



Navigating the Many Roads ^{and} Options to Mortgage Lending

"LET NYAMB GUIDE YOU THERE"

Today's Program

Concurrent Education Session:

❖ On-Site Registration & Badge Pick Up	8:00am-7:30pm
❖ Continental Breakfast Coffee Station Open	8:30am – 10:00am
❖ Session A: "State, National, & Regulatory Updates with Q/A"	
■ Part 1: New York & National Updates Speakers: Lou Borsellino, NYAMB President, Irene Amato, VP, Events Chair & Lower Hudson Region President,, & Gene Tricozzi, NYAMB Past President & Legislative Chair	9:00am-9:30am
■ Part 2: Conference of State Bank Supervisors (CSBS/NMLS) Speaker: Tim Lange, Senior Director, Policy, Conference of State Bank Supervisors (CSBS)	9:30am-11:00am
❖ Session B: "Wholesale Mortgage Today" <i>A chance to Meet your Leading Wholesale Lenders . Learn about "New" Niche Products and Services.</i>	11:15am-12:15pm
Panelists: Art Saitta, Regional Business Development Officer-Secondary Marketing/Product Development, Ridgewood Savings Bank, Deborah Robertson, Sales Manager Plaza Home Mortgage, Allen Beydoun, Account Executive, United Wholesale Mortgage, & John Turner, VP Northeast Wholesale, Freedom Mortgage	
❖ Buffett Lunch	12:15pm-1:15pm
❖ Session C: Broaden your Business Base with "Commercial Loan Brokering" Speaker: Charles Ruffin, Emigrant Mortgage Consultant, Emigrant Mortgage	1:15pm-2:15pm
❖ Session D-1: NY Audit – What You "NEED" to Know Speaker: Irene Amato, President of A.S.A.P. Mortgage Corp.	2:30pm-3:15pm
❖ D-2: Is Your IT environment Prepared for a NYS Department of Financial Service's Audit? Speaker: Douglas Holdgrafer, Managing Partner of WesTech Solutions	3:15pm-3:45pm
❖ Session E: Genworth Mortgage Insurance Speaker: Mary Beth Hickson, Account Manager ,Genworth Mortgage Insurance	3:45pm-4:45pm

❖ Exhibit Hall & Industry Networking Event with Full Dinner/Cash Bar/Free Raffles & 50/50 drawing

5:00pm-8:00pm



Amato, Irene
A.S.A.P. Mortgage Corp

A.S.A.P. Mortgage Corp. is owned and operated by Irene Amato, a licensed Mortgage Broker. Irene began her career in the Mortgage business in 1996 and has since become very well respected as a top broker in the industry. Irene has extensive experience in the real estate and finance fields and utilizes this experience to assure that her clients receive superb care and concern through the mortgage process. Irene is honored to be the Vice President of the New York Association of Mortgage Brokers and the Regional President of the Lower Hudson Valley Association of Mortgage Brokers. Irene is the recipient of the 2013 NYAMB Broker of the Year & the 2013 HGAR Affiliate of the Year Awards.

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Beydoun, Allen
UWM

Allen Beydoun 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.

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Hickson, Mary Beth
Genworth Mortgage
Insurance

Mary Beth Hickson has been an Account Manager with Genworth Mortgage Insurance for over 28 years. She covers the Hudson Valley Region of NY, CT and Western MA. She is a member of the Hudson Valley APMW, CT MBA and the Mid-Hudson Valley MBA. She has been a board member for CT MBA and is co-chair of their education committee. She was raised in Westchester County and presently resides in Dutchess County.

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Holdgrafer, Douglas M.
WesTech Solutions, LLC

Douglas Holdgrafer, Managing Partner of WesTech Solutions has spent the last 10+ years designing, building and maintaining networks for small and medium businesses throughout the Hudson Valley. WesTech Solutions has identified a need for businesses that do not have the appropriate resources to handle everyday IT related tasks and offers them end to end support of their IT organization on all tasks from Managed Services, IT Security, Data Protection, email and data hosting, and cloud services. WesTech and their dedicated team of IT experts have the capacity to act as an extension to organizations as an outsourced IT department. WesTech provides personal, focused attention to each of their clients and ensures that their IT systems are aligned with their business goals and needs. Doug's discussion today around IT Security is a timely one as it is a hot topic amongst all his clients and WesTech has been and will continue to evaluate and remediate any and all security gaps within an organization.

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Lange, Tim

Conference of State Bank
Supervisors (CSBS)

Tim Lange currently serves as Senior Director with the Conference of State Bank Supervisors (CSBS) which he joined in 2008. In this role, Tim's duties have included managing system policy and development for NMLS, the legal system of record for mortgage and other non-depository financial services regulation. Prior to joining CSBS, Tim worked in the securities industry for ten years specializing in fixed income sales and trading. A native of Chicago, Tim holds a Bachelor of Business Administration degree with a concentration in accounting from Loyola University Chicago and a Master of Public Administration degree from the Maxwell School of Citizenship and Public Affairs at Syracuse University. CSBS is the nationwide organization for state banking, representing the bank regulators of the 50 states, the District of Columbia, Guam, Puerto Rico and the Virgin Islands, and approximately 6,200 state-chartered financial institutions. The Conference is responsible for defending state authority to determine banking structure and the products and services state-chartered institutions can offer and for improving the quality of state bank supervision by providing department performance evaluation and accreditation programs and supervisory education/training programs for state banking department personnel.

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Robertson, Deborah
Plaza Home Mortgage

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.

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Ruffin, Charles
Emigrant Mortgage

Mr. Ruffin's primary role at Emigrant Mortgage Company is to originate SBA, multifamily, mixed use, office, retail, warehouse, underlying co-op, and SRO loans. Mr. Ruffin also originates 1 to 4 family, condo, and co-op residential loans. Mr. Ruffin has over 15 years of experience originating commercial and residential loans. Before joining Emigrant Mortgage Company Mr. Ruffin was the Managing Director of Davenport Capital Markets. Mr. Ruffin's role at Davenport Capital Markets focused on originating permanent, bridge and mezzanine commercial loans for various property types. Previous to Davenport Capital Markets Mr. Ruffin was a Client Manager in the Commercial Term Lending division of J.P Morgan Chase. While at J.P Morgan Chase Mr. Ruffin focused on originating multifamily and mixed use commercial loans. Mr. Ruffin holds a JD/MBA and a NY Real Estate Broker's License.

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Saitta, Art

Ridgewood Savings Bank

Art Saitta has excelled in residential lending for more than 28 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 in 2011 and 2013, and the LIBOR Associate of the Year Award. Art has served as president of the Community Bankers' Mortgage Forum, been the speaker on many industry panels and most recently was featured in the January 2014 edition of National Mortgage Professional's Inside Look. Additionally, Art 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.

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John Turner

Freedom Mortgage

John Turner, Vice President, North East Wholesale at Freedom Mortgage holds more than 30 years wholesale lending experience highlighted by consistent high levels of production and development in staff and operations.

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