

# 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

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

## PRELIMINARY

## AGENDA

### THURSDAY

### FEBRUARY 7

8:15 AM - 9:00 AM

#### REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS FULL BREAKFAST BUFFET

##### Sponsors:

APPROVED Licensing at Buckley Sandler - *Thursday Buffet Luncheon*

CATIC - *Mobile App*

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

##### Exhibitors:

Angel Oak Mortgage Solutions LLC

CATIC

G.C. Engineering, Inc.

Kriss Law

Minter Group

Red Door Title

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)

**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**, SVP and Chief Economist (Invited)

Fannie Mae

As Chief Economist and Senior VP of Fannie Mae, Doug Duncan will provide his real estate economic forecast. He is Fannie Mae's source for information and analyses on forecasting for housing activity, demographics, overall economic activity, and mortgage market activity. Dr. Duncan called the last crash accurately, and it is our privilege to share with you his expert insight on where our market is headed, and what the impact will be.

11:15 AM - 11:30 AM

#### MORNING BREAK

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.

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## AGENDA (CONTINUED)

### THURSDAY

### FEBRUARY 7

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

Panel Members TBD

Description to come.

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

#### CYBERSECURITY

Adam Chaudhary, President  
Funding Shield

Description to come.

4:45 PM - 5:00 PM

#### ADJOURNMENT

### FRIDAY

### FEBRUARY 8

8:15 AM - 9:00 AM

#### REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS FULL BREAKFAST BUFFET

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PRELIMINARY	AGENDA (CONTINUED)
FRIDAY	FEBRUARY 8
9:05 AM - 10:00 AM	<b>HOW TO ASK FOR THE ORDER</b> <b>Toby Paine</b> , Partner, Sales Trainer and Consultant Sandler Training <p>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.</p> <p>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. .</p>
10:00 AM - 10:15 AM	<b>MORNING BREAK</b>
10:15 AM - 11:00 AM	<b>SELLING VALUE NOT PRICE</b> <b>Toby Paine</b> , Partner, Sales Trainer and Consultant Sandler Training <p>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:</p> <ul style="list-style-type: none"><li>• Uncover “Pain” the real reason why people buy.</li><li>• Allow the prospect to see you as a great solution to their problems and goals and not have price be the major factor.</li><li>• Be perceived as a trusted advisor in the eyes of the buyer.</li></ul>
11:00 AM - 11:45 PM	<b>LOAN ORIGATION COMPENSATION</b> <b>Ben Olson</b> , Partner Buckley Sandler LLP <p>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.</p>

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PRELIMINARY

## AGENDA (CONTINUED)

FRIDAY

FEBRUARY 8

11:45 AM - 12:30 PM

### NATIONWIDE MORTGAGE LICENSING SYSTEM (NMLS) UPDATE

Tim Doyle, Senior Vice President  
Conference of State Bank Supervisors

Learn about the changes and updates proposed to the NMLS system.

12:30 PM

### ADJOURNMENT

MOBILE CONFERENCE APP IS SPONSORED BY

**CATIC**

## ACCOMMODATIONS

Accommodations can be made at the Marriott Residence Inn, 100 Deer Street, Portsmouth, NH 03801 or the Hampton Inn & Suites Portsmouth Downtown, 23 Portwalk Place, Portsmouth, NH 03801.

### TO MAKE RESERVATIONS:

#### Marriott Residence Inn

Reservations must be made by **Thursday, January 17, 2019** to receive the group rate of \$139.00 for single or double occupancy, plus 9% tax and parking. (Valet parking is \$28 per night.)

- Book online at [Marriott Residence Inn Portsmouth](#)

#### 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](#)