

WELCOME TO THE 29TH ANNUAL NEW ENGLAND MORTGAGE BANKING CONFERENCE

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

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

NAME TAG CHART

FULL OR EXHIBITOR: You have access to all NEMBC conference events except for the NEMBC golf tournament.

WEDNESDAY: : You have access to all conference activities (except golf tournament) on Wednesday, September 14th

THURSDAY: You have access to all conference activities on Thursday, September 15th.

FRIDAY: You have access to the Closing Session breakfast on Friday, September 16th

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.**

Sponsored by



Wednesday, September 14th

8:30 AM – 4:30 PM

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

Thursday, September 15th

7:00 AM – 5:30 PM

7:00 PM – Midnight

Friday, September 16th

8:30 AM – 11:30 AM

Sponsored by



Tuesday, September 13th

8:00 PM – 10:30 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!

Wednesday, September 14th
8:00 AM - 4:30 PM

Conference Registration-
Hyatt Regency Hotel

8:30 Shotgun Start

NEMBC Golf Tournament at
Newport Country Club

CHASE

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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 awarded during a hors d’oeuvres reception.

9:00 AM – 10:30 AM

Fannie Mae Training Workshop

(Rose Island 1)

**Helping You To Reach
More Qualified Borrowers**



Fannie Mae™

Come hear how Fannie Mae is providing better tools for the mortgage industry. Our team of experts are prepared to discuss front-end technology tools, HomeReady, Collateral Underwriter and upcoming DU 10.0 release.



Fannie Mae Speakers:
Stephen Carter, Director,
 Business Solutions
Michael McDonough, Credit
 Risk Analyst

Sharmila Srivastav, Manager Product Development
 and Access to Credit

10:45 AM – 12:15 AM

Freddie Mac Training Workshop (Rose Island 1)

FreddieMac Confidence, Efficiency and
 Certainty with Freddie Mac

Join Freddie Mac National Trainers and the New England Team and learn the latest updates to our Loan Advisor Suite of Products. Learn how to access powerful solutions for every stage of the loan production process. Be the first to hear any new updates and learn the power of the new feedback certificate of Loan Product Advisor. Are you maximizing your relationship with Freddie Mac and taking advantage of all of the tools available. (just added that – you can rearrange, change or delete.



Freddie Mac Speakers:
Kathleen Caswell CMB, AMP –
 Account Executive
James Peronto – National
 Customer Education Trainer

1:00 PM – 2:30 PM

FHLB Training Workshop (Rose Island 1)

FHLB Boston
 Federal Home Loan Bank of Boston

Please join FHLB Boston to learn about
 recent enhancements to our MPF

program. MPF Direct - Our jumbo program has recently increased its' loan limits and lessened MI requirements for some loans. In addition to the fixed rate program, ARMs are now available. Listen to more discussion about the types of ARMs that will be available for purchase. We will be also discussing how MPF pricing can be attained through several of the product and pricing engines in the marketplaces. Have you wanted to sell seasoned loans in the past? Come find out the changes MPF has made to make it easy to sell seasoned loans. Government MBS Program- Originate and sell your government loans through the cash window while receiving the benefit of GNMA securities pricing.



FHLB Boston Speaker:
Paul Pouliot, Master CMB -First Vice President
 Mortgage Manager

2:00 PM -5:00 PM

Exhibit Hall (Ballroom/Registration Lobby)

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

NEMBC Gives Back! (Brenton Hall)



Let's all support our military and say **"THANK YOU"** to our Military Heroes! Make a difference in their lives today! Write a note, donate a

Beanie Baby or purchase a care package for a soldier! Attendees who participate will be eligible for our hourly cash prize raffle in the exhibit hall donated by CATIC! Attendees can stop by the Birchwood booth for a special button and be eligible for a \$1,000 donation in your name to Operation Gratitude as well as a prize to take home. Note cards are available from all exhibitors. Stop by **NEMBC Gives Back** in Brenton Hall and make a difference!

2:45 PM – 4:00 PM

The Return of Non-QM Loans - Risks vs Rewards (Rose Island 1)

Weigh the risks verses rewards . Learn the requirements of what the CFPB expects in the origination of a non QM mortgage. Ben will share who the aggregators of these loans are and discuss how to service a non QM loan. Is this a product whose risks exceed the reward of the product offering?



Speakers:
Ben Niles, Master CMB
 Director, Compliance Training –
 Lenders Compliance Group
David Tregoning

Vice President, Business Development -Bayview Loan Servicing.

2:45 PM – 4:00 PM

Hiring the Next Generation of Mortgage Banker (Rose Island 2)

Join Michael Kemple from Bridgewater Savings as he interviews Dustin Demerit, Craig Nardi, and Jay Tuli. They will discuss and share three very different business models for hiring new people into the mortgage

industry. If you are looking to attract and hire the next generation of mortgage banker – you will not want to miss this program!



Moderator:

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

Panel of Speakers:

Dustin DeMeritt, Director of Marketing -Radius Financial Group, Inc.

Craig Nardi, VP & Director of Retail Lending - Webster Five Savings Bank

Jay Tuli, SVP of Residential Lending & Retail Banking -Leader Bank

4:00 PM – 5:00 PM

Marketplace Refreshments (Exhibit Hall/Brenton Hall)

Please join us for some networking time with other conference attendees. Beverages are available. Be sure to stop by NEMBC Gives Back for some sweet treats!

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 2016!

Don't drive – take the NEMBC Shuttle to Rosecliff -

6:00 PM - 9:00 PM

Thursday, September 15th

8:00 AM - 4:00 PM

Conference Registration-Hyatt Regency Hotel

7:00 AM – 5:30 PM

NEMBC Trolley service to downtown Newport

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8:30 AM – Noon: Especially for Appraisers

What Lenders Want: Minimize Callbacks by Identifying & Meeting Client Expectations! (Vanderbilt)



Not all client expectations are equal. Starting with secondary market guidelines as a base, all lenders add their own requirements on top. When loans are aggregated through national

lenders, a third or fourth layer of appraisal guidelines may come into play. With multiple client and appraiser relations, appraisal management companies hold an advantage when it comes to learning the requirements imposed by different lenders. Our panelists will share from their vantage points best practice tips based upon their interactions with many underwriters from many different type organizations.

Speakers:

George Demopulos, RA, Lincoln Appraisal & Settlement Services

Enid Cohen, Certified Residential Appraiser, Lincoln Appraisal & Settlement Services

Preston Pruett, Certified Residential Appraiser, Strategic Information Resources, Inc.

9:00 AM

Opening Session – Sailing Your Way to Success (Rose Island 1&2)

Sponsored by



Our keynote speaker for the 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. Bill Emerson, CEO of Quicken Loans Inc. and the current Chair of the National MBA, will discuss the MBA's top priorities and provide a legislative and market dynamics update.



Bill Emerson
CEO, Quicken Loans Inc.
Chairman, Mortgage Bankers Association

Navigating Technology Today, Tomorrow and for the Future

Do you have a technology solution to meet the growing needs of how consumers want to receive information? Do you have an effective, efficient and profitable technology platform? Join the industry experts and learn how technology is playing a pivotal role today and in the future.



Moderator:

Richard Lang – VP Technology Integration – Freddie Mac

Speakers Include:

Rajesh Bhat, Co-founder and Chief Executive Officer -Roostify

Michael R. McCabe, CFA - Director, Housing Finance and Capital Markets -Equifax, Inc.

Bill Packer, Chief Information Officer -American Financial Resources, Inc.

Piper Beveridge, VP Government and Strategic Relations –Ellie Mae

11:00 AM -12:15 PM

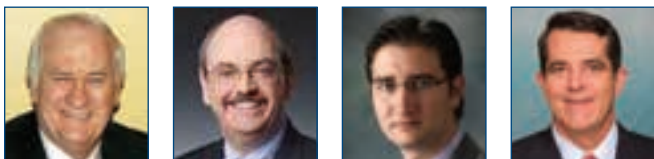
Managing Your Best Execution (Rose Island 1 & 2)

Sponsored by



Execution is the primary factor in moving a company's strategy into reality where the Consumers needs, Originator wants, and Company Profits come together! Hear from our panel of experts on Best Effort vs. Mandatory Delivery,

Delegated vs. Non-Delegated Credit Decisions, Selling to an aggregator or direct to the agencies.



Moderator:

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

Panel of Speakers:

Brian T. Culhane, Senior Director – Execution Management, Single-Family Sales & Relationship Management –Freddie Mac

Mario A. Gomez I., Vice President - Capital Markets -Merrimack Mortgage

Jeff Harry, Executive Vice President -Sales & Marketing -Capital Markets Cooperative

Mary E. Noons, Senior Vice President - Retail Lending, Washington Trust

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 4th annual NEMBC Mortgage Loan Originator Sales Academy.

11:00 AM -12:15 PM

How to Improve a Loan Closing for Your Clients Since TRID (Heritage)

Sponsored by



With CFPB imposing liability on lenders for all vendors they use, including settlement agents and attorneys, MLO's and lenders now need to select and/or recommend attorneys and title companies that meet the minimum standards imposed by the ALTA and CFPB. How are attorneys and settlement companies vetted by lenders? Is their ongoing oversight? Are requirements different outside of New England? What do you need to talk about with your favorite closing attorney and will you be able to use their services in the future? Learn how an attorney's error can impact your company. Attend this session and learn what you can do to help your customers, your realtors and you!



Moderator:

Michael P. Krone, Esq., Vice President –Kriss Law

Panel of Speakers:

Richard A. Hogan, Esq., Vice President and Chief Compliance Officer -CATIC

Greg Radding, Vice President – Retail Lending, Norcom Mortgage

11:00 AM - 4:00 PM

Marketplace Hall Opens (Ballroom/Registration Lobby)

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

NEMBC Gives Back! (Brenton Hall)



Let's all support our military and say "THANK YOU" to our Military Heroes! Make a difference in their lives today! Write a note, donate a Beanie Baby or purchase a care package for a soldier! Attendees who participate will be eligible for our hourly cash prize raffle in the exhibit hall donated by CATIC! Attendees can stop by the Birchwood booth for a special button and be eligible for a \$1,000 donation in your name to Operation Gratitude as well as a prize to take home. Note cards are available from all exhibitors. Stop by **NEMBC Gives Back** in Brenton Hall and make a difference!

Noon – 1:30 PM

Buffet Lunch in Brenton Hall



Stop and enjoy a buffet lunch before you continue through the marketplace.

Make sure you visit each and every one of the exhibit booths!

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

1:00 PM -2:15 PM

Selfie Culture and You: Don't Photobomb Your Company

(Sales Track -Heritage)

sponsored by



This session will take an in-depth look at marketing and advertising essentials for a changing marketplace. That MI Guy, **Steve Richman**, of Genworth will provide

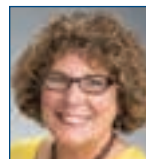
wide-ranging analysis on how different generations view branding, advertising and marketing. Valuable and surprising, lessons that never go out of style, as well as recent data on what millennials and other home buyers care about on Facebook, twitter and other web platforms. **Jeremy Potter** of Quicken Loans will discuss best practices for compliance in the digital age. Loan Officers and Compliance Officers can make the most of this powerful medium while working together to avoid violating state or federal law.

1:00 PM - 2:30 PM

CFPB Updates, Trends & Issues (Rose Island 1)

What have we learned from the CFPB through recent amended rulemaking, examinations and consent orders? This program will focus on CFPB issues –including amended TRID rulemaking. Outstanding issues such as CFPB's discretion over 3rd party due diligence and implications of the changes to the complaint

database will all be discussed and much more! We will also be joined by the CFPB Ombudsman's Office who will share about the role of the office and also listen to confidential feedback on process topics that they may wish to share.



Moderator:

Richard A. Hogan, Esq. , Vice President and Chief Compliance Officer -CATIC

Panelists Include;

Sharon Asar, Deputy Ombudsman, CFPB Ombudsman's Office

Seth C. Bogdan, Vice President / Lending Technology

-Specialized Data Systems

Ruth A. Dillingham, Senior Underwriting Counsel – First American Title Insurance Company

Sandra Gausch, Chief Compliance Officer, Regency Mortgage Corp.

Ben Giumarra, Esq., Director of Regulatory Affairs –Spillane Consulting Associates

Elizabeth Phelan, Vice President – Enterprise Bank

Susan Quilty, Principal, Quilty & Associates

2:45 PM -4:00 PM

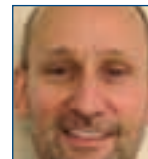
eCOMMERCE, eMORTGAGES, eNOTES & eCLOSINGS

(Rose Island 2)

sponsored by



The next great leap for the mortgage industry is here! eCommerce is the next big bang for the buck in terms of efficiency and streamlining of



the mortgage closing process. Join our panel of experts as they lead you to the reasons why you need to be heading in this direction, what are the pros and cons and finally –how do you start?

Moderator:

Katie Paolangeli, VP, eCommerce and Industry Initiatives
-MERSCORP Holdings, Inc.

Panelists Include:

Michael Cafferky, Product Development Manager -Fannie Mae
Charles Epperson, Chief Technology Officer -Signiadiocs
Mark Ladd, VP, Regulatory & Industry Affairs -Simplifile
Keith Polaski, Principal & Chief Operating Officer -Radius Financial Group Inc.
Stephen Wojnar, CMB, Market Director Warehouse Lending -Santander Bank

2:45 PM -4:00 PM

Efficiency Equals Profitability- Come Watch the Numbers (Heritage)

Sponsored by



Join us for an exciting opportunity to learn how to structure a profitable mortgage department in today's challenging environment. This training session will feature key speakers who will provide a road map to success by

addressing changes in the mortgage industry, compliance, and multiple facets of organizational operations. The presentation will include analytical data with cost analysis to illustrate efficient methodologies to increase income streams, and build efficient workflows.

Speakers:

Brian Bacci, Vice President Compliance -Mutual Bank
John Battaglia, Senior Vice President, TCB- The Cooperative Bank

4:00 PM – 5:00 PM

Marketplace Reception, Raffles & NEMBC Gives Back

(Brenton Hall)

Sponsored by



Please join us for a networking reception 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. Attendees who participates in **NEMBC GIVES BACK** will be eligible for a cash prize raffle donated by CATIC! The winner of the Birchwood promotion raffle will be selected and will receive a \$1,000 donation in his/her name to Operation Gratitude as well as a prize to take home. Thanks for participating in NEMBC Gives Back!

7:00 PM - Midnight

NEMBC Trolley service to downtown Newport



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 -11:30 PM

NEMBC Night at Newport Blues

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Take the NEMBC trolley to downtown Newport. Begin or end your evening at the Newport Blues Café and experience the NEMBC favorite band – Mullett! Back by popular demand Mullett will ROCK and captivate you with the sights and sounds of the Glam Band era. NEMBC Mullett fans agree; this is the closest anyone can get to classic Van Halen, Def Leppard, Bon Jovi, Journey and Poison without hitting 88 mph in a tricked-out Delorean. Join us at the 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 16th

9:30 AM – 11:00 AM

Navigating the Future: Breakfast with Industry Experts (Brenton Hall)



Join us for the NEMBC Closing Session as industry experts update us on the latest mandatory changes and what you'll need to know. Topics include the new loan application, the impact and effect of the expansion of HMDA data fields and what you need to do to protect your company from the latest cyber security threats.

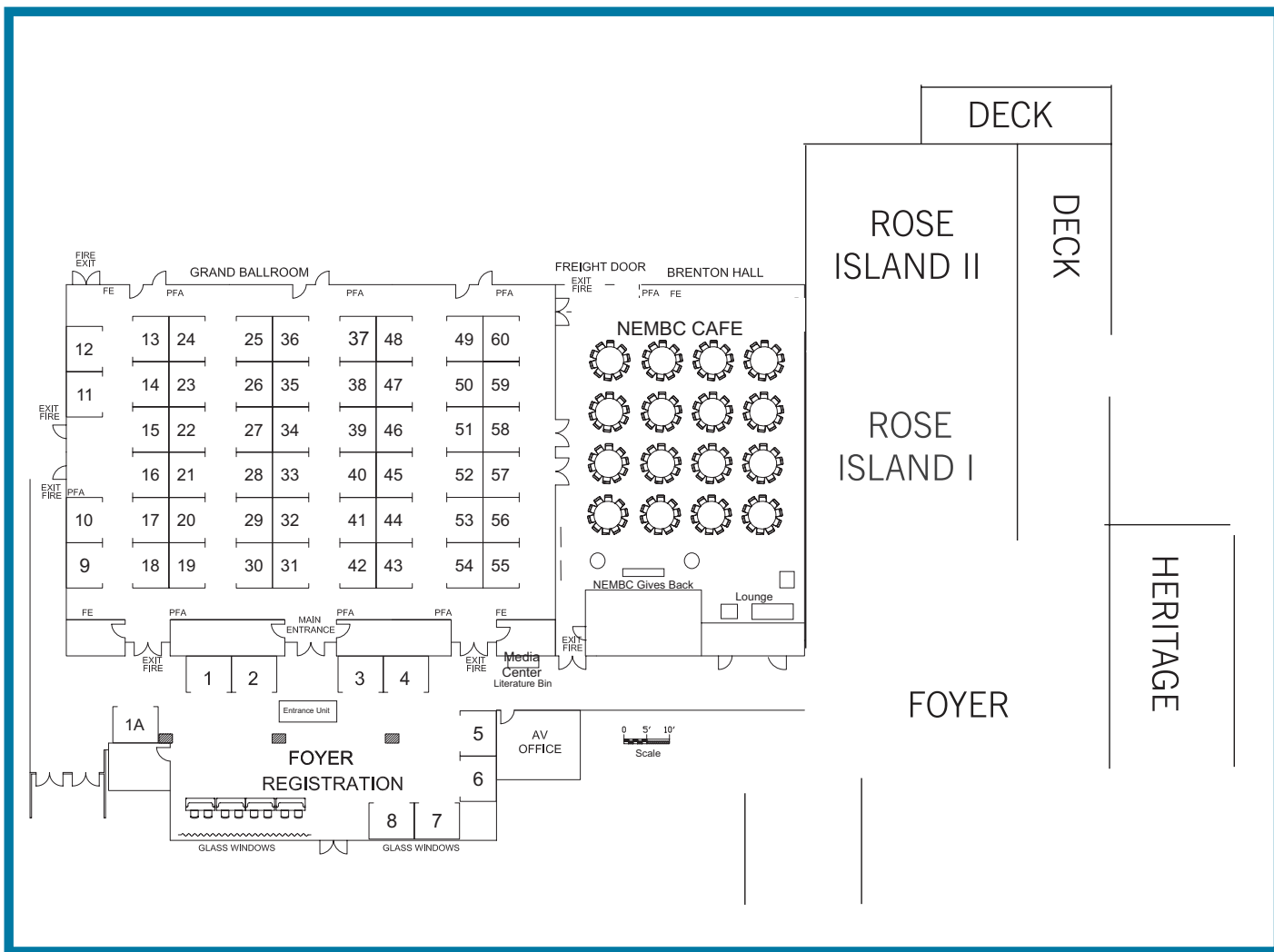
Speakers Include:

Natalie Hunt, Director of Product & Development Management Fannie Mae
Matthew Maycott, Product Director -Single Family Freddie Mac
John McCavanagh, Director of Business Development Lighthouse Computer Services
Susan Quilty, Principal Quilty & Associates

FLOORPLAN AND LIST OF EXHIBITORS



HAVE YOU DOWNLOADED THE NEMBC2016 APP ON GUIDEBOOK?
STOP BY THE NEMBC GUIDEBOOK HELP DESK
BY EXHIBIT HALL NEMBC CODE IS **D30JS5VT**



**NEED TO CONNECT TO
 THE HYATT INTERNET?
 USE CODE **EMBRACE****





BOOTH#	COMPANY NAME
26	Admirals Bank
57	Avantus
28	Bankers Insurance Service
43	Birchwood Credit Services, Inc.
20	Byte Software
49	Caliber Home Loans Wholesale
48	Caliber Home Loans Correspondent
23	Carrington Mortgage Services
54	CATIC
25	ComplianceEase
35	CreditPlus
1	Ditech
15	Dovenmuehle Mortgage, Inc
42	Ellie Mae, Inc
47	Emigrant Mortgage
60	Equity National Title
51	Factual Data
53	Fannie Mae
4	First Guaranty Mortgage Corporation
32	Flagstar Bank, FSB
40	Franklin American Mortgage Company
41	Freddie Mac
46	Freedom Mortgage
33	Gold Title, P.C./ Dalton & Finegold LLP
27	IDS, Inc
31	KrissLaw/Atlantic Closing & Escrow
50	LDWholesale
45	Liberty Title & Escrow Company
44	Lighthouse Computer Services
13	Mercury Network

BOOTH#	COMPANY NAME
3	Merrimack Mortgage Company, Inc.
5	MLS Property Information Network, Inc.
39	Mortech, a Zillow Group business
58	MortgageFlex Systems Inc.
22	Munson's Chocolates
7	New Penn Financial
11	Optimal Blue, LLC
19	Paramount Residential Mortgage Group
14	Partners Credit & Verification Solutions
9 & 10	Planet Home Lending
34	Plaza Home Mortgage
8	Qualia
38	Quicken Loans Mortgage Services (QLMS)
1A	QuickSilva Real Estate Law
37	Radian Guaranty
24	Res/Title, Inc.
36	ResMac Inc
18	Roostify
21	Sierra Pacific Mortgage
29	Specialized Data Systems, Inc.
6	Stearns Lending
30	Strategic Information Resources, Inc. (SIR)
56	TenA Companies, Inc.
16	The Warren Group
12	Top of Mind Networks
52	United Wholesale Mortgage
2	Universal Credit Services
59	U.S. Department of Housing & Urban Development (HUD)
17	US Bank Home Mortgage
55	Value Quest AMC

SEPTEMBER 14 - 16, 2016

NEWPORT, RI



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