

- ❖ Informative Sessions
- ❖ Exhibit Hall
- ❖ Professional Networking



New York Association of Mortgage Professionals



20TH Annual Wholesale Conference

April 29, 2013

Westchester Marriott, Tarrytown, NY

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9:00AM – 9:15AM
Continental Breakfast

Welcome Address & NYAMB Updates

Speaker(s)

- Lou Borsellino, President
- Irene Amato, VP & Events Chair
- Gene Tricozzi, Legislative Chair/Past President
- John Commons, Education Chair/Past President

This session will provide the latest updates from Washington to include H.R. 1077 Consumer Mortgage Choice Act: to amend the Truth in Lending Act to improve upon the definitions provided for points and fees in connection with a mortgage transaction.

9:15AM – 10:30AM
Continental Breakfast

General Session A: Breakfast with the Regulators

Speakers(s)

- Rholda Ricketts, Deputy Superintendent, Mortgage Banking Division, New York Department of Financial Services (NYSDFS)
- Kevin Finnerty, Director of Policy, Conference of State Bank Supervisors (CSBS/NMLS)

This session will provide the latest updates and information from the NYSDFS & NMLS. It will include information on possible "changes" to both the Licensing Forms and the Mortgage Call Report; Recent and upcoming updates and enhancements to NMLS Analysis of NMLS data regarding mortgage activity both in New York and on the National level.

Moderator: Bonnie S. Nachamie, Law Offices of Bonnie S. Nachamie, P.C.

10:45AM - 11:45AM

General Session B: Are You Compliant?

Speaker: Michael Barone, Partner of the Law Office of Abrams Garfinkel Margolis Bergson, LLP

This session will cover Policies & Procedures, LO Compensation including the summary of revised LO Comp rules released in January of 2013, & Regulator's Examinations. It will also cover social media & advertising rules.

Moderator: Irene Amato, Vice President & Events Chair

11:45AM-12:15PM
Lunch (grab & go)

General Session C: "Home Valuation Protection Act"

Speaker: Marc Savitt, President of National Association of Independent Housing Professionals

NAIHP is leading a bipartisan effort on Capitol Hill to replace the current appraisal ordering rule, known as the Interim Final Rule on Appraiser Independence. The Interim Final Rule is a mirror image of the Home Valuation Code of Conduct (HVCC), which was sunset in late 2010. Marc will discuss the proposed bill's language and what mortgage professionals can do to assist in its enactment.

Moderator: Gene Tricozzi, NYAMB Legislative Chair & Past President



12:30PM-1:45PM

General Session D: The Qualified Mortgage Rule (QM) Interpreted for You

Speaker: Lloyd Rutherford, Industry Speaker, Academy Mortgage

Even though the Qualified Mortgage Rule does not go into effect until January 2014, it's important to start the planning process now. Lloyd will provide an overview of the rule, how it applies to you and the impact that it will have on your mortgage practice. He will also talk about how the Ability-to-Repay and Safe Harbor rules are integrated into QM.

Moderator: Marty Pfeiffenberger, President-Elect

1:45PM-2:30PM

General Session E: Advertising Rules – Do Your Disclosures Make the Grade?

Speaker : Karen Deis, Owner of MortgageCurrentcy.COM

**2:30PM Coffee & Cookies
Break**

Regulation Z Advertising Rules and Mortgage Acts & Practice Rules have been around forever. Now the FFIEC has added "social media" to the mix. And, to top it all off, the Consumer Financial Protection Bureau is overseeing the whole ball of wax, with the power to start enforcing them! Karen will go over them all. 3 rules--and how they all meld together when it comes to disclosing mortgage rates, terms and loan programs.

Moderator: Marty Pfeiffenberger, President Elect

2:45pm-3:45pm

General Session F: Don't "Bank" on Your Clients Credit

Speaker: Paul Oster, CEO Better Qualified, LLC

Paul J. Oster, FICO Pro, CEO of Better Qualified with appearances on numerous network radio and TV shows (WSJ & FOX BUSINESS NEWS) will provide the loan officer with an in depth look into the consumer credit reporting process. The loan officer will gain insight into a process that has long been shrouded with secrecy. The focus will be on developing a knowledge base for the loan officer so they may help their clients maximize the benefits associated with higher credit scores.

Moderator: Deborah Robertson, NYAMB Director

3:45pm-4:15pm

General Session G: Questions You Always Wanted to Ask Your Underwriter

Speaker: Jennifer Stouffer, Senior Underwriter

Moderator: Bob Moulton, Long Island Region President

4:15pm-5:30pm

General Session H: Wholesale Lending Today

Panelists:

- Art Saitta, Assistant VP, Residential Business Development Officer, Ridgewood Savings Bank
- Deborah Robertson, Sales Manager, Plaza Home Mortgage
- Brendan Barry, National Wholesale Production Manager, Allied Capital
- Denise Tragale, North East Regional Sales Manager, Nationstar Mortgage
- Robert Magnan, Vice President, Regional Manager, Emigrant Mortgage Co.
- Joe Amoroso, National Director of Sales, Real Estate Mortgage Network
- Allen Beydoun, Senior Vice President Sales, United Wholesale Mortgage

Moderator: Irene Amato, Vice President & Events Chair

5:30PM-8:00PM

Exhibit Hall Open & Networking Reception (raffles held in exhibit hall)

Conference Speaker Profiles



Joe Amoroso

Joe is a 24 year veteran of the mortgage business. Although his emphasis has been on the wholesale business channel, throughout his career, Joe has also managed retail origination platforms. Joe was a Senior Vice President of Opteum Financial Services and was the Director of Expanded Lending for Citi Mortgage. He is a graduate of the State University of New York, a past president of the Connecticut Mortgage Bankers Association and has written numerous industry related articles for national trade publications. Currently, Joe is the Director of National Sales for REMN, Real Estate Mortgage Network, a national wholesale lender based in Edison New Jersey.



Michael Barone

Michael 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.



Brendan Barry

Brendan has been in the mortgage industry for 20 years. The majority of his focus has been on the wholesale business but in his career he has managed retail and operations as well. Brendan has been an AVP at Green Point Mortgage as well as American Mortgage Network. Brendan was also an ASM for Wells Fargo and East Coast Divisional Manager for Home Savings of America. Brendan is currently the National Wholesale Production Manager for Allied Capital. He has trained thousands of brokers and loan officers in growing and expanding their business over the years.



Allen Beydoun

Allen Beydoun, Senior Vice President Sales. Allen leads more than 150 account executives, team leaders, division managers and development teams. On a day-to-day basis, Beydoun enforces continuous strategies focused on maintaining and expanding UWM's broker and correspondent network. Beydoun joined UWM as an account executive in 2007. He developed a strong understanding of client dynamics to create a leadership style that would further drive UWM's commitment to "Lending Made Easy." His impressive leadership guides the entire staff of UWM in providing exceptional client service, consistent turn times and constant communication between UWM's operations staff and brokers. Recently, Beydoun was named one of, "The Top 40 Mortgage Professionals under 40" by National Mortgage Professional magazine.



Karen Deis

Karen has been in the mortgage business since 1972. She has held almost every position within the loan origination side of things, including; owner of two Mortgage companies, Real Estate Company and an Appraisal Firm. Since 2008, Karen has published www.mortgagecurrentcy.com a service updating loan originators, processors, underwriters, company owners and managers on the mortgage rule and compliance updates on a monthly basis.



Kevin Finnerty

Kevin Finnerty is the Director of Policy for the State Regulatory Registry LLC (SRR), a subsidiary of the Conference of State Bank Supervisors (CSBS). SRR operates the Nationwide Mortgage Licensing System and Registry (NMLS) on behalf of state mortgage regulatory agencies. NMLS launched in January 2008. At CSBS, Kevin is responsible for developing and coordinating policy regarding the use of NMLS by state licensed mortgage loan originators, mortgage loan originators employed federally-chartered or federally-insured depository institutions, and licensed money service businesses.

Conference Speaker Profiles



Robert Magnan

Robert is a twenty-one year veteran of Emigrant Bank's Residential and Commercial mortgage lending division. Most of his tenure has been spent among the ranks of the Company's top originators. As Vice President and Regional Sales Manager, he oversees Emigrant's Mortgage Account Managers covering territories from New York City and all lending area's north of Manhattan. Robert takes great pride working with executive management to forge new programs and innovative approaches to resolve ever changing financing demands. Having the ability to draw both residential and commercial business from retail and wholesale channels is quite a challenge but offers an exciting work dynamic. The key to Emigrant's success can be attributed to the creative solutions that the company applies to various financing dilemmas that face homeowners, investors and commercial clients. On the Residential side, Emigrant focuses primarily on Jumbo transactions with guidelines in place for loans up to \$10m. Our products offer features such as blanket liens on various property types, foreign national guidelines, pledges, investment Co-ops, Non-Warrantable (Condo/Co-op) projects and flexible underwriting with compensating factors. Emigrant utilizes the same creative solutions on the commercial side of the business. Robert's vast knowledge of Real Estate affords his team the ability to identify the intrinsic value of certain commercial real estate.



Paul Oster

Paul J. Oster is the CEO of Better Qualified, LLC, a limited liability company that specializes in business and consumer credit services. The company offers businesses and consumers solutions that include, but are not limited to, establishing lines of credit (personal/non-personal guarantees), analysis and consulting on business and consumer credit reports, establishing business credit scores, credit card approval processes, and identity theft protection. Better Qualified works with over 100 business partners that are both public and privately held companies. The company has consulted for thousands of individuals and corporations on their credit ratings, operations, sales and business models. Oster has extensive knowledge and experience in finance, mortgages and insurance. 20 years of experience in the industry has given Mr. Oster great insight to develop custom programs for all of Better Qualified's clients.



Rholda Ricketts

Ms. 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-charted domestic and international banking organizations. In 1998 she was named Principal Bank Examiner – Special Projects where she spearheaded the Banking Departments 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.



Deborah Robertson

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.

Conference Speaker Profiles



Lloyd Rutherford

Lloyd has been in the mortgage industry since 1983. He has his DE CHUMS Number, in VA, LAPP approved, and is an experienced mortgage underwriter. He has managed many different departments within the mortgage banking industry. His most recent years have been spent in the mortgage business including operating his own Quality Control and Compliance Company and working for a National Mortgage Banker as their Credit Policy Manager. Lloyd also works as a staff writer for the nationally published e-zine magazine Mortgage Currentcy and also answers questions through the "ask the experts" link in the Mortgage Currentcy website for Agency related questions and scenarios.



Art Saitta

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.



Marc Savitt

Marc Savitt is the President of the National Association of Independent Housing Professionals (NAIHP), and a 31 year veteran of the mortgage industry. Previously, Marc served as the 2008-2009 President of the National Association of Mortgage Brokers. He also held the positions of NAMB's Government Affairs Chair and founder of the Consumer Protection Committee. Marc is president and owner of The Mortgage Center-based in Martinsburg, WV, who just celebrated their 27th anniversary. As president of NAIHP, Marc directed the campaign against the Home Valuation Code of Conduct (HVCC), meeting numerous times with the NY Attorney General's Office, the GSE's, FHFA and HUD. NAIHP was responsible for the insertion of an amendment in the Dodd-Frank Wall Street Reform Act, allowing originators to once again order appraisals directly from appraisers. That amendment was later removed during the conference committee. Since 2009, Marc has been working to defeat the Federal Reserve Board's restrictive rule on loan originator compensation. In March of 2011, NAIHP filed suit to prevent the rule from being implemented. Although, the court deferred to the Fed on the issue, Marc is continuing the campaign against this rule by utilizing other options.



Jennifer Stouffer

Jennifer Stouffer is a Sr. Underwriter with Plaza Home Mortgage, Inc. Jennifer has been in the mortgage business for 26 years, underwriting for 16 years and a DE UW for 10+ years. Prior to joining Plaza Jennifer worked with Susquehanna Bank and Columbia National Bank. Jennifer takes pride in her job. She is an excellent communicator and works with clients directly to achieve a successful outcome. Plaza is fortunate to have Jennifer on their team.



Denise Tragale

Denise is a 20-year industry veteran who has worked successfully in loan origination, management of sales and operations including strategic business development. Denise is the Northeast Regional Sales Manager at Nationstar Mortgage, one of the nation's leading mortgage lenders. Denise has been with Nationstar for 4 years. Prior to joining Nationstar, Denise was the Northeast Regional Director at Vertice and was the New York Branch Manager at American Brokers Conduit. Denise is married with 2 children and lives on Long Island. Denise enjoys playing tennis, cooking and doing mortgages!



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Carrington Mortgage	17
Cole Taylor Mortgage	14
Cutco Closing Gifts	19
Emigrant Mortgage	9
Freedom Mortgage	15
MBANJ/NJAMB/PAMB	8
Mortgage Services III, LLC	16
MortgageCurrentcy.COM	20
Nationstar Mortgage	18
Paradigm Title Group, LLC	10
Plaza Home Mortgage	1 & 2
Real Estate Mortgage Network	13
Residential Home Funding	12
Ridgewood Savings Bank	4 & 5
United Wholesale Mortgage	11

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