

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
2.875%
(4.136% 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-collateralizations,
loans to LLCs, interest-
only jumbo loan options
to 80% LTV.**

**1031 Exchange
single family
OK**

**Local Lenders:
Fast Turn Times
10/1 ARM 3.500%
(4.193% APR)
Zero Points**

Sampling of rates as of July 3, 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

©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



3572 Three Springs Dr.

\$1,995,000



Staged by Meredith Baer Home for Suzi Farajiani, Douglas Elliman

HOME LOANS ARE A PUZZLE

You need a local mortgage professional to help you fit the right pieces together.

- Works directly with you as well as your client
- Stellar support staff, always keeping buyers informed and engaged in every transaction
- No deal is too small, too big or too complicated
- A true team you can count on for all your escrows

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:



15301 Ventura Blvd., Suite D210. Sherman Oaks, CA 91403 | Branch NMLS# 1674407

This is a business-to-business communication provided for use by mortgage professionals only and is not intended for distribution to consumers or other third parties. It is not an advertisement; as such term is defined in Section 1026.24 of Regulation Z. Homebridge Financial Services, Inc. 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830. Corporate NMLS #6521. Rev. 10.04.18 (0117-0083); LR 2018-655



COHEN financial group

we make deals close and doors open



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 Biz
1	MARK COHEN	COHEN FINANCIAL GROUP	CA	\$505,513,757	\$505,513,757	100%	451	451	58%/42%	30
2	Walter Roberts	City State Mortgage	CA	\$222,222,222	\$222,222,222	100%	178	178	80%/20%	21
3	Chris Taylor	Progress Mortgage Inc.	CA	\$197,222,222	\$197,222,222	100%	112	112	80%/20%	20
4	Thomas Sarmiento	Progress Mortgage Inc.	CA	\$191,222,222	\$191,222,222	100%	111	111	80%/20%	10
5	Samuel Lee Walker	West Coast Lending	CA	\$188,718,878	\$188,718,878	100%	489	489	10%/90%	7
6	Shawnick Shindler	Home Lending	CA	\$186,377,284	\$186,377,284	100%	394	394	80%/20%	10
7	Thom Nguyen	Loan Partners Inc.	CA	\$182,822,222	\$182,822,222	100%	421	421	80%/20%	10
8	Raymond Poon	Shaq Loan	CA	\$178,822,222	\$178,822,222	100%	382	382	17%/83%	8
9	Jason Gallo	Gallo Capital Inc.	CA	\$173,222,222	\$173,222,222	100%	282	282	27%/73%	28
10	Angela Rubin	First Securities Financial Services	CA	\$168,222,222	\$168,222,222	100%	488	488	80%/20%	10
11	Michael Steary	Clydebank Financial Corp.	CA	\$166,222,222	\$166,222,222	100%	192	192	10%/90%	20
12	Mark Reed	Home Trust Financial	CA	\$162,722,222	\$162,722,222	100%	178	178	70%/30%	10
13	Jon Mathews	Go Mortgage Corp. - Go Team Home Loans	CA	\$161,222,222	\$161,222,222	100%	242	242	87%/13%	10
14	Andrew Brock Susskind	AMM, Stearns, & Pines Equity Mortgage	CA	\$158,222,222	\$158,222,222	100%	224	224	70%/30%	7
15	Michael Pined	Service Mortgage Co.	CA	\$157,222,222	\$157,222,222	100%	284	284	80%/20%	10
16	Tommy Scott	Palmdale 1st Mortgage	CA	\$157,222,222	\$157,222,222	100%	228	227	80%/20%	10
17	Andrew Mathews	Loan City Mortgage	CA	\$156,222,222	\$156,222,222	100%	228	228	80%/20%	10
18	Paul Fraliga	Mortgage Network Inc.	CA	\$152,722,222	\$152,722,222	100%	172	172	87%/13%	10
19	Tracy Loring	Star Mortgage	CA	\$148,222,222	\$148,222,222	100%	124	124	87%/13%	18
20	Michael Shindler	Progress Financial Services Corp.	CA	\$148,222,222	\$148,222,222	100%	287	287	80%/20%	28
21	Max Silver	Prolog Home Mortgage	CA	\$147,222,222	\$147,222,222	100%	188	188	80%/20%	10
22	Mark Reed	GO Capital Lending	CA	\$146,722,222	\$146,722,222	100%	188	188	80%/20%	8
23	Elaine Davis	Go Mortgage Corp. - Go Team Home Loans	CA	\$146,222,222	\$146,222,222	100%	127	127	80%/20%	10
24	Luigi Strano	Investment.com LLC	CA	\$146,222,222	\$146,222,222	100%	41	34	80%/20%	28
25	Marvin De Jesus	Go Mortgage Corp.	CA	\$143,222,222	\$143,222,222	100%	112	112	80%/20%	10
26	Scott Roberts	First Mortgage Mortgage Corp.	CA	\$143,222,222	\$143,222,222	100%	181	181	77%/23%	28
27	Ryan Jones	Loan Mortgage Team Inc.	CA	\$138,222,222	\$138,222,222	100%	187	187	87%/13%	10
28	Michael Mathews	Mortgage Inc. - Go Progress Home Mortgage Service	CA	\$137,222,222	\$137,222,222	80%	182	182	80%/20%	28
29	Talib Saevans	Right Way Mortgage Inc.	CA	\$137,222,222	\$137,222,222	100%	128	128	87%/13%	10
30	Carly Mathews	Go Mortgage Corp. - Go Team Home Loans	CA	\$136,222,222	\$136,222,222	100%	84	84	80%/20%	8
31	Richard Wilson	Priority Financial LLC	CA	\$136,222,222	\$136,222,222	100%	188	188	87%/13%	28
32	Shane Walsh	Academy Lending Group LLC	CA	\$136,222,222	\$136,222,222	100%	181	181	80%/20%	8
33	Jason Conway	American Pacific Mortgage	CA	\$132,222,222	\$132,222,222	100%	28	28	80%/20%	28
34	Scott Susskind	Investment.com LLC	CA	\$132,222,222	\$132,222,222	80%	32	32	70%/30%	18

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

©2017 Cohen Financial Group, a division of CS Financial, Inc. All rights reserved. Not all applicants will qualify. For professional use only. *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 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.



guaranteed **Rate**® | Positively Different

Record locked loan volume.

April **\$3.9 Billion**

May **\$4.4 Billion**

We're not bragging.

We're inviting. **Join the fun.**

guaranteed **Rate**

JOINGRNOW.COM

John Stewart

SVP, Divisional Manager


John.Stewart@rate.com

(310) 612-6001

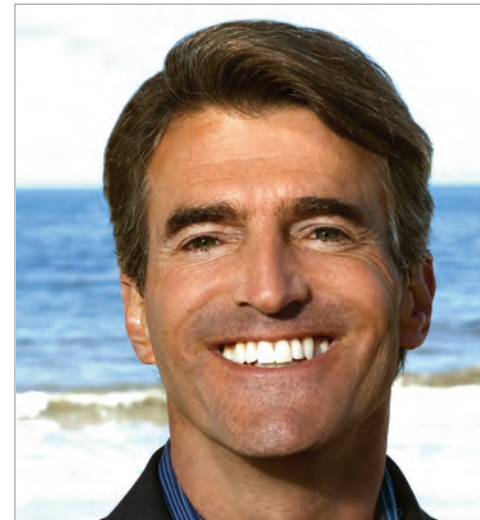
AK, CA, HI, OR, WA

Reported numbers based on consolidated financial data from Guaranteed Rate, Inc. NMLS 2611 and 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.

 **EQUAL 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 Corporations under 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 #CL-2611 •

BERKSHIRE HATHAWAY | California Properties HomeServices



Congratulations

David Offer, *Brentwood*
Lic# 01150357
310.820.9341

Marc & Sara Shevin, *Calabasas*
Lic# 00559629 / 02038247
818.251.2456 / 818.205.2095

Dan Encell, *Montecito*
Lic# 00976141
805.565.4896



COLLECTIVELY REPRESENTING
\$596+ MILLION IN SALES

TO OUR AMAZING AGENTS WHO HAVE MADE **THE THOUSAND** BY REAL TRENDS + TOM FERRY INTERNATIONAL, RANKING AMONG THE TOP ONE-TENTH OF 1 PERCENT OF MORE THAN 1,400,000 REALTORS® NATIONWIDE.

"David's ability to help his clients achieve their goals is second to none! He is humble and kind and has earned this achievement through his hard work and expertise. Congratulations, David!"

"Marc and Sara Shevin exemplify excellence in all they do. They are some of the kindest people, who work tirelessly for each client. Well deserved Shevins!! Congratulations!"

"Dan is an incredible person who continually exceeds his clients' expectations. A true professional through and through. We are proud of you, Dan!"

– Mary Lee Blaylock,
President & CEO, Berkshire Hathaway HomeServices California Properties

"They are truly among the most productive and innovative real estate agents and teams in the world."

– Steve Murray, *President REAL Trends*

We are extremely proud of these elite agents for achieving this prestigious 14th annual designation - **The Thousand** by REAL Trends + Tom Ferry International as presented in *The Wall Street Journal*. They exemplify the caring and knowledgeable professionalism our clients expect and deserve.

YPN

Young Professionals Network - *5th Annual*

MEGA-MIXER

and Fundraiser



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.

all guests must be 21+ only

Don't Miss this Exciting Event!

Register Today

<https://tinyurl.com/2019-YPN-Mega-Mixer>

Wednesday, August 7th

6:00pm - 8:30pm



For more events & education visit
www.bhglaar.com/calendar