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SEPTEMBER 16 - 18, 2015

NEWPORT, RI





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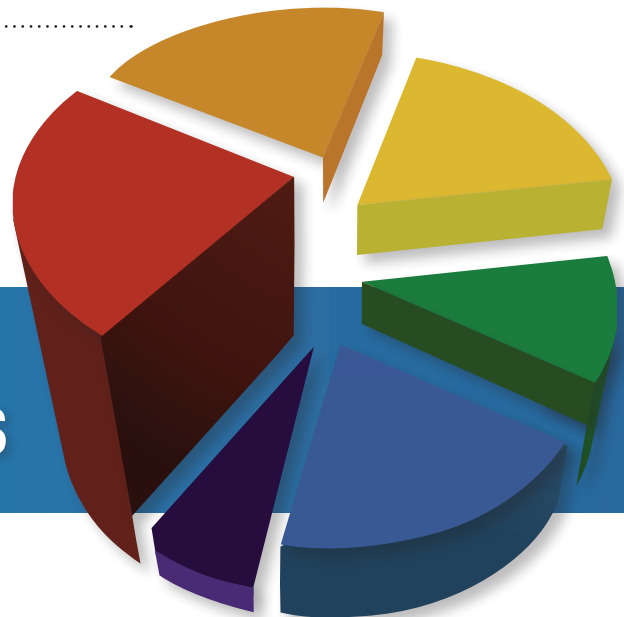
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PRESIDENT'S MESSAGE

MICHAEL J. SINCLAIR

MASSACHUSETTS MORTGAGE BANKERS ASSOCIATION CHAIRMAN



Welcome to Newport! It is my pleasure to greet you as you arrive for the 2015 New England Mortgage Banker's Conference.

It is an exciting time to be part of the residential lending industry and this year's program was developed with your needs in mind. Managing compliance challenges and growing your business opportunities are two areas we focused on while developing the programs for this year's conference.

The conference opens on Wednesday with updates from the GSEs. Freddie Mac will show you the way to reach more qualified borrowers. Fannie Mae has some ideas to increase business efficiency, and the Federal Home Loan Bank will tell you about a new outlet for your jumbo mortgage products. Wednesday's programs conclude with great ideas to improve your vendor management. Wednesday evening is the NEMBC Gala Reception at Rosecliff. This traditional event is one you should not miss. Enjoy an opportunity for networking in our favorite oceanside mansion.

The Thursday opening session will be exceptional with a panel of industry experts from the national and local level to present a lively discussion on the topics foremost on our minds today. You'll hear about legislative topics and ideas to shape your business strategy for the upcoming year.

Our exhibit hall is a sellout again, and this year you will have access to some of the finest industry-leading companies. Take your time as you go through and learn



about many vendors who can help you increase business, or manage business more efficiently.

We again offer dual track programs on Thursday, so you can select the program most relevant to you and your business. You may choose to learn about ways to increase business in a contracting market, or making the most of your MERS relationship. You may want to find the gold in your portfolio, or find a better way to communicate with the next generation. Thursday's programs conclude with two outstanding TRID programs – TRID for Realtors and MLOs and Last Minute planning for TRID as the October 3rd deadline is rapidly approaching.

Thursday night will present you with some fun networking opportunities. Start out with the Speed Networking session at the end of the day and enjoy some fun and refreshments. After dinner be sure to join me at NEMBC Newport night at the Newport Blues Café for some live jazz and rock.

The session closes on Friday morning with a candid discussion with the CFPB. Don't miss this unique opportunity to enjoy breakfast while you hear the latest from Washington DC and get your questions answered.

Thank you for attending NEMBC 2015. Enjoy!

PRESIDENT'S MESSAGE

RICK HERRICK

THE NEW HAMPSHIRE MORTGAGE BANKER



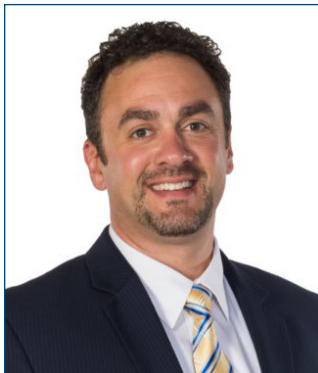
The New Hampshire Mortgage Banker and Brokers Association (MBBA-NH) is pleased to continue our relationship with the New England MBA members, sponsors, exhibitors, committee members and affiliates for this year's New England Mortgage Bankers Conference (NEMBC). We appreciate the effort, expertise and dedication shown by the organizers for this year's conference.

The wealth and density of knowledge being shared in the 3 day NEMBC provides our members an opportunity to efficiently share ideas and learn how the industry is evolving to support the ever changing mortgage landscape. From dealing with the TILA/RESPA Integrated Disclosure, to managing risk, to helping Realtors understand the new lending landscapes, the conference promises to deliver interesting and innovative strategies for all facets of the Mortgage Origination & Servicing business.

The housing industry often leads the recovery from recessionary periods. All indications seem to point that we're heading in that direction. We have seen positive signs in some areas of our influence with increased volume of home sales and a seemingly upward movement in home values. The members of the MBBA-NH strive to digest the new regulatory initiatives so as to be supportive of consumers of mortgage products. We are excited for the information being presented at the NEMBC conference and urge all members to attend and participate.

DAVID DECUBELLIS

RHODE ISLAND MORTGAGE BANKER ASSOCIATION



Overall, 2015 has been a productive year in the mortgage lending business. Predictions of interest rate increase were sidelined once again, creating an advantageous environment for new homebuyers and homeowners looking to refinance to a lower interest rate.

It has been over a year since the enactment of Dodd - Frank's "Qualified Mortgage" and "Ability-to-Repay" requirements. Looking back, I applaud our industry for incorporating customer-centric solutions that provide more transparency throughout the mortgage process. On October 3rd 2015, we will again face a major regulation change with the enactment of TRID. I am confident that our industry will adapt to the required changes and continue to provide prudent advice to our customers. Effectively meeting the continuously changing regulations says a lot about us as individuals, institutions, and as an industry. We should be proud that we chose this profession as our career.

With the average age of our mortgage work force trending higher, we need to focus on recruiting and establishing new industry professionals. Millennials, or young adults who grew up in the Internet era, can add a new perspective to the mortgage profession. Technology is ever-changing, and the way individuals communicate has evolved through the use of social media. Research shows 56% of adults in the U.S. have a smart phone. Furthermore, 90% of adults in the U.S. with a salary of more than \$75,000 have a smart phone. The mortgage industry must optimize opportunities that are presented with these trends and offer solutions based on how customers want to interact with us. Technology, and how it's implemented, is vital to our success.

Lastly, as we experience new regulatory challenges, we must communicate with our customers and provide them with expectations throughout the loan process. This is the most important component to "sailing your way to success" as we promote and sustain responsible home lending throughout our communities. Remember, your Association wants your input, suggestions, comments, and your participation. Your experience and knowledge of our industry helps fill the sails of our successful voyage.



DAVID ZAMARY
CONNECTICUT MORTGAGE BANKER ASSOCIATION



On behalf of the Connecticut Mortgage Banker Association, it is my pleasure to welcome you to the 2015 New England Mortgage Bankers Conference (NEMBC) in beautiful and historic Newport, RI. NEMBC is the region's premiere event for the mortgage industry and I urge you to take advantage of the exciting educational and networking opportunities available over the next three days.

2015 is shaping up to be another challenging, yet rewarding year in the mortgage business. As we continue to recover from the effects of the great recession, I am more convinced than ever about the importance of mortgage lending and the resiliency of our industry. It is critically important that we all remain informed about best-practices and innovative ideas that can be applied to help navigate a demanding business landscape. To that end, NEMBC has a compelling schedule of break-out meetings lined up for attendees; Fannie Mae, Freddie Mac and FHLB Boston training sessions, "Sales Strategies for a Contracting Market", "Communicating to the Next Generation", two sessions focused on TRID and many more. To top it off, there is a "Candid Discussion with the CFPB" scheduled for Friday morning. Make your opinion heard!

The networking and social events at NEMBC are also not to be missed. I've made many lasting and valuable professional connections and friendships from attending this conference for many years. If you are a golfer, make time for the NEMBC Golf Tournament on Wednesday at the fantastic Newport Country Club. The welcome reception on Wednesday evening at the Rosecliff mansion is an event to remember. Be sure to take the time to explore all of Newport with your friends and colleagues. Between the restaurants, the shopping and the history, there is so much to do and see.

Thank you to the event committee who worked long and hard to produce this conference. Thanks also go to our sponsors for supporting this wonderful event. I hope everyone enjoys the show and comes away better equipped for Sailing Your Way to Success.

MARK BURTON
VERMONT MORTGAGE BANKERS ASSOCIATION



Welcome to the 2015 New England Mortgage Bankers Conference. If you have been attending this conference for several years as I have, you know what a great conference this is to connect with old friends and colleagues. I would not be surprised if you share my sentiment that coming here always feels like going to Old Home Day. And if this is your first time attending the conference, jump right in and join us, because all are welcome!

Perhaps one of the greatest things about this conference and about being in the mortgage finance industry in New England is that we're generous with our time and knowledge. The official conference agenda provides numerous opportunities to gain knowledge and sharpen skills, and there will be ample time to talk informally with professionals all across our industry and the region.

Hopefully this year will be the apex of change in our industry and it gets easier from here, but we're still in the thick of it. Take a break, enjoy the conference, be with old friends, make new ones and have fun!

WELCOME TO THE 28TH ANNUAL NEW ENGLAND MORTGAGE BANKING CONFERENCE

All Conference Activities Will Take Place At The Hyatt Regency,
Newport Country Club And Rosecliff Mansion.

Your nametag admits you to all conference activities – Please wear it at all times

NAMETAG CHART

FULL OR EXHIBITOR: You have access to all NEMBC conference events except for those separately ticketed below. If you have pre-registered for any of these ticketed events, your tickets will be provided to you at registration with your nametag.

WEDNESDAY: You have access to all conference activities (except golf tournament) on Wednesday, September 16th from 9:00 AM – 9:00 PM.

THURSDAY: You have access to all conference activities on Thursday, September 17th.

FRIDAY: You have access to CFPB breakfast on Friday, September 18th

PARKING/TRANSPORTATION/SHUTTLES: Please take advantage of the NEMBC Shuttle Service by parking at the Gateway Transportation & Visitor's Center in downtown Newport. **Parking at the Hyatt is limited for those who are registered guests. You may board trolleys by the exhibit hall/registration area.**

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Strategic
Information
Resources

Wednesday, September 16th:

Evening Shuttle to Rosecliff - 6:00 PM - 9:30 PM

Thursday, September 17th:

7:30 AM -5:30 PM

7:00 PM -Midnight

Tuesday, September 15th

8:00 PM -9:00 PM

S'mores of Fun! (Pineapples on the Bay)

If you have arrived into Newport for NEMBC early, come have s'more of fun with us at Pineapples on the Bay at the Hyatt. Enjoy Narragansett Bay, meet NEMBC attendees and make a s'more at the fire pit. A perfect beginning to NEMBC! Don't worry if it's rainy – we have a sweet backup plan so rain or shine - meet us at the Hyatt!

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Wednesday, September 16th
8:00 AM - 4:30 PM

Conference Registration-
Hyatt Regency Hotel

8:30 Shotgun Start

NEMBC Golf Tournament at
Newport Country Club

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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 announced during a hors d’oeuvres reception.

9:00 AM – 10:30 AM

Freddie Mac Training Workshop

(Rose Island 1)

**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, Angela Hsia, National Customer Education Manager, and George Stoltz Senior Technology Account Manager



10:45 AM - 12:15 PM

Fannie Mae Training Workshop (Rose Island 1)

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 customer's 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 Product 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 (Rose Island 1)

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.

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, and Garnet Kanouse, Managing Director -Business Development, Redwood Trust



NEMBC AGENDA

2:00 PM -5:00 PM

Exhibit Hall (Ballroom/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! (Rose Island 1)

Sponsored by



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, and Philip DeFronzo, President, Norcom Mortgage



4:00 PM – 5:00 PM

Networking Reception (Exhibit Hall)

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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

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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!



**Don't Drive –
Take The NEMBC
Shuttle To Rosecliff -
6:00 pm - 9:30 pm**

Thursday, September 17th

8:00 AM - 4:00 PM

Conference Registration-Hyatt Regency Hotel

7:30 AM – 5:30 PM

NEMBC Trolley Service To Downtown Newport

Parking at the Hyatt is limited – grab the NEMBC trolley as it makes continuous stops between the Hyatt and downtown Newport. Don't drive – leave your travel to us! **You may board trolleys by exhibit hall/registration area**

9:30 AM – 10:45 AM

Opening Session – Sailing Your Way to Success

(Rose Island 1 & 2)

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, and 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 (Rose Island 1 & 2)



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 "Today's Mortgage Minute" and Host of his own weekly broadcast "Lykken on Lending".

Making the Most of your MERS System Membership (Heritage)

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

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

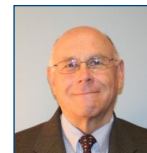
Q & A: 12 PM -12:30 PM

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, and William Hultman, Legislative Affairs

11:00 AM - 4:00 PM

Exhibit Hall Opens

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.

Noon – 1:30 PM

Buffet Lunch (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!

NEMBC AGENDA

Afternoon Sessions:

1:00 PM – 4:00 PM

1:00 PM -2:15 PM

There is Gold in Your Portfolio (Heritage)

Sponsored by



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, and Brian Swan, Customer Relations Management Director, Freddie Mac

1:00 PM - 2:15 PM (Sales Track)

Communicating to the Next Generation (Rose Island)

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, and Toby Harris, EVP, COO - Movement Mortgage



2:45 PM - 4:00 PM (Sales Track)

TRID for REALTORS® & MLO'S –How Purchase Transactions Will Change and Your Role in the Change (Rose Island)

Sponsored by



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, and Michael McDonagh, Esq., General Counsel & Director of Government Affairs - Massachusetts Association of REALTORS®



2:45 PM -4:00 PM

October 3rd ... Ready, Set, GO! Last Minute Checklist for TRID (Heritage)

Sponsored by



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 (Brenton Hall)

Sponsored by



Hosted 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.

7:00 PM - Midnight

Nembc Trolley Service To Downtown Newport

Sponsored by



Grab the NEMBC trolley as it makes continuous stops between the Hyatt, Marriott and downtown Newport. Don't drive – leave your travel to us! You may board trolleys by exhibit hall/registration area.

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

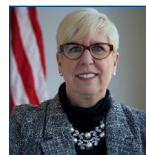
A Candid Discussion with the CFPB Breakfast (Brenton)

Sponsored by



Tricia McClung, Assistant Director for Mortgage Markets at the Consumer Financial Protection Bureau

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 Tricia McClung thought provoking questions from the audience. Tricia McClung is responsible for developing strategies on improving the lending process from the

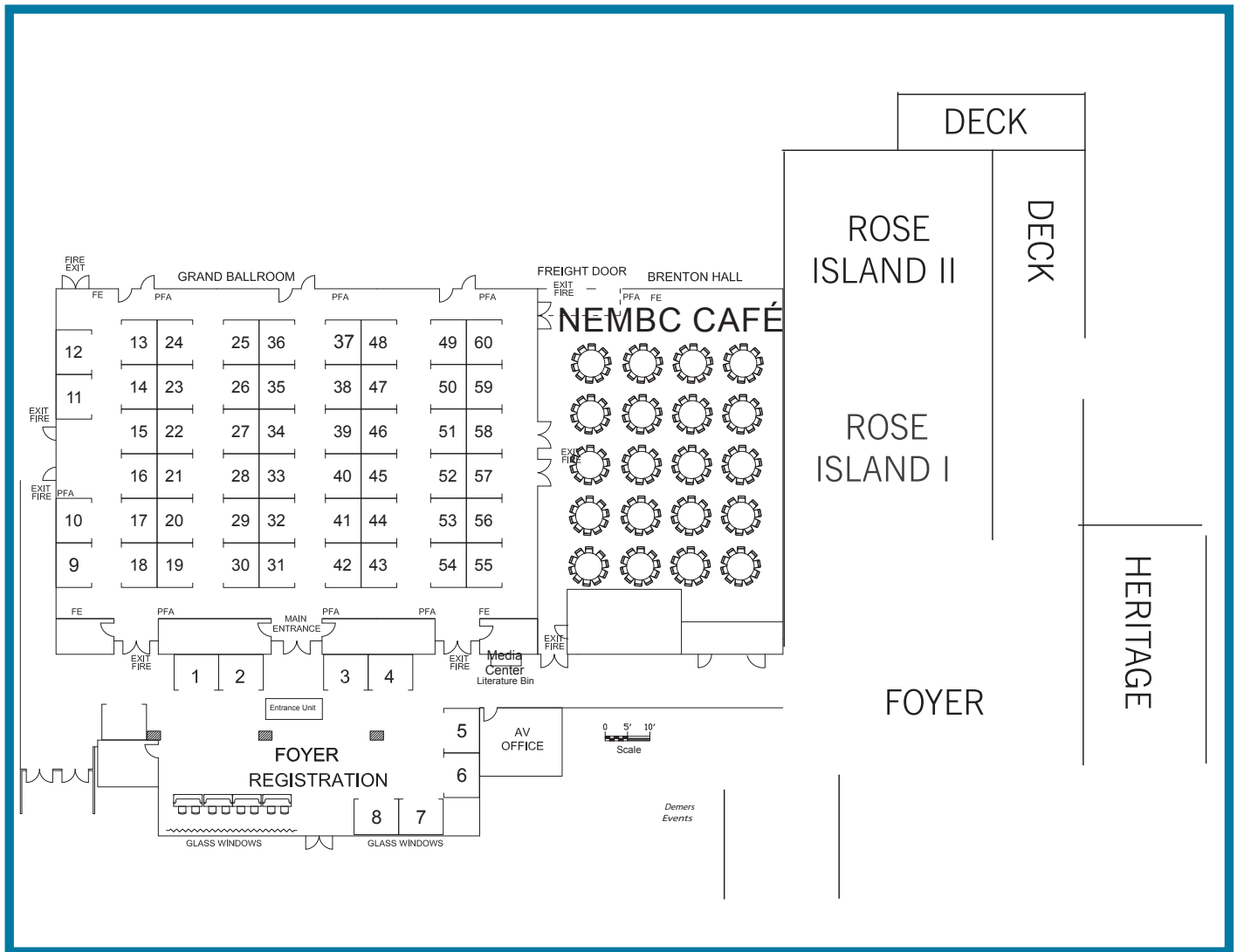
viewpoint of consumer protection. Learn how the Bureau is attempting to improve the consumers' real estate closing experience. This is your time to provide feedback and suggestions to the CFPB.

**PURCHASE YOUR
50/50 NEMBC
RAFFLE TICKET
\$20 PER TICKET**

All proceeds to benefit the MMB Foundation.



FLOORPLAN AND LIST OF EXHIBITORS





BOOTH#	COMPANY NAME
50	Arivs
60	Avantus
17	Bankers Insurance Service
16	Bayview Loan Servicing
9	Birchwood Credit Services, Inc.
22	Byte Software
33	Caliber Home Loans
57	Carrington Mortgage Services
42	CATIC
8	CMG Financial
6	ComplianceEase
32	CreditPlus
31	Ellie Mae, Inc
34	Emigrant Mortgage
58	Equity National
46	Factual Data
53	Fannie Mae
36	First Guaranty Mortgage Corporation
21	Flagstar Bank, FSB
39	Franklin American Mortgage Company
41	Freddie Mac
11	Freedom Mortgage
25	Gold Title, P.C./ Dalton & Finegold LLP
26	Home Point Financial
4	Impac Mortgage Corp
30	KrissLaw/Atlantic Closing & Escrow
13	LDWholesale
55	LendingQB
47	Liberty Title & Escrow Company
7	MatchBox, LLC

BOOTH#	COMPANY NAME
52	MB Financial Bank, N.A
3	Merrimack Mortgage Company, Inc.
5	MLS Property Information Network, Inc.
27	Mortech, a Zillow business
48	MortgageFlex Systems Inc.
38	Munson's Chocolates
2	Old Republic National Title Insurance Company
37	Optimal Blue, LLC
14	Paramount Residential Mortgage Group
29	Parkside Lending
35	PHH Mortgage
28	Planet Home Lending
51	Plaza Home Mortgage
59	Quicken Loans Mortgage Services (QLMS)
19	Radian Guaranty
1	Res/Title, Inc.
40	ResMac Inc
43	Santander Bank
23	Sierra Pacific Mortgage
20	Specialized Data Systems, Inc.
49	Stearns Lending
54	Strategic Information Resources, Inc. (SIR)
56	TenA Companies, Inc.
10	U.S. Department of Housing & Urban Development (HUD)
24	United Wholesale Mortgage
12	Universal Credit Services
44	US Bank Home Mortgage
45	US Bank Home Mortgage Wholesale Prime Plus Division
18	Value Quest AMC
15	Weslend Finacial



NEMBC EXHIBITORS

50 Arivs

(800) 309-0025 700

www.arivs.com

Appraisal Company: Arivs- We are the industry's first and only appraisal management company that combines the strengths and resources of a national presence with the expertise and personal touch of local management.

60 Avantus

(800) 243-0120

www.avantus.com

Credit Bureau Reporting: Avantus provides solutions for financial institutions to streamline their lending process and close more loans. Clients use our system to access EASY-TO-READ credit reports, validate flood zones, suggest ways to increase FICO SCORES, verify employment (VVOE), SSN verification, scan for fraud (RED FLAG), and run all the necessary compliance documents you will need. If your operation could benefit from decreased costs, reduced audit findings and new customer acquisition opportunities, then Avantus is the right partner for you.

17 Bankers Insurance Service

(800) 323-2743

www.bankersinsuranceservice.com

Insurance: Bankers Insurance Service 60 years as the MBA endorsed provider of Fidelity Bond and E & O Insurance. Our policies meet the requirements of mortgage investors, warehouse lenders and GSEs. Other offerings: Mortgage Impairment, Professional Liability, D & O, Privacy/Cyber Liability and Surety Bonds. 16 Bayview Loan Servicing (855) 253-8439 1001 Morehead Square Charlotte NC 28203 www.bayviewloanservicing.com Wholesale Mortgage Banking Bayview Loan Servicing offers innovative correspondent lending products. We invest in traditional agency, FHA, and VA products as well as high quality QM and non-QM portfolio loans. Our team of experienced correspondent professionals enable you to originate more loans for more customers.

16 Bayview Loan Servicing

(855) 253-8439

www.bayviewloanservicing.com

Wholesale Mortgage Banking: Bayview Loan Servicing offers innovative correspondent lending products. We invest in traditional agency, FHA, and VA products as well as high quality QM and non-QM portfolio loans. Our team of experienced correspondent professionals enable you to originate more loans for more customers.

9 Birchwood Credit Services, Inc.

(800) 910-0015

www.birchwoodcreditservices.com

Credit Bureau Reporting: Birchwood Credit Services, Inc. is a leading source of credit reporting and compliance solutions designed for the lending industry. We offer quick and easy access to the information mortgage lenders need to make accurate credit decisions. Birchwood has grown to one of the largest credit reporting agencies in the nation that offers a suite of value-added services to thousands of users. Birchwood has been based in North Conway, New Hampshire since it first opened its doors in 1992. For over 21 years, we've been leading the way in making sure our clients have reliable information necessary for fully informed decision-making. For more information about Birchwood Credit Services, visit us at www.birchwoodcreditservices.com

22 Byte Software

(800) 695-1008

www.bytesoftware.com

Computer Software: Byte Software is a leading provider of innovative loan origination software to mortgage bankers, credit unions, banks and mortgage brokers. The BytePro solution is scalable, affordable and customizable; giving you the tools to easily move loans from origination through sale on the secondary market.

33 Caliber Home Loans

(203) 537-1935

www.caliberhomeloans.com

Wholesale Mortgage Banking: Caliber Home Loans is committed to providing our business partners with flexible lending solutions, including the Caliber Portfolio Product Suite, that fit borrowers' individual needs and enhance their lives. We are a privately-held financial services company that is an approved seller/servicer for both Fannie Mae and Freddie Mac, an approved issuer for Ginnie Mae and an approved servicer for the FHA, VA and USDA.

57 Carrington Mortgage Services

(866) 288-1016

www.carringtonwholesale.com

Wholesale Mortgage Banking: Carrington Mortgage Services is a Wholesale lender, providing loans to the underserved markets with a flexible array of Government Purchase and Refinance loan products to mortgage brokers nationwide, down to credit scores of 550. We offer special loan programs for Manufactured Housing and to borrowers with Non-Traditional Credit.

42 CATIC

(888) 473-3663

www.catic.com

Title Insurance Company: For more than 48 years CATIC has set the standard for title insurance in New England. CATIC and its more than 2,200 attorney agents are experts in the nuances of the mortgage lending, legal, title, and closing markets in New England. This knowledge is one reason lenders depend on them.



8 CMG Financial

(800) 501-2001
www.cmgfi.com

Mortgage Banking: CMG Financial is a well-Capitalized, Privately held mortgage-banking firm founded in 1993. The company makes its products and services available to the market through three distinct origination channels: Correspondent, wholesale and retail lending. CMG Financial currently operates in all 50 states and the District of Columbia, and holds federal agency lending approvals with HUD, VA, RHS, GNMA, FNMA, FHLMC.

6 ComplianceEase

(650) 373-1111
www.complianceease.com

Compliance Software: ComplianceEase® is a leading provider of risk management solution. ComplianceEase's patented solution, Compliance Analyzer is the automated tool which validates against federal, state and municipal consumer protection laws. ComplianceEase's client base includes four of the top five mortgage lenders in the nation and state regulators through the Conference of State Bank Supervisors (CSBS).

32 CreditPlus

(800) 258-3488
www.creditplus.com

3rd Party Verification and Credit Reporting: Credit Plus, Inc. provides intelligent insight to mortgage professional so they can make smart lending decision. Headquarter is Salisbury, MD, the company's products and services include credit reports, scoring tools, tax return verification, more.

31 Ellie Mae, Inc

(925) 227-7000
www.elliemae.com

Computer Software: Ellie Mae (NYSE:ELLI) is a leading provider of innovative on-demand software solutions and services for the residential mortgage industry. Ellie Mae's Encompass® all-in-one mortgage

management solution provides one system of record that allows banks, credit unions and mortgage lenders to originate and fund mortgages and improve compliance, loan quality and efficiency. Visit EllieMae.com or call 877.355.4362 to learn more.

34 Emigrant Mortgage

(508) 838-4613
www.emigrantmortgage.com

Mortgage Banking: Emigrant Mortgage Company, a subsidiary of Emigrant Bank, is a portfolio lender specializing in creative "niche" financing solutions for Residential and Commercial Properties. Emigrant can finance jumbo mortgages up to \$10 million. Emigrant offers financing options for traditional borrowers as well as non-US citizens/foreign nationals and borrowers with insufficient credit.

58 Equity National

(800) 237-8489
www.equitynational.com

Title & Escrow Closing Company: Equity National is an RI based nationwide lender services provider offering title and settlement services. We specialize in a superior borrower experience now, while protecting you from future risk. We have been "in it for you" in New England since 1989.

46 Factual Data

(800) 929-3400
www.krollfactualdata.com

Credit Bureau Reporting: Factual Data is a trusted provider of credit, risk mitigation, flood and verification services to the mortgage industry. Leveraging innovative technology and deep industry experience, Factual Data simplifies the mortgage lending process for its customers and their borrowers. For information, please visit factualdata.com.

53 Fannie Mae

1-800 -7FANNIE
www.fanniemae.com

GSE: As the leading source of residential mortgage credit in the U.S. secondary market, Fannie Mae is supporting today's economic recovery and helping to build a sustainable housing finance system. We provide reliable, large-scale access to affordable mortgage credit in all communities across the country so people can buy, refinance, or rent homes.

36 First Guaranty Mortgage Corporation

(240) 575-3413
www.gfmc.com

Wholesale, Correspondent, & Warehouse

Lender: First Guaranty Mortgage Corporation® offers Wholesale, Correspondent and Retail origination channels. Together with Capital Markets and Warehouse Lending Divisions, FGMC provides a full spectrum of products and services nationwide. FGMC is a national approved SF Issuer for Ginnie Mae; an approved FNMA MBS Issuer; approved by HUD; an FHA approved lending institution; approved VA and USDA.

21 Flagstar Bank, FSB

(866) 372-5787
www.wholesale.flagstar.com

Wholesale Mortgage Banking: Flagstar Bank Flagstar Bank is a subsidiary of Flagstar Bancorp, headquartered in Troy, Michigan, and listed on the New York Stock Exchange under the symbol FBC. Flagstar is a top 10 mortgage originator, a top 5 warehouse lender, and a top 5 overall FHA lender. It has been in business since 1987 and currently has more than 1,000 wholesale lenders as customers.

NEMBC EXHIBITORS

39 Franklin American Mortgage Company

(866) 516-0340

www.franklinamerican.com

Wholesale Mortgage Banking: Franklin American Mortgage Company (FAMC) is one of the nation's top 15 largest mortgage bankers and offers a full line of Conventional, FHA, VA, and USDA loan options. FAMC is a FHA Direct Endorsed, VA Automatic Authority, LAPP Authority, and a Fannie Mae, Freddie Mac, and Ginnie Mae Seller/Servicer.

41 Freddie Mac

1-800-FREDDIE

www.FreddieMac.com

GSE: Freddie Mac was chartered by Congress in 1970 with a public mission to stabilize the nation's residential mortgage markets and expand opportunities for homeownership and affordable rental housing. Our statutory mission is to provide liquidity, stability and affordability to the U.S. housing market.

11 Freedom Mortgage

(856) 380-9072

www.freedommortgage.com

Wholesale & Mini Correspondent Lending Freedom Mortgage Corporation is a full service, direct mortgage lender offering VA, FHA and conventional products. Licensed in all 50 states, Washington, D.C. and Puerto Rico, Freedom Mortgage has been fostering homeownership for nearly 25 years. Headquartered in Mount Laurel, NJ, Freedom Mortgage is a top 15 mortgage lender, and a top GNMA issuer and VA lender. Freedom Mortgage is proud to maintain an A rating with the Better Business Bureau (BBB) and is a member of both the Mortgage Bankers Association (MBA) and the National Association of Mortgage Brokers (NAMB).

25 Gold Title, P.C./ Dalton & Finegold LLP

(978) 470-8400

www.dflp.com

Attorney; Closing: The Gold Standard for Real Estate Closings--Gold Title, P.C., is a full

service title company located in Andover, Massachusetts with the ability to close in all 50 states. We strive to have the highest standards in customer service. Our number one priority is the client--we will close at any time or location. We make closing easy.

26 Home Point Financial

(973) 585-1175

www.hpftpo.com

Wholesale Mortgage Banking: Home Point Financial is a national mortgage banking business focused on multi-channel residential and wholesale mortgage origination and servicing. Home Point currently operates in 36 states and is headquartered in Ann Arbor, Michigan. Our mission is to provide a superior customer experience by providing quality and consistency through our product and service delivery.

4 Impac Mortgage Corp

(888) 850-0259

www.impaccorrespondent.com

Correspondent Lender: Impac Mortgage Corp's Correspondent Lending group seeks to establish strategic relationships with mortgage bankers, credit unions, community and regional banks with unique service offerings, breadth and depth of lending products and business growth opportunities. Built on service, solutions and trust.

30 KrissLaw/Atlantic Closing & Escrow

(888) 632-4939

www.krisslawatlantic.com

Attorney; Closing: At Kriss Law/Atlantic we provide professional closing services to the mortgage lending industry that are efficient, fast and reasonably priced. Kriss Law specializes in residential conveyancing throughout New England. Atlantic Closing & Escrow's reach is national. Our real estate closing professionals close anywhere, anytime throughout the country. We handle over \$5 billion in transactions annually and offer resources like our Instant quote calculator and our Realtor Continuing Education program

bringing lenders and realtors together. Visit us at www.krisslawatlantic.com and experience the Kriss Law/Atlantic difference.

13 LDWholesale

(949) 860-3794

www.ldwholesale.com

LDWholesale is a third-party origination channel of loanDepot LLC, an emerging growth nonbank consumer lender. Serving mortgage brokers in all 50 states, LDWholesale delivers an integrated technology-based lending experience and offers a competitively priced suite of Conventional Conforming, Conventional Hi-Balance, HARP, Jumbo, FHA and VA loan products. loanDepot LLC, NMLS #174457, LDWholesale.com

55 LendingQB

(888) 285-3912

www.lendingqb.com

Loan Origination Software: LendingQB is a provider of 100% web browser-based, end-to-end loan origination software offering residential mortgage banking organizations lean strategies for optimal performance resulting in faster cycle time and lower costs per loan. For more information, please call 888.285.3912 or visit www.lendingqb.com.

47 Liberty Title & Escrow Company

(888) 817-9888

www.libtitle.com

Title Insurance Company: A national title agency licensed to write title insurance in 34 states, we close loans in all 50 states. Liberty currently has 34 offices located throughout Rhode Island, Arkansas, Connecticut, Florida, Georgia, Illinois, Indiana, Maryland, Massachusetts, New Hampshire, New York, Utah and Virginia. We pride ourselves on helping realtors and lenders grow their business through a vast offering of tools.



7 MatchBox, LLC

(866) 77match
www.matchboxllc.com

Mortgage Consulting: Matchbox is a full service operations consulting partner to the mortgage banking industry. Our core focus is improving profitability by focusing on technology utilization and Secondary Market execution. Being former mortgage bankers, we have in depth experience with the Encompass Loan Origination System and all available Secondary Marketing execution opportunities.

52 MB Financial Bank, N.A

(508) 742-5759
www.mbmortgage.com

Wholesale, Mini-Correspondent and Retail: MB Financial Inc. is the Chicago-based holding company for MB Financial Bank, N.A., which has approximately \$15 billion in assets and a one hundred year history of building deep and lasting relationships. MB offers a range of financial solutions with experienced bankers who are focused on their clients' success.

3 Merrimack Mortgage Company, Inc.

(603) 606-3720
www.merrimackmortgage.com

Retail & TPO Lending: Founded in 1983, Merrimack Mortgage Company continues to be a New England leader in residential mortgage lending. We currently have 34 branch offices and continue to expand our correspondent and broker channels. As of July 1st 2015, we became a subsidiary of HarborOne Bank located in Brockton, Massachusetts.

5 MLS Property Information Network, Inc.

(800) 695-3000
www.mlspin.com

Real Estate Services: MLS PIN offers a complete public records and tax database for all of MA, RI and more than 175 NH towns along with Sold and Rented Properties, CMA & Market Statistic Reports, Rosters, InstaFax and RatePlug. With RatePlug, agents can select up to three preferred lenders to display valuable

product and payment information on client reports. Visit our website today at www.mlspin.com or contact us at 800-695-3000.

27 Mortechn, A Zillow Business

(855) 298-9327
www.mortech.com

Computer Software; Mortgage Technology: Mortechn® specializes in best executing pricing, compliance, secondary desk and lead management solutions. Marksman connects originators, secondary desks & investors resulting in a higher loan conversion rate.

48 MortgageFlex Systems Inc.

(904) 356-2490
www.mortgageflex.com

Loan Origination System: MortgageFlex Systems, Inc., Jacksonville, FL, founded in 1980, provides innovative loan origination and servicing software solutions to the lending industry. The LoanQuest product platform supports evolving business processes as well as government compliance requirements with business rules, intuitive workflow, and an embedded product and pricing engine. 800-326-3539 www.mortgageflex.com

38 Munson's Chocolates

(888) 686-7667
www.munsonschocolates.com

Corporate Gifts: Munson's Chocolates Corporate Custom Business Gifts, Gift Baskets, Thank You and Referral Gifts, since 1946 Munson's Chocolates has been the premier choice when your looking for the perfect gift for your customers. Chocolate packages with your logo or message, NO MINIMUMS, Quantity Discounts, Gift Wrapping and Shipping are available. www.munsonschocolates.com

2 Old Republic National Title Insurance Company

(800) 370-6466
www.oldrepublictitle.com

Title Insurance Company: For over a century, Old Republic Title Insurance Group has provided title insurance policies to individual consumers

and mortgage lenders. Our products and services are distributed across the nation through our network of independent title agents. Since 1992, we've had the highest overall financial strength ratings in the title insurance industry.

37 Optimal Blue, LLC

(972) 781-0200
www.optimalblue.com

Secondary Market Automation, Mortgage Technology and Computer Software: Optimal Blue is a cloud-based provider of managed-content, product eligibility, pricing (PPE), secondary marketing, point-of-sale and compliance technology and services. Based in Plano, Texas, Optimal Blue has developed an enterprise-class suite of products and services designed to automate lenders' complex processes, improving efficiency and profitability while gaining a competitive advantage.

14 Paramount Residential Mortgage Group

(951) 339-5515
www.prmg.net

Wholesale Mortgage Banking: "As a direct lender/servicer, PRMG works to find the best possible financing scenarios, ranging from competitive financing for first time homebuyers to multi-million dollar loans for more experienced homeowners. We deliver a wide range of jumbo, FHA, VA, USDA, and conventional loan products, along with providing cutting-edge technology and industry-leading customer service."

29 Parkside Lending

(917) 719-5664
www.parksidelending.com Wh

Wholesale Mortgage Banking: Parkside Lending is a national wholesale and correspondent lender that cares. Our sensible approach to underwriting, innovative suite of products, and proprietary technology help loan officers and lenders close more loans. Learn more at www.ParksideLending.com. Experience the power of caring!

NEMBC EXHIBITORS

35 PHH Mortgage

(609) 417-1098

www.phhmortgagesolutions.com

PHH offers a broad product menu that includes a full range of financing options.

You have the advantage of web-based access to our systems, personal attention from your dedicated team, and outstanding service to your customers. Learn how PHH Correspondent Lending can help enhance your profitability and grow your business.

28 Planet Home Lending

(717) 679-0158

www.planethomelending.com

Correspondent Lender: Founded in 2007, Planet Home Lending is a privately-held, national residential mortgage lender uniquely positioned to provide competitive products and services. Our centralized Funding platform is constructed to provide you, the Funding Seller, an expansive synergy to maximize efficiencies and increase profitability – virtually insuring success.

51 Plaza Home Mortgage

(781) 246-5505

www.plazahomemortgage.com

Wholesale Mortgage Banking Plaza Home Mortgage offers a variety of simple, affordable financing options to meet the needs of our customers and their borrowers. Plaza is dedicated to building quality, long-term relationships with our customers. Backed by nationwide resources, each local Plaza Account Executive is empowered to provide personal attention and best-in-class service.

59 Quicken Loans Mortgage Services (QLMS)

(704) 367-6591

www.qlmortgageservices.com

Wholesale Mortgage Banking: Quicken Loans Mortgage Services serves banks, brokers, and credit unions in their origination of mortgage loans. Consider the following benefits of partnering with QLMS: Full 50 state coverage in Agency, Government, and Non-Agency

Jumbo loan products. Technology that enables quick Purchase loan closings, underwriting transparency, and reduced effort for you.

People who deliver service that earns a 96% Recommendation rating from Partners. Ongoing education and private label marketing resources to build your mortgage business. Technology, service, and amazing resources provide the difference in supporting the continuous development of our Partners. Visit us at www.qlmortgageservices.com.

19 Radian Guaranty

(724) 503-7429

www.radian.biz

Mortgage Insurance Co.: Radian provides mortgage insurance and risk management products and services that help promote and preserve borrowers' homeownership dream, while protecting lenders from default-related losses on mortgages. Learn more at www.radian.biz.

1 Res/Title, Inc.

(866) 737-8485

www.res-title.com

Title & Escrow Closing Company: RES/TITLE, INC. is a National title and escrow company. Our rate calculator is guaranteed TRID compliant for your GFE and Loan Estimates. Instantly send orders and upload documents through our secure closing portal and our closing tracker will track your closings from the initial title order through to post closing.

40 ResMac Inc

(561) 405-9625

www.resmacb2b.com

Wholesale Mortgage Banking: ResMac™ is a nationwide, mortgage lender and an approved GNMA/FNMA Seller/Servicer, ranked among the nation's fastest-growing, private companies honored by Inc. Magazine who is aggressively expanding its footprint across all business channels.

43 Santander Bank

(508) 620-3275

www.santanderbank.com/us/

Santander is a locally-focused bank backed by the strength of the Santander Group, a leading global financial institution. Here in the U.S., we offer a broad spectrum of products and services for personal, business, and corporate banking customers.

Because we listen to our customers -to their unique needs and ideas- we can offer useful solutions and personalized guidance to help them put their money to work to accomplish their goals.

23 Sierra Pacific Mortgage

(781) 413-6198

www.spm1.com

Wholesale Mortgage Banking: Sierra Pacific Mortgage is a nation-wide direct FNMA/FHLMC/GNMA seller/servicer, originating through retail, wholesale and correspondent platforms. We offer great pricing, excellent service, a wide choice of products and a local Account Executive.

Promises made. Promises kept.

20 Specialized Data Systems, Inc.

(203) 468-3400

www.specializeddata.com


Computer Software: Specialized Data Systems provides software solutions to banks and credit unions. RemoteLender® is a "hosted" loan origination system and RemoteComply™ is a risk management suite. To learn more about our products and services, visit our web site at www.specializeddata.com or call (203)-468-3400.

49 Stearns Lending

(781) 820-6344

www.stearnswholesale.com

Wholesale Mortgage Banking: Headquartered in Santa Ana, California, Stearns Lending, LLC has provided over 25 years of exceptional mortgage lending services. Stearns is ranked as



America's #1 Wholesale Lender by volume from Q1 2013 through Q1 2015 by Inside Mortgage Finance. At Stearns, our mission statement is simple: "We Can Help You!®"

54 Strategic Information Resources, Inc. (SIR)

(800) 332-9479/ (413) 736-4511
www.strategicinfo.com

Credit Bureau Reporting/Closing/Lending Services:

Strategic Information Resources, Inc. is a New England based provider of Credit and Informational Products and Services designed to support the needs of Real Estate Lenders. SIR features Credit Reports, Appraisal Management Services, Independent Verifications, Alternative Title and Background Screening Services. All of our products and services are available through innovative web based technology with interface capabilities with LOS systems. We are dedicated to serving the needs of our lending community and to meeting the challenges of today's market with cost effective and compliant product solutions.

56 TenA Companies, Inc.

(800) 255-8362
www.tenaco.com

Quality Control Services & Software: TenA provides PreFunding, Post Closing and Servicing Quality Control services. SecondLook software is available for those that prefer to keep QC in house. TenA also offers State Compliance, APR Validator, MERS Reviews and the MERS Annual Report.

10 U.S. Department of Housing & Urban Development (HUD)

(617) 994-8400
www.hud.gov

Federal Government Agency: HUD is the Federal Agency responsible for national policy and programs that address America's housing needs, improve and develop the nation's communities and enforce fair housing laws. HUD's business is helping create a decent home and suitable living environment. HUD oversees the Federal Housing Administration

(FHA) which was formed in 1934. Since that time, FHA and HUD have insured over 34 million loans through its various single family mortgage insurance programs. FHA helps protect lenders from losses associated with mortgage default. More information can be obtained by call 1-800CALLFHA.

24 United Wholesale Mortgage

(800) 981-8898
www.uvm.com

United Wholesale Mortgage makes Lending Easy for originators by helping them grow and develop relationships with their referral partners and client base. As one of the Nation's top Wholesale Lenders, we understand how important it is to offer a full array of products and cutting edge technology. UWM's Lending Made Easy culture is highlighted by delivering superior communication, underwriting consistency and top-notch customer service to our network of originators on every loan.

12 Universal Credit Services

(800) 358-8442
www.univcredit.com

Universal Credit Services, a top national CRA providing credit reports, VOE's, VOD's, 4506T's, Floods, Marketing, Fraud, and monitoring solutions. UCS provides premier customer service and products to meet the entire loan life cycle. www.univcredit.com

44 US Bank Home Mortgage

(800) 200-5884
www.usbank.com

Wholesale Mortgage Banking: US Bank Home Mortgage is one of the largest Wholesale and Correspondent lenders in the US. We offer our clients conforming jumbo FHA and VA first mortgages in addition to closed-end seconds and HELOCs.

45 US Bank Home Mortgage

Wholesale Prime Plus Division
(314) 960-3813
www.usbank.com/brokerloans

Wholesale Mortgage Banking: The Wholesale Prime Plus Division of U.S. Bank Home Mortgage wants to be the lender of choice for our broker partners. Backed by the strength and security of the fifth largest commercial bank in the United States, our program includes a complete menu of mortgage products and dedicated support.

18 Value Quest AMC

(860) 606-0558
www.valuequestamc.com

Appraisal Management Company: ValueQuest is the premier Appraisal Management Company based in CT. We provide lenders with the best local appraisers, quickest turnaround times and dependable customer service. In this ever changing industry, we are held to the highest expectations when it comes to our clients, appraisers, quality and professionalism. As one of the fastest growing AMCs, we are looking to form dedicated partnerships with New England lenders.

15 Weslend Financial

(516) 297-1156
www.weslend.com

Weslend Financial offers a wide range of products and programs and is a direct seller to Fannie Mae. We offer one of the most competitive Jumbo Programs in the industry with both Fannie Mae and LP Super Conforming high balance Loan options. FHA/VA and our Weslend Portfolio Conforming and high balance program as well as our unlimited DU Refi Plus Program.



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