

2025 TRI-STATE MORTGAGE CONFERENCE

February 6-7, 2025 | The Venue at Portwalk Place, Portsmouth, NH

AGENDA

THURSDAY

FEBRUARY 6

8:15 AM – 9:00 AM

REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS
FULL BREAKFAST BUFFET - Sponsored by **Birchwood Credit Services**

Exhibitors

Accurate Title
Arch MI
CIC Credit
Compliance Alliance
G.C. Engineering, Inc.

Guild Mortgage Company
ICE Mortgage Technology
New Hampshire Community Loan Fund
New Hampshire Housing Finance Authority

Sponsors

Birchwood Credit Services – Thursday Breakfast
M&M Consulting, LLC – Thursday Luncheon
Dark Matter Technologies – Thursday Luncheon
Farm Credit East, ACA – Thursday Luncheon
Forvis Mazars – Thursday Reception
Federal Home Loan Bank of Boston – Friday Breakfast
NH Housing – Keynote Speaker, Tony Thompson

9:00 AM – 9:10 AM

WELCOME

Jaime Frederes, Chair, NH Bankers Association Mortgage Committee & SVP/Residential Lending, NH Mutual Bancorp
Lisa Ford, President, Mortgage Bankers & Brokers Association – NH & Account Manager, MGIC

9:10 AM – 10:30 AM

A WASHINGTON PERSPECTIVE

Shaun Harms, Principal
Forvis Mazars
Sharon Whitaker, VP/CRE & Mortgage Finance
American Bankers Association (ABA)

As the new administration begins, what does this mean for mortgage lending and how it impacts regulatory oversight at the federal level with new leadership. This is an incredible opportunity to gain firsthand knowledge from two leading experts in the field as they share their insights on a variety of issues of the mortgage industry.

10:30 AM – 11:00 AM

MORNING BEVERAGE BREAK

11:00 AM – 12:00 PM

SHIFT HAPPENS: ACTIONABLE STRATEGIES FOR SUCCESSFUL CHANGE

Vanessa A. Frederes, Owner
Marin Consulting Group

Change management is the process of planning, implementing, and evaluating changes in organizations and helping employees understand their part in the process and enhancing communication throughout the process. You will learn key elements of a successful change management and how to implement it.

12:00 PM – 1:00 PM

BUFFET LUNCH WITH THE EXHIBITORS/SPONSORS

Sponsored by **Dark Matter Technologies, Farm Credit East, ACA, M&M Consulting, LLC**

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1:00 PM – 2:00 PM

REBRANDING YOURSELF IN MIDDLE AGE, WHEN UNEXPECTED CHANGE HAPPENS

Moderator: Ignatius McLellan, Managing Director, Management and Development Division
NH Housing

Panelists:

Julie Hitchcock, Mortgage Business Development Officer, Navy Federal Credit Union

Jaime Frederes, SVP/Residential Lending Officer, NH Mutual Bancorp

Middle age can be full of changes. Maybe you find yourself at a company that is shifting gears or just looking to proactively make changes of your own. It's time to reimagine, redefine and rebrand who you are. Learn from peers who have experienced their own mid-career challenges and how they navigated to the next chapter.

2:00 PM – 2:15 PM

AFTERNOON BREAK WITH EXHIBITORS

2:15 PM – 4:15 PM

CYBERSECURITY

Cam Shilling, Director-Litigation Department and Chair-Cybersecurity and Privacy Group
McLane, Middleton Law Firm

Mortgage bankers and brokers face critical issues with respect to cybersecurity, privacy, and artificial intelligence. During this presentation, we will address the most acute cybersecurity risks, and the practical strategies for mortgage bankers and brokers to comply with existing privacy laws and emerging AI regulations.

4:15 PM – 5:15 PM

EXHIBITOR/SPONSOR NETWORKING RECEPTION

Sponsored by **Forvis Mazars**

Enjoy time with the exhibitors and sponsors and friends both old and new.

FRIDAY

FEBRUARY 7

8:15 AM – 9:00 PM

REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS

FULL BREAKFAST BUFFET - Sponsored by **Federal Home Loan Bank of Boston**

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9:00 AM – 9:05 AM	WELCOME Jaime Frederes , Chair, <i>NH Bankers Association Mortgage Committee & SVP/Residential Lending, NH Mutual Bancorp</i> Lisa Ford , President, <i>Mortgage Bankers & Brokers Association – NH & Account Manager, MGIC</i>
9:05 AM – 10:05 AM	THE EVOLVING LANDSCAPE OF THE MORTGAGE BANKING INDUSTRY Brock Cassidy , Chief Revenue Officer, <i>Newzip</i> Rick Roque , VP, New Growth, <i>NFM Lending</i> As the mortgage landscape continues to evolve, this session is more relevant than ever for anyone involved in real estate finance, lending, and homeownership. Whether you're focused on personal branding, market positioning, or technological innovation, this session offers a comprehensive look at the tools, strategies, and mindset needed to succeed in 2025 and beyond.
10:05 AM – 10:30 AM	MORNING BEVERAGE BREAK
10:30 AM – 11:30 AM	FRANKLY SPEAKING: A CONVERSATION WITH YOUNG LEADERS <u>Moderators:</u> Emily Hood , Executive Director, <i>Maine Association of Mortgage Professionals</i> Matt Gallant , Director of Membership-Northeast, <i>Mortgage Bankers Association</i> <u>Panelists:</u> Samia Demarco , Business Development Director, <i>Total Mortgage</i> Eric Prue , FVP of Innovation and Consumer Lending, <i>Leader Bank</i> Join us for a dynamic discussion as young professionals open up about the realities of leadership in today's fast-changing world. From navigating generational divides and age-related biases to balancing remote work with raising families, these aspiring leaders will share both the trials and triumphs they faced. Whether you're a seasoned professional curious about new perspectives or a rising leader looking to relate, this conversation promises insights that bridge generations and inspire a shared understanding of the future of work.
11:30 AM – 12:30 PM	SOCIAL IMPACT LENDING AND HOW BANKS CAN HELP THEIR LOCAL COMMUNITIES J. Tony Thompson , CMB, Founder & CEO, <i>National Association of Minority Mortgage Bankers of America (NAMMBA)</i> The multicultural market represents a \$2.9T opportunity for mortgage lenders over the next three years. In this insightful and engaging presentation, J. Tony Thompson, CMB CEO of NAMMBA/Cultural Outreach will introduce the concept of social impact lending and how banks can help more borrowers get into homes and serve more minority small businesses in their local communities. Additionally, Tony will share best practices on how lenders can implement creative strategies to grow originations while mitigating regulatory risk with the regulators. Also, he will discuss hiring and retention strategies to ensure your organization has the right people, in the right place to get the right results. Lastly, Tony will share the market opportunity for lenders in the New England market to help create the business case to increase your organization's impact and profitability into this high growth/high profit market.
12:30 PM	ADJOURNMENT

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.