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APR).**

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Sampling of rates as of January 2, 2019

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DAMON GERMANIDES

BRE 01794261 | NMLS 317894
damon@insigniamortgage.com

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Happy New Year from Meridith Baer Home



Hoping you and yours had a wonderful holiday season and wishing you a healthy, happy, prosperous new year!

We'd like to take this opportunity to acknowledge how important you are to our success, and to thank you for your continued support, without which these highlights from 2018 wouldn't be possible:

We installed **over \$10 BILLION** of real estate.

We furnished **over 2100** homes and events—a record number for us, and 11% more than the year before.

Many of our staged homes sold within 30 days and for considerably over asking, including one that sold for **\$1,178,100** over asking!

We expanded our presence in three new locations: Las Vegas, Palm Springs, and the Mid-Atlantic states, including New Jersey and Virginia.

Some of the celebrities who sold or bought homes we staged were: Leonardo DiCaprio, Taylor Swift, Kylie Jenner, Adam Lambert, Vincent Gallo, Moby, and Anna Faris.

Houzz awarded us Best of Design and Service, Los Angeles Business Journal named us one of their 100 Largest Women-Owned Businesses, and Meridith was included in the Real Estate Staging Association's 2018 Top 100 Most Influential People list.

This coming year, in addition to continuing to stage your listings, we're excited to also be expanding our Interior Design department. We've recently brought on talented designers dedicated to this growing division of the company.

Whatever your or your clients' needs, we look forward to working with you in 2019.

Yours,
MBH

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**

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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

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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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COHEN financial group

we make deals close and doors open

#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

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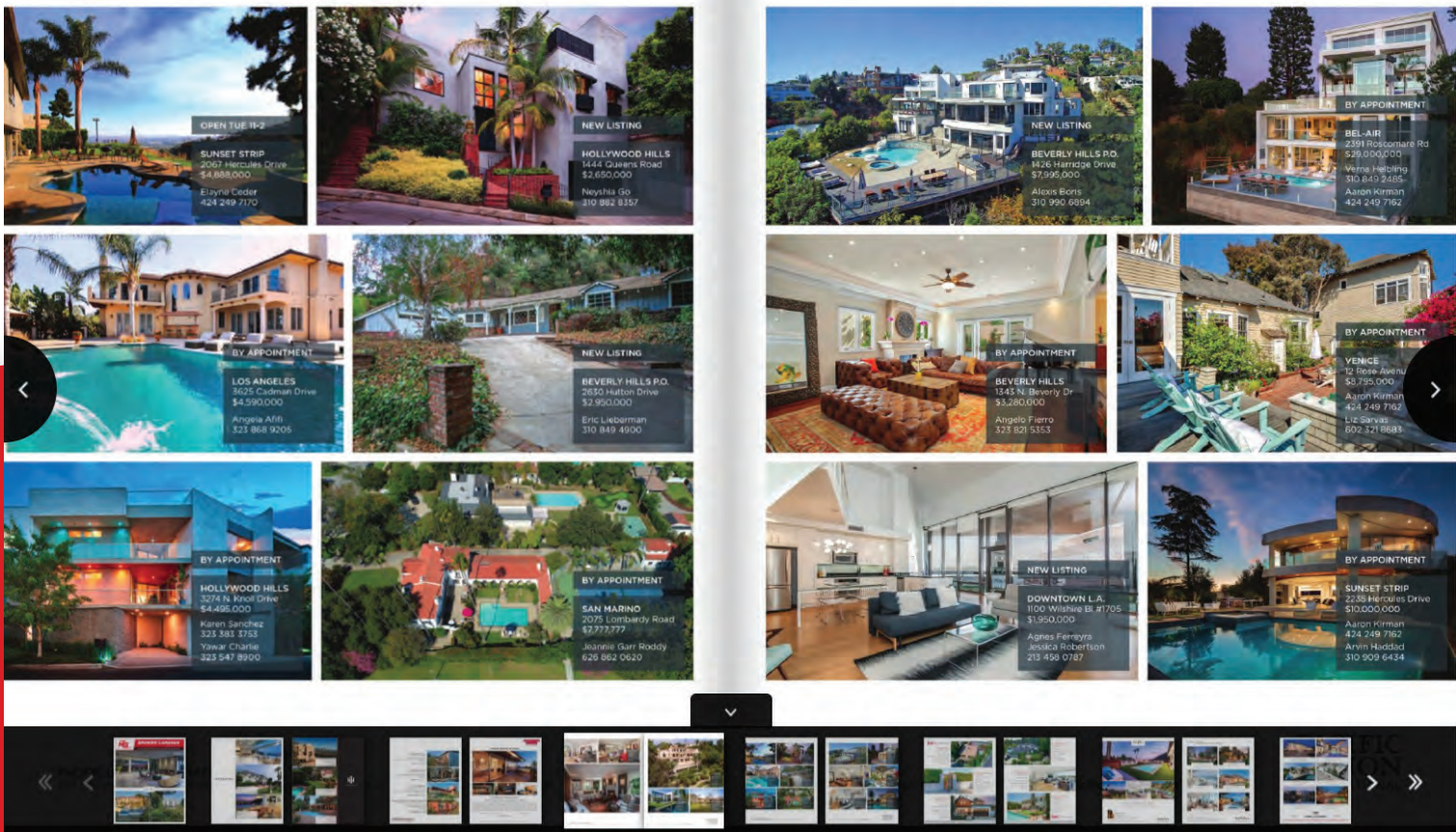
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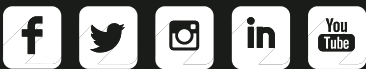


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YPN & KREBA YPN Networking Mixer - Jan. 9th



Please join the BH/GLAAR YPN for a Special Networking Mixer with the YPN from the Koren Real Estate Brokers Association.

Come enjoy a drink and some amazing food while you mingle with like-minded young professionals throughout the Beverly Hills and Los Angeles areas. Be sure to bring plenty of business cards for networking and to enter to win one of our door prize giveaways.

THE **MAYFAIR** HOTEL
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1256 W 7th Street, Los Angeles, CA 90017

Wednesday, January 9, 2019 - 6:00pm - 8:00pm

BH/GLAAR REALTORS® & Affiliates - \$10

(includes entrance fee, 1 drink ticket plus hosted food)

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Syd Leibovitch, President of Rodeo Realty,
is proud to

Welcome

MARC CHORIN

as Branch Manager of our
Pacific Palisades Office



With his long-standing tradition of real estate excellence, Marc Chorin is respected as one of the foremost agents in Westside real estate. During his 26 years in business, he's built a thriving career with a loyal following of satisfied clients. His trademark "winning spirit", competitive outlook, marketing acumen and top negotiating skills are the foundation of his success.

Rodeo Realty is extremely proud to welcome Marc as Branch Manager of our Pacific Palisades office.

MARC CHORIN
310.995.6344
MarcChorin@RodeoRE.com
DRE lic# 01143383



839 Via De La Paz, Pacific Palisades

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TOP 10

REASONS

for Using the VESTAPLUS™

CLIENT DASHBOARD

1. Most Viewed Listings

Keep track of how many times your client views a listing and when the last time he/she viewed a listing.



2. Client Daily Activity Reports

Your client activity reports are sent out to you daily.



3. Email & Text

Shared emails and texts are stored, so you can always keep track of what you sent to your clients.



4. Rated Properties

Clients can rate properties as Favorites, Maybes and Rejected.



5. Notes

Emails are sent out every time the client or agent creates a note on a listing.



6. Saved Searches

All clients' activities are centrally located in the Client Dashboard.

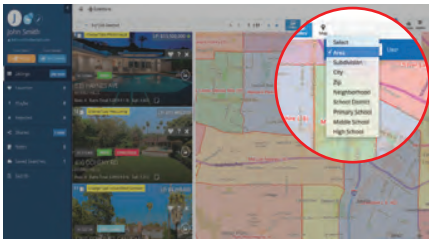


7. Mobile View

Notifications are accessible via your smartphone.

8. Powerful Mapping Tools

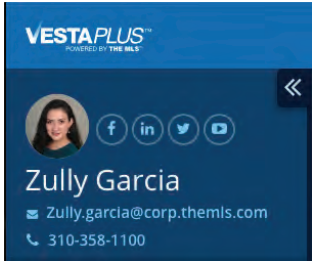
The Client Dashboard provides users with two views and with the ability to view layers such as traffic, areas, and important school information in the Explore feature.



Client Dashboard (Full view)

9. Branded Dashboard

The Client Dashboard is branded to the agent that created it.



Client Dashboard (Top-left corner view)

10. Client Search

The Client Dashboard allows your clients to search MLS data in real-time with the ability to rate listings returned in the search results.





The Global Table - Exploring Japan Jan 11th



Please join our us on January 11th as the BH/GLAAR Global Committee continues it's culinary tour of the world with The Global Table. In January we will taste Japanese cuisine, explore the culture and discuss business opportunities that Japan has to offer.

Friday, January 11, 2019 at 12:30pm
Each person will be responsible for paying for their own lunch.

K-ZO Restaurant
9240 Culver Blvd.
Culver City, CA 90232

During 2019 The Global Table will explore many exciting cultures & cuisines -

Check our Event Calendar for more details.



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