



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.



Lisa Ford

*President, Mortgage Bankers & Brokers Association of NH
Account Manager
MGIC*

Lisa's extensive career in the real estate and lending industries has allowed her to build a wealth of experience over the past two decades. She has navigated a variety of roles, from real estate broker, loan officer, and senior manager at NH Housing. Currently, Lisa is serving as the Account Manager for MGIC, overseeing the states of Maine, New York, New Hampshire, and Massachusetts. Her education includes an associate degree in business administration from Southern New Hampshire University (SNHU), along with several industry-specific licenses, including a NH Real Estate Broker's license, NMLS license, and Property and Casualty Insurance License.

In her personal life, Lisa is devoted to her family. She is happily married to her husband, Jim of 38 years and is a proud mother to two sons and grandmother to two beautiful grandchildren. When she's not working, Lisa enjoys hiking, yoga, participating in fantasy football and spending time with family.



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.



Vanessa Frederes

Owner
Marin Consulting Group

Vanessa has spent over 20 years leading transformative initiatives in risk management and business transformation within Residential Lending. She has spearheaded major regulatory and compliance initiatives, developed enterprise-wide digital transformation strategies to enhance lending operations, around TRID, POS/LOS systems, Pricing and Operational workflows.

Her expertise spans performance improvement, risk management frameworks, and strategic planning, with a proven track record of translating complex business objectives into measurable results. She has built and led multiple high-performing teams, and implemented enterprise-wide solutions.

Vanessa has a degree in Economics from the University of Maine and holds Change Management and Project Management certifications. She is the founder of Marin Consulting Group, specializing in building Change Management and AI strategies and resides in NH with her husband Jaime and son Max.



Ignatius MacLellan, Esq.
Retired

Ignatius MacLellan, Esq. recently retired from decades in affordable housing and real estate law. He served in two Managing Director roles at Hampshire Housing Finance Authority—Multifamily Housing and Homeownership. He also worked at a nonprofit housing tax credit syndicator, Fannie Mae and FHA (U.S. Department of Housing and Urban Development). Ignatius' true passion is bringing groups to El Salvador to work with the community on various development projects, including building homes with families (“casas dignas”: dignified home). Ignatius graduated from Boston College

and the University of Maine School of Law.



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.



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

Cam Shilling founded and chairs the Cybersecurity and Privacy Group at McLane Middleton. The group of six professionals have developed a breadth and depth of expertise superior to many firms with a national presence. Over 20 plus years, Cam and his colleagues have provided cyber, privacy and AI risk management advice and incident response services to businesses, professional services firms, health care providers, financial institutions, schools, non-profits, and many other organizations throughout New England, along the East Coast, nationally, and internationally. Cam is routinely featured as an expert in cyber, privacy and AI in regional and national media. In recognition of his leadership in this field, Cam has received the Business in Excellence Award from the N.H. Business Review, the Go To Cyber Lawyer Award from Mass Lawyers Weekly, and the Northeast Trailblazer Award from American Lawyer Association. Cam also serves on the Advisory Board of the International Associate of Privacy Professionals.



Brock Cassidy
Chief Revenue Officer
Newzip

Brock Cassidy serves as Newzip's Chief Revenue Officer, heading up all sales and lender partnerships. Prior to Newzip, Brock was Vice President of B2B Partnerships at EasyKnock and Vice President of Strategy at Rocket Homes. Brock's experience all revolves around building innovative partnerships across mortgage, real estate, and proptech. He also serves as an industry consultant and scout investor for an early stage Venture Capital firm and co-hosts a weekly mortgage industry podcast.



Rick Roque
VP, New Growth
NFM Lending

Dr. Rick Roque, who in 2009 founded MENLO, an M&A firm for Retail Mortgage Lenders, and VP of New Growth of NFM, the 10th largest distributed Retail Mortgage company in the US. An industry veteran who has grown or acquired over \$4Billion in mortgage volume through acquisitions and organic growth. Dr. Roque is an expert on mortgage market dynamics and Housing. He has his doctorate in Finance focused on growth and alternative growth streams. He advises new generation of mortgage and tech vendors to lower costs, increase scale and to increase access to home ownership.



Emily Hood
Executive Director
Maine Association of Mortgage Professionals

Emily Hood is the Executive Director of the Maine Association of Mortgage Professionals. Emily was introduced to the real estate industry at a young age when she worked for an attorney as a freshman in high school. She continued working as a real estate paralegal for many years. Emily lives in Bangor, Maine with her husband and 10-year-old daughter and two cats. She enjoys spending weekends and summers at their camp on Center Pond in Sangerville, Maine.



Matthew Gallant
Director of Membership - Northeast
Mortgage Bankers Association

Matthew Gallant is Director of Membership for the Mortgage Bankers Association here in the Northeast. He's a seasoned mortgage professional with a deep understanding of the challenges facing lenders today.

In the past he's served on the Board of Directors for NH Mortgage Bankers and Brokers, founded the NH Young Housing Professionals, and worked tirelessly at NH Housing's Director of Stakeholder Engagement to champion affordable housing initiatives and education. In 2023, he was named a Ten to watch under 40, in 2024 graduated the Rising Stars Leadership Program and he has chaired the New England Mortgage Bankers Conference for the past three years.

His diverse background, coupled with his certifications as a Certified Mortgage Professional (CMP) and Certified Community Lender (CCL) make him a powerful advocate for our members and our industry.



Samia Demarco
Business Development Director
Total Mortgage

Samia Demarco (Middleton) started in the mortgage industry in 2012 with Birchwood Credit Services, where she worked last as their Director of Sales. She joined Total Mortgage in November of 2023 as Business Development Director; focusing on growth within, and expansion of their footprint. Since 2017 Samia has been an actively involved member of the MBBA-NH and MAMP, serving on both boards, and as president in NH for 2020 and 2021. Samia grew up in the White Mountains where she's recently returned to renovate her Grandparent's 1800's farmhouse, and raise her two daughters (Lena 15, Michelle 9) and three dogs (Buck, Mac, and Shilo).



Eric Prue
FVP, of Innovation and Consumer Lending
Leader Bank

Eric is the First Vice President of Innovation & Consumer Direct at a leading lender in Massachusetts. He began his career in 2012 in mortgage operations before transitioning to a role focused on process improvement. With a deep understanding of operations, technology, and the mortgage industry, Eric develops strategies to create operational efficiencies and enhance the client experience. Passionate about continuous improvement, Eric focuses on delivering smarter, more effective solutions that benefit both clients and the business.



J. Tony Thompson, CMB
Founder & CEO
National Association of Minority Mortgage Bankers of America (NAMMBA)

J. Tony Thompson, CMB is the Founder & CEO of the National Association of Minority Mortgage Bankers of America (NAMMBA), an organization dedicated to increasing the engagement of women and minorities with the Mortgage Bankers Association at the local, state and national level. Since its inception in 2016, NAMMBA has grown to over 30 chapters and 7,500 members nationwide.

J. Tony Thompson, CMB has over 15+ years of leading and building high performance sales teams. As the Founder/CEO of NAMMBA, Mr. Thompson's vision is to create a platform where women and minorities can connect, grow and become leaders in the mortgage industry while providing a platform to recruit and train the next generation of mortgage professionals.

Mr. Thompson received his B.S. from South Carolina State University in Business Administration and a MBA from Webster University. In 2011, he received his Certified Mortgage Banker (CMB) designation from the National Mortgage Bankers Association. This distinct designation is held by less than 1% of industry professionals. He currently is a board member for the National Mortgage Bankers Association Residential Loan Production Committee and a graduate of the MBA Future Leaders Program.

Over the last several years, he has been recognized and featured in many industry publications for his dedication to the community and mortgage industry. Finally, Mr. Thompson serves on the board of directors for several non-profit organizations and is a member of Omega Psi Phi Fraternity, Incorporated.

For media inquiries, interviews and speaking engagements contact Mr. Thompson - attony.thompson@nammba.org