New York Association of Mortgage Brokers (NYAMB)
MAY 23, 2022 CONFERENCE AGENDA

- 8:00am - 6:00pm | On-Site Registration Desk Open

- 8:00am-11:30am | Exhibitor Set Up

- 9:00am - 9:45am | Broker/Lender Roundtable Breakfast *with top Industry Wholesale* Lenders **Allen Beydoun,** EVP of Sales, UWM, **Deborah Robertson**, Regional VP of Sales, Plaza Home Mortgage, **Arthur Saitta,** Business Development Officer, Ridgewood Savings Bank, & **Michael Nuzzo,** National Account Executive, Luxury Mortgage Corp.

  Broker Lender Roundtable boldly takes on the Elephant(s) in the Room … "Higher Interest Rates" and "Limited Inventory". Broker Owners together with national and local lender experts in a panel discussion share inside knowledge and proven techniques on how Mortgage Brokers can actually grow market share and maintain profitability even in this exceedingly difficult market. Don't miss an opportunity to learn what your most successful Mortgage Broker colleagues are doing to stay ahead of the competition in this very tight mortgage market.

- 9:50am - 10:10am | NYAMB Welcome Address with President, **Mark Favaloro**

- 10:15am - 11:25am | General Session A: NYSDFS 2022 Broker Examination Guidelines with special guest speaker **Rholda Rickets,** Deputy Superintendent, Mortgage Banking Division

  Yes… examinations are moving forward for 2022 and there is absolutely "NOTHING" like hearing it all directly from the DFS live. The DFS discusses the most common mistakes Mortgage Brokers make and how to avoid not being prepared for your next examination. I have also arranged for plenty of time for all your questions to be addressed so get ready for this most informative session.

- 11:30am - 12:00pm | General Session B: Nationwide State of the Industry – A Wholesale Perspective from guest speaker, **Allen Beydoun**, EVP of Sales, UWM

  The facts on where Mortgage Brokers are as an industry, our market share, and our projected growth. Allen has extensively traveled the entire country talking on the pulse of our industry and he will share his insights and knowledge regarding our most recent trajectory to "increased market share" and how Mortgage Brokers can Dominate by Being Different.

- 12:00pm - 1:15pm | Buffet Lunch with the Exhibitors in the Exhibit Hall

- 1:30pm - 2:00pm | General Session C: National Updates from Washington , DC
  Michael Williams, Founder & President of The Williams Group, National Association of Mortgage Brokers (NAMB) Strategic Lobby Expert

  Michael explains the focus of the Mortgage Broker Lobby efforts on a National level including the latest effort and strategy to protect the business of the mortgage broker so consumers can continue to benefit from the superior expertise that Mortgage Brokers provide. Michael shares the latest talking points so we can all be part of the effort to improve the business for all on a National Level.

- 2:00pm - 3:00pm | General Session D: NYSDF Critical Cybersecurity Updates NYAMB's DFS Cybersecurity emergency update is "specific" to NY Mortgage Brokers and encapsulates the latest guidelines and requirements regarding the newest and most recent world cybersecurity threats.

  Panelists: **William Peterson,** Assistant Deputy Superintendent, Cybersecurity Division, NYSDFS, **Timothy Reboulet,** Principal Consultant, SpearTip, Former U.S. Secret Service Electronic Crimes Special Agent. Moderated by: **Al Alper,** CEO of Absolute Logic/Cyberguard360

  The following topics will be addressed:

  1. Mortgage Broker websites and Loan Officer email accounts
  2. Internet portals that Mortgage Brokers use for the collection of consumer data used in the processing of mortgage applications
  3. Short and long-term storage of consumer data
  4. Clarification of the current International Cybersecurity threats

- 3:00pm - 3:30pm | General Session E: Real Estate Tax Assessment Regulatory & Compliance Issues. Legal Panel with special guest speakers **Michael Schroder, Esq.,** and **Anthony Forzaglia, Esq.** of Schroder & Strom, LLP, Real Estate Tax Counsel

  Property Owners and Professionals Owners of residential and commercial property in the Metropolitan area are subject to various regulations related to the administration of property tax assessments and taxation, challenging those assessments and applying for exemptions. Owners of residential property applying for exemptions have to contend with income and eligibility requirements, while owners of income producing properties may be required to file annual income and expense statements. Two attorneys who concentrate in the area of tax assessment will review applicable exemptions, filing requirements and compliance issues for different types of properties. The topic should be of interest to real estate professionals, lenders and owners.

- 3:30pm - 4:00pm | General Session F: Hudson Gateway Association of Realtors (HGAR) Don't miss this dynamic presentation from **Anthony Domathoti,** President of HGAR on the direction of Real Estate in New York. Anthony will discuss the current regulatory and economic challenges facing the industry and how Mortgage Brokers and Realtors can work together to stay profitable even in this difficult market.

- 4:00pm-4:30pm | General Session G: CFPB Updates on handling of RESPA violations and Kickbacks presentation by **Levi Swank,** Partner, Goodwin Procter, LLP

  CFPB Regulatory Expert Levi Swank, presents the latest updates to the Federal Regulation regarding referral fees between Mortgage Brokers, Realtors, and other settlement service providers. This session will provide you with important information on how to avoid serious RESPA violations while growing your referral network legally. This alone is worth the price of admission. Don't miss a word of this presentation by this CFPB Expert.

- 4:30pm - 6:30pm | Exhibitor Networking Reception (vendor booths, food, drinks & raffles) sponsored by: **UWM**