



- Advocacy & Legislation
 - Election Impacts
 - BIG advocacy successes
 - 2021 D.C. Day on the Hill
- Education
 - Online Courses
 - Data, Data, Data
- Ethics
 - Scam Prevention Efforts
 - Expansion Project
- Get Involved







 NY tax on NYC residential flips 15-20% - TABLED

 SEC expanded definition of "accredited investor" – BIG WIN

CA foreclosure moratorium

- DEFEATED

• 2021 Day on the Hill

• Legislative Town Hall @ 2:30PM







- First Private Lender data survey from an impartial organization
- Respondents receive anonymized
 & aggregated data on quarterly basis
- First survey period will be Q4 2020.
- Sign up at aaplonline.com/survey







 AAPL Code of Ethics provides base standards

Ethics Committee expanding on standards

- What the standards mean
- Guidelines to help prevent lenders from accidentally falling into these practices
- Published in Private Lender magazine; online platform coming 2021











BECOME EFFICIENT, NOTJUST PRODUCTIVE

Focus on the 5 phases of business and plan from there

- 1. Startup
- 2. Perseverance
- 3. Profit
- 4. Expansion
- 5. Succession





- Your employees will only handle it for so long
- Dream again and begin to share
- Focus on innovation that capitalizes on the new economy





- Example: Tax Hive
- Services and Products

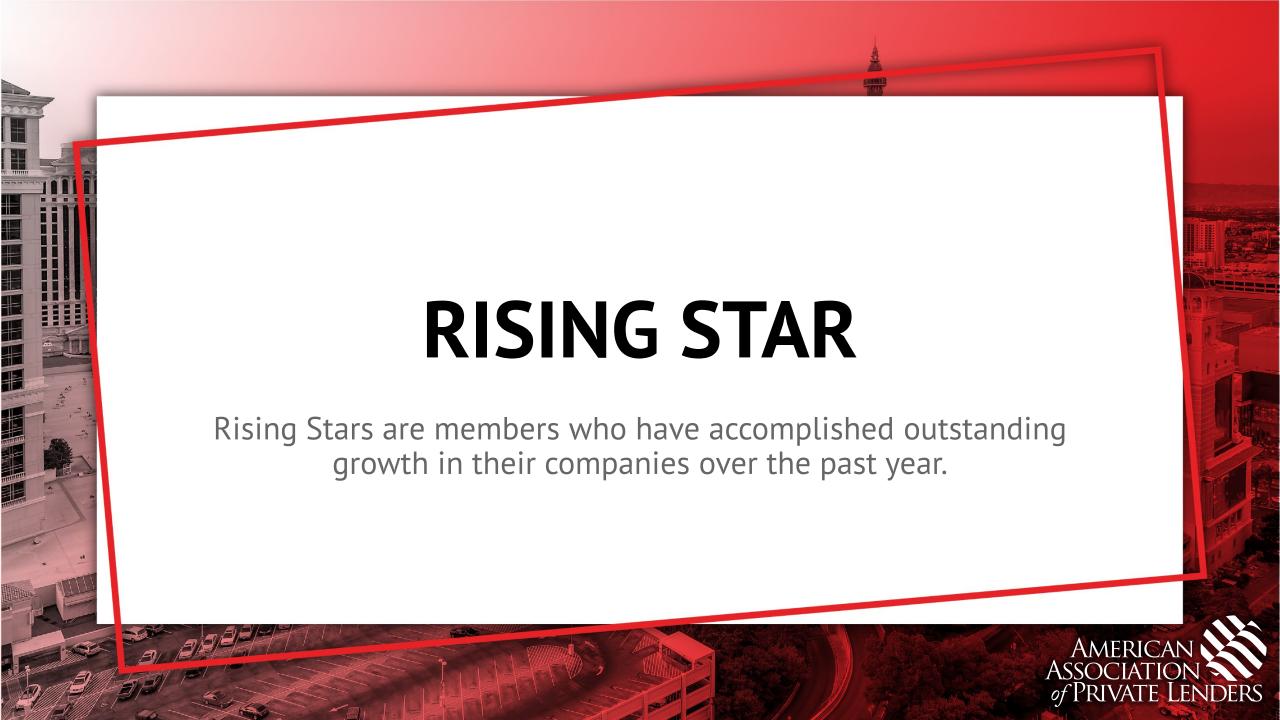




- Raise discretionary funds
- Learn to leverage secondary market funds
- Broaden your base of lending
- Percentage of homeowners that become renters?









This award honors dedicated and innovative professionals and their commitment to bettering their local and/or private lending communities through volunteering, community development programs, or civic/legislative efforts.





This award goes to one lender and one service provider based on their deep expertise, unique value, and strong commitment to clients and growing the industry.

