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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 13, 2019

310-859-0488

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

CHRIS FURIE

BRE 01004991 | NMLS 357449
chris@insigniamortgage.com



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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.

MERIDITH BAER HOME

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LOAN OFFICER SPOTLIGHT



Buddy Epstein

310.968.4644

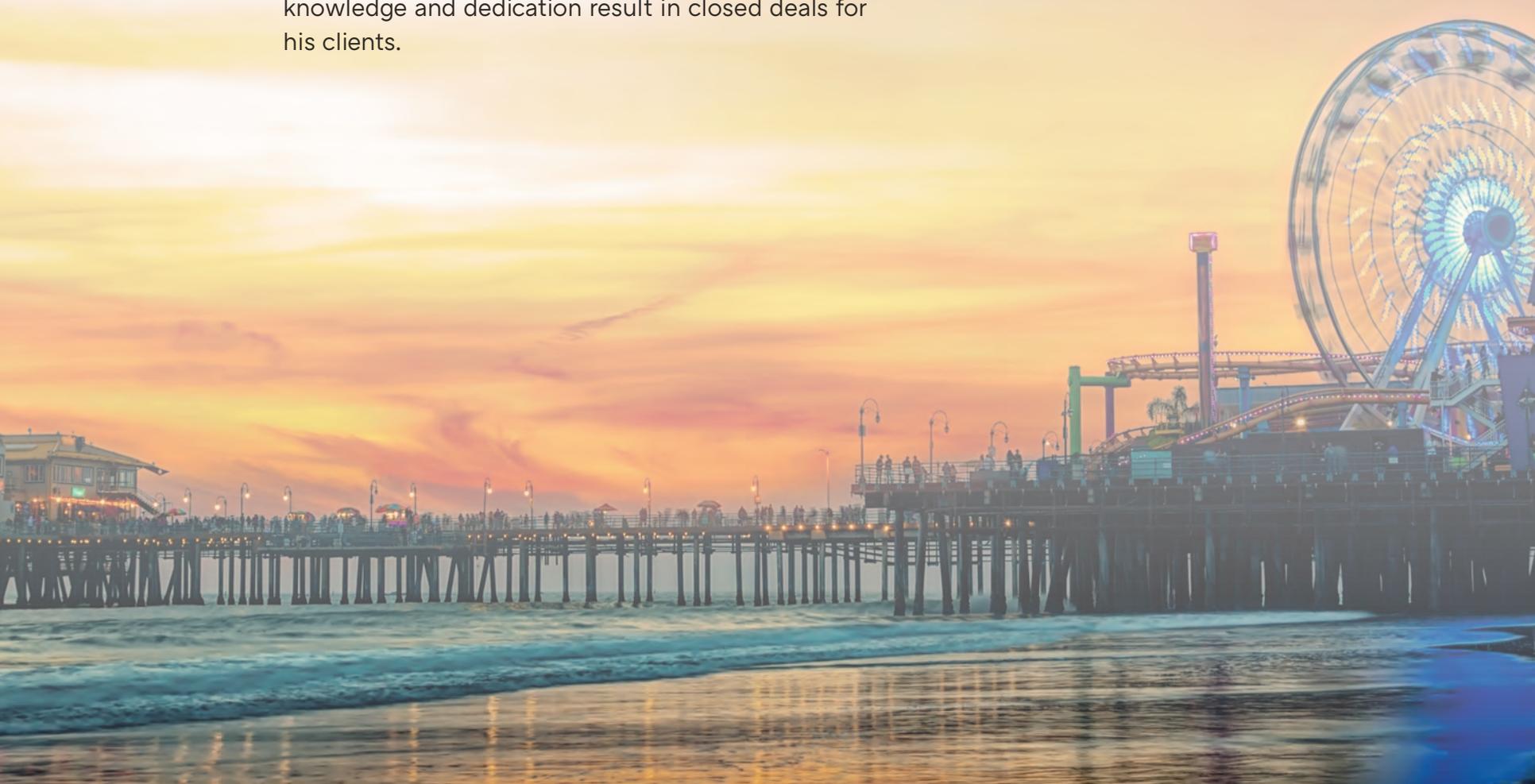
bepstein@myperlteam.com

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.

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Contact me to close more loans

22

Average days
to Closing

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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

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- **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

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*By dollar volume according to Origination News, "Top 200 Originators," 2007-2017 and Scotsman Guide, "Top Originators," 2012, 2013, 2014, 2015, 2016 and 2017.
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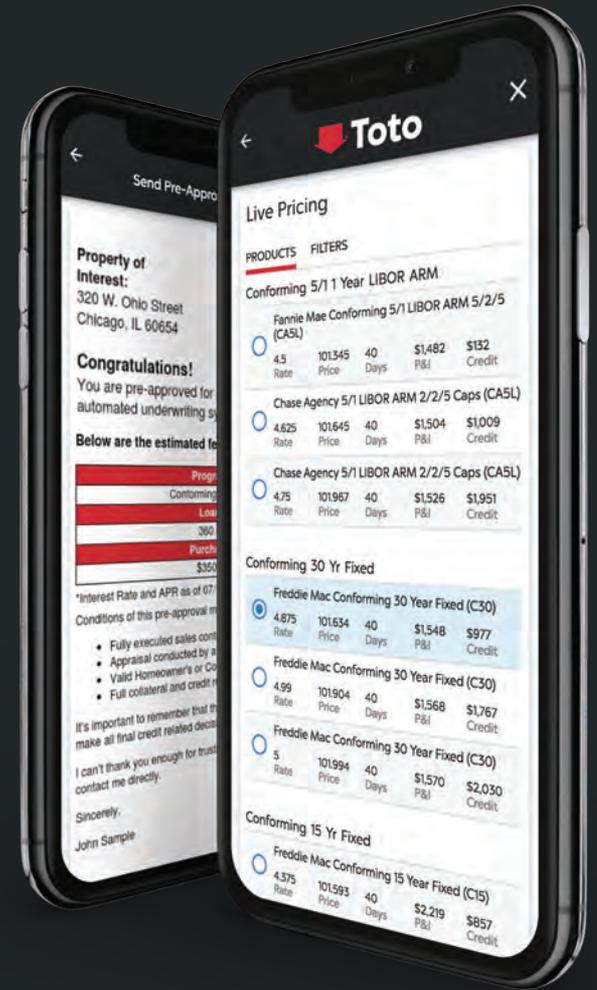
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Branch Manager/VP of Mortgage Lending

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Sample rates, LTV, and down payment amounts are provided for illustrative purposes only and are not intended to provide mortgage or other financial advice specific to the circumstances of any individual and should not be relied upon in that regard. This information is for industry use only and is not an advertisement for the extension of credit to consumers.



BH/GLAAR Commercial Committee

Changing Cities & the Role of the Real Estate Agent A BH/GLAAR Commercial Committee Expert Panel - Wednesday, April 17th



Christian Grusa
Commercial Committee Chair
INTA West & Pacific US Coast CEO



In the next 10 years, Los Angeles will undergo a major transformation linked both to population growth effects and the outlook of the 2028 Olympic Games.

In this context, a megalopolis like Los Angeles is forced to face paradigm shifts in our lifestyles and in the way we design and build our living and working environment, as to create the city of tomorrow that is exemplary in the consumption of all our forms of energy and water, and also to be effective in reducing greenhouse gas emissions. And this is not a scientific debate, it's a political, economic and health reality, where we are all concerned in our real estate activities.

Our Guest Speakers



John A. Mirisch
Vice Mayor of Beverly Hills
Mayor 2013-2014 & 2016-2017



Ron L. Frierson
Director of Economic Policy
Los Angeles Mayor's Office



Fabian Kremkus
AIA, Architect at
CO ARCHITECTS

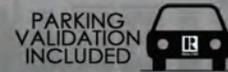


James Butts, Jr.
Mayor
City of Inglewood

Wednesday, April 17, 2018 - 10:30am - 1:30pm

\$20 for BH/GLAAR Members & \$30 for Non-Members

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



Lunch sponsored by  **Ami Adini Environmental Services, Inc.**



Please register online at
www.bhglaar.com

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BH/GLAAR General Membership Meeting

State of Real Estate/Global Luxury Forum - April 12th

Premier Partner



Silver Screen Theater at the Pacific Design Center

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Professional Headshots



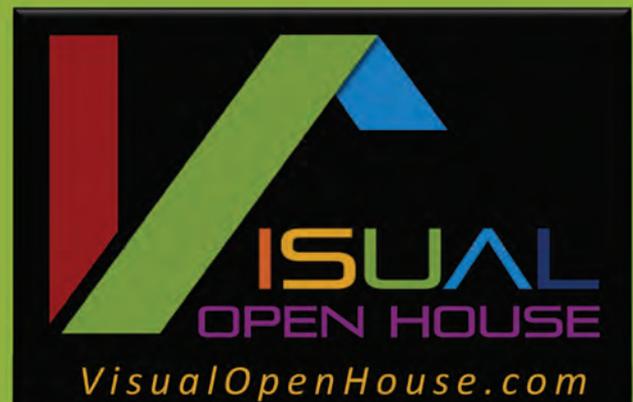
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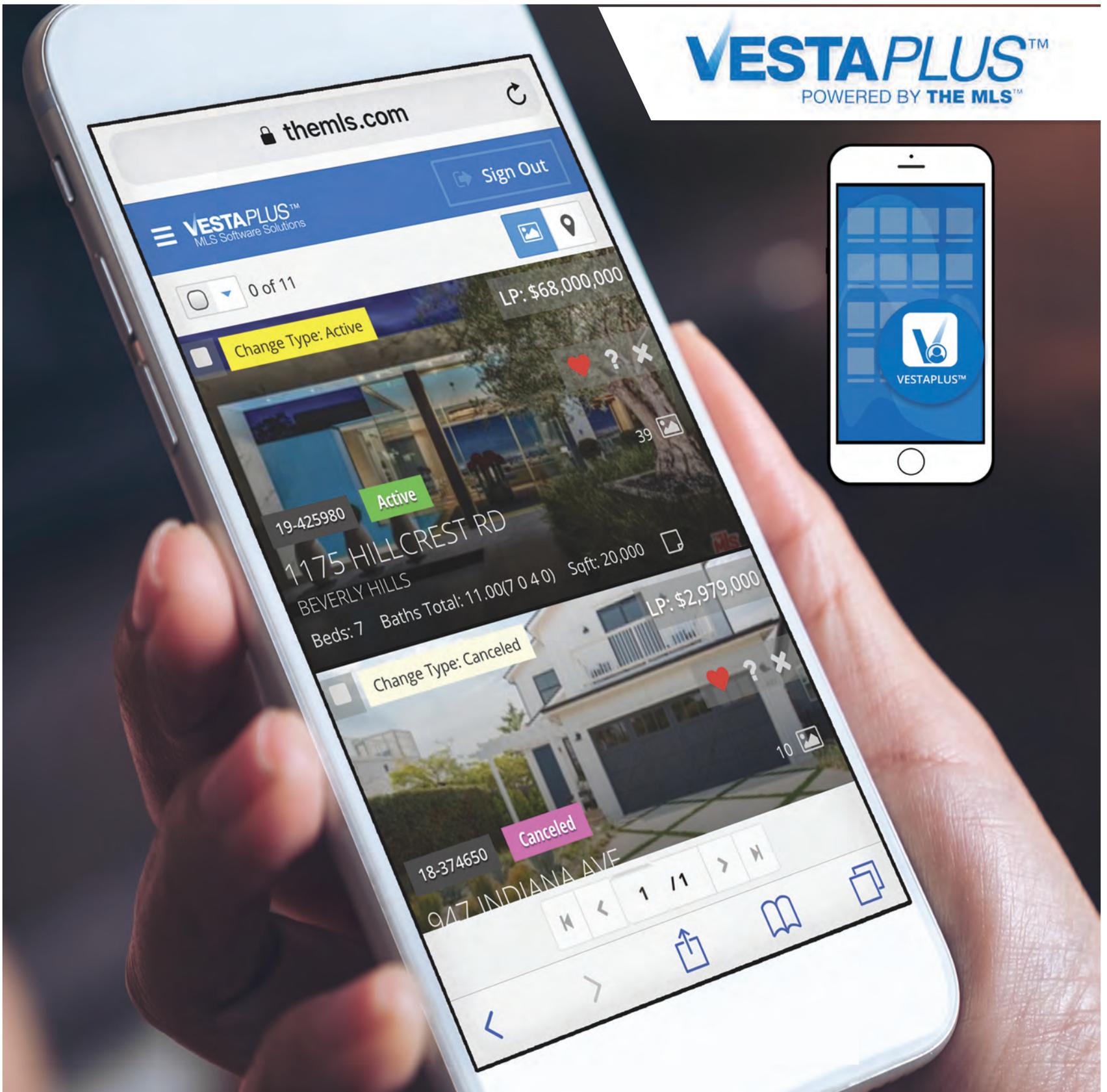
Non-members pay \$99

Friday, March 29th - 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.
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