



TRI-STATE MORTGAGE CONFERENCE

SPEAKER BIOS



Louis Chinappi

Account Manager
Arch MI

Louis Chinappi is a 41-year veteran of the New England mortgage market. He spent the first 15 years of his career at Stoneham Bank where he held various positions in the mortgage origination and servicing departments. After that he enjoyed an 18-year career in title insurance where he focused on the needs of his lender clients. He has held several management roles throughout his career and currently serves as an Account Manager for Arch Mortgage Insurance and covers Maine, New Hampshire, Massachusetts and New York.

He is active in several associations across New England. He is the past Chair of the Massachusetts Mortgage Bankers Association and the current President of the Mortgage Bankers and Brokers Association of New Hampshire. In his spare time, he enjoys running, gardening and spending time in his pottery studio.

Louis lives in Peabody MA with his wife Susan, they have two adult children and a dog named Vinnie.



Lori Michaud

President and CEO

CUSO Home Lending & Business Lending Solutions

Lori Michaud is President and CEO at CUSO Home Lending & Business Lending Solutions in Maine. The company is a licensed mortgage company owned by Maine and New Hampshire credit unions. Lori has over 30 years of experience in the Mortgage Industry and has held a variety of positions in all aspects of mortgage lending. Lori has served as a member of the Senior Management Team for over 25 years and is responsible for leading the company, setting the company's vision, and oversight of business operations.

Lori is currently President of the Board for the Maine Association of Mortgage Professionals; President of the New England Credit Union Real Estate Network; and sits on the steering committee for the Maine Sister Society of the Global Women's Leadership Network. Lori also served on the board for Greater Bangor Habitat for Humanity.



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.



Kari Hall

Partner, Financial Services-Investigations, Regulation and Litigation Group

Paul Hastings

Kari Hall is a partner in the Financial Services—Investigations, Regulation, and Litigation group at Paul Hastings, and is based in the firm's Washington, D.C., office. Ms. Hall counsels financial services companies on regulatory, compliance, and enforcement matters, with a focus on consumer lending and retail banking. Ms. Hall advises banks and non-banks on complex regulatory matters, risk management, and enforcement matters across deposits, payments, mortgage, auto lending, and open-ended credit. Ms. Hall has particularly deep experience advising on fair lending; fair servicing; unfair, deceptive, or abusive acts or practices (UDAAP); deposit account and card products, services, and disclosures; electronic fund transfers and other electronic transfers and payments. Ms. Hall advises clients regarding product development and compliance and represents clients in internal reviews and investigations, as well as examinations, investigations, and enforcement actions by the Department of Justice (DOJ), the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency (OCC), the Federal Reserve Board (FRB), the Federal Deposit Insurance Corporation (FDIC), the Department of Housing and Urban Development (HUD), and state regulators.



Kathleen Paradis

Vice President of Residential Lending and Compliance
NH Community Loan Fund

Kathleen Paradis is Vice President of Residential Lending and Compliance at NH Community Loan Fund. She leads the Single-Family Housing Team which originates single family mortgages in resident owned communities and on owned land. In addition, she leads the regulatory compliance and regulatory training for the organization. She is a member of the UNH Leadership Consortium class of 2021. She is a certified Master Mortgage Underwriter. Kathi began her career in financial services in 1985 working at local community banks. She held various positions such as branch manager, deposit operations supervisor, mortgage loan originator and loan servicing supervisor. As Assistant Vice President at a previous employer, she led the team to develop a secondary market mortgage program as well as an ABA recognized manufactured housing lending program.



Valerie L. Riso, Esquire

Legal Ownership Difference in ME, NH, VT
Accurate Title

Valerie L. Riso, Esquire, joined Accurate Title in February, 2020. She is a graduate of New York School of Law and practiced for 10 years in the State of New York before moving to NH. She brought her estate planning knowledge to Accurate Title, along with over 10 years of experience in real estate law. Valerie is licensed and is a member in good standing with the Bars in Massachusetts, New York and New Hampshire.



Christine Hager, CMP
Sr. Underwriter
CMG Mortgage

Chris has over 25 years of experience in underwriting, most recently specializing in bond/housing loans, special properties (manufactured homes and deed restricted) properties. In her career, Chris spent 15 years with NH Housing HomeTeam, is an active member of MBBA-NH, currently a Board of Governor and holds a Certified Mortgage Professional (CMP) designation.



Steve Draper
President
The Insurance Doctor

Steven Draper has been working in the insurance industry since 1993. He started his career working for the Draper Agency as an associate agent with Nationwide insurance. In 2007, Steve decided to start his own independent insurance agency named The Insurance Doctor. Becoming an independent insurance agent allowed Steve the ability to quote his clients through multiple insurance carriers, always trying to balance coverage and price for his customers.

The Insurance Doctor now employees three individuals and continues to grow, with the support of the local community.

Steve is the only insurance agent certified by the State of New Hampshire to instruct a one-hour basic homeowners' class, earning any real estate agent that attends 1 continuing education credit.

Besides running his agency, Steve also volunteers his time as the treasurer of a local non-profit. The non-profit focuses on providing safe and ethical recovery housing for individuals battling addiction.

Honesty & integrity are the principal values of the agency.



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

Nicholas Copadis holds the position of VP, Residential Lending Manager at Bar Harbor Bank & Trust. He joined the Bank in 2023 and is based out of their Bar Harbor, Maine, office.

Nicholas has more than 15 years of experience in residential lending. He began his career in 2007 as a loan officer. Nicholas later served as a Wealth Management Loan Officer at Bank of America for five years. Prior to joining Bar Harbor Bank & Trust, he held the position of Producing Branch Manager at Cross Country Mortgage.



Tina M. Croteau
VP, Mortgage Loan Officer
Norway Savings Bank

Tina joined Norway Savings Bank in 1996 as Assistant Branch Manager of the Windham Branch and ascended to Vice President, Branch Manager of the South Paris branch in 1999. Now, as a VP, Mortgage Loan Officer, Tina helps her customers make their home buying dreams come true. Since she began focusing on residential lending in 2008, Tina has originated hundreds of mortgages, construction loans, and home equity loans throughout the Oxford Hills and Androscoggin County. Throughout her tenure, Tina has helped hundreds of families and individuals buy, build or renovate their dream homes. "I love seeing the joy on my customers faces on closing day. It makes my job so rewarding!"



Dr. Mark A Calabria
Senior Advisor
Cato Institute

Dr. Mark A. Calabria is Senior Advisor to the Cato Institute and author of *Shelter from the Storm: How A COVID Mortgage Meltdown Was Averted*. He provides strategic input and direction on the federal economic policy-making process. He previously served as the Director of Financial Regulation Studies at the Cato Institute, where he co-founded Cato's Center for Monetary and Financial Alternatives.

Dr. Calabria was confirmed by the United States Senate in April 2019 as Director of the Federal Housing Finance Agency (FHFA), which regulates and supervises Fannie Mae, Freddie Mac, and the Federal Home Loan Banks. During his service at FHFA, Dr. Calabria led the agency's response to COVID, as well as laying the groundwork for a removal of Fannie Mae and Freddie Mac from government conservatorship. Dr. Calabria also revitalized FHFA as a prudential regulator, establishing the agency's new Research, Accounting Policy, and Resolution Divisions.

Prior to his heading FHFA, Dr. Calabria served at the White House as Chief Economist to Vice President Mike Pence. In that role, he led the Vice President's work on taxes, trade, labor, financial services, manufacturing, and general economic issues, including serving as a key member of the team that enacted the Tax Cuts and Jobs Act of 2017, and the United States-Mexico-Canada trade agreement. Dr. Calabria served as the Vice

President's primary representative for the U.S.-Japan Economic Dialogue. Dr. Calabria also represented Vice President Pence on the White House Ocean Policy Committee.

Dr. Calabria served as a senior aide to the United States Senate Committee on Banking, Housing and Urban Affairs under Chairmen Richard Shelby and Phil Gramm. During his Senate service, he acted as the primary drafter of the Housing and Economic Recovery Act of 2008 (HERA), which established a stronger regulatory framework for the government sponsored enterprises, Fannie Mae, Freddie Mac, and the Federal Home Loan Banks. He also led the Banking Committee's response to Hurricane Katrina, as well as the Committee's work on the Shelby-Dodd Flood Insurance Reform and Modernization Act of 2008, which served as the basis for the Biggert-Waters Flood Insurance Reform Act of 2012.

Prior to his Senate service, Dr. Calabria served as the Deputy Assistant Secretary for Regulatory Affairs, in the Office of Housing at the U.S. Department of Housing and Urban Development, where he supervised HUD's regulation of the mortgage and real estate market under the Real Estate Settlement Procedures Act (RESPA), and led HUD's regulation of manufactured housing.

Dr. Calabria has also held positions with Harvard University's Joint Center for Housing Studies, the National Association of Realtors, the National Association of Home Builders, and the Farm Credit Council. He holds a doctorate in economics from George Mason University.

Dr. Calabria resides in Washington DC. He is a regular commentator on economic and financial issues, his work having appeared in the *Wall Street Journal*, *the New York Times*, *the New York Post*, *USA Today*, *the Hill*, *American Banker*, *Investor's Business Daily*, *National Review*, *DC Examiner*, *the Washington Times*, and *the Orange County Register*, among others. He is an avid scuba diver, as well as an enthusiast for rescue cats and live music. He can be followed on Twitter @MarkCalabria.



Samantha Markwood
COO
Birchwood Credit Services, Inc.

Samm brings a wealth of expertise to the mortgage credit services industry with an impressive 17-year tenure. Her diverse experience encompasses roles in customer service, operations management, and client success at industry leaders such as CBC (now Factual Data), Certified Credit, and now Birchwood Credit Services. As the Chief Operating Officer at Birchwood, Sam leverages her leadership prowess to manage and direct the logistics, workflows, and operations of the production team. Her strategic guidance extends to overseeing the sales and marketing departments, solidifying her role as a key leader contributing to Birchwood's success in the competitive mortgage credit services arena.



Lisa Ford
Account Manager
MGIC

Lisa's journey in real estate spans two decades, evolving from a real estate agent to Broker to managing a real estate office in Colorado then transitioning to loan officer. Returning to NH, she continued in the lending industry as a loan officer for many years and later took on a key role as Senior Manager at NH Housing. Currently she serves as the Account Manager for MGIC overseeing ME, NH, and MA. Her educational background includes an associate degree in business administration from SNHU, NH Real Estate Broker's license, NMLS license, and Property and Casualty Insurance License. Beyond her professional and educational achievements, Lisa is grateful for her 37 year marriage to her best friend Jim, their 2 sons and 2 beautiful grandchildren. When not working, she enjoys spending time with family, hiking, reading, and vacationing in Venice FL.



Russell (Russ) Barrows

President and CEO

Dirigo Valuation, Inc.

Russ has over 30 years of experience as an appraiser. He is President and CEO of Dirigo Valuation in Portland, Maine. Previously, he was VP and Senior Appraiser with Diversified Appraisal Services (now Strategic Information Resources or SIR) in Scarborough, Maine and owner of Cumberland-York Appraisal Services, Inc., South Portland, ME.

Russ stays active by chasing after his 6 grandchildren that range from 14 months to 14 years old and periodically participates in 5K's, downhill & cross-country skiing in both the US and overseas. In May, 2023, Russ completed his first "Sprint" triathlon.



Gwen Timbas

AVP, Appraisal Manager/Staff review Appraiser

HarborOne Mortgage

Gwen is employed as the AVP Appraisal Manager and Staff Review Appraiser for HarborOne Mortgage, LLC where she has been for the past 11 years. Gwen is a Certified Residential Appraiser in New Hampshire with 38 years of experience completing residential appraisals and appraisal reviews on one-four-unit properties. Along with managing HarborOne's appraisal ordering/assignment process and maintaining their current appraiser panel, her current duties include staying updated on all secondary market guidelines for appraisals. Prior to joining HarborOne Mortgage, Gwen owned and managed her own appraisal company, Timbas Financial Appraisals. Additionally, Gwen holds a real estate brokers license in the state of New Hampshire. For the past 5 years, she has instructed the Appraisal Analysis Course for the MBBA New Hampshire Principles of Mortgage Banking II Advance Training and participated as a panelist for the NH Appraisal Institute Chapter.



Kristin LaHue

Residential Real Estate Appraiser

Fay Associates

Ms. LaHue is a licensed residential real estate appraiser with over 23 years of experience providing residential valuation services within the Northwestern market of Vermont, including single family, multi-family, condominiums, and vacant land. She has worked through several shifts in the market since joining the family business established by her father in 1977, from strong conditions, limited inventory and increasing values, to balanced and stagnant markets. Navigating the ever-changing real estate market has allowed for the development of a solid skillset, an essential tool in analyzing market data and trends.



Michael Dixon

Consultant & Industry Resource Partner

Pohl Consulting and Training, Inc.

Michael has served the community bank market as part of the Pohl Consulting and Training organization for more than 20 years. He brings his depth of experience in sales and sales management and has proven experienced at developing integrated sales and service leadership models, as well as Wealth Management products.

Client firms of all types benefit from Michael's broad experience gained as a consultant, as well as his work leading a community bank Wealth Management Group. His time 'in the field' provided real world lessons and demonstrated results at the top and bottom-line. His team also excelled in community engagement pioneering new community activities and engaging bank and community resources.

Michael is a graduate of the University of Dallas with a BA in History and an MBA in Industrial Management.



Greg Korn

Sales Manager – Northeast

Mortgage Guaranty Insurance Corporation

Greg Korn is the Northeast Manager for MGIC and has been in the Mortgage Banking field for over 30 years. He has worked in operations, secondary, compliance, risk management, and sales. In his current role with MGIC he enjoys working with lenders from Pennsylvania to Maine to share best practices, increase efficiencies, and increase production. Greg is the current Chair of the Massachusetts Mortgage Bankers Association and is an inductee into the New England Mortgage Bankers Conference Hall of Fame. He attended Thomas

College in Waterville, ME and currently lives in Goffstown, NH with his wife, two children, and their Golden Retriever Luna.



George DeMello

Consultant

Spillane Consulting Associates (SCA)

George DeMello has worked in the mortgage banking industry for over forty years and as the Senior Vice President of Residential and Consumer Lending for the last twenty years of his tenured career. He has capitalized on market trends, business cycles, industry evolution and technology. He created cultural synergy between institutional banking and the mortgage industry composition. He is an accomplished professional

with a strong skillset in departmental management with emphases on sales, sales management, secondary marketing, profitability, strategic planning, regulatory compliance, investor relations, operations, and wholesale business channels.

Benjamin Giumarra

General Counsel and Chief Compliance Officer

Embrace Home Loans

Ben is the chief legal officer and head of compliance at Embrace Home Loans, Inc. Embrace is a mortgage lender with retail and direct lending channels based in Middletown, Rhode Island. It also has a financial institutions group that partners with depository institutions to provide technology, loan processing, and other services. Among other awards, over the last thirteen consecutive years Embrace has been ranked among the "Best Places to Work in Rhode Island." Previously, Ben worked with Spillane Consulting Associates out of Braintree, Massachusetts. Ben currently lives in Rochester, Massachusetts with his wife and four young children.



Andrew Glass
Partner
K&L Gates

Andrew Glass advises businesses in achieving integrated, multi-disciplinary solutions to managing risk. Andrew and his project teams work closely with clients' business lines, and their legal, compliance, and information technology departments, to navigate complex regulatory areas. Andrew provides regulatory-compliance advice and policy and procedure review. He oversees audits and internal investigations and responds to government investigations. Andrew defends complex litigation including class actions. He counsels companies in the financial services, energy, media and telecommunications, manufacturing, and consumer product industries. His multi-faceted approach to problem-solving delivers seamless solutions to clients' legal challenges.



Scott Daugherty
President and General Counsel
Bankers Alliance

Scott Daugherty serves as the President & General Counsel for Bankers Alliance. Through Bankers Alliance he oversees Compliance Alliance and Review Alliance. Scott was an integral part of Compliance Alliance's startup and growth from its inception in 2011 and has been integral to the start-up of Bankers Alliance in 2018. Prior to Compliance Alliance, he joined the legal staff of the Texas Bankers Association in 2003, serving as the primary contact for the legal and compliance hotline, while also tackling legislative issues.

Scott brings a combination of community and regional bank experience along with his legal expertise. Prior to law school, Scott enjoyed a career in banking with a broad background that includes retail and branch management, and consumer and commercial lending responsibilities. He is one of the leading bank regulatory compliance and legal experts in the nation.

Scott is a frequent and sought-after speaker on bank compliance, regulatory and legal topics. He has spoken at numerous banking and legal conventions, schools, conferences, seminars and other events. Scott is consulted regularly by the banking industry, regulatory agencies and legislators. Scott has also written numerous articles for prominent banking publications including many state bankers associations' publications.



Matthew Gallant
Sr. Manager Biz Dev
NH Housing

Matthew, a seasoned lending professional, champions Fair and Affordable Housing in New Hampshire. As NH Housing's Senior Manager of Business Development, he collaborates with industry stakeholders to raise awareness about affordable housing solutions. He co-founded the Young Housing Professionals, nurturing industry talent, and actively shapes the future of the NH Mortgage Bankers and Brokers Association as a board member and chair of the Public Relations Committee.



Chris Conant
Director of Strategy
Raka Creative

Chris Conant is a New Hampshire native with over 15 years of professional experience in Digital Marketing and Software Development. Chris is the Director of Strategy for Raka Creative, where he is continually looking for ways to improve efficiency and efficacy for both his team and clients. When Chris isn't finding ways to integrate cutting-edge technology, you can find him at the beach with his wife and daughter, strolling through downtown Portsmouth, or at a local brewery.



Orion Moquin
Realtor
Bean Group

After serving in the U.S. Army, and as a defense contractor for the Air Force, Orion started his career in real estate in February 2020. He co-founded First Hill Realty Group in April 2023, based out of Strafford County, New Hampshire. Orion combines his military discipline and dedication to his real estate practice, focusing on using the latest tech to elevate the client experience of buying and selling real estate.



Bill Gaudet
Mortgage Lender
HarborOne Mortgage

Bill is a seasoned Mortgage Loan Officer at HarborOne Mortgage in Portsmouth, NH. As a 2023 NH Housing Homeownership Fellow, Bill specializes in State Housing programs, passionately aiding First Time Homebuyers with down payment assistance options and cost saving measures. Through his commitment to innovation, Bill is always seeking new strategies to simplify the homebuying process and help borrowers understand the complexities of real estate and mortgage endeavors.