

**NEW HAMPSHIRE BANKERS ASSOCIATION / MORTGAGE BANKERS & BROKERS ASSOCIATION OF NH  
 MAINE BANKERS ASSOCIATION / MAINE ASSOCIATION OF MORTGAGE PROFESSIONALS  
 VERMONT BANKERS ASSOCIATION, INC. / VERMONT MORTGAGE BANKERS ASSOCIATION**  
*Present the:*

**2017 TRI-STATE MORTGAGE CONFERENCE**

*Thursday, February 2, & Friday, February 3, 2017  
 Marriott Residence Inn - Portsmouth Harbor Events & Conference Center  
 Portsmouth, New Hampshire*

PRELIMINARY AGENDA	THURSDAY, FEBRUARY 2, 2017
8:15 am – 9:00 am	<p><b>REGISTRATION &amp; NETWORKING WITH EXHIBITORS/SPONSORS &amp; FULL BREAKFAST BUFFET</b></p> <p><i>Breakfast Buffet Sponsored by</i> <b>FHLBoston</b></p> <p><u>Sponsors:</u>  <b>Embrace Home Loans</b> – Thursday Buffet Luncheon  <b>Federal Home Loan Bank of Boston</b> – Thursday Morning Breakfast</p> <p><u>Exhibitors:</u>  <b>Allied Solutions, LLC</b>  <b>Barristers Title &amp; Closing Services</b>  <b>First American Professional Real Estate Services</b>  <b>Florida Capital Bank Mortgage</b>  <b>Kriss Law</b>  <b>Mercury Network</b>  <b>Minitier Group</b>  <b>National MI</b>  <b>NH Housing Finance Authority</b>  <b>Paramount Settlement Services</b>  <b>Priority Title Services, Inc.</b>  <b>Wells Fargo Home Mortgage</b></p>
9:00 am – 9:05 pm	<p><b>WELCOME</b></p> <p><b>John Swenson, Chairman</b>                      NHBA Mortgage Committee                      SVP-Bank Operations Officer                      Bank of New Hampshire                      &amp;  <b>Martha Cossey, MBBA-NH President</b>                      Market Street Settlement group</p>
9:05 am – 10:05 am	<p><b>“THE COMMODITY CONUNDRUM - FINDING DIFFERENTIATORS IN A MARKET ASKING FOR SCALABILITY AND REPEATABILITY”</b></p> <p><b>Steve Richman, National Spokesperson/Sales Trainer/Marketing Manager/Consultant</b>                      Genworth Mortgage Insurance</p> <p>In the ever-changing market, you need a solid foundation to be able to compete, but you need unique offerings and services to surpass the competition. In this session, we will explore the required foundation (market, environment, product, customer and self-analysis) and then discover how to apply new ideas, technologies and value adds to distance yourself from the competition. Additionally, we will discuss making business partners “friends” and how to get your customers to think about you even when you are not right there in front of them.</p>

10:05 pm – 11:00 am	<p><b>“STAY. WORK. PLAY”</b>  <b>Kate Luczko, President &amp; CEO</b>  Stay Work Play NH</p> <p>Stay Work Play in NH carries out its mission of supporting ongoing economic, workforce, and community development by promoting the state as a favorable place for young workers and recent college graduates to stay, work and play. Learn some tips and tools on how to encourage 20 and 30 year-old “somethings” to stay in, come to, or “boomerang” back to your state.</p>
11:00 am – 11:30 am	<b>MORNING BREAK</b>
11:30 am – 12:30 pm	<p><b>“TECHNOLOGY &amp; KEEPING UP WITH THE QUICKEN LOANS OF THE WORLD”</b>  <b>Anne Segrest McCulloch, Senior Vice President – Credit and Housing Access</b>  Fannie Mae</p> <p>Learn how Fannie Mae is going to respond to online lenders using technology to make the application process easier to accept in terms of pulling in different documents without having to get paper copies.</p>
12:30 pm – 1:15 pm	<p><b>LUNCH</b>  <i>Buffet Luncheon Sponsored by</i> </p>
1:15 pm – 2:15 pm	<p><b>“HMDA SURVIVAL”</b>  <b>Susan Quilty, Principal</b>  Quilty &amp; Associates</p> <p>HMDA was a law enacted in 1975 and requires certain financial institutions to provide mortgage data to the public. Learn every thing you need to know about HMDA from the lady who lives and breathes HMDA, including HMDA Expansion and the Impact of Fair Lending.</p>
2:15 pm – 2:45 pm	<b>AFTERNOON BREAK</b>
2:45 pm – 3:45 pm	<p><b>“HOW TO MOVE FORWARD IN THE REGULATORY ENVIRONMENT”</b>  <b>Ruth Dillingham, Special Counsel</b>  First American title  <b>Richard A. Hogan, Associate General Counsel</b>  CATIC</p> <p>This session will cover compliance and updates on the regulatory environment. Rich will discuss the status of the PHH case “Under Appeal, but still significant- what the PHH vs CFPB case tells the mortgage industry” and Ruth will discuss the status of the Notice of Proposed Rule Making “While we wait for a Final Rule - what the questions raised by the proposed rulemaking tells the mortgage industry”.</p>
3:45 pm – 4:45 pm	<p><b>“HOW TO MOTIVATE WITHOUT MONEY: THE ART OF ENCOURAGEMENT”</b>  <b>Jack Agati, President</b>  Encouraging Concepts Associates</p> <p>How do we motivate and encourage others? As we have moved into an era of coaching and mentoring, rather than supervising and managing, encouraging those who work with us and for us becomes a needed and learnable skill. The traditional method of using “gold stars” is gimmicky and implies a contest where there will be a winner and losers. The “half time speech” is too general in its focus and shallow in its sincerity. So what are we to do? Learn the Art of Encouragement.</p>
4:45 pm – 5:00 pm	<b>ADJOURNMENT</b>

PRELIMINARY AGENDA	FRIDAY, FEBRUARY 3, 2017
8:15 am – 9:00 am	<p><b>REGISTRATION &amp; NETWORKING WITH EXHIBITORS/SPONSORS &amp; FULL BREAKFAST BUFFET</b></p> <p><i>Sponsors:</i>  <b>Embrace Home Loans</b> – Thursday Buffet Luncheon  <b>Federal Home Loan Bank of Boston</b> – Thursday Morning Breakfast</p> <p><i>Exhibitors:</i>  <b>Allied Solutions, LLC</b>  <b>Barristers Title &amp; Closing Services</b>  <b>First American Professional Real Estate Services</b>  <b>Florida Capital Bank Mortgage</b>  <b>Kriss Law</b>  <b>Mercury Network</b>  <b>Minitier Group</b>  <b>National MI</b>  <b>NH Housing Finance Authority</b>  <b>Paramount Settlement Services</b>  <b>Priority Title Services, Inc.</b>  <b>Wells Fargo Home Mortgage</b></p>
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9:05 am – 10:15 am	<p><b>“2017...A VIEW FROM WASHINGTON”</b></p> <p><b>Rod Alba, SVP, Mortgage Finance &amp; Senior Regulatory Counsel</b>  American Bankers Association (ABA)</p> <p>A highlight of the Mortgage Conference over the past several years, Rod will provide his insight into regulatory reform and other developments coming out of Washington.</p>
10:15 am – 10:30 am	<p><b>MORNING BREAK</b></p>
10:30 am – 11:15 am	<p><b>“STATE BANKING DEPARTMENT COMPLIANCE”</b></p> <p><b>William N. Lund, Esq., Superintendent, Maine Bureau of Consumer Credit Protection</b> <i>(Invited)</i>  <b>Todd Wells, Chief Bank Examiner &amp; Raeleen Schutte, Director of Licensed Lending, State of New Hampshire Banking Department</b>  <b>Cynthia Stuart, Deputy Commissioner of the Banking Division, Vermont Department of Financial Regulation</b></p> <p>Each representative will provide the hot topics of compliance for the mortgage lenders.</p>

11:15 am – 12:00 pm	<b>“VIOLATIONS &amp; EXAM ISSUES”</b> <b>Speakers Invited:</b> <b>FDIC</b> <b>CFPB</b> <b>OCC</b> <b>FRBB</b>  Regulatory round table to learn about the top violations and exam issues.
12:00 pm	<b>ADJOURNMENT</b>