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#### **TOP NEWS**

##### **How the reputation of US mortgage brokers has transformed for the better**

Negative perceptions from the global financial crisis are vanishing. Here's why

##### **Top 7 technologies and tools that all brokers should be using**

It's a case of adapt or fall behind when it comes to emerging tech

##### **Ishbia on rising credit report costs: 'I do not see an end in sight for this right now'**

CEO also discusses refinancing opportunities and housing market shifts

##### **Further rate cuts likely needed, says Fed's Williams**

But decisionmaker remains coy on backing December rate reduction

##### **CMBS delinquencies rise again as office loans distress mounts**

Newly distressed office properties exceed \$1 billion

##### **FHLBNY reveals new boss as CEO retires**

Bank names FHLB Office of Finance chief as incoming CEO

##### **Labor demand steadies as job openings increase**

Increase follows months of declines

##### **Non-QM lender unveils AI guideline assistant for brokers**

The AI assistant delivers real-time guideline updates and smarter query analysis

#### **INTERNATIONAL NEWS**

##### **Does Toronto's condo crisis mean rental relief for hopeful homebuyers?**

Saving for a downpayment is a huge hurdle for renters in Toronto. Could a much-publicized condo crisis in the city bring rents lower?

##### **Australia's housing market slows – CoreLogic**

Growth cycle nears end as supply increases while buyer demand wanes

##### **Season's greetings... is property price growth a Christmas stocking thriller?**

Brokers welcome early festive 'gift'... and the promise of a busy new year

##### **RBNZ rate cuts expected to continue into 2025**

Kiwibank economists predict further rate cuts despite concerns over inflation and economic recovery