

# 2023 TRI-STATE MORTGAGE CONFERENCE



**February 9 & 10, 2023**  
**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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## AGENDA

### THURSDAY

### FEBRUARY 9

8:15 AM – 9:00 AM

#### REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS FULL BREAKFAST BUFFET

##### Exhibitors

**Accurate Title**  
**Arch MI**  
**Cohen Closing & Title, LLC**  
**Fairway Independent Mortgage Corp**  
**G.C. Engineering**  
**HousingWire**  
**Kriss Law**  
**LendingPad**  
**Lighthouse Title & Closing Services, LLC**

##### Sponsors

**NH Housing** – Buffet Lunch  
**M&M Consulting** – Reception  
**Federal Home Loan Bank of Boston** – Friday Breakfast  
**CATIC** – Barry Habib, Speaker

9:00 AM – 9:05 AM

#### WELCOME

**Jaime Frederes**, SVP-Director of Residential Lending, *Bar Harbor Bank & Trust*  
*Chair, NH Bankers Mortgage Committee*  
**Greg Wehrle**, Loan Officer, *HarborOne Mortgage*  
*President, Mortgage Bankers & Brokers Association of NH*

9:05 AM – 10:05 AM

#### A WASHINGTON PERSPECTIVE

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

A review of the changing regulatory environment in Washington, the impact it will have on bank supervision and enforcement, and the key issues and opportunities banks should be thinking about in 2023 and beyond.

10:05 AM – 10:30 AM

#### MORNING BEVERAGE BREAK

10:30 AM – 11:30 AM

#### HOT REGULATORY ISSUES FOR 2023

**Moderator:** **Ruth Dillingham**, Consultant  
*Dillingham Consulting, LLC*

##### Panelists:

**Sue Quilty**, SVP, Loan Operations NE Division, *Guild Mortgage*  
**Douglas Smith**, General Counsel, *Mortgage Network Inc.*

Seasoned loan officers with established referral sources and knowledge of the laws and regulations of the Fair Housing and Equal Credit Opportunity Acts as well as state laws find they are incurring regulatory ire as demonstrated by the recent DOJ action against City National and the CFPB's actions against others. Why is this such a hot topic? In part, due to the broader means by which evidence of illegal discrimination can be compiled as well as the types of conduct which are now being targeted as discriminatory in effect, even if not in intent. This panel will review the lessons learned from recent settlements and lawsuits and explore some actions that lenders can take to position themselves against this onslaught of regulatory enforcement actions.

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11:30 AM – 12:30 PM

## APPRAISAL UPDATE

**Moderator:** **Steve Sousa**, EVP, MBREA (Association for Valuation Professionals)

**Panelists:**

**Bob Strong**, President, *Valuations Services*

**Andrea Couture**, *Andrea's Appraisal Services*

**Rob Lynch**, Senior Appraiser, *United Valuation Group*

Attend this fast-paced presentation highlighting the current and future state of the appraisal process and profession. Topics covered will include what is going on with Fannie Mae and Freddie Mac; appraisal waivers – good or bad; desktop & hybrid appraisals; ANSI - A new standard for measuring and appraisal gaps or when the appraiser tries but cannot support the sales price.

12:30 PM – 1:15 PM

## BUFFET LUNCH WITH THE EXHIBITORS/SPONSORS

Sponsored by **NH HOUSING**

1:15 PM – 2:15 PM

## TRI-STATE HOUSING & ECONOMIC UPDATE

**Heather McCann**, Director of Housing Research, *New Hampshire Housing*

**Leslie Black-Blumeau**, Community Relations & Research Manager, *Vermont Housing Finance Agency*

**Clyde S. Barr**, Policy Analyst, Communications & Planning, *MaineHousing*

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

2:15 PM – 2:45 PM

## AFTERNOON BEVERAGE BREAK WITH EXHIBITORS

2:45 PM – 3:30 PM

## NAVIGATING THE HEADWINDS PAST AND FUTURE

**Moderator:** **Jaime Frederes**, SVP-Director of Residential Lending, *Bar Harbor Bank & Trust Chair, NH Bankers Mortgage Committee*

**Panelists:**

**TBD**

- Margin compression
- Product availability
- Shrinking housing market
- Rising rates
- Cost control
- Significant overall volume reductions

All of these are impacting the direction that the mortgage industry is going. Hear from C-suite leaders on the challenges and adjustments that being made to address these concerns.

3:30 PM – 4:30 PM

## CONDO UPDATE

**Orest Tomaselli**, President Project Review  
*CondoTek*

In the current environment, the Fannie & Freddie Mac Condo Lending Guidelines are not only important but absolutely necessary for lenders to comprehend:

- 2022 Temporary Guideline Changes
- New Condo Questionnaire
- Deferred Maintenance
- Special Assessments
- Reserves and Reserve Studies
- Fannie Mae's "Unavailable" Condo List

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4:30 PM – 5:30 PM

-Best Project Underwriting Practices for Condo Lenders

**EXHIBITOR/SPONSOR NETWORKING RECEPTION**

Sponsored by **M&M CONSULTING**

Enjoy time with the exhibitors and sponsors and friends both old and new.

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## FRIDAY

## FEBRUARY 10

8:15 AM – 9:00 PM

**REGISTRATION & NETWORKING WITH EXHIBITORS/SPONSORS**  
**FULL BREAKFAST BUFFET**  
Sponsored by **FEDERAL HOME LOAN BANK OF BOSTON**

### Exhibitors

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9:05 AM – 10:05 AM

### THE OPPORTUNITY YOU HAVE BEEN WAITING FOR IN HOUSING

**Barry Habib**, CEO (Virtual)  
*MBS Highway*

Sponsored by **CATIC**

- \* How to uncover the best buying opportunity in housing
- \* When rates will come down and by how much
- \* Understanding the Fed's role
- \* How to correctly understand the housing market and combat media negativity
- \* Understand how to use seller concessions to win more deals

10:05 AM – 10:30 AM

### MORNING BREAK

10:30 AM – 11:30 AM

### MARKETING IN A UNIQUE REAL ESTATE MARKET

**Moderator:** **Scott Kriss**, President/CEO, *Kriss Law*

### Panelists:

**Brad Dowding**, Loan Consultant, *Loan Depot*  
**Bryan Kurzman**, Loan Officer, *Leader Bank*

Join this expert panel of experienced and high producing loan officers for a discussion on current market conditions, the best way to maintain a robust pipeline in today's environment, and what Realtors are looking for from you as rates fluctuate and housing expenses continue to grow.

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## MARKET UPDATE

**Logan Mohtashami**, Lead Analyst (*Virtual*)  
*HousingWire*

HousingWire's mortgage news coverage spans the market and includes the coverage you need, from what your competition is doing to how they're performing and what their future plans may be. Join us during this session to hear his expert forecasts on how this unusual housing market will pan out in 2023 and beyond.

12:30 PM

## ADJOURNMENT

**The scheduled agenda is for planning purposes and we try to adhere to the agenda as much as possible, but as in any live event, the sessions can run early or late and it is the responsibility of the participant to monitor if you are not joining for the entire event.**