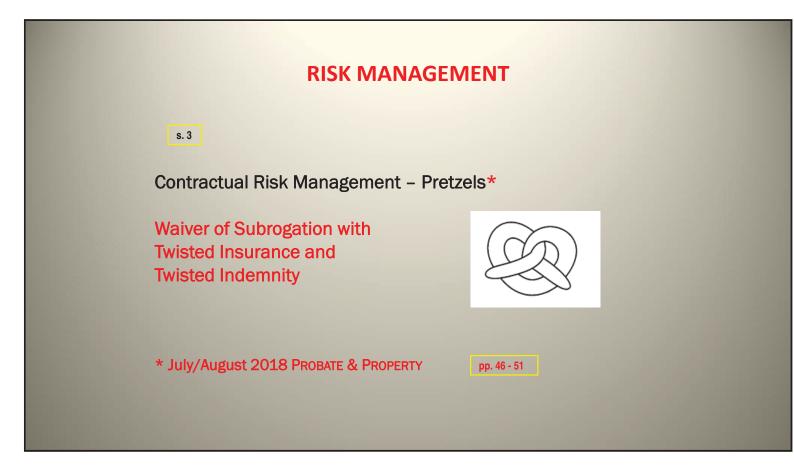
EFFECTIVE RISK MANAGEMENT

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2018 Mortgage Lending Institute





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First appeared as part of the conference materials for the 52nd Annual William W. Gibson, Jr. Mortgage Lending and Servicing Institute session "Effective Risk Management"