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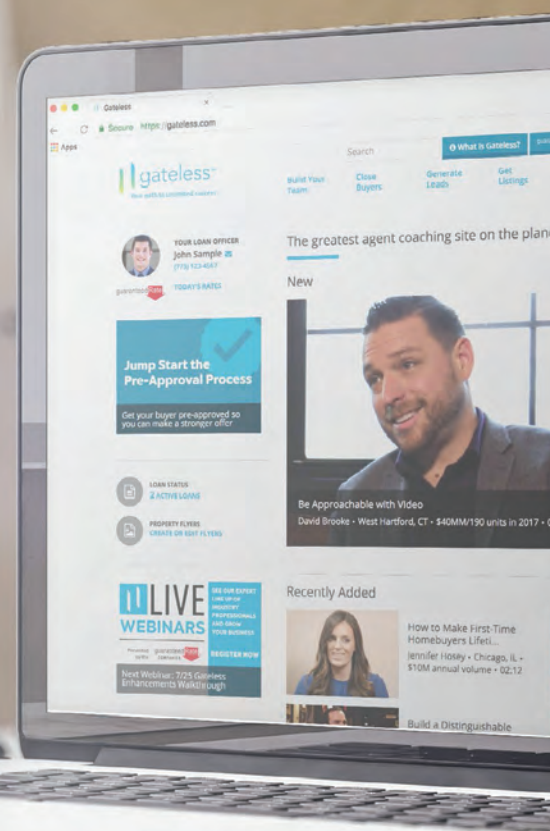




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I wanted to take a moment to thank all of you for your continued business and for keeping Cohen Financial Group the Top Originator Nationwide. We would like to share with you the special recognition article from Steven Wyble, online content editor of Scotsman Guide Media. WE DID IT AGAIN!

#### Top Originator By Steven Wyble, online content editor, Scotsman Guide Media

Every day, Mark Cohen of Cohen Financial Group resets the clock. No matter how many loans he's closed that year, that month or that week, every morning he goes back to square one.

That mindset apparently works wonders. **For the sixth year in a row, Cohen has topped Scotsman Guide's Top Dollar Volume list. Cohen's 2017 mortgage-origination volume totaled \$579.6 million. He closed 541 loans — 67 percent of them purchases, and 33 percent refinances.**

Although Cohen says resetting the clock each day motivates him to close more loans, he also benefits from his wealth of experience. He's been originating mortgages for more than 30 years, after getting into the game in 1986. He also receives a ton of support from his staff, he says.

"I've got a good staff, and I know a lot of people," he says. "I know the business and have a large clientele and following. It's just pieces that fall into place most of the time. Not to say that there aren't things that pop up ... [but] if you lose a deal, you've just got to move forward."

Cohen acknowledges that recent changes to the tax code could present challenges in the near future, particularly in the expensive Beverly Hills area where he works. Congress' move to lower the cap on the mortgage interest deduction from \$1 million of debt to \$750,000 is worrying, but he doesn't see it having a terribly large impact. What's more troublesome is the \$10,000 cap on deducting state and local income and property taxes, he says.

"That is a big issue," he says, noting that the property taxes on a \$3 million house can come to tens of thousands of dollars per year. "It's a big thing. It hurts," he adds. Even so, it's difficult to gauge the actual impact of the tax changes this soon after their passage, Cohen says.

"You have strong demand, a low inventory and a strong economy," he adds. "You can't really tell right now [what the impact is] until the tide has turned and the economy slows down, and people say, 'I can't buy a house because of the property taxes.' Because everyone's making more money now ... so it's all good until it's not good."

Cohen says it seems inevitable that mortgage rates will continue to rise, but he doesn't think a quarter- to a half-point rise will break the market. "But it is making it more difficult to qualify for people, especially with these rigid ratios," he says. "That's going to be an issue." But the bottom line is that there's room in the market for anyone who's willing to adapt to the constant changes, Cohen says.

"It's challenging," he says, "but people who want to find out what their niche is and (have the) determination to do the right things in business, [they] can still compete in this very competitive market."



For the ninth year in a row, we compiled the industry's most comprehensive list of the nation's top mortgage originators. The rankings include not only the originators who are closing the most dollar volume and the most loans, but also the leaders in niche areas, like Federal Housing Administration, U.S. Department of Veterans Affairs and U.S. Department of Agriculture loans as well as home equity lines of credit. **View Scotsman Guide's Top Originators 2017 at [ScotsmanGuide.com/Top2017](http://ScotsmanGuide.com/Top2017)**

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More of a community outpost than a traditional office, the space embraces the public and incorporates:

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# Congratulations, Howard Lorey

Nourmand & Associates is proud to  
announce his promotion to Vice President.

A longtime resident of Los Feliz and Silver Lake, Howard built his real estate career representing clients in the entertainment and creative arts industries. Coming from a career as a successful professional musician, his past experience gives him unique insight and understanding into the needs of his clientele.

Howard began his real estate career in Los Feliz in 1999 and quickly established himself as a productive agent representing clients throughout the burgeoning Eastside communities of Los Angeles. He flourished in his role as the Director of Training and Sales Associate for a large international real estate brokerage firm in Los Feliz, which helped Howard earn annual industry awards and

recognition for outstanding production.

In 2007, Howard joined the luxury real estate brokerage Nourmand & Associates as Brokerage Manager of their new Hollywood location. He excelled at building that branch agent by agent, in part due to his reputation for cultivating deep and long-term connections with his agents, which he leverages to help them establish definitive business goals. A respected coach and mentor, his planning strategies have successfully positioned Nourmand agents for vertical career growth and sustainable success.

Additionally, Howard continues to represent his past clients in real estate transactions. Whether helping them acquire new

properties, capitalizing on equity from an existing property, or advising them on real estate investments, Howard prioritizes his clients' needs, helping them achieve the personal goals they've set forth.

After 10 years as the Brokerage Manager for the Nourmand & Associates Hollywood Branch, Howard was recently promoted to Vice President of the company. In this role, he will focus on company-wide operations, revenue growth and productivity, business development for existing agents and new agent recruitment. He will continue to amplify the company's core values of integrity and loyalty, further strengthening the company's brand and presence throughout Los Angeles.



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**Carmela Ma,**  
CCIM, CIPS,  
AIR, FRICS, TRC

Ms. Carmela Ma, is regarded as one of the most influential women in real estate. She was awarded the 2009 "Women at the Top" award by Commercial Real Estate Women (CREW) and was named a World Top Broker by the Real Estate Global Summit. She has also gained acclaim as an award-winning speaker.

Her company specializes in real estate investment, advisement and global transactions. She has conducted business in more than 30 countries including projects in Asia, Africa, Europe and the Americas.

Educated at the University of Southern California and the University of Hong Kong, Carmela regularly speaks at conferences and real estate events around the world. She is a senior instructor of the Commercial Investment Real Estate Institute which confers the prestigious Certified Commercial Investment Member (CCIM) designation. She has also held several faculty and committee positions with the National Association of REALTORS®. She was awarded the "CCIM Instructor of the Year" 2003, a once in a lifetime award by the CCIM Institute. In addition, The CCIM "People's Choice Award" 2003, and 2006; "Senior Instructor of the Year" for Financial Analysis in Commercial Real Estate CI-101 2001; the CI 104 CCIM Investment Decision Analysis Senior Instructor of the Year award in 2011 and the "Certified International Properties Specialist International Instructor of the Year" 1998, another once in a lifetime award, conferred by NAR®. A scholarship endowment was awarded in her name from the CCIM Education Foundation in perpetuity.

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