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required.
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3.449%
(4.458% APR).**

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million.**

**Low rate Foreign
National loans
to \$4.5 million.
Rates start at
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(4.545% APR).**

**Niche Lending:
Cross-collateralizations,
loans to LLCs, interest-
only jumbo loan options
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single family
OK**

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Prime +1.00%**

Sampling of rates as of April 9, 2019

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chris@insigniamortgage.com



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DAMON GERMANIDES

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- **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

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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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Wednesday, May 8, 2018 - 6:00pm - 8:00pm

REALTORS® bring a business card for complimentary admission.

\$15 for Real Estate Related Services.

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Please register online at
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Changing Cities & the Role of the Real Estate Agent

A BH/GLAAR Commercial Committee Expert Panel - Wednesday, April 17th



Christian Grusq
 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
 Mayor
 City of Beverly Hills



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



Fabian Kremkus
 AIA, Architect at
 CO ARCHITECTS



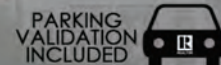
James Butts, Jr.
 Mayor
 City of Inglewood

Wednesday, April 17, 2019 - 10:30am - 1:30pm

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

BH/GLAAR

6330 San Vicente Blvd., Suite 100
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Lunch sponsored by  **Ami Adini**
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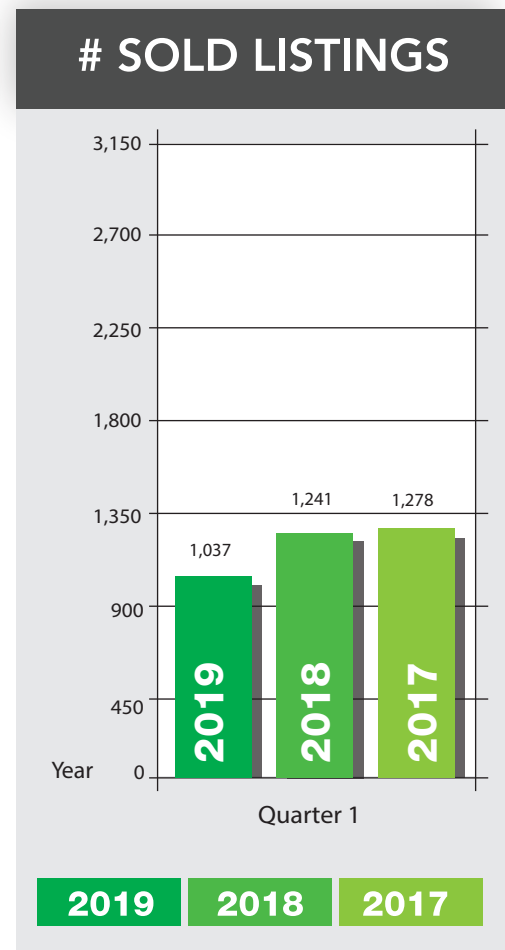
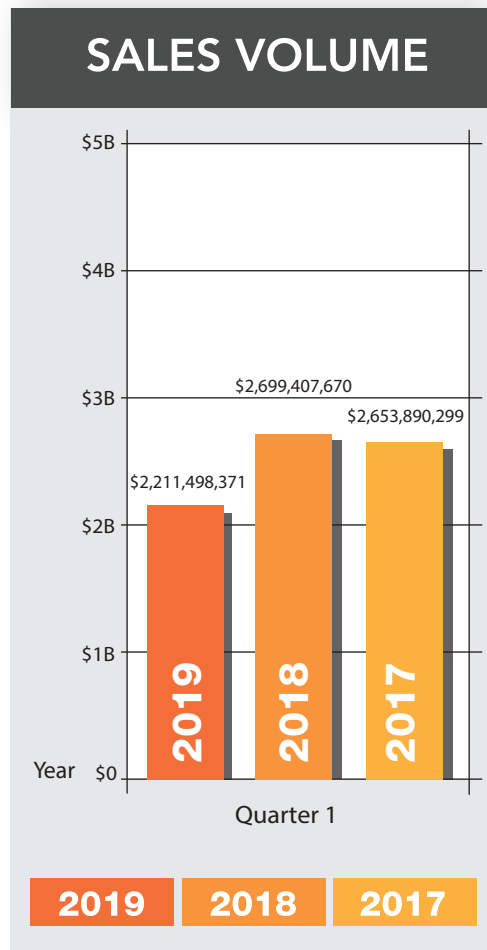
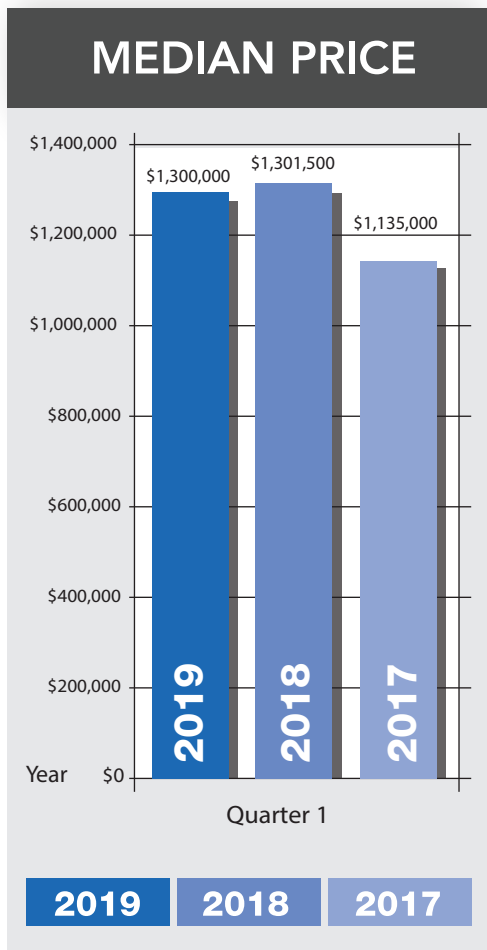


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SINGLE-FAMILY HOMES MARKET STATISTICS

Comparative 1st Quarter 2019, 2018, vs 2017 (QOQ)



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