



**Serving Those Who Serve Us – Veterans, NH #E2419**

**Classroom only: Maine #FI644C002LE**

P.O. Box 2815 | Concord, NH 03302-2815

603-225-6111 or infor@mbba-nh.org

**Rev 7/23/20**

**Exp 8/9/21**

## **Title: Serving Those Who Serve Us - Veterans**

**Course Description:** 2-hour VA class has been designed for the buyer agent to familiarize them with the veteran's story, background, military structure and VA loan program. By the end of class, buyer agents will have a better understanding of the veteran's experience enabling them to foster a better relationship.

**A VA loan** is a mortgage loan from the United States guaranteed by the United States Department of Veterans Affairs (VA). The program is for American veteran, military members currently serving in the U.S. military, reservists and select surviving spouses (provided they do not remarry) and can be used to purchase single-family homes, condominiums, multi-unit properties, manufactured home, and new construction. The VA does not originate loans, but sets the rules for who may qualify, issue minimum guidelines and requirements under which mortgages may be offered and financially guarantees loans that qualify under the program.

The basic intention of the VA home loan program is to supply home financing to eligible veterans and to help veterans purchase properties with no down payment. The loan may be issued by qualified lenders.

## Schedule & Instructor Bio's

**Date:** \_\_\_\_\_

### **8:30 to 9:00am**

Registration

**MODERATOR:** Steven Bauer, CMP

### **9:00 to 10:45am (1:45 minutes)**

Points of discussion

- (15 minutes) History of U.S. Military and Veteran's Administration
- (10 minutes) Who is a veteran?
- (10 minutes) Military armed force's motto, philosophy and lingo
- (15 minutes) Military structure and way of life
- (20 minutes) Real Estate and Veterans
- (20 minutes) Veterans financing options

### **10:45 to 11:00am (15 minutes)**

Questions comments and concerns

**Instructor(s): From approved list**

# Instructor Bios

**\*CMP\* Certified Mortgage Professional**

**Mark E. Chalifour, CMP**, VP, Retail Loan Operations, Northway Bank. Previously Mark was Mortgage Lending Sales Manager, NH Mutual Bancorp and VP, Merrimack Title Co., Inc. in Concord, New Hampshire where he held that position since 1992. Beginning of his career he was Vice President of private banking at Fleet Bank, Manchester, New Hampshire, and Vice President /mortgage loan officer at Indian Head National Bank in Nashua, New Hampshire.

**Gary Coffin, CMP**, President, Stonemark Abstract Services, Previously, Gary held several positions including, Vice President of Title Operations at Red Door Title, Brand President at Horizon Settlement Services, president at Accredited Real Estate Academy, and Director of education at Market Street Settlement Group. In 1996 he was a founding partner of Horizon Settlement Services, Inc

**Martha P Cossey, CMP**, Vice President of Marketing, Summit Title Services. She has worked in the real estate industry since 1995 licensed in 4 states, CA, KS, ME and currently in NH. As an affiliate member Mrs. Cossey is active in GMNBR, NHAR, MBBA-NH as well as Granite State South Board of Realtors.

**Renee Duval, CMP**, Branch Manager & Loan Originator, HarborOne Mortgage (formerly Merrimack Mortgage Company) NMLS#97967. Renee has worked for HarborOne Mortgage since 2007. Prior to that Renee was a Loan Originator for North American Mortgage Company and Homeowners Assistance Corp. Renee was a REALTOR for 5 years before starting her career in mortgage lending in 1987. Renee originates loans in NH, Massachusetts, Maine, North Carolina and Florida.

**Lisa Ford, CMP**, Senior Manager, Partner Relationships at New Hampshire Housing responsible for creating and managing relationships with their Participating Lenders, Participating Originators, Real Estate Professionals and local and state trade associations as well as Workforce Housing Coalitions.

**Gordon Greco, CMP, Branch Manager**, Harbor One Mortgage (formerly Merrimack Mortgage Company) NMLS ID #163021. Gordon has 25+ years of experience in mortgage banking on both the sales and operations sides of the business.

**Gregory Fischer, CMP**, VP Operations, Pinnacle Mortgage Corporation, NMLS #26086. Greg has been in the Mortgage industry since 2004. Serving as VP of Operations for two independent mortgage broker companies. He has also served as a mortgage originator and in loan processing for a regional mortgage lender.

**Edward “Rick” Herrick, CMP**, Senior Loan Officer, PrimeLending, NMLS # 48452 prior to joining PrimeLending, Rick was a Senior Loan Officer for Embrace Home Loans, Norcom Mortgage, Mortgage Financial, Schaefer Mortgage, and Mortgage Partners. Rick has been in the mortgage business over 13 years. He originates mortgage loans and oversees processing and closing of residential loan applications. Rick is licensed to originate loans in New Hampshire and Massachusetts.

**Carol M. Jordan, CMP**, Branch Manager, Fairway Independent Mortgage Corp. Carol has over 25 years' experience originating mortgages as well as managing a branch office.

**James Swartzbaugh, CMP**, Producing Sales Manager, Pinnacle Mortgage Corporation, NMLS 255001. Jim has been a mortgage lender since 10/1987 to present day. Experienced with all levels of residential loan underwriting and origination, including FHA, VA, USDA/RD, NHHFA, MSHA, Conventional, New Construction and Renovation. Proficient in FNMA, FHLMC guidelines.

**Evelyn Whelton, CMP** is the S.V.P., Mortgage Sales Manager for Bank of New Hampshire and holds the designation of Certified Mortgage Professional through MBBA-NH. In her role she is responsible for all aspects of the sales and service function for our Mortgage Loan customers. Prior to this role, Evelyn spent 18 years with Northway Bank. In Evelyn's lending roles, she has worked as an MLO as well as managed both the sales and the operational functions as they relate to mortgage and consumer lending. She has been responsible for maintaining all aspects of the Bank's mortgage origination business including policy and procedure, compliance, maximizing efficiencies, staff development, budgeting, and ensuring a quality customer experience.

# Course Policies

**Virtual:** Once a date, time, and list of attendees for a meeting is determined, attendees will be emailed a link to Cisco Webex along with meeting ID. Cisco Webex automatically tracks when an attendee enters and leaves a meeting. Virtual attendees through Cisco Webex at any of the above CEU courses will be limited to 45 participants, so that the course instructor can monitor attendee participation by viewing all participants of a given meeting onscreen. Attendees who join a meeting late, leave a meeting early or do not participate throughout the presentation will have their credits modified accordingly by the instructor prior to issuance of a course affidavit.

Slides for the presentation in PDF format will be included in the email inviting attendees to the meeting. Attendees will be asked to provide name, address and license number. Signed course affidavits will be emailed to attendees immediately after the presentation concludes. An original hard copy of the course affidavit will be sent to attendees by regular mail within 3-5 business days of course completion.

## **Attendance and Tardiness policy:**

Attendee must complete the full 2 hours to receive a course completion certificate. A 15-minute break is included in the program and short bathroom breaks are allowed during instruction. Time lost more than 15 minutes the attendee will be asked to leave by the administrator without receiving a completion certificate. Mobile phone usage or other disturbing actions by attendees during the program are prohibited, after one warning an attendee will be asked to leave, without receiving a completion certificate.

## **Statement of policy for refund of registration fee**

There is no fee charged by MBBA-NH to the attendee to attend this course.  
No refund is required.

## **Course cancellation policy and reasons why**

In case of cancellation, registrants will be contacted via email no less than 12 hours prior to the course. Reasons for cancellation may include impending bad weather, facility issues (water, electrical, fire, etc.), instructor absences, or natural disasters.

## **Long range plans with respect to the course**

MBBA-NH plans to offer this financing course throughout the state at different local Real Estate Board locations. These locations may have Realtors with dual licensing in Maine.