



VERMONT BANKERS ASSOCIATION, INC. &
VERMONT MORTGAGE BANKERS ASSOCIATION
2023 MORTGAGE CONFERENCE

Tuesday, October 3, 2023

Delta Hotels Burlington

1117 Williston Rd, South Burlington, VT



AGENDA

- 8:00 a.m. – 8:30 a.m. **REGISTRATION & CONTINENTAL BREAKFAST**
- 8:30 a.m. – 8:35 a.m. **WELCOME AND OPENING REMARKS**
Lynne Jewett, Chair, VBA Mortgage Committee
SVP, Residential Loan Underwriting Manager, Union Bank
- Steve Kendall, President, VMBA Board of Governors*
EVP, Sr. Residential & Consumer Loan Officer, Union Bank
- 8:35 a.m. – 9:35 a.m. **OVERVIEW OF THE NATIONAL AND VERMONT ECONOMY'S**
Parker Ross, SVP, Arch Chief Global Economist
- 9:35 a.m. – 9:45 a.m. **BREAK**
- 9:45 a.m. – 10:45 a.m. **REALTOR PANEL**
Brandy Blackinton, SVP, Retail Lending, Claremont Savings Bank, Moderator
Rich Gardner, Realtor, The Gardner Group
Michelle Moran Gosselin, Broker, Heney Realtors
Russ Ingalls, Co-owner, RE/MAX All Seasons Realty
Katie Ladue Gilbert, Kate & Co. Real Estate
A panel of Real Estate Professionals from across Vermont will discuss the current housing market to include:
- * Housing availability
 - * The future of prices and affordability
 - * Where are the buyers coming from and will that trend continue?
 - * Trends in multiple offers and properties selling over list
 - * What do Realtors see for bottlenecks in the selling process & what can lenders do to assist?
- 10:45 a.m. – 11:00 a.m. **BREAK**
- 11:00 a.m. – 11:30 a.m. **THE DEPARTMENT OF FINANCIAL REGULATION'S PERSPECTIVE ON MORTGAGE LENDING IN VERMONT**
Aaron Ferenc, Deputy Commissioner, Department of Financial Regulation
- 11:30 a.m. – 12:00 p.m. **LUNCH & INTRO TO COMMUNITY AFFAIRS SPECIALIST AND THEIR WORK INVOLVING PEOPLE FROM REGIONALLY MARGINALIZED GROUPS**
Anna Cheong, Community Affairs Specialist, FDIC
- 12:00 p.m. – 12:30 p.m. **LEGISLATIVE UPDATE**
Christopher D'Elia, President, Vermont Bankers Association
- 12:30 p.m. – 1:30 p.m. **STRATEGIES FOR SUCCESS IN 2023 AND BEYOND!**
Greg Korn, Northeast Sales Manager, Mortgage Guaranty Insurance Corporation (MGIC)
This presentation will help originators to better understand their market, provide a brief economic outlook, educate them on consumer buying behavior, provide ideas on how to qualify more borrowers, and present strategies to get more offers to purchase approved.



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1:30 – 1:45 p.m.

BREAK

1:45 – 2:45 p.m.

THE MYTH THAT MADE US

Jeff Fuhrer, Foundation Fellow, Eastern Bank Foundation

The Myth That Made Us exposes how false narratives—of a supposedly post-racist nation, of the self-made man, of the primacy of profit- and shareholder value-maximizing for businesses, and of minimal government interference—have been used to excuse gross inequities and to shape and sustain the US economic system that delivers them. Jeff argues that systemic racism continues to produce vastly disparate outcomes, and that our brand of capitalism favors doing little to reduce disparities. Evidence from other developed capitalist economies shows it doesn't have to be that way. We broke this economy. We can fix it.

Jeff will also share evidence from data with insights from community voices and outline a system that provides more equal opportunity to accumulate both human and financial capital. Key areas of focus include access to early childhood education; more effective use of our community college system as a pathway to stable employment; restructuring key aspects of the low-wage workplace; providing affordable housing and transit links; and implementing Baby Bonds and Reparations programs to address the accumulated loss of wealth among Black and Hispanic people due to the legacy of enslavement and institutional discrimination.

2:45 – 3:00 p.m.

BREAK

3:00 – 4:00 p.m.

GREATER ACCESS TO FINANCIAL SERVICES

Tabitha Moore, Owner & Principal Consultant, Intentional Evolution Consulting Maura Collins, Executive Director, VHFA

Hear what VHFA has done and is doing for BIPOC home buyers, and how Lenders can learn to engage with the BIPOC community from what VHFA has done as VHFA is different than a traditional lender. Also, hear from a member of the community speak about the barriers BIPOC members face during the mortgage process and discuss opportunities along with the dos and don'ts of engagement to create connections and relationships.

4:00 p.m.

ADJOURNMENT



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REGISTRATION FORM

COMPANY: _____

CONTACT: _____

MAILING ADDRESS: _____

TELEPHONE: _____ FAX: _____

EMAIL: _____

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

**Fee: Members \$175
Non Members \$350
per person**

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

TOTAL ENCLOSED: \$ _____

Please note any dietary restrictions here:

Please return this completed registration form no later than Wednesday, September 20, 2023 with check payable to:

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

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

VBA Cancellation Policy: Registrations may be canceled by close of business on Friday, September 22, 2023 by notifying the VBA office at 802.229.0341. Refunds are subject to a \$60.00 per person service charge. Any cancellations received after September 22nd are not refundable, but are transferable to another individual from your institution who wishes to attend this program. All registrations received by fax or email are subject to this policy.