



VERMONT BANKERS ASSOCIATION, INC.  
2019 MORTGAGE & COMPLIANCE DAY

Thursday, May 2, 2019

Montpelier Room – Capitol Plaza Hotel &  
Conference Center, Montpelier, Vermont

March 18, 2019

The Mortgage and Compliance Committees of the Vermont Bankers Association, Inc. are pleased to present this year's Mortgage/Compliance Day to be held on Thursday, May 2, 2019 in the Montpelier Room at the Capitol Plaza Hotel & Conference Center, 100 State Street, Montpelier, Vermont. The day will begin with registration and continental breakfast at 8:30 a.m. followed by the welcome and opening remarks at 8:45 a.m. Adjournment will be around 4:30 p.m.

With several of this year program topics dealing with issues in both the compliance and mortgage areas of financial institutions, this joint event will bring more in-depth information to all attendees.

Attendees at this conference will learn about:

- ❖ Vermont's 2019 Legislative Session – Chris D'Elia, Vermont Bankers Association
- ❖ Economic Update – Jeff Carr, Economic and Policy Resources, Inc.
- ❖ Mortgage Closings: Challenges in today's market environment – Mortgage Settlement Panel: Attorney Sarah Field, Attorney Fred Peet and Attorney Andy Mikell, Title Insurance Agent
- ❖ Panel Discussion with Fannie Mae and Federal Home Loan of Bank of Boston  
Mark Burton, Federal Home Loan Bank of Boston  
Sean Habron, Fannie Mae
- ❖ TRID/HMDA/Flood Updates – Dean Stockford, M&M Consulting
- ❖ The Art of Encouragement – Jack Agati, Encouraging Concepts

This seminar is designed for compliance officers, lenders, underwriters, originators, and other personnel in the compliance and mortgage areas of your organization. Enclosed please find an in-depth program outline as well as a registration form. Hotel parking permits will be sent the week prior to the event to all registered individuals.

Deadline for registration is Thursday, April 25, 2019.

If you have questions, please contact Amy Dickinson at the VBA office via email at [vtbanker@sover.net](mailto:vtbanker@sover.net). Cancellations: Registrations may be canceled prior to noon on Thursday, April 25th by notifying the VBA office at 802-229-0341. Refunds are subject to a \$25.00 per person service charge. Any cancellations received after noon on April 25th are not refundable but are transferable. All registrations received by fax or email are subject to this policy.

Looking for something fun to do with your  
colleagues the night before?...

Check out the VMBA's 2019 Bowling Social being held on May 1, 2019 from 5:00-7:30 p.m. for their members. This is a great opportunity for attendees of this conference to network the evening before the conference. Click [here](#) to register for this great event or go to <https://vermontmba.org/event-3312710>





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**AGENDA**

- 8:30 a.m. REGISTRATION AND CONTINENTAL BREAKFAST
- 8:45 a.m. **WELCOME & OPENING REMARKS**  
Kelly Paul, Chair of VBA Compliance Committee  
VP Compliance & BSA Officer and ERM Community  
National Bank  
  
Steve Kendall, Chair of VBA Mortgage Committee  
Senior Vice President/Retail Loan Manager Union  
Bank
- 8:50 a.m. **VERMONT LEGISLATIVE UPDATE**  
Chris D'Elia, President  
Vermont Bankers Association, Inc.  
Hear from the Vermont Bankers Association's lobbyist about legislation  
which could affect the way you do business in today's financial  
markets!
- 9:20 a.m. **ECONOMIC UPDATE**  
 Jeffrey B. Carr, President & Senior Economist  
Economic & Policy Resources, Inc.  
Hear the latest update on the economy. As well as how the real  
estate market and interest rates can affect Vermont's economy.
- 10:30 a.m. **BREAK**
- 10:45 a.m. **CLOSINGS: CHALLENGES IN TODAY'S MORTGAGE INDUSTRY**  
Attorney Sarah Field  
Attorney Fred Peet  
Attorney Andy Mikell, Title Ins. Agent  
Hear from Vermont Attorneys and a Title Insurance Agent regarding  
the challenges they face preparing for closing and how to prevent  
common problems. They will present on new issues and topics  
relevant to the industry. There will be time for question and answers.



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**AGENDA (Continued)**

11:45 a.m. **LUNCHEON**

1:00 p.m. **FANNIE MAE AND FEDERAL HOME LOAN BANK OF BOSTON**

Mark Burton, Federal Home Loan Bank of Boston

Sean Habron, Fannie Mae

You will receive the latest updates from representatives of Fannie Mae and FHLBB. They will provide insight into issues involving the industry. There will be time for question and answers.

2:00 p.m. **TRID/HMDA/FLOOD UPDATES**



Dean Stockford, M&M Consulting

You will receive a summary of updates and current issues around TRID/HMDA and Flood. There will be time for question and answers.

3:30 p.m. **ART OF ENCOURAGEMENT**



Jack Agati

Encouraging Concepts Associates

This 60 minute presentation will emphasize the importance of functioning as a team and seeing yourself and your co-workers as part of a team with a common purpose. Jack will touch on how we behave and treat each other and how this can impact a team.

4:30 p.m. **ADJOURNMENT**

**LUNCH MENU:** Locally Baked Breads; An Assortment of Premium Deli Meats; Tossed salad; Swiss, Cheddar, American, Provolone Cheese; tossed salad with dressings; Dijon Mustard, Honey Mustard, Cranberry Mayonnaise, Mayonnaise, Lettuce, Tomatoes, Onions, Banana Pepper Rings, Black Sliced Olives, Chips; Assorted cookies for dessert.

*Should you have dietary restrictions with this menu, please contact Amy Dickinson immediately.*



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**REGISTRATION FORM REGISTRATION FEES**

(includes continental breakfast, break, buffet lunch and meeting materials)

MEMBERS – \$110.00

NON-MEMBERS – \$220.00

Name of Bank/Firm\_\_\_\_\_

Contact Person\_\_\_\_\_ Email\_\_\_\_\_

The following individual(s) from this bank/firm will attend:

NAME	Email Address
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Member Fee: \_\_\_\_\_ x \$110.00 per person = \_\_\_\_\_  
*number attending* *Total Amount Enclosed*

Non-Member Fee: \_\_\_\_\_ x \$220.00 per person = \_\_\_\_\_  
*number attending* *Total Amount Enclosed*

Please make check payable to the Vermont Bankers Association and forward it along with this registration form to P. O. Box 587, Montpelier, VT 05601-0587 OR fax or email registration (mail original form and payment) to 802-223-5078, vtbanker@sover.net. Deadline for registration is Thursday, April 25, 2019.

**WE TAKE CREDIT CARDS:** Call Amy at 802-229-0341 and she will take your credit card over the phone.

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