2019 TRI-STATE MORTGAGE CONFERENCE

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

### THURSDAY

**FEBRUARY 7**

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| 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 |

| 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. |
THURSDAY

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 can 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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2019 TRI-STATE MORTGAGE CONFERENCE
FEBRUARY 7-8, 2019 | PORTSMOUTH HARBOR EVENTS CENTER, PORTSMOUTH, NH

FRIDAY

FEBRUARY 8

8:15 AM - 9:00 AM
REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS
FULL BREAKFAST BUFFET
Sponsored by Federal Home Loan Bank of Boston

Sponsors:
Allied Solutions, LLC - Thursday Breakfast
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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
Miniter 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
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VP-Residential Loan Officer, Woodsville Guaranty Savings Bank

Sandra Gausch, President, MBBA-NH
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9:05 AM - 10:00 AM
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.
## FEBRUARY 8 (CONTINUED)

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| 10:15 AM - 11:00 AM | SELLING VALUE NOT PRICE <br> 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 ORIGINATION COMPENSATION <br> 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 <br> 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](#)