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Regional Conference  
of Mortgage Bankers  
Associations**

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**March 13 - 17, 2016  
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## Table of Contents

Executive Director's Welcome .....	1
General Information .....	18
Access to WiFi.....	22
A Red Door Spa Warm Welcome Awaits You.....	22
Hashtag.....	22
Residential Program .....	38
Commercial Program .....	23
Wildwood Ballroom Floor Plan .....	59
Commercial Exhibit Hall Floor Plan .....	60
Commercial Exhibitors .....	61
Residential Exhibit Hall Floor Plan .....	63/64
Residential Exhibitors .....	65



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## Executive Director's Welcome Address

Dear Conference Attendees:

The Residential segment of the Regional Conference of Mortgage Bankers Associations this year (It's 33rd) will provide mortgage lenders with a combination of quality programming, unmatched networking opportunities at three cocktail receptions, lunch in the exhibit hall, two continental breakfasts, a first-class and new convention center and the entire Conference, including hotel rooms, educational sessions and exhibit hall all here at Harrah's.

The event's program begins on Wednesday morning with Barry Habib, who will start us off with his views on interest rates and the marketplace in 2016. Barry will be followed by two great General Session panels: Regina Lowrie's panel, one of the industry's most popular in 2013, 2014 and 2015, will give you insights from key industry leaders who will discuss their views on where the industry is headed in 2016. Our second General Session panel, moderated by Mike Vitali, features our industry's most recognized CFPB and regulatory experts giving their much sought after advice on the issue of greatest concern to our attendees. Our afternoon sessions include a regulators panel combined with industry attorneys discussing state laws and regulations as well as how state regulators interface with the CFPB. The Regulators Panel will bring together speakers from the Pennsylvania Department of Banking & Securities, the New Jersey Department of Banking & Insurance, and the New York State Department of Financial Services.

On Thursday morning, we are presenting the Regulatory Town Meeting where all of our experts on the program Wednesday as well as other experts will join with our attendees in an open dialogue about those questions of concern to the industry. Our experts will be free to interchange their ideas with those of our attendees in a relaxed forum that will be provided enough time so that we can get to all of the questions raised.

The exhibit hall will once again, be crowded with both exhibitors and attendees who will enjoy the Tuesday cocktail reception there on Tuesday evening and lunch in the hall on Wednesday during a full afternoon following the General Session.

Wednesday evening, after a full day, you will want to relax and enjoy networking in a spectacular atmosphere at the Absolute Home Mortgage reception at the beautiful Harrah's Pool. Enjoy the music, good food, free photo ops,, and more from 6:30 p.m. - 8:30 p.m. Join REMN for an after party from 8:30 p.m. - 11:00 p.m. at the Eden Lounge.

For those who are interested in commercial mortgage lending, the conference offers two days preceding the Residential Program with a General Session, special panels, two lunches (one with a speaker and the other in the commercial exhibit hall), and two cocktail receptions. A great program this year that many residential attendees may want to attend.

Once again, I am honored to be Chairing a conference of such high quality for you. We fully intend to once again be known for presenting a Conference that is *"Simply The Best"*!

Sincerely,

A handwritten signature in black ink that reads "E. Robert Levy". The signature is written in a cursive style with a large, stylized initial "E" and a long, sweeping underline.

E. Robert Levy  
Conference Chairman



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## MARK YOUR CALENDAR



**34th Annual  
Regional Conference of  
MBAS  
March 2017**

**TBA  
TBA**

## General Information

### Conference Registration/Information Desk

The Conference Registration/Information Desk locations and hours are listed below:

Sunday, March 13, 2016                      4:30 p.m. - 9:00 p.m.  
Wildwood Registration Desk, Harrah's Convention Center

Monday, March 14, 2016                      7:30 a.m. - 8:00 p.m.  
Wildwood Registration Desk, Harrah's Convention Center

Tuesday, March 15, 2016                      7:30 a.m. - 9:00 p.m.  
Wildwood Registration Desk, Harrah's Convention Center

Wednesday, March 16, 2016                      7:30 a.m. - 8:00 p.m.  
Wildwood Registration Desk, Harrah's Convention Center

Thursday, March 17, 2016                      7:30 a.m. - 12:00 p.m.  
Wildwood Registration Desk, Harrah's Convention Center

### Name Badge Guidelines

Official Conference Badges are required to be worn for admission TO ALL Conference Events.

**BADGE SWAPPING IS PROHIBITED!**

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## **Commercial Property Program Registrants - White**

Admission to Sunday evening Commercial Property Networking Cocktail Reception, all Commercial Property functions on Monday and Tuesday, including Continental Breakfasts, Lunches, General Session and Panels, Exhibit Hall and Tuesday Evening's Commercial Property/Residential Networking Cocktail Reception.

## **Residential Program Registrants - Blue**

Admission to all functions beginning Tuesday afternoon March 15th, and ending Thursday, March 17th, including Continental Breakfasts, Lunches, General Session, Breakout Sessions, Exhibit Hall, Commercial Property/Residential Networking Cocktail Reception (Tuesday), Networking Cocktail Reception (Wednesday).

## **Commercial Property and Residential Programs Combined Registration - Blue**

Admission to all Commercial Property Functions (Continental Breakfasts, Lunches, General Session and Panels, Exhibit Hall and Cocktail Receptions) and all Residential Functions (Continental Breakfasts, Lunches, General Session, Breakout Sessions, Exhibit Hall, Commercial Property Networking Cocktail Reception (Sunday & Monday) Commercial Property & Residential Networking Cocktail Reception (Tuesday), Networking Cocktail Reception (Wednesday)).

## **Registered Spouses/Significant Others - Pink**

Admission to the Exhibit Halls with lunch, Cocktail Receptions. This badge does not provide admission to General Sessions, Breakout Sessions or Lunches with Guest Speakers. Spouses/Significant Others wishing to attend the General Sessions and other functions must pay the full registration fee.

## **Exhibit Hall Only with Lunch - Green**

One-Day Registration to the Exhibit Hall on Wednesday, March 16, 2016 including lunch. Provides admission to the Exhibit Hall ONLY on March 16th - 12:30 p.m. - 5:30 p.m. including lunch. Lunch tickets will be provided at registration. We will also be permitting all Exhibit Hall Badges into Wednesday Night Cocktail Reception.

## **Exhibit Hall Only without Lunch - Green**

One-Day Registration to the Exhibit Hall on Wednesday, March 16, 2015 not including lunch. Provides admission to the Exhibit Hall without Lunch on March 16th - 12:30 p.m. - 5:30 p.m. We will also be permitting all Exhibit Hall Badges into Wednesday Night Cocktail Reception.

## **CMB Credits**

Participation in the Conference entitles you to credits toward your CMB designation. Specifically, you will receive one point for the Commercial Property portion of the Conference and one point for the Residential portion (or two points if you attend both).



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#2016Regional

**Commercial Property Program**  
**Sunday, March 13, 2016**

4:30 p.m. - 9:00 p.m.

**Registration/Information Desk Open**

*Wildwood Registration Desk,  
Harrah's Convention Center*

Commercial Property Program  
Sunday, March 13, 2016

7:00 p.m. - 9:00 p.m.  
Opening Commercial Networking  
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**Commercial Property Program**  
**Monday, March 14, 2016**

7:30 a.m. - 8:00 p.m.

**Registration/Information Desk Open**

*Wildwood Registration Desk,  
Harrah's Convention Center*

**Commercial Property Program**  
**Monday, March 14, 2016**

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

**Continental Breakfast**

*Wildwood #9*



**Commercial Property Program**  
**Monday, March 14, 2016**

9:00 a.m. - 12:15 p.m.

**General Session**

*Wildwood #9*

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

**Welcome/Introductions:**

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

**Commercial Property Program**  
**Monday, March 14, 2016**

9:00 a.m. - 10:30 a.m.

**State of the Market with an Emphasis  
on the Northeast**

*Wildwood #9*

- **J.J. Sollazzo**, Senior New York Market Analyst,  
CoStar Portfolio Strategy

**Commercial Property Program**  
**Monday, March 14, 2016**

10:45 a.m. - 12:15 p.m.

**Investment Opportunities in the Northeast**  
**Commercial Real Estate Markets**

*Wildwood #9*

Moderator:

- **Richard T. Carr, Jr.**, President, Petrich International

Panelists:

- **Brian Fenwick**, Senior Vice President, Northeast Bank
- **Sanford Herrick**, Founder and Managing Principal, Case Real Estate Capital, LLC (Case)
- **Thomas J. Miller, CAIA**, Director, Capital Markets Group, Avison Young Inc.
- **James R. Wrigley**, President, Trefoil Properties, LP

Coffee Break Sponsored by:

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**Commercial Property Program**  
**Monday, March 14, 2016**

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

**Lunch with Speaker**

*Wildwood #8*

The U.S. economy has recovered from the Great Recession, but growth in the post-contraction period has lagged its historical norm. In 2016, new challenges loom in domestic policy (e.g., interest rate "normalization") and the deceleration in activity outside of the United States. The presentation will focus on the implications of those trends for the region's economy and its commercial real estate sector.

- **Patrick J. O'Keefe**, Director of Economic Research,  
CohnReznick

**Commercial Property Program**  
**Monday, March 14, 2016**

1:45 p.m. - 3:00 p.m.

**Roundtable Discussion in the Various Alternative  
Funding Sources Including EB-5, Crowdfunding, HUD  
& SBA**

*Wildwood #9*

Moderator:

- **David R. Soares**, President & CEO, Lexden Capital, LLC

Panelists:

- **Michael Boggiano**, SVP - National Sales Manager, Silver Hill Funding, LLC
- **Matthew Galati**, Associate, Greenberg Traurig, LLP
- **Robert S. Mathes**, President, CFC Insurance Ltd.

**Commercial Property Program**  
**Monday, March 14, 2016**

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

**Networking Cocktail Reception**

*Wildwood #7*

**Commercial Property Program**  
**Tuesday, March 15, 2016**

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

**Registration/Information Desk Open**

*Wildwood Registration Desk,  
Harrah's Convention Center*

**Commercial Property Program**  
**Tuesday, March 15, 2016**

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

**Continental Breakfast**

*Wildwood #9*



**Commercial Property Program**  
**Tuesday, March 15, 2016**

9:00 a.m. - 10:30 a.m.

**Current State of the CMBS Market**

*Wildwood #9*

Moderator:

- **Lawrence J. Longua**, Adjunct Professor, Business Division, Molloy College - Long Island; Newman Real Estate Center, Baruch College - New York City

Panelists:

- **Mary Davenport**, Executive Vice President, Freedom Mortgage
- **Shari Linnick**, Vice President Client Services, Trepp
- **Adam Siper**, Executive Director, Ladder Capital Finance LLC
- **Eric Thompson**, Senior Managing Director, Kroll Bond Rating Agency, Inc.

## Commercial Property Program Tuesday, March 15, 2016

10:45 a.m. - 12:30 p.m.

### Traditional Lenders' Panel

*Wildwood #9*

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 2016. The bankers will be in the house on Tuesday morning, will you?

Moderator:

- **Ronald M. Shapiro**, Assistant Professor of Professional Practice, Finance and Economics Department, Rutgers Business School – Newark and New Brunswick, Rutgers, The State University of New Jersey

Panelists:

- **Chris A. Economides**, Senior Vice President, Capital One, N.A.
- **Paul A. Heilmann**, Senior Vice President of Commercial Real Estate Lending and Commercial Construction Lending , Columbia Bank
- **George Maroulis**, Managing Director, Executive Vice President and Head of Customers Bank Private and Commercial Banking, Customers Bank
- **Ellen McHenry**, SR Director, Financial Programs, UCEDC, a nonprofit economic development corporation
- **Peter Rand**, Senior Vice President and Senior Banker, Income Property Group, KeyBank Real Estate Capital
- **Michael D. Sneden**, Executive Vice President, ValueXpress LLC
- **Mark Santasieri**, Senior Vice President/Team Leader, New Jersey Commercial Real Estate Portfolio, TD Bank
- **Christopher W. Unger**, Senior Vice President in the Real Estate & Construction Finance Department, Beneficial Bank

- **Christopher P. Warren**, Senior Vice President/  
Market President, BB&T
- **Christina M. Youngblood**, 1st Constitution Bank

**Commercial Property Program**  
**Tuesday, March 15, 2016**

12:30 p.m. - 3:00 p.m.

**Exhibit Hall with Lunch**

*Wildwood Pre Function -*

*Adjacent to Wildwood Rooms #1-#5*

3:00 p.m.

**Commercial Conference Ends**

**Residential Program**  
**Tuesday, March 15, 2016**

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

**Freddie Mac's Affordable Lending Program**

*Wildwood #5 (B)*

- **Jason Jefferies**, Single-Family Affordable Lending Manager, Freddie Mac

**Residential Program**  
**Tuesday, March 15, 2016**

4:00 p.m. - 5:00 p.m.

**Fannie Mae to Explain the Remaking of the Front-End  
of its Business and How It Effects the Industry**

*Wildwood #5 (B)*

- **Katrina Jones**, Vice President – Single-Family Business Solutions, Single-Family Mortgage Business, Fannie Mae

**Residential/Commercial Property Program**  
**Tuesday, March 15, 2016**

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

**Opening Residential Networking Cocktail Reception**  
**in Exhibit Hall**

(Commercial Attendees Invited)

*Wildwood Ballroom #17*

**Cocktail Reception Sponsored by:**

- **Home Point Financial**



**Residential Program**  
**Wednesday, March 16, 2016**

7:30 a.m. - 8:00 p.m.

**Registration/Information Desk Open**

*Wildwood Registration Desk,  
Harrah's Convention Center*



**Residential Program**  
**Wednesday, March 16, 2016**

7:00 a.m. - 8:00 a.m.

**Continental Breakfast**

*Wildwood #7, #8 & #9 (A)*

**Continental Breakfast Sponsored by:**

- **BOK Financial Correspondent Lending - Gold**



**Residential Program**  
**Wednesday, March 16, 2016**

8:00 a.m.

**General Session Begins**

*Wildwood #7, #8 & #9 (A)*

8:00 a.m. - 8:45 a.m.

**What Will Interest Rates, and the Financial Markets Do in 2016?**

Get a great jump start to the Regional MBA Conference Program with Barry Habib's session, Wednesday Morning, March 16th, on interest rates and financial markets. For the past few years Barry's forecasts have been incredibly accurate, so you don't want to miss this session. This year Barry will conduct a "Town Hall" type session so attendees should bring their questions on Real Estate, interest rates and the financial markets that Barry will be pleased to address. His valuable insights and forecasts can help you maximize profitably during the year ahead, and help you be the expert for your referral sources! Another great opportunity at the Regional Conference of MBAs.

- **Barry Habib**, Chief Market Strategist, Residential Finance Corporation

**Residential Program**  
**Wednesday, March 16, 2016**

8:45 a.m. - 9:00 a.m.

**Welcome and Program Overview**

*Wildwood #7, #8 & #9 (A)*

Welcome, Introductions and Comments

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

**Coffee Break Sponsored by:**

- **Genworth Mortgage Insurance - Gold**



**Residential Program**  
**Wednesday, March 16, 2016**

9:00 a.m. - 10:30 a.m.

**Industry Leaders Panel**

*Wildwood #7, #8 & #9 (A)*

A Favorite Panel at the Regional, Our Industry Leaders will share their views regarding the current marketplace and how it may be impacted by the New CFPB Regulations.

Moderator:

- **Regina M. Lowrie, CMB**, Founder, President & CEO, RML Investments, Inc.

Panelists:

- **Teresa Bryce Bazemore**, President, Radian Guaranty Inc.
- **Jerome A. (Garry) Cipponeri**, President & CEO is the Founder, TradeRoom Capital, LLC and TradeRoom Capital Partners LLC
- **Bill Emerson**, Chairman, Mortgage Bankers Association; Chief Executive Officer, Quicken Loans
- **Stanley C. Middleman**, President and Chief Executive Officer, Freedom Mortgage; Chairman, Cherry Hill Mortgage Investment Corporation
- **Peter Norden**, Chief Executive Officer, HomeBridge Financial Services
- **Jennifer R. Whip**, VP & Head of Customer Management, Business Development, Fannie Mae

**Residential Program**  
**Wednesday, March 16, 2016**

10:30 a.m. - 11:45 a.m.

**What's Next in Regulatory Changes and Legal Challenges?**

*Wildwood #7, #8 & #9 (A)*

Over the past few years QM/ATR and TRID have monopolized the minds of lenders and other issues may have taken a back seat, or worse been overlooked. What legal and regulatory challenges lurk in the shadows that could present problems for banks and lenders now and into the future. This panel of industry and legal experts will explore what's on the horizon and what banks and lenders need to do to be prepared to meet the regulatory challenges of tomorrow.

**Moderator:**

- **Michael L. Vitali, Sr.**, Senior Vice President & Chief Compliance Officer, LoanLogics, Inc.

**Panelists:**

- **Richard Horn, Esq.**, Founding Attorney, Richard Horn Legal PLLC
- **Ari Karen, Esq.**, Principal, Offit Kurman Attorneys at Law; Founder and CEO, Strategic Compliance Partners
- **Jack Konyk**, Executive Director, Government Affairs, Weiner Brodsky Kidder PC
- **Ken Markison, Esq.**, Vice President & Regional Counsel, MBA

**Residential Program**  
**Wednesday, March 16, 2016**

11:45 a.m. - 12:15 p.m.

**Keynote Speaker**

*Wildwood #7, #8 & #9 (A)*

- **David H. Stevens, CMB**, President & CEO, Mortgage Bankers Association and former FHA Commissioner

**Coffee Break Sponsored by:**

- Acquavella, Chiarelli, Shuster & Co., LLP - Gold



**ACQUAVELLA, CHIARELLI, SHUSTER & CO., LLP**  
Certified Public Accountants and Advisors

- Wells Fargo - Silver

**Residential Program**  
**Wednesday, March 16, 2016**

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

**Exhibit Hall Open**

*Wildwood Ballroom #17*

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

**Lunch in the Exhibit Hall**

*Wildwood Ballroom #17*

**Exhibit Hall Refreshment Sponsored by:**

- **Specialized Financing LLC - Gold**



**Residential Exhibit Hall Coffee Sponsor**

- **PHH Mortgage - Gold**



**Residential Program**  
**Wednesday, March 16, 2016**

2:00 p.m. - 3:15 p.m.

**Special State Licensing/Regulatory Panel**  
**Featuring CSBS/NMLS Speakers**

*Wildwood #1 - #3*

Speakers will Update attendees on State mortgage banking regulators and how they coordinate with CFPB, The growth of regional exam teams and their perspectives on licensing and regulatory developments.

Moderator/Speaker:

- **Robert S. Niemi**, Financial Services Regulatory & Compliance Senior Advisor, Baker Hostetler LLP; Former NMLS Ombudsman

Speakers:

- **Chuck Cross**, Sr. Vice President, Consumer Protection and Non-Depository Supervision Section, Conference of State Bank Supervisors (CSBS)
- **William (Bill) Matthews**, President & CEO, State Regulatory Registry LLC (SRR), a subsidiary of the Conference of State Bank Supervisors (CSBS)



**Residential Program**  
**Wednesday, March 16, 2016**

3:30 p.m. - 5:00 p.m.

**Regulators/Industry Panel**

*Wildwood #1 - #3*

Moderator:

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

Speakers:

- **Wayne A. Watkinson, Esq.**, Principal Attorney in the  
Woodbridge, NJ Office, Offit Kurman, P.A.
- **Bonnie S. Nachamie, Esq.**, Principal, Bonnie S.  
Nachamie, P.C.

Regulators Panel

New Jersey

- **Patrick Mullen**, Director, Division of Banking, New  
Jersey Department of Banking and Insurance  
(Invited)
- **Diane Scholl**, Supervisor of Licensing, New Jersey  
Department of Banking and Insurance (Invited)

New York

- **Rholda L. Ricketts**, Deputy Superintendent of  
Banks, New York State Banking Department  
(invited)

Pennsylvania

- **Tim Knopp**, Bureau of Examinations, Acting  
Director of the Bureau of Non-Depository  
Examinations, Pennsylvania Department of Banking  
and Securities (Invited)
- **Ryan Walsh**, Compliance Division, Chief  
Compliance Division, Pennsylvania Department of  
Banking and Securities (Invited)

Maryland

- **Juan M. Sempertegui**, Director of Licensing, Division  
of Financial Regulation, Maryland Department of  
Labor, Licensing and Regulation (Invited)

**Residential Program**  
**Wednesday, March 16, 2016**

6:30 p.m. - 8:30 p.m.  
**Networking Cocktail Reception**  
*Harrah's Pool*

**Networking Cocktail Reception Sponsored by:**  
• **Absolute Home Mortgage Corp.**



Residential Program  
Wednesday, March 16, 2016

8:30 p.m.  
**After Party**  
*Eden Lounge*

Networking Cocktail Reception Sponsored by:  
• REMN Wholesale



Co-sponsored by:  
• MBA-NJ



**Residential Program**  
**Thursday, March 17, 2016**

7:30 a.m. - 12:00 p.m.

**Registration/Information Desk Open**

*Wildwood Registration Desk,  
Harrah's Convention Center*

**Residential Program**  
**Thursday, March 17, 2016**

8:00 a.m. - 9:00 a.m.  
**Continental Breakfast**  
*Wildwood #14*

**Residential Program**  
**Thursday, March 17, 2016**

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

**Town Hall Meeting: an Informal Discussion of Critical Issues by Expert Speakers and Conference Attendees**

*Wildwood #14*

Attend this unique, informal session where Conference Attendees Can Join In The Discussion With Industry Experts and The Previous Day's Expert Speakers And Have their Questions Answered on those subjects deemed critical to the industry's prosperity. Speakers will also be prepared to address specific topics of interest.

**Moderator/Speaker:**

- **E. Robert Levy, Esq.**, Conference Chairman; Executive Director, MBA-NJ, NJAMB and PAMB; Principal Attorney, Offit Kurman, P.A.

**Speakers:**

- **Rod J. Alba, Esq.**, Sr. Vice President, Mortgage Finance & Regulatory Counsel, American Bankers Association
- **Richard Booth, CRCM, CAMS, CMB**, Vice President, Hudson City, a division of M&T Bank
- **Bill Emerson**, Chairman, Mortgage Bankers Association; Chief Executive Officer, Quicken Loans
- **Richard Horn, Esq.**, Founding Attorney, Richard Horn Legal PLLC
- **Ari Karen, Esq.**, Principal, Offit Kurman Attorneys at Law; Founder and CEO, Strategic Compliance Partners
- **Jack Konyk**, Executive Director, Government Affairs, Weiner Brodsky Kidder PC
- **Regina M. Lowrie, CMB**, Founder, President & CEO, RML Investments, Inc.
- **Ken Markison, Esq.**, Vice President & Regional Counsel, MBA

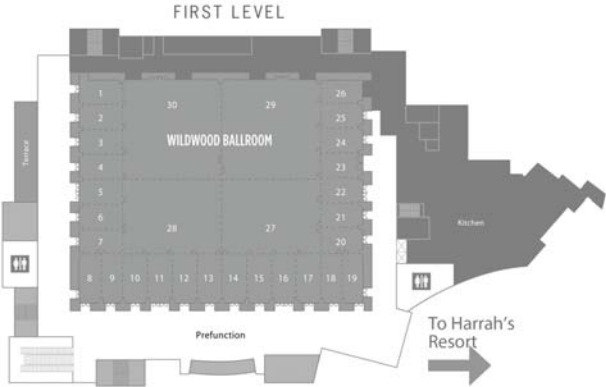
- **Bonnie Nachamie., Esq.,** Principal, Bonnie S. Nachamie, P.C.
- **Michael L. Vitali, Sr.,** Senior Vice President & Chief Compliance Officer, LoanLogics, Inc.
- **Wayne Watkinson., Esq.,** Principal Attorney in the Woodbridge NJ Office, Offit Kurman, P.A.

**Residential Program**  
**Thursday, March 17, 2016**

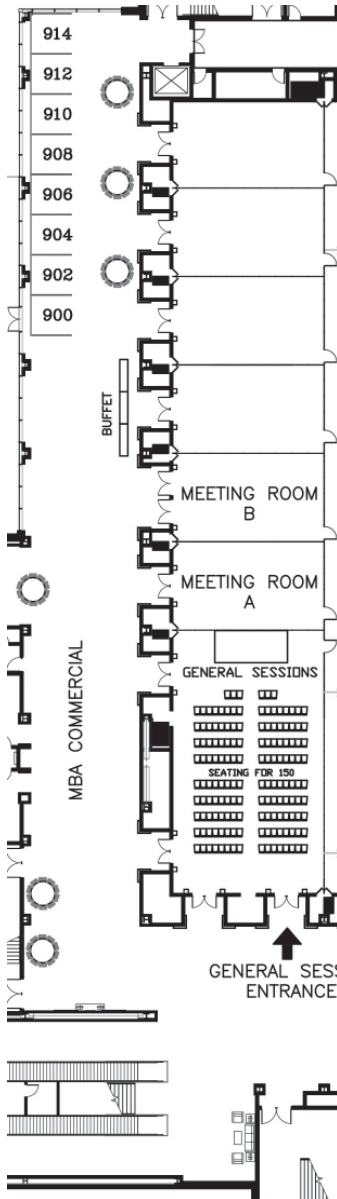
12:00 p.m.  
**Conference Ends**



Wildwood Ballroom



Commercial Property Exhibit Hall  
Wildwood Pre Function -  
Adjacent to Wildwood Rooms #1-#5



## **Alpha Funding Solutions**

Lakehurst, NJ

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

Booth # 900

Alpha Funding Solutions is a private asset-based lender in the Northeast. The company specializes in financing real estate investors for projects that are not fundable through traditional sources. Alpha focuses on residential & commercial properties and has provided funding for over 350 borrowers in loan sizes varying from \$100,000 - \$10,000,000.

## **CapitalSource**

Chevy Chase, MD

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

Booth # 904

## **Cherrywood Commercial Lending, LLC**

Diamond Bar, CA

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

Booth # 906

At Cherrywood Commercial Lending, LLC, we see value where others may not — value in every property, every business, every borrower. That's because we specialize in small balance commercial real estate lending; that's all we do. Tell us about the loan you are seeking and we'll find value by weighing the strengths of the property, its cash-flow, and the borrower. You'll have options with a small-balance direct lender who can see the uniqueness of every lending opportunity.

## **Emigrant Mortgage Company**

Elmsford, NY

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

Booth # 901

Emigrant Mortgage Company, a subsidiary of Emigrant Bank, is a portfolio lender specializing in creative "niche" financing solutions for both Residential and Commercial Properties. Emigrant can finance loan amounts up to \$10 million. Emigrant's Programs offer financing options for traditional borrowers as well as non-US citizens/foreign nationals and borrowers with insufficient credit.

*As of: February 25, 2016*

### **Northeast Bank**

Boston, MA

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

Booth # 902

Northeast Bank is proud to offer loan programs in partnership with the SBA, which includes both loans for start-up businesses, as well as larger loans to established companies looking to expand or re-tool their operations. As an SBA Preferred Lender, we have the knowledge and skills needed to effectively deliver SBA loans. With the Preferred Lender status, we can process your loan application faster, and help you secure the credit needed to grow your business.

### **Quaint Oak Bank**

Southampton, PA

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

Booth # 903

Quaint Oak Bank specializes in financing for the purchase & refinance of Commercial Real Estate, Mixed-Use, and Residential Investment Properties. We provide commercial loans to businesses who are seeking to purchase real estate/equipment, expand their existing business, or have working capital needs. We offer local decision making. Earned fees paid at settlement.

### **Silver Arch Capital Partners**

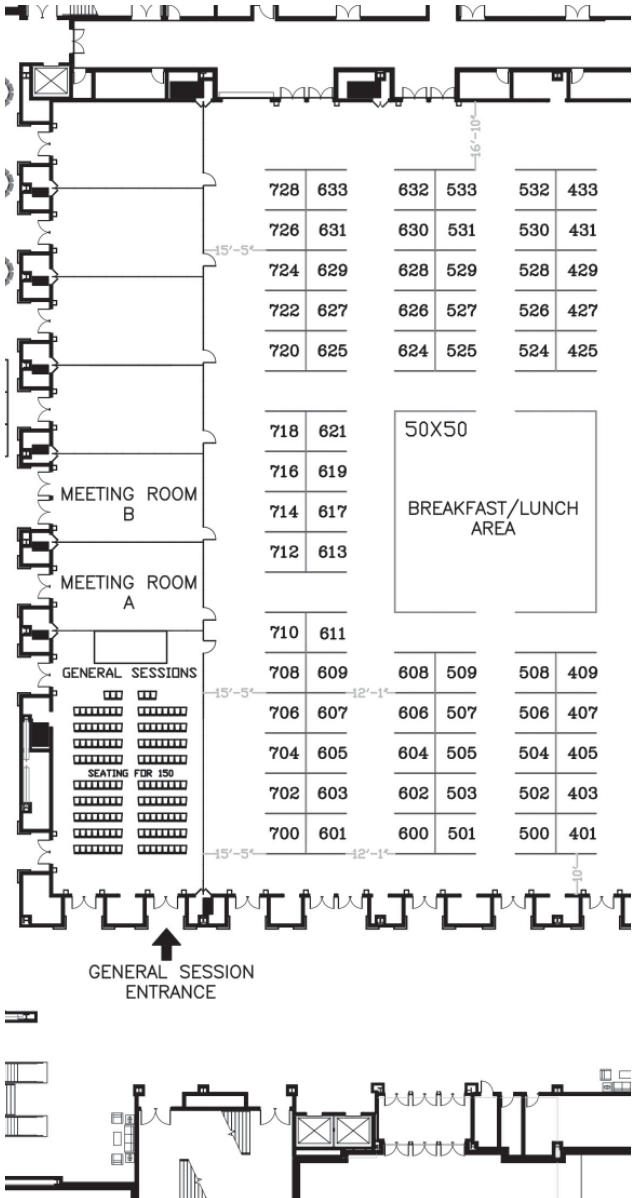
Hackensack, NJ

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

Booth # 905

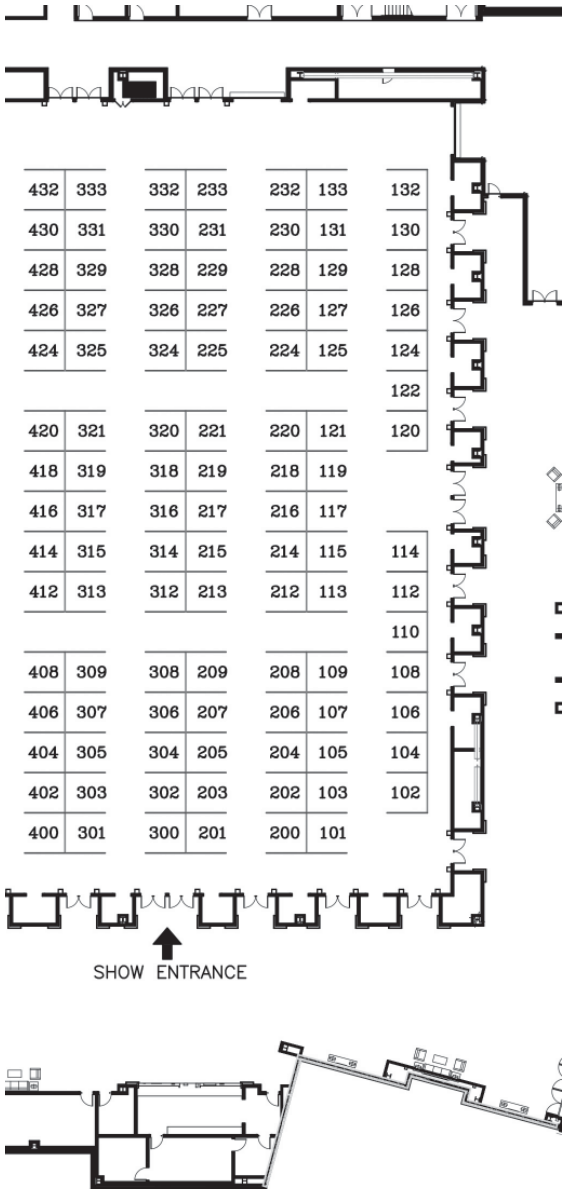
Silver Arch Capital Partners is a private bridge lender specializing in providing real estate financing to developers, owners and investors nationwide. Silver Arch is committed to providing the quickest response and timely closings across all the major property classes including land. Contact: Brendan O'Brien 201-254-2560 or [BredanObrien@silverarchcp.com](mailto:BredanObrien@silverarchcp.com).

*As of: February 25, 2016*



# Residential Exhibit Hall

*Wildwood Ballroom #17*



### **1st Advantage Mortgage**

Lombard, IL

[www.1amllc.com](http://www.1amllc.com)

Booth # 205

1st Advantage Mortgage is the residential mortgage division of Draper and Kramer, We collateralize and trade our own mortgage backed securities, and we're a direct seller to Fannie, Freddie, and Ginnie. So, you are joining a mortgage banker that has the resources and expertise to ensure you are always competitive.

### **Absolute Home Mortgage**

Huntingdon Valley

<http://www.ahmcloans.com/>

Booth # 301, 400

AHMC headquartered in Woodland Park, NJ is an industry leader in branching. Our custom origination platforms are designed for originators by originators. We provide the best back end operations team in the industry. Our focus is on both our employee and our client. We take the stress out of lending and allow our originators to do what their best at. Originate.

### **Acquavella, Chiarelli, Shuster & Co. LLP**

Iselin, NJ

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

Booth # 603

ACS & Co leads the industry in understanding the complete tax, audit and compliance issues unique to mortgage bankers. Our mission is to stay on the cutting edge of the planning and compliance issues that directly affect the mortgage banking community. Our professionals receive specialized training and deliver specialized services to your company. Please contact Santo Chiarelli, CPA at [sc@acsaccounting.com](mailto:sc@acsaccounting.com).

### **Acre Mortgage and Financial, Inc.**

Marlton, NJ

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

Booth # 530

Acre Mortgage and Financial, Inc. a mortgage banker headquartered Marlton, New Jersey has for over 16 years continued to offer a full complement of residential mortgage products with the highest level of customer service in the industry.

*As of: February 25, 2016*

### **Advanced Data**

Milford, PA

[advanceddata.com](http://advanceddata.com)

Booth #401

Advanced Data is a leading service provider in the mortgage industry. Our interfaces with innovative origination systems such as Encompass allow us to serve our clients efficiently and confidently. Advanced Data's E-Document Solutions continue to streamline processes, which, when coupled with exceptional customer service, provide unparalleled value to our clients.

### **Advisors Mortgage Group**

Ocean, NJ

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

Booth # 315

Advisors Mortgage Group has been in business since 1999 and steadily evolving since. The branch program started in 2006 and now has over 30 branch offices in addition to 2 corporate offices, one on each coast. The branch platform at Advisors has been designed for each branch to run their business the way they would like with all the support of the back office. Advisors truly brings new meaning to "family oriented" with relationships and service as two key factors in that equation.

### **Alpha Funding Solutions**

Lakehurst, NJ

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

Booth # 503

Alpha Funding Solutions is a private asset-based lender in the Northeast. The company specializes in financing real estate investors for projects that are not fundable through traditional sources. Alpha focuses on residential & commercial properties and has provided funding for over 350 borrowers in loan sizes varying from \$100,000 - \$10,000,000.

### **American Financial Resources**

Parsippany, NJ

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

Booth # 604

American Financial Resources, Inc. (AFR) is a diversified, specialty originator and servicer of government-insured and other residential mortgage loans. AFR operates nationwide with authority to underwrite and service FNMA, FHLMC, FHA, VA, USDA and many other non-government mortgage loans. Origination channels include: Wholesale, Correspondent and Consumer Direct Lending.

*As of: February 25, 2016*



### **American School of Business**

Fairfield, NJ

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

Booth # 117

The American School of Business offers Licensing, Continuing Education and Exam Prep Courses & Seminars which are available In-Class, On-Line or On-Site. Our Training programs include Real Estate, Mortgage, Insurance, Appraisal & Securities. We have Locations throughout NJ and On-line approval in most States. Call 800-288-5154 or visit [www.AmericanSchoolNJ.com](http://www.AmericanSchoolNJ.com) for complete information.

### **AnnieMac Home Mortgage**

Mount Laurel, NJ

[www.annie-mac.com](http://www.annie-mac.com)

Booth # 302

AnnieMac Home Mortgage provides quality mortgage loan products to consumers nationwide. As an approved seller/servicer with Fannie Mae, Freddie Mac and Ginnie Mae, we have access to the all of the best mortgage programs including conventional, government, non-conforming as well as renovation and construction to perm products.

### **APEX Mortgage Corp.**

Horsham, PA

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

Booth #102

APEX Mortgage Corp. is a direct lender that provides commercial mortgages for borrowers who are unable to qualify for bank financing. APEX offers fixed rates and fully-amortized loans with terms up to 25 years. We allow brokers to charge up to five points on loans from \$25,000 to \$1,000,000.

### **Appraisal Links**

Hazlet, NJ

[www.appraisallinks-amc.com](http://www.appraisallinks-amc.com)

Booth # 314

### **Appraisal Nation**

[www.appraisal-nation.com](http://www.appraisal-nation.com)

Booth # 429

*As of: February 25, 2016*

**Arch MI**

Roseland, NJ

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

Booth # 209

Arch MI is a leading mortgage insurance provider that provides wide-ranging solutions to help lenders achieve successful differentiation in a competitive market. Our commitment to innovative product development, easy technology platform and an experienced risk management team allow Arch MI to create the single best customer service experience in the industry.

**Asset Based Lending, LLC**

Hoboken, NJ

[abl1.net](http://abl1.net)

Booth # 601

Asset Based Lending, LLC is a direct Hard money lender. Financing real estate investors residential, non-owner occupied acquisitions and rehab, New construction projects and Cashout/ Refi's. We Lend in NY, NJ, CT, PA, MA, MD, DC, VA and FL. Our goal is to help real estate investors, quickly and efficiently finance their business activities. We offer a 1 Year (Bridge loan), Interest only payments per month, No prepayment penalty, No credit score minimum, 85% LTV, 11-14% and 2-4 points.

**Atlantis Organization & Sharestates**

Great Neck, NY

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

Booth # 402

Real estate lending and investing platform along side a fully compliant national title insurance agency.

**Bankrate.com**

Palm Beach Gardens, FL

[Bankrate.com](http://Bankrate.com)

Booth # 408

Bankrate.com is the go-to personal finance website that empowers, educates and helps consumers navigate through every stage of their financial journey. We are also the Web's leading aggregator of financial rate information, offering an unparalleled depth and breadth of rate data and financial content. Bankrate consumers are more than two times more likely to purchase or transact a home mortgage per @plan, Nielsen, Q3 2015.

*As of: February 25, 2016*

### **Better Qualified**

Eatontown, NJ

[betterqualified.com](http://betterqualified.com)

Booth # 121

Help Consumers to improve, restore & build Credit

### **Caliber Home Loans**

Potomac, MD

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

Booth # 104

Leading national wholesale and correspondent lender.

### **CapitalSource Small Business Lending**

Chevy Chase, MD

[www.capitalsource.com/sbl](http://www.capitalsource.com/sbl)

Booth # 529

CapitalSource Small Business Lending delivers a one-stop financing solution for commercial real estate purchase, refinance, and construction. We are an SBA Preferred Lender and offer competitive variable and fixed rates on loans from \$500M up to \$15MM. Get your business moving forward, contact Donna Haiback at 908.696.9611 or Doug Bagnasco at 914.366.7585.

### **Carrington Mortgage Services**

Anaheim, CA

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

Booth # 224

Carrington Mortgage Services is a wholesale lender providing loans to underserved markets with a flexible array of Government Purchase and refinance loan products to mortgage brokers nationwide down to credit scores of 550. Special loan programs for manufactured and borrowers with housing nontraditional credit.

### **CBCInnovis**

Columbus, OH

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

Booth # 425

CBCInnovis offers solutions designed to enhance efficiency and streamline processes. Their solutions assist with merged credit reports, identity, income and employment verification, fraud risk mitigation, flood reports and property valuations.

*As of: February 25, 2016*

**Cenlar FSB**

Ewing, NJ

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

Booth # 412

Cenlar FSB specializes in providing subservicing nationwide. As a privately owned, wholesale bank with a seasoned management team and staff, robust data analytics and performance measurement methodologies, and strong technology platform you can count on Cenlar for the most comprehensive complaint loan servicing solution in the industry. Visit [www.cenlar.com](http://www.cenlar.com) today.

**Cherrywood Commercial Lending, LLC**

Diamond Bar, CA

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

Booth # 326

At Cherrywood Commercial Lending, LLC, we see value where others may not — value in every property, every business, every borrower. That's because we specialize in small balance commercial real estate lending; that's all we do. Tell us about the loan you are seeking and we'll find value by weighing the strengths of the property, it's cash-flow, and the borrower. You'll have options with a small-balance direct lender who can see the uniqueness of every lending opportunity.

**CIS**

Allamuchy, NJ

[www.cisinfo.net](http://www.cisinfo.net)

Booth # 220

CIS, a national consumer reporting agency, is celebrating 30 years in business! Visit Booth #220. CIS delivers a full suite of insightful credit, background screening and marketing tools that position companies for growth while mitigating risk. CIS is headquartered in Allamuchy, New Jersey, with additional offices in Portland, Chicago, and Baltimore. [www.cisinfo.net](http://www.cisinfo.net), (800)275-7722, [info@cisinfo.net](mailto:info@cisinfo.net)

**Citadel Servicing Corp.**

Irvine, CA

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

Booth # 718

Citadel Servicing is a wholesale and correspondent lender of NON-QM/Non-Prime Lending Products. We are currently the Nations Largest Lender of these types of loans.

*As of: February 25, 2016*

### **CMG Financial**

Irving, TX

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

Booth # 631

CMG Financial is a well-capitalized, privately held mortgage-banking firm founded in 1993. The company operates in most states and the District of Columbia, and holds federal agency lending approvals with HUD, VA, RHS, GNMA, FNMA and FHLMC. CMG Financial is widely known for responsible lending practices and operational efficiency.

### **CoesterVMS**

Rockville, MD

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

Booth # 306

CoesterVMS combines proprietary, innovative and compliant technology with the best customer service to offer the most streamlined process to our appraisal partners and lenders. CoesterVMS guarantees all appraisal reports to fully comply with all regulations and guidelines. The company's Cloud Control appraisal management technology is the only software of its kind build on the award winning salesforce.com platform.

### **ComplianceEase**

Burlingame, CA

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

Booth # 525

ComplianceEase® is a leading provider of risk management solutions to the financial services industry. ComplianceEase's patented platform includes ComplianceAnalyzer® - the mortgage industry's most adopted automated compliance solution. ComplianceEase combines regulatory expertise with innovative technology to power end-to-end risk management solutions that help financial institutions improve compliance controls and increase profitability.

### **Corcoran Law Group, LLC**

Paramus, NJ

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

Booth # 327

The Corcoran Law Group, LLC- TRID Consulting, Legal Advice, QC, Compliance and risk aversion. Avoid Problems and keep profits in your pocket. We offer, "Point of Sale" review, rather than Post Closing "checklist compliance". This gives a bank or banker full protection at an affordable price. We know the law as well as the CFPB does. NY/ NJ/PA

*As of: February 25, 2016*

### **Credit Plus**

Salisbury, MD

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

Booth # 600

Credit Plus, Inc. provides intelligent insight to mortgage professional so they can make smart lending decision.

Headquarter is Salisbury, MD, the company's products and services include credit reports, scoring tools, tax return verification, more.

### **Dart Appraisal**

Troy, MI

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

Booth # 325

Dart Appraisal is an independent, nationwide Appraisal Management Company founded in 1993. We understand that appraisal management is not one-size-fits-all, and work closely with our partners to engineer a solution that meets their unique needs. We deliver compliant, quality reports while providing exceptional customer service.

### **DataVerify**

Columbus, OH

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

Booth # 720

Single source, enterprise-wide platform that incorporates multiple products into a simplified loan review process to streamline workflow. The platform focuses on data validation and verification products related to the borrower, application and collateral. DRIVE (Risk Management Tool) 4506, SSN, VOE, AVM's.

### **DocProbe**

Lakewood, NJ

[www.docprobe.net](http://www.docprobe.net)

Booth # 404

DocProbe is the new way to process trailing documents.

We offer complete fulfillment by retrieving the documents, uploading them, and shipping them to your investors.

DocProbe provides extensive follow up, making sure each document is received, and handles review and follow up for all your investors' outstanding document lists.

*As of: February 25, 2016*

## **Donegan & Associates Agency LLC**

Marlton, NJ

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

Booth # 625

Donegan & Associates Agency, LLC is a full service insurance agency specializing in coverage's for the mortgage industry. Our products include but are not limited to: Fidelity, Mortgage E&O, Professional Liability, Surety Bonds, EPLI, D&O, General Liability and Workers Compensation.

## **Dovenmuehle Mortgage Inc.**

Lake Zurich, FL

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

Booth # 716

Dovenmuehle is the largest and oldest subservicing firm in the United States with more than 300 clients nationwide. Dovenmuehle works with lenders of all sizes to subservice their mortgage loan and MSR portfolios. For more information, please contact David Allison at 847-550-7550 or visit [www.dovenmuehle.com](http://www.dovenmuehle.com).

## **Eastern Savings Bank**

Hunt Valley, MD

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

Booth # 700

Eastern Savings Bank is a true portfolio lender offering a custom product line designed to help clients who fall out of the conforming box. As a portfolio lender, we control every step of the mortgage process from pre-qualification, to processing, to creative underwriting, through funding. When you work with Eastern Savings Bank you will enjoy direct communication throughout the entire process; and, when we tell you your client is approved you can move forward with confidence.

## **Ellie Mae**

Pleasanton, CA

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

Booth # 212,113

Ellie Mae (NYSE:ELLI) is a leading provider of innovative on-demand software solutions and services for the residential mortgage industry. Ellie Mae's Encompass® all-in-one mortgage management solution provides one system of record that allows banks, credit unions and mortgage lenders to originate and fund mortgages and improve compliance, loan quality and efficiency. Visit [EllieMae.com](http://EllieMae.com) or call 877.355.4362 to learn more.

*As of: February 25, 2016*

## **Emigrant Mortgage Company**

Elmsford, NY

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

Booth # 714

Emigrant Mortgage Company, a subsidiary of Emigrant Bank, is a portfolio lender specializing in creative “niche” financing solutions for both Residential and Commercial Properties. Emigrant can finance loan amounts up to \$10 million. Emigrant’s Programs offer financing options for traditional borrowers as well as non-US citizens/foreign nationals and borrowers with insufficient credit.

## **Equity Prime Mortgage**

Atlanta, GA

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

Booth # 409

Equity Prime Mortgage is a growing mortgage lender that is licensed in 42 states plus D.C. We are committed to helping every individual find the right mortgage to fit their unique needs. As a direct lender, Equity Prime can control the entire loan process giving our clients great service with less stress. We are currently expanding our Wholesale, Retail and Correspondent lending programs. Equity Prime Mortgage is approved with both Freddie Mac and Fannie Mae as direct seller/servicers.

## **Essent Guaranty, Inc.**

Radnor, PA

[www.essent.us](http://www.essent.us)

Booth # 110,112, 114

Essent Guaranty, a wholly-owned subsidiary of Essent Group, Ltd. (NYSE:ESNT), is a private mortgage insurer focused on managing risk and dedicated to serving as a strong and fair counterparty. Essent’s strength is derived from its strong capital position, consistent best-in-class customer service, and collaborative approach to building long-term business relationships

## **Factual Data**

Loveland, CO

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

Booth # 427

Factual Data is a trusted provider of credit, risk mitigation, flood and verification services to the mortgage industry. Leveraging innovative technology and deep industry experience, Factual Data simplifies the mortgage lending process for its customers and their borrowers. For information, please visit [factualdata.com](http://factualdata.com)

*As of: February 25, 2016*



### **Family First Funding LLC**

Toms River, NJ

[www.fam1fund.com](http://www.fam1fund.com)

Booth # 324

Family First Funding LLC offers high quality mortgage banking services to residential and business customers. Our aim is to provide our clients with competitive rates and reasonable fees, while keeping our clients informed and educated throughout the process. We will become friends and trusted advisors to our clients as well as quality service providers. "Family First Is Not Just Our Name, It's What We Value!"

### **Fannie Mae**

Washington, DC

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

Booth # 403, 405

As a leading source of residential mortgage credit in the U.S. secondary market, Fannie Mae is supporting today's housing recovery and helping to build a sustainable housing finance system. We exist to provide reliable, large-scale access to affordable mortgage credit across the country.

### **First Alliance Home Mortgage**

Woodbridge, NJ

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

Booth # 105

First Alliance Home Mortgage has an array of residential home loan products located in the states of NJ, NY, PA, DE, MD, DC, NC, VA and FL. A net branching company that is looking to partner with just a few branches in these states. We pride ourselves on having superior service not only for our clients but also for our employees with aggressive underwriting backed by state of the art technology. We recently celebrated our 12th year of success which is a testament to our ability to survive and grow.

### **First Guaranty Mortgage Corporation**

Tysons Corner, VA

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

Booth # 200

First Guaranty Mortgage Corporation® offers Wholesale, Correspondent and Retail origination channels. Together with Capital Markets and Warehouse Lending Divisions, FGMC provides a full spectrum of products and services nationwide. FGMC is a national approved SF Issuer for Ginnie Mae; an approved FNMA MBS Issuer; approved by HUD; an FHA approved lending institution; approved VA and USDA.

*As of: February 25, 2016*

**FirstFunding, Inc.**

Dallas, TX

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

Booth # 504

FirstFunding, Inc. is the nations premier warehouse lender for the non-delegated correspondent lender. We provide our customers with an industry leading risk management technology platform, solid investor relationships and competitive pricing.

**Firstrust Bank**

Conshohocken, PA

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

Booth # 526

Safe and sound for more than 80 years, Firstrust Bank offers an array of services and products for all of your residential real estate and commercial lending needs, including warehouse financing and wholesale/retail/correspondent lending. We offer the experience, flexibility, and personal attention you want to achieve your goals.

**Flagstar Bank**

Troy, MI

[wholesale.flagstar.com](http://wholesale.flagstar.com)

Booth # 524

Flagstar Bank FSB is a nationwide multi channel originator of Agency, Government and Jumbo loans on a whole loan and bulk basis from mortgage bankers brokers banks and credit union. The bank is the 10th largest originator and a top 20 mortgage servicer and has recently expanded into the sub-servicing arena.

**Florida Capital Bank Mortgage**

Jacksonville, FL

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

Booth # 624

Florida Capital Bank Mortgage is a national B2B lender that offers Wholesale, Warehouse, Correspondent, and Non-Delegated Correspondent lending channels. Our principles of trust, honesty, respect, integrity and commitment, makes us a true lending partner. We're focused on delivering reliable customer service backed by a teamwork attitude throughout the company.

*As of: February 25, 2016*

## **Flushing Bank**

New York, NY

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

Booth # 426

Flushing Bank is small enough to give our customers the individual attention they need, but large enough to offer a full line of business and corporate banking services. Our comprehensive product set includes lines of credit, term loans, owner-occupied commercial real estate mortgages, SBA loans, deposit products and cash management services.

## **Franklin American Mortgage Company**

Middleton, MA

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

Booth # 203

Franklin American Mortgage Company (FAMC) is one of the nation's top 15 largest mortgage bankers and offers a full line of Conventional, FHA, VA, and USDA loan options. FAMC is a FHA Direct Endorsed, VA Automatic Authority, LAPP Authority, and a Fannie Mae, Freddie Mac, and Ginnie Mae Seller/Servicer.

## **Franklin First Financial**

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

Booth # 531

Franklin First Financial is a nationwide Residential Mortgage Banker. In business since 1992, we are dedicated to offering quality mortgage solutions at competitive rates, with an unwavering commitment to customer service. Offering Conventional loans, FHA loans, Non-QM loans and more, Franklin First Financial has the diverse product line to meet the needs of most borrowers.

## **Freedom Mortgage**

Mt. Laurel, NJ

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

Booth # 500

Freedom Mortgage Corporation is a national, full service mortgage banker licensed in all 50 states and has fostered home ownership for over 25 years. The company is a top 10 lender, offers VA, FHA and conventional products, maintains A+ rating with the Better Business Bureau and is headquartered in New Jersey. 1 (2Q15 Inside Mortgage Finance.)

*As of: February 25, 2016*

## **Genworth Mortgage Insurance**

Raleigh, NC

[mi.genworth.com](http://mi.genworth.com)

Booth # 708

Genworth Mortgage Insurance works with lenders and other partners to help people responsibly achieve and maintain the dream of homeownership by ensuring the broad availability of affordable low down payment mortgage loans. Since 1961, Genworth has been providing mortgage insurance products and services. Let's help someone buy a house today.

## **Home Point Financial**

Ann Arbor, MI

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

Booth # 213, 312

Home Point Financial is a privately held residential mortgage lender focused on supporting the needs of our broker and correspondent partners. We offer a wide variety of loan programs that support the financing needs of today's borrowers. Whether our clients are in the market to purchase a home or to refinance an existing loan, Home Point Financial delivers a seamless process that makes closing loans fast, easy and simple.

## **HomeBridge Wholesale**

Irvine, CA

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

Booth # 216

HomeBridge Wholesale is a national wholesale lender offering Conventional, Government, Jumbo, Express Plus (Bank Statement Program), and Renovation products. We are committed to providing the highest value to our clients through competitive pricing, unique product offerings, superior customer service, and state-of-the-art technology. Please visit [www.HomeBridgeWholesale.com](http://www.HomeBridgeWholesale.com)

## **Impac Mortgage Corp. - Correspondent**

Irvine, CA

[www.impacorrespondent.com-mortgagefinance](http://www.impacorrespondent.com-mortgagefinance)

Booth # 609

Impac Mortgage Corp., correspondent, a subsidiary of Impac Mortgage Holdings, Inc. (AMEX:IMH), is a leading investor and warehouse capital provider licensed in 49 states that is built on service solutions & trust.

*As of: February 25, 2016*

## **Impac Mortgage Corp. - Wholesale**

Irvine, CA

[impacwholesale.com-mortgage](http://impacwholesale.com-mortgage)

Booth # 628

Licensed in over 43 states, Impac Mortgage Corp. Wholesale is subsidiary of Impac Mortgage Holding, Inc. (NYSE: IMH). We are a national leader in B2B lending with a long heritage of building successful relationships. Established in 1995, Impac Mortgage Holding, Inc. is a servicer of government-sponsored enterprise and government-insured loans and has built its success by delivering a wide array of mortgage products to help our clients stay at the forefront of the marketplace. We recently celebrated our 20th year in the mortgage lending industry.

## **Key Capital Mortgage**

Media, PA

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

Booth # 527

Key Capital Mortgage is a full service, direct portfolio lender catering to brokers. Key Capital specializes in lending money using commercial real estate as collateral. Key Capital Mortgage's focus is on the CRE deals that do not fit the mold of traditional banks for a variety of reasons such as global cash flow issues or credit problems. Key's unique approach to underwriting these loans allows us the flexibility to tailor the deal to meet the needs of our borrowers.

## **Kriss Law/Atlantic Closing & Escrow**

Needham, MA

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

Booth # 430

Kriss Law/Atlantic specializes in providing professional settlement, closing and escrow services to the mortgage lending industry that are efficient, fast and reasonably priced. Kriss Law specializes in residential conveyancing in New England. Atlantic Closing & Escrow's reach is national. Together Kriss Law/Atlantic represents over 100 local, regional and national mortgage lenders closing over \$5 billion in transactions annually.

*As of: February 25, 2016*

### **LDWholesale**

Costa Mesa, CA

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

Booth # 502

LDWholesale is a third-party origination channel of loanDepot LLC, an emerging growth nonbank consumer lender. Serving mortgage brokers in 46 states and DC, LDWholesale delivers an integrated and seamless technology-based lending experience that is transparent and fast. LDWholesale offers a competitively priced suite of Conventional Conforming, Conventional Hi-Balance, HARP, Jumbo, FHA and VA loan products. loanDepot LLC, NMLS #174457, LDWholesale.com.

### **LendingQB**

Costa Mesa, CA

[lendingqb.com](http://lendingqb.com)

Booth # 621

LendingQB is a provider of 100% web browser-based, end-to-end loan origination software offering residential mortgage banking organizations lean strategies for optimal performance resulting in faster cycle time and lower costs per loan. For more information, please call 888.285.3912 or visit [www.lendingqb.com](http://www.lendingqb.com).

### **Liberty Title & Escrow Co.**

Warwick, RI

<http://www.libtitle.com/>

Booth # 101

About Liberty Title & Escrow Headquartered in Warwick RI, Liberty offers title and escrow services in all 50 states, able to handle the most complex needs with a high level of personal service. Working with realtors, lenders, mortgage brokers, finance companies, credit unions, loan services, asset management companies, and home buyers, they focus on delivering the fastest, highest quality title and escrow services nationwide at their customer's convenience.

### **LoanLogics**

Trevese, PA

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

Booth # 106

The mortgage industry's premier, Life-of-Loan, Enterprise Loan Quality and Performance Analytics Platform serving residential mortgage lenders, servicers, insurers and investors with the LoanDecisions pricing engine, Investor Module, the LoanHD Quality Management and LoanHD Portfolio Monitoring platform. LoanLogics was founded to improve the transparency, accuracy and quality of loans.

*As of: February 25, 2016*

**LoanScoreCard**

Dallas, TX

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

Booth # 103

LoanScoreCard is a leading provider of automated underwriting and compliance solutions, designed to meet today's regulatory challenges.

**Loantek**

Boise, ID

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

Booth # 406

LoanTek.com is one of the mortgage industry's fastest growing technology providers, offering best execution pricing engine, lead management, CRM, website, and lock management solutions. LoanTek's primary goal is to help lenders increase conversion rates with consumers. They focus on delivering granular offers specific to the consumer's request, and engaging that consumer with interactive environments and creating a "sticky", highly validated experience and increased lender conversion.

**M&T Bank**

Cheektowaga, NY

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

Booth # 108

Mortgage banker providing products and services to Third Party Originators. Our niche products are Conventional and FHA Renovation.

*As of: February 25, 2016*

### **Managed Appraisal Service, Inc.**

Horsham, PA

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

Booth # 127

Managed Appraisal Service Inc. "MAS" is a leading residential real estate appraisal management company dedicated to providing quality evaluation and consulting services through analytic discipline and a team approach with an emphasis on emerging technology. Our reports are prepared with precision that the industry demands for all major property types. We are committed to ensuring appraiser independence for our clients and we currently operate in over 40 states.

### **MB Financial Bank, N.A.**

Ann Arbor, MI

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

Booth # 414

MB Financial Bank, N.A., has approximately \$15 billion in assets and a one hundred year history of building deep and lasting relationships. MB offers a wide range of financial solutions to our mortgage bankers and brokers - these include Wholesale, Mini-Corr, Retail, and our latest value-added program for our partners - the MB Edge. Visit booth 414 for all the details!

### **MBS Highway**

Holmdel, NJ

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

Booth # 328

MBS Highway is the Mortgage Industry's leading communication tool on the Financial and Real Estate Markets. MBS Highway is designed to help Mortgage Originators increase their "Batting Average", meaning an increase in the amount of applications taken per conversation for potential borrowers.

### **Mercury Network**

Oklahoma City, OK

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

Booth # 702

Mercury Network is the leading appraisal management software platform used by more than 700 lenders and AMCs to manage compliance and workflow for more than 10,000 appraisal transactions a day. Call 1-800-434-7260 or visit [www.MercuryVMP.com](http://www.MercuryVMP.com)

*As of: February 25, 2016*



### **MetaSource**

Bristol, PA

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

Booth # 704

MetaSource offers Solutions that Manage Risk, Improve Quality and Increase Efficiencies. From automation to outsourcing, our solutions enable you to focus on your core business – we'll do the rest.

### **MGIC**

Newtown Square, PA

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

Booth # 506

MGIC, the principal subsidiary of MGIC Investment Corporation, is a private mortgage insurer with \$172.7 billion primary insurance in force covering approximately one million mortgages as of September 30, 2015. MGIC serves lenders throughout the United States, Puerto Rico, and other locations helping families achieve homeownership sooner by making affordable low-down-payment mortgages a reality.

### **Michigan Mutual, Inc.**

Southfield, MI

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

Booth # 227

Michigan Mutual, Inc. has been in business since 1992 and enjoys an outstanding reputation of integrity, management acumen and providing the best customer experience. Michigan Mutual has a diverse origination platform with wholesale and retail originations. The company is currently licensed in over 30 states and is headquartered in Michigan.

### **Mid-Island Mortgage Corp.**

Westbury, NY

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

Booth # 316

Mid-Island Mortgage Corp. Wholesale Lending provides brokers with everything they need to succeed in today's market. Attentive, professional, and dedicated Account Executives have been serving the broker community since 1959 with priority service, ultra competitive rates and pricing and a commitment to getting loans closed timely and with ease. Count on the expertise of Mid-Island to provide you with a wide variety of loan options, great rates and truly an easy process.

*As of: February 25, 2016*

### **MLB Residential Lending, LLC**

Springfield, NJ

[mlbmortgage.com](http://mlbmortgage.com)

Booth # 317

MLB Residential Lending serves the lending needs of home buyers, home owners, real estate professionals and builders. Our staff are passionate about assisting others in fulfilling the American Dream of home ownership, making the process as simple as possible.

### **MLD Mortgage Inc., dba The Money Store**

Florham Park, NJ

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

Booth # 217

The Money Store® has been a trusted mortgage brand for over 40 years. Our brand is a known leader in the mortgage industry. Our success resides in our ability to offer a diverse line of mortgage products, from first time home buyers' mortgages to rehabilitation mortgages to reverse mortgages. We offer mortgage solutions for all ages and financial situations from young borrowers to senior borrowers.

### **Mortgage Information Services, Inc.**

Cleveland, OH

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

Booth # 501

Founded in 1990, MIS is a national provider of real estate appraisals, title insurance, loan settlement and related products with a commitment to providing superior customer service and innovative solutions. Services and reports are customized to meet the specialized needs of each lender and can be ordered and delivered electronically.

### **Mortgage Unlimited LLC**

Garfield, NJ

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

Booth # 207

Mortgage Unlimited is a full service, direct lender licensed in NJ, NY, PA, CT, FL & NV. We pride ourselves on providing the best branch platform in the industry by offering you the opportunity to operate a branch office as a true mortgage banker. Our company philosophy is sales based and service oriented that will exceed your expectations.

*As of: February 25, 2016*

## **MortgageFlex Systems**

Jacksonville, FL

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

Booth # 605

MortgageFlex Systems, founded in 1980, provides innovative loan origination and servicing software solutions to the mortgage industry. The LoanQuest product platform supports evolving business processes as well as government compliance requirements. Let us simplify lending for you today! [www.mortgageflex.com](http://www.mortgageflex.com)

## **National Mortgage News**

New York, NY

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

Booth # 215

For 40 years, National Mortgage News has offered insight on important issues that affect the mortgage industry. Through its print and online editions, National Mortgage News subscribers receive the benefit of the most comprehensive coverage of the primary and secondary mortgage market, lending, servicing, loss mitigation, technology and regulatory compliance.

## **Nationwide Property & Appraisal Services**

Gibbsboro, NJ

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

Booth # 313

Nationwide Property & Appraisal Services, LLC, is an award winning full service Appraisal Management Company. Licensed, bonded and insured to conduct business nationwide. We service many of the industry leaders in retail and wholesale lending. Using state of the art technology along with a knowledgeable staff, Nationwide is equipped to provide the best possible service custom tailored to meet each client's specific needs. We are your One Stop solution for all your real estate appraisal needs both residential and commercial.

## **NCS**

Egg Harbor City, NJ

[ncstrv.com](http://ncstrv.com)

Booth # 607

NCS (National Credit-reporting System, Inc) is a leader in risk mitigation solutions with the distinction of being the first organization in 1994 to offer IRS tax transcript solutions (4506-T) nationwide. Since 1978, NCS has offered advanced quality products and services to insurance, financial and real estate professionals with the customer service mantra of, "beyond the expected." NCS is headquartered in Egg Harbor City, NJ. For further information on NCS, call (800)-582-7066, or visit [www.ncstrv.com](http://www.ncstrv.com).

*As of: February 25, 2016*

## **New American Funding Wholesale**

Tustin, CA

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

Booth # 617

In this dynamically changing environment, New American Funding Wholesale stays current with changes to offer you the widest available array of products. We work diligently to turn even tough loans into closings. We treasure relationships with our Brokers, and our work ethic allows us to offer the best service available.

## **New Penn Financial**

Plymouth Meeting, PA

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

Booth # 204

New Penn Financial is a leading nationwide lender offering extremely competitive rates on a broad portfolio of mortgage products and exceptional customer service. Founded in 2008 and licensed in 48 states, New Penn is headquartered in Plymouth Meeting, Pennsylvania and is part of the Shellpoint Partners family of companies.

## **NJ Housing & Mortgage Finance Agency**

Trenton, NJ

<http://www.state.nj.us/dca/hmfa/>

Booth # 226

The New Jersey Housing and Mortgage Finance Agency (HMFA) is dedicated to increasing the availability of and accessibility to safe, decent and affordable housing to families in New Jersey. In some cases this may mean working with traditional affordable housing developments, serving New Jersey's most needy families. In other instances it is working with First-Time Homebuyers, senior citizens, and/or the disabled in our special needs communities. In every situation HMFA is committed to make quality housing available at costs affordable to New Jersey residents.

## **NMP Media Corp.**

Wantagh, NY

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

Booth # 128, 130

National Mortgage Professional Magazine (NMP) has become "The Source for Top Originators," connecting the mortgage professional community under various media formats. Our exceptional team of industry-seasoned contributors, all with meaningful expertise in their respectful disciplines, provide the most up-to-date news, insight and advice for today's mortgage professional, each month, in both our print edition, as well as our national and state-specific e-editions, and daily and hourly through our Web site, [NationalMortgageProfessional.com](http://NationalMortgageProfessional.com).

*As of: February 25, 2016*

**Norcom Mortgage**

Avon, CT

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

Booth # 505, 507

Norcom Mortgage is a growing company that has demonstrated substantial experience within the mortgage industry for over 25 years. We are highly successful in what we do and take pride in our work. At Norcom Mortgage, our mission to provide lending solutions that are tailored to meet our clients' needs through a clear, fair, and best-in-class client experience is made possible through our core values of service, respect, and communication.

**Normandy**

Rochester, NY

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

Booth # 122

Normandy specializes in residential construction financing. Normandy provides a high quality service for brokers where you will experience hands-on attention from one of our experienced loan officers. Our flexibility on loan underwriting, combined with our hands-on process will allow you to close more deals and earn more money.

**Northeast Bank**

Boston, MA

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

Booth # 318

Northeast Bank is proud to offer loan programs in partnership with the SBA, which includes both loans for start-up businesses, as well as larger loans to established companies looking to expand or re-tool their operations. As an SBA Preferred Lender, we have the knowledge and skills needed to effectively deliver SBA loans. With the Preferred Lender status, we can process your loan application faster, and help you secure the credit needed to grow your business.

**NYC Network Group**

New York, NY

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

Booth # 228

*As of: February 25, 2016*

### **Optimal Blue**

Plano, TX

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

Booth # 509

Optimal Blue is the premier cloud-based provider of managed-content, pricing and product eligibility (PPE), secondary marketing, consumer engagement, data and analytics, and compliance services. , Optimal Blue has developed an enterprise class suite of products and services designed to automate a lender's complex processes, improving efficiency and profitability while gaining a competitive advantage.

### **Pacific Premier Bank**

Pocono Pines, PA

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

Booth # 225

We are a NATIONWIDE SBA Lender. If you are ready to raise your expectations, about what we can do for your SBA business, give us a call and Let's Talk. Brokers, stop by our booth, and see how we can put \$ in your pocket. 800-701-6663.

### **Pacific Union Financial, LLC**

Irving, TX

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

Booth # 219

Pacific Union Financial, headquartered in Irving, TX, is a full-service mortgage banker providing mortgage lending and loan servicing throughout the United States. We are a privately held, direct lender with Fannie Mae, Freddie Mac and Ginnie Mae approval. We originate loans through our Retail, Wholesale and Correspondent lending channels.

### **Paramount Residential Mortgage Group, Inc. (PRMG)**

Corona, CA

[www.prmg.net](http://www.prmg.net)

Booth # 109, 208

As a direct lender/servicer, PRMG works to find the best possible financing scenarios, ranging from competitive financing for first time home buyers to multimillion dollar loans for more experience homeowners. We deliver a wide range of Jumbo, FHA, VA, USDA and conventional loan products, along with providing cutting-edge technology and industry leading customer service.

*As of: February 25, 2016*

### **PHH Mortgage**

Mount Laurel, NJ

[www.phhmortgage.com/business](http://www.phhmortgage.com/business)

Booth # 303

PHH Mortgage is recognized as an industry leader in mortgage services. As a top national lender licensed in all 50 states, we have the knowledge and expertise to make your mortgage business more efficient and profitable.

Find out more about what we can do for you at [www.phhmortgage.com/business](http://www.phhmortgage.com/business)

### **Planet Home Lending**

Tampa, FL

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

Booth # 613

Planet Home Lending Correspondent division purchases government backed (FHA/VA/USDA) loans as well as Fannie Mae® loans. We retain 100% of our servicing and have minimal credit overlays compared to other Investors. Whether you prefer to deliver best effort, mandatory, bulk purchases or mortgage servicing rights, Planet is there with price & execution. We deliver best in class service by leveraging our years of experience and use of cutting edge technology to speed the purchase

### **Plaza Home Mortgage, Inc.**

San Diego, CA

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

Booth # 420

Plaza Home Mortgage, Inc. has earned a well-deserved reputation as an esteemed industry leader by serving our communities through both wholesale and correspondent lending production channels. Plaza has been in business since December 2000, and manages an extensive system of regional loan centers from its San Diego, California Corporate Headquarters. We are dedicated to building quality, long-term relationships with our clients by offering comprehensive programs and exceptional support.

### **Premium Credit Bureau**

Doral, FL

[premiumcreditbureau.com](http://premiumcreditbureau.com)

Booth # 619

Provide service to the mortgage and real estate industry.

*As of: February 25, 2016*

### **Priority Search Services, LLC**

Shrewsbury, NJ

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

Booth # 608

Priority Search Services, LLC provides loan tracking services and municipal tax, utility, assessment and flood searches. Through our Priority Trac service, you can protect your loan portfolio by identifying delinquent municipal charges prior to a lien sale. For your convenience, these reports are available in a full customizable spreadsheet format. Our dedicated staff takes pride in providing timely, accurate reports. For personal service give us a call @ 732-741-5080. Customer service is our top priority!

### **Quaint Oak Bank**

Southampton, PA

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

Booth # 304

Quaint Oak Bank works with residential mortgage brokers & Originators to close Commercial Loans & earn a fee at settlement. We work with you & your customer regardless of your commercial lending experience. We specialize in financing for the purchase & refinance of Commercial Real Estate, Mixed-Use, & Residential Investment Properties. Offering commercial loans to businesses seeking to purchase real estate/equipment, expand their business or have working capital needs. SBA 504/7a loan programs available.

### **QuestSoft Corporation**

Laguna Hills, CA

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

Booth # 627

QuestSoft is a leading provider of comprehensive compliance software and services to more than 2,000 banks, credit unions and mortgage companies. QuestSoft's automated compliance solutions simplify the collection, analysis, compilation and reporting of key regulatory data for all federal, state and local lending laws, as well as TRID, the QM and ATR Rules, HMDA, NMLS Mortgage Call Reports, CRA, Fair Lending, and LEF data for multi-state exams. The company's numerous awards (including the Lenders' Choice, Top 50 Mortgage Service Providers, and Top Workplace honors) and its 99.8% customer satisfaction rating have made QuestSoft the mortgage lending industry's most-loved vendor.

*As of: February 25, 2016*



## **Quicken Loans Mortgage Services**

Charlotte, NC

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

Booth # 308

Quicken Loans Mortgage Services serves banks, brokers & credit unions in their origination of mortgage loans. Consider the benefits of partnering with QLMS: Full 50 state coverage in Agency, Government and Non-Agency Jumbo loan products; Technology that enables quick Purchase loan closings, underwriting transparency and reduced effort for you; Service that earns a 96% Partner Recommendation rating & Ongoing education and private label marketing resources. Visit us at [www.qlmortgageservices.com](http://www.qlmortgageservices.com).

## **RBAC**

Mercerville, NJ

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

Booth # 319

RBAC provides long term, fixed rate financing (up to 90%) to businesses in New Jersey for acquisition of fixed assets – land, buildings, equipment and machinery - via the SBA 504 loan program. SBA microloans and 7A loans are also available through RBAC, statewide, for start-ups and growing small businesses.

## **RCN Capital**

South Windsor, CT

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

Booth # 615

RCN Capital® is a national, direct private lender. RCN provides short-term commercial loans ranging from \$50k to \$2.5M+ to fund the purchase and rehabilitation of non-owner occupied residential properties, provide bridge loans and provide real estate-backed lines of credit. We lend to experienced real estate investors throughout the country. Brokers protected.

## **ReadyCap Lending, LLC**

New Providence, NJ

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

Booth # 706

ReadyCap Lending, LLC, is a National SBA Preferred Lender offering SBA 7(a) loans up to \$5 million. We understand the financing needs of small and growing businesses. Our knowledgeable experts take pride in delivering customized solutions to help your clients businesses thrive. Visit our website <http://www.readycaplending.com> or call 800-713-4984.

*As of: February 25, 2016*

## **Rehab Financial Group, LP**

Rosemont, PA

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

Booth # 424

Rehab Financial Group, LP provides rehab loans for qualified real estate investors requiring capital to purchase and rehab residential investment properties. A leading rehab lender, Rehab Financial Group is run by knowledgeable and experienced lenders who are eager to help real estate investors succeed on their next rehab project. We offer competitive rates, interest only payments and no prepayment penalties or fees on our rehab loans.

## **REMN Wholesale**

Iselin, NJ

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

Booth # 201, 300

REMN Wholesale is a national wholesale lender, servicing brokers and bankers across the country. REMN provides both government and conventional mortgage products, with an emphasis on customer service. Every day, we provide same day turn times on new files submitted by 11AM est. THAT, is our commitment to customer service. With a focus on Government lending, REMN offers FHA, VA, USDA and 203K products. To become a REMN Partner or for more information, email us at [info@remn.com](mailto:info@remn.com).

## **Residential Home Funding**

Parsippany, NJ

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

Booth # 218

The Best Branch Platform, Period. Residential Home Funding Corp. (RHF). We are branching experts. More options for you to earn more income as a Branch Manager. Transitioning from where you are now to RHF Branch Manager made easy. Everything that you need to quickly have your own RHF branch in your market. All of thinking has been done for you.

*As of: February 25, 2016*

**ResMac, Inc.**

Boca Raton, FL

[www.resmac2b.com](http://www.resmac2b.com)

Booth # 321

ResMac is an evolving and dynamic financial institution that is quickly emerging as a primary mortgage lender in the TPO marketplace. With focus on innovative origination technologies, ResMac is achieving a sustainable, competitive advantage over the competition. ResMac is a nationwide approved GNMA/FNMA/FHLMC Seller/Servicer, aggressively expanding their footprint across all business channels, and is ranked among the nation's fastest-growing private companies, as recognized by Inc. Magazine.

**Shumaker Williams, P.C.**

Harrisburg, PA

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

Booth # 320

Shumaker Williams, P.C. is a premier business focused law firm offering a wide range of legal services to a variety of businesses, banks, mortgage companies, non-profit organizations and individuals throughout Pennsylvania, Maryland, New York, New Jersey and Washington D.C.

**Sierra Pacific Mortgage**

Ellicott City, MD

[www.spm1.com](http://www.spm1.com)

Booth # 329

Sierra Pacific Mortgage provides quality mortgage lending services throughout the US. Our high company production levels & sophisticated capital market access allows us to deliver competitively priced products through our 3 residential channels: Wholesale- Retail and Correspondent.. We are a direct lender with a strong servicing platform to our customers. A 5 year retention CRM program co-branding loan officer and realtor is one of our full service approach to our retail loan originators.

**Silver Hill Funding**

Coral Gables, FL

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

Booth # 712

Silver Hill Funding is a small-balance commercial mortgage lender offering financing from \$250,000 to \$1,000,000 on commercial real estate including multifamily, mixed-use, office, retail, light industrial, self-storage and warehouse property types. We know that commercial properties considered small by their loan size often represent a big potential impact to business owners, investors and communities.

*As of: February 25, 2016*

### **Simplifile**

Provo, UT

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

Booth # 418

Simplifile is an online service that connects lenders, settlement agents, and counties. Since 2000, Simplifile has grown the nation's largest e-recording network, transforming the title and real estate industry. With our collaboration, e-recording, and post closing services, Simplifile streamlines the real estate transaction from loan application to recording and back.

### **Southwest Bank**

Dallas, TX

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

Booth # 125

Southwest Bank provides warehouse lines priced at the mortgage note rate. Target clients are independent correspondents and mortgage brokers looking to step up to the next level. Facilities are approved up to a 20x multiple of corporate plus owner's liquidity. Southwest Bank is unaffiliated with any investors or fulfillment providers, so you can choose the best providers based on your own criteria.

### **Sprout Mortgage**

East Meadow, NY

[sproutmortgage.com](http://sproutmortgage.com)

Booth # 120

Sprout Mortgage is your investor of choice for non-agency programs. Our product suite includes Alternative Qualifying, Jumbo, Non-Warrantable Condos, Recent Credit Event and Investor (both Domestic and Foreign) Options. Sprout's market leading execution, products and price empower our partners with the best opportunities to grow and diversify.

### **Stearns Lending**

Warwick, RI

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

Booth # 221

Headquartered in Santa Ana, California, Stearns Lending, LLC has provided over 25 years of exceptional mortgage lending services. Stearns is ranked as America's #1 Wholesale Lender by volume for 2013, 2014 and 2015 YTD by Inside Mortgage Finance. At Stearns, our mission statement is simple: "We Can Help You!®"

*As of: February 25, 2016*

### **Stonegate Mortgage Corp.**

Indianapolis, IN

[tpo.stonegatemtg.com](http://tpo.stonegatemtg.com)

Booth # 115

### **Strategic Compliance Partners**

Maple Lawn, MD

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

Booth # 602

Strategic Compliance Partners (SCP) is a leader in mortgage compliance consulting, offering mortgage banks, mortgage brokers, warehouse banks, depositories and other financial institutions, full-service outsourced, attorney-driven, compliance management, all at a fixed price. SCP navigates the ever-changing world of regulatory mortgage compliance by providing best in class service, supported by innovative technologies, and top flight legal and compliance practitioners all at a highly affordable and efficient price.

### **Sun West Mortgage**

Parsippany, NJ

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

Booth # 428

SunWest Mortgage Company, Inc. (Sun West) is a full service, mortgage banker established in 1980. The company's excellent service and fast turn-time has made Sun West a multi-billion dollar national originator. As a result, Sun West is a leader in offering a diverse set of products with low rates and excellent pricing.

### **TenA Companies, Inc.**

St. Paul, MN

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

Booth # 508

TenA provides Pre-Funding, Post Closing and Servicing Quality Control services and software.

### **The Real Deal**

New York, NY

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

Booth # 229

The Real Deal is a monthly news magazine and daily website about the real estate industry, with a focus on New York City and South Florida. The magazine was started in 2003, and focuses on both commercial and residential real estate. The magazine was called "the must-read news source for real estate news," in a profile in the Los Angeles Times in 2009,[1] and "the hot sheet for NYC real estate professionals," by the New York Post.

*As of: February 25, 2016*

### **Top of Mind**

Atlanta, GA

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

Booth # 416

Founded in 2003, Top of Mind Networks and its Surefire CRM were created with the vision to provide customized, turn-key CRM solutions to the mortgage industry. Surefire has truly grown into a one-stop shop for mortgage professionals to handle all of their customer relationship management needs. Which, of course, allows mortgage professionals to go out and do what they do best ... sell!

### **Total Mortgage Services LLC**

Milford, CT

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

Booth # 626

Total Mortgage a mid-size Wholesaler committed to offering you excellent customer service and a variety of programs including Coops, Jumbo, Direct to Agency and Portfolio FHA. The Appraisal Department is self-managed and we are pleased to offer you some of the lowest fees in the industry and personalized service. All of our Account Executives have extensive industry experience and we are actively looking to increase our broker base.

### **United One**

Wilkes Barre, PA

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

Booth # 214

United One has a full line of services designed specifically for your first mortgage or home equity lending needs. Whether you are a national lender or maintaining your own local portfolio, we can help process sales and grow your loan portfolio through our comprehensive, end-to-end approach to real estate transactions.

### **United Wholesale Mortgage**

Troy, MI

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

Booth # 309

Discover Lending Made Easy with UWM! Our partners receive access to a full array of loan products, cutting edge technology that is leading the industry, underwriting consistency, and superior client service that you won't get with any other lender. Find out what makes us one of the nation's top wholesale lenders.

*As of: February 25, 2016*

**Unity Bank**

Clinton, NJ

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

Booth # 629

Unity Bank provides financial services to retail and business customers through our branches located in Hunterdon, Middlesex, Somerset, Union and Warren Counties in New Jersey and Northampton County in Pennsylvania. Unity Bank is a community-oriented commercial bank offering a variety of accounts, as well as a complete suite of business products and on-line services.

**Universal Credit Services**

Clifton Heights, PA

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

Booth # 307

Universal Credit Services, a top national CRA providing credit reports, Verification of Employment, Verification of Deposits, 4506T's, SSA89's, Floods, Marketing, Fraud, and monitoring solutions. UCS provides premier live customer service with no voicemail, superior product development, advanced technology and products to meet the entire loan life cycle.

**US Bank Home Mortgage - Wholesale**

Hopkins, MN

[usbank.com/brokerloans](http://usbank.com/brokerloans)

Booth # 107

U.S. Bank Wholesale Lending is a portfolio and conforming lender backed by the strength and security of U.S. Bank, the fifth largest commercial bank in America. Mortgage products include Jumbo, ARMs, HELOCs, Interest-only loans, and Freddie Mac and Fannie Mae. We provide dedicated service and support for our broker partners to help them reach their business goals.

**USDA, Rural Development**

Mt. Laurel, NJ

[www.rd.usda.gov/nj](http://www.rd.usda.gov/nj)

Booth # 206

Direct and Guaranteed Loans for single Family Homeownership.

*As of: February 25, 2016*

### **Valuation Partners**

Toledo, OH

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

Booth # 305

Valuation Partners is a national provider of appraisals, valuation services and products for the real estate and mortgage industries. The company delivers valuation solutions for a wide variety of residential and commercial properties including 1 to 4 family residential homes, condominiums, multifamily and new construction.

### **Vanguard Funding, LLC**

Garden City, NY

[www.vanguardfunding.net](http://www.vanguardfunding.net)

Booth # 124

Vanguard Funding LLC is a privately held mortgage banking lender, making a complete line of mortgage loan products available to qualified consumers and their families within the communities we serve through teams of dedicated and experienced staff. \*We offer competitive rates that can save you money \*We offer fast loan closings & can close a loan in as few as 10 business days

### **Vidverify**

St. Louis, MO

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

Booth # 407

VidVerify is an automated video platform which enables lenders to communicate the loan process to borrowers in short, understandable increments. VidVerify tracks all system activity whether videos are viewed by borrowers and even internal staff. Videos are customizable to give that personal touch to the borrower on a special occasion or throughout the loan process.

*As of: February 25, 2016*



## **WebMax**

Blackwood, NJ

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

Booth # 606

WebMax is a full service internet marketing and software development / integration firm that focuses specifically on Mortgage and Real Estate web solutions. WebMax was established in 1999 in New Jersey and hosts 1,000s of Mortgage and Real Estate websites nationwide. Our MortgageWare product is an enterprise level website solution that allows a corporate user to quickly publish content to all of their organizations websites from one centralized location. The forms and applications integrate with loan origination systems, CRMs, automated marketing systems, and pricing engines to name a few. In addition to that, our clients can refer their preferred Realtor and builder referrals to WebMax for a complimentary IDX, Realtor, or builder RealtyWare website.

## **Western Technologies Group, LLC**

Somerville, NJ

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

Booth # 124

WTG is the premiere provider of flood zone determinations in the US. The accuracy and quality of our reports and services make us a leader in the industry. We are Staffed by Certified Floodplain Managers and GIS analysts dedicated to working with professionals and the public to provide information that can reduce flood insurance and remove properties from high risk flood zones. WTG insures (\$2,000,000) and stands behind every determination.

## **Wholesale One**

St. Louis, MO

[wholesaleone.com](http://wholesaleone.com)

Booth # 528

The Wholesale One Mortgage Cooperative is an organization of independent mortgage brokers. Our mission is to provide independent mortgage brokers with business opportunities and competitive advantages. Benefits to our Members include: expense reduction, compliance solutions, expanded product offerings, education, marketing/advertising, recruiting, training, technology, operational efficiency, consumer benefits, and more...

*As of: February 25, 2016*





**ABSOLUTE**  
Home Mortgage Corp



## We set the Benchmark for Retail Branching

**AHMC** Headquartered in Woodland Park, New Jersey provides quality mortgage banking & retail branching services. We're committed to the integrity of our business and providing exceptional lending services to people at every stage of the loan process.

As experienced mortgage bankers, we believe in matching mortgage professionals with the best system that meets his or her unique needs, even under challenging conditions. As a result of the recent economic climate, the industry is changing and loan originators are looking for new ways to accommodate their marketing and back office needs. AHMC offers state of the art technology and a customer service friendly staff.

We have always been dedicated to the dreams of our loan originators and managers, so ask yourself do you want to work with a company that dedicates themselves and their operation to each customers and employees needs ?

*The question is not if you're going to work with us. It is when do you want to start?*

*Stop by our booth to see some of our state of the art systems in person.*

## Encompass®

Our encompass software is custom configured and state of the art we have mastered the ability of streamlining the loan work flow in encompass to make your file status readily assessable at any time.



Experience the ease of pricing with Mortech. Every originator is assigned an independent pricing engine account so they can quote accurate rates with ease.



**File Center**

File Center is the best kept secret in the paperless world. Work seamlessly with your loan processor and track your clients documents in real time.



## Take Advantage of More Funding Options with RCN Capital

### Introducing After Repair Value (ARV) Loans

RCN's latest product for real estate investors offers financing for:

- ✓ Up to 90% of the purchase price
- ✓ Up to 90% of the rehab costs



#### ARV LOAN CRITERIA

<b>Collateral</b>	1 – 4 Family Non-Owner Occupied Residential Real Estate
<b>Term</b>	12 Months
<b>Loan Amount</b>	\$75k – \$2.5M+
<b>LTV</b>	Up to 65% of the After-Repair Value (ARV)
<b>Credit Score</b>	650 Minimum
<b>Experience</b>	Investors with Prior Rehab Investment Experience Only

Visit [RCNCapital.com](http://RCNCapital.com)

Email [Info@RCNCapital.com](mailto:Info@RCNCapital.com) \ Call 860.432.5858