

TRI-STATE MORTGAGE CONFERENCE

SPEAKER BIOS



Jaime Frederes

*Chair, NH Bankers Association Retail Lending Committee and
SVP, Residential Lending
NH Mutual Bancorp*

Jaime Frederes brings 30+ years of residential lending experience to his role as Senior Vice President Residential Lending Officer for NH Mutual Bancorp, overseeing lending operations across affiliate members including Meredith Village Savings Bank, Merrimack County Savings Bank, Savings Bank of Walpole, and NHTrust. Concurrently, he chairs the Residential Lending Committee for the NH Bankers Association, demonstrating significant leadership in the state's banking industry. Active in both state-wide and national networking groups, Frederes continually expands his professional connections and industry insights.

His leadership focuses on maintaining robust lending practices, ensuring customer satisfaction, and driving growth across the bank's residential lending portfolio. With a comprehensive understanding of New Hampshire's financial landscape, he has consistently demonstrated his ability to develop strategic lending initiatives that support the economic needs of local communities. He currently resides in Hopkinton, NH with his wife Vanessa and son Max, bringing a deep commitment to both professional excellence and family.



Julie Hitchcock

*Mortgage Business Development Officer
Navy Federal Credit Union*

Julie Hitchcock, NMLS 910400 Business Development Officer for Navy Federal Credit Union. Julie has been in the banking industry since after college in the late 90s. Highlights of her early career are working for a small local bank in Concord, NH and becoming a Regional Title Rep for a NH based title company closing loans for over 150 loan officers.

In 2012 her life changed and also her career to becoming a MLO and got her NMLS, and at that time she also received her CMP (Certified Mortgage Professional) designation from MBBA, to proudly show her commitment to not just the sale of the mortgage but for the betterment of all Mortgage Real Estate Profession. She currently is the Vice President of MBBA and is the Chair of the Education Committee. Julie is a licensed Educator in NH, Conn, and Rhode Island for Realtor CEU credits. She teaches her course at offices and boards all about the VA home loan. Her passion of homeownership comes from her experience in every aspect of the Real Estate Transaction from the underwriting to Closing. This knowledge makes her an asset to her members, customers, and students. Julie prides herself by being part of the Community through Rotary, Chamber, and nonprofits. Julie knew shortly after graduating with her Paralegal in 1996 that she would be working in the Lending field, she recently reached her 25 year milestone in the industry. She never could have known then that she would go from working in a local regional bank to the Largest Credit Union in the World.



Rodrigo J. (Rod) Alba

SVP, Mortgage Finance & Senior Regulatory Counsel
American Bankers Association (ABA)

Rod Alba is Senior Vice President & Senior Regulatory Counsel in ABA's Regulatory Compliance and Policy Division. Rod is responsible for oversight of residential real estate lending laws, regulations and other legal developments. Rod also manages legal and policy issues relating to commercial real estate lending and is the principal staff on ABA's Dodd-Frank mortgage-related implementation efforts. Rod serves as the ABA staff liaison to the Mortgage Markets Committee, responsible for policy formulation on issues affecting real estate finance.

Prior to ABA, he served as Legislative Counsel and Director of Government Affairs at the Mortgage Bankers Association, advising and coordinating on advocacy, regulatory compliance, and state and federal legislative efforts. Rod served as head of the MBA's Regulatory Compliance and Legal Issues Committees, where he organized the advisory and advocacy activities of the industry's legal and regulatory experts.

Before joining MBA, Rod was an attorney with the Department of Housing and Urban Development, in the Office of General Counsel, GSE/RESPA Division. As Senior Attorney for RESPA, Rod participated in the drafting and development of rules and administrative interpretations under RESPA and Regulation X.

Rod is a frequent speaker on panels and conferences relating to legal and regulatory developments in mortgage lending. In his experience with the mortgage industry, Rod has held roles in both public and private sectors. From 2004 to 2007, Rod served as Vice President for Federal and Regulatory Affairs with ACC Capital Holdings, in Washington, DC. In addition, Rod served as special projects counsel to National Council of La Raza, the largest Latino civil rights organization.

Rod has received numerous recognition awards in his years with MBA and HUD. Prior to that, Rod was recognized as a Congressional Hispanic Caucus Fellow, and served in a legal capacity in various federal administrative agencies. He serves as board member in non-profit organizations focusing on emerging market issues. His education includes a Juris Doctor (1993) from Syracuse University College of Law and a B.A. in Economics (1990) from the University of Maryland, College Park Campus.



Shaun Harms

Principal, Regulatory Compliance Consulting Financial Services Practice
Forvis Mazar

Shaun serves as the principal for the Regulatory Compliance Consulting Financial Services Practice out of the Little Rock office. His experience is within the regulatory compliance area and focuses on community and middle market financial. He has over 20 years of consulting experience and has worked with more than 200 banks on their compliance and Bank Secrecy Act (BSA) programs. He is a featured speaker at many events across the country and considered a subject matter expert in consumer compliance and BSA related rules. He currently holds the Certified Regulatory Compliance Manager (CRCM) from the American Bankers Association. Arkansas Business named him one of "40 under 40" 2014. Shaun is a 2001 graduate of the University of Central Arkansas with a B.A. in finance and 2003 graduate of Arkansas State University, with an M.B.A. degree. In addition, he is a 2007 summa cum laude graduate Of Barret School of Banking, Memphis, Tennessee, where he also now serves as an instructor for the compliance section of the school.

**Sharon Whitaker**

Vice President of CRE & Mortgage Finance
American Bankers Association (ABA)

Sharon Whitaker is Vice President of CRE & Mortgage Finance in the American Bankers Association's Regulatory Compliance and Policy department. Sharon manages policy areas relating to commercial real estate mortgages, housing policy, appraisals, GSE Single Family policies and is engaged in industry best practices. As part of the Housing Policy Team Sharon serves as the staff liaison to ABA's CRE Lending Committee, HMDA Working Group and Appraisal Working

Group, as well as in a leadership role in ABA's Mortgage Servicing and Mortgage Markets Committee. Sharon is a member of the OCC's Project REACH subcommittee working on Best Practices for ROVs and serves as an Advisor on The Appraisal Foundation Advisory Committee.

Prior to joining ABA, Sharon had worked as a banker for over 30 years, giving her extensive experience in residential, consumer and commercial lending as well as asset quality management. She served as Chief Credit Officer and Executive Vice President of Lake Sunapee Bank in Newport, NH. She is a graduate of the National School of Banking and Fitchburg State University.

**Roland Narofsky**

SVP, Mortgage Lending & Development
Maine Savings Federal Credit Union

Roland Narofsky is the Senior Vice President of Mortgage Lending & Development at Maine Savings Federal Credit Union. With more than 25 years of experience, he is an award winning mortgage professional known for helping individuals secure residential financing and for leading statewide mortgage initiatives. Roland oversees

product development, strategic guidance, and the growth and mentorship of a skilled team of Mortgage Loan Officers.

Before joining Maine Savings in 2010, he served as Mortgage Sales Manager for the Augusta North Division of People's United Bank and held prior roles at the former Merrill Bank and Chittenden Bank.

A graduate of the University of Maine with a B.S. in Business Administration and a concentration in Finance, Roland is also an alumnus of the Bangor Region Leadership Institute. He actively serves on the boards of Bangor Habitat for Humanity and the Maine Association of Mortgage Professionals. Roland lives in Hampden with his wife, Katie.

**Ryan Conroy**

Real Estate Lending Specialist
Service Credit Union

With more than a decade of experience at Service Credit Union and over five years in residential lending, Ryan has built a strong specialization in home construction lending. Known for a clear, straightforward approach, Ryan focuses on making the construction loan process simple, transparent, and easy to navigate. He works closely with borrowers, builders, and contractors at every stage of the construction process to ensure successful outcomes.



Shania Brown

Secondary Marketing and Product Specialist
Service Federal Credit Union

Shania Brown is the President Elect of MBBA NH and Chair of its Education Committee. She also serves on the CUREN NE Executive Board and is the Co-Chair of the GMNBR Education Committee.

Shania has been with Service Credit Union for over 10 years. In her current role as Secondary Marketing and Product Specialist, she oversees the organization's product and pricing engine, manages relationships with correspondent lenders and investors, and supports new product development and investor onboarding.



Raechel McLeod

Regulatory Program Manager
EastRise Credit Union

Raechel McLeod is the Regulatory Program Coordinator at EastRise Federal Credit Union. She has more than 20 years of experience in mortgage lending, having served in a variety of roles including Mortgage Processor, Underwriter, and Mortgage Operations Manager.

Following the merger of Vermont State Employees Credit Union and New England Federal Credit Union to form EastRise Credit Union, Raechel played a role in reviewing and streamlining EastRise's manufactured housing programs—particularly those serving homes in manufactured home parks and cooperatives—to ensure clarity, consistency, and efficiency for members and stakeholders.



Ron Thompson

Mortgage Loan Originator
New Hampshire Community Loan Fund

Ron joined the New Hampshire Community Loan Fund in 2009 and loves helping our borrowers through each stage of the home buying process. His responsibilities include generating fixed-rate, long-term mortgages for homeowners and homebuyers purchasing or refinancing manufactured homes in resident-owned communities or on their own land.

In 2013 Ron created a one-hour course on manufactured-home lending that was approved by the New Hampshire Real Estate Commission, and which provides credits for Realtors' continuing education requirements. He was also accepted in 2024 into N.H. Housing's Homeownership Fellows program, which offers industry professionals an interactive and educational opportunity to explore the issues and challenges impacting affordable housing.

Kimberly Blackwood

Special Agent FBI

FBI Special Agent Kimberly Blackwood has a BA from the University of New Hampshire and a JD from Suffolk University Law School. SA Blackwood is a licensed attorney in the Commonwealth of Massachusetts and admitted to the Federal Bar. SA Blackwood just celebrated her 30th anniversary with the FBI in January 2026. During her career in the FBI, SA Blackwood investigated multiple violations of criminal law and national security matters. Most of her work experience focused on white collar crime, specifically complex financial crimes and health care fraud. SA Blackwood recently worked at the FBI Academy as a mentor for new agents, a career highlight.

Virginia Toulouse

Special Agent FBI

FBI Special Agent Virginia Toulouse has a BS in Accounting from the State University of New York at New Paltz and a Master of Accountancy from the University of West Florida. SA Toulouse is a licensed CPA in the Commonwealth of Virginia. SA Toulouse has been with the FBI for 10 years, and during that time, she has investigated multiple violations of criminal law, to include white collar crime and violent crime. During her FBI career, SA Toulouse has primarily focused on complex financial crimes, health care fraud and violent crimes against children.



Jack Kasel

Sales Development Expert

Anthony Cole Training Group

Jack has 30+ years of experience in sales and sales management spanning a host of industries including software, transportation, printing services, insurance and training. Since joining Anthony Cole Training Group, Jack has become one of our community bank specialists, helping our bank clients sell, coach and hire better. Jack brings deep experience of feet on the street, practical selling as well as a coaching and training background, to help banks improve their sales results and close their sales opportunity gap.



Dr. Cristy Beemer

Associate Professor of English

University of New Hampshire

Dr. Cristy Beemer is an Associate Professor of English at the University of New Hampshire where she was awarded a College of Liberal Arts Excellence in Teaching Award in 2015. In addition to directing First-Year Writing and Professional and Technical Writing at the college level, Cristy was once in banking herself working for First Citicorp Life Insurance Company in New York City. She has published articles in *Peitho*, *Rhetoric Review*, and *Teaching*

English at a Two-Year College, among others and is currently working on her book project, *Gen X Does Breast Cancer: It Ain't Pretty in Pink*.



Jason Hwang

Senior Vice President, Strategic Planning and Research

Federal Home Loan Bank of Boston

Jason Hwang is senior vice president, strategic planning and research at Federal Home Loan Bank of Boston. He oversees the Bank's strategic planning process and provides the management team and board of directors with financial forecasts and assessments of opportunities and risks. Prior to his current role, Jason directed product development and assisted Bank members with funding strategies that maximized the benefits of their

advances. Jason holds a Ph.D. in economics from Harvard University and speaks frequently on the economy and the Bank throughout New England.



Cheryl Bella, MAI, AI-GRS

Chief Compliance Officer

FICRAS

Cheryl Bella, MAI, AI-GRS, is a Certified General Appraiser in Louisiana and Texas with extensive experience in financial institution risk management, appraisal compliance, and regulatory oversight. She is widely recognized for helping banks design, implement, and defend appraisal programs that meet safety and soundness standards.

Cheryl has held senior leadership roles managing appraisal departments for major financial institutions with responsibilities spanning appraisal policy and procedure development, due diligence for bank acquisitions, appraisal review, and lender training.

To improve regulatory compliance for banks, she assisted in the development of the FICRAS® platform, an innovative in-house appraisal management and compliance system that allows banks to retain full control of valuation decisions, data, and risk while meeting regulatory expectations.

Cheryl is an AQB-Certified USPAP Instructor. She regularly provides appraisal risk management and regulatory compliance education for state banking associations, rma (Prosight), and financial institutions. She has served in many regulatory, advisory, and governance roles, including an appointment to the Louisiana Real Estate Appraisers Board and leadership within the Appraisal Institute.