

# 2026 TRI-STATE MORTGAGE CONFERENCE



February 5 & 6, 2026

The Venue at Portwalk Place  
Portsmouth, NH

MAINE  
BANKERS  
Association



Maine  
Association  
of Mortgage  
Professionals

NH>Bankers  
ASSOCIATION



VBA  
Vermont Bankers Association, Inc.

VERMONT  
MORTGAGE  
BANKERS  
ASSOCIATION

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PRELIMINARY	AGENDA
THURSDAY	<b>FEBRUARY 5</b>
8:15 AM – 9:00 AM	<b>REGISTRATION &amp; NETWORKING WITH EXHIBITORS/SPONSORS</b> <b>FULL BREAKFAST BUFFET</b> - Sponsored by <b>Birchwood Credit Services</b>
	<b>Exhibitors</b> <b>Angel Oak Mortgage Solutions</b> <b>MeridianLink</b> <b>Arch Mi</b> <b>New Hampshire Community Loan Fund</b> <b>G. C. Engineering, Inc.</b> <b>Nexus Valuation</b> <b>Guild Mortgage Company</b> <b>OSC/SUI</b> <b>Kriss Law/Atlantic Closing &amp; Escrow</b> <b>Reverse Mortgages by Bookend Lending LLC</b>
	<b>Sponsors</b> <b>Birchwood Credit Services</b> – Thursday Breakfast <b>Federal Home Loan Bank of Boston</b> – Friday Breakfast <b>Findlan Inc.</b> – Thursday Buffet Lunch <b>M&amp;M Consulting, LLC</b> – Thursday Buffet Lunch <b>New Hampshire Housing</b> – Thursday Buffet Lunch <b>Nexus Valuation</b> – Sponsor Reception
9:00 AM – 9:10 AM	<b>WELCOME</b> <b>Jaime Frederes</b> , Chair, NH Bankers Association Mortgage Committee & SVP/Residential Lending, NH Mutual Bancorp <b>Julie Hitchcock</b> , President, Mortgage Bankers & Brokers Association & Mortgage Business Development Officer, Navy Federal Credit Union
9:10 AM – 10:30 AM	<b>A WASHINGTON PERSPECTIVE</b> <b>Rod Alba</b> , Senior Vice President, Mortgage Finance and Senior Counsel  The regulatory environment for mortgages is shifting toward deregulation. This session will explore policy changes, potential leadership shifts in key regulatory agencies like the CFPB and FHFA, and their implications for lenders.  <b>Navigating a New Regulatory ERA</b> <b>Sharon Whitaker</b> , VP/CRE & Mortgage Finance American Bankers Association (ABA) AND <b>Shaun Harms</b> , Principal Forvis Mazars  Under the new administration, the current regulatory oversight and enforcement continue to change. Join ABA Mortgage Housing Policy team and a national compliance expert to gain insight on the top mortgage challenges in 2026 and beyond. Learn the areas that will continue to require your focus as we review the top 5 compliance issues and other industry changes that impact your business.
10:30 AM – 11:00 AM	<b>MORNING BEVERAGE BREAK</b>

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11:00 AM – 12:00 PM

## BUILDING NEW CONSTRUCTION LENDING PANEL

Moderator: **Jaime Frederes**, SVP/Residential Lending, NH Mutual Bancorp

Panelists:

**Roland Narofsky**, SVP Mortgage Lending & Development, Maine Savings Federal Credit Union  
**Ryan Conroy**, Real Estate Lending Specialist, Service Credit Union

With the increasing demand for residential housing and historic lows of existing inventory, more customers and lenders are looking at new construction as an answer to meeting their housing needs. This discussion provides a deep dive into the mechanics of residential construction lending. Our panelists will discuss and answer questions on topics of documentation required, such as detailed project budgets, timelines, underwriting considerations and appraisals based on the home's future value. The session will also address the specifics of loan disbursement (the 'draw schedule'), risk mitigation strategies for lenders (e.g., inspections, contingency funds), and funding through both secondary and balance sheet sources.

12:00 PM – 12:30 PM

## MANUFACTURED HOME LENDING PANEL

Moderator: **Shania Brown**, Secondary Marketing and Product Specialist, Service Federal Credit Union

Panelists:

**Raechel McLeod**, Regulatory Program Manager, East Rise Credit Union  
**Ron Thompson**, Mortgage Loan Originator, New Hampshire Community Loan Fund

The manufactured housing sector is evolving quickly - offering unique investment opportunities, complex challenges, and powerful potential for affordable housing solutions. In this panel, two industry professionals will share their firsthand insights on what it takes to succeed in the current manufactured housing market, exploring strategies for identifying profitable deals, managing risks, and avoiding common pitfalls that can derail investors. The discussion will also dive into the often-overlooked complexities of manufactured homes, including title issues, financing hurdles, land-use considerations, park dynamics, and value-add opportunities.

12:30 PM – 1:30 PM

## BUFFET LUNCH WITH THE EXHIBITORS/SPONSORS

Sponsored by **Finlan Inc.** / **M&M Consulting, LLC** / **New Hampshire Housing**

1:30 PM – 2:30 PM

## CRIME AND REAL ESTATE

**Special Agent Virginia Toulouse**

**Special Agent Kim Blackwood**

FBI

Mortgage fraud is a significant and growing concern in the United States. Mortgage fraud schemes are perpetrated by individuals acting alone or in collusion with borrowers, loan originators, or real estate professionals. Given the significant role of mortgages in our economy, mortgage fraud has been recognized as a significant criminal problem by the FBI and has been treated accordingly. Special Agents Toulouse and Blackwood will discuss what they are seeing in New England and how you can help identify and combat this fraud.

2:30 PM – 2:45 PM

## AFTERNOON BREAK WITH EXHIBITORS

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2:45 PM – 3:45 PM	<p><b>DO YOU HAVE THE SALES DNA TO BE A MORTGAGE SUPERSTAR</b> <i>Understanding the 21 Core Sales Competencies</i></p> <p><b>Jack Kasel</b>, Sales Development Expert <i>Anthony Cole Training Group</i></p> <p>In today's complex, digitized and fast-evolving world of lending, mortgage loan originators must be adept at utilizing tech tools to find and contact prospects and they must recognize that prospects don't need them for information anymore. So, how do you demonstrate your value and differentiate yourself as a premier mortgage resource and advisor?</p> <p>This workshop will walk participants through the 21 specific skills that MLOs must master to be truly successful. Jack will share the specifics of each skill, how they impact success and how these apply to success in mortgage sales with influencer realtors, builders and current client networks. Salespeople will leave with a good knowledge base of how to elevate the effectiveness of their current selling approach.</p> <p>Learning Objectives:</p> <ul style="list-style-type: none"><li>• Understand how these competencies impact prospecting, qualifying, relationship management efforts and results</li><li>• Evaluate personal strengths and weaknesses by utilizing this information to self-identify areas for focus and improvement</li><li>• Eliminate the roadblocks that are getting in the way of your greater success</li></ul>
3:45 PM – 4:45 PM	<p><b>TEETER-TOTTER AND MANAGING CHANGE FOR A WORK/LIFE FIT</b></p> <p><b>Cristy Beemer</b>, Associate Professor of English University of New Hampshire (UNH)</p> <p>Balancing your professional and personal life requires constant adjustments, much like a teeter-totter demanding continuous shifts in weight to maintain its level. We are all experiencing so much change at work and in our personal lives. During this interactive session, you will learn how to manage change to help provide a more balanced approach. Cristy's energy and wisdom is infectious – you won't want to miss her practical life tips to manage change.</p>
4:45 PM – 5:30 PM	<p><b>EXHIBITOR/SPONSOR NETWORKING RECEPTION</b></p> <p>Sponsored by <b>Nexus Valuation</b></p> <p>Enjoy time with the exhibitors and sponsors and friends both old and new.</p>
<b>FRIDAY</b>	<b>FEBUARY 6</b>
8:15 AM – 9:00 AM	<p><b>REGISTRATION &amp; NETWORKING WITH EXHIBITORS/SPONSORS</b></p> <p><b>FULL BREAKFAST BUFFET</b> - Sponsored by <b>Federal Home Loan Bank of Boston</b></p>
	<p><b>Exhibitors</b></p> <p><b>Angel Oak Mortgage Solutions</b> <b>Arch Mi</b> <b>G. C. Engineering, Inc.</b> <b>Guild Mortgage Company</b> <b>Kriss Law/Atlantic Closing &amp; Escrow</b></p> <p><b>MeridianLink</b> <b>New Hampshire Community Loan Fund</b> <b>Nexus Valuation</b> <b>OSC/SUI</b> <b>Reverse Mortgages by Bookend Lending LLC</b></p>

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9:05 AM – 10:00 AM	<p><b>ECONOMIC UPDATE</b></p> <p><b>Jason Hwang</b>, SVP, Strategic Planning and Research Federal Home Loan Bank of Boston</p> <p>important updates in the local and national economic landscape.</p>
10:00 AM – 10:15 AM	<p><b>MORNING BEVERAGE BREAK</b></p>
10:15 AM – 11:30 AM	<p><b>APPRAISAL &amp; EVALUATION COMPLIANCE</b></p> <p><b>Cheryl Bella</b>, MAI, AI-GRS, Chief Compliance Officer FICRAS</p> <p>This session is a high level overview of covering essential federal and state regulations, agency guidance, secondary market rules, new appraisal form, Appraisal BIAS, and Reconsideration of Value. It's ideal for anyone involved in ordering, receiving, or reviewing appraisals and evaluations – including underwriters who need to assess the reliability of valuation products.</p>

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11:30 AM – 12:30 PM

## SHARPEN YOUR RELATIONSHIP BUILDING SKILLS

**Jack Kasel**, Sales Development Expert  
*Anthony Cole Training Group*

Today's buyers can research, find options, rates and even purchase every product online which is changing the role of mortgage lenders today. Relationship building, consultative bankers differentiate themselves by helping their potential buyers self-discover why they need their product. They do that by managing the conversation skillfully and tailoring their questions for resonance so that they are speaking the prospect's love language. They bring indispensable value through the questions they ask and the way in which they ask those questions.

Jack will help MLOs create greater demand for their products and services by helping them engage and gain insights from their prospects. Jack will teach and demonstrate:

- How to have a relationship building conversation about things that matter utilizing a pre-call plan, with specific questions to ask to tailor for resonance
- The specific skills needed to be a relationship building, consultative banker
- A skillful 'drill down' questioning approach that will help MLOs to fully qualify prospects

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.