

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
Thursday, February 4, & Friday, February 5, 2016
Marriott Residence Inn/Portsmouth Harbor Events Center
Portsmouth, New Hampshire

AGENDA

Thursday, February 4, 2016

8:15 a.m. – 9:00 a.m.

REGISTRATION & NETWORK WITH
EXHIBITORS/SPONSORS & FULL BREAKFAST
BUFFET

Sponsored by:

St. Mary's Bank & St. Mary's Title Services

Exhibitors:

CSL Software Solutions, Inc.
Essent Guaranty, Inc.
Flagstar Bank
National MI
Norcom Mortgage Wholesale Lending
USDA Rural Development
Wells Fargo

9:00 a.m. – 9:05 a.m.

WELCOME

John Swenson, Chairman
NHBA Mortgage Committee,
SVP – Bank Operations Officer
Bank of New Hampshire
&

Rick Herrick, President
MBBA-NH
Embrace Home Loans

9:05 a.m. – 10:05 a.m.

"FANNIE MAE ADDRESSING THE NEW
MORTGAGE BORROWER"

Anne Segrest McCulloch

Senior Vice President – Credit and Housing Access
Fannie Mae

Discussion will focus on Fannie Mae's massive research into changing lifestyle from the 1950s to millennials and Fannie's proposed underwriting/operational adjustments.

10:05 a.m. – 11:05 a.m.

"HOW TO TALK TO MILLENNIALS"

Kristin Messerli, CEO

Cultural Outreach Solutions

Learn how Kristin can help you better reach and serve emerging market segments through multicultural marketing, training, and compliance with section 342 of the Dodd-Frank. Her primary objective is to increase access to services for all market segments by reducing cultural and educational barriers between customers and their providers.

11:05 a.m. – 11:20 a.m.

MORNING BREAK – NETWORK WITH YOUR
EXHIBITORS/SPONSORS/PEERS

11:20 a.m. – 12:20 p.m.

BREAKOUT SESSIONS

**Breakout #1: Recruitment and Training Young
Mortgage Professionals**

Moderator:

Ronald Knott, Gorham Savings Bank

Panelists:

**Jeffrey Schummer, Vice President of Education,
Development,** Mortgage Bankers Association

Brian Koss, Executive Vice President, Mortgage Network

Scott Compton, Divisional Production Executive,
Plaza Mortgage

**Breakout #2: Customer Engagement and New
Marketing Techniques**

Roy W. Page, Co-Founder/CEO

Third Degree

12:20 p.m. – 1:50 p.m.

BUFFET LUNCHEON

Sponsored by:

Allied Solutions
CSL Software Solutions, Inc.
Wells Fargo Home Mortgage

HOW TO ACHIEVE A MORE EFFECTIVE DAY!

Roger Ilsley, *Senior National Sales Director*
Essent Guaranty

Tips for scheduling a more effective week. Learn how to be more strategic throughout your day; create mental separation between work and home (closing each day) and get off to a fast start daily using the "veggie" principle.

1:50 p.m. – 2:50 p.m.

Breakout #3: The Next Generation of Young Mortgage Professional

Moderator:

Deb Ferrante, *Account Manager*, Essent Guaranty

Panelists:

Jacob Kallgren, *Loan Originator*, Optima Bank & Trust
Justin Macagba, *Mortgage Planner*, Regency Mortgage
Matthew DePippo, *Loan Officer Assistant*, Residential Mortgage Services

Breakout #4: POST-TRID - Closing Disclosures and Other Areas of Concern or Success

Tyler Gilday

Senior Vice President and Director of Retail Lending
Lake Sunapee Bank, fsb

2:50 p.m. – 3:00 p.m.

AFTERNOON BREAK – NETWORK WITH YOUR EXHIBITORS/SPONSORS/PEERS

3:00 p.m. – 4:15 p.m.

"BIRTH ORDER: WHAT'S IT GOT TO DO WITH BUSINESS ANYWAY?"

Jack Agati, *President*
Encouraging Concepts Associates

Ever wish you had the key that would give you that edge, that insight into how and why people behave as they do? Many of us wish we could better understand why some people approach tasks or a

crisis in the manner they do. This entertaining and informative presentation explores the impact that our place in the family, our birth order, has on our styles of managing and dealing with people. Each position in the birth order brings with it unique characteristics that influence how a person views the world, chooses to behave and prefers to deal with the everyday activities of life. The process we use in decision making, presenting of ideas, managing conflicts and communicating with others are covered in this presentation. Learn how to avoid potential conflicts between people, while tapping into a person's strengths as developed through the birth order process.

4:15 p.m.

WRAP UP & ADJOURNMENT

Friday, February 5, 2016

8:15 a.m. – 9:00 a.m.

REGISTRATION & NETWORK WITH EXHIBITORS/SPONSORS & FULL BREAKFAST BUFFET

Exhibitors:

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Essent Guaranty, Inc.
Flagstar Bank
National MI
Norcom Mortgage Wholesale Lending
USDA Rural Development
Wells Fargo

9:00 a.m. – 9:05 a.m.

WELCOME

John Swenson, *Chairman*
NHBA Mortgage Committee,
SVP – Bank Operations Officer
Bank of New Hampshire
&
Rick Herrick, *President*
MBBA-NH
Embrace Home Loans

9:05 a.m. – 10:15 a.m.

"UPDATE ON MORTGAGE REFORMS AND LOOKING AT 2016"

Rod Alba, *SVP, Mortgage Finance & Senior Regulatory Counsel*
American Bankers Association

Washington Expert responsible for oversight on all residential real estate lending laws, regulations and other legal developments.

10:15 a.m. – 10:30 a.m.

MORNING BREAK – NETWORK WITH YOUR
EXHIBITORS/SPONSORS/PEERS

10:30 p.m. - 11:30 a.m.

“TECHNOLOGY BUSINESS INTELLIGENCE”

Jon Maynell, *VP – Client Services*

Motivity Solutions

You probably already understand the fact that the more you leverage Mortgage Business Intelligence (MBI), the bigger the return on your MBI investment. After optimizing workflow in all areas of operations, MBI can be expanded to supercharge a sales division, manage wholesale or correspondent channels, or give you the power to maximize gain on sale in secondary marketing. There should be nothing you can conceive of in your business that can't be measured, tracked and improved with MBI. It's just a matter of understanding where to get the required data. Learn where to get that data during this session.

11:30 p.m. – 12:30 p.m.

“TRID & OTHER COMPLIANCE QUESTIONS

Ruth Dillingham, *Special Counsel*

First American Title

12:30 p.m.

WRAP UP, EVALUATIONS & ADJOURNMENT