

# The New England Mortgage

# EXPO

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# DOES YOUR LENDER HELP OR HURT YOUR BUSINESS?

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## DO REALTORS TAKE YOUR CALL OR BLOW YOU OFF?

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## DO YOU HAVE THE BEST RANGE OF PRODUCTS OUT THERE?

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## DO YOU HAVE THE BEST PRICE?

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RECRUITING HAS ANSWERS.**

- » 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.
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HUTCHINSON MORTGAGE RECRUITING

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# Schedule at a Glance:

**7:30 a.m.**  
Registration

**8:00 a.m.**  
Exhibit Hall Opens

**9:00 a.m. - 10:15 a.m.**  
CMBA Panel on TRID

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

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

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

**11:45 a.m. - 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 Credits  
for Appraisers

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

**2:45 p.m.**  
Raffle



# WELCOME TO THE NEW ENGLAND MORTGAGE EXPO!



Connecticut  
Mortgage Bankers  
Association, Inc.

It is my great pleasure to welcome you to the 2016 New England Mortgage Expo. The Expo presents a world of opportunity for the entire mortgage community – both residential and commercial. We have 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!

2015 is in the books and 2016 promises to be another challenging, yet rewarding year in the mortgage business. As we continue to recover from the effects of the Great Recession, I am more convinced than ever about the importance of mortgage lending and the resiliency of our industry. It is critically important that we all remain informed about best-practices and innovative ideas that can be applied to help

navigate a demanding business landscape. To that end, the Expo has a compelling schedule of keynote addresses and concurrent sessions lined up for attendees; sessions focused on topics such as TRID, NMLS, legislative updates, foreclosures and financial institution litigation, private lending, loan origination systems and title insurance. To top it off, we will hear from Michael Fratantoni, chief economist for the MBA, and Alfred Pollard, general counsel from the Federal Housing Finance Agency.

Make sure you leave time for networking opportunities at the Expo. I've made many lasting and valuable professional connections and friendships from attending this conference for many years. Join us on the eve of the Expo at the gala Welcome Reception. Explore everything that Mohegan Sun has to offer in dining, entertainment and gaming. And don't forget to visit the largest exhibitor lineup in the business to stay on top of solutions to grow and refine your business.

In closing, I'd like to thank The Warren Group for their generosity in sponsoring this great event. My heartfelt thanks also goes to all of my colleagues at the CMBA for the incredible time and effort they put into events such as this and in their everyday role of promoting the mortgage industry in our great state.

Have a great conference and best of luck in the casino!

## DAVE ZAMARY

*President,*

*CT Mortgage Bankers Association, Inc.*



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# AGENDA

**9:00 a.m. – 10:15 a.m.**

## **KNOW BEFORE YOU OWE – THE FIRST 100 DAYS - Abenaki**

The CFPB integrated disclosure rule requires different forms, different timelines and different processes. Come hear our panel of experts representing all aspects of the residential real estate industry discuss how the rule has impacted lenders, REALTORS®, appraisers, closing attorneys and consumers during the first 100 days of implementation.

### **Panelists include:**

**Richard Hogan**, General Counsel, CATIC, Moderator

**Lawrence Garfinkel**, Attorney, Hunt Leibert Jacobson – Impact of the rule on closing attorneys and consumers

**Linda Fercodini**, Realtor, CT Association of REALTORS®, – Impact of the rule on realtors and consumers

**Michael Lucash**, CT Home Mortgage – Impact of the rule on lenders and consumers

**Donato Maisano**, Appraiser Management Division, Strategic Information Resources – Impact of the rule on appraisers

**Jeremy Potter**, GC & Chief Compliance Attorney, Norcom Mortgage – Impact of the rule on lenders and consumers

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

## **RENOVATION LENDING - 101 AND BEYOND - Pequot/Paugussett**



Damon Richardson

A discussion of renovation lending that goes beyond general concepts and procedural walk through, we will answer the larger questions surrounding the state of renovation lending, such as:

- Exactly how does renovation lending increase my production?

- How can I use renovation lending to generate more referrals?

- Aren't these loans too difficult to close?

**Presented by: Damon Richardson**, Renovation Lending Specialist, REMN Wholesale

## **CAPTURING THE MILLENNIAL MARKET - Shinnecock/Nipmuc**



Randall Birk

The future is NOW and you as a mortgage professional need to know how to capture this growing millennial market! During this presentation you will learn new strategies and ideas on how to grow your pipeline and reach new millennial borrowers. Come and see what is working now in your local area. This presentation will also cover social media, network and real estate partner marketing which is focused on building last relationships.

**Presented by: Randall Birk**, Senior Education Instructor, Mortgage Educators & Compliance

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

## **THE AMERICAN LAND TITLE INDUSTRY AND MORTGAGE BANKERS – A STRONG PARTNERSHIP - Pequot/Paugussett**



Steve Gottheim

Come hear our speaker, the chief counsel for the American Land Title Association (ALTA), discuss how ALTA and mortgage bankers are working together to remain compliant with regulators demands and consumer expectations. Over the last few years ALTA and the mortgage banking industry have worked very closely together in regards to the ALTA Best Practices, Know Before You Owe Compliance, Cyber Security and Legislative Advocacy.

**Presented by: Steve Gottheim**, Chief Legal Counsel, American Land Title Association



## A LAWYER AND A MORTGAGE BANKER WALK INTO A BAR... WHAT SHOULD THEY TALK ABOUT AND WHY SHOULD YOU CARE? - Shinnecock/Nipmuc



Brian D. Rich

You see the news. You hear the stories. Foreclosures are down; things are looking up. Why should anyone try to understand anything more?



Melanie Dykas

This session is aimed at giving you some “front line” information to give you a practical perspective— not just on how to handle and defend claims involving borrowers, but what happens when things go wrong, in addition to suggesting that everything we hear in the media might need a closer look. Please join us for an interactive and informative presentation about foreclosures and financial institution litigation.



Peter R. Meggers

**Presented by: Jared James, Brian D. Rich, Melanie Dykas, Peter R. Meggers, Halloran & Sage LLP & Judith C. Stumpo, Chelsea Groton Bank**

## KEYNOTE SERIES: NMLS – A LOOK BACK, CURRENT TRENDS AND WHAT’S AHEAD - Abenaki



Peter Marks

The Nationwide Multistate Licensing System (NMLS) began operations in January 2008. Now eight years later, more than 530,000 mortgage loan originators, 30,000 mortgage companies and financial institutions, and 58 state mortgage regulatory agencies use NMLS to process all mortgage related licensing activity. Join this session to get an overview of the system, current licensing trends in the industry and a look ahead at what’s in store for NMLS in the next few years.

**Presented by: Pete Marks**, Vice President, National Mortgage Testing & Education Programs, Conference of State Bank Supervisors (CSBS)

## DRIVING SALES AND LEADERSHIP PERFORMANCE - Schaghticoke



Casey Cunningham

What are you doing to be more effective? 29-year mortgage industry veteran and leader of her own training organization, Casey Cunningham, CEO and Founder of XINNIX, The Mortgage Academy, will reveal to mortgage leaders and loan officers the key attributes needed to become more successful and instantly increase production.

### During this session, you will learn:

- Most important attributes of highly effective leaders and Loan officers
- Key drivers of success
- How to increase production right away

**Presented by: Casey Cunningham**, CEO and Founder, XINNIX, Inc.

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

## KEYNOTE SERIES: OUTLOOK FOR THE MORTGAGE MARKET - Abenaki



Michael Fratantoni

Mortgage Bankers Association Chief Economist Mike Fratantoni will offer keen insight into numerous trends that will impact the mortgage industry during the course of 2016. As one of the most respected thought leaders in the real estate finance industry, Fratantoni will highlight key economic and demographic shifts that will affect mortgage origination volumes in the coming months, rising policy and regulatory obstacles, and speak to trends in lender profitability and productivity.

**Presented by: Mike Fratantoni**, Chief Economist, SVP, Research and Industry Technology, Mortgage Bankers Association



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## THE IMPORTANCE OF CHOOSING CUSTOMIZABLE SOFTWARE - Pequot/Paugussett

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Marc Riccio

Every institution operates differently, so why choose technology that forces you to adapt to a certain mold? Learn why it is important to choose software that can work with your institution's workflow and scalability.

With a focus on lending technology and risk management technology, Marc Riccio will explain the importance of choosing software that can be tailored to fit your institution's specific needs. With over 26 years of experience developing and providing "rules-based, customizable" software solutions, Marc Riccio will have you questioning your current systems and asking yourself whether "customization or canned" is the best route to take.

**Presented by: Marc Riccio**, president, Specialized Data Systems

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## FANNIE MAE'S TECHNOLOGY SIMPLIFIES THE BUSINESS - Shinnecock/Nipmuc

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Stephen Carter

Fannie Mae has embarked on a set of initiatives to remake the front-end of our business in order to make our interactions with you simpler, more efficient and easier. During the session, you will gain insight into our strategic vision around our front-end

reengineering efforts that: offer new and enhanced capabilities that increase business efficiency, enable greater delivery certainty, and provide innovative tools and solutions to make is easy to do business with us.

**Presented by: Stephen Carter**, Director, Business Solutions, Fannie Mae

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

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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? What should you 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.

\*Lunch will be served during this meeting for those in attendance.

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

## KEYNOTE SERIES: THE FHA'S GUIDE TO CONSERVATORSHIP, FRAUD AND FUTURE RESEARCH - Abenaki

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Alfred Pollard

To prepare the local mortgage banking industry for 2016, FHFA General Council Alfred Pollard will address a wide range of topics including legal, regulatory and conservatorship matters that will impact the industry in the New Year. Key points will include the status of regulated entities with a special focus on conservatorship operations, such as the Scorecard as well as Fannie Mae and Freddie Mac initiatives. Pollard will also comment on fraud issues in the real estate finance industry and FHFA efforts to combat them. Finally, Pollard will highlight FHFA research initiatives and their relationship with federal and state laws.

**Presented by: Alfred Pollard**, General Counsel, Federal Housing Finance Agency

## DIGITAL MARKETING AND SOCIAL MEDIA: KNOW YOUR GREATEST OPPORTUNITIES FOR SUCCESS - Shinnecock/Nipmuc



Ian Murphy

We're currently in the Golden Age of Marketing. Online marketers can identify the potential customers who are most likely to buy, reach specific audiences, track successes and improve campaigns on the fly with a suite of free tools and a little knowhow.

In this session, Ian Murphy of The Warren Group's Creative Services Team will show you how a little data collection and some very modest marketing spend can turn your website into an economic engine that will improve your marketing efforts and the quality of your leads.

### During this session, you will learn:

- How Google's free tools reveal your strengths, weaknesses and opportunities.
- How Facebook and LinkedIn can help you reach the audience most likely to buy your product.
- How you can track exactly which campaigns not only drive the most traffic to your site, but which produce the best leads.
- How you can measure exactly what each lead is worth to your business and bring clarity to marketing ROI.

**Presented by: Ian Murphy**, Public Relations & Social Media Manager, The Warren Group Creative Services

## TURN TRASH INTO TREASURE – PRODUCING PROFITS WITH PRIVATE LENDERS - Pequot/Paugussett



Jeffrey Tesch

Stop throwing money in the trash! With private lending, you have profitable solutions for deals that don't fit traditional guidelines. Jeffrey Tesch, Managing Director of RCN Capital and a renowned authority on private lending, will show you how to make money from your most commonly overlooked leads.

- Learn how private lenders can turn your simple referrals into thousands of extra dollars.
- See real life scenarios of brokers that have transformed commercial loan inquiries into cash with little to no effort.

You won't want to miss this breakout session!

**Presented by Jeffrey Tesch**, Managing Director, RCN Capital

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

## CONNECTICUT CHAPTER APPRAISAL INSTITUTE CONTINUING EDUCATION - Schaghticoke

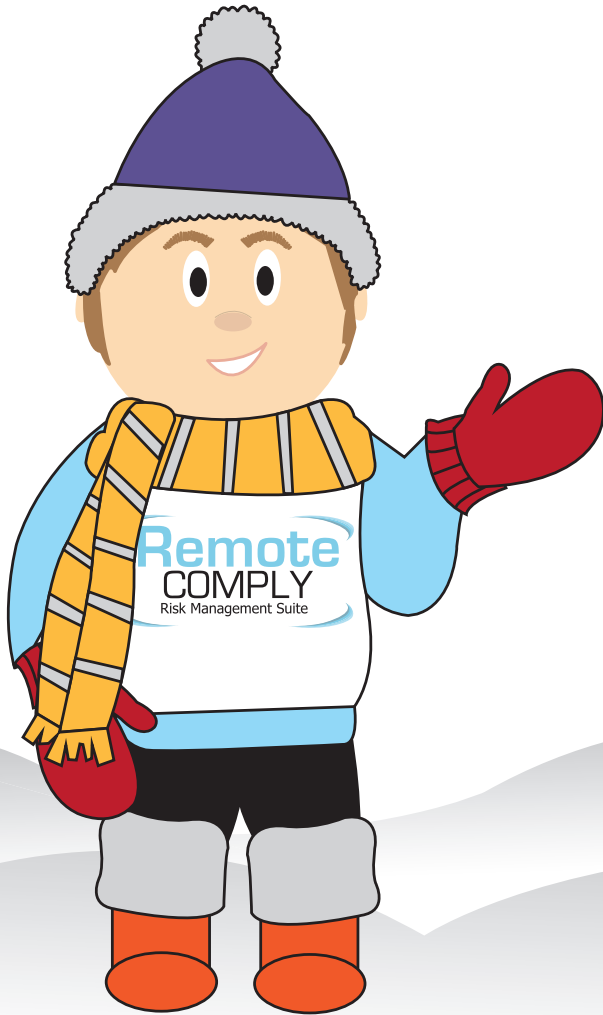
CE: 3 hours – 1:00 p.m. -1:30 p.m. – Check-in  
1:30 p.m. – 4:30 p.m. – CE Session

CT Appraisal Law Update with Supervisory/Provisional Appraiser Education (3 hours)

Mandatory class required to renew appraisal license. Instructor: Sean Hagearty, MAI

Separate registration fee required. Register at [www.ai-ct.org](http://www.ai-ct.org)





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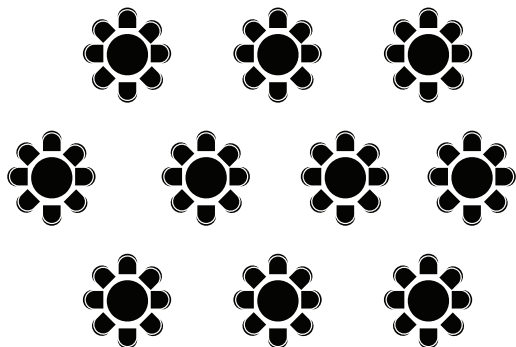
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330	1st Liberty.....	320	LPC Services.....
310	Ameriguard Properties Management, LLC .....	890	Mass Mortgage Bankers Association .....
690	AnnieMac Home Mortgage .....	390	McCue Mortgage Co .....
750	APEX Mortgage Corp .....	170	Merrimack Mortgage Company .....
700	Arch MI.....	920	Mercury Network .....
510	Atlantis Organization & Sharestates.....	960	Minitier Group.....
620	Avantus .....	340	Mortgage Educators & Compliance .....\$100 Amazon Gift Card
250	Baillie & Hershman P.C.....	90	MortgageFlex Systems .....
730	Bankers Advisory, a Division of CLA.....	30	Motivity Solutions.....
240	Birchwood Credit Services, Inc. ....	80	National Credit Fixers.....
580	Calyx Software.....	790	National MI .....
190	Carrington Mortgage Services.....	970	National Mortgage News .....
840	CATIC .....	280	National Mortgage Professional Magazine.....
720	Cherrywood Commercial Lending, LLC .....	130	New Penn Financial .....
60	CMA..... iPad Air (16gb, wifi only)	590/600	Norcom Mortgage .....
Hallway	CMBA.....	930	Old Republic Credit Services.....\$50 & \$100 Visa Gift Card
410	Colony American Finance .....	950	Pacific Union Financial, LLC.....
380	Compass Analytics .....	430	Parkside Lending, LLC.....
610	Connecticut Housing Finance Authority .....	900	Planet Home Lending .....
10	CT Chapter Appraisal Institute .....	210	Plaza Home Mortgage, Inc.....
650	Credit Plus.....	800	QuestSoft Corporation.....\$100 Amazon Gif Card
350	Dalton & Finegold L.L.P./ Gold Title P.C.....	560	QuickSilva Real Estate Law, Title, & Settlement Services.....
810	DocMagic, Inc. ....	470	Radian Guaranty Inc. ....
820/830	Ellie Mae, Inc. ....	670	RCN Capital.....
940	Emerald Capital, LLC.....	770	REMN Wholesale.....
360	Emigrant Mortgage Company .....	120	Residential Home Funding .....
370	Envoy Mortgage .....	460	Reverse Mortgage Funding LLC .....
540	Equity National Title .....	50	Rhode Island Mortgage Bankers Association .....
40	Fannie Mae.....	290	Rhode Island Small Business Journal.....
870	Finance of America Mortgage LLC.....	180	Scotsman Guide.....
70	First American SMS .....	50	SIOR.....
450	First Guaranty Mortgage Corporation.....	850	Sierra Pacific Mortgage.....
220	FirstFunding Inc. ....	630	Silver Hill Funding.....
740	Flagstar Bank.....	530	Specialized Data Systems Inc. ....
420	Forsythe Appraisals, LLC.....	640	Strategic Information Resources .....
980	FreedomWholesale Mortgage .....		..... Gift Basket/ Mohegan Sun Gift Card
710	Halloran & Sage LLP.....	520	The Appraisal Hub, LLC.....
880	Home Point Financial .....	760	The Warren Group .....
260	HomeBridge Wholesale .....	100	United Wholesale Mortgage.....
110	Homeward Residential, Inc. ....	140	Universal Credit Services .....
480	IDS, Inc.....	660	US Bank Home Mortgage - Wholesale/Portfolio.....
400	Kroll Factual Data .....	570	ValueQuest AMC .....
780	Kriss Law/Atlantic Closing & Escrow .....	500	Velocity Mortgage Capital .....
300	LDWholesale .....	490	Village Mortgage.....\$200 Amazon Gift Card
150	Lee & Mason Financial Services, Inc. ....	160	XINNIX.....



Residential Home Funding	New Penn Financial	Universal Credit Services	Lee & Mason Financial Services, Inc.
<b>120</b>	<b>130</b>	<b>140</b>	<b>150</b>
<b>160</b>	<b>170</b>	<b>180</b>	<b>190</b>
XINNIX	Merrimack Mortgage Company	Scotsman Guide	Carrington Mortgage Services

PODCAST

LDWholesale	Ameriguard Properties Management	LPC Services
<b>300</b>	<b>310</b>	<b>320</b>
<b>330</b>	<b>340</b>	<b>350</b>
1st Liberty	Mortgage Educators & Compliance	Dalton & Finegold/ Gold Title

Reverse Mortgage Funding LLC	Radian Guaranty Inc.	IDS, Inc.	Village Mortgage
<b>460</b>	<b>470</b>	<b>480</b>	<b>490</b>
<b>500</b>	<b>510</b>	<b>520</b>	<b>530</b>
Velocity Mortgage Capital	Atlantis Organization & Sharestates	The Appraisal Hub, LLC	Specialized Data Systems Inc.

Strategic Information Resources	Credit Plus	US Bank Home Mortgage	RCN Capital
<b>640</b>	<b>650</b>	<b>660</b>	<b>670</b>
<b>680</b>	<b>690</b>	<b>700</b>	<b>710</b>
Liberty Title & Escrow Co.	AnnieMac Home Mortgage	Arch MI	Halloran & Sage LLP

Ellie Mae, Inc.
<b>820</b> <b>830</b>

<b>10</b>
CT Chapter Appraisal Institute

<b>20</b>	<b>30</b>
Rhode Island Mortgage Bankers	Motivity Solutions

Fannie Mae	SIOR	CMA	First American SMS
<b>40</b>	<b>50</b>	<b>60</b>	<b>70</b>
<b>80</b>	<b>90</b>	<b>100</b>	<b>110</b>
National Credit Fixers	Mortgage Flex Systems	United Wholesale Mortgage	Homeward Residential, Inc.

LendingQB	Plaza Home Mortgage, Inc.	FirstFunding Inc.	Franklin American Mortgage Co	Birchwood Credit Services, Inc.
<b>200</b>	<b>210</b>	<b>220</b>	<b>230</b>	<b>240</b>
<b>250</b>	<b>260</b>	<b>270</b>	<b>280</b>	<b>290</b>
Baillie & Hershman P.C.	HomeBridge Wholesale	1st Alliance Lending, LLC	National Mortgage Professional	RI Small Business Journal

Emigrant Mortgage Company	Envoy Mortgage	Compass Analytics	McCue Mortgage Co	Kroll Factual Data
<b>360</b>	<b>370</b>	<b>380</b>	<b>390</b>	<b>400</b>
<b>410</b>	<b>420</b>	<b>430</b>	<b>440</b>	<b>450</b>
Colony American Finance	Forsythe Appraisals, LLC	Parkside Lending, LLC	Compass Analytics	First Guaranty Mortgage Corporation

Equity National Title	1st Financial Bank USA	QuickSilva Real Estate Law, Title	ValueQuest AMC	Calyx Software
<b>540</b>	<b>550</b>	<b>560</b>	<b>570</b>	<b>580</b>
<b>590</b>	<b>600</b>	<b>610</b>	<b>620</b>	<b>630</b>
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Cherrywood Commercial Lending, LLC	Bankers Advisory	Flagstar Bank	APEX Mortgage Corp	The Warren Group
<b>720</b>	<b>730</b>	<b>740</b>	<b>750</b>	<b>760</b>
<b>770</b>	<b>780</b>	<b>790</b>	<b>800</b>	<b>810</b>
REMNI Wholesale	Kriss Law/ Atlantic Closing & Escrow	National MI	QuestSoft Corporation	DocMagic, Inc.

CATIC	Sierra Pacific Mortgage
<b>840</b>	<b>850</b>

TBD	<b>860</b>
Finance of America Mortgage LLC	<b>870</b>
Home Point Financial	<b>880</b>
Mass Mortgage Bankers	<b>890</b>
Planet Home Lending	<b>900</b>
TBD	<b>910</b>
Mercury Network	<b>920</b>
Old Republic Credit Services	<b>930</b>
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Freedom-Wholesale Mortgage	<b>980</b>

ENTRANCE



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For more than 48 years **CATIC** has set the standard for title insurance in New England. CATIC and its more than 2,200 attorney agents are experts in the nuances of the mortgage lending, legal, title, and closing markets in New England. This knowledge is one of the many reasons national, regional and local mortgage lenders depend on them. In providing borrowers with an outstanding customer experience, our agents have solidified their relationships within their communities and with the lenders they serve. CATIC is very active and intimately involved with the associations that support the national and New England lending markets, such as The Mortgage Bankers Association, The Community Bankers Association and The American Bankers Association. We are passionate about being an active corporate partner to the regional, state and local communities, supporting various charitable activities such as Habitat for Humanity, The Children's Defense Fund, Lawyers Concerned For Lawyers, and a variety of other community organizations. **[www.catic.com](http://www.catic.com)**

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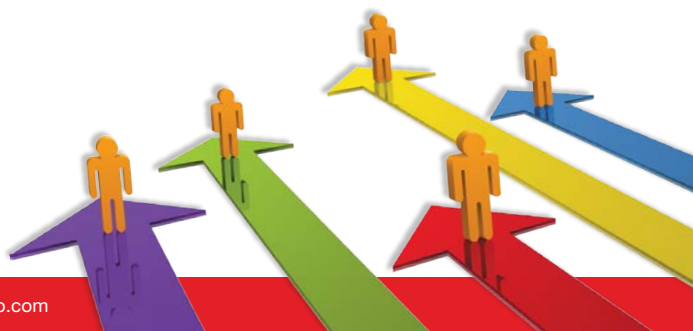


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The Warren Group gives you the ability to dissect and analyze the mortgage lending market as you define it: by time period, loan type, geography, mortgage type, mortgage amount, and more. Our flexible reports allow you to view market trends, monitor competitors and measure your own performance throughout MA, CT, RI, and NH. Tell us your objectives and we'll supply the comprehensive reports that tell you what you want to know. Inquire about our online module you can access 24/7 for customizable reports.

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- Measure sales performance against competition and market activity
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## MORTGAGE MARKETSHARE - SEE HOW YOU COMPARE!

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# GOLD SPONSOR PROFILES continued



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**RCN Capital** 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. [www.rcncapital.com](http://www.rcncapital.com)

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**Specialized Data Systems (SDS)** is a software development company that provides lending and risk management solutions to banks and credit unions. Our mission is to provide flexible and scalable software solutions to help financial institutions improve efficiency, maintain compliance, and stay current with the most up-to-date technology. Our products are classified as "remote" to emphasize web-based accessibility, which are housed on our secure servers. RemoteLender is a "hosted" loan origination system and supports mortgage, consumer and commercial loans. RemoteLender automates the loan origination process from application to closing and is a workflow, rules-based LOS that can be customized to meet your specific lending requirements. RemoteComply is a risk management suite that includes business continuity planning, alert notification, vendor management, and incident management software. The four software products within the suite are fully integrated with each other to safeguard your business operations. To learn more about any of our products please visit [www.specializeddata.com](http://www.specializeddata.com).

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**XINNIX** is a premier learning and accountability organization in the mortgage industry and the leading provider of comprehensive sales and leadership training. With over 100 years of combined experience, the XINNIX team has a diverse mortgage industry background of sales, leadership and executive management. We have a 13-year track record of energizing people and providing immediate, measurable results. The XINNIX team strives for excellence in all we do, inspiring and empowering our students, customers and partners to seek the infinite possibilities in their lives. [www.XINNIX.com](http://www.XINNIX.com)

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## THE MORTGAGE ACADEMY

CEO & Founder, Casey Cunningham, **reveals the XINNIX Formula** for creating extraordinary production by focusing on the untapped potential in each of us!  
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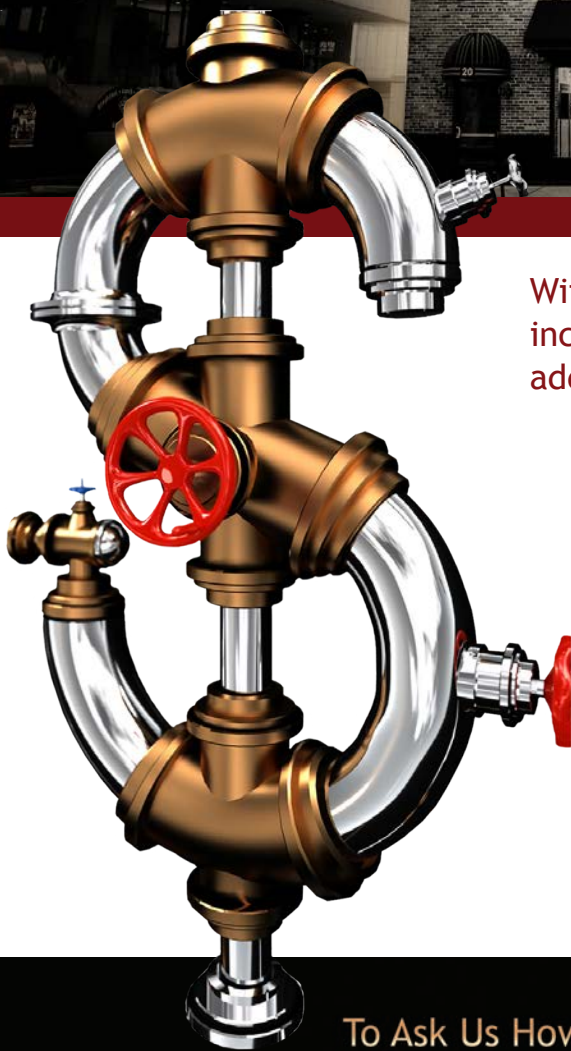
Ensure your Loan Officers achieve their full potential with a proven formula for success through **key prospecting activities**, combined with critical accountability in one of our proven sales programs.

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