

# 2022 TRI-STATE MORTGAGE CONFERENCE



**MARCH 24-25, 2022**

**The Venue at Portwalk Place  
Portsmouth, NH**

**MAINE  
BANKERS**  
Association

**NH Bankers**  
ASSOCIATION

**VBA**  
Vermont Bankers Association, Inc.



Maine  
Association  
of Mortgage  
Professionals



MORTGAGE  
BANKERS &  
BROKERS  
ASSOCIATION  
OF NEW HAMPSHIRE, INC.



VERMONT  
MORTGAGE  
BANKERS  
ASSOCIATION

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| PRELIMINARY         | AGENDA   |
|---------------------|--|
| THURSDAY            | MARCH 24   |
| 8:15 AM – 9:00 AM   | <b>REGISTRATION &amp; NETWORKING WITH EXHIBITORS/SPONSORS</b><br><b>FULL BREAKFAST BUFFET</b><br>Sponsored by <b>NEW HAMPSHIRE HOUSING FINANCE AUTHORITY</b><br><br><b>Exhibitors:</b><br>Cohen Closing & Title, LLC<br>Farm Credit East, ACA<br>Guild Mortgage Company<br><br>Kriss Law<br>Lighthouse Title & Closing Services, LLC<br>Varney Agency  |
| 9:00 AM – 9:05 AM   | <b>WELCOME</b><br><b>Sandy Tracy</b> , SVP/COO<br><i>NH Bankers Association</i><br><b>Steve Bauer</b> , President<br><i>Mortgage Bankers &amp; Brokers Association of NH</i>   |
| 9:05 AM – 10:30 AM  | <b>CLIMATE CHANGE &amp; REGULATIONS</b><br><b>Joe Pigg</b> , SVP and Sr. Counsel<br><br><b>Sharon Whitaker</b> , Vice President   Real Estate Finance<br><i>American Bankers Association (ABA)</i><br><br><b>Kevin M. Toomey</b> , Associate<br><i>Arnold &amp; Porter Kaye Scholer LLP</i><br><br>U.S. banking regulators are working on new climate risk management guidance in another sign of efforts to incorporate the risks posed by rising temperatures into financial rules.  |
| 10:30 AM – 11:15 AM | <b>ELECTRONIC NOTARIZATION AND REMOTE NOTARIZATION, E-CLOSINGS</b><br><b>Moderator: Carol E. Willoughby, Esq.</b> , VP, Regional Underwriting Director, New England Region, <i>First American Title</i><br><b>Panelists:</b><br><b>Timothy Reiniger</b> , Director, <i>Reiniger, LLC</i><br><b>Jacqueline Phillips</b> , Director, <i>Notary Engagement and Education, Notarize</i><br><b>Kim Gaedeke</b> , AVP, Government Affairs & Community Engagement, <i>Notarize</i><br><b>Josh Feinblum</b> , COO & Cofounder, <i>Stavvy</i><br><b>Mark Ladd</b> , VP-Regulatory & Industry Affairs, <i>Simplifile, LC</i><br><br>The New Hampshire Uniform Law on Notarial Acts, effective February 6, 2022, authorizes the performance of electronic notarization and remote notarization (RON). Maine and Vermont laws will also be addressed. The session will cover basics of what electronic notarization is. The move from paper to electronic to online notarization, not all electronic notarization is Remote Online Notarization (RON). Security from Notary perspective, consumers perspective, and lenders perspective. |
| 11:15 AM – 11:30 AM | <b>MORNING BEVERAGE BREAK</b>  |

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11:30 AM – 12:30 PM

## THE FEAR OF MISSING OUT (FOMO) ON THE LATEST TECHNOLOGIES

**Marina B. Walsh, CMB**, Vice President, Industry Analysis, Research and Economics (Invited)  
*Mortgage Bankers Association, Washington DC*

The reality is that lenders need to spend less time worrying about missing out on new technology and concentrate more on giving technology context through process and adoption. Failing to make this important shift means that lenders may never enjoy a suitable return on any new technology they implement.

12:30 PM – 1:30 PM

## BUFFET LUNCH WITH THE EXHIBITORS/SPONSORS

Sponsored by **M&M CONSULTING, LLC**

1:30 PM – 2:45 PM

## TRI-STATE HOUSING & ECONOMIC UPDATE

**Heather McCann**, Director of Housing Research, *New Hampshire Housing Finance Authority*  
**Mia Watson**, Research & Communications Coordinator, *Vermont Housing Finance Agency*  
**Speaker TBD**, Maine Housing Authority (Invited)

Perspectives on the Tri-State housing market, workforce and economy.

2:45 PM – 3:00 PM

## AFTERNOON BREAK WITH EXHIBITORS

Sponsored by **LIGHTHOUSE TITLE & CLOSING SERVICES, LLC**

3:00 PM – 4:00 PM

## WHAT DOES THE FUTURE HOLD FOR APPRAISERS

**Moderator: Barry Shea**, ASA, IFA, ARM-RP, *Barry Shea & Associates*

### Panelists:

**Bob Strong**, *Property Valuation Services*

**Derek Tsakiris**, Branch Manager, RMS-Guild Mortgage

With low rates predicted for some time, the demand for residential appraisals will likely remain strong for the near future. Despite these trends, the number of new appraisers entering the profession is low. This session will take a look into the shortage of appraisers, the reasons why and what's on the horizon.

4:00 PM – 5:00 PM

## EXHIBITOR/SPONSOR NETWORKING RECEPTION

Sponsored by **CATIC**

We are back in person! Enjoy time with the exhibitors and sponsors and friends both old and new that you haven't seen during the pandemic. Cash bar with light hors d'oeuvres.

**FRIDAY**

**MARCH 25**

8:15 AM – 9:00 PM

## REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS

### FULL BREAKFAST BUFFET

Sponsored by **FEDERAL HOME LOAN BANK OF BOSTON**

### Exhibitors:

Cohen Closing & Title, LLC  
Farm Credit East, ACA  
Guild Mortgage Company

Kriss Law

Lighthouse Title & Closing Services, LLC  
Varney Agency

9:00 AM – 9:05 AM

## WELCOME

**Sandy Tracy**, SVP/COO

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*NH Bankers Association*

**Steve Bauer**, President

*Mortgage Bankers & Brokers Association of NH*

9:05 AM – 10:05 AM

## **LOOKING AT CURRENT MORTGAGE INDUSTRY TRENDS AND WHERE DO WE GO FROM HERE?**

**Dave Stevens**, CEO

*Mountain Lake Consulting, Inc.*

Sponsored by **FAIRWAY INDEPENDENT MORTGAGE CORPORATION**

Dave is a 38-year veteran of the Mortgage Banking industry. He is former CEO & President of Mortgage Bankers Association and, prior to that, served as the US Assistant Secretary of Housing and Federal Housing Commissioner for HUD. He will provide an update on current mortgage industry trends and an outlook of where he thinks we'll go from here.

10:05 AM – 10:15 AM

## **MORNING BREAK**

10:15 AM – 11:15 AM

## **WHY LOAN ORIGINATORS SHOULD CARE ABOUT FAIR LENDING**

**Ruth Dillingham**, Consultant

*Dillingham Consulting, LLC*

Understand why loan originators should care about Fair Lending, and not just because your boss says so!

11:15 AM – 12:00 PM

## **COVID-RELATED EFFECTS ON YOUR LOAN PORTFOLIOS: UNCERTAIN RISKS & GROWTH CHALLENGES AHEAD**

**David Ruffin**

*QuickRate*

Irrespective of current stellar credit quality metrics, it would be a fool's errand to be lulled into a sense of complacency given the uncertainties of embedded credit risk (largely driven by government largess and temporary regulatory relief). Additionally, our industry is dealing with negative organic loan growth. The post COVID era will present challenges on both ends of the lending spectrum: ferreting out residual pandemic credit risk, and seizing lending opportunities to grow our loans. In this session, we'll speak to both sets of challenges—and their respective opportunities.

12:00 PM

## **ADJOURNMENT**