

# 2024 TRI-STATE MORTGAGE CONFERENCE

February 8 & 9, 2024 | The Venue at Portwalk Place, Portsmouth, NH

## AGENDA

### THURSDAY

### FEBRUARY 8

8:15 AM – 9:00 AM

**REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS**  
**FULL BREAKFAST BUFFET** - Sponsored by **FEDERAL HOME LOAN BANK OF BOSTON**

#### Exhibitors

**Accurate Title**

**Agri-Access**

**Angel Oak Mortgage Solutions**

**Arch Mi**

**Bookend Lending, LLC**

**Compliance Alliance**

**G. C. Engineering, Inc.**

**ICE Mortgage Technology**

**Kriss Law/Atlantic Closing & Escrow**

**Lighthouse Title & Closing Services, LLC**

**New Hampshire Housing**

**NH Community Loan Fund**

#### Sponsors

**Federal Home Loan Bank of Boston** – *Thursday Breakfast*

**Farm Credit East, ACA** – *Thursday Buffet Lunch*

**M&M Consulting, LLC** – *Thursday Buffet Lunch*

**St. Mary's Bank** – *Thursday Reception*

**Essent Guaranty** – *Friday Breakfast*

**RuraLiving** – *Friday Morning Break*

9:00 AM – 9:10 AM

#### WELCOME

**Lou Chinappi**, *President, Mortgage Bankers & Brokers Association of NH*  
*Account Manager, Arch Mortgage Insurance*

**Lori Michaud**, *President, Maine Association of Mortgage Professionals*  
*President & CEO, CUSO Home Lending*

9:10 AM – 10:15 AM

#### A WASHINGTON PERSPECTIVE

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

and

**Kari Hall**, *Partner, Financial Services-Investigations, Regulation and Litigation Group*  
*Paul Hastings*

A review of the changing regulatory environment in Washington, the impact it will have on bank supervision and enforcement, and the key issues and opportunities banks should be thinking about in 2024 and beyond.

10:15 AM – 10:45 AM

#### MORNING BEVERAGE BREAK

10:45 AM – 11:45 AM

#### MANUFACTURED STRUCTURES – THE NEW AFFORDABLE HOUSING

**Moderator: Kathi Paradis**, *VP-Residential Lending & Compliance, NH Community Loan Fund*

#### Panelists:

**Valerie Riso, Esq.**, *Legal Ownership difference in ME, NH, VT, Accurate Title*

**Christine Hager**, *Senior Mortgage Underwriter, CMG Mortgage*

**Steve Draper**, *President, The Insurance Doctor*

**Nicholas Copadis**, *VP, Residential Lending Manager, Bar Harbor Bank & Trust*

**Tina Croteau**, *VP-MLO, Norway Savings Bank*

Affordability crisis buyers are lured this way, are they a savings vs. modular or stick built. Certificate of title requirements, lending programs, know your collateral before you get

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	<p>under agreement, questions for the real estate agent, what happens if these questions are not communicated up front with the MLO, once under contract issues the underwriter sees, what are ROC's Resident owned communities, limitations in securing property insurance (replacement cost vs cash value).</p>
11:45 AM – 12:30 PM	<p><b>BUFFET LUNCH WITH THE EXHIBITORS/SPONSORS</b> - Sponsored by <b>FARM CREDIT EAST, ACA</b> and <b>M&amp;M CONSULTING, LLC</b></p>
12:30 PM – 1:30 PM	<p><b>THE STATE OF THE CURRENT ECONOMY, HOUSING AND REAL ESTATE</b> <b>The Honorable Mark A. Calabria</b>, Senior Advisor <i>Cato Institute</i></p> <p>Mark A. Calabria is a senior advisor to the Cato Institute. He provides strategic input and direction on the federal economic policymaking process. He previously served as director of financial regulation at the Cato Institute, where he cofounded Cato's Center for Monetary and Financial Alternatives. He is the former director of the Federal Housing Finance Agency, which regulates and supervises Fannie Mae, Freddie Mac, and the Federal Home Loan Banks. Prior to his heading of the Federal Housing Finance Agency, Mr. Calabria served as chief economist to Vice President Mike Pence. Mr. Calabria will share his insights on the mortgage markets, his experience at FHFA, the White House, and some background on his book and experience during the pandemic.</p>
1:30 PM – 2:15 PM	<p><b>CREDIT REPORTING CHANGES</b> <b>Samantha Markwood</b>, COO, <i>Birchwood Credit Services, Inc.</i></p> <p>This session will cover the Impact of Vantage Score4.0, FICO 10T and Bi-Merge Changes to the industry; transition from Tri-merge to Bi-Merge credit reports; the importance of educating/preparing yourself and the consumer - become the local expert; and MBBA-NH's Trigger Lead bill was introduced into the legislative session. The bill mirrors the national bill 4198.</p>
2:15 PM – 2:45 PM	<p><b>AFTERNOON BREAK WITH EXHIBITORS</b></p>
2:45 PM – 3:30 PM	<p><b>MARKET CHANGES EFFECTS ON APPRAISALS &amp; VALUATIONS</b> <b>Moderator:</b> <b>Lisa Ford</b>, Account Manager – ME/NH/MA <i>Mortgage Guaranty Insurance Corporation</i> <b>Panelists:</b> <b>Russ Barrows</b>, President &amp; Chief Appraiser, <i>Dirigo</i> <b>Gwen Timbas</b>, AVP Appraisal Manager/Staff Review Appraiser, <i>HarborOne Mortgage</i> <b>Kristin Lahue</b>, Residential Real Estate Appraiser, <i>Fay Associates</i></p> <p>What do appraisals and valuations look like in the future? There are many different versions of how you determine values, what does that look like in the current environment and how will that change in the future as the market continues to change.</p>
3:30 PM – 4:30 PM	<p><b>KEEPING THE PHONE RINGING</b> <b>Michael Dixon</b>, Consultant &amp; Industry Resource Partner <i>Pohl Consulting and Training, Inc.</i></p> <p>What are you doing to keep the phone ringing now that the refinance calls have virtually disappeared? A mortgage originator's ability to generate significant amounts of business without significant effort is waning fast. After all these years of the re-fi boom, even the best mortgage business developers have found their calling and business development skills have become rusty.</p>

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4:30 PM – 5:30 PM	<b>EXHIBITOR/SPONSOR NETWORKING RECEPTION</b> Sponsored by <b>ST. MARY'S BANK</b> Enjoy time with the exhibitors and sponsors and friends both old and new.
<b>FRIDAY</b>	<b>FEBRUARY 9</b>
8:15 AM – 9:00 PM	<b>REGISTRATION &amp; NETWORKING WITH EXHIBITORS/SPONSORS</b> <b>FULL BREAKFAST BUFFET</b> - Sponsored by <b>ESSENT GUARANTY</b>
	<b>Exhibitors</b> <b>Accurate Title</b> <b>Agri-Access</b> <b>Angel Oak Mortgage Solutions</b> <b>Arch Mi</b> <b>Bookend Lending, LLC</b> <b>Compliance Alliance</b> <b>G. C. Engineering, Inc.</b> <b>ICE Mortgage Technology</b> <b>Kriss Law/Atlantic Closing &amp; Escrow</b> <b>Lighthouse Title &amp; Closing Services, LLC</b> <b>New Hampshire Housing</b> <b>NH Community Loan Fund</b>
	<b>Sponsors</b> <b>Federal Home Loan Bank of Boston</b> – Thursday Breakfast <b>Farm Credit East, ACA</b> – Thursday Buffet Lunch <b>M&amp;M Consulting, LLC</b> – Thursday Buffet Lunch <b>St. Mary's Bank</b> – Thursday Reception <b>Essent Guaranty</b> – Friday Breakfast <b>Ruraliving</b> – Friday Morning Break
9:00 AM – 9:05 AM	<b>WELCOME</b> <b>Lou Chinappi</b> , President, Mortgage Bankers & Brokers Association of NH Account Manager, Arch Mortgage Insurance <b>Lori Michaud</b> , President, Maine Association of Mortgage Professionals President & CEO, CUSO Home Lending
9:05 AM – 10:05 AM	<b>MLO COMPENSATION WHAT YOU NEED TO KNOW AND MLO S DO'S AND DON'TS</b> <b>Greg Korn</b> , Sales Manager - Northeast Mortgage Guaranty Insurance Corporation <b>Panelists:</b> <b>George DeMello</b> , Consultant, <i>Spillane Consulting Associates (SCA)</i> <b>Benjamin Giumarra</b> , General Counsel & Chief Compliance Officer, <i>Embrace Home Loans</i> <b>Andrew Glass</b> , Partner, <i>K&amp;L Gates</i> <b>Scott Daugherty</b> , President & General Counsel, <i>Bankers Alliance</i>  In September 2023, the CFPB included Loan Originator Compensation in its supervisory highlights. Are your compensation policies compliant? Profit margins are extremely tight but lenders still need a competitive compensation package to retain and recruit loan originators. Many lenders are exploring more competitive compensation plans - but are they in compliance with the Truth-in-Lending Act's rules for loan officer compensation? <ul style="list-style-type: none"><li>• What are the latest trends?</li><li>• Are you allowed to reward outstanding compliant behavior (or punish for mistakes)?</li><li>• Varying compensation by Loan Source - can you and how?</li><li>• What does the CFPB consider an illegal "Transaction Term" or "Proxy"?</li><li>• Can you defer compensation?</li></ul>

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	<ul style="list-style-type: none"><li>• How can you structure compensation for semi-retired employees?</li></ul>
10:05 AM – 10:30 AM	<b>MORNING BEVERAGE BREAK</b> - Sponsored by <b>RURALIVING</b>
10:30 AM – 11:30 AM	<b>FROM BYTES TO ENGAGEMENT: CHAT GPT'S ROLE IN MORTGAGE &amp; REAL ESTATE MARKETING</b> <b>Moderator: Matt Gallant</b> , Senior Manager of Business Development & Homeownership Fellows Organizer, <i>NH Housing</i> <b>Panelists:</b> <b>Bill Gaudette</b> , Loan Officer NMLS 1940893, <i>HarborOne Mortgage</i> <b>Orion Moquin</b> , Realtor, <i>Bean Group</i> <b>Chris Conant</b> , Director of Strategy, <i>Raka Creative</i>  How can Artificial Intelligence (AI) help grow your business. Hear from this panel of experts how to communicate with potential and current customers; how to use it as a prospecting tool; how it can be useful; and compliance and legal considerations.
11:30 PM	<b>ADJOURNMENT</b>

The scheduled agenda is for planning purposes and we try to adhere to the agenda as much as possible, but as in any live event, the sessions can run early or late and it is the responsibility of the participant to monitor if you are not joining for the entire event.