

New England Mortgage Bankers Conference

September 16-18, 2015

Newport, Rhode Island



SCHEDULE OF EVENTS

The 28th Annual New England Mortgage Banking Conference

ALL CONFERENCE ACTIVITIES WILL TAKE PLACE AT THE HYATT REGENCY, NEWPORT COUNTRY CLUB AND ROSECLIFF MANSION.

Wednesday, September 16th

8:30 Shotgun Start NEMBC Golf Tournament at Newport Country Club



Sponsored by

The conference gets off to a spectacular start with a 8:30 A.M. shotgun at the historic Newport Country Club. Originally established in 1894 Newport Country Club is often considered the first golf course in North America. It has been listed by the USGA as one of the first 100 Clubs in America . *Golf Digest* has rated this links style gem as the 2nd best links-style courses in North America. *Golf Week* chose Newport Country Club as %America's 100 best classed courses+. Both the U.S. Open and the U.S. Amateur were held there in 1895 and the U.S. Women's Open and 2006. Come a little early and enjoy a continental breakfast. Awards will be awarded during a hors d'oeuvres reception.

9:00 AM – 10:30 AM Freddie Mac Training Workshop



Helping You to Reach More Qualified Borrowers

Learn how Freddie Mac is expanding access to credit by providing the products and tools you need to help you reach more qualified borrowers. Our team of experts will provide information on:

- An in-depth look at solutions that serve first-time homebuyers including Home Possible and our condominium offering
- How Freddie Mac is working toward additional rep and warranty relief by creating new technology to provide you information earlier in your loan production process
- The truth about down payments and down payment assistance
- Answers to the top 10 underwriting questions asked through 800-Freddie

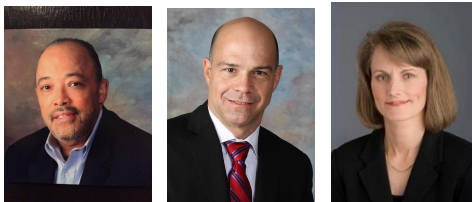
Freddie Mac Speakers:

Kathleen Caswell . CMB, AMP,
Account Executive

Amy Morris
Director -Customer Technology Integration

Angela Hsia
National Customer Education Manager

10:45 AM - 12:15 PM
Fannie Mae Training Workshop



We invite you to come hear how Fannie Mae is helping to support lenders and the housing industry by developing better tools to price and manage credit risk. We have a team of experts prepared to provide the most up to date information on current initiatives, credit and pricing policy, execution options and technology tools focused on simplicity and certainty. Fannie Mae is focused on being our customers' Most Value Housing Partner.

Fannie Mae Project Review Policy – Gary Newman, Director, Credit Risk – This session will provide an overview of Fannie Mae current eligibility requirement for condominium and PUD projects. This will include sharing best practices that will ideally support the lender in performing a thorough and accurate review of the project when determining compliance with Fannie Mae eligibility requirements.

Fannie Mae Front-End Reengineering efforts – Stephen Carter, Director, Single Family Business Solutions – Fannie Mae has embarked on a set of initiatives to remake the front-end of our business in order to make our interactions with you simpler, more efficient and easier. During the session, you will gain insight into our strategic vision around our front-end reengineering efforts that: offer new and enhanced capabilities that increase business efficiency, enable greater delivery certainty, and provide innovative tools and solutions to make is easy to do business with us.

Fannie Mae Capital Markets Update – Jennifer Whip – This session will provide an update on Fannie Mae current products and initiatives that is helping lenders provide access to credit to borrowers. We will discuss recent changes and identify the positive impact lenders will experience through working with Fannie Mae.

1:00 PM – 2:30 PM
FHLB Training Workshop



Need a jumbo loan secondary market outlet! Have you heard about what's new in MPF?

Want to know more about the FHLB Boston MPF Direct Jumbo product? Attend this session and ask questions about underwriting, pricing and delivery of loans into this product. Attending this workshop is a pre-requisite for becoming approved for the program.

Come and attend to find out what other MPF products are being rolled out to members of the FHLB Boston. Paul Pouliot First Vice President FHLB Boston will be presenting along with personnel from Redwood Trust.

FHLB Speakers:

Paul Pouliot, First Vice President
FHLB Boston

Jennifer Adams, Vice President -Residential Credit Policy Manager
Redwood Trust

Carlene Graham, Senior Vice President -Pre-Purchase Operations
Redwood Trust

Garnet Kanouse, Managing Director -Business Development
Redwood Trust

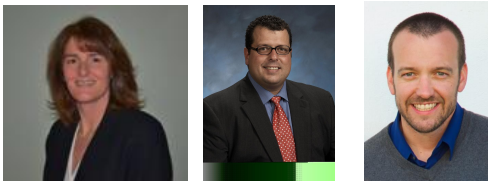
2:00 PM -5:00 PM

Exhibit Hall (Ballroom/Rose Island 1/Registration Lobby)

Take advantage of the two-day marketplace and visit with 60 of today's top vendors sharing with you the mortgage industry's latest products and services.

2:45 PM – 4:00 PM

Service Provider Management – You Can Profit from the Requirement!



Sponsored by:

EllieMae[®]

Learn how to effectively choose, implement and manage 3rd party service provider relationships to positively impact your loan process, compliance and bottom line.

Moderator:

Susan Quilty
Principal . Quilty & Associates

Panel of Speakers:

Jeffrey J Marchetti, Strategic Account Executive
Ellie Mae

Gavin Mac Carthy, Founding Partner
VendorRisk

Hailey Rice, Director of Compliance
Norcom Mortgage

4:00 PM – 5:00 PM

Networking Reception (Exhibit Hall) Sponsored by



Please join us for some networking time at the end of the day. Enjoy some coffee, some appetizers and the company of conference attendees.

6:30 PM -9:00 PM

Gala Welcome Reception at Rosecliff

Sponsored by



Join us for the signature opening reception at The Rosecliff! Indulge yourself at one of Newport's most elegant settings. Enter Rosecliff and be greeted with a flute of champagne. Listen to some great music while catching up with fellow industry professionals. Stroll outside for a walk along the ocean. Networking at its best in an atmosphere reminiscent of a Gilded Age - truly a memorable event of a lifetime and the heart of networking at NEMBC 2015!

Thursday, September 17th

9:30 AM – 10:45 AM

Opening Session – Sailing Your Way to Success

Sponsored by



Potential legislative issues, regulatory changes and borrowers' access to credit are shaping our mortgage finance industry every day. Our Opening Session will examine the landscape ahead from a variety of perspectives, starting with a view from Washington, D.C. and the MBA's initiatives. William Cosgrove, CMB and CEO of Union Home Mortgage and the current Chair of the National MBA, will discuss the MBA's top priorities and provide a legislative and market dynamics update. Danny Gardner, Vice President of Affordable Lending at Freddie Mac, will discuss credit risk and opportunities for affordable lending initiatives. George DeMello, Sr. Vice President of Bank of Canton's Residential Lending will discuss how these forces affect how Bank of Canton is doing business and reaching out to more borrowers. Conversation between our speakers will be moderated by David Brennan of Cape Cod Five and will explore the issues that will shape your business strategy in the coming year. Please be prepared to participate in a thought provoking and important dialogue to Sail to Success in the year ahead.

Moderator:

David Brennan, Senior Vice President . Cape Cod Five

Speakers Include:

William Cosgrove, CEO and Owner, Union Home Mortgage Corp. and Chairman of the Mortgage Bankers Association

George DeMello, Senior Vice President, Residential Lending Bank of Canton

Daniel Gardner, Vice President of Affordable Housing Freddie Mac

Mortgage Loan Originator Sales Academy (11:00 AM - 5:00 PM)

The NEMBC welcomes Mortgage Loan Originators, Production Managers and their invited REALTOR® guests to our 3rd annual NEMBC Mortgage Loan Originator Sales Academy.

11:00 AM -12:30 PM

REALTORS® and Loan Originators – Marketing & Sales Strategies in a Contracting Market



Whether a Realtor, vendor or a lender, one of the most important things you do is to keep business flowing and ideally growing. If you are concerned that rising interest rates or increased regulation and compliance has the potential of hurting your business, you won't want to miss this session. David Lykken, a 43-year veteran of the mortgage industry and now a leading business strategy consultant to the industry, will be sharing new innovative sales and marketing business strategies that could help you **GROW** your business no matter what happens with interest rates and increased regulatory burden.

David Lykken is President and Managing Partner at DNLC Enterprises (d/b/a Transformational Mortgage Solutions), Producer of %odays Mortgage Minute+and Host of his own weekly broadcast %Lykken on Lending+

Making the Most of your MERS System Membership

MERS System Members: 11:00 AM -11:45 AM

New MERS Users: 11:45 AM - 12:00 PM

Q & A: 12 PM -12:30 PM



Attend this session if you are an existing MERS System member or want to find out more!

The first 45 minutes of this session . great for both new and existing customers - will review the registration process, transfers, reports, reconciliation, CRMS/Signing authority, Quality Assurance plan, End of year annual report , Tri-party /Warehouse lender agreements (ETA) and property preservation.

If you are not currently a MERS System member . the last 30 minutes will be dedicated to potential new users and will cover an overview and benefits of MERS. You will learn how the MERS system works, who uses the MERS system, the different membership classifications, how to apply for MERS System membership, corresponding annual and transactions fees, as well as the cost savings and efficiencies MERS System membership may provide to your organization.

MERS Speakers:

Laurinda Clemente, Northeast Region Director

William Hultman, Legislative Affairs

11:00 AM - 4:00 PM

Marketplace Hall Opens

Take advantage of the two-day marketplace and visit with 57 of today's top vendors sharing with you the mortgage industry's latest products and services.

Noon – 1:30 PM

Buffet Lunch in Brenton Hall

Stop and enjoy a buffet lunch before you continue through the marketplace. Make sure you visit each and every one of the exhibit booths! Participate in the NEMBC scavenger hunt . find 8 hidden QR codes scattered among our exhibitors and be eligible for great prizes!

Afternoon Sessions: (1:00 PM – 4:00 PM)

1:00 PM -2:15 PM

There is Gold In Your Portfolio (Heritage)



Make your mortgage holdings work more effectively and enhance your portfolio in a changing market through detailed analysis allowing you to more fully understand which loans or groups of loans present the most risk or value (nuggets of Gold). Interest rate changes ARE coming. Likely soon! Don't be caught with shrinking margins as rates rise. Arm yourself and your company with the tools to maximize your portfolio's value.

Speakers:

Jerry Hubbard, President
FTN Financial Capital Assets Corporation

Brian Swan, Customer Relations Management Director
Freddie Mac

1:00 PM - 2:15 PM

Communicating to the Next Generation



Join David Lykken as he introduces and hosts a panel of varying media experts opening up new doors to communicate and reach clients of the next generation. David Lykken will discuss ways to market using radio and enticing you to produce your own radio show.

Moderator:

David Lykken
President & Managing Partner
DNLC Enterprises, LLC d/b/a Transformational Mortgage Solutions

Panel of Speakers:

Laura Hopkins, SVP, Sales & Marketing . Vidverify
Toby Harris, EVP, COO - Movement Mortgage

2:45 PM - 4:00 PM

TRID for REALTORS & MLO'S –How Purchase Transactions Will Change and Your Role in the Change



Join Mike Krone as he hosts a panel of realtor and sales experts to discuss the implications of TRID on the purchase market . and your role in the process.

Moderator:

Mike Krone

Vice President, Kriss Law/Atlantic Title and Closing

Panel of Speakers:

Patricia Raymo

Executive Vice President & COO . Mortgage Master

Michael McDonagh, Esq.

General Counsel & Director of Government Affairs -Massachusetts Association of REALTORS®

2:45 PM -4:00 PM

October 3rdReady, Set, GO! Last Minute Checklist for TRID



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The October 3rd deadline is two weeks away . have you forgotten anything? What clarifications are still needed? What don't we know? What haven't you thought of? Join our panel of experts as they discuss last minute areas of importance!

Moderator:

Ruth A. Dillingham, Special Counsel . First American Title Insurance Company

Panelists Include:

Seth C. Bogdan, Vice President / Lending Technology -Specialized Data Systems

Sandra Gausch, Chief Compliance Officer, Patriot Community Bank

Rich Hogan, Associate General Counsel -CATIC

Mike Kemple, SVP & Senior Residential and Consumer Lending Officer -Bridgewater Savings Bank

Elizabeth Phelan, Vice President . Enterprise Bank

Jeremy Potter, General Counsel and Chief Compliance Officer . Norcom Mortgage

Susan Quilty, Principal, Quilty & Associates

4:00 PM – 5:00 PM

SPEED Networking

Sponsored by



Please join us for a new way to network at the end of the day. Have some fun, enjoy some coffee, appetizers and the company of conference attendees. Exhibitors are welcome to announce winners of raffles.

9:00 PM -11:00 PM

NEMBC Newport at Night at the Newport Blues Café

Take the NEMBC trolley to downtown Newport. Whether you are in the mood for an espresso martini while listening to live jazz or a dancing the night away to live rock music, you will find it in Newport! Begin or end your evening at the Newport Blues Café which is a world class, live music venue located on Thames Street in the heart of downtown Newport. **Wear your NEMBC name badge into the Newport Blues for a discounted cover charge of \$5 per person!**

Friday, September 18th

9:30 AM – 11:00 AM

A Candid Discussion with the CFPB Breakfast

Sponsored by



Brian Webster
Originations Program Manager
Consumer Financial Protection Bureau (CFPB)

Join us for breakfast and 'A Candid Conversation with the CFPB!' Moderated by David Brennan, Senior Vice President at The Cape Cod Five. David will ask CFPB's Brian Webster thought provoking questions from the audience. Mr. Webster is responsible for developing strategies on improving the lending process from the viewpoint of consumer protection. Learn how the Bureau is attempting to improve the consumers' real estate closing experience. This is your time to provide feedback and suggestions to the CFPB.

Save the Date – NEMBC 2016
Newport, RI
September 14 -16, 2016

THANK YOU TO OUR SPONSORS!

