable to our associates.

Welcome, Melissa! We're excited to have you as part of our growing family.

Office 310.255.3404 | Direct 310.963.9826

MelissaEllis@bhhsca.com

Lic# 01905986

BERKSHIRE HATHAWAY
HomeServices
California Properties



BHGLAAR.COM
BEVERLY HILLS/GREATER LOS ANGELES ASSOCIATION OF REALTORS®
brings you

Professional Headshots






Enjoy 50% OFF on our Headshot Day!

Members pay \$79 for 2 fully edited photos!

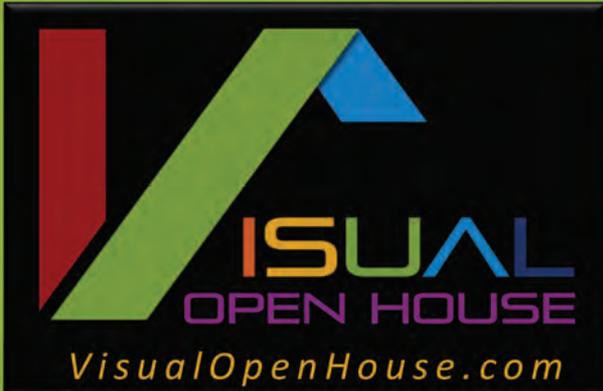
Non-members pay \$99

Friday, January 25th - Appointments between 9am - 12pm
Reserve your time at bhglaar.com/calendar

* Reg. price \$159. Offer valid only during the Monthly Headshot Day at BHGLAAR office.

** Price includes two (2) fully edited photos in Photoshop.

*** Photos will be send via email 72 hours after the shooting day.



ISUAL
OPEN HOUSE

VisualOpenHouse.com

Beverly Hills/Greater Los Angeles Association of REALTORS®
members enjoy the following benefits

FROM THE SPECTACULAR TO THE INTIMATE, DESIGN YOUR OWN CENTER THEATRE GROUP SEASON.

centertheatre.org/BHGLAAR

Pick your **MOMENTS.**

Monthly Professional Headshots

Enjoy 50% OFF on our Headshot Day!

visit our calendar at - bhglaar.com

rentspree

FREE TOOL FOR AGENTS & BROKERS

SCREEN TENANTS
COLLECT APPLICATIONS

digital Ink

C.A.R. now offers zipLogix Digital Ink™ electronic signatures for free to C.A.R. members. zipLogix Digital Ink is a digital signature solution for signing transactional documents within zipForm® 6.

BHGLAAR'S Office DEPOT membership program

Our members can now enjoy a discount on both office supplies and home business needs. click now to SIGN UP and SAVE!

SHOP NOW

Get more exposure for your listing!

CARRIE ON CARAVAN

OPEN HOUSE

BHGLAAR Members Save Big on Local Attractions & Shows

Tickets at Work

Fun. With benefits. Use Company Code **BHGLAART**

Take zipForm Plus with you!

zipForm Plus

Edit, view, modify, and more right from your tablet or smartphone!

FREE Benefit!

The Benefits Store

California Insurance Advisors

Take advantage of Guaranteed Association Small Group options that are offered only through the Benefits Store. Enroll Today - benefitsstore.com

Visit Us Today at
BHGLAAR.COM

BH/GLAAR'S REALTOR® STORE

EXCLUSIVE MEMBER DISCOUNTS!

