

# 2021 TRI-STATE MORTGAGE CONFERENCE



**FEBRUARY 4-5, 2021**  
**Virtual Event**

**MAINE**  
**BANKERS**  
Association

**NH Bankers**  
ASSOCIATION

**VBA**  
Vermont Bankers Association, Inc.



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PRELIMINARY	AGENDA
THURSDAY	FEBRUARY 4
12:45 PM – 1:00 PM	<b>LOG IN TO VISIT WITH SPONSORS AND FRIENDS</b> <b>Allied Solutions</b> <b>CATIC</b> <b>CMG Mortgage, Inc.</b> <b>Essent Guaranty, Inc.</b> <b>Federal Home Loan Bank of Boston</b> <b>Flagstar Bank</b> <b>G. C. Engineering, Inc.</b> <b>Genworth Mortgage Insurance</b> <b>HarborOne Mortgage</b> <b>New Hampshire Housing Finance Authority</b> <b>St. Mary's Bank</b>
1:00 PM – 1:05 PM	<b>WELCOME</b> <b>Ann Dow</b> , Chairman, NH Bankers Mortgage Committee <i>VP, Residential Loan Officer, Woodsville Guaranty Savings Bank</i> <b>Samia DeMarco</b> , National Sales Manager <i>Birchwood Credit Services, Inc.</i>
1:05 PM – 2:00 PM	<b>THE NEW STATE EXAM SYSTEMS (SES)</b> <b>Mike Poulos</b> , Bank Examiner State of NH – Banking Department  The SES is an examination system built by state regulators for state regulators and the companies they supervise. It is the only nationwide system connecting agencies and companies in the examination process. A new system is here, learn how this will impact you!
2:00 PM – 2:15 PM	<b>BREAK</b>
2:15 PM – 3:15 PM	<b>THE NEW FORM 1003</b> <b>Mike Dimech</b> , Executive Vice President, Operations Manager Norcom Mortgage  In the session, learn about changes to work flow for MLO's and customers such as what pitfalls to look for in your various POS sites and lessons learned overall to include: Software integration issues; Documentation challenges; HMDA reporting issues; and Processing with the new format issues.
3:15 PM – 3:30 PM	<b>BREAK</b>
3:30 PM – 4:30 PM	<b>DIVERSITY &amp; INCLUSION: LITIGATION AND ENFORCEMENT</b> <b>Joshua Kotin</b> , Partner Buckley, LLP  The Biden administration is widely expected to make diversity, equity, and inclusion a centerpiece of consumer financial services regulation. As a result, those in the mortgage lending business will likely need to devote additional resources to monitoring and assessing

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4:35 PM – 5:35 PM

fair lending risk, and should anticipate less margin for error and tougher penalties for failing to identify risks. Join Josh Kotin, a partner in the Consumer Financial Services Regulatory and Enforcement Practice at Buckley LLP, as he discusses trends in fair lending litigation and enforcement in the mortgage lending arena.

## THE GO GAME TEAM EXERCISE – “The Virtual Game Show”

### Sponsored by:

CATIC \* CMG Mortgage, Inc. \* Essent Guaranty, Inc. \* Federal Home Loan Bank of Boston \* HarborOne Mortgage \* New Hampshire Housing Finance Authority

Welcome to our virtual reception. This interactive teambuilding is about having fun, driving connection, and including everyone in intentional, engaging ways. More information will be provided to those that register! Who can't use a little fun way to connect today?!

FRIDAY

FEBRUARY 5

8:15 AM – 9:00 PM

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Genworth Mortgage Insurance  
HarborOne Mortgage  
New Hampshire Housing Finance Authority  
St. Mary's Bank

9:00 AM – 9:05 AM

## WELCOME

**Ann Dow, Chairman**, NH Bankers Mortgage Committee  
VP, Residential Loan Officer, Woodsville Guaranty Savings Bank

**Samia DeMarco, President**, Mortgage Bankers & Brokers Association of NH  
National Sales Manager, Birchwood Credit Services, Inc.

9:05 AM – 10:00 AM

## CFPB ISSUES FINAL MORTGAGE RULES ON GENERAL QM, SEASONED QM

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

A summary of the rule, noting highlights, and then discussion on priority issues regarding compliance/risk/impact to products.

10:00 AM – 10:15 AM

## MORNING BREAK

10:15 AM – 11:15 AM

## UPDATE TO ATR AND RELATE TO THE JUDGEMENT FROM THE 6TH CIRCUIT COURT

**Ruth Dillingham** (Invited)  
Dillingham Consulting LLC

11:15 AM – 11:30 AM

## ADJOURNMENT - STAY ON TO VISIT WITH SPONSORS AND FRIENDS

Allied Solutions  
CATIC  
CMG Mortgage, Inc.

MAINE BANKERS ASSN | NH BANKERS ASSN | VERMONT BANKERS ASSN  
MAINE ASSN OF MTG PROF | MTG BANKERS & BROKERS ASSN NH | VT MTG BANKERS ASSN

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