

**MERIDITH BAER HOME**



**LUXURY HOME STAGING AND INTERIOR DESIGN**

310.204.5353  
home@  
meridithbaer.com



# Have an **UNSELLABLE LISTING?**

## **ValueBoost by Archway Masters has the CURE!**

*Is your listing sitting on the market not moving? Your seller won't lower the price, and the property needs updates your sellers can't currently afford?*

Archway Master's ValueBoost offers your clients the ability to add value and get the home sold without lowering the listing price! With no money due from your sellers until closing\*, we allow your sellers to complete the renovations needed to sell, whether a new kitchen, new baths, the addition of an ADU, a curb appeal facelift... whatever! Construction completed in the most timely and professional manner!

*Introduce ValueBoost to your clients today, and say hello to the commission check you thought you might never receive.*

**CALL 747-262-3600 TODAY**  
and receive a **FREE Bathroom Remodel** for your clients!\*

Visit [go.valueboosted.com](http://go.valueboosted.com) for more info!

\*Conditions Apply. Inquire for more information.

15315 Magnolia Blvd., Suite 120 Sherman Oaks, CA 91403  
[www.archwaymasters.com](http://www.archwaymasters.com) License # 1031190

# 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 March 6, 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.

## LOAN OFFICER SPOTLIGHT



**Buddy Epstein**

**310.968.4644**

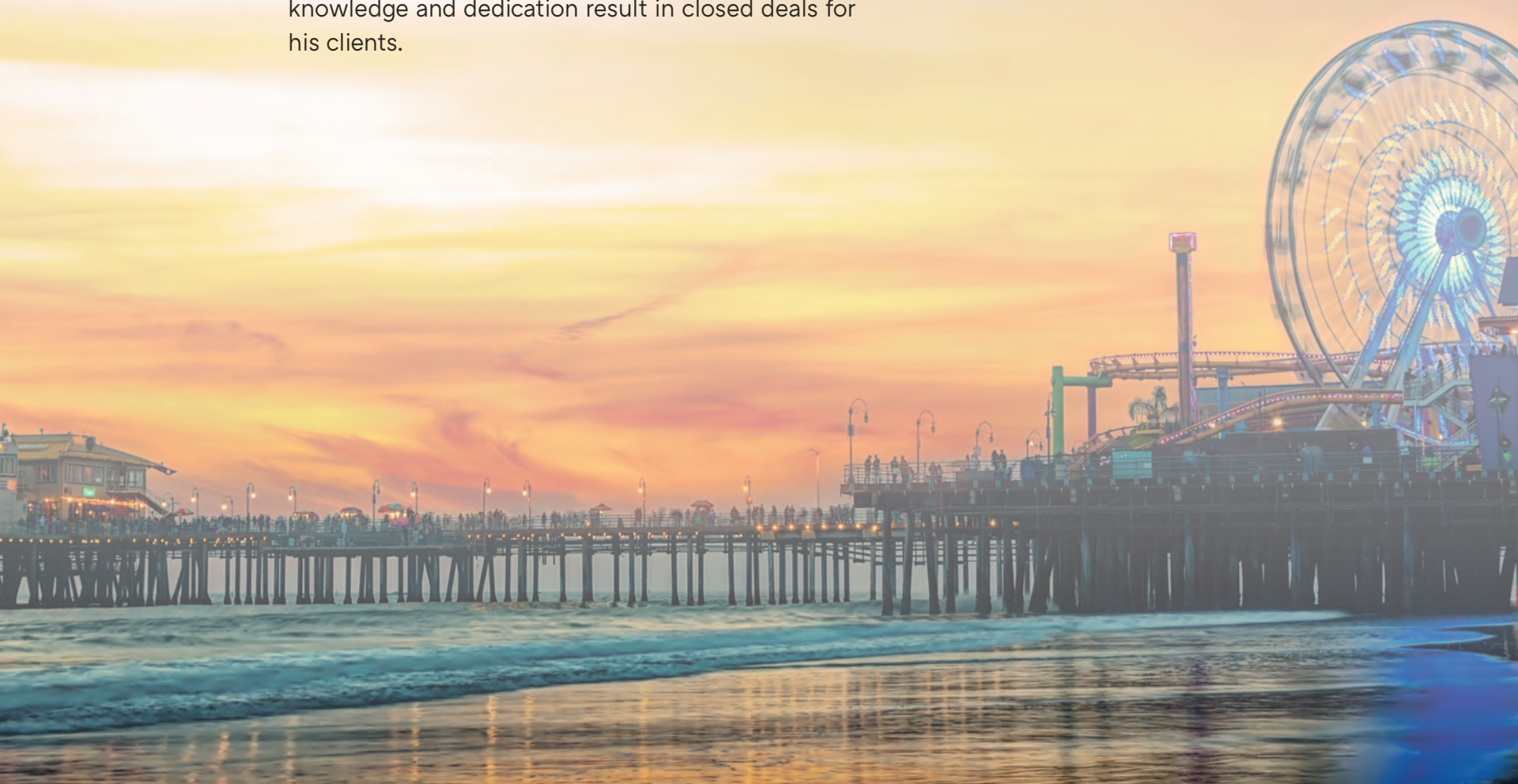
**bepstein@myperlteam.com**

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.

**PERL**  
MYPERLTEAM.COM

A division of CrossCountry Mortgage, Inc.



# Contact me to close more loans

**22**

Average days  
to Closing

**bepstein@myperlteam.com | 310.968.4644 | 830 S. Pacific Coast Highway Suite D204 El Segundo, CA 90245**



All loans subject to underwriting approval. Certain restrictions apply. Call for details. Licensed by the California Department of Business Oversight under the California Residential Mortgage Lending Act. NMLS3029 9www.nmlsconsumeraccess.org) Cross-Country Mortgage, Inc. 520 West Erie Street Chicago, IL 60654 NMLS 1806506 Illinois Residential Mortgage Licensee NMLS #: 250664 - 3029 - 3029

# 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%)**

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

For Real Estate Professionals Use Only

©2017 Cohen Financial Group. All rights reserved. Not all applicants will qualify. For professional use only.  
\*By dollar volume according to Origination News, "Top 200 Originators," 2007-2017 and Scotsman Guide, "Top Originators," 2012, 2013, 2014, 2015, 2016 and 2017.  
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.





## NEW BH/GLAAR Member Benefit

There are several essential concepts, principles and facts about the real estate transaction that all REALTORS® should know. Register for this series and walk away with the knowledge that will allow you to be more positive, engaged, supportive and professional so that you can provide your clients with truly remarkable service.

Our Contracts College Series is an Exclusive Member Benefit for BH/GLAAR REALTORS. Active members have the option to take this series for free.

**Register today for your one time complimentary Contract College Series Course.**

### Week 1: Residential Purchase Agreement (RPA)

**April 1, 2019 from 9:30am - 3:30pm**

**\$60 (FREE One Time Complimentary Class for BH/GLAAR Members)**

### Week 2: Residential Listing Agreement (RLA), Disclosures & Associated Forms

**April 8, 2019 from 9:30am - 3:30pm**

**\$60 (FREE One Time Complimentary Class for BH/GLAAR Members)**

### Week 3: Negotiation Strategies, Pitfalls and How Forms Work Together

As a REALTOR® you will need tools and information to help you understand the fundamentals of negotiation with different theories of how to negotiate. Learn the phases of negotiation, how to identify factors affecting the negotiation process, how to respond to common negotiation strategies and tactics, identify ethical issues in negotiation and avoid engaging in unethical behavior

**April 15, 2019 from 9:30am - 3:30pm**

**\$60 (FREE One Time Complimentary Class for BH/GLAAR Members)**



About Your Instructor **Tony Papillo**, Vice Chair of BH/GLAAR Professional Development Committee. For over 20 years Tony's work has evolved around real estate. First as a litigation attorney and now as an award winning Broker Associate.

**"My goal is to support agents in their business and help them continuously develop to meet their full potential. I'm a coach, mentor and all-around cheerleader. As a former litigator, teacher and Top-Ten office agent, I pride myself in helping agents strategize and negotiate for their clients' best interests."** - Tony Papillo

**Register for the full series today and save!**

BEVERLY HILLS/GREATER LOS ANGELES ASSOCIATION OF REALTORS®  
6330 SAN VICENTE BLVD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048  
P 310.967.8800 | F 310.967.8808 | WWW.BHGLAAR.COM

**APRIL 2019**



# Commercial Marketing Session - March 13<sup>th</sup>



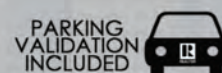
The Commercial Marketing Session at BH/GLAAR is open to all real estate professionals. Both Members and Non-members may bring their listings to this presentation by reservation. You may also attend even if you do not have a property to offer and investors are welcome. Come see what's happening in our local Commercial Real Estate Market.

Wednesday, March 13, 2019 - 9:30am - 11:00am

Free to all Real Estate Professionals

**BH/GLAAR**

6330 San Vicente Blvd., Suite 100  
Los Angeles, CA 90048



## Guest Speaker & Breakfast Sponsors



**MICHAEL SIMPSON**  
Founder & Senior Instructor



**Ami Adini**  
Environmental Services, Inc.

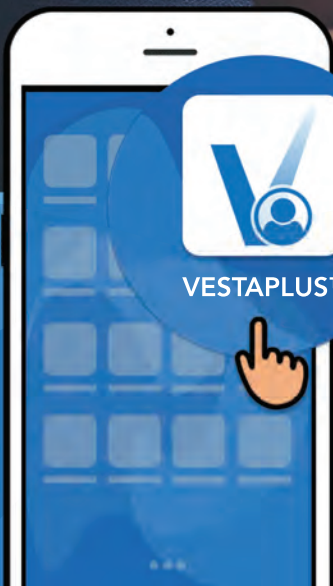


Please register online at  
[www.bhglaar.com](http://www.bhglaar.com)

6330 SAN VICENTE BOULEVARD | SUITE 100 | LOS ANGELES | CALIFORNIA | 90048  
P 310.967.8800 | F 310.967.8808 | [WWW.BHGLAAR.COM](http://WWW.BHGLAAR.COM)



**VESTAPLUS™**  
POWERED BY THE MLS™



VESTAPLUS™

**Clients Can Now Add VESTAPLUS™  
to Mobile Device Home Screen**