

NAVIGATING IN A NEW ERA



NEMBC

New England Mortgage Bankers Conference

SEPTEMBER 24 - 26, 2014 | NEWPORT, RI





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Navigating In A New Era

LOUIS CHINAPPI

MASSACHUSETTS MORTGAGE BANKERS ASSOCIATION CHAIRMAN



Welcome to Newport, RI for the 2014 New England Mortgage Bankers Conference. This conference will prove to be a valuable experience for all who attend. Our industry has undergone so many changes in recent years that education has become a necessary component of the production process. Those of us who retool our businesses and adapt will thrive in the coming years. This conference will provide you with innovative ideas and business practices that you can share with your coworkers that will enhance the overall operations of your business.

It is easy to forget that we, as an industry, perform a valuable and necessary service to the public. We provide worthy borrowers with the funds to complete one of the most important purchases they will ever make. Home ownership is still a valued goal of our culture. It provides security and a sense of stability to a family. As an industry we need to remind ourselves that oversight is in place because the service we perform is so important. We should be proud of that fact!

This year's conference will provide you with insight to apply the best business practices within your company. Many of the sessions will provide you with tools to develop a more effective sales culture. Wednesday's programs will include workshops to assist you in your origination and delivery of loans to the GSE's and this year we have added the Federal Home Loan Bank to our workshops. You will also have an opportunity to look at the benefits and caveats of lending outside of the QM guidelines.

The opening session on Thursday is one that should not be missed. Our panel of industry professionals will bring you from the legislative pro-

cess in Washington, D.C. to your real estate closing table and show you how recent changes can impact your business strategies. Our exhibit hall, which sold out early, will provide you with access to some of the highest quality vendors in our industry. We allowed for ample time so you can shop for services that will enhance your business.

You will learn about selling to a Gen X buyer and how to work with your Realtor® partners efficiently, and learn sales techniques that will elevate your company's success and enhance customer satisfaction. We will also prepare you for one of the largest changes our industry has encountered, the integration of the RESPA/TILA forms. Now is a great starting point for you to focus on making business decisions for changes that take effect on August 1, 2015.

Be sure to leave time for our social events as well. Wednesday evening's reception at Rosecliff is always a conference highlight and on Thursday evening Jenn Singarella and I will lead you through some of downtown Newport's most elite and not so elite venues!

Welcome to the 2015 New England Mortgage Bankers Conference.





HAL J. TIPPETTS

MAINE ASSOCIATION OF MORTGAGE PROFESSIONALS PRESIDENT




Welcome to NEMBC 2014! The Maine Association of Mortgage Professionals is excited to be in attendance at this year's conference and we thank all those who have worked so hard to plan and organize this event.

As I look back a short year ago, we were all dreading full implementation of QM and trying to anticipate its impact on our livelihood and industry. Yes, QM has taken its toll but most of us are still here and our numbers, in spite of a challenging lending environment are growing, a testimonial to our respective resilience and the overall strength of our industry.

With that in mind, there still prevails a level of uncertainty. The Fed's recent actions have left lingering questions about interest rates; stories continue to surface about the fairness and overall impact of CFPB audits; the futures of Fannie and Freddie remain unclear; integration of RESPA/TILA changes is on the horizon; and a year from now we will all be fully engrossed in the implementation of the new CFPB required loan disclosures, the Closing Disclosure and Loan Estimate forms..

For a bit of irony, perhaps you saw the recent article published in HousingWire about the CFPB. It seems that the Bureau, entrusted with financial regulation and consumer protection, is \$120 million over budget on the remodel of their rented office space in DC. That's more than double the original estimate, hmmm...


With all the challenges we face, the need for a united voice is more pronounced than ever. Maine is excited to be a participant at this year's conference and grateful for the opportunity to unite with our New England partners. Enjoy the show! 

MARK SEVERANCE

VERMONT MORTGAGE BANKERS ASSOCIATION PRESIDENT



Welcome to the 27th annual New England Mortgage Bankers Conference. I can say without reservation that the NEMBC has been one of the most influential events in my mortgage career. I have met a great number of my key connections in the industry by attending this conference. As an owner of an independent mortgage company, I found most of my outlets for selling loans here. As a mortgage professional for the past 30+ years, I have learned many important concepts here, both in session and from other professionals. In fact, at my first NEMBC almost 25 years ago, I formed two relationships that started as peer relationships and have now developed into my current position with Regency Mortgage..

This industry continues to be challenging. The people who are determined to be professionals in this business will be the ones who are ultimately successful. Take advantage of the educational opportunities. Meet as many people as you can. Visit and talk with the exhibitors. If you haven't already, join the Mortgage Action Alliance. And count your blessings that, as a group, we get to enjoy one of the most beautiful places in the country. 


RALPH COPPOLA, CMP

MORTGAGE BANKERS AND BROKERS ASSOCIATION OF NEW HAMPSHIRE PRESIDENT



Welcome to a "New Era", a great theme which seems to occur every year in our industry. As we gather in the great community of Newport we once again face new challenges in the regulatory and compliance environment. With the implementation of QM and ATR along with tighter guidelines combined with the "New Buyer" and the transition into a purchase market, we must again reposition ourselves for success thru education, new strategies and policies to get the loan closed in a timely fashion.

Participation in this year's conference will afford each of us the opportunity to add new skills, learn new programs and further increase our professionalism to service our borrowers in achieving home ownership in a responsible manner.

The Mortgage Bankers and Brokers Association of NH is continuing with progressive educational programs to inform, develop and prepare our members for success. We are looking forward to seeing our colleagues from New England and vendors at this year's conference. 

MICHAEL FIANO

CONNECTICUT MORTGAGE BANKERS ASSOCIATION PRESIDENT




Welcome to the New England Mortgage Bankers Conference here in the beautiful City of Newport! How great is this location? Newport Country Club, all of the fantastic restaurants on the wharfs, boutique shops on Thames St. and the mansions of Rose Cliff Walk (www.cliffwalk.com). An opportune time to rejuvenate in the late summer ocean atmosphere. Make sure you schedule some time for yourself and your industry friends to experience the city.

Attendance is such a positive reinforcement of your commitment to the Industry. Last year I wrote that expo's allow us to socialize our industry by meeting fellow professionals; provide an opportunity to learn up and coming topics we should focus on and gain the prospective to understand who we are and what we do in the context of our nation's financial services structure.

Well here we are... no need to think about it... it's now time to "just move". Training with Fannie Mae, Freddie Mac & Federal Home Loan Bank of Boston. A deeper dive into Lending Beyond the QM Limits, Optimizing Servicing and RESPA/TILA Integration. My favorite subject – sales... Realtors and MLO's, Xinnix Ultimate Sales. And last but not least – Navigating the Relationship Between Sales and Compliance.

Working in a compliant culture, I recently saw the regulations under the CFPB Regulatory Authority in an alphabetical order: Regulation B, Regulation C, Regulation D, Regulation E, Regulation F, Regulation G, Regulation H, Regulation I, Regulation J, Regulation K, Regulation L, Regulation M, Regulation N, Regulation O, Regulation P, Regulation V, Regulation X, Regulation Z & Regulation DD. Are you familiar with them all? Perhaps a little dramatic but that is just CFPB.

Well let's put that work load aside for a minute....I hope everyone enjoys the ocean city atmosphere and all the opportunities the New England Mortgage Bankers Conference provides to better understand the future "ocean scape" of our Mortgage Industry. 

DEBORAH A. IMONDI

RHODE ISLAND MORTGAGE BANKERS ASSOCIATION PRESIDENT




We're happy to have you back in the Ocean State, and our City by the Sea, Newport! This city is a great one to exemplify our theme this year, "Navigating in a New Era". Newport is steeped in nautical and colonial history, yet has had to recreate itself since the time of the American Revolution when British troops occupied many of the historical homes preserved on some of the streets you may have traveled to arrive here.

From occupied to free, from former state capital, maritime powerhouse, home to wealthy industrial pioneers, Newport has been learning how to continually attract people from all over the world, and has survived many "new eras".

So how do we, having been buffeted by the winds of change, rained on by those who believe we singly-handedly created the Great Recession and suffered business and personal losses as a result, set our sails in the right direction? By attending NEMBC, and partaking to the fullest in all it has to offer!

We have programs for you in secondary market, compliance, sales techniques, and the marketplace where you'll see vendors that will help you with products, services and technology that will set your business compass in the right direction. All this can certainly help you with your navigational skills.

And to top it off, you can party like a member of Newport old money society at our wonderful gala at Rosecliff. Whether meeting up with old friends, or making new business acquaintances, put on your dressy best and be sure to wear your dancing shoes!

As we enter further into the new era of regulations stemming from the Dodd Frank Act and the Consumer Finance Protection Bureau, stay close to your association for important information and training. And by all means, make sure your voice is heard by "Getting Loud" and joining--for free--the national Mortgage Action Alliance, <http://www.mbaa.org/Advocacy/MortgageActionAlliance/MAASignup.htm> that each state chapter of the national Mortgage Bankers Association supports. Some of you may wonder why you should bother if the MAA is a national voice. I can tell you by personal experience that they have helped us get out Action Alerts on very important state legislation, most recently the MERS bill and truly are an advocate for us in Washington, D.C. as well. This April, I had the pleasure of traveling to Washington with our counterparts from MMBA, where we called upon Congressional representatives and senators. Yes, it was nerve-wracking the first couple of visits, but also very rewarding to get the industry point of view across in the flesh. Remember, the biggest advocate we have in the mortgage industry is you, so be accountable to your industry, your customers and yourself! Be sure to thank our sponsors for supporting this wonderful conference-enjoy! 



WELCOME TO THE 27TH 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!

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 24th from 9:00 AM – 9:00 PM.

THURSDAY: You have access to all conference activities on Thursday, September 25th.

PARKING/TRANSPORTATION/SHUTTLES:



Compliments of Strategic Information Resources, 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 exhibit hall/registration area.

WEDNESDAY, SEPTEMBER 24TH:

Evening Shuttle to Rosecliff - 5:45 PM -10:00 PM

THURSDAY, SEPTEMBER 25TH:

7:30 AM - 5:30 PM
7:00 PM - Midnight

WEDNESDAY, SEPTEMBER 24TH

8:00 AM - 4:30 PM

CONFERENCE REGISTRATION-HYATT REGENCY HOTEL

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 an hors d’oeuvres reception.

9:00 AM - 10:30 AM

FANNIE MAE TRAINING WORKSHOP

ROSE ISLAND 1



Come hear how Fannie Mae is helping to support the housing industry and the lending community 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 available to lenders.

- Rural lending
- Credit policy updates
- Appraisal messaging
- Tools that increase loan delivery confidence
- Simplifying the post purchase file upload process
- Upcoming changes in the loan delivery process
- MBS readiness
- Execution options available to lenders
- Engaging with the Capital Markets Sales Desk

Fannie Mae Speakers:

- **Jude Landis**, VP Single Family Credit Risk Policy
- **Stephen Carter**, Senior Technology Business Account Manager
- **Steven Valladares**, CMB, Senior Account Manager, Capital Markets



10:45 AM - 12:15 PM FREDDIE MAC TRAINING WORKSHOP

ROSE ISLAND 1

Certainty. Support. Solutions.



Learn how Freddie Mac is making it easier for you to do business with us by providing Greater Certainty, Comprehensive Support and Smart Solutions. Our team of experts will provide information on:

- The latest enhancements to Freddie Mac's tools and technology including Loan Quality Advisor
- An in-depth look at enhanced Loan Prospector feedback and the resources available to help you train your staff
- Flexible servicing released executions including cash servicing released, co-issue, and correspondent model programs

Freddie Mac Speakers:

- **Kathleen Herminghaus Caswell**, CMB – Account Manager, Freddie Mac
- **Angela Hsia** – National Trainer, Freddie Mac
- **Amy Morris** – Manager, Strategic Offerings, Freddie Mac
- **Brian Culhane** - Sr. Director, Execution Management, Freddie Mac



1:00 PM - 2:30 PM MPF PRODUCTS OFFERING

ROSE ISLAND 1



Learn about our new product offerings through the Mortgage Partnership Finance program. See a demonstration on the new MPF Automation platform that will allow members to sign up or request additional products and options online.

FHLB Speaker:

- **Paul T Pouliot**, Master CMB – First Vice President, Mortgage Manager, FHLB Boston



2:00 PM - 5:00 PM EXHIBIT HALL

BALLROOM/ROSE ISLAND 1/REGISTRATION LOBBY

Take advantage of the two-day marketplace and visit with 67 of today's top vendors sharing with you the mortgage industry's latest products and services.

2:45 PM - 4:15 PM EXPLORE THE PROS AND CONS OF LENDING BEYOND THE QM LIMITS

(ROSE ISLAND 1)

Sponsored by:



Many lenders are tempted currently to limit their originations to loans that meet the Consumer Financial Protection Bureau's qualified mortgage standards, calculating that doing so will reduce their exposure to enforcement actions related to the ability-to-repay rule as well as to litigation from borrowers threatened by foreclosure. But experts suggest that it also severely constrains business opportunities, leaving QM-only lenders with a smaller pool from which to draw originations. They also point out that small margins on GSE lending and vigorous enforcement and litigation from the FHA are further

CONTINUED ON NEXT PAGE



downsides to staying within the qualified mortgage's safe harbor.

Join **Greg Korn** from Merrimack Mortgage as he moderates a panel of experts to explore the pros and cons of lending beyond the QM limits. Attend this session and learn why it might make strong business sense to be active in this market and learn about non-QM products currently offered as well as warehouse line considerations.

Moderator:

- **Gregory Korn**, VP Risk Management at Merrimack Mortgage Co., Inc.

Panelists Include;

- **Christopher Tiso**, CEO, LitigationGuard.Com
- **Jeffrey Lemieux**, Senior Vice President, Bayview Asset Management
- **Paul Dufault**, Senior Vice President, Comerica Bank



4:00 PM - 5:00 PM NETWORKING RECEPTION

EXHIBIT HALL

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 2014!

Don't drive – take the NEMBC Shuttle to Rosecliff
5:45 PM -10:00 PM

THURSDAY, SEPTEMBER 25TH

8:00 AM - 4:00 PM CONFERENCE REGISTRATION-HYATT REGENCY HOTEL

7:30 AM - 5:30 PM NEMBC TROLLEY SERVICE TO DOWNTOWN NEWPORT

Sponsored by:



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 NAVIGATING IN A NEW ERA

ROSE ISLAND 1&2

Sponsored by:



A diminishing refinance environment, with slow-to-moderate new purchase volumes and ongoing regulatory changes is shaping our mortgage finance industry in this new era. Legislative developments will create challenges and opportunities for our industry. Our Opening Session will examine the landscape ahead from a variety of perspectives, starting with a view from Washington, D.C. and MBA's, **Michael Fratantoni**. Michael will discuss the MBA's top

priorities, and provide a legislative and market dynamics update. **Mark Hanson**, Senior Vice President from Freddie Mac will discuss FHFA's Request For Input on the Single Security and the Common Securitization Platform. **Bill Mullin**, President of NE Moves will respond from a lender's point of view of how these changes are impacting his current strategies. This panel of experts will be moderated by **Peter Milewski** of MassHousing and 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 navigate the road ahead.

Moderator:

- **Peter Milewski**, Director of Homeownership Lending MassHousing

Speakers Include:

- **Michael Fratantoni**, Vice President, Single-Family Research and Policy Development, Mortgage Bankers Association
- **Mark Hanson**, Senior Vice President –Securitization, Freddie Mac
- **William Mullin**, President, NE Moves Mortgage, LLC



11:00 AM - 4:00 PM
MORTGAGE LOAN ORIGINATOR SALES ACADEMY

The NEMBC welcomes Mortgage Loan Originators, Production Managers and their invited REALTOR® guests to our 2nd annual NEMBC Mortgage Loan Originator Sales Academy.

11:00 AM - NOON
REALTORS® AND LOAN ORIGINATORS – NAVIGATING PURCHASE TRANSACTIONS AND GETTING LOANS CLOSED!

HERITAGE

Join **Peter Ruffini**, the 2014 Massachusetts Association of Realtors® President and Regional Vice President **Jack Conway & Co., Inc.** as he leads top producing Realtors and Loan Officers through lively conversations on working together with borrowers in a challenging market to successfully close loans!

Panelists include:

- **Jeff Chalmers** - Guaranteed Rate
- **Kimberly Allard-Moccia** - Broker/Owner of Century 21 Professionals and 2013 President for the Massachusetts Association of REALTORS® (MAR)
- **Kurt Thompson** - RE/MAX Property Promotions.



11:00 AM - 4:00 PM
MARKETPLACE HALL OPENS

Take advantage of the two-day marketplace and visit with 67 of today's top vendors sharing with you the mortgage industry's latest products and services.

NOON - 1:30 PM
BUFFET LUNCH

BRENTON HALL

Lunch sponsored by:



Stop and enjoy a buffet lunch before you continue through the marketplace. Make sure you visit each and every one of the exhibit booths!

CONTINUED ON NEXT PAGE

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AFTERNOON SESSIONS: 1:00 PM – 4:30 PM

SALES

1:00 PM - 2:00 PM

NATIONAL & LOCAL ECONOMIC TRENDS AFFECTING HOME SALES AND THE REAL ESTATE PROFESSIONAL

HERITAGE

Sponsored by:



Your Real Estate Closing Professionals

Especially for Realtors® and Loan Originators - join **Mike Krone, Esq.**, Vice President & Chief Operating Officer Kriss Law / Atlantic Closing & Escrow, LLC, in a hour long informative and interactive discussion on how national issues affect local real estate markets and where those markets may be headed. Also learn how new buyers are affected by changes in the mortgage process and why the Gen X buyer is going to be a hard sell.



1:00 PM - 2:15 PM

OPTIMIZING YOUR SERVICING RELEASED EXECUTION DECISIONS - SORTING THROUGH MARKET OPTIONS

ROSE ISLAND 1

Sponsored by:



Considering selling your servicing? Trying to make sense of the market options available to you? Interested in understanding how bifurcation can add value to your execution? Sellers have more choices than ever in today's market, and this informative session will help to provide you with the information you need to understand and evaluate your options.

Moderator:

- **Brian Culhane**, Senior Director -Freddie Mac

Panelists Include:

- **Herb Palmertree**, National Sales Manager - BB&T Correspondent Mortgage Lending

- **Brian Gilpen**, Vice President Capital Markets - Embrace Home Loans
- **Robert Lee**, Director/Senior Vice President Capital Markets -MIAC Analytics



SALES

2:15 PM - 4:00 PM

XINNIX -ULTIMATE SALES SUCCESS!



Join **Casey Cunningham**, CEO & Founder of XINNIX, for a can't miss program!



With decades of mortgage experience, XINNIX will energize you with new skills and new thinking that drives loan officers, realtors and leaders to elevate results! Attend this dynamic session and learn to:

- Utilize Personal Accountability Formulas to Ensure Your Success in a Purchase Market.
- Uncover your Deepest Desires for Living Life with Purpose and Passion.
- Leverage Six Cornerstone Principles to Accomplish Your Goals.
- Identify then Prioritize Your Roles to Ensure Real Balance in Your Life.
- Create a Personal Mission Statement that Clarifies, Inspires & Drives Your Daily Actions!

2:25 PM - 3:25 PM

RESPA/TILA INTEGRATION - WILL YOU BE READY?

ROSE ISLAND 1

Sponsored by:



The August 1, 2015 deadline is a little over 10 months away - are you prepared and will you be ready? Don't be the victim of misplaced confidence that others are preparing everything you need to be ready. There are business decisions that you need to be discussing NOW in order to meet the August 1st deadline. Join our panel of experts as they highlight important areas of consideration in order for your LOS system to be properly configured.

Moderator:

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

Panelists Include:

- **Seth C. Bogdan**, Vice President / Lending Technology -Specialized Data Systems
- **Mark Emanuelson**, Senior Product Counsel for Compliance -Ellie Mae
- **Rich Hogan**, Associate General Counsel -CATIC
- **Mike Kemple**, SVP & Senior Residential and Consumer Lending Officer -Bridgewater Savings Bank
- **Elizabeth Phelan**, Vice President/Mortgage Lending Manager – Enterprise Bank



3:35 PM - 4:30 PM
NAVIGATING THE RELATIONSHIP BETWEEN SALES AND COMPLIANCE

ROSE ISLAND 1

Sponsored by:



As we navigate through the implementation of new regulations, the collaboration between sales and compliance has never been more important. Join our panel of sales and compliance experts for a lively and interactive discussion. Learn how you can positively navigate new regulations, training, development and corporate culture to work together during the challenges ahead.

Moderator:

- **Galina Kirpichov**, Managing Director - VendorSign, Inc.

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NAVIGATING IN A NEW ERA

NEMBC
New England Mortgage Bankers Conference
SEPTEMBER 24 -26, 2014 | NEWPORT, RI

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

All proceeds to benefit the MMB Foundation.

The advertisement is framed by a blue border with a decorative top and bottom cutout. It features a large compass rose graphic in the center. The background is a light blue map with latitude and longitude lines. The text is in various shades of blue and white.



Panelists Include:

- **George DeMello**, SVP/Residential Lending – Bank of Canton
- **Sandra D. Gausch**, VP/Chief Compliance Officer, Merrimack Mortgage
- **Christopher Nobile**, Sales Director | Correspondent Lending -Ditech Mortgage, Corp
- **Jeremy Potter**, General Counsel and Chief Compliance Officer -Norcom Mortgage



4:00 PM - 5:00 PM NETWORKING RECEPTION

BRENTON 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. 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

Join **Lou Chinappi** and **Jenn Singarella** as they explore Newport nightlife. 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! Stop one will be at the Midtown Oyster Bar which features the largest raw bar in Newport and is a cool place for drinks and relaxing. Stop two is at the Newport Blues Café which is a world class, live music venue. Our last stop of the evening will be at Mudville Pub, an Irish sports pub where the locals hang out. Spend Thursday evening hanging out with Lou and Jenn!

Wear your NEMBC name badge into the Newport Blues for a discounted cover charge of \$5 per person!

FRIDAY, SEPTEMBER 26TH

9:30 AM - 11:00 AM CLOSING GENERAL SESSION BREAKFAST HOUSING & ECONOMIC UPDATE FOR THE MORTGAGE INDUSTRY

BRENTON

Sponsored by:



Frank E. Nothaft

Vice President & Chief Economist

Freddie Mac

Millennials, mortgage rates, house prices --Oh My!! What will 2015 hold in store for housing and mortgage markets? Attend our Friday morning breakfast meeting and hear from Freddie Mac's Chief Economist. [or, "Chief Motivational Economist"]

SAVE THE DATE NEMBC 2015, NEWPORT, RI SEPTEMBER 16 -18, 2015



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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.

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Buy to Rent Lender

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Mortgage Quality Control

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56 BANKERS INSURANCE SERVICE

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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.

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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

18 BYTE SOFTWARE

800-695-1008 | www.bytesoftware.com

Computer Software

Byte Software delivers innovative loan origination software to mortgage bankers, credit Unions, banks and mortgage brokers. The Bytepro solution is scalable and customizable. It gives you the tools to easily move loans from origination through sale on the secondary market.

48 CARRINGTON MORTGAGE SERVICES

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Wholesale Mortgage Banking

Carrington Mortgage Services is 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. Special loan programs for Manufactured Housing and borrowers with Non-Traditional Credit. Become a Carrington Approved broker by calling 866-288-1016.

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 of the many reasons national, regional and local mortgage lenders depend on them. In providing borrowers with an outstanding customer experience, our agents have solidified their relationships within their communities and with the lenders they serve. CATIC is very active and intimately involved with the associations that support the national and New England lending markets, such as The Mortgage Bankers Association, The Community Bankers Association and The American Bankers Association. We are passionate about being an active corporate partner to the regional, state and local communities, supporting various charitable activities such as Habitat for Humanity, The Children's Defense Fund, Lawyers Concerned For Lawyers, and a variety of other community organizations.

4 CMG FINANCIAL

1-888-264-4663 | cmgfi.com

Correspondent and Wholesale

CMG Financial is a privately held mortgage-banking firm founded in 1993. The company makes its products and services available through three distinct origination channels including Wholesale Lending, Correspondent Lending and Consumer Services. 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 and FHLMC.



58 COMPLIANCEEASE

650-373-1111 | www.complianceease.com

Compliance Software

ComplianceEase® is a leading provider of risk management solutions to the financial services industry. ComplianceEase's patented platform includes ComplianceAnalyzer® - the mortgage industry's most adopted automated compliance solution. ComplianceEase combines regulatory expertise with innovative technology to power end-to-end risk management solutions that help financial institutions improve compliance controls and increase profitability.

34 CREDITPLUS

1-800-258-3488 | creditplus.com

3rd Party Verification and Credit Reporting

Accurate information is the basis of smart lending decisions. Credit Plus, Inc. provides that – and more. We're the company mortgage professionals trust for intelligent insight, smart information that enables them to mitigate risk and build their business. Our information services line is more than 160 products strong. Our expertise in the mortgage industry enables us to quickly assess current and future needs, and provide solutions for a rapidly changing environment. We move mortgage professionals forward.

16 D&H

800-989-9009 | www.dh.com

Mortgage Technology

D+H is a leading provider of secure and reliable technology solutions to domestic and global financial institutions. Today, approximately 7,000 banks, specialty lenders, community banks and credit unions rely on D+H to deliver solutions across five broad service areas: Core Solutions, Channel Solutions, Lending Solutions, Payment Solutions and Optimization Solutions.

35 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.

51 DART APPRAISAL

888-327-8123 | dartappraisal.com

Appraisal Management Company

Dart Appraisal is an independent, nationwide Appraisal Management Company founded in 1993. We deliver compliant, quality reports while providing exceptional customer service. Stop by our booth to learn more!

44 ELLIE MAE, INC

925-227-7000 | www.elliemae.com

Computer Software

Ellie Mae provides innovative on-demand software solutions and services to the residential mortgage industry, helping banks, credit unions and mortgage lenders improve compliance, loan quality and efficiency. Ellie Mae's all-in-one Encompass® mortgage management solution provides a single system of record, ensuring data integrity while streamlining the mortgage process. Visit EllieMae.com.

1 ENVOY CORRESPONDENT LENDING

508-965-8055 | envoymortgage.com

Correspondent Lender

Envoy Correspondent Lending draws on extensive experience in correspondent operations and sales management to provide for excellent customer service for mortgage bankers, credit unions, and banks across the country. From registration to funding, the Envoy CLD staff is committed to providing fast, reliable service to each of our lending partners.

47 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.

54 EVERBANK

617-694-8334 | www.everbank.com

Correspondent and Warehouse Lender

EverBank is a leader in the financial services industry. Our home lending divisions are known for building long-term relationships, bringing simplicity to the lending process and providing a full range of innovative products. Learn more about us at everbank.com/about EverBank is an Equal Housing Lender. NMLS ID: 399805

8 FACTINTEL

760-310-6500 | www.factintel.com

Data Intelligence Provider

FACTintel specializes in customization of data/intelligence needs for the industry as it relates to customers, investors, warehousing, employees and vendors. We design and CHARGE only for the items you request on a report and also design the report in a way that will benefit your user – This saves money and time and alleviating a cluttered loan file with not used, needed or conflicting information.

53 FANNIE MAE

202-752-2603 | 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 laying the foundation for a better housing finance system. We exist to provide large-scale access to affordable mortgage credit in all communities across the country at all times so people can buy, refinance, or rent a home.

67 FIRST FUNDING

www.firstfundingusa.com

Warehouse Lender

FirstFunding is the Nation's premier warehouse facility for the Emerging Banker since our inception in 2003 we have transitioned over 1000 brokers to bankers. We provide our customers with an industry leading risk management platform, solid investor relationships, competitive pricing, and industry leading management tools. We also provide live training and support to ensure our customers make a smooth transition. FirstFunding also supplies the tools you need to measure your company's performance so that you can manage your business.

17 FIRST GUARANTY MORTGAGE CORP.

240-575-3413 | www.gfmc.com

Wholesale, Correspondent, & Warehouse Lender

Celebrating 25 years of exceptional nationwide residential lending services, First Guaranty Mortgage Corporation® (FGMC), The Change Agent of the Mortgage Industry™ – is recognized for its commitment to Wholesale, Correspondent and Retail loan origination channels. Together with First Guaranty's Capital Markets and Warehouse Lending Divisions, FGMC provides a full spectrum of lending products and services throughout the 43 states and the District of Columbia, where licenses are held. FGMC is a national approved Single Family Issuer for Ginnie Mae; an approved FNMA MBS Issuer; approved by HUD; an FHA approved lending institution; approved for VA; and approved by USDA.

9 FLAGSTAR BANK, FSB

866-372-5787 | 866-738-8837 | 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.

40 FRANKLIN AMERICAN MORTGAGE COMPANY

866-516-0340 | www.franklinamerican.com

Wholesale Mortgage Banking

Franklin American Mortgage Company an "A" paper lender is recognized as one of the nation's fastest growing mortgage companies. Conservative business practices have secured FAMC's position as an industry leader. Offering a complete line of Conventional and FHA/VA products, FAMC is committed to providing consistent support and unparalleled service. www.franklinamerican.com.

41 FREDDIE MAC

1-800-FREDDIE | www.FreddieMac.com

GSE

Freddie Mac was established by Congress in 1970 to provide liquidity, stability and affordability to the nation's residential mortgage markets. Freddie Mac supports communities across the nation by providing mortgage capital to lenders. Over the years, Freddie Mac has made home possible for one in six homebuyers and more than five million renters. Find out more at FreddieMac.com.

64 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).

14 IDS

1-800-554-1872 | www.idsdoc.com

Document Preparation

IDS is your mortgage document preparation vendor with 25+ years of experience. IDS provides customers with fully compliant closing docs, initial disclosures, and fulfillment. With customer service, in-house compliance, and LOS interfaces, IDS has it all.

57 IMPAC MORTGAGE CORP.

888-850-0259 | www.impaccorrespondent.com

Correspondent Lender

Impac Mortgage Corp's Correspondent Lending group seeks to establish strategic relationships with institutions that mirror its own strong company principles for responsible lending, prudent underwriting and fraud prevention. Built on service, solutions and trust.

31 KRISLAW/ATLANTIC CLOSING & ESCROW

888-632-4939 | 617-964-3788 | www.krislawatlantic.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.krislawatlantic.com and experience the Kriss Law/Atlantic difference.



59 KROLL FACTUAL DATA

800-929-3400 | 800-929-3297 | www.krollfactualdata.com

Credit Bureau Reporting

Kroll Factual Data is a trusted provider of credit, risk mitigation, and third party verification services to the real estate industry. For more than 25 years, Kroll Factual Data has helped clients confidently make prompt, accurate decisions, mitigate risk, enhance safety and soundness, and increase operational efficiency. For more information, please visit www.krollfactualdata.com.

28 LENDING MANAGER

888-501-0335 | www.lendingmanager.com

Computer Software

Lending Manager streamlines loan applications, marketing, processing and closing efforts all through one web-based system.

60 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.

26 LIBERTY TITLE & ESCROW COMPANY

888-817-9888 | www.libtitle.com

Title Insurance Company

Liberty Title provides title insurance, escrow services and real estate settlements nationwide. We are committed to providing world-class service to all those we work with. At Liberty Title, we know that empowering our partners creates a team of brand advocates, this is why our list of resources to realtors and lenders is always expanding. Visit www.libtitle.com to learn more about our social media management platform, rate calculator, property profile reports, 24/7 virtual closer, mobile lead generation program, and professional photography – among other offerings to help real estate professionals grow their business. What is your title company doing for you?

45 MB FINANCIAL BANK, N.A

508-742-5759 | www.mbmortgage.com

Wholesale, Mini-Correspondent and Retail

About MB Financial, Inc. (NASDAQ: MBFI) MB Financial Inc. is the Chicago-based holding company for MB Financial Bank, N.A., which has approximately \$15 billion in assets and a more than one hundred year history of building deep and lasting relationships with middle-market companies and individuals. MB offers a full range of powerful financial solutions and the expertise and experience of bankers who are focused on their clients' success.

65 MERRIMACK MORTGAGE COMPANY, INC.

603-606-3720 | www.merrimackmortgage.com

Retail & TPO Lending

Merrimack Mortgage Company has been serving the New England market for over 30 years. Merrimack consistently provides great service and competitive rates and specializes in high touch loans such as FHA, VA and USDA. Merrimack is a direct seller to FNMA and Freddie Mac as well as GNMA.

63 MGIC

800-343-6384 | www.mgic.com

Mortgage Insurance Co.

MGIC is the pioneer of an industry that has helped millions of families achieve the dream of home ownership and remains dedicated to trailblazing new ways of making mortgage lending simpler, quicker and more accessible. As the premier provider of today's private mortgage insurance, MGIC combines innovative programs with unrivaled customer support, empowering our customers. MGIC is committed to helping families achieve their dream of buying a home sooner by working diligently to assist our lending customers to be as successful as possible.

5 MLS PROPERTY INFORMATION NETWORK, INC.

800-695-3000 | 508-845-7820

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 to us at 800-695-3000.

38 MORTECH, A ZILLOW BUSINESS

855-298-9327 | 402-420-6549

www.mortech.com

Computer software; mortgage technology

Mortech provides pricing engine, lead management, and custom website solutions to mortgage banks across the nation. Mortech also features the only pricing engine with direct access to AllRegs' guidelines and has been named a Mortgage Technology Magazine Top 50 Service Provider for the past four years.

27 MORTGAGE BUILDER SOFTWARE

248-304-0600 | www.mortgagebuilder.com

Computer Software; Mortgage Technology

Mortgage Builder is a provider of award winning residential lending technology for Mortgage Bankers, Banking Institutions and Credit Unions. From Lead Management, PPE and CRM tools to Loan Origination through to Servicing, Mortgage Builder has solutions that can carry your loans through the entire lending lifecycle.

52 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.

15 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.

32, 33 NORCOM MORTGAGE

855-667-2661 | www.norcom-usa.com

Mortgage Banking

Norcom Mortgage provides services to mortgage professionals throughout New England, AL, GA, MD, NC, NH, SC, VA & WA, including retail, branching and correspondent lending. Developing long-standing relationships with caring, talented professionals is our number one priority.

2 OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY

800-370-6466 | 888-593-7052 | 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.

25 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.

24 PARAMOUNT RESIDENTIAL MORTGAGE GROUP

603-247-6144 | www.prmg.net

Mortgage Banker Lender

Since 2001, PRMG has been a leading privately held mortgage banker and home lender 'built by originators for originators.' One of our greatest assets is we have successfully maintained long standing relationships with our capital partners. Combined with the strength and experience of our staff, and along with ability to remain flexible, PRMG has not only remained stable, but has grown to become a well trusted advisor amongst many mortgage brokers and originators throughout the industry. We know full well that our success is a direct function of the success of our brokers and customers! PRMG prides itself on providing innovative products, competitive rates, industry-leading technology and superior customer service.

22 PARKSIDE LENDING

415-771-3700 | www.parksidelending.com

Wholesale and Correspondent Lender

Parkside Mortgage Trust was formed to aggregate and issue securities of Non-QM whole loans into the growing private capital marketplace. Also, Parkside Lending is an approved FNMA /FHLMC /FHA / VA Seller/ Servicer. Parkside Lending provides multiple Jumbo Loan options to \$2M including 80% to \$1.5M. Our process and service is exceptional.

6 PLATINUM HOME MORTGAGE

1-855-847-7462 | www.phmc.com

Wholesale Mortgage Banking

Platinum Home Mortgage - the complete renovation lending solution. * FHA Standard 203(k) * FNMA HomeStyle® and High Balance HomeStyle® * FHA Streamlined 203(k) * FNMA HomePath® Renovation and HomePath® Meet with Jim Bopp and Tom Connors during the 2014 NEMBC Expo. Platinum's Correspondent Lending team will take you through the factors to be considered when starting or growing a successful and profitable Renovation Lending business. Benefit from our years of experience and proven track record, as we share valuable lessons and best practices to minimize risk and maximize profits. Interest rates are rising, refinances are evaporating and your sales staff is looking for time-tested and proven strategies to grow their business.

11 PLAZA HOME MORTGAGE

781-246-5505 | 781-246-5510 | www.plazahomemortgage.com

Wholesale Mortgage Banking

Since 2000, Plaza Home Mortgage has been providing brokers, mini-correspondent and correspondent lenders with an easier way to do business. Plaza was built on the idea that we all achieve better results and more positive experiences, with less stress, when we work in an environment of understanding—when we find common ground.



46 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.

10 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.

66 SOURCEMEDIA

609-915-5873 | www.nationalmortgagenews.com

Publishing

SourceMedia's Mortgage Group offers in-depth coverage--in print--and online--on the primary & secondary mortgage markets, lending, servicing, loss mitigation and technology.

21 SPECIALIZED DATA SYSTEMS, INC.

203-468-3400 | www.specializeddata.com

Computer Software

Specialized Data Systems provides loan origination software and business continuity planning (BCP) software to banks and credit unions. RemoteLender HOSTED Loan Origination System - RemoteLender® is a "hosted" loan origination system that supports all loan products including mortgage, consumer and commercial loans. RemoteLender automates every facet of the loan origination process from origination to closing including an integrated product eligibility/pricing engine module. RemoteLender is a rules-based LOS that can be customized to meet your specific lending requirements and supports interfaces to all the major third-party providers. RPMs Business Continuity Planning System - SDS recently announced the release of RPMs® which is designed to automate all areas of creating and maintaining a business continuity program. From Business Impact Analysis, Risk Assessment, to Planning and Incident Management, RPMs provides a software tool to automate the creation and maintenance of a business continuity plan and to ensure you are developing a complete and sufficient recovery program. To learn more about our products and services, visit our web site at www.specializeddata.com or call (888) 408-4335.

3 STEARNS LENDING

781-820-6344 | www.stearnswholesale.com

Wholesale Mortgage Banking

Stearns Lending, LLC. is a nationwide residential lender with Wholesale, Retail, and Correspondent channels. Stearns is ranked as America's #1 Wholesale Lender by volume in 2013 and Q1-Q2 2014 by Inside Mortgage Finance and Mortgagestats.com. Stearns' Outrageously Talented® team is focused on growing your business and providing exceptional service unparalleled in the industry.

43 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 regional provider of Credit and Informational Products and services designed to support the needs of Financial Institutions. In business since 1926, SIR began as a credit provider. Today, SIR's product offerings include: Credit Reports for Consumer, Mortgage and Commercial Underwriting, Appraisal Management Services, Independent Verifications, Alternative Title Products and Background Screening Services. SIR features innovative technology which includes LOS interface capabilities. Our Appraisal Management Service features web-based firewall technology to support all Appraisal Independence and UCDP Requirements. Through the years, SIR has kept in step with the changes and additional requirements placed upon the financial market. As an innovator, we offer a host of product solutions designed to promote loan quality and compliance. For over 80 years SIR's dedication to quality service to our clients has not changed. We are "built on a tradition of service" and with that commitment, provide comprehensive, cost effective products and services to help lenders make sound decisions.

39 TENA COMPANIES, INC.

800-255-8362 | 651-293-4400 | 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.

61 THE STONEHILL GROUP

770-399-1936 | www.stonehillgroup.com

Quality Control Outsourcing

The StoneHill Group offers premier domestic mortgage outsourcing and consulting services to the mortgage, banking, credit union and financial industries. Our wide array of services include Pre-Funding, Post-Closing, and Servicing QC, as well as Fulfillment services.

62 THE WARREN GROUP

617-896-5392 | www.thewarrengroup.com

Marketing Services; Marketing Research

Recognized as New England's most trusted source for real estate and financial industry news and information. The Warren Group publishes Banker & Tradesman, The Commercial Record, and many successful custom trade publications. Our Data Solutions division provides mission-critical market data and statistics to lenders, regulators, researchers, and real estate professionals throughout New England and beyond, and we also operate an Events division.

37 TOTAL MORTGAGE SERVICES, LLC WHOLESALE

203-876-2200 | 203-877-4283 | www.totalmortgagewholesale.com

Wholesale Mortgage Banking

Total Mortgage Services Wholesale is committed to providing our broker partners with the tools and support they need to succeed. We deliver competitive pricing, a wide array of product choices, and flexible compensation options - all backed by an exceptional team of wholesale mortgage professionals.

12 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.

36 UNITED LENDER SERVICES (ULS)

412-788-7850 | www.ulsnow.com

Appraisal, Title Insurance, Settlement Services

An accomplished leader in the financial services industry, United Lender Services (ULS) is a single point solution for Appraisal, Title Insurance and Settlement Services for both residential and commercial real estate. A wholly owned subsidiary of USAA Real Estate Company, ULS offers a full suite of products and services that support all types of real estate transactions including purchases, refinances, deed in lieu, short sales REO and relocations.

50 UNITED WHOLESALE MORTGAGE

800-981-8898 | www.uvm.com

Wholesale Mortgage

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.

20 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.

29 US BANK HOME MORTGAGE WHOLESALE PRIME PLUS DIVISION

314-960-3813 | 314-228-0031 | 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.

7 VALUE QUEST AMC

860-606-0558 | 860-606-0559 | 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.

13 WEBMAX COMMUNICATIONS, LLC

856-702-6412 | www.webmaxco.com

Software Development/Marketing

WebMax, Mortgage and Real Estate Made Easy Our mission is to provide Mortgage and Real Estate Professionals with the technology tools necessary to streamline their processes and to become successful and profitable on the internet.

19 XINNIX

678-325-3504 | www.xinnix.com

Training Organization

Mortgage companies throughout the country partner with XINNIX to energize their organization creating a positive and immediate impact on production. Our training solutions have a proven track record of elevating results through the development of new loan officers, improving the skills of seasoned loan officers and providing leadership strategies for managers.



SPONSORS

THANK YOU TO OUR SPONSORS

