



MERIDITH BAER HOME



LUXURY HOME STAGING AND INTERIOR DESIGN

4454 Saint Clair Ave.
Staged by Meredith Baer Home for Chernov Team, Keller Williams

310.204.5353
meridithbaer.com/mls



PRE-MARKET WITH THE MLS™

“COMING SOON” LISTINGS!

GET A HEAD START ON YOUR MARKETING! PRE-MARKET TO THE MLS™ MEMBERS ONLY WITH “COMING SOON” LISTINGS.

BENEFITS

- **DOM=0** for 21 days while in "Coming Soon" status
- Pre-market your listing within The MLS™ Network
- Advertise in The MLS Broker Caravan™



RULES

The following VESTAPLUS™ features are available for “Coming Soon” listings

- ✓ **Sharing via Email, Text & Print**
- ✓ **Saved Searches & Email auto-notifications**
- ✓ **Add to Cart**
- ✓ **Broker Caravan Ads**

The following VESTAPLUS™ features are **NOT** available for “Coming Soon” listings

- ✗ **Open House**
- ✗ **Syndication (data-feeds)**
- ✗ **Hot-sheets**
- ✗ **CMA & Statistics**

The “Coming Soon” listings will **NOT** be shared to any portal like Zillow, Trulia, etc. or any other MLS.

REQUIREMENTS



1 Exterior Photo



SELM



Complete Listing

Need Help? We're here! Contact The MLS™ Help Desk at 310-358-1833 if you need assistance

When Banks Say "No" We Say "Yes!"

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Over \$2.5 billion funded since 2012.

**No Tax Returns required.
Rates start at 3.449%
(4.458% APR).**

Stated Income business purpose loans to \$10 million.

**Low rate Foreign National loans to \$4.5 million.
Rates start at 3.824%
(4.545% 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 May 29, 2019

310-859-0488

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

CHRIS FURIE

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insignia
MORTGAGE

DAMON GERMANIDES

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©2019 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.

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Take Advantage of our Money Saving Packages 

Agent Property Full-Page B&W & Showcase w/Color Photo
\$129 (\$29 SAVINGS)

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\$430 (\$44 SAVINGS)

Agent Property Full-Page Color & Agent Property Full-Page B&W
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INDUSTRY RECOGNIZES MARK COHEN AS #1 TOP LOAN ORIGINATOR FOR THE 7TH YEAR IN A ROW!



TOP MORTGAGE BROKERS

ScotsmanGuide.com/Top2018/Brokers

#	Name	Company	State	Brokered Volume	Total Dollar Volume	Percent Brokered	Brokered Loans	Overall Closed Loans	Purchase Vs. Refi	Yrs. in Biz
1	MARK COHEN	COHEN FINANCIAL GROUP	CA	\$505,513,757	\$505,513,757	100%	451	451	58%/42%	30
2	Mike Roberts	City State Mortgage	CA	\$222,222,222	\$222,222,222	100%	110	110	80%/20%	21
3	Chris Taylor	Progress Mortgage Inc.	CA	\$201,232,400	\$201,232,400	100%	112	112	80%/20%	20
4	Thomas Sammartino	Progress Mortgage Inc.	CA	\$191,242,400	\$191,242,400	100%	111	111	80%/20%	10
5	Barbara Lee Walker	West Coast Lending	CA	\$182,716,816	\$182,716,816	100%	400	400	10%/90%	7
6	Shepherd Steinhilber	Home Lending	CA	\$180,377,000	\$180,377,000	100%	350	350	80%/20%	10
7	Thomas Nguyen	Loan Factory Inc.	CA	\$162,822,284	\$162,822,284	100%	403	403	80%/20%	10
8	Raymond Pagan	Shaq Loan	CA	\$122,822,400	\$122,822,400	100%	300	300	10%/90%	8
9	Jason Gallo	Galco Capital Inc.	CA	\$112,227,200	\$112,227,200	100%	200	200	20%/80%	20
10	Angela Rubin	First Securities Financial Services	CA	\$100,222,476	\$100,222,476	100%	400	400	80%/20%	10
11	Michael Steery	Citywide Financial Corp.	CA	\$98,422,178	\$98,422,178	100%	100	100	20%/80%	20
12	Mark Hunt	Home Trust Financial	CA	\$92,722,240	\$92,722,240	100%	170	170	10%/90%	10
13	Jon Mihalich	Go Mortgage Corp. - Go Team Home Loans	CA	\$88,222,100	\$88,222,100	100%	200	200	80%/20%	10
14	Andrew Eric Susskind	AMS Lending - All Things Equity Mortgage	CA	\$78,222,200	\$78,222,200	100%	220	220	10%/90%	7
15	Michael Pagan	Samuel Mortgage Co.	CA	\$77,274,800	\$77,274,800	100%	200	200	80%/20%	10
16	Tommy East	Federal 1st Mortgage	CA	\$76,272,216	\$76,272,216	100%	220	220	80%/20%	10
17	Andrew Marshall	Loan City Mortgage	CA	\$68,422,400	\$68,422,400	100%	220	220	80%/20%	10
18	Ron Frantz	Mortgage Network Inc.	CA	\$67,722,200	\$67,722,200	100%	110	110	80%/20%	10
19	Timothy Lanning	One Mortgage	CA	\$66,222,400	\$66,222,400	100%	100	100	80%/20%	10
20	Michael Shultz	Progressive Financial Services Corp.	CA	\$66,222,200	\$66,222,200	100%	200	200	80%/20%	20
21	Max Silver	Prologix Home Mortgage	CA	\$62,477,200	\$62,477,200	100%	100	100	80%/20%	10
22	Mark East	1st Capital Lending	CA	\$62,222,200	\$62,222,200	100%	100	100	80%/20%	8
23	Elaine Davis	Go Mortgage Corp. - Go Team Home Loans	CA	\$62,222,200	\$62,222,200	100%	100	100	10%/90%	10
24	Luigi Stronati	Investment.com LLC	CA	\$62,222,200	\$62,222,200	100%	40	40	20%/80%	20
25	Marvin De Jesus	Go Mortgage Corp.	CA	\$61,222,400	\$61,222,400	100%	110	110	80%/20%	10
26	Scott Richter	First Mortgage Mortgage Corp.	CA	\$60,222,200	\$60,222,200	100%	100	100	10%/90%	20
27	Ryan Jones	Loan Mortgage Team Inc.	CA	\$58,442,800	\$58,442,800	100%	100	100	80%/20%	10
28	Michael Mottis	Mortgage Inc. - All Progression Mortgage Services	CA	\$57,222,216	\$57,222,216	80%	100	100	80%/20%	20
29	Talita Guerrero	Right Way Mortgage Inc.	CA	\$57,222,200	\$57,222,200	100%	100	100	80%/20%	10
30	Scotty Berkman	Go Mortgage Corp. - Go Team Home Loans	CA	\$56,222,100	\$56,222,100	100%	50	50	80%/20%	8
31	Richard Wilson	Priority Financial LLC	CA	\$56,222,200	\$56,222,200	100%	100	100	80%/20%	20
32	Shane Walsh	Acadia Lending Group LLC	CA	\$56,222,200	\$56,222,200	100%	100	100	80%/20%	8
33	James Conway	American Pacific Mortgage	CA	\$47,222,176	\$47,222,176	80%	50	50	80%/20%	20
34	Scott Brown	Investment.com LLC	CA	\$45,222,200	\$45,222,200	80%	50	50	10%/90%	10

Ask about our Exclusive Bank Statement Jumbo Loan Program
 NO TAX RETURNS - 12 MONTHS OF BANK STATEMENTS FOR QUALIFICATION - COMMON SENSE UNDERWRITING -
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 *By dollar volume according to Origination News, "Top 200 Originators," 2018 and Scotsman Guide, "Top Originators," 2012, 2013, 2014, 2015, 2016, 2017 and 2018.
 Rates, programs, and APFs 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.





BH/GLAAR General Membership Luncheon

2019 Legal Update & Member Appreciation BBQ

Premier Partner



Join BH/GLAAR to hear about recent changes to C.A.R. forms, including new releases, revised and discontinued forms. Plus, learn about new laws and changes that can affect your real estate business.

You don't want to miss this important event with our speaker from the California Association of REALTORS®



Gov Hutchinson
C.A.R.
Assistant General Counsel

Breakout Sessions

The Facts about Teams, Insurance - Is your Business Safe, Social Media Tricks & VestaPlus - Latest Updates

Wednesday, June 19, 2019 - 10:00am - 3:00pm

BH/GLAAR REALTOR® Members - \$15 / Non-Members \$25

(includes Vendor Expo, Breakout Sessions, BBQ Lunch, Legal Update, Prize Giveaways & Parking Validation)

L.A. Memorial Coliseum

3911 S. Figueroa St, Los Angeles, CA 90037

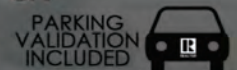
Registration is required and space is limited, so register today!

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Please register online at
www.bhglaar.com



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Tap Into the Growing Real Estate Investor Market!



Working with Investors (also PMC Elective Course 5)

The Working with Investors course counts toward earning the Property Management Certification (PMC). For more information about the certification, please visit www.car.org/education/designations/pmc/.

How you will benefit from taking this course:

- Learn how to assist both novice and experienced investors in the acquisition and disposition of investment properties
- Discover the typical investment principles including key benchmarks, rates and ratios
- Identify the primary advantages and disadvantages of different property types
- Prepare and explain the C.A.R. Residential Income Property Purchase Agreement and Joint Escrow Instructions (RIPA) and the Commercial Property Purchase Agreement (CPA)
- Understand the lender's guidelines and requirements for certain loan programs
- Familiarize yourself with the different loans available, includ-



BEVERLY HILLS/GREATER LOS ANGELES ASSOCIATION OF REALTORS®

BH/GLAAR

C E R T I F I C A T I O N

DATE & TIME

Thursday, May 30, 2019
8:00am - 12:00pm

LOCATION

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

COST

BH/GLAAR Members
\$99.99
Non-Members
\$109.99

REGISTRATION

Register Online at
www.bhglaar.com

PARKING

Parking Validation
NOT INCLUDED

Cancellation/No Show Policy :

Cancellations may be made via email, mail, phone or fax within 24 hours of the course start time. Upon proper cancellation your account will be credited the amount of the course. No refunds will be issued for no shows.

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- ▶ BLACK & WHITE DUE THURSDAY AT 5PM

INCREASE EXPOSURE

- ▶ DELIVERED TO **4,500+ REAL ESTATE PROFESSIONALS** IN SOUTHERN CALIFORNIA
- ▶ ONLY REALTOR®-OWNED ONLINE & PRINT OPEN HOUSE GUIDE

Need Help? We're here! Contact The MLS™ Help Desk at 310-358-1833 if you need assistance.

WE OPEN THE DOOR!



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COMPLEX**

**FULL LOAN APPROVAL UP FRONT
TO ACCOMPANY YOUR OFFER**

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INVESTMENT PROPERTIES**

**Gloria & her great team
set the pace in the lending
industry with her 35+
years of experience.**

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MIXED USE PROPERTIES**



Gloria Shulman
310-275-3202
NMLS #275995

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