The Annamae Baerenbach Memorial

28th ANNUAL LENDING CONFERENCE

Wednesday, April 13, 2016
Crowne Plaza Monroe, Monroe Twp., NJ
This conference is dedicated to the memory of

ANNAMAE BAERENBACH

Annamae Baerenbach, former chairman of the New Jersey League of Community Bankers’ Mortgage Steering Committee, passed from this life on March 26, 2006. She provided over 27 years of distinguished service to Metuchen Savings Bank until her retirement on December 31, 2004. She joined Metuchen Savings Bank in 1977, rising to the position of executive vice president, and continued as a member of the board of directors following her retirement.

It was under the leadership of Annamae Baerenbach and Andrew J. Lynch, Sr. of Statewide Savings Bank, that the New Jersey League established its first Annual Mortgage Lending Conference in 1988.
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28th ANNUAL LENDING CONFERENCE  
Wednesday, April 13, 2016  
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PROGRAM

8:00 a.m.  Registration and Continental Breakfast with Exhibitors  
Morning Program Sponsored by:  
Federal Home Loan Bank of New York

8:40 a.m.  Opening Remarks  
Kenneth R. Totten, Chairman  
NJBankers Lending Steering Committee  
President & CEO, United Roosevelt Savings Bank

8:50 a.m.  How to Build an Incredibly Successful Referral Based Business  
Marc Demetriou, CLU, ChFC  
Branch Manager/Mortgage Consultant  
Residential Home Funding Corp.

9:50 a.m.  First Home Clubsm Update  
Cynthia Palladino, Vice President, Director  
Collateral Analytical Services & First Home Club  
Federal Home Loan Bank of New York

10:05 a.m.  Networking Break with Exhibitors

10:25 a.m.  Concurrent Breakout Sessions (choose one of two)

OPTION A:  Residential Track  
Social Media - Where to Put Money for Marketing  
Amanda Jensen, Vice President  
Media and Public Relations  
Pannos Marketing

OPTION B:  Commercial Track  
Business Development By Design vs. Default  
Danny Wood, Founder  
Sandler Training

11:35 a.m.  Networking Reception with Exhibitors

12:05 p.m.  Luncheon

12:25 p.m.  The Economic Outlook for 2016  
Patrick J. O’Keefe, Director of Economic Research  
Cohn Reznick
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PROGRAM (cont.)

1:15 p.m.       Closing Remarks/Prize Drawing

1:15 p.m.       Concurrent Breakout Sessions (choose one of two)

OPTION A:   Residential Track
            Regulatory Compliance & TRID
            Asaad Faquir, Director
            RSK Compliance Solutions, LLC

            Joseph A. Grabas, CTP, NTP
            Trident Abstract Title Agency, LLC

OPTION B:   Commercial Track
            Field Exams –
            Understanding Exams and Maximizing their Benefit
            Kenneth R. Pogrob, Partner
            WeiserMazars LLP

2:25 p.m.       Adjournment
Kenneth R. Totten
United Roosevelt Savings Bank

Kenneth R. Totten is president and chief executive officer at United Roosevelt Savings Bank since February 2015. Prior to his current position Totten, has held various positions such as senior vice president, chief lending officer, CRA officer and compliance officer for two other New Jersey Savings Banks.

Totten has served on Fannie Mae's Secondary Market Advisory Council and Fannie Mae's New Jersey Partnership Office's Advisory Council. He is a member of the American Bankers Association Mortgage Markets and Technology Committee, as well as various ABA sub committees regarding regulatory issues affecting today's lending environment.

He earned a Bachelor of Science degree with honors at Glassboro State College where he majored in business administration with a concentration in finance. Totten is also a graduate of the National School of Banking, Center for Financial Studies.

Marc Demetriou
Residential Home Funding

Marc Demetriou has become one of the most trusted and respected mortgage bankers in the state of New Jersey, especially among the accounting and legal community where he is called upon frequently as an expert panelist and speaker. Additionally, Demetriou is licensed as a Continuing Education Instructor by the NJ State Board of Accountancy to offer credits to Accountants/CPA’s to fulfill their annual licensing requirements. As an expert in the mortgage industry, he offers traditional mortgages as well as reverse mortgage.

Demetriou has a proven track record as a mortgage consultant and continues to be ranked in the top 1% of Mortgage Originators in America by Scotsman Guide, Origination News and Mortgage Executive Magazine. In July 2013, he was recognized as one of “The 25 Most Connected Mortgage Professionals” in the USA by The National Mortgage Professional Magazine. Also, in 2013 and again just recently for 2016, Demetriou was selected as one of top 100 in the mortgage industry by Mortgage Professional America Magazine in their “Hot 100” list of experts in the USA. In 2005, NJBIZ named him one of their "Forty Under 40", an award honoring the forty most successful New Jersey business leaders under the age of 40.
On November 3rd, 2015, he was a Key Note Speaker at the Mastermind Summit, the #1 real estate and mortgage event in America, featuring motivational speaker Tony Robbins, Barbara Corcoran from Shark Tank and many others. Additionally, Demetriou has been the #1 producer at Residential Home Funding from 2006 to 2015.

Additionally, he was also a co-host along with Antoinette Gangi for 2 years on a live radio show that aired weekly on WVNJ 1160am called “The Real Estate and Money Show”. The podcasts for each show can be selected and listened to on The Real Estate and Money Show website.

His office is located in Bloomingdale, NJ and he is a licensed mortgage banker/ broker in NJ, NY, CT, PA and FL.

Cynthia Palladino
Federal Home Loan Bank of New York

Cynthia Palladino is vice president, director of Collateral Analytical Services & First Home Clubs at the Federal Home Loan Bank of New York (FHLBNY). In her current role, Palladino is responsible for oversight of the First Home Club Program, as well as the FHLBNY’s review, assessment and lendable value methodology regarding members’ pledged collateral. She joined the FHLBNY in June 2010.

Palladino’s experience spans residential and commercial real estate lending and operations. She has been involved with residential, multifamily, and commercial type properties from a construction and financing perspective, as well as from a workout, foreclosure and sale perspective. She has held various senior management positions throughout her career with national organizations including GMAC Mortgage and Home Savings of America.

She holds an M.B.A. in finance from Long Island University and received her B.A. from William Smith College.

Amanda Jensen
Pannos Marketing

As the Vice President of Media and PR for Pannos Marketing, Amanda Jensen oversees the agency’s client’s digital marketing. She works with banks and credit unions to devise effective digital strategies that encompass a variety of channels, including Search Engine Marketing, Social Media, and Social Media Advertising. Starting with a detailed understanding of their strategic goals, Jensen helps clients like ARVEST, Dean Bank, and Lakeland Bank turn their goals into highly targeted, cost-effective, digital marketing plans. A frequently published ABA Bank Marketing author, she has been influential in helping banks and credit unions learn how to take advantage of digital marketing opportunities.
Danny Wood
Sandler Training

Danny Wood is recognized nationally as a business development expert, specializing in Executive Sales Consulting and Sales Productivity Training. Wood is an affiliate of Sandler Training and is an 8-time recipient of the Platinum Award for sales excellence.

Danny Wood Enterprises specializes in working with business owners, CEO's and senior managers to maximize the return on what is often their most underutilized resource…the sales team. By focusing on buyers and seller's attitudes and behaviors, not just techniques, his clients are able to achieve "superior selling". He utilizes the only Management Development Curriculum that has been ranked #1 for ten consecutive years by Entrepreneur Magazine. Woods work has been recognized by business leaders and corporate managers for providing their people with the aptitude to realize millions of dollars in additional business that would otherwise have never materialized or been lost to competitors.

Upon graduating with a degree in marketing from Florida Atlantic University, he launched his selling career the hard way, selling apparel to retailers door to door. By the time he started his own business 16 years later, Wood was VP of Sales and Merchandising for a licensee of Wrangler Sportswear, traveling internationally and selling to the largest retailers in the world.

He believes that through education and training one can achieve any goal that one sets for themselves. His knowledge, experience, and tremendous respect for the Sales Professional led to his being selected by NJBIZ NJ Entrepreneur.com to be their “Sales Expert”. Wood is also author of “The Sales Advisor,” a monthly column featured in NJBIZ Magazine.

Patrick J. O'Keefe
Cohn Reznick

Patrick J. O'Keefe is director of economic research at CohnReznick and serves as a strategic advisor to the Firm’s Chief Executive Officer and Executive Board.

O'Keefe has extensive executive experience in the public and private sectors. He served as Deputy Assistant Secretary in the U.S. Department of Labor and was the Deputy Director of the National Commission for Employment Policy. He also worked as a consultant with the Urban Institute.

He is a veteran of the U.S. Army.


He holds a bachelor's degree in science from the University of Scranton and obtained his M.B.A from the University of Miami.
Asaad Faquir
RSK Compliance Solutions

Asaad Faquir is an experienced compliance consultant with a wide range of experience in regulatory compliance, business process improvement and risk management in the banking and financial industry. Faquir has had extensive experience working on various BSA/AML related projects throughout his career. At RSK Compliance Solutions, Faquir provides expert compliance consulting services, customized training programs, compliance programs, and compliance risk assessments.

He is also an active compliance educator and trainer through a variety of outlets, including webinars for BankWebinars.com and Atlantic Community Bankers Bank (ACBB) “Compliance Anchor”.

Faquir has spoken about regulatory and compliance risk topics at local, regional, and national events.

He holds a bachelor’s degree in finance from Florida State University, obtained his M.B.A. from Temple University, and his M.B.S. in HR Management from the University of Limerick in Limerick, Ireland.

Joseph Grabas
Trident Abstract Title Agency

Joseph Grabas has been designated as a Certified Title Professional by the New Jersey Land Title Association and recognized as a National Title Professional by the American Land Title Association. Grabas is widely recognized as the premier land title lecturer in New Jersey; having worked for over 38 years in the title industry, during which time he has researched, examined, insured and/or closed over 100,000 land titles.

He has been accepted and qualified as a land title expert by the NJ Superior Court. For the last three decades he formerly owned & operated a successful title agency and one of the largest title search companies in New Jersey. Grabas has a long history in land title education. He is a Licensed Title Producer and Certified Title Insurance Instructor by the NJ Department of Banking and Insurance. He instructed the Title Insurance Pre-licensing Education course for many years at Rutgers University, Drew University and Bloomfield College. In 2008, Grabas founded the Grabas Institute for Continuing Education, LLC and is authorized by the NJ Supreme Court, NJDOBI and the NJ Real Estate Commission to provide continuing professional education to the Title, Legal, Real Estate & Insurance fields.

He serves on the NJ State Tidelands Council, the ALTA Education Committee and as a Historical Commissioner for the County of Monmouth. Grabas is a Past President of the New Jersey Land Title Association and a visiting lecturer at Monmouth University. He is the author of the award winning book *Owning New Jersey.*
Kenneth R. Pogrob
WeiserMazars

Kenneth R. Pogrob has more than 20 years of due diligence experience serving both lenders and private equity firms. Pogrob has conducted due diligence on companies ranging in size from closely held middle market entities to large multi-national public companies. His deep background in the field enables him to assist lenders and others in the structuring of transactions and addressing operational issues. He is experienced in transactions both in the United States and across the world, with a focus on cross border transactions.

Pogrob’s vast industry knowledge ranges from manufacturing and distribution companies in the chemical, steel, auto parts suppliers, textile and apparel and food businesses to health care, retail, solar/alternative energy, book publishing, oil and sugar refineries, jewelry, specialty metals and specialty finance companies.

He is a Certified Public Accountant in the states of New York and New Jersey. Pogrob is a member of the American Institute of Certified Public Accountants and the New Jersey Society of Certified Public Accountants, where he serves on several committees, and is a former member of the Board of Trustees and former Chairman of the Cooperation with Bankers Committee. He is also a member of the Turnaround Management Association, the Association for Corporate Growth, and serves on the Governing Board of the Commercial Finance Association’s Education Foundation.

He received his B.S. in accounting from The University of Bridgeport.
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P&G Associates is a leading service provider of outsourced internal audit and risk management services exclusively dedicated to the community banking industry for the past 25 years. Our services cover a full range of activities including: BSA/AML, lending operations and compliance, deposit operations, regulatory compliance, cyber security/IT risk, financial reporting, branch operations, and trust activities.

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RSK Compliance Solutions, LLC is a full service regulatory compliance consulting and monitoring firm, serving community financial institutions of all sizes. RSK’s range of services include standard compliance monitoring, assistance with risk assessments, Q&A services through RSK.IQ, and compliance-related training for Board of Directors and Bank staff. Our experts can function in support of the Bank’s in-house Compliance Officer or alternatively as part of a turn-key outsourced solution.
PLEASE VISIT OUR EXHIBITORS:

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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. We provide visual verification and employ rigorous quality control with every determination to ensure that our clients fully understand their true flood status.

WTG insures ($2,000,000) and stands behind every determination. Our detailed analysis and expertise is raising the bar and taking the industry to the next level. WTG’s Flood Resource Center offers clarity and peace of mind by going the extra mile to guide and assist our clients. We do what is right, not what is easy.
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