



VERMONT BANKERS ASSOCIATION, INC. &
VERMONT MORTGAGE BANKERS ASSOCIATION
2022 MORTGAGE CONFERENCE
Wednesday, October 12, 2022
Capitol Plaza Hotel & Conference Center
Governors' Ballroom



AGENDA

- 8:15 a.m. – 8:30 a.m. **REGISTRATION & CONTINENTAL BREAKFAST**
- 8:30 a.m. – 8:35 a.m. **WELCOME AND OPENING REMARKS**
Lynne Jewett, Chair, VBA Mortgage Committee
SVP, Residential Loan Underwriting Manager, Union Bank
- Steve Kendall, Preseident, VMBA Board of Governors*
EVP, Sr. Residential & Consumer Loan Officer, Union Bank
- 8:35 a.m. – 9:15 a.m. **SUMMARY OF HOUSING INITIATIVES IN VERMONT POST 2022 LEGISLATIVE SESSION**
Josh Hanford, Commissioner, Department of Housing and Community Development
- 9:15 a.m. – 10:30 a.m. **WE'RE NOT IN KANSAS ANYMORE: Ten Ideas for Success in a Changing Market**
Blaine Rada, Senior National Trainer & Instructional Designer, Arch Mortgage Insurance Co.
Whether you've been in business for decades or have just taken on a new role, you'll benefit from 10 tips to help you differentiate from the competition and gain a regular stream of business.
- 10:30 a.m. – 10:45 a.m. **BREAK**
- 10:45 a.m. – 11:45 a.m. **AN APPRAISER'S VIEW OF THE CURRENT MARKET CONDITIONS IN VERMONT INCLUDING: VALUATIONS, RAISING RATES, GREEN APPRAISALS, SOLAR, OFF-GRID, TINY HOMES**
Guy Andrews, Appraiser, CMA Appraisal
- 11:45 a.m. – 12:30 p.m. **OVERVIEW OF THE NATIONAL AND VERMONT ECONOMY'S**
Jeff Carr, President and Senior Economist, Economic & Policy Resources (EPR)
- 12:30 p.m. – 1:00 p.m. **LUNCH**
- 1:00 p.m. – 1:50 p.m. **WHAT YOU NEED TO KNOW ABOUT E-CLOSINGS, HYBRID CLOSINGS, REMOTE-ONLINE NOTARIZATION, AND REAL PROPERTY ELECTRONIC RECORDING REGULATIONS**
Jim Knapp, Retired Attorney
- 1:50 p.m. – 2:00 p.m. **BREAK**
- 2:00 p.m. – 2:30 p.m. **THE DEPARTMENT OF FINANCIAL REGULATION'S PERSPECTIVE ON MORTGAGE LENDING IN VERMONT**
Aaron Ferenc, Director of Examinations, Department of Financial Regulation
- 2:30 p.m. – 3:30 p.m. **APPROACH SALES EFFECTIVELY WITH CONFIDENCE TO GROW YOUR BUSINESS AND THRIVE!**
Ronda Berns, Sales Consultant, Coach & Trainer
- Addressed in this presentation are the essential steps to confidently navigate the sales conversation, be well received by your prospects, and secure the results you desire. Based on a wealth of results-focused experience, this actionable information provides what you need to know for effective sales.
- 3:30 p.m. **ADJOURNMENT**



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REGISTRATION FORM

COMPANY: _____

CONTACT: _____

MAILING ADDRESS: _____

TELEPHONE: _____ **FAX:** _____

EMAIL: _____

REGISTRATION - Email address needed in order to forward conference information. Please use another sheet if more room is needed for registrations.

**Fee: Members \$160
Non Members \$320
per person**

1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____

TOTAL ENCLOSED: \$ _____

Please note any dietary restrictions here:

Please return this completed registration form no later than Friday, September 30, 2022 with check payable to:

Vermont Bankers Association, Inc.
PO Box 587
Montpelier, VT 05601-0587

To be invoiced, email registration to vtbanker@sover.net or fax 802-223-5078.

VBA Cancellation Policy: Registrations may be canceled by close of business on Tuesday, October 4, 2022 by notifying the VBA office at 802.229.0341. Refunds are subject to a \$50.00 per person service charge. Any cancellations received after October 4th are not refundable, but are transferable to another individual from your bank who wishes to attend this program. All registrations received by fax or email are subject to this policy.