

The New England Mortgage

EXPO

PRESENTED BY



Connecticut
Mortgage Bankers
Association, Inc.

Opening Doors

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PROGRAM GUIDE
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2015 PROGRAM GUIDE



MIDYEAR MORTGAGE UPDATE & CONFERENCE

PRESENTED BY

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 **Connecticut
Mortgage Bankers
Association, Inc.**
Opening Doors

 **MASSACHUSETTS ASSOCIATION OF REALTORS®**

CONNECTICUT

WHEN:

June 9, 2015

WHERE:

Crowne Plaza Hartford-Cromwell
Cromwell, CT 06416

MASSACHUSETTS

WHEN:

June 24, 2015

WHERE:

Hilton Boston North
Woburn, MA 01801



GAIN AN INFORMED COMPETITIVE EDGE!

This June, The Warren Group will host a Midyear Mortgage Update & Conference in both Massachusetts and Connecticut. The midyear update, for the mortgage and real estate industry, recaps the first 6 months of 2015, in addition to forecasting the remainder of the year. We know the market and the key players, and we're bringing it all together for 2 powerful events.

The Warren Group will be sharing its up-to-the minute mortgage, sales and inventory level statistics, giving you the most accurate read possible on what's happening in the real estate market across the Massachusetts and Connecticut region. We'll help you identify highs and lows and give you exclusive access to facts and figures so you'll stay ahead of the competition.

Mortgage and real estate professionals will come together to learn from economists, regulators and some of the top brokers, lenders, lawyers and specialists in the state. This is an outstanding networking and business development opportunity.

Last year's inaugural event, in Massachusetts, drew over 350 attendees who heard from industry insiders including Timothy Warren Jr., CEO of The Warren Group, Peter Ruffini, 2014 MAR President, and Paul Pouliot, Vice President of the Federal Home Loan Bank of Boston.

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Contact Mona Ashour at **617.896.5357** or email mashour@thewarrengroup.com.

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Schedule at a Glance:

7:30 a.m.
Registration

8:00 a.m.
Exhibit Hall Opens

8:00 a.m.
SBA Meeting (Ballroom H)

9:15 a.m. - 10:00 a.m.
Concurrent Sessions

10:30 a.m. - 11:15 a.m.
Concurrent Sessions

11:45 - 12:30 p.m.
Concurrent Sessions

11:45 - 1:15 p.m.
CMBA Legislative Update

12:00 p.m. - 1:30 p.m.
Buffet Lunch Inside Exhibit Hall

1:30 p.m. - 4:30 p.m.
Connecticut Chapter
Appraisal Institute
Continuing Education –
CE Credits for Appraisers

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

2:45 p.m.
Raffle

WELCOME TO THE NEW ENGLAND MORTGAGE EXPO!

It is my sincere pleasure to welcome you all to the 2015 New England Mortgage Expo. We have a fantastic event planned



 Connecticut Mortgage Bankers Association, Inc.
Opening Doors

for you with the largest attendee roster, the largest exhibitor lineup, top industry speakers, and industry leading event partners- all coming together for a spectacular day at the Mohegan Sun.

We've created a strong agenda, provided ample networking opportunities, and will deliver excitement to the hall with live podcasting, raffle prizes and more.

This year we have concurrent sessions focusing on topics such as "Serving

the Underserved Borrower," the current status of the foreclosure epidemic and various regulatory compliance issues, and don't miss the keynote address by Jared James! Jared was recently recognized by Klout.com as one of the 25 most influential people in the real estate industry today.

Providing a platform for lenders impacted by the foreclosure epidemic will be one of my signature issues as the new President of the CT Mortgage Bankers Association. Foreclosure filings may be gradually declining, but non-performing assets continue to be a major problem for many of the attendees of this Expo. The problem is compounded by the fact the CT law is among the most lenient in the US when it comes to extending latitude to borrowers

in default. Currently, the average amount of time it takes to process a foreclosure in CT is two years. This is too long and an undue burden on lenders. I look forward to working with many of you on this issue and several others over the next year.

Finally, I'd like to express my gratitude to the Warren Group for their generosity in sponsoring the Expo. Thanks also goes to the whole team at the CMBA for their tireless work in making events like this the success that they are and in their everyday role of promoting the welfare of the mortgage industry in Connecticut.

Enjoy the conference. I'll see you on the convention floor (and in the casino!)

DAVE ZAMARY

President, CT Mortgage Bankers Association, Inc.

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AGENDA

9:15 a.m. – 10:00 a.m. Concurrent Sessions

2015 NMLS CE CLASS 9:15-10:15

1 HR ELECTIVE: CT STATE SPECIFIC - **Abenaki**

Mortgage Training Solutions will present a 1 Hour CE class specific to CT State law: Application Disclosures for CT.

This class is an overview of the CT state disclosures required at application time. The specific disclosures will be reviewed and a discussion will take place regarding completion of each disclosure and when a disclosure is required.

GET OUT OF YOUR WAY - **Shinnecock/Nipmuc**



Jared James

How to leverage yourself as an asset instead of your own worst enemy

While most people create a narrative or story that blames so many others for why they aren't exactly where they want to be, Jared believes that the majority of most people's issues and stumbling blocks are created and reinforced by the same person that can be confronted by simply looking in the mirror and saying, "IT'S ME." Jared James believes that when people have a better understanding of themselves, their behavior and how to manage themselves according to the way that their body was created to function, they have a much better shot at getting what they really want.

In this informative presentation, "Get out of YOUR way!" Jared breaks down the other side of business, the business of YOU. He shares concepts, psychological truths and actionable steps designed to help attendees gain the ultimate advantage in life and business by learning how to finally leverage themselves as their greatest asset and no longer their own worst enemy. The audience will laugh and leave motivated, ready to create their personal "business" plan for getting ahead.

Presented by: Jared James, CEO & Founder, Jared James Enterprises

RESPA-TILA INTEGRATION: WHAT YOU NEED TO KNOW! - **Schaghticoke**



Jonathan Foxx

Do you want to understand the RESPA-TILA Reform requirements that you must implement on August 1, 2015? To help wade through the requirements, we will provide a deep dive into the new RESPA-TILA Integrated Disclosure requirements and the accompanying Loan Estimate and Closing Disclosure forms.

WHAT YOU'LL LEARN:

- Understanding the New Forms
- Integrate the New Rules



Michael Barone



Presented by: Jonathan Foxx, President & Managing Director, Lenders Compliance Group, **Michael Barone**, Director/Legal &

Regulatory Compliance, Lenders Compliance Group

10:30 a.m. – 11:15 a.m. Concurrent Sessions

FINANCIAL INSTITUTION AND LENDER LIABILITY LITIGATION IN THE FACE OF THE FORECLOSURE EPIDEMIC; SHOULD WE BANK ON A BETTER 2015? - **Pequot/Paugussett**



Brian Rich



We have all heard the horror stories, the statistics and the first hand evidence of just how hard the financial meltdown hit the banking industry, perhaps most evidently manifested by the foreclosure crisis which many believe is now turning the corner. Recent media reports indicate that the number of new foreclosure filings are down, most property values are up and the general financial health of the housing industry is on the rise. Simultaneously, however, actual contested foreclosures seem to be more common than ever and the issues in these cases seem to be newly emerging all of the time. Meanwhile, courts and legislatures continue to try to fashion new ways to hold lenders "accountable" in an effort to minimize issues going forward and improve the

AGENDA continued

efficiency of the process. This seminar will focus on the status of the law in this area, recent developments and their relationship to ongoing and future market trends, with a focus on what we might expect heading into 2015.

Presented by: Brian D. Rich, Partner, Halloran & Sage

NO LIMITS: 7 WAYS TO GROW YOUR BUSINESS NOW - **Shinnecock/Nipmuc**

One of the most common questions that Jared gets is "How do I get clients" or "Where will they come from?" This is an insecurity that most, if not all, sales people feel or have felt at one time or another. In NO LIMITS: 7 Ways to Grow Your Business NOW! Jared James details how to step outside of the limits that hold most professionals in their little box and limit their ability to grow while detailing the exact steps to take, strategies to implement, and principles to follow to find and create clients to add to their businesses, and ultimately, their bottom line. Your group or your company will benefit because they will not only get more motivated, become higher producing and confident sales people and employees, but they will also have fun in the process!

Presented by: Jared James, CEO & Founder, Jared James Enterprises

CFPB RULE COMBINES THE DISCLOSURES UNDER RESPA AND TILA – THE 10 MOST IMPORTANT THINGS YOU WILL NEED TO KNOW - **Abenaki**



Richard A. Hogan



Jeremy Potter



The CFPB has issued a final rule that merges the TILA and RESPA mortgage loan disclosures. The Rule substitutes a new "Loan Estimate" disclosure for RESPA's Good Faith Estimate and the initial Truth in Lending disclosure, and a new "Closing Disclosure" for RESPA's HUD-1 Settlement Statement and the final Truth in Lending disclosure. Come hear our experts analyze the Rule and explain the 10 most important things you will need to know.

Presented by: Richard A. Hogan, Vice President and Associate General Counsel, **CATIC and Jeremy Potter**, General Counsel and Chief Compliance Officer, Norcom Mortgage

THE PROVEN FORMULA FOR PURCHASE BUSINESS - **Schaghticoke**



Casey Cunningham
XINNIX
THE MORTGAGE ACADEMY

Get ready as Casey outlines the formula for creating purchase business in the marketplace. The execution is simple, and has been proven to work time and again. You will be inspired and educated to drive your business to the next level.

In this session, you will:

- Learn how to break business success into four areas for immediate impact
- Learn the five ways to identify referral sources to drive purchase business
- Discover the four reasons referral sources do business with mortgage professionals and remain loyal in today's marketplace
- Learn the key strategies for changing a business now

Presented by: Casey Cunningham, Founder, CEO, XINNIX

11:45 a.m. – 12:30 p.m. Concurrent Sessions

CMBA LEGISLATIVE UPDATE (11:45 A.M. – 1:15 P.M.) THE CMBA PRESENTS: NEW LAWS AND REGULATIONS - **Schaghticoke**

What is in store for the mortgage industry in 2015? How will you need to change the way you do business going forward? Are you wondering how the onslaught of new laws, regulations and regulators will impact you and your business?

Learn what to look for on the Federal and State level. This session will give you the information you need and will cover CT, MA, RI, NH and ME.

FANNIE MAE-PROVIDING CERTAINTY TO THE MARKETPLACE - Shinnecock/Nipmuc



Michael Wallace

This presentation will focus on the changes to the Rep and Warrant framework and file review process. It will also provide an overview to Collateral Underwriter, an appraisal risk management tool that will be available to approved lenders in early 2015.

Presented by: Michael Wallace, Director of Customer Management, Business Development, Fannie Mae

SERVING THE UNDERSERVED BORROWER IN AMERICA - Abenaki



Samuel
Bjelac III

CARRINGTON
MORTGAGE SERVICES
CarringtonWholesale.com

A discussion of financial solutions on how to empower Mortgage Brokers to approach markets with borrowers that may not have been eligible for traditional loans in the past. An overview of loan programs and tools that can help you grow your business.

Presented by: Samuel Bjelac III, Eastern Divisional Manager, Carrington Mortgage Services

RECENT TECHNOLOGICAL CHANGES IN THE REAL ESTATE INDUSTRY - Pequot/Paugussett



Hugh J.
Fitzpatrick

New England
Title & Escrow Services

In this presentation, real estate attorney Hugh J. Fitzpatrick is going to explore some fairly recent technological changes in the real estate industry. First, attorney Hugh Fitzpatrick is going to discuss how the land record system has changed, providing specific examples of how we use these records and their easier accessibility through web-based applications. Next, there is going to be a discussion on electronic notarization, how and why to use it. There will be a general discussion on best practices and the implantation of standards for authorizing the use of electronic notarization. Following this, Attorney Fitzpatrick

will discuss electronic signature, its history and how most states have adopted a version of the Federal electronic signature law. There will be a discussion on how to implement an electronic signature strategy on mortgage documents, including a look at the secondary market for purchase. There will be additional information about cost savings and heightened customer experiences through an electronic closing process. By employing an electronic signature strategy, Attorney Fitzpatrick will elude to eliminating redundancy in workflow. There will also be a brief discussion of the regulatory community.

Presented by: Hugh J. Fitzpatrick, Attorney, New England Title & Escrow

1:45 p.m. – 2:30 p.m. Concurrent Sessions

PRIVATE LENDING SOLUTIONS: FINDING EXTRA PROFITS WITH PRIVATE LENDERS - Abenaki

Jeffrey Tesch, Managing Director of RCN Capital® and Brian LaBua, RCN Capital's Chief Loan Officer, will tell you how establishing a relationship with a direct private lender will allow you to make money on deals you would have previously turned away.



Jeffrey Tesch



Brian LaBua

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- Learn how private lending can offer profitable solutions for you and your clients.
- Find out how to best present yourself and your borrower to a private lender.
- See real life scenarios of brokers that have earned more money by working with a private lender.

If you want to master the art of private origination, don't miss this break-out session!

Presented by: Jeffrey Tesch, Managing Director and Brian LaBua, Chief Loan Officer, RCN Capital

THE ABC'S OF MINI-CORRESPONDENT WITH THE CFPB AND FRIENDS - Pequot/Paugussett



Jim Dunkerley



Ginger Bell



Brian Webster

Mini-Correspondents — one of the fastest growing business models of the mortgage industry— is designed to provide a transitional period for brokers to emerge into being a correspondent. Recent guidance from the CFPB lays the foundation for conducting business as a mini-corr. In this session our expert panelists, Brian Webster, Originations Program Manager at Consumer Financial Protection Bureau, Jim Dunkerley, President of FirstFunding and Ginger Bell, Senior VP of Morf Media walk us through conducting business as a mini-corr, supported by the fundamentals ... but looking to the future and new technologies. From, e-mortgages to warehouse lines to baked in compliance; meet the future of mini-correspondent.

FirstFunding **Moderated by: Jim Dunkerley**, President, FirstFunding

THE MBA VIEW: NATIONAL TRENDS THROUGH THE LENS OF STATE POLICY - Shinnecock/Nipmuc



Scott Nowak



Despite the unique priorities and objectives of state legislatures and regulators, state-level policy ideas have a tendency to take root and spread across the country. With the 2015 state legislative season upon us, what are the current state policy trends broadly impacting the mortgage industry? Where

relevant, what are the related impacts of federal-level policies and actions? Join Scott Nowak, State Government Affairs Specialist at the Mortgage Bankers Association, to learn about these state policy trends in broader context, and about how they could impact you and your business in 2015.

Presented by: Scott Nowak, Esq., State Government Affairs Specialist | Residential Policy & Member Services Mortgage Bankers Association

1:30 p.m. – 4:30 p.m. Connecticut Chapter Appraisal Institute Continuing Education

NEW ENGLAND ARCHITECTURE & VALUATION – RESIDENTIAL PROPERTIES - Schaghticoke

CE: 3 hours – 1:00 p.m. -1:30 p.m. – Check-in
1:30 p.m. – 4:30 p.m. – CE Session

(Individuals seeking real estate CE may submit a copy of their appraisal CE certificate requesting equivalency credit to the RE Commission for credit after the seminar)

Fee for CE Session: \$45.00

Presented by: Marc Nadeau, SRA

NOTE: Separate registration is required to attend the CE session and Expo. You must be registered to attend New England Mortgage Expo if attending the CCAI CE Session.

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340	1st Financial Bank USA.....
160	Advisors Mortgage Group
240	Allied Solutions.....
470	American Advisors Group (AAG)..... A Kindle Fire
290	AnnieMac Home Mortgage
800	Apex Mortgage Corp.....
390	Appraisal Institute.....
810	Appraisal Nation.....
70	Arch MI
540	Asset Based Lending LLC.....
250	Avantus.....
490	B2R Finance
690	Baillie & Hershman, PC IPAD Mini
270	Best Rate Referrals, LLC
830	Birchwood Credit Services
45	Brookview Financial.....
300	Byte Software
260	Carrington Mortgage Services..... \$100 VISA Gift Card
30	CATIC..... \$100.00 Visa Gift Card
710	Cherrywood Commercial Lending
410	CMA
440	CMBA.....
180	Connecticut Housing Finance Authority.....
580	Credit Plus
360	Data Capture Group.....
840	Data-Vision, Inc.....
150	DocMagic, Inc.....
870/880	Ellie Mae
200	Emigrant Mortgage
570	Envoy Correspondent Lending
430	Equity National Title.....
170	First Guaranty Mortgage Corporation
610	FirstFunding, Inc.....
820	Franklin American Mortgage Company.....
600	Freedom Mortgage
550	Halloran & Sage LLP
460	HomeBridge Wholesale.....

ENTRANCE

10	US Bank
20	

25	InHouse USA
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30	CATIC
40	Strategic Information Resources, Inc.
45	Brookview Financial
50	Lenders Compliance Group, Inc.

Kriss Law Atlantic Closing & Escrow	Cherrywood Commercial Lending	Miniter Group	Total Mortgage Services	The Credit Pros	Apex Mortgage Corp	App Na
700	710	720	780	790	800	810

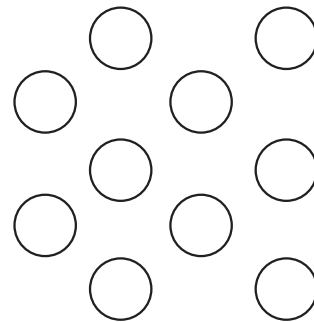
190	180	170	160	150	140
Prime National Inc.	Connecticut Housing Finance Authority	First Guaranty Mortgage Corporation	Advisors Mortgage Group	DocMagic, Inc.	RCN Capital
Avantus	Allied Solutions	Sierra Pacific Mortgage	McCue Mortgage Wholesale	QuestSoft Corporation	Emigrant Mortgage
250	240	230	220	210	200

310	300	290	280	270	260
Next Step Living	Byte Software	AnnieMac Home Mortgage	IDS	Best Rate Referrals, LLC	Carrington Mortgage Services
Web Max Communications	Data Capture Group	QuickSilva Title & Real Estate Law	New England Title & Escrow Services PC	Lauritano Appraisal Services	Lee & Mason Financial Services, Inc.
370	360	350	340	330	320

100	110	120	130
XINIX	1st Alliance Lending, LLC	Arch MI	PMAC Lending Services
The Sunbelt Group	Arch MI	PMAC Lending Services	The Warren Group
Mortgage Returns			
Lending Manager LLC			

910
Mercury Network

1000
Village Mortgage
Podcast

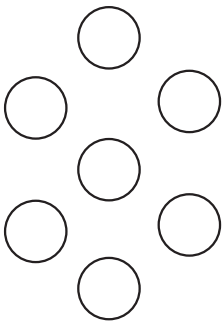


280	IDS.....
25	InHouse USA
700	Kriss Law Atlantic Closing & Escrow
530	Kroll Factual Data.....
330	Lauritano Appraisal Services
320	Lee & Mason Financial Services, Inc..... \$200 Amazon Gift Card
50	Lenders Compliance Group, Inc.....

Valuation	Franklin American Mortgage Company	Birchwood Credit Services	Data-Vision, Inc.	ValueQuest AMC
10	820	830	840	850

430	420	410	400	390	380
Equity National Title	Source Media	CMA	RIMBA	Appraisal Institute	Scotsman Guide
B2R Finance	The Appraisal Hub	American Advisors Group (AAG)	HomeBridge Wholesale	MMBA	Liberty SBF
490	480	470	460	450	440

550	540	530	520	510	505	500
Halloran & Sage LLP	Asset Based Lending LLC	Kroll Factual Data	Radian Guaranty	Merrimack Mortgage	MTS Software	REM N Wholesale
FirstFunding, Inc.	Freedom Mortgage	1st Financial Bank USA	Credit Plus	Envoy Correspondent Lending	Mortgage Flex	Liberty Title & Escrow Co.
610	600	590	580	570	565	560



620	Secondary Wire	Motiv Solutions	660
630	United Wholesale Mortgage	Parkside Lending LLC	670
640	Reverse Vision	Mortgage Training Solutions	680
650	National Credit Fixers	Baillie & Hershman, PC	690

st Stage

130	Lending Manager LLC.....
440	Liberty SBF
560	Liberty Title & Escrow Co.
860	Maverick Funding Corp.
220	McCue Mortgage Wholesale
910	Mercury Network
510	Merrimack Mortgage.....

870	Elie Mae
880	

890	Norcom
900	

720	Minter Group
450	MMBA
120	Mortgage Returns
680	Mortgage Training Solutions.....
565	MortgageFlex Systems, Inc.....
660	Motivty Solutions
505	MTS Software
650	National Credit Fixers
590	New England Title & Escrow Services PC.....
310	Next Step Living.....
890/900	Norcom.....
670	Parkside Lending LLC.....
80	PMAC Lending Services.....
190	Prime National Inc.
210	QuestSoft Corporation\$100 gift card to Amazon.com
350	QuickSilva Title & Real Estate Law.....Bruins Tickets, Home Depot Gift Cards
520	Radian Guaranty
140	RCN Capital
500	REM N Wholesale
640	ReverseVision
400	RIMBA
380	Scotsman Guide
620	SecondaryWire.....
230	Sierra Pacific Mortgage
420	Source Media.....
40	Strategic Information Resources, Inc.
480	The Appraisal Hub
790	The Credit Pros.....
110	The Stonehill Group
780	Total Mortgage Services.....
90	TWG Data Solutions.....
630	United Wholesale Mortgage
10/20	US Bank
850	ValueQuest AMC.....
1000	Village Mortgage
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Norcom Mortgage was founded in 1989 on the idea that superior customer service separates one mortgage lender from another. Norcom's Wholesale, Correspondent and Branch divisions were created with that same understanding. No matter which partnership you choose, you will have a dedicated team to help you every step of the way. www.Norcom-USA.com



RCN Capital™, LLC is a national, direct private lender. Established in 2010, we provide short-term commercial loans ranging from \$50k to \$2.5M+ to finance new construction, provide bridge loans, fund the purchase of non-owner occupied residential and commercial properties and provide real estate-backed lines of credit. We also provide loans for the purchase and rehabilitation of non-owner occupied commercial and residential properties through our Rehab Cash Now® program. We lend to experienced real estate investors, commercial contractors and small business owners throughout the country. We value referrals; Brokers protected.



U.S. Bancorp (NYSE: USB), with \$321 billion in assets, is the parent company of U.S. Bank, the 5th largest commercial bank in the United States. The company operates 3,086 banking offices and 5,086 ATMs, and provides a comprehensive line of banking, brokerage, insurance, investment, mortgage, trust and payment services products to consumers, businesses and institutions.'

U.S. Bank can take every part of your business to new heights. From business lending to payment services. From equipment financing to commercial real estate. And, even the personal banking needs of every employee. U.S. Bank can do it with a level of service no other bank can match.



Founded by mortgage industry veterans, XINNIX is comprised of highly regarded industry executives, accomplished and respected sales professionals and training experts. We provide consistent, comprehensive training solutions that integrate structured business processes, leadership development, and sales training programs throughout the entire organization.

DOES YOUR LENDER HELP OR HURT YOUR BUSINESS?

DO REALTORS TAKE YOUR CALL OR BLOW YOU OFF?

DO YOU HAVE THE BEST RANGE OF PRODUCTS OUT THERE?

DO YOU HAVE THE BEST PRICE?



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YOU'RE PROBABLY FULL OF QUESTIONS.
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- » We are not here to tell you that the grass is greener, but it can be a different grass all together. Every lender has its own culture, its own strengths and weaknesses, its own quirks. If you wake up every day frustrated with support, pricing, pay, or product, there may be a better lender for you. Call us now. Let us help.
- » In just a 15 minute phone conversation, gain the satisfaction of knowing you're in the right place or that there may be something better out there for you. We are not going to sell you the next best company. This is simply a casual and confidential conversation.
- » We have contracts with over 20 national and local lenders in the North East. With over 450 placements in 12 years of mortgage recruiting, we've found the most successful Loan Officers are working for Lenders who best match their business model.



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219 West Town St. First Floor | Norwich, CT 06360



NEW YEAR— Fresh Opportunities

Get a Jumpstart on 2015 with RCN Capital!



Don't miss our Managing Director, Jeffrey Tesch, and Chief Loan Officer, Brian LaBua

present: *Private Lending Solutions: Finding Extra Profits with Private Lenders* | 1:45 PM – 2:30 PM

Resolve to Turn Your Challenges into New Opportunities in 2015

At **RCN Capital®**, we know that a new year brings new challenges, along with new opportunities. That's why we're kicking off 2015 with fresh loan programs and longer, 18-month terms to better meet the needs of our clients. Whether you're looking to finance the purchase of investment properties or seeking funding for a new construction project, our dedicated team of professionals can connect you with a loan program that fits your deal.

Loan Criteria

Collateral: Non-owner occupied (NOO) residential, mixed-use or commercial real estate

Term: 12–18 months

Loan Amount: \$50k to \$2.5M+

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