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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 28, 2019

310-859-0488

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

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BRE 01004991 | NMLS 357449
chris@insigniamortgage.com



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MORTGAGE

DAMON GERMANIDES

BRE 01794261 | NMLS 317894
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LOAN OFFICER SPOTLIGHT



Jonathan O'Donnell
310.480.6863
jodonnell@perlmortgage.com
NMLS #: 301511; CA: 301511

Jonathan has been helping buyers obtain financing for more than 20 years, closing over \$1 billion in mortgage loans. Achieving "Top Producer" year after year, Jonathan's consistent track record means that his pre-approval letters carry the assurance that real estate agents want and the confidence that buyers need.



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Contact Me to Close More Loans

22
Average Days
to Closing

perlmortgage.com/jodonnell | 310.480.6863 | 233 Wilshire Blvd Suite 280, Santa Monica, CA 90401

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COHEN FINANCIAL CLOSES TRANSACTIONS THAT OTHERS CAN'T...DEAL AFTER DEAL FOR OVER 30 YEARS.



- **MARK COHEN HAS BEEN THE HIGHEST VOLUME ORIGINATOR NATIONWIDE FOR THE PAST 10 CONSECUTIVE YEARS.**
- **TAKE ADVANTAGE OF THE RESOURCES & EXPERIENCE THAT COHEN FINANCIAL HAS CULTIVATED OVER THE LAST 30 YEARS.**

SOME OF OUR RECENT CLOSINGS

80% Bank Statement Loan - West LA

- SALES PRICE 2.9M
- 12-MONTHS BANK STATEMENTS USED TO QUALIFY
- SELF EMPLOYED (NO TAX RETURNS) 707 CREDIT SCORE

80% Only 1-Year Tax Returns

- SALES PRICE 2.65M
- 1-YEAR SELF EMPLOYED
- 7 YEAR ARM 4.125% (4.68% APR)

95% Jumbo Purchase - Los Angeles

- SALES PRICE 1.5M
- 30-YEAR FIXED WITH NO MI
- CREDIT SCORE 752 TO QUALIFY

75% LTV Foreign National - Venice

- SALES PRICE 2.9M
- 5.25% 5-YEAR ARM (5.39% APR)
- NO SOCIAL SECURITY NUMBERS
- FOREIGN TAX RETURNS & CREDIT USED TO QUALIFY

85% LTV - NO MI

- SALES PRICE 3.8M
- 30-YEAR FIXED 4.25% (4.53% APR)
- 1 LOAN - NO HELOC

90% Cross Collateral - West LA

- SALES PRICE 10.3M
- 5-YEAR INTEREST ONLY 4.75% APY (5.05% APR)
- 90% FINANCING (DOWN PAYMENT ONLY 10%)



BH/GLAAR Young Professionals Network

YPN Networking Mixer - Feb. 6th



Please join the BH/GLAAR YPN for our February Networking Mixer at Busby's East in Mid-Wilshire. Whether you are young in real estate, young in age or young at heart, our Young Professional Network events are for real estate professionals of all ages.

Come enjoy a drink and some food and mingle with like-minded real estate professionals throughout the Los Angeles area.



5364 Wilshire Blvd, Los Angeles, CA 90036

Wednesday, February 6, 2019 - 5:30pm - 7:30pm
 REALTORS® bring a business card for free admission!
 \$10 for Real Estate Related Services.

Door Prize Sponsors



Please register online at
www.bhglaar.com

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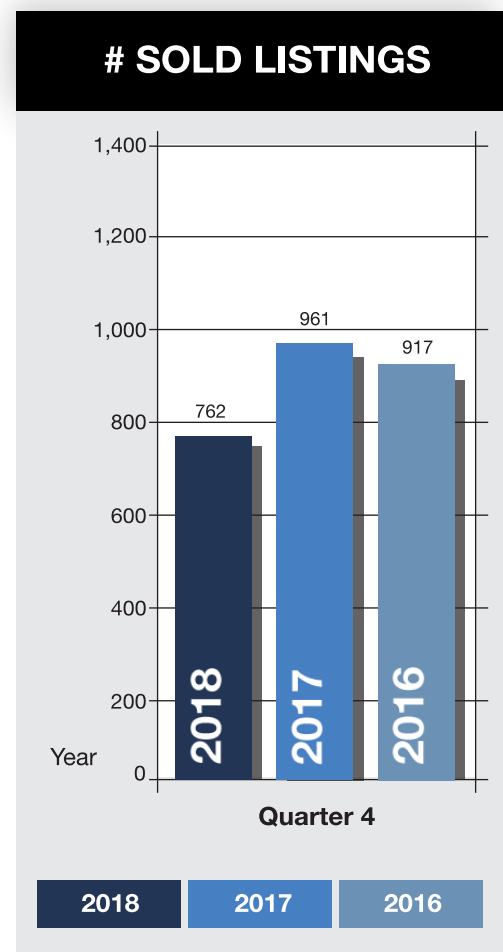
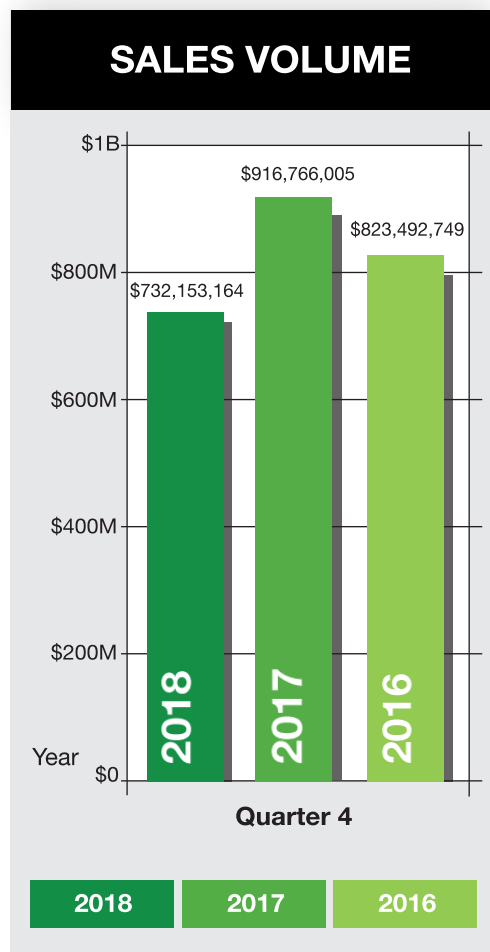
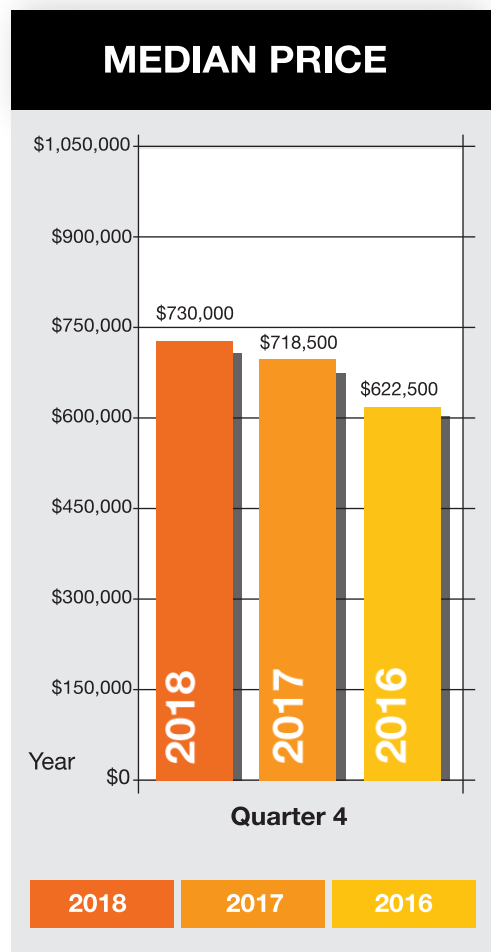
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CONDOS / CO-OPS MARKET STATISTICS

Comparative 4th Quarter 2018, 2017, vs 2016 (QOQ)

For The MLS™ /CLAW Areas (From Pacific Coast Highway to Downtown Los Angeles)



Your Most Reliable and Up-To-Date Real Estate Search Portal
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THE MLS SUMMIT™ 2019

Skirball Cultural Center, Los Angeles, CA
March 7, 2019 | 8 am - 4 pm

Speaker Spotlight

Real Estate Technology and Marketing converge in this one-day event! Agents, Brokers, and Realtors® can garner critical tools needed to drive their business forward in 2019. The MLS Summit™ brings top speakers, industry icons and key tech providers from all over the United States to Los Angeles. Real Estate professionals need to adapt to new technology to win more business and reach the next generation of home-buyers. The MLS Summit™ is a catalyst to integrate technology into real estate marketing. A variety of speakers will provide insight and insider tips into how to use social media, achieve exposure in the ever-changing digital landscape, communicate in today's fast-paced world and more.



Patti Wood, called the Babe Ruth of Body Language by the **Washington Post** and credited in the **New York Times** for bringing the topic to national attention, is a true expert. She creates high energy, interactive programs filled with humor, cutting edge information and lots of valuable "Take Aways." She is the author of eight books and speaks to and consults with Fortune 500 companies and associations. You see her on National TV shows like Good Morning America, CNN, FOX News, The History Channel and The Today Show. She is quoted every week in publications such as The Wall Street Journal, Psychology Today, Bloomberg Business Week, Fortune, Good Housekeeping and USA Today.



Matt Ahlmann is one of the best social media strategists in the business. Initially known for developing the most comprehensive Facebook curriculum, his teachings continue to prove fantastic results. Referred to by many markets as, "Mr. Facebook," Matt has mastered the art of taking a rather complex issue and simplifying it for all who attend his training sessions. His ability to understand consumer behavior through obsessive research, allows him to leverage his humorous yet transparent delivery to help others identify the type of creative content needed in order to grab the attention of their target audience. An expert at providing an executable action plan to ensure your success, he has gained national recognition and continues to present tech training's across the country with executable game plans.



Greg Robertson is the co-founder of W+R Studios. W+R Studios is a privately-held software company, located in Huntington Beach, California and makers of the Cloud Agent Suite. The Cloud Agent Suite contains the popular Cloud CMA, Cloud Streams, Cloud MLX and the new Cloud Attract. Cloud MLX recently won the "most innovative technology award" from Inman News. Greg has been in the real estate technology business for over 25 years. He has been listed on the "Inman 100" as a top influencer in real estate and on the Swanepoel Power 200, a list of the most powerful people in real estate. Greg also publishes the popular real estate technology/industry blog, Vendor Alley and hosts the podcast, Industry Relations, and Listing Bits.



Marc Davison born and raised in NYC, Marc Davison began his career in advertising as a copywriter at the Internationally known ad agency, Y&R. Several years in, Marc left to form his own Brand and PR agency DGE. In 1998, after selling his agency, he was asked by Brad Inman to build the Inman News brand which he did until the mid 2000's. His insights into brand building, design, advertising and strategy combined with his newfound passion for real estate led him to start Thousand Watt - an agency designed to bring Madison Ave level of creative services to our industry. Thousand Watt's clientele runs the gamut of real estate brands - from start up tech vendors and brokerages to some of the biggest companies in our space. He has been writing and commenting on this industry for over 20 years and brings a very unique and different perspective to this industry that has earned high regard from every sector.

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*regular price \$99

EARLY BIRD SPECIAL

Early bird price ends February 14th 2019

Lunch, Snacks and Parking will be included.

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For more information,
please call the help desk (310)358-1833

NON-REALTOR
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*regular price \$120





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Congratulations to our 2018 Award Winners!

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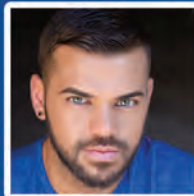
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Compass Adds Multi-Family Real Estate Team to LA Office



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\$1 Billion in Closed Transactions

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