



VERMONT BANKERS ASSOCIATION, INC. &
VERMONT MORTGAGE BANKERS ASSOCIATION
2021 MORTGAGE & COMPLIANCE DAY
Wednesday, October 6, 2021
Virtual via Zoom



AGENDA

- 8:15 a.m. – 8:30 a.m. LOGIN AND NETWORK WITH COLLEAGUES
- 8:30 a.m. – 8:35 a.m. WELCOME AND OPENING REMARKS
Chris D’Elia, President, Vermont Bankers Association
- 8:35 a.m. – 9:15 a.m. THE STATE OF MORTGAGE LENDING IN VERMONT FROM THE REGULATORS
PERSPECTIVE
Michael Pieciak, Commissioner, Department of Financial Regulation
- 9:15 a.m. – 10:30 a.m. CURRENT MATTERS AFFECTING MORTGAGE LENDING, SETTLEMENT AND
CLOSING – THE VIEW FROM A FEW THOUSAND FEET
Ruth Dillingham, Dillingham Consulting
- 10:30 a.m. – 10:45 a.m. BREAK
- 10:45a.m. – 11:45 a.m. FAIR LENDING & PROVIDING HOUSING LOANS TO DIVERSE SEGMENTS OF THE
COMMUNITY
Dean Stockford, President/CEO, M&M Consulting, LLC
- 11:45 a.m. – 12:05 p.m. LUNCH AND LISTEN
- 12:05 p.m. - 12:50 p.m. ECONOMIC PRESENTATION
Jeff Carr, President and Senior Economist, Economic & Policy Resources
- 12:50 p.m. – 1:50 p.m. WASHINGTON DC UPDATE
Tallman Johnson, Associate Vice President, Legislative Affairs, Mortgage
Bankers Association
- 1:50 p.m. – 2:00 p.m. BREAK
- 2:00 p.m. – 3:15 p.m. REMOTE WORKERS, HOME vs OFFICE, HOW TO INTERACT WITH CUSTOMERS IN
THE NEW ENVIRONMENT, CHANGES IN THE WORKFORCE
Speaker TBD, Gallagher, Flynn & Company, LLP
- 3:15 p.m. – 4:15 p.m. HOUSING PANEL: THE CURRENT STATE OF THE HOUSING MARKET IN
VERMONT; HOW WILL THE CARES ACT AND ARPA FUNDING BE UTILIZED TO
INVEST IN HOUSING
Maura Collins, Executive Director, Vermont Housing Finance Agency
Josh Hanford, Commissioner, Department of Housing and Community
Development
Gus Seelig, Executive Director, Vermont Housing & Conservation Board
- 4:15 p.m. ADJOURNMENT



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REGISTRATION FORM

COMPANY: _____

CONTACT: _____

MAILING ADDRESS: _____

TELEPHONE: _____ **FAX:** _____

EMAIL: _____

REGISTRATION - Email address needed in order to forward program materials.
Please use another sheet should more room be needed for registration.

Fee: Members \$110
Non Members \$220
per person

1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____

TOTAL ENCLOSED: \$ _____

Please return this completed registration form no later than Monday, September 27, 2021 with checks payable to:

Vermont Bankers Association, Inc.
PO Box 587
Montpelier, VT 05601-0587

To be invoiced, email registration to vtbanker@sover.net or fax 802-223-5078.

VBA Cancellation Policy: Registrations may be canceled by close of business on Wednesday, September 29, 2021 by notifying the VBA office at 802.229.0341. Refunds are subject to a \$50.00 per person service charge. Any cancellations received after September 29 are not refundable, but are transferable to another individual from your bank who wishes to attend this program. All registrations received by fax or email are subject to this policy.