

# Education Committee

## Agenda / Action Items



**Date:** 1/15/2026

**Time:** 10:00 am

**Location:** LBOR Office

**Co- Chairperson:**

**Co- Chairperson:**

**LBOR Staff Liaison:**

Jennifer Catlin

Karyn Davis

Beth Folks

**Committee Members:**

Nate Imparato

Lisa Henry

Lauren Ballard

Andrew Drinkard

Julie Staab

Robyn Elder

Greta Carter-Wilson

Michelle Fales

Alejandra Guzman Carrasco

### AGENDA ITEMS

No	Topic
1	<b>Review Prior Meeting Minutes</b>
2	<b>Education Calendar for 2026:</b>  <b>Planned ideas/sessions:</b>  <b>a)</b> Lender Panel L&L 1/22/26 <u>Need info to send to panel members. What questions do we want them to answer? Liaison for class?</u> <u>Lunches from Jason's Deli - Julie is picking up</u>  <b>b)</b> Flooring Class 2/5/26 - <u>Beth will reach out to Erin for any additional details for this and send to committee.</u> <u></u> <u></u>  <b>c)</b> Metro Inspections 3/26/26 <u></u> <u></u> <u></u>  -
3	<b>New Member Orientation Dates for 2026:</b>  Feb. 25 <sup>th</sup> Liaison <u></u> May 27 <sup>th</sup> Liaison <u></u> Aug 26 <sup>th</sup> Liaison <u></u>
4	<b>Old Business</b>
5	<b>New Business</b>
6	<b>Next Meeting: Thursday, February 19th at 10am.</b>
7	<b>Adjourn:</b>

## ACTION ITEMS

Action	Due Date	Responsible Member
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### **List of questions that were sent to the 2024 panel:**

- How sometimes the lowest interest rate isn't the best option for every buyer.
- How APR can be misleading when comparing lenders
- Portfolio products that we are offering to combat the continued high interest environment.
- I can talk about the Freddie/Fannie/GSE changes or clarifications to seller concessions and how the buyer side commission can be included in seller concessions.
- How can we better prepare buyers for the loan process?
- What is the biggest challenge during the underwriting process? How much is subjective?
- Will there be options for buyers to finance commission if sellers don't offer the buyer agent's full commission (other than VA)?
- With current rates still making it difficult for clients to sell and purchase their next home, what options are available to mitigate the sting. ARMs, rate buy downs, various loan types available? How do you determine the best option? How can we present those options, so buyers know to ask the right questions of their lender?
- Some lenders waive appraisals for 80% and above LTV...is that common or are there other factors involved? Would you still recommend buyers obtain an appraisal?

