

2019 TRI-STATE MORTGAGE CONFERENCE



FEBRUARY 7-8, 2019
Portsmouth Harbor Events Center
Portsmouth, NH

MAINE
BANKERS
Association

NH Bankers
ASSOCIATION

VBA

Vermont Bankers Association, Inc.



Maine
Association
of Mortgage
Professionals



MORTGAGE
BANKERS &
BROKERS
ASSOCIATION
OF NEW HAMPSHIRE, INC.



VERMONT
MORTGAGE
BANKERS
ASSOCIATION

2019 TRI-STATE MORTGAGE CONFERENCE

FEBRUARY 7-8, 2019 | PORTSMOUTH HARBOR EVENTS CENTER, PORTSMOUTH, NH

AGENDA

THURSDAY

FEBRUARY 7

8:15 AM - 9:00 AM

REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS FULL BREAKFAST BUFFET

Sponsored by Allied Solutions, LLC

Sponsors:

Allied Solutions, LLC - *Thursday Breakfast*

NH Housing Finance Authority - *Thursday Morning Break*

APPROVED Licensing at Buckley Sandler - *Thursday Buffet Luncheon*

Preti Flaherty Beliveau & Pachios, PLLP - *Thursday Afternoon Break*

Federal Home Loan Bank of Boston - *Friday Breakfast*

EVERFI - *Friday Morning Break*

CATIC - *Conference App*

Exhibitors:

Accurate Title

Angel Oak Mortgage Solutions LLC

CATIC

Ellie Mae

Flagstar Bank

G.C. Engineering, Inc.

Guild Mortgage Company

Lighthouse Title & Closing Services LLC

Kriss Law

Minter Group

NH Housing Finance Authority

Red Door Title

Sharestates

Sheshunoff Consulting + Solutions

The Warren Group

United Wholesale Mortgage (UWM)

9:00 AM - 9:05 AM

WELCOME

Ann Dow, Chairman, NH Bankers Mortgage Committee

VP-Residential Loan Officer, Woodsville Guaranty Savings Bank

Sandra Gausch, President, MBBA-NH

VP and Compliance Officer, Residential Mortgage Services, Inc.

9:05 AM - 10:30 AM

2019...A VIEW FROM WASHINGTON

Rod Alba, SVP, Mortgage Finance & Senior Regulatory Counsel

American Bankers Association (ABA)

Sharon Whitaker, VP, Commercial Real Estate Finance, Mortgage Markets,

Financial Management & Public Policy

American Bankers Association (ABA)

Kevin M. Toomey, Associate, Arnold & Porter Kaye Scholer LLP

This presentation will discuss the changing regulatory environment in Washington, the impact it will have on bank supervision and enforcement, and the key issues and opportunities banks should be thinking about in 2019 and beyond.

10:30 AM - 11:15 AM

ECONOMIC UPDATE

Doug Duncan, Senior Vice President and Chief Economist, Fannie Mae

Mr. Duncan is responsible for providing all forecasts and analyses on the economy, housing, and mortgage markets for Fannie Mae. Duncan also oversees corporate strategy and is responsible for strategic research regarding external factors and their potential impact on the company and the housing industry. He serves as the Chair of the Fannie Mae Corporate House Price Forecast Committee.

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THURSDAY

FEBRUARY 7 (CONTINUED)

11:15 AM - 11:30 AM

MORNING BREAK

Sponsored by NH Housing Finance Authority

11:30 AM - 12:15 PM

CONSUMER FRAUD

Doug LeDoux, Director of Fraud Investigations, Freddie Mac

Discussion of real-world example of loans with fictitious employers, how to spot red flags, best practices and more.

12:15 PM - 1:15 PM

LUNCH

Buffet Luncheon Sponsored by APPROVED Licensing at Buckley Sandler

1:15 PM - 2:15 PM

LENDING NON-QM FOR PORTFOLIO AND FOR SALE

Risk Management Principals & Historical Factors:

Ben Niles, Moderator, Housing Advocate

QM/Non-QM Lending for Portfolio:

Evelyn Whelton, SVP, Retail Lending Sales Manager, Bank of NH

QM/Non-QM Lending for Portfolio:

Joseph Culver, SVP, Mortgage Banking Manager, NBT Bank

Non-QM Lending for Sale: David Tregoning, VP, Bayview Loan Servicing

Panel Discussion

2:15 PM - 2:45 PM

AFTERNOON BREAK

Sponsored by Preti Flaherty Beliveau & Pachios, PLLP

2:45 PM - 4:00 PM

BLOCKCHAIN—FROM DARK WEB MOBSTERS TO MAIN-STREAM BANKING

Suzanne Magee, Co-Founder, Chief Evangelist, Bandura, LLC

Chair, TechGuard Security

Demystifying the technology that powers Bitcoin and crypto-currencies using plain language metaphors - How does it work and how can it make online transactions more secure - and what's in store for banks and security in the days ahead.

4:00 PM - 4:45 PM

CYBER SECURITY - PROTECTING YOUR DATA AND FUNDS

Adam Chaudhary, President, Funding Shield

Adam Chaudhary will share insights gained from the front lines in combating cyber criminals seeking to penetrate lender controls as well as how experts approach the paradigm of managing cyber based risks in dynamic risk environment. Join us as we discuss the nature of cyber-security threats, controls and risk management in the age of digitization of the mortgage market.

4:45 PM - 5:00 PM

ADJOURNMENT

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CATIC

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HOW TO ASK FOR THE ORDER

Toby Payne, Partner, Sales Trainer and Consultant
Sandler Training

All too often, sales people find themselves frustrated with the time, energy and efforts spent on researching prospects, searching for the best rate or price, and then giving a presentation only to be followed by a no decision (think it over), or in many cases, even disappearing! These “stalls” or “put offs” are usually a polite way of telling a sales person “no” without hurting feelings. This can be emotionally draining for a sales person. Defaulting to this buyer’s process can cost huge amounts of dollars in revenues and commissions.

Join Toby Payne of Sandler Training as he dissects the Buyer’s system of gathering free information and not making commitments. He will introduce a powerful system that allows sales people to gain control of the sales process, shorten the sales cycle and get decisions with prospects in a low pressure, mutually beneficial time frame. This process allows the sales person to spend more time in front of qualified prospects and weed out time wasters and those not qualified to buy.

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SELLING VALUE NOT PRICE

Toby Payne, Partner, Sales Trainer and Consultant, Sandler Training

Do you ever feel like you are being commoditized? Do you believe that you will only get the business if you have the lowest rate or price? Are you uncomfortable discussing money unless you are discounting? Sales people have been conditioned to believe that they must discuss or even lower their price very early on in the sales process. This becomes another form of “free consulting” which usually leads to lack of sales and unnecessary discounting. During this session, Toby will teach you how to uncover “true” buyer’s needs and sell on value not price. You will learn the key questions to:

- Uncover “Pain” the real reason why people buy.
- Allow the prospect to see you as a great solution to their problems and goals and not have price be the major factor.
- Be perceived as a trusted advisor in the eyes of the buyer.

11:00 AM - 11:45 PM

LOAN ORIGATION COMPENSATION

Ben Olson, Partner, Buckley Sandler LLP

As the former Deputy Assistant Director for the Office of Regulations at the Consumer Financial Protection Bureau (CFPB), and as a partner in the Washington, DC office of Buckley Sandler LLP, Mr. Olson will discuss the Loan Origination Compensation rules he helped write.

11:45 AM - 12:30 PM

NATIONWIDE MORTGAGE LICENSING SYSTEM (NMLS) UPDATE AND MLO TRENDS

Tim Doyle, Senior Vice President, Conference of State Bank Supervisors

Learn about trends affecting mortgage originators, including the new “Temporary Authority to Operate” that will dramatically change the MLO licensing process and get new hires working faster, how regulators are using technology to transform licensing and examination, and what the data is telling public policy makers about FinTech in mortgage originations.

12:30 PM

ADJOURNMENT

ACCOMMODATIONS

Accommodations can be made at the Hampton Inn & Suites Portsmouth Downtown, 23 Portwalk Place, Portsmouth, NH 03801.

TO MAKE RESERVATIONS:

Hampton Inn Portsmouth

Reservations must be made by **Wednesday, January 16, 2019** to receive the group rate of \$119.00 for single or double occupancy, plus 9% tax and parking. (Valet parking is \$28 per night.)

- Book online at [Hampton Inn Portsmouth](http://HamptonInnPortsmouth.com)