### **MERIDITH BAER HOME**

2

#### LUXURY HOME STAGING AND INTERIOR DESIGN

310.204.5353 home@ meridithbaer.com







#### LEARN ABOUT THE NEW MLS SYSTEM

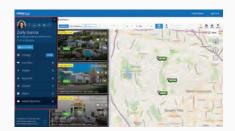
FREE training resources available to all members of The MLS™ and Palm Springs Regional MLS

Visit www.themls.com, click on the 'Help' tab, and select 'Training Center & Classes' to access all training resources.



#### The MLS™ School: About VESTAPLUS™

These two-hour classes at The MLS Training Center in Beverly Hills, provide an overview of VESTAPLUS™ new interface and various features. Laptops will be provided.



#### The MLS™ School: Client Dashboard

The Client Dashboard has many powerful features that will enable you to communicate more efficiently with your clients. Laptops will be provided.



#### **Webinars**

Experience VESTAPLUS™ from the convenience of your home or office in one of our one-hour remote training courses with live instructors and opportunities for Q&A.



#### **Video Tutorials**

Check out the various features of VESTAPLUS™ in our video tutorials, which give you the opportunity to learn at your own pace.









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

Why haven't you called us?

Over **\$2.2 billion** funded since 2012.

No Tax Returns required.
Rates start at 3.19% (4.208% APR).

Stated Income business purpose loans to \$10 million.

Low rate Foreign National loans to \$4.5 million. Rates start at 3.69% (4.261% APR).

Niche Lending: Cross-collaterilizations, loans to LLCs, interestonly 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 August 29, 2018

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

©2018 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 #127691. (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.

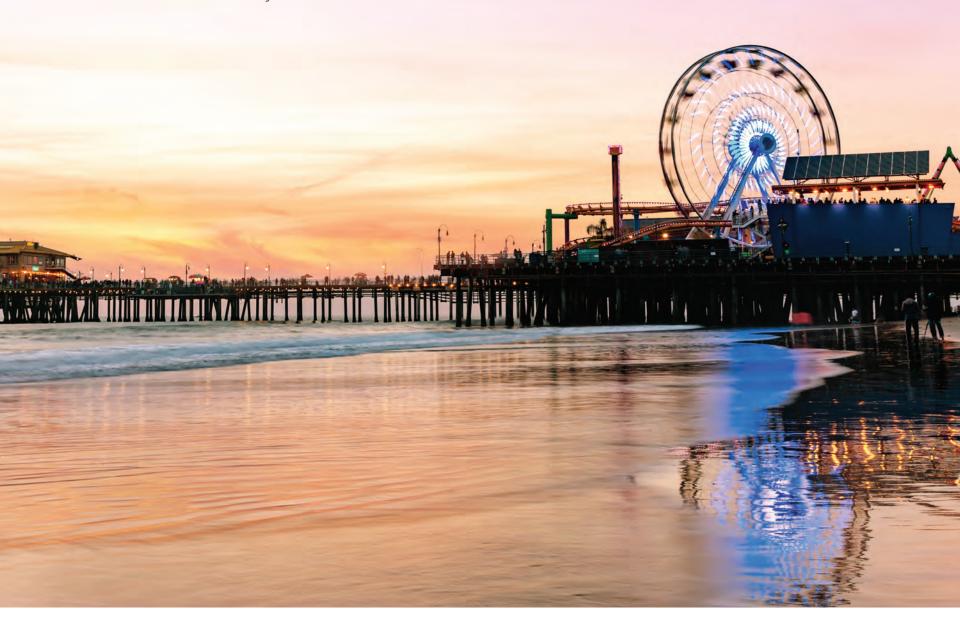
#### LOAN OFFICER SPOTLIGHT



Jonathan O'Donnell 310.480.6863 jodonnell@perlmortgage.com NMLS #: 301511; CA: 301511



Jonathan has been helping buyers obtain financing for more than 20 years, closing over \$1 billion in mortgage loans. Achieving "Top Producer" year after year, Jonathan's consistent track record means that his pre-approval letters carry the assurance that real estate agents want and the confidence that buyers need.

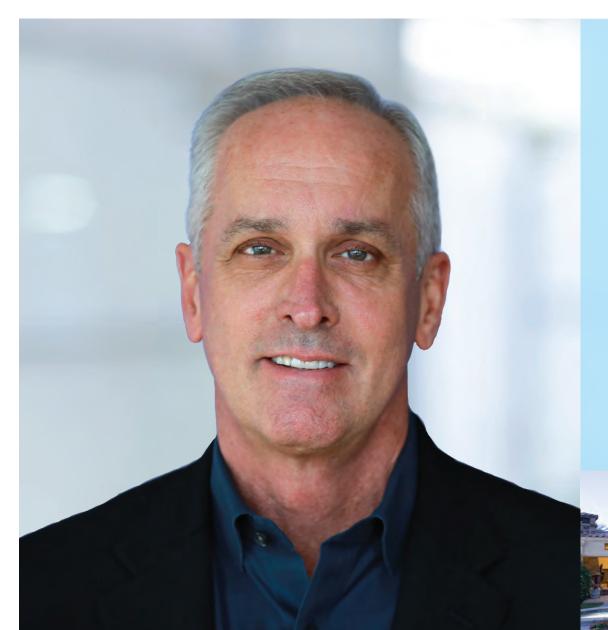




## **Contact Me to Close More Loans**

Average Days to Closing

perlmortgage.com/jodonnell | 310.480.6863 | 233 Wilshire Blvd Suite 280, Santa Monica, CA 90401



With a background in nuclear engineering, Doug uses his unique analytical skills to understand each client's needs and design a personal plan to help them achieve both their short term and long term financial objectives when buying or refinancing a home.

Doug guides his team and his clients towards success. He provides each client with a wealth of knowledge and the assurance of optimum financing based on their specific personal needs. Doug's dedication, professionalism, and expertise have earned him an unparalleled reputation among his clientele that results in referrals and repeat business.

## YOUR LOCAL LENDER DOUG BURTON

#### **DOUG BURTON**

BRANCH MANAGER NMLS# 251062

323.828.3684

dburton@wintrustmortgage.com www.burtonloans.com

High-touch customer service

Dedicated support team

Jumbo pricing

Variety of adjustable rate options

50 state lending authority

Quick turn times and funding



MORTGAGE

6255 W. Sunset Blvd, Ste 950 Hollywood, CA 90028



2017's #1 Top Originator Nationwide

NATIONWIDE 2010-2017 SCOTSMAN GUIDE

COHEN, Broker

310-777-5401 ph. 310-777-5410 fax



## **COHEN FINANCIAL GROUP PROUDLY ANNOUNCES ITS NEW 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** \*

CUSTOMIZED LOAN PROGRAMS EXCLUSIVE TO COHEN FINANCIAL GROUP				
AVAILABLE TERMS/PRODUCT	5 YEAR Interest Only ARM	7 YEAR Interest Only ARM	10 YEAR Interest Only ARM	30 YEAR FIXED
LOAN PERCENTAGE	LOAN UP TO	MINIMUM CREDIT QUALIFICATION		
85%	\$2,500,000	720 CREDIT SCORE		
80%	\$3,500,000	680 CREDIT SCORE		
75%	\$5,000,000	700 CREDIT SCORE		
65%	\$10,000,000	720 CREDIT SCORE		
FOREIGN NATIONAL LOANS UP TO \$10,000,000				

• PURCHASE

• RATE/TERM REFINANCES

CASH OUT REFINANCES

CALL TO DISCUSS HOW THESE COMMON SENSE FLEXIBLE PROGRAMS CAN HELP YOUR CLIENTS NEEDS 310-777-5401

ph. 310-777-5401 • fax 310-777-5410 •

markcohen@cohenfinancialgroup.com • www.cohenfinancialgroup.com







# Top Originator in Home Loans Nationwide



#### INDUSTRY RECOGNIZES MARK COHEN AS #1 LOAN ORIGINATOR FOR THE 6TH YEAR IN A ROW!



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

#### Ask about our New 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

## Home Loans are a Puzzle



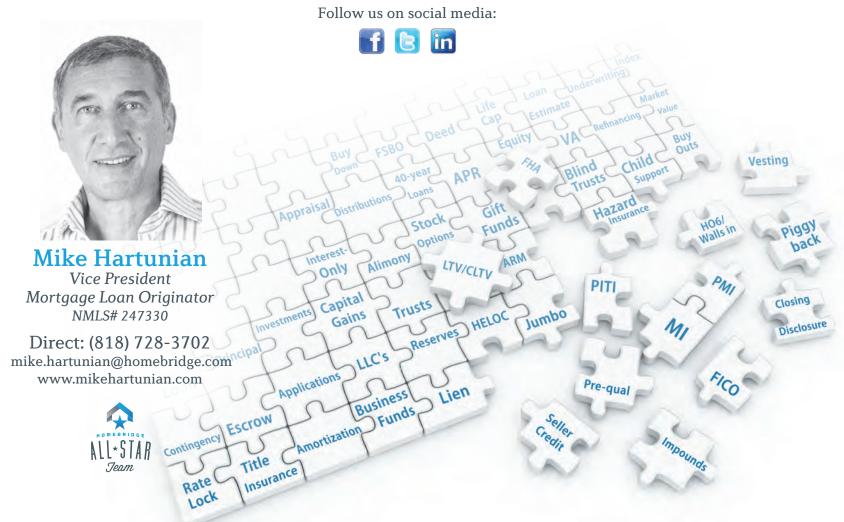
#### You need a local mortgage expert to help you fit the right pieces together.

- 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 easy or too complicated
- A true partner you can count on for all your escrows

Let me put all the pieces together on your next sale.



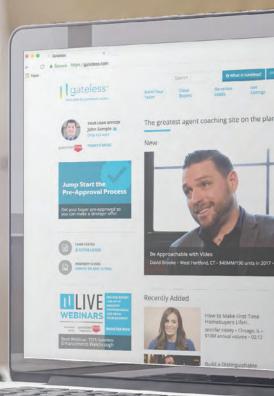
#### HomeBridge Financial Services proudly presents Your local mortgage expert in the Los Angeles area





# Grow your business with a marketing platform built for agents

**Gateless** is the go-to resource for boosting your brand and staying ahead of your competition.





Your path to unlimited success<sup>5M</sup>



**Sell listings faster** with fully customizable, co-branded property flyers and single property websites that can automatically pull listing information through MLS integration.



**Give your clients the answers they need** with a deep library of co-branded print marketing materials that feature real-time rate scenarios.



Remain top of mind with clients by

co-branding copies of Enjoy Magazine, featuring savory dinner recipes, exotic travel tips, creative cocktails and more.

#### Join GATELESS.COM and call us to learn more!

#### **JAMES ELLIOTT**

**Chief Retail Production Officer** 

(310) 806-4604 James. Elliott@rate.com

12121 Wilshire Blvd, Ste. 350 • Los Angeles, CA 90025

#### **JAIME BARTON**

Branch Manager/VP of Mortgage Lending (424) 354-5330 J.Barton@rate.com

EQUAL HOUSING LENDER Jaime Barton NMLS ID: 359738; CA - CA-DB0359738 - 413 0699 • James Elliott NMLS ID:120474, CA - CA-D0C120474 - 413 0699 • NMLS ID #2611 (Nationwide Mortgage Licensing System www.nmlsconsumeraccess.org) CA - Licensed by the Department of Business Oversight, Division of Corporations under the California Residential Mortgage Lending Act Lic #4130699.

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.



YPN Networking Mixer - September 5th





Wednesday, September 5, 2018 - 5:30pm - 7:30pm
REALTORS® bring a business card for complimentary admission.
\$10 for Real Estate Related Services.

The Venice Beach Bar, 323 Ocean Front Walk, Venice, California 90291

Please register online at www.bhglaar.com











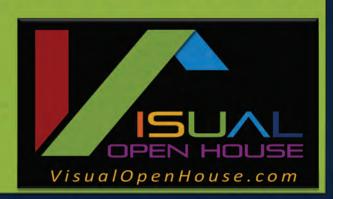
Enjoy 50% OFF on our Headshot Day!

Members pay \$79 for 2 fully edited photos!

Non-members pay \$99

Friday, September 28th - Appointments between 9am - 12pm Reserve your time at <u>bhglaar.com/calendar</u>

- \* Reg. price \$159. Offer valid only during the Monthly Headshot Day at BHGLAAR office.
- \*\* Price includes two (2) fully edited photos in Photoshop.
- \*\*\* Photos will be send via email 72 hours after the shooting day









## Certified International Property Specialist (CIPS) Institute

\$82 billion ... That is the amount that foreign buyers invested in U.S. homes last year! In addition, they paid a higher median price than the U.S. national price and most paid in cash. The CIPS designation helps you uncover the global opportunities in your local market and teaches you the skills to serve this growing buyer group. Whether from another continent, another country, or just another country, discover the global opportunities available for you and realize that your business is without borders!

Register Today for Early Bird Pricing Now through October 1st

## save up to \$200

See Website for Details

Regular Registration Fee: \$749 Individual Course Fee: \$175

Click Here to Register for the full series: www.bhglaar.com

"What a life changing event!!!! I absolutely loved the class and learned invaluable information about other cultures.

I look forward to taking more of your classes". - Rhonda Payne

"You have not only provided a most valuable education to enhance our profession, and additionally improved our lives and inspired a sense of true professionalism to our careers.

I thoroughly enjoyed the CIPS class..." - Robert Leighton

#### October 22 - October 26, 2018

All Classes are from 8:30 AM - 5:00 PM Daily
Mon, 10/22/18 - Global Real Estate Local Markets\*

Tue, 10/23/18 - Global Real Estate Transaction Tools\*

Wed, 10/24/18 - Europe & International Real Estate

Thu, 10/25/18 - Asia / Pacific & International Real Estate

Fri, 10/26/18 - The Americas & International Real Estate

\*Mandatory courses must be taken prior to any other CIPS course.



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.

Beverly Hills/Greater Los Angeles Association of REALTORS®

6330 San Vicente Blvd., Suite 100, Los Angeles, CA 90048 P 310.967.8800 | F 310.967.8808 | www.bhglaar.com





## ...at the palm of your hand.



Questions? Call **310-358-1833** www.TheMLS.com

