

# 34<sup>th</sup> Regional Conference of MBAs

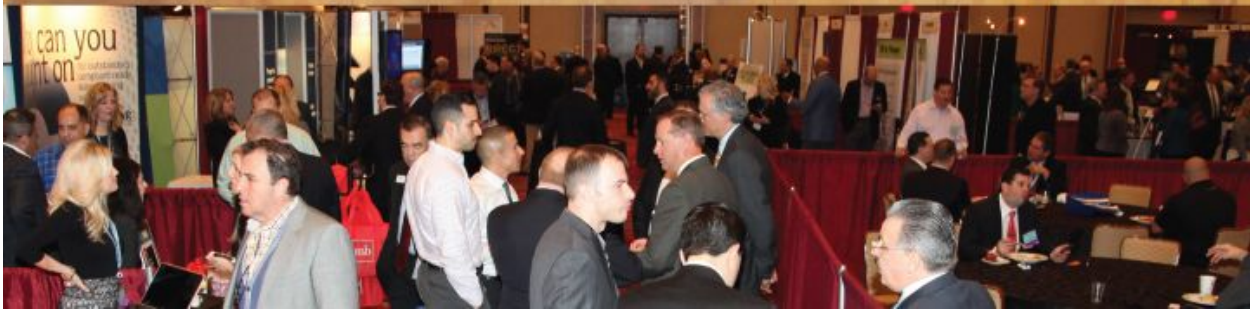
Networking Trumps Social Media

March 19 - 23, 2017

Harrah's Resort and Convention Center

Atlantic City, NJ

[www.mbanj.com](http://www.mbanj.com)




## Commercial Property Program

*Sunday, March 19, 2017*

4:30 p.m. - 9:00 p.m.	<b>Registration/Information Desk Open</b>
7:00 p.m. - 9:00 p.m.	<b>Opening Commercial Networking Cocktail Reception</b>

## Commercial Property Program

*Monday, March 20, 2017*




7:30 a.m. - 8:00 p.m.	<b>Registration/Information Desk Open</b>
7:30 a.m. - 9:00 a.m.	<b>Continental Breakfast</b>
9:00 a.m. - 9:15 a.m.	<b>Welcome/Introductions</b>
	<ul style="list-style-type: none"><li>• <b>E. Robert Levy, Esq.</b> Conference Chairman; Executive Director, MBA-NJ, NJAMB and PAMB;</li></ul>

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	<ul style="list-style-type: none"><li>● <b>Charles H. Kauffman, Jr., CMB</b> President, C.H. Kauffman &amp; Associates, Inc.; Commercial Planning Committee</li></ul>
9:15 a.m. - 10:45 a.m.	<b>State of the Commercial Market</b>
	<ul style="list-style-type: none"><li>● <b>David B. Henry</b> Chairman &amp; Co-Founder, Peaceable Street Capital Retired Vice-Chairman (2001-2016) and CEO (2009-2016) of Kimco Realty Corporation</li></ul>
10:45 a.m. - 12:15 p.m.	<b>Current State of the CMBS Market</b>
Moderator:	
	<ul style="list-style-type: none"><li>● <b>Lawrence J. Longua</b> Managing Director, Urbanalysis LLC</li></ul>
Panelist:	

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	<ul style="list-style-type: none"><li>● <b>Shari D. Linnick</b> Vice President, Client Services, Trepp, LLC</li></ul>
12:30 p.m. - 1:30 p.m.	<b>Lunch with Speaker</b>
	<ul style="list-style-type: none"><li>● <b>Richard Spengler</b> Executive Vice President &amp; Chief Lending Officer, Investors Bank</li></ul>
1:45 p.m. - 3:00 p.m.	<b>Navigating the Ocean of Non-Bank and Alternative Lenders</b>
How do these lenders differentiate themselves and what are the nuances in their platforms? What are the benefits and challenges in working with these lenders? What is the future on non-bank and alternative lending in a deregulated environment?	
Moderator:	
	<ul style="list-style-type: none"><li>● <b>Richard T. Carr, Jr.</b> Senior Director, Silverthread Capital, LLC</li></ul>
Panelists:	

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	<ul style="list-style-type: none"><li>● <b>Kevin Farrell</b> Senior Director of Originations, Midwest Division, ACRES Capital</li></ul>
	<ul style="list-style-type: none"><li>● <b>Brian Fenwick</b> Senior Vice President &amp; Head of Underwriting, Northeast Bank</li></ul>
	<ul style="list-style-type: none"><li>● <b>Dave Henrich</b> Univest</li></ul>
	<ul style="list-style-type: none"><li>● <b>Sanford Herrick</b> Founder and Managing Principal, Case Real Estate Capital, LLC</li></ul>

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	<ul style="list-style-type: none"><li>● <b>Jon McConnell</b> Director of Finance, DHD Ventures</li></ul>
3:00 p.m. - 4:30 p.m.	<b>Where do we go from here? Overview and Outlook for 2017 and Beyond</b>
<ul style="list-style-type: none"><li>● Economic Update</li><li>● Capital Markets Overview</li><li>● Where are Capitalization Rates headed for commercial real estate</li><li>● Political risk after the first 100 days of the incoming administration</li><li>● Importance of the workflow interaction of the various Commercial Real Estate areas (i.e. Market Intelligence, Lending Risk, and Market/Valuation Risk)</li></ul>	
Moderator:	
	<ul style="list-style-type: none"><li>● <b>Frederick A. McDonald, Jr.</b> Vice President, Property Appraisal Analyst Popular Community Bank</li></ul>
Panelists:	
	<ul style="list-style-type: none"><li>● <b>Carlo L. Batts, MAI</b> Principal, Rittenhouse Appraisals</li></ul>

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	<ul style="list-style-type: none"><li>● <b>Marc Leno</b> Vice President, Commercial Real Estate Lender</li></ul>
	<ul style="list-style-type: none"><li>● <b>Ryan Severino, CFA</b> Chief Economist, (JLL) Jones Lang LaSalle</li></ul>
6:00 p.m. - 8:00 p.m.	<b>Networking Cocktail Reception</b>
<b>Commercial Property Program</b> <i>Tuesday, March 21, 2017</i>	
7:30 a.m. - 9:00 p.m.	<b>Registration/Information Desk Open</b>
8:45 a.m. - 9:30 a.m.	<b>Continental Breakfast</b>
9:30 a.m. - 11:30 a.m.	<b>Traditional Lenders' Panel</b>
<p>The lenders are back with money to lend. Hear their insights and perspectives on how transactions are getting structured today, current lending programs available and their forecasts for 2017. The bankers will be in the house on Tuesday morning, will you?</p>	

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Moderator:	
	<ul style="list-style-type: none"><li>● <b>Ronald M. Shapiro</b> Assistant Professor of Professional Practice, Finance and Economics Department, Rutgers Business School – Newark and New Brunswick, Rutgers, The State University of New Jersey</li></ul>
Panelists:	
	<ul style="list-style-type: none"><li>● <b>Paul P. Braungart III</b> President &amp; CEO, Regional Capital Group (RCG), Regional Capital EB-5 Alliance</li></ul>
	<ul style="list-style-type: none"><li>● <b>Alexander Cohen</b> Chief Executive Officer, Liberty SBF</li></ul>



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- **David May**  
VP, Commercial Real Estate  
Haven Savings Bank



- **Ellen McHenry**  
Senior Director of Financial Programs,  
UCEDC, A Nonprofit Economic Development  
Corporation



- **Peter Rand**  
Senior Vice President and Senior Banker, Income  
Property Group,  
KeyBank Real Estate Capital



- **Charles Ruffin**  
Sales Manager,  
Emigrant Mortgage Company







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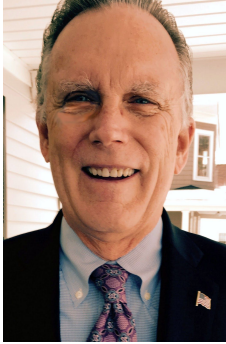


	<ul style="list-style-type: none"><li>● <b>Mark Santasieri</b> Senior Vice President/Regional Director, New Jersey Commercial Real Estate Portfolio, TD Bank - America's Most Convenient Bank</li></ul>
	<ul style="list-style-type: none"><li>● <b>Dennis Suh</b> Vice President, Commercial Loan Originations ValueXpress LLC</li></ul>
	<ul style="list-style-type: none"><li>● <b>Ken Wood</b> North East Regional Director, Money360</li></ul>
	<ul style="list-style-type: none"><li>● <b>Christina M. Youngblood</b> Vice President - Commercial Loan Officer,, 1st Constitution Bank</li></ul>

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	<ul style="list-style-type: none"><li>• <b>Michael Zmachinski</b> Vice President, Senior Commercial Lending Officer, Millington Savings Bank</li></ul>
11:30 a.m. - 2:00 p.m.	<b>Commercial Property Exhibit Hall with Lunch</b>
2:00 p.m.	<b>Commercial Conference Ends</b>
<b>Residential Program</b> <i>Tuesday, March 21, 2017</i>	
7:00 p.m. - 9:00 p.m.	<b>Opening Residential Networking Cocktail Reception in Exhibit Hall</b>
	<b>Co-Sponsors:</b>
	
	

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**Residential Program**

*Wednesday, March 22, 2017*

7:30 a.m. - 9:00 p.m.

**Registration/Information Desk Open**

7:30 a.m. - 8:15 a.m.

**Continental Breakfast**

8:15 a.m.

**General Session Begins**

8:15 a.m.

**Welcome and Program Overview**

Welcome, Introductions and Comments



- **E. Robert Levy, Esq.**  
Conference Chairman;  
Executive Director,  
MBA-NJ, NJAMB and PAMB;

8:30 a.m. - 9:30 a.m.

**Morning Session, Back by Popular Demand**

Barry Habib and Peter Boockvar discuss rates, housing, stocks and the economy for 2017  
Where is the economy headed in the next 12-24 months? Is there a recession looming? What can you do to protect your personal assets, and more importantly, how can you profit from this in both your business and your investments? During this interactive session, market guru Peter Boockvar, along with our very own Barry Habib, will take an in depth look at the economy, housing, the future direction

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of interest rates, and other asset classes. They will also explore the effect of the new administration, global factors, and the Fed's role in shaping the future of the financial markets. Bring your own questions, as both Peter and Barry will be there to help answer them.

Speakers:



- **Peter Boockvar**  
Managing Director, Chief Market Analyst,  
The Lindsey Group LLC



- **Barry Habib**  
CEO,  
MBS Highway

9:30 a.m. - 10:45 a.m.

**Industry Leaders Panel**

Moderator:



- **Regina M. Lowrie, CMB**  
President & CEO,  
RML Investments, Inc. d/b/a RML Advisors





Panelists/Speakers:

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	<ul style="list-style-type: none"><li>● <b>Christina K. Boyle</b> Senior Vice President and Head of Single-Family Sales &amp; Relationship Management, Freddie Mac</li></ul>
	<ul style="list-style-type: none"><li>● <b>Jerome A. (Garry) Cipponeri</b> Founder, President and CEO, TradeRoom Capital, LLC and TradeRoom Capital Partners LLC</li></ul>
	<ul style="list-style-type: none"><li>● <b>Bill Emerson</b> Chief Executive Officer, Quicken Loans Inc.</li></ul>
	<ul style="list-style-type: none"><li>● <b>Rodrigo López, CMB</b> Chairman, MBA</li></ul>

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	<ul style="list-style-type: none"><li>● <b>Stanley C. Middleman</b> President and Chief Executive Officer, Freedom Mortgage; Chairman, Cherry Hill Mortgage Investment Corporation</li></ul>
	<ul style="list-style-type: none"><li>● <b>Julie A. Shaffer</b> Director of the Philadelphia Homeownership Center, U.S. Department of Housing &amp; Urban Development</li></ul>
	<ul style="list-style-type: none"><li>● <b>Jeff Tennyson</b> President, Clayton Holdings, LLC</li></ul>
10:45 a.m. - 11:45 a.m.	<b>Regulatory Panel</b>
<p>HMDA, fair lending and more. This panel will address the latest modifications to HMDA and updates on Fair Lending as well as enforcement actions that you should know about to guide your company in 2017 and beyond. This panel will also discuss the recent decision by the DC circuit court of appeals in the PHH case to vacate the three-judge panel's decision and hear the case en banc (full court). The panel will also look at the eight weeks of the new Trump administration's actions and proposals and what regulatory changes the industry may want to prepare for.</p>	
Moderator:	

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	<ul style="list-style-type: none"><li>● <b>Jack Konyk</b> Executive Director, Government Affairs, Weiner Brodsky Kidder PC</li></ul>
<p>Panelists/Speakers:</p>	
	<ul style="list-style-type: none"><li>● <b>Richard Horn, Esq.</b> Founding Attorney, Richard Horn Legal PLLC; Former Senior Counsel &amp; Special Advisor, CFPB, Office of Regulations</li></ul>
	<ul style="list-style-type: none"><li>● <b>Ken Markison, Esq.</b> Vice President, Regional Counsel, Mortgage Bankers Association</li></ul>





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	<ul style="list-style-type: none"><li>• <b>Jerra H. Ryan</b> Senior Vice President of Compliance, First Choice Loan Services Inc.</li></ul>
12:30 p.m. - 5:30 p.m.	<b>Residential Exhibit Hall Open</b>
12:30 p.m. - 2:00 p.m.	<b>Lunch in the Residential Exhibit Hall</b>
2:00 p.m. - 3:15 p.m.	<b>Alternative Products To Increase Your Business</b>
<p>How do you plan to offset any loss of production from the refi reduction? You'll need more than the standard 30 year fixed rate loan. We have the answers. Come hear about alternative loan products that will allow you to reach more customers in more markets. Don't miss this opportunity to open new doors to additional loan production.</p>	
Moderator:	
	<ul style="list-style-type: none"><li>• <b>Michael L. Vitali</b> SVP/Chief Compliance Officer, LoanLogics</li></ul>
Panelists/Speakers:	

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	<ul style="list-style-type: none"><li>● <b>Jamie Bellingham</b> Eastern US Regional Sales Manager, Angel Oak Mortgage Solutions</li></ul>
	<ul style="list-style-type: none"><li>● <b>John A. Castiello</b> VP, Managing Director Secondary Marketing, Radian Guaranty</li></ul>
	<ul style="list-style-type: none"><li>● <b>Steven Marshall</b> Director of Renovation Business, HomeBridge Financial Services, Inc.</li></ul>
<p>3:15 p.m. - 4:00 p.m.</p>	<p><b>Special Presentation by Fannie Mae</b> Day 1 Certainty™ from Fannie Mae gives lenders freedom from reps and warrants plus greater speed and simplicity, and enables an improved borrower experience. Fannie Mae delivers Day 1 Certainty with three exciting new capabilities: the DU validation service, enhanced Property Inspection Waiver (PIW), and rep and warrant relief on property value. The session will focus on details about the DU validation service, with brief descriptions of the enhanced PIW and how to get property value</p>

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	accepted at submission to receive rep and warrant relief. We will also discuss the upcoming URLA changes.
	<ul style="list-style-type: none"><li>● <b>Susan Roma Holmes</b> Director, Industry Partner Solutions Fannie Mae</li></ul>
4:00 p.m. - 5:30 p.m.	<b>Regulators Panel</b>
This panel will have regulators as well as attorneys discussing state and federal laws and regulations and their interrelationship. The regulatory outlook for 2017 will also be addressed	
Moderator:	
	<ul style="list-style-type: none"><li>● <b>E. Robert Levy, Esq.</b> Conference Chairman; Executive Director, MBA-NJ, NJAMB and PAMB; Principal Attorney, Offit Kurman, P.A.</li></ul>
Panelists:	
	<ul style="list-style-type: none"><li>● <b>Clifford Charland</b> Director of the Mortgage Examinations Process, Maryland Department of Labor, Licensing &amp; Regulation</li></ul>

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	<ul style="list-style-type: none"><li>● <b>Thomas M. Hunt</b> Assistant Division Director, Office of Consumer Finance, Banking Division, New Jersey Department of Banking and Insurance</li></ul>
	<ul style="list-style-type: none"><li>● <b>Bonnie S. Nachamie</b> Principal, Bonnie S. Nachamie, P.C.</li></ul>
	<ul style="list-style-type: none"><li>● <b>Scott Olson</b> President, Olson Advocacy Group</li></ul>
	<ul style="list-style-type: none"><li>● <b>Wayne A. Watkinson</b> Principal Attorney, Offit Kurman</li></ul>

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7:00 p.m. - 9:00 p.m.	<b>Networking Cocktail Reception at Harrah's Pool</b>
	Sponsored by:  Co-sponsored by:   Co-Sponsors: <ul style="list-style-type: none"><li>• 34th Regional Conference of MBAs</li><li>• MBA of NJ</li></ul>
9:00 p.m. - 11:00 p.m.	<b>After Party at the Eden Lounge</b>
	Co-Sponsored by:  ACT Appraisal, Inc.  MBA of NJ
<b>Residential Program</b> <i>Thursday, March 23, 2017</i>	
7:30 a.m. - 12:00 p.m.	<b>Registration/Information Desk Open</b>
8:00 a.m. - 9:00 a.m.	<b>Continental Breakfast</b>

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9:00 a.m. - 10:00 a.m.	<b>How To Avoid Mortgage Fraud That Can Destroy Your Company</b> Special HUD Agent Frank Aeillo, Office of the Inspector General, and Grace Currid, Sr. VP HomeBridge Financial Services, Inc., will discuss actual fraud cases and explain how to detect and avoid mortgage fraud so attendees can prevent the extreme harm that fraud can cause to them and their companies. This is a unique opportunity to hear from highly qualified speakers that have experience in dealing with mortgage fraud.
	<ul style="list-style-type: none"><li>● <b>Roberta Janel, CMB</b> Vice President of Compliance Nationwide Mortgage Bankers, Inc.</li></ul>
	<ul style="list-style-type: none"><li>● <b>Frank Aeillo</b> Special Agent, Office of the Inspector General (OIG), Office of Investigations, United States Department of Housing and Urban Development (HUD)</li></ul>
	<ul style="list-style-type: none"><li>● <b>Grace Currid</b> Senior Vice President and Chief Credit Officer, HomeBridge Financial Services, Inc.</li></ul>
10:00 a.m. - 12:30 p.m.	<b>Town Hall Q &amp; A Session with the Experts</b>
This is our attendees opportunity to not only hear from top experts but to provide their own comments and questions in an informal, open dialogue that will air some of the most critical issues that the industry needs to discuss and understand.	

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Speakers/Panelists:	
	<ul style="list-style-type: none"><li>● <b>Richard Horn, Esq.</b> Founding Attorney, Richard Horn Legal PLLC; Former Senior Counsel &amp; Special Advisor, CFPB, Office of Regulations</li></ul>
	<ul style="list-style-type: none"><li>● <b>Ari Karen, Esq.</b> Principal, Offit Kurman Attorneys at Law; Founder and CEO, Strategic Compliance Partners</li></ul>



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Executive Director, Government Affairs,  
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- **Regina M. Lowrie, CMB**  
President & CEO,  
RML Investments, Inc. d/b/a RML Advisors



- **Ken Markison, Esq.**  
Vice President & Regional Counsel,  
MBA





- **Bonnie S. Nachamie, Esq.**  
Principal,  
Bonnie S. Nachamie, P.C.

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	<ul style="list-style-type: none"><li>● <b>Desmond P. Smith</b> Senior Vice President, Customer Delivery Executive, Single Family, Fannie Mae</li></ul>
	<ul style="list-style-type: none"><li>● <b>Michael L. Vitali</b> SVP/Chief Compliance Officer, LoanLogics</li></ul>
12:00 p.m.	<b>Conference Ends</b>