



2020 STATE OF THE ASSOCIATION & KEYNOTE



WELCOME!

- 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

A photograph of a dark asphalt road with yellow dashed lines. The year '2020' is painted in large white letters on the road surface. Above it, the years '2021', '2022', and '2024' are also visible, though smaller and further in the distance. The background shows a city skyline with various buildings and a Ferris wheel under a red sky.

2020

An aerial photograph of the New York-New York Hotel & Casino in Las Vegas, featuring replicas of the New York City skyline. The Eiffel Tower replica stands prominently on the right, with the High Roller observation wheel visible in the background. The city is densely packed with buildings, and a large parking lot filled with cars is in the foreground. The entire image is overlaid with a semi-transparent red filter.

ELECTION IMPACTS



LEGISLATIVE ACTION

- 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





CFM is online NOW CPLA: Coming 2021!

Register for CFM @ aaplonline.com/cfm (membership required)

Sign up for our newsletter to be first-to-know about CPLA
aaplonline.com/friends

BENCHMARK DATA SURVEY

- 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



An aerial photograph of a city, likely Las Vegas, featuring a large Ferris wheel, a replica of the Eiffel Tower, and various hotels and casinos. The image is overlaid with a solid red color. Centered over the image is the text "OUR ROLE PROTECTING THE INDUSTRY'S REPUTATION" in white, bold, sans-serif capital letters.

OUR ROLE PROTECTING THE INDUSTRY'S REPUTATION



Ethics Expansion Project

- 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



An aerial photograph of the Las Vegas Strip, featuring the New York-New York Hotel & Casino with its replicas of the Eiffel Tower and the London Eye. The image is overlaid with a semi-transparent red filter. The text "GET INVOLVED" is prominently displayed in the center in a large, white, sans-serif font.

GET INVOLVED

2021-2022 applications now open for all committees

Govt. Relations: aaplonline.com/gov/volunteer/

Education or Ethics: aaplonline.com/committee-app/



**THANK YOU AAPL
MEMBERS & SPONSORS**

Q/A



KEYNOTE

Preparing for the Unknown

Four Suggestions to Prepare for the Future



BECOME EFFICIENT, NOT JUST PRODUCTIVE

Focus on the 5 phases of business and plan from there

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





MOVE OUT OF SURVIVAL MODE

- 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





LINE UP YOUR CAPITAL

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



An aerial photograph of the Paris Las Vegas resort, featuring the replica of the Eiffel Tower, the High Roller Ferris wheel, and the Paris Las Vegas Hotel & Casino. The image is overlaid with a red gradient and the text "EXCELLENCE AWARDS" in white.

EXCELLENCE AWARDS

RISING STAR

Rising Stars are members who have accomplished outstanding growth in their companies over the past year.

The background is an aerial photograph of a city, featuring a large parking lot with several cars, a multi-story building on the left, and a city skyline in the distance. A semi-transparent white rectangle with a red border is centered on the image. The text is contained within this rectangle.

COMMUNITY IMPACT

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.

MEMBER OF THE YEAR

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.