

# New York Association of Mortgage Professionals



**25<sup>th</sup> Annual Convention**

Wednesday, October 9, 2013

The Carlton at Eisenhower Park, East Meadow, NY

# Convention Program



- ❖ **On Site Badge Pick Up & Registration** 9:30am
- ❖ **Breakfast** 9:45am
- ❖ **Welcome Address & NYAMB Updates** 10:00am  
Opening Remarks: Lou Borsellino, NYAMB President & Irene Amato, NYAMB VP & Events Chair  
Legislative Update: Gene Tricozzi, NYAMB Past President & Legislative Chair  
Education Update: John Commons, NYAMB Past President & Education Chair
- ❖ **General Session A:** 10:30am-11:45am  
**“Regulatory Updates;**  
Speaker: Rholda Ricketts, Deputy Superintendent, Mortgage Banking Division, NYSDFS  
Moderator: Gene Tricozzi, NYAMB Past President & Legislative Chair
- ❖ **General Session B:** 12:00-12:45pm  
**“Underwriting Today” – How Wholesale Lenders are Handling the  
Up & Coming Changes to QM**  
Speaker(s) Art Saitta, Ridgewood Savings Bank, Deborah Robertson, Plaza Home Mortgage,  
Moderator: Bonnie S. Nachamie, Esq., NYAMB Treasurer
- ❖ **Buffet Sit Down Lunch** 12:45pm-1:15pm
- ❖ **General Session C:** 1:30pm-2:15pm  
**“Broker Vs. Banker” – Explore the Benefits**  
Speaker: Richard F. Harrison, Esq., of Westerman Ball Ederer Miller and Sharfstein, LLP  
Moderator: Marty Pfeiffenberger, NYAMB President-Elect
- ❖ **General Session D:** 2:30pm-3:30pm  
▪ **Part A: “The Transition Process” Registered LO to Licensed LO – The Pitfalls of LO Licensing**  
▪ **Part B: “ The “DO’s & Don’ts” of Social Media. Advertising, & Other Marketing Strategies**  
Speaker: Bonnie S. Nachamie, Esq., Bonnie S. Nachamie, P.C.  
Moderator: Irene Amato, NYAMB Vice President & Lower Hudson Region President
- ❖ **General Session E:** 3:45pm-4:30pm  
**“New Year, New Rules” – QM, QRM, LOC and more**  
Speaker: Michael G. Barone, Esq., Abrams Garfinkel Margolis Bergson, LLP  
Moderator: Marty Hackford, NYAMB Western Regional President
- ❖ **Exhibit Hall & Networking Dinner** 4:45pm-8:00pm  
Vendors, Full Buffett Dinner (cash bar), Free Door Prize Drawings, Raffles, and Unbelievable Networking

# Meet Our Speakers



**Michael Barrone, Esq.**



**Bonnie S. Nachamie, Esq.**



**Deborah Robertson**

## A Brief Bio About Our Speakers

**Michael Barrone** is a partner of the law firm of Abrams Garfinkel Margolis Bergson, LLP; the partner in charge of the firm's mortgage compliance and mortgage loan document preparation departments and a member of the firm's real estate and banking departments. Michael has 20 years of experience representing nationally recognized mortgage lenders and brokers on all types of federal and state compliance, transactional and litigation matters, including RESPA, Regulation Z, Regulation B, Truth in Lending Act, Fair Lending Act, Dodd Frank, loan officer compensation, predatory lending, disclosures, high cost limitations and state licensing. Michael is also the Director of Legal and Regulatory Compliance of Lenders Compliance Group, Inc., the first full service, mortgage risk management firm in the United States, specializing exclusively in outsourced mortgage compliance and offering a full suite of services for residential mortgage banks and mortgage brokers.

**Bonnie S. Nachamie** is with the firm of Bonnie S. Nachamie, P.C. whose practice concentrates on the representation of mortgage lenders, mortgage brokers, federal and state depository institutions and federal credit unions in mortgage lending compliance and transactional matters. She assists mortgage companies in obtaining banking licenses throughout the country and represents clients before administrative agencies in enforcement actions. In addition, Bonnie counsels clients on relevant state and federal laws and regulations affecting mortgage lending including CFPB preparedness. Bonnie has been an instructor at the American Association of Residential Mortgage Regulators (AARMR) basic and advanced examiner training schools where she lectured on RESPA, TILA, ECOA and Closing Practices. She is an approved instructor for the National Association of Mortgage Brokers and the New York Association of Mortgage Brokers and has taught RESPA, TILA, Fair Lending Laws, Ethics and 'Protecting Your Business' courses. In addition, Bonnie has taught courses for the National Association of Professional Mortgage Women on mortgage related issues including RESPA, predatory lending issues, and real property. She was an instructor at the Long Island Association of Professional Mortgage Women's training school on title and real property issues. Bonnie lectured on predatory lending issues and fraudulent practices involving real estate transactions for New York State Bar Association's Continuing Legal Education programs

**Deborah Robertson** is the Sales Manager for Plaza Home Mortgage, Inc, a National Mortgage Banker that specializes in Wholesale and Correspondent lending. Deborah started with Plaza Home Mortgage, Inc in 2008 and was responsible for establishing Plaza's licenses in New York and New Jersey. Deborah is a licensed MLO in both states. Prior to Plaza Home Mortgage, Inc, Deborah worked for Washington Mutual for 14 years as a Sales Manager for the Prime and Subprime divisions in New York and New Jersey. Deborah started her mortgage career 20+ years ago with Transamerica Financial Services as a Retail Loan Officer and Branch Manager. Deborah has been a longstanding supporter and member of the NYAMB.

# Meet Our Speakers



**Richard F. Harrison, Esq.**



**Art Saitta**



**Rholda Ricketts**

## A Brief Bio About Our Speakers

**Richard F. Harrison** is counsel to the firm of Westerman Ball Ederer Miller and Sharfstein, LLP in Uniondale New York. Mr. Harrison has litigated regulatory, consumer and business issues in the mortgage banking industry since 1991, and he has continuously represented major national lenders for over seventeen years.

**Arthur P. Saitta**, Residential Business Development Officer – Secondary Marketing/Product Development, Ridgewood Savings Bank. Art Saitta has excelled in residential lending for more than 25 years. He is responsible for new product development and implementation at Ridgewood Savings Bank, while overseeing the retail and wholesale mortgage account teams and operations of the bank's mortgage centers in Hicksville and Garden City Park. He joined Ridgewood in 2007, following a distinguished track record in executive positions with East River Savings Bank, EAB, Toll Brothers, and Trump. The honors he has received include NYAMB's Affiliate of the Year Award and the LIBOR Associate of the Year Award. Art has served as president of the Community Bankers' Mortgage Forum and is involved in the community as a Boy Scout leader and soccer coach. He holds his undergraduate and master's degree from St. John's University.

**Rholda Ricketts** serves as the Deputy Superintendent, Mortgage Banking Division, NYS Department of Financial Services since November of 2005. Ms. Ricketts is responsible for regulatory oversight of the NYS's mortgage banking industry, including direct supervision of mortgage brokers and mortgage bankers. She is also responsible for spearheading the restructure of the Department's mortgage banking division and implementation of the safety and soundness examination process. Ms. Ricketts began her career with the former NYS Banking Department in 1985 where she held the position of Examiner for 13 years. She conducted field examinations of large multi-complex State-chartered domestic and international banking organizations. In 1998 she was named Principal Bank Examiner – Special Projects where she spearheaded the Banking Department's 1999 targeted recruitment initiative for Bank Examiner Trainees, resulting in the hiring of 60+ new examiners. In 2001 Ms. Ricketts was promoted to Supervising Bank Examiner where she coordinated the restructuring of the Consumer Services Division's on-site examinations and oversaw the Banking Department's training function of over 300+ bank examiners. In 2004, Ms. Ricketts was named Assistant Deputy Superintendent of Banks where she was second in-command to the divisions Deputy with responsibility for restructuring the Licenses Financial Services Division. Ms. Ricketts is a graduate of Bernard M. Baruch College and holds a Bachelors of Business Administration in Accounting.

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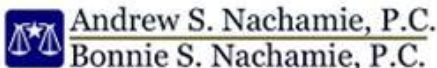
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