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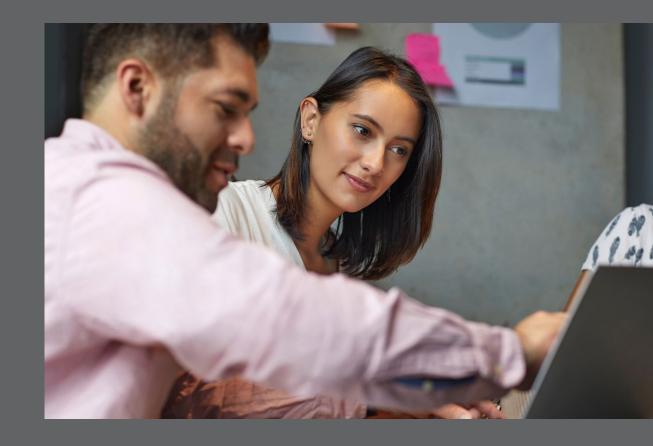
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## The Future of Real Estate Lending & NonConforming Mortgage Options

In today's shifting economy and rate environment, credit unions need flexible lending solutions to stay competitive

- Home Equity Lending Environment Update
- State of First Mortgage Purchase and Refinance
- Jumbo loans
- Investment properties
- Alternative borrower income options
- Al and the Mortgage Process





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