



Principles of Mortgage Banking I

COURSE HIGHLIGHTS

Program:

An eleven-week course, held one morning a week, featuring discussions and lectures by experienced professionals in the residential mortgage banking field. Second program, Principles of Mortgage Banking II advanced level designed to provide a broader knowledge of the lending industry.

Purpose:

To strengthen existing knowledge for industry professionals or introduce students to the variety of topics and activities associated with mortgage banking in order to expand their understanding of a complex industry.

Secondary market guidelines are taught throughout the course as well as technical training in areas critical to a successful lending program in today's home loan environment.

Who Should Attend:

Recommended for cross training employees or strengthening knowledge and understanding for all levels of experience in loan origination, compliance, post-closing, processing and underwriting residential mortgage loans.

Place:

Classroom at NH Housing (Bedford, NH) and Teams streaming platform.

Student Evaluation:

Principles of Mortgage Banking is a certificate program, graded pass/fail. Your grade consists of prompt attendance, class participation, and a final exam. Completion is suggested for the Certified Mortgage Professional (CMP) designation.

Calculator Required for all Modules

Cost:

\$399 full course as a MBBA-NH, MAMP, and VMBA member

\$599 full course as a non-member

\$ 75 individual module as a MBBA-NH, MAMP, and VMBA member

\$ 95 individual module as a non-member

Eleven-week course refund policy: We will refund 50 percent of the cost prior to week one, there will be no refund after that time.

Registration:

Please send the registration form to Mortgage Bankers and Brokers Association of New Hampshire (MBBA-NH), P.O. Box 2815, Concord, NH 03302 or email to executive-director@mbba-nh.org —pay by Check, MasterCard / Visa, AmEx or use your MBBA-NH PCP benefits.

MBBA-NH Preferred Corporate Partner Benefits:

Platinum: 3 complimentary registrations per year Gold: 2 complimentary registrations per year Silver: 1 complimentary registration per year Bronze: 0 complimentary registrations per year.



Live and Zoom Platform

Prompt start 9:00am to 12:00pm

Module 1– September 16, 2025

COMPLETING THE LOAN APPLICATION

TRID & LOAN ESTIMATE / CLOSING
DISCLOSURE

Jane Jordan, CMP, Sr. Loan Officer,
Movement Mortgage

Garry Cornelius, VP Residential Mortgage
Sales, Merrimack County Savings Bank

Module 2-September 23, 2025

HISTORY OF THE MORTGAGE FINANCE INDUSTRY

Lisa Ford, CMP, Account Manager, MGIC

Module 3-September 30, 2025

UNDERSTANDING THE CREDIT REPORT

Samia DeMarco, Business Development
Director, Total Mortgage

REVIEW OF PURCHASE AND SALES AGREEMENT

Gary Coffin, CMP, President, Stonemark
Abstract Services, LLC

Module 4-October 7, 2025

CHOOSING THE APPROPRIATE MORTGAGE PRODUCT

Ryan Tufts, Loan Officer, Northpoint
Mortgage

HOMETeam Education & Resources: Paul
McLaughlin, CMP, HOMETeam Manager,
Neighborworks Southern NH

NH Housing Homeownership Programs &
Benefits - Eric Palmer, Director, Business
Development Homeownership, New
Hampshire Housing

Module 5-October 14, 2025

PROCESSING AND UNDERWRITING MORTGAGE LOANS (PART I)

Michael Chadbourne, VP, Residential
Lending Operations, Bar Harbor Bank

Sandra Guide, Mortgage Loan Officer,
HarborOne Mortgage

Module 6-October 21, 2025

PROCESSING AND UNDERWRITING MORTGAGE LOANS (PART II)

Michael Chadbourne, VP, Residential Lending
Operations, Bar Harbor Bank

Christine Hager, Underwriting Team Lead,
CMG

Module 7-October 28, 2025

APPRAISING THE COLLATERAL

Gwen Timbas, AVP, Appraisal Manager,
HarborOne Mortgage

Module 8-November 4, 2025

CLOSING THE REAL ESTATE LOAN

Gary Coffin, CMP, President, Stonemark
Abstract Services, LL

QC/FRAUD

Patty Maynard, Compliance Manager,
Northpoint Mortgage

Module 9-November 12, 2025 (note this is a Wednesday due to the holiday on Tuesday)

FEDERAL REGULATIONS

Rob Mildish, Chief Compliance & Risk Officer,
Northpoint Mortgage

Module 10 – November 18, 2025

ETHICS IN MORTGAGE LENDING

Lowell Hart, All State Insurance

UNDERSTANDING FLOOD DETERMINATIONS AND INSURANCE

Mark Condodemetraky, GC Engineering,
Laconia, NH.

Module 11– November 25, 2025

FINAL EXAM



REGISTRATION FORM

Students register for the full ten-week course or for individual modules. Registration deadline (for full course) is September 5, 2025 and the Tuesday before the appropriate module for individual modules.

COST

\$399 - Complete Course - MBBA-NH, MAMP, and VMBA members

\$599 - Complete Course - Non-Members

\$ 75 - Individual Classes - MBBA-NH, MAMP, and VMBA members

\$ 95 - Individual Classes - Non-Members

(Preferred Corporate Partners, complimentary registration)

Registration for the full ten-week course.

Supervisor's name: _____

Organization: _____

Email: _____

Student Name: _____

Title: _____ Yrs. in Mtge. Banking: _____

Student email: _____

Student Name: _____

Title: _____ Yrs. In Mtge. Banking: _____

Student email: _____

Registration for individual modules. Please check module(s)

attending: 1 2 3 4 5 6 7 8 9 10

Supervisor's Name: _____

Organization: _____ Email: _____

Student Name: _____

Title: _____ Yrs. In Mtge. Banking: _____

Student email: _____

Using Preferred Corporate Partner complimentary registration(s) or check enclosed in the amount of \$ _____ or register and pay by MasterCard, VISA or AmEx by emailing June at executive-director@mbba-nh.org.

Please make *check payable to MBBA-NH* and mail to MBBA-NH,

P.O. Box 2815, Concord, NH 03302-2815. Call with any questions (603) 225-6111

