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## **NOT YOUR AVERAGE CE**



### **What We'll Discuss in CE This Year...**

- Learn key housing issues, challenges, and potential solutions
- Understand current and proposed credit rules and regulations
- Explain cash flow underwriting and how it impacts eligibility
- Describe RESPA rules and potential reform
- Review BSA/AML and the latest GTO parameters
- Discuss changes and benefits of the new appraisal format
- Identify innovative lending programs available at local, state, and federal levels
- Define AI and the impact it may have on mortgage lending
- Summarize current mortgage fraud and cybersecurity trends and how to combat them



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