



GENERAL SESSION SPEAKERS

Welcome Address:

Marty Pfeiffenberger, NYAMB President

Session A: Panelists:

1. Deborah Robertson, Sales Manager, NY/NJ/DE/MD/VA, Plaza Home Mortgage

2. Tina Lewandowski, Regional Sales Manager, REMN

3. Brian Gillespie, Eastern Regional Sales Manager, Carrington Mortgage Services, Wholesale Div.

Moderator(s): Irene Amato, NYAMB President-Elect & Events Co-Chair and Bonnie S. Nachamie, Esq., NYAMB Treasurer & Events Co-Chair

Session B: Speakers

1. Rholda Ricketts, Deputy Superintendent, NYSDF

2. David Harris, Assistant Deputy Superintendent, NYSDFS

Moderator: Bonnie S. Nachamie, Esq., NYAMB Treasurer & Events Chair

Session C: Speaker

Wayne Watkinson, Esq. Partner, Levy and Watkinson, P.C.

Moderator: Bonnie S. Nachamie, Esq., NYAMB Treasurer & Events Chair

Session D: Speaker

Richard Bettencourt, NAMB Government Affairs Chair

Moderator: Marty Pfeiffenberger
NYAMB President

CONFERENCE

WELCOME ADDRESS 10:00 AM-10:15AM

Hear about NYAMB's Legislative Team's recent trip to Capitol Hill in Washington DC and get the latest updates on how the NYAMB is working closely with National, the CFPB & Congress on Qualified Mortgage Regulations, VA Loan Limits & the TILA/RESPA (TRID) integrated disclosures and deadline of August 1st.

SESSION A: BROKER-WHOLESALE LENDING ROUNDTABLE BREAKFAST

10:15 AM-10:50 AM

Open discussion with top industry wholesale representatives. Voice your opinions as to the delivery of service of wholesale lenders; What do brokers expect and demand from wholesale lenders? What do wholesale lenders expect from mortgage brokers? What technology platforms work best for wholesalers? What will drive broker success in 2015? What will be the challenges for brokers to overcome? Relax and enjoy breakfast!

SESSION B: ALL THE NEWS FROM ONE STATE STREET (NYSDFS) 11:00 AM-12:00 PM

Topics to include:

1. Websites
2. Social Media
3. Licensing turnaround time
4. Standards for evaluating MLO renewals
5. Q&A Segment

LUNCH WITH THE EXHIBITORS

(in the exhibit hall) 12:00 PM – 2:00 PM

Exhibit Hall Open. Lunch provided in the Exhibit Hall

SESSION C: KNOW THE NITTY GRITTY OF RESPA/TILA INTEGRATION 2:00 PM – 2:30 PM

Be prepared to explain the new disclosures to your customers. Learn the lingo of the Cost Estimates and Closing Disclosure. The disclosure world is changing. Be ready!

SESSION D: ADVOCATING FOR THE INDUSTRY 2:40 PM – 3:15 PM

NAMB is in the trenches with the CFPB working to ensure that brokers continue as a vital part of the industry landscape. Know the issues that brokers face and how broker's livelihood are being protected.

AGENDA 2015

AFTERNOON BREAK – ICE CREAM SUNDAE STATION OPEN (open for 1.5 hours) 3:15 PM

Make your own Sundae and enjoy the variety of sweet toppings.

SESSION E: INSURE YOUR SUCCESS IN 2015 3:30 PM-4:15 PM

- ✓ Redefining the originator's opportunity in today's marketplace
- ✓ Understanding roles & responsibilities
- ✓ Maximizing your opportunity in today's complex marketplace with an "it's my fault," accountability approach
- ✓ Defining your highest and best use while maximizing & collaborating with the best team possible
- ✓ Building today's \$50-\$100 million dollar mortgage practice

SESSION F: IT'S TIME TO TAKE YOUR BUSINESS TO THE NEXT LEVEL 4:30 PM-5:45 PM

- ✓ Learn the two things that could be preventing you from taking your business to the next level.
- ✓ Learn how to use the Three Pillars of Success to maximize your productivity and performance in your business and your personal life.
- ✓ Find out the ONE thing that you will never, ever, ever, - out earn – outperformance or outsell.
- ✓ Mark will show what this is and how to blast through it.

Session Sponsor



EXHIBIT HALL & NETWORKING COCKTAIL RECEPTION

(in the exhibit hall) 6:00 PM-8:00 PM

Exhibit Hall Open. Food, Open Bar, Raffles

Cocktail Reception Sponsored by:



wholesale *Conference*
& Tradeshow 22nd Annual



GENERAL SESSION SPEAKERS

Session E: Speaker

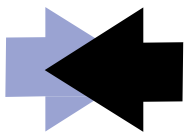
Jim McMahan, President
Benchmark Mortgage

Moderator: Marty Pfeiffenberger, NYAMB
President

Session F: Featured Speaker

Mark Logue, Elite Tony Robbins Peak
Performance Coach

Moderator: Irene Amato, NYAMB's President
Elect & Events Co-Chair



Powerhouse Conference Speakers

**RICHARD
BETTENCOURT**
NAMB



Richard Bettencourt

I have served on the Board of Director for the Massachusetts Mortgage Association (MMA) for over 4 years and 3 years as the MMA Chairman for the Education Committee. Early in 2012 I was nominated and selected to serve a 3 Year Term on the prestigious Board of Directors for the National Association of Mortgage Brokers and Professionals (NAMB). In addition to my Board appointment I am also NAMB's Vice Chairman of the Government Affairs Committee. I have been on both sides of the mortgage industry, as a broker and lender so I know what it takes to make a transaction qualify. I am fully versed in Conventional, VA, FHA, USDA, Community Lending, and Reverse Mortgages programs with a detailed knowledge of the guidelines that accompany those individual programs.

**BRIAN
GILLESPIE**
Carrington Mortgage



Brian Gillespie

Brian is the Eastern Regional Sales Manager for Carrington Mortgage Service's Wholesale Division. Brian has been in the financial services industry for 23 years, with sales and operational experience. His expertise includes government products as well as both conforming and non-conforming products. He currently heads a team of Account Executives in the North East who market government loan products to those with credit challenges.

**TINA
LEWANDOWSKI**
REMN



Tina Lewandowski

Tina Lewandowski came into the mortgage industry in 1998, learning the business from the inside out. Beginning as a closer, she quickly moved into processing. In 2003 Tina joined REMN Wholesale family, earning her DE and underwriting through 2006. Making the transition into sales as an Account Executive in late 2006 proved to be the jumping off point for Tina's sales career. After being an All Star for the company for many years, Tina achieved the prestigious honor of being the 2011 Top Volume Producer for REMN Wholesale. The following years proved to be equally successful, making her an ideal candidate for the position of Northeast Regional Sales Manager, a position she has held since 2013. Tina's love of the business and commitment to REMN Wholesale makes her a leader in today's wholesale industry.

MARK LOGUE
ELITE TONY
ROBBINS PEAK
PERFORMANCE
COACH



Mark Logue

Mark Anthony Logue is an Elite Tony Robbins Peak Performance Coach. Since emigrating to America from Ireland, Mark has over 20 years experience as a Real Estate Investor and successful Entrepreneur. As a corporate leader in Wells Fargo; running a joint venture in the North East Division, Mark was responsible for taking his division to an increase in sales and profitability of over 400% in a three year period.

Mark is currently dividing his results coaching between multimillion dollar businesses and individuals seeking improvement in their personal relationships. Having played Collegiate level Futbol (Soccer) on a full university scholarship and then having played Semi-Pro in the North East United States for 10 years, Mark attributes much of his understanding of discipline, focus and team dynamics to time spent on many successful teams. Mark uses the strengths of understanding team dynamics and effective communication in both the business level coaching and with his individual clients.

Mark is presently writing a relationship book from the perspective of how the modern Masculine man needs to show up in order to connect with the Feminine, in order to create an amazing, passionate and sustainable long-term connections.

JIM MCMAHAN
BENCHMARK
MORTGAGE



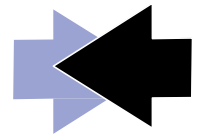
Jim McMahan

Jim McMahan has been one of the outstanding leaders of the mortgage lending industry for the last twenty-five-plus years. In his career as a Senior Loan Officer, Jim personally closed over 5,000 transactions worth close to \$1.5 billion in loan originations.

For the past six years he has been serving Benchmark Mortgage and its customers, first as Executive Vice President and National Sales Trainer and now as its President. He is very clear on the vision that will carry the company into the second decade of this century, overcoming new obstacles and meeting standards of compliance never before seen by the industry.

Jim has done more than lead successful companies; he has served as a leader for the mortgage industry as a whole. On stage for more than twenty years, he is a dynamic and compelling speaker, who has built his reputation on the ability to help mortgage professionals maintain and grow their businesses, especially in tough markets.

Powerhouse Conference Speakers



Rholda Ricketts

Deputy Superintendent of Banks - Mortgage Banking Division

Ms. Ricketts started her career with the New York State Banking Department in 1985. In December 2006, as Deputy Superintendent of Banks, she assumed responsibility for the Mortgage Banking Business Unit. Since then, Ms. Ricketts has drafted and assisted in drafting of Mortgage related legislation and regulations designed to aide borrowers at risk of foreclosure and facilitate licensing of Mortgage Loan Originators. She also spearheaded the implementation of safety and soundness examination principles for mortgage entities regulated by the Department.

From August 2009 to August 2012, she served as director and treasurer of the American Association of Residential Mortgage Regulators. Ms. Ricketts also actively participated in the New York Bar Association Committee established to identify mechanisms to address Foreclosures in New York.

Graduate -Bernard M. Baruch College, City University of New York, Bachelors in accounting



**RHOLDA
RICKETTS**
NYSDFS

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.



**DEBORAH
ROBERTSON**
PLAZA HOME
MORTGAGE

Wayne Watkinson, Esq.

Wayne Watkinson is an attorney whose practice, since 1996, has concentrated on representing mortgage lenders and brokers in compliance, transactional, corporate and litigation matters. In addition, he assists clients in establishing mortgage companies, and in obtaining mortgage banking licenses throughout the country. In another area of concentration, Mr. Watkinson counsels clients on the proper manner of creating affiliated business arrangements with real estate brokers, title agencies and others, which comply with RESPA and other state and federal laws and regulations. Mr. Watkinson is also the founding member of My Professional Educator, L.L.C., a company recently formed to provide quality education to the real estate and financial services industries.

Wayne Watkinson served from 1991 to 1996 as Deputy Attorney General assigned to represent the New Jersey Banking Department. In this position, he represented the Department in appellate and administrative courts, and in regulatory and advice matters. Mr. Watkinson also assisted the Department and Legislature in drafting the Interstate Banking and Branching Act, L. 1996, c.17, the law which permitted foreign and out-of-state banks to branch into New Jersey for the first time, and the Licensed Lenders Act L. 1996, c.157. This latter law combines the licensing of mortgage bankers, secondary lenders, consumer lenders and sales finance companies, thereby reducing regulatory burden. Mr. Watkinson served as a Regulatory Officer for the Department of Banking from 1988 to 1991, drafting Department regulations for banks, thrifts, mortgage bankers and other licensees. He was a legal assistant for Central Appellate Research, Administrative Office of the Courts, from 1986 to 1988, providing research and memoranda for the judges of the Superior Court, Appellate Division.

Mr. Watkinson served as the Chair of the Banking Law Section of the N.J. Bar Association, and is also the former Chair of the Legislative Committee and the Consumer Finance Committee. He received his B.A. degree in Economics from Dickinson College in Carlisle, Pennsylvania, and his J.D. law degree from Stetson University Law School in St. Petersburg, Florida.



**WAYNE
WATKINSON, ESQ.**
Levy and Watkinson, P.C.



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