



Vermont Bankers Association, Inc.
"With Vermont's Banking
Community, Vermont Prospers"



**NEW HAMPSHIRE BANKERS ASSOCIATION
MAINE BANKERS ASSOCIATION & VERMONT BANKERS ASSOCIATION, INC.
IN PARTNERSHIP WITH
MORTGAGE BANKERS & BROKERS ASSOCIATION OF NH
MAINE ASSOCIATION OF MORTGAGE PROFESSIONALS &
VERMONT MORTGAGE BANKERS ASSOCIATION
PRESENT:
2016 TRI-STATE MORTGAGE CONFERENCE**

We are all very pleased to host the **2016 Tri-State Mortgage Conference** on **Thursday, February 4 & Friday, February 5, 2016** at the Marriott Residence Inn/Portsmouth Harbor Events Center in Portsmouth, New Hampshire. This year's event was planned by your peers and promises to be an event you will not want to miss! There will be opportunities to network with old friends as well as meet new ones, visit vendors you currently have a relationship with or meet one you did not know, and most importantly, learn valuable information from speakers and workshops to take back and apply to your job.

The conference will begin on Thursday at 8:15 a.m. with a delicious breakfast buffet with your exhibitors, and we encourage you to visit and thank them for their support throughout the event. We are pleased to announce our early bird exhibitors include **CSL Software Solutions, Inc.; Essent Guaranty, Inc.; Flagstar Bank; National MI; Norcom Mortgage Wholesale Lending; USDA Rural Development; and Wells Fargo.**

We also want to thank **St. Mary's Bank** and **St. Mary's Title Services** for co-sponsoring the Thursday morning breakfast buffet and **Allied Solutions; CSL Software Solutions, Inc.; and Wells Fargo** for sponsoring the luncheon on Thursday.

Anne Segrest McCulloch, SVP of **Fannie Mae**, will jump start the conference focusing on their research of the changing lifestyles from the 1950s to the millennials. **Kristen Messerli**, CEO of **Cultural Outreach Solutions**, will then keep the conversation going on how to talk to the millennials today. **NEW THIS YEAR: BREAKOUTS:** 1. Focusing on Recruiting and Retaining Mortgage Professionals *or* 2. Customer Engagement and New Marketing Techniques in Lieu of a Loan Origination Specialist 3. The Next Generation of Young Mortgage Professional *or* 4. POST-TRID - Closing Disclosures and Other Areas of Concern or Success. To end the day on a lighter note, **Jack Agati**, President of Encouraging Concepts Associates, will help you learn how to avoid potential conflicts between people, while tapping into their strengths as developed through the birth order process...are you a First born? Second born? Middle child? Baby?

More...

Friday morning will start with an update on mortgage reforms and looking into 2016 with Washington expert, **Rod Alba**, SVP of the American Bankers Association (ABA). Rod will be followed by **Jon Maynell** who will show you how to obtain Mortgage Business Intelligence and concluding the day and the program is the most talented **Ruth Dillingham**, Special Counsel to First American Title, who will cover Mortgage Compliance Questions.

Please return your completed registration form with payment no later than **Thursday, January 28, 2016** to the New Hampshire Bankers Association, PO Box 2586, Concord, NH 03302-2586, or email to Laurie Naro at lnaro@nhbankers.com and an invoice will be provided. You may also locate this information on our website and pay by credit card at www.nhbankers.com. If you have any questions concerning the program, please contact Sandy Tracy at stracy@nhbankers.com or (603) 224-5373 or Steve Bauer at MBBA-NH, info@mbba-nh.org or (603) 225-6111.

If you require overnight accommodations at the Marriott Residence Inn, the conference room rate is \$119.00 (plus 9% NH rooms tax and parking) for a studio suite - 1 king bed with sofa bed, fully equipped kitchen, living room and dining area. Please contact the hotel directly at (603) 422-9200 or follow this link: http://www.marriott.com/meeting-event-hotels/group-corporate-travel/groupCorp.mi?resLinkData=NH%20Bankers%5Epsmdt%60nhbnhba%60119.00%60USD%60false%603%602/4/16%602/5/16%601/5/16&app=resvlink&stop_mobi=yes **no later than Tuesday, January 5, 2016**. Please note: The fee for overnight parking is \$22/room/night.



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2016 TRI-STATE MORTGAGE CONFERENCE

Company Name: _____
 Contact Name: _____
 Street Address: _____
 City, State, Zip code: _____
 Email address: _____ Telephone: () _____ Fax: () _____

			<u>Full</u>	<u>Thu only</u>	<u>Fri only</u>
		Members:	\$275 pp	\$225	\$75
		Non-members:	\$500 pp	\$450	\$150
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*Due to the Omnibus Budget Reconciliation Act of 1993, \$94.18 (meals for full conference), \$57.54 (Thu. only), or \$36.62 (Fri. only) is not deductible as a cost of doing business.

Cancellations: Registrations may be canceled prior to 5:00 p.m. on Thursday, January 28, 2016 by notifying the NHBA office at (603) 224-5373. Refunds are subject to a \$50.00 per person service charge. Any cancellation received after January 28, 2016 is not refundable, but is transferrable to another individual from your institution who would like to attend this conference. All registrations received by fax, email or online are subject to this cancellation policy.