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

Why haven't you called us? Over \$2.5 billion funded since 2012.

No Tax Returns required.
Rates start at 3.000% (4.164% APR).

Stated Income business purpose loans to \$10 million.

Low rate Foreign
National loans
to \$5.1 million.
Rates start at
3.375%
(4.250% APR).

Niche Lending, Cross-collaterilizations, loans to LLCs, interestonly jumbo loan options to 80% LTV. 1031 Exchange single family OK

Local Lenders:
Fast Turn Times
10/1 ARM 3.625%
(4.269% APR)
Zero Points

Sampling of rates as of July 17, 2019

310-859-0488

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

CHRIS FURIE

BRE 01004991 | NMLS 357449 chris@insigniamortgage.com



DAMON GERMANIDES

BRE 01794261 | NMLS 317894 damon@insigniamortgage.com

©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.

MERIDITH BAER HOME









LET ME PUT ALL THE PIECES TOGETHER ON YOUR NEXT SALE.



MIKE HARTUNIAN

VICE PRESIDENT MORTGAGE LOAN ORIGINATOR NMLS# 247330

Direct: (818) 728-3702 mike.hartunian@homebridge.com www.mikehartunian.com



Follow us on social media:







THE MLS BROKER CARAVAN™ TUESDAY, JULY 23, 2019 ∣ A5





Thank all of you for your continued business and for keeping Cohen Financial Group the Top Originator Nationwide. WE DID IT AGAIN!



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 B
1 MARK COHEN	COHEN FINANCIAL GROUP	CA	\$ 505 ,513, 7 57	s505,513,757	100%	451	451	58%/42%	30
2 Mile februs	City Steek Micripage	987	B05,09,00	\$100,000,000	10076	7779	7796	885-505	- 10
1. Derivinus	Insignia-Mortgage-Inc.	594	\$100 JUN-1400	\$301,035,460	100%	110	110	SEN-RON	- 10
6 Dates Servantine	Insignis Mortgage Inc.	GA.	217,201,800	\$191,200,000	100%	98	980	60%/57%	3
\$ Remove Non-Worker	Most Datic Lending	GN-	210,716,916	9160,710,016	1500%	4611	604	105/875	
E Statut State	Accus Curreling	GA.	E180,017/2000	\$180,017,004	100%	366	256	MONTHS.	3
7 Those Reports	Laser Practicity (Iso)	SN.	\$100,000 DB	\$160,000,000	100%	403	403	674/52%	
8 Republic Royal	Starp Lean	GA.	BIDLING AN	\$100,000,406	160%	360	365	175/805	3
8 Jason Cattle	Califor Capital No.	990	B15,807,988	\$110,007,006	100%	200	2000	20%/77%	- 1
M Angels Fallow	First Securities Promotel Services	100		\$190,001,6T9	150%	400	466	505/75	в
15 Minhael Berry	(Hywide-Francisi Corp.	GN	BORGERS (TR.	898,460,179	19979.	160	1960	50%46%	
SE BOOTERS	Name Trad (Transcal	90.		SECURSOR	160%	179	176	78% 02%	В
10 Jose Rechelle	As Mortgage Corp., disc Your Home: Learn	90	980 (SML)(SE	990,004,700	160%	346	(86)	676/10%	
SK. Andrew Strin Sonnals	AGM, Sancesq, disc Print Squity Workpage	GA.	ENDIGHE	\$76,274,264	100%	256	394	79%(21%)	
S. Schole-Perell	Sement Merapage Co.	WT	\$7.8% ME	\$71,874,860	100%	(800	356	90%/4%	
W. Tamory Stad	Protect NO Mortgage	80		870270396	1500%	258	307	80%/10%	
C Andrew Martines	Loan (35) Wertgrape	68	200,000,000	\$60,460,400	100%	208	236	6075-7075	П
SE SALEPANA	Meripage Selected Inc.	MA.	801,701,866	\$61,701,866	100%	115.	198	816786	
W Toronto Lindous	Stee Weignan	600	BOLDET ME	\$19,000,407	1500%	156	1596	E76/1376	П
N Solvine Steels	Progressive Pitopolisi Services Corp.	1000	EN. 625.000	\$16,453,966	100%	367	TW/	MAN IN	b
Ti Man Sheer	Prestige-Isona-Workpape	80	805,077,006	900,471,000	1600%	1980	190	\$655LT975	П
TO Make Bed.	SD Data Fuelra	NI	846,000,000	\$40,000,000	160%	160	340	MINTEN.	
22 Stees Sens	Av Martgager Corp., day Tower Honer's come	900	846,077,203	\$46,071,001	100%	1997	197	7894-0094	
N. Little Bretund	Nandispeluon (LC)	W	\$60,00,400	\$46,440,300	80%	40	100	SPERK	b
Si. Marrie St. Januar	MC Mortgage Corp.	80	\$10,000,000	\$49,350,460	100%	116	1160	6874-7075	
III. Soon fartiful	Tree Monday Montpage Corp.	W	\$40,010,000	\$40,016,006	100%	160	901	776/00%	b
DT Ryan James	Land Workpape Team Inc.	AZ	RIN HAR BUT	\$100,4400,004	100%	1607	167	40%/50%	
III Benate Notice	Betgap Review, dechropment has derigap former	K	87/85.05	\$10,200,815	30%	166	166	805/305	
29 Salis-Sources	Right file Workpap Inc.	900	87/88.80	\$17,986,803	100%	108	100	6175/1975	
III Salty Below	As Marigage Coop., disc Toxer Home Loans	86.	ENDAME	806,814,012	100%	94	84	MATER.	
D. Mohard Malson	Priority/Responsit/LUE	100	E-94.000, 700	\$100,4005,2000	100%	1000	100	876/10%	
E Super Steam	Acade Canding Straig CLCZ	ME	EIGEN, THE	\$96,800,780	100%	190	161	805.05	
III Januar Consensy	American Practic Workpage	GM.	E17,800,766	947/0001119	90%	300	98	675/575	
M Soft Seers	Standbasel com (ECE	W	B17, (MC), (MB)	\$46,000,000	60%	30	M	705-775	

Ask about our Exclusive Bank Statement Jumbo Loan Program

NO TAX RETURNS - 12 MONTHS OF BANK STATEMENTS FOR QUALIFICATION - COMMON SENSE UNDERWRITING - ONLY 3 MONTHS RESERVES REQUIRED - AGGRESSIVELY PRICED

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

For Real Estate Professionals Use Only

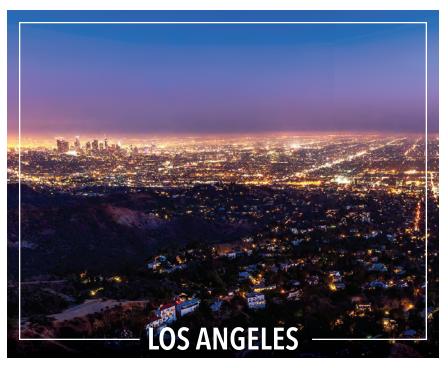
by delitar volume according to Origination News. "Top 200 Originations," 2018 and Scotsman Guide. "Top Originations," 2012, 2014, 2014, 2015, 2016, 2017 and 2018, attess, programs, and APRs subject to change at any time without prior notice. Please contact Coher Install Group for more details. All LTVs represented are based on prepared value. Examples of payments assume first-trust deed. Other Financial Group is a division of Sc Financial, Inc., a broker licensee by the CA Bureau of Real Estate,



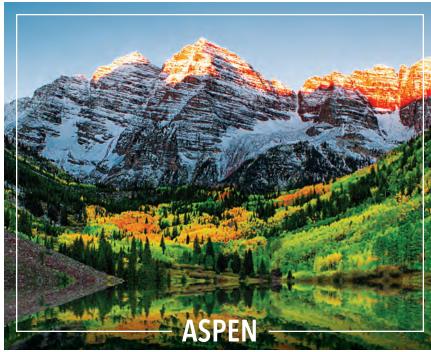




Your World









Thanks to a network that spans North America, Europe, Africa and Asia, Douglas Elliman | Knight Frank connects 21,500+ agents across 60 countries to the tools they need to take their business to the next level.

Join us: elliman.com/california

Just Got Larger

















Young Professionals Network - 5th Aumal



and Fundraiser

IRCA

1200 S. Figueroa St, Los Angeles, CA 90015

Wednesday, August 7, 2019 6:00pm - 8:30pm

August is the YPN 'Month of Giving' please join us for a fun evening at this multi-association mega-mixer benefiting C.A.R.'s Housing Affordable Fund.

We have over 30 sponsored raffles prizes for our drawings, tickets are \$5 per prize, so be sure to bring cash and plenty of business cards.

YPN Events are open to Real Estate Professionals of all ages.

FREE with Pre-Registration. \$15 at the door.

MAJOR SPONSORS



CORNER

Don't Miss this Exciting Event! Register Today https://tinyurl.com/2019-YPN-Mega-Mixer

PARTICIPATING ASSOCIATIONS











Record locked loan volume.

April \$3.9 Billion May \$4.4 Billion

We're not bragging. We're inviting. Join the fun.



JOINGRNOW.COM

John Stewart SVP, Divisional Manager

John.Stewart@rate.com (310) 612-6001 AK, CA, HI, OR, WA

Reported numbers based on consolidated financial data from Guaranteed Rate, Inc. NMLS 2611 an Guaranteed Rate Affinity, LLC NMLS 1598647

Guaranteed Rate is an Equal Opportunity Employer that welcomes and encourages all applicants to apply regardless of age, race, sex, religion, color, national origin, disability, veteran status, sexual orientation, gender identity and/or expression, marital or parental status, ancestry, citizenship status, pregnancy or other reason prohibited by law.

TEOUAL HOUSING LENDER NMLS ID #2611 For licensing information, go to nmlsconsumeraccess.org • AK - Lic#AK2611 • CA - Licensed by the Department of Business Oversight, Division of Corporationsunder the California Residential Mortgage Lending Act Lic #4130699 • HI - Lic#HI-2611 • OR - Lic #ML-3836 - 3940 N. Ravenswood Ave., Chicago, IL 60613 • WA - Lic #GL-2611 •



MARKET YOUR LISTINGS!

- •16,000+ AGENTS IN THE MLSTM NETWORK
- 500,000+ VIEWERS ON THEMLS.COM





INCREASE YOUR VISIBILITY



An important part of my marketing budget is devoted to The MLS Broker Caravan[™]. Artistic design with great photography will draw turnout for your open house, which is key to selling any property. I usually invest in the package which includes the showcase ad to make sure I've covered every base.



-Joyce Rey

Joyce Rey



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 I: Residential Purchase Agreement (RPA)

August 5, 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

August 12, 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

August 26, 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!