

2019 Regional Conference of MBAs
April 7 - 11, 2019
Harrah's Resort and Convention Center
Atlantic City, NJ
Preliminary Program
(as of 3/5//2019)

Commercial Program

Sunday, April 7, 2019

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

Opening Networking Cocktail Reception

Sponsored by: Merritt Environmental Consulting Corp.

Monday, April 8, 2019

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

Continental Breakfast

9:00 a.m. - 9:15 a.m.

Welcome/Introductions

- **E. Robert Levy, Esq.**
Conference Chairman, Executive Director, MBA-NJ
- **Charles H. Kauffman, Jr., CMB**
President, C.H. Kauffman & Associates, Inc., Commercial Planning Committee

9:15 a.m. - 10:30 a.m.

Economic Outlook for 2019 & Beyond

- **Aaron Jodka**
Director of Research Boston, Regional Research Ambassador, Northeast, Colliers International

10:45 a.m. - 12:00 p.m.

State of the Commercial Real Estate Market

A review & analysis of the current state of the commercial real estate market.

- **Billy Procida**
President/CEO, Procida Funding & Advisors

12:00 p.m. - 1:30 p.m.

Lunch with Speaker

A great luncheon with a speaker presentation.

- **Richard Spengler**
Executive Vice President, Chief Lending Officer, Investors Bank

1:30 p.m. - 2:45 p.m.

Seizing The Opportunity: Opportunity Zones 101

Opportunity Zones are designed to spur economic development in low-income communities nationwide by providing tax benefits to investors. All of the underlying incentives relate to the tax treatment of capital gains, and all are tied to the longevity of an investor's stake in a qualified Opportunity Fund, providing the most upside to those who hold their investment for 10 years or more.

This panel will help potential investors understand how the program works, identify neighborhoods that qualify and locate assets within the designated areas in need of investment.

Topics:

- Opportunity Zone Regulations
- Market Trends
- Cities/neighborhoods to watch
- Practical implementations
- Challenges/risks
- Forecast: potential changes to regulations

Moderator:

- **Billy Procida**
President/CEO, Procida Funding & Advisors

Panelists:

- **Eric Blumenfeld**
President, EB Realty Management Corp
- **Bozena (Bonnie) M. Diaz, Esq.**
Counsel, CSG Attorneys at Law
- **Gavriel Kahane**
Managing Partner, ODG (Opportunity Development Group) & CEO & CoFounder of Arkhouse Partners

- **James McCann, CPA**
Partner, Baker Tilly Virchow Krause, LLP
- **Henry Rinder**
CPA, ABV, CFF, CFE, CGMA; Member of the Firm, Smolin Lupin
- **Adam R. Sanders, Esq.**
Member, Rosenberg & Estis, P.C.
- **Jesse Shemesh**
Portfolio Manager, Point Acquisitions LLC

2:45 p.m. - 3:00 p.m.

Cost Segregation

Using this IRS recommended approach to fuel the Commercial Real Estate Engine

- **Rohit Malik**
Owner, Business Anatomy

3:00 p.m. - 4:15 p.m.

EB-5 Panel

EB-5 & Citizenship by Investment or EB-5/A detailed discussion of the current EB-5 program and the future of the continued use of EB-5 financing for commercial real estate.

Hosted by:

- **Anthony Kazazis**
Director, NYC Network Group Inc.

Moderator:

- **Mona Shah, Esq.**
Corporate Immigration Attorney (specializing in EB-5 and other global programs), Mona Shah & Associates, Global

Panelists:

- **Richard Booth**
Vice President, High Risk Accounts and EB-5 Compliance Officer, Signature Bank
- **Aaron Goforth**
Principal, Baker Tilly Virchow Krause, LLP
- **Glenn A. La Mattina**
Sr. Vice President of International Project Development, NRIA (National Realty Investment Advisors) www.nria.net

- **Maria McKeon**
Financial Advisor, Morgan Stanley Smith Barney LLC
- **Rebecca S. Singh, Esq.**
Corporate Immigration Attorney (specializing in EB-5 and other global programs), Mona Shah & Associates, Global
- **Eric S. Orenstein, Esq.**
Member, Rosenberg & Estis, P.C.
- **Clem G. Turner, Esq.**
Member, Corporate & Securities Group; Head of Alternative Capital Practice, CSG Attorneys at Law

6:00 p.m. - 8:00 p.m.

Second Commercial Networking Cocktail Reception

Tuesday, April 9, 2019

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

Continental Breakfast

9:00 a.m. - 10:00 a.m.

Amazon HQ2: How New York's Politics Gained and Lost 25,000 Jobs

Introduction:

- **Lawrence J. Longua**
Chairman of the Industry Outreach Committee of the newly formed Fordham Real Estate Institute at Lincoln, Baruch College, NYC

Speaker:

- **Eric Benaim**
CEO/President & Founder, Modern Spaces

10:00 a.m. - 11:45 a.m.

Traditional Lenders' Panel

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 2019. The bankers will be in the house on Tuesday morning, will you?

Moderator:

- **Ronald M. Shapiro**
Assistant Professor of Professional Practice, Finance & Economic Departments, Rutgers Business School - Newark and New Brunswick, Rutgers the State University of New Jersey

Panelists:

- **Stephen Gregory**
Vice President, CRE, Republic Bank
- **Ellen McHenry**
Senior Director of Financial Programs, UCEDC
- **John Pagano**
Vice President - Commercial Lending, Lakeland Bank
- **Peter Rand**
Senior Vice President and Senior Banker, KeyBank Real Estate Capital
- **Charles Ruffin**
Sales Manager, Emigrant Mortgage Company
- **William Skala**
Vice President, Senior Loan Officer, TD Bank
- **Michael K. Staton**
Vice President, Mortgage Officer, The Community Preservation Corporation
- **Ken Wood**
North East Regional Director, Money360

12:00 p.m. - 2:00 p.m.

Exhibit Hall

Meet our exhibitors and enjoy a delicious lunch in the exhibit area.

12:30 p.m. - 2:00 p.m.

Lunch in Exhibit Hall

2:00 p.m.

Commercial Conference Ends

Residential Lending Program

Tuesday, April 9, 2019

3:00 p.m. - 5:00 p.m.

What Non-QM Programs Are Available and How To Use Them Without Subjecting Your Company To Undue Risk

A New Start For The Residential Mortgage Lending Program at the Regional Conference: Meet the Non-QM players and learn about the Non-QM products they have available.

Here is what the Panel will provide:

- A program that will explore the details, benefits, pitfalls and profitability of the emerging Non-QM markets
- An opportunity to meet the non-QM players and learn about the Non-QM products they have available in the marketplace.
- An Understanding of the non-QM programs and products guidelines for the various lenders.
- An opportunity to bring your scenarios and questions!
- A Discussion of the most effective and safe uses of the non-QM products
- Distinguishing Non-QM from sub-prime
- How to Implement appropriate risk mitigation procedures at the originating entity level
- Keeping it 'legal' (the attorneys will address this topic)
- And so much more.

Moderators:

- **Bonnie S. Nachamie, Esq.**
Principal, Bonnie S. Nachamie, P.C.
- **Wayne A. Watkinson, Esq.**
Principal Attorney, Offit|Kurman

Panelists/Speakers:

- **Keith Kantrowitz**
President, Wall Street Mortgage Bankers Ltd. DBA Power Express
- **Tina Lewandowski**
REMNI
- **Deborah Robertson**
Sales Manager, Plaza Home Mortgage
- **Steve Schnall**
CEO & Chairman, Quontic, the Adaptive Digital Bank

- **Michael Strauss**
Sprout Mortgage

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

Opening Networking Cocktail Reception in the Exhibit Hall

(Commercial Attendees are invited to attend)

Wednesday, April 10, 2019

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

Continental Breakfast

8:15 a.m.

General Session

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

Welcome and Comments

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

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

Being Prepared to Win

- Barry will give you a strategy to walk away with one additional transaction per week
- He will help you tap into what motivates you and how to convert that into a hunger for success
- Barry will help you change your belief system to one that will give you greater levels of success and help you become an essential resource to your clients and referral sources as a proven debt manager.

- **Barry Habib**
CEO, MBS Highway

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

Industry Leaders Panel

An opportunity to hear industry leaders exchange insights into how they see loan origination, rate volatility, servicing values,, and counterparty risk along with capital and liquidity over the following 12 – 18 months.

Moderator:

- **Regina M. Lowrie, CMB**
President & Chief Executive Officer, RML Advisors

Panelists/Speakers:

- **Brian K. Fitzpatrick**
CEO, LoanLogics
- **David B. Green, CMB**
EVP, Director of Mortgage Services, First National Bank
- **Mitch Kider, Esq.**
Chairman and Managing Partner, Weiner Brodsky Kider
- **David G. Kittle, CMB**
Board Vice-Chairman, President, The Mortgage Collaborative
- **Brian Vieaux**
Senior Vice President, Flagstar

10:30 a.m. - 11:30 a.m.

Improving Profitability By Capitalizing on Efficiency in Operations, Capital Markets and Servicing

- Structuring your loan manufacturing process efficiently including process and employee analysis, opportunity for cost reduction. Share examples of how DVS has impacted lenders cost to manufacture.
 - **Cindy Keith**
Director of Product Management - Head of DU Validation Service, Single-Family Business, Fannie Mae
- Using capital markets tools and technology to ensure best execution to increase margins. Strategies to improve profitability.
 - **Phil Rasori**
COO & Hedge Advisory Lead, Mortgage Capital Trading, Inc (MCT)
- Evaluating servicing strategy, retained vs released, to capitalize on current market trends. Strategies to improve profitability in their servicing.

- **Kelton Carter**
Vice President of Trading, PHOENIX

11:30 a.m. - 12:00 p.m.

Presentation: Rates up, Inventory down, Margins tight... Now What?

As rates continue to rise and inventory remains tight, everyone is looking for customers and a way to differentiate themselves from the competition. Steve will explore the current environment, provide an understanding of today's consumers and discuss creative ways to find them as well as to establish profitable relationships with clients staying in front of them in the future.

- **Steve Richman**
Genworth

12:00 p.m. - 12:45 p.m.

Keynote Speaker

- **Brian D. Montgomery**
Acting Deputy Secretary for the U.S. Department of Housing and Urban Development and
Assistant Secretary for Housing – Federal Housing Commissioner of the U.S.
Department of Housing and Urban Development

12:30 p.m. - 5:30 p.m.

Residential Exhibit Hall Open

12:45 p.m. - 2:15 p.m.

Lunch in the Residential Exhibit Hall

2:15 p.m. - 3:15 p.m.

A Mortgage Industry in the Cross Currents of Change

- The new Bureau is different from the old CFPB – Learn what these differences might mean to your compliance plans.
- The elections changed the makeup of Congress. Learn what that also is likely to mean
- The Bureau's Regulatory Agenda gives us some clues as does its recent ATR and QM Lookback
- New government forms are available to serve non-English speaking borrowers. Learn what's available and how you can use these materials to grow your business.

- There are new commitments to eMortgages at least by larger mortgage bankers? Find out what's new in this space and where your business will change
- Block chain and artificial intelligence are coming up all the time – Learn what these and other technological developments mean to the future of your business.

Moderator:

- **Ken Markison, Esq.**
Of Counsel Weiner Brodsky Kider PC; Formerly Vice President and Regulatory Counsel, MBA

Panelists:

- **John V. Konyk**
Executive Director of Government Affairs, Weiner Brodsky Kider PC
- The old 1003 is on its way out and the new 1003 will take over in less than a year—Learn what's different and what training and systems changes you will need to comply
 - **Sandro Barchitta**
Fannie Mae

3:30 p.m. - 4:30 p.m.

The Latest In Cybersecurity - hear from industry leaders and attorneys about cybersecurity regulations and best practices.

Cybersecurity is a mortgage industry hot topic, and for good reason - every lender's worst nightmare is responding to a data breach involving customer information. Lenders must be ready at all times - but how best to prepare? This session will cover the biggest threats to data security, including ransomware, phishing and wire fraud. New and existing regulations from New York, California and other states will also be discussed.

Moderator:

- **Roger Fendelman, Esq.**
Attorney at Law, Garris Horn PLLC | Firstline Compliance, LLC |
ComplianceInsiders.net

Panelists:

- **Joshua Weinberg**
Executive Vice President of Compliance, First Choice Loan Services Inc., a Berkshire Bank Company, America's Most Exciting Bank
- **Michael Wylie**
Richey May & Co.

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

Networking Cocktail Reception at Harrah's Pool

Thursday, April 11, 2019

8:00 a.m. - 9:00 a.m.

Continental Breakfast

9:00 a.m. - 12:00 p.m.

Mastering Social Media in the Mortgage Business Seminar

This half-day social media workshop and seminar is the perfect opportunity for mortgage professionals to build their social media skills that are essential to driving business. The seminar will include keynote presentations and break-out workshops hosted by the region's top social media influencers and successful mortgage professionals. We hope you are ready to roll up your sleeves and prepare for an interactive and educational day! Some key topics that will be included in the event are:

- Loan Officer Personal Branding
 - Driving Traffic to Your Mortgage Application
 - Social Advertising
 - Social Compliance in the Mortgage Industry
 - The Do's and Don'ts of Social
 - Video Marketing
 - Management Tools for Efficiency
 - Leveraging Powerful Content
 - A Deep Dive on Social Platforms: LinkedIn, Twitter, Facebook, and Instagram
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- **Introduction** Breakfast (45 minutes) - 8:15 a.m. - 9:00 a.m.
 - 9:00 a.m. - 9:15 a.m.: MBA NJ Representative Welcome & Intro
 - **Kelcey Brown**
CSO & EVP at WebMax
 - **Opening Keynote:** 9:15 a.m. - 9:45 a.m.
 - **Topic: Loan Officer Personal Branding for Sales**
 - **Christine Beckwith**
President, COO & Master Coach at 20/20 Vision for Success Coaching

- **Break:** 9:45 a.m. - 9:50 a.m.
- **Session 1:** 9:50 a.m. - 10:25 a.m.
 - **Topics:** Content is King (Nikkie) & LinkedIn (Courtney)
 - **Naikeya “Nikkie” Haley**
CEO/Founder at Make It Better Marketing & Mortgage Loan Originator at Acre Mortgage & Financial Inc.
 - **Courtney Graham**
Marketing Manager at Princeton Mortgage
- **Break:** 10:25 a.m. - 10:30 a.m.
- **Session 2:** 10:30 a.m. - 11:05 a.m.
 - **Topics:** Leveraging Your Social Media Connections (Kelsey) & Driving Traffic to Your Digital Mortgage Application (Kyle)
 - **Kelsey Rauchut**
National Business Development Manager & Growth Coach at AnnieMac Home Mortgage
 - **Kyle Plasha**
Business Development Officer at WebMax
- **Break:** 11:05 a.m. - 11:10 a.m.
- **Panel Discussion:** 11:10 a.m. - 11:45 a.m.
 - **Topic:** Regulatory Compliance and Social Media
 - **Kelcey Brown**
CSO & EVP at WebMax
 - **Matt VanFossen**
CEO at Absolute Home Mortgage
 - **Justin M. Demola**
COO at MLB Mortgage
- **Break:** 11:45 a.m. - 11:50 a.m.
- **Session 3:** 11:50 a.m. - 12:25 p.m.
 - **Topics:** Instagram (Ashley) & Meeting Millennial Homebuyers on Social Media (Nikkie)
 - **Ashley Gravano**
VP of National Sales and Marketing at Paradigm
 - **Naikeya “Nikkie” Haley**
CEO/Founder at Make It Better Marketing & Mortgage Loan Originator at Acre Mortgage & Financial Inc.

- **Break:** 12:25 p.m. - 12:30 p.m.
- **Session 4:** 12:30 p.m. - 1:05 p.m.
 - **Topics:** Testimonials Online & Client Retention on Social Media
 - **Craig Pollack**
Senior VP of Business Development at Social Survey
- **Break:** 1:05 p.m. - 1:10 p.m.
- **Keynote:** 1:10 p.m. -1:40 p.m.
 - **Topic: Video Created A Mortgage Star**
 - **Wendy Saltzman**
3-time Emmy Award Winning Reporter, Previous Investigative Reporter for 6ABC Action News, and current CEO of Philly Power Media
- **Closing Remarks**
- **TBD Lunch Networking Event: 1:40 p.m. - 2:40 p.m.**

Residential Conference Ends 1:30 p.m.