

EVALUATION FORM: 2016 Compliance Conference

Please rate the following:

1(Poor) to 5(Excellent)

Hackers, impersonators, and Forgers: By Carol E. Willoughby, Esq.

Instructor's knowledge of the subject:	1	2	3	4	5
How relevant was the content:	1	2	3	4	5
Was the content presented well:	1	2	3	4	5
Your overall evaluation of the session:	1	2	3	4	5

Beware "Almost" Prime Products: By Ben Niles

Instructor's knowledge of the subject:	1	2	3	4	5
How relevant was the content:	1	2	3	4	5
Was the content presented well:	1	2	3	4	5
Your overall evaluation of the session:	1	2	3	4	5

The State Regulators Panel: By Kevin Cuff (MA), William Lund (ME), Raeleen Schutte(NH)

Instructor's knowledge of the subject:	1	2	3	4	5
How relevant was the content:	1	2	3	4	5
Was the content presented well:	1	2	3	4	5
Your overall evaluation of the session:	1	2	3	4	5

HMDA Data Boxes: by Susan Quilty

Instructor's knowledge of the subject:	1	2	3	4	5
How relevant was the content:	1	2	3	4	5
Was the content presented well:	1	2	3	4	5
Your overall evaluation of the session:	1	2	3	4	5

Flood Rules: by Kenneth Agle

Instructor's knowledge of the subject:	1	2	3	4	5
How relevant was the content:	1	2	3	4	5
Was the content presented well:	1	2	3	4	5
Your overall evaluation of the session:	1	2	3	4	5

TRID: LE, CD & fee placement: by Ruth Dillingham, Jeremy Potter, Joe Culver and Gary Coffin

Instructor's knowledge of the subject:	1	2	3	4	5
How relevant was the content:	1	2	3	4	5
Was the content presented well:	1	2	3	4	5
Your overall evaluation of the session:	1	2	3	4	5

Please rate Portsmouth Country Club:

Food:	1	2	3	4	5
Service:	1	2	3	4	5
Facility:	1	2	3	4	5

What did you like least about the conference?

What did you like most about the conference?

What kind of sessions would you like to see at future conferences?

Tear Page Off: and return this evaluation form to the registration table upon departure or email to info@mbba-nh.org upon return to your office.

Thank you. See you next year. Conference Planning Committee

Compliance Conference

Wednesday, April 20, 2016

Portsmouth Country Club, Portsmouth NH



Up TRID



Into the Future

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Equal Housing Opportunity

Speakers, Cont.

Gary A. Coffin, CMP, Director of Client Education

Accredited Real Estate Academy, Market Street Settlement Group
Mr. Coffin began his career in the title industry over 26 years ago in the legal department of a N.H. Bank. Since that time he has held positions at local title companies as a title examiner; marketing representative; closing agent; operations vice president and president. In 1996 he was a founding partner of Horizon Settlement Services, Inc. where he held the position of President until the sale of the company in May 2014 to Market Street Settlement Group, LLC During his career Mr. Coffin has personally conducted over 4,600 real estate closings and participated at the management level of an additional 32,000 closings. He was a founding partner and current Director of Accredited Real Estate Academy. In that position he has conducted various in house training courses for real estate companies and lenders throughout N.H. and Maine. He is a frequent speaker at state and regional association conferences for the Real Estate, Mortgage Banking and Title Industries. He is the current President of the N.H. Association of Title Companies and a past President of the Mortgage Banker & Brokers Association of N.H. He holds a MBA from Plymouth State College and Master of Science in Marketing Analytics from Bentley University. Mr. Coffin has also previously held a N.H. real estate broker license.

Planning Committee

- Darlene Sweet, Regency Mortgage
- J.J. Sawicki, CMP, Merrimack Mortgage
- Gary Coffin, CMP, Market Street Settlement
- Sandie Gausch, CMP, Regency Mortgage
- Stanford Cross, Sanford Institution for Savings (SIS)
- Joshua Wolfe, MAMP
- Steve Bauer, CMP, MBBA-NH

Education & Certified Mortgage Professional

Principles of Mortgage Banking 1: To introduce students to the variety of topics and activities associated with mortgage banking in order to expand their understanding of the complexity of the industry. Topics covered: History, How to take an Application, LE/CD Completion, Income and Asset Verification, Understanding the Credit Report, Loan Products and Pricing, Purchase and Sales Agreements, Underwriting, Investor Requirements and Overlays, Appraisals, Title, Compliance, Fraud and Flood Determination.

Principles of Mortgage Banking II "Advanced": A six week course, featuring discussions and lectures by experienced professionals in the residential mortgage finance industry. Topics: Tax Return Analysis, Appraisal Analysis "the underwrite", ATR-QM, Credit Report Underwrite, Mortgage Insurance and Claims, Condo Reviews, Title Commitment & trust Review, Underwriting Laws That Impact Our Industry, Secondary Market Overview.

The Certified Mortgage Professional (CMP) is a designation accredited by the MBBA-NH.



This prestigious designation is bestowed upon career-minded mortgage professionals who have experience, knowledge, and a code of conduct that sets them apart from others. Abides by a Strong Code of Ethics, Service Oriented, Relationship minded, Experienced, Educated

Check website or contact Steve Bauer (603)225-6111 for more information and schedule

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Manchester, NH 03101
Phone: (603) 625-1498



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PO Box 1014, 73 Main Street
Conway, NH 03818
Phone: (800) 910-0015



New Hampshire Housing
P.O. Box 5087
Manchester, NH 03108
Phone: (603) 472-8623

Hosted by



Steve Bauer, CMP
Executive Director
info@mbba-nh.org
(603) 225-6111
6 Garvins Falls Road #106
Concord, NH 03301



Joshua Wolfe
Executive Director
mamp@mortgagemaine.com
207-712-0402
P.O. Box 7855
Portland, ME 04112

Agenda

7:30 to 8:15am EXHIBITOR SETUP **Check MBBA-NH.org homepage for available slide decks**

8:00 to 8:30am REGISTRATION

8:30am WELCOME
Rick Herrick, CMP, President MBBA-NH, Embrace Home Loans

8:30 to 9:30am HACKERS, IMPERSONATORS, AND FORGERS, OH MY
Carol Willoughby, Esq., V.P., New England Regional Counsel, First American Title Insurance
A discussion of how the real estate industry has been targeted by criminals seeking to divert closing related funds and personal information, and strategies to protect ourselves, our customers, and our colleagues.

9:30 to 10:00am BEWARE "ALMOST PRIME" MORTGAGE PRODUCTS
Ben Niles, CMP and Master CMB, Housing Advocate

10:15 to 11:45pm STATE REGULATORS
Violations, Industry Letters, Emerging Issues, Regulatory Issues, Information Security, Examinations
Kevin M. Cuff, Deputy Commissioner for Mortgage Supervision Massachusetts (DOB)
William N. Lund, Esq., Superintendent, Maine Bureau of Consumer Credit Protection
Raeleen Schutte, Director of Consumer Credit, NH Banking Department
Facilitator: Sandie Gausch, CMP, Chief Compliance Officer, Regency Mortgage

11:45am to 12:45pm Lunch

12:45 to 1:45pm FLOOD RULES
Kenneth Agle, President, AdvisX
How to Avoid Drowning in the Turbulent Tides of Flood Insurance Regulations. A comprehensive, detailed overview of the flood insurance requirements as they exist today and the latest changes heading our way. Keep afloat on the steps your financial institution must take to comply with new flood insurance requirements.

2:00 to 3:00pm HMDA DATA 2017-2018
Susan Quilty, Principal, Quilty & Associates

3:15 to 4:30pm TRID: LE, CD AND FEE PLACEMENT
Things that are post implementation, other, closing agent perspective, Realtor Feedback and Q&A. Panel
Joe Culver, Senior Vice President & Mortgage Banking Manager, NBT Bank
Jeremy Potter, Esq., Chief Compliance Officer, Norcom Mortgage
Gary Coffin, CMP, Director of Client Education, Market Street Settlement Services
Facilitator: Ruth Dillingham, Special Counsel, First American Title

Please complete your evaluation on back page

Speakers

Carol E. Willoughby, Esq. is V.P., New England Regional Counsel for First American Title Insurance Company, where her responsibilities include oversight of First American's agency underwriting functions for the six New England States. Carol received her Bachelor of Science degree from Rivier College and her Juris Doctor degree, magna cum laude, from the Lezar School of Law at Southern Illinois University. She clerked for the Honorable Rudolph J. Kass of the Appeals Court for the Commonwealth of Massachusetts. She is admitted to the Massachusetts and New Hampshire Bars, and the Federal District Court for the District of NH. Carol is a long-standing member of the Title Standards Committee of the Real Estate Section of the New Hampshire Bar. She has worked in the conveyancing industry since 1983. She was a founding member of McNicholas & Willoughby, PA, and Of Counsel with Bernstein Shur Sawyer & Nelson PA, where she worked on numerous complex real estate projects and litigated a variety of title disputes. cwilloughby@firstam.com

Ben Niles, CMP and Master CMB, Housing Advocate

Ben has worked in the mortgage banking industry for 4 decades and he has spoken at numerous industry conferences and workshops throughout New England on many topics from mortgage securitization, to regulatory compliance. He began his career as a mortgage underwriter and has transitioned to underwriting management, sales, and risk management with MGIC, Freddie Mac, Merrimack Mortgage Co., and most recently with Weichert Financial Services, as Chief Risk Officer. During his career, Ben served on many MBBA-NH Committees, working his way up President of the Association and is now an Honorary Member. He retired in August of 2015 and now volunteers as mortgage banking instructor for MBBA-NH. He recently formed the Mortgage Products Subcommittee of the Education Committee to advocate for responsible mortgage financing programs. Ben also serves on the Credit Committee of NeighborWorks of Southern New Hampshire. Ben was elected a Fellow of the MBA's CMB Society, Inducted into the New England Mortgage Bankers Hall of Fame, recognized as a Mortgage Titan by the Warren Group, and most recently received the MMBA Lifetime Achievement Award. Ben received his BS in Business Administration and MBA in Finance from Drexel University. Ben resides in Merrimack, NH with his family.

William N. Lund, Esq., Superintendent, Maine Bureau of Consumer Protection

Will Lund is Superintendent of Maine's Bureau of Consumer Credit Protection. A Graduate of Bowdoin College and the University of Maine Law School, he worked in private practice and for the Maine Attorney General's Office prior to assuming his current position in 1987. Mr. Lund has served on the Federal Reserve Board's Consumer Advisory Council in Washington, DC and on the Federal Reserve Bank of Boston's New England Consumer Advisory Group.

Raeleen Schutte, Director of Consumer Credit Division

The New Hampshire Banking Department welcomes Raeleen Schutte to the Department as Director of the Consumer Credit Division. Raeleen has spent over 10 years as a compliance regulator with the State of Wyoming and 14 months as an examiner with the Consumer Financial Protection Bureau. Prior to that she was the Branch Manager of WyHy Federal Credit Union for 6 years and spent 5 years in banking with US Bank, filling both lending and supervisory roles. Raeleen received her Graduate Degree in Post-Secondary Education from the University of Wyoming and has a B.S. in Business Management from Walden University. She is a native of New Hampshire, growing up in Dover and Rye, and has recently returned to the area after 28 years living in Wyoming.

Speakers, Cont.

Kevin M. Cuff is a Deputy Commissioner serving the Division of Banks' Non-Depository Supervision section, responsible for oversight of mortgage supervision examination and licensing. Kevin has a near 20 year career in financial services, risk management and compliance. He began his career working for the Massachusetts Legislature's Joint Committee on Banks & Banking in the 1980s. He has served the Massachusetts Mortgage Bankers Association, the Community Mortgage Lenders of America and the Professional Risk Managers International Association as executive director. Kevin has a Bachelors in Political Science and Economics from the University of New Hampshire and a Masters in Public Policy from the Speaker John W. McCormack Institute of Public Policy at the University of Massachusetts.

Kenneth Agle, President of Advis brings more than 25 years of regulatory risk management experience covering numerous facets of bank and credit union operations. Mr. Agle specializes in strategic regulatory response and in developing and implementing both proactive and reactive tools and systems to preempt and resolve issues affecting today's financial institution. He is the author of numerous policy manuals and articles on risk compliance, including "4 Elements of an Effective Enterprise Risk Management Program." He is a frequent presenter at national and regional conferences and webinars.

Susan Quilty has been in the residential lending field for over 20 years and has had the opportunity to work in many different roles including compliance, operations and auditing. For the last 11 years, Sue has been providing compliance and quality control support to savings banks, credit unions, mortgage brokers and mortgage lenders through her consulting firm: Quilty & Associates. Sue is on the Board of Directors of the Massachusetts Mortgage Bankers Association, and is also a member of the MMBA Compliance Committee

Ruth Dillingham, is Special Counsel for First American Title Insurance Company in the New England region. In that capacity she interacts with title agents and all of their business partners including lenders and real estate agents with the intent of keeping all parties apprised of any new developments in lending, compliance or conveyancing practices. She presents numerous training programs for attorneys, real estate agents and lenders with a concentration on emerging issues. While in private practice, Ruth had a special concentration in real estate title and conveyancing matters as well as mortgage lending and compliance law.

Joe Culver, 30 years Residential Lending experience; 26 years in Sales and Senior Management. SVP & Mortgage Banking Manager with NBT Bank, N.A. Current Secretary & Board of Directors – New York Mortgage Bankers Association Featured speaker at over 200 home financing seminars & workshops throughout the Northeast Author and Quoted Source for Mortgage Banking Industry related news articles

Jeremy Potter, Esq., In a growing position for Norcom Mortgage, Potter handles the federal and state regulatory and compliance requirements. Potter oversees the internal compliance practice, ensures compliance with the Dodd--Frank Act, maintains all state licensing requirements and advises senior management on operational and risk decisions. In addition, Potter serves on the Board of Directors of the Massachusetts Mortgage Bankers Association (MassMBA) and is a member of the Board of the Connecticut Mortgage Association (CMA). He represents Norcom on several industry task forces and association committees including the Mortgage Bankers Association's Regulatory Compliance Committee and two Dodd--Frank related task forces --RESPA/TILA and Qualified Mortgage. Potter is also a frequent speaker on Dodd--Frank and related compliance topics. He has presented at MBA's Legal Issues conference, MBA's Risk Management and Quality Assurance Forum, New England Mortgage Bankers Conference (NEMBC), MBA of the Carolinas annual meeting, and other regional banking associations. His commentary on mortgage industry compliance can be found at <http://www.compliancebuzz.com>.