

TURN UP THE VOLUME



OCTOBER 17-20, 2025
NATIONAL ASSOCIATION OF
MORTGAGE BROKERS
ANNUAL CONFERENCE
CAESARS LAS VEGAS

#NAMBNational #NN25 #TurnUpTheVolume

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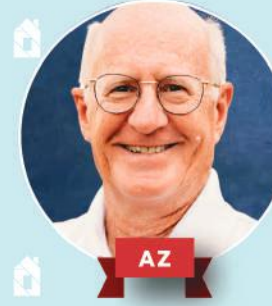
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OF MORTGAGE
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WELCOMES YOU



TO THE
PREMIER
MORTGAGE
EVENT OF
THE YEAR

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WELCOME FROM OUR PRESIDENT

It is my distinct honor to welcome you to NAMB National 2025! As I step into the role of NAMB President again, I look forward to using my knowledge & experience as a 39-year producing mortgage broker to be a voice for *all* mortgage professionals. I'm struck by how dramatically our industry has transformed since my presidency in 2020.

Five years ago, we found ourselves navigating unprecedented challenges — a global pandemic that reshaped how we conduct business, historic market volatility & evolving regulatory landscapes that tested our resilience. None of us could have predicted the remarkable journey that lay ahead, from the refinance boom of 2020-21 to the interest rate environment we face today.

Through it all, NAMB has adapted, thrived & evolved. We've positioned ourselves as the leading trade organization for mortgage professionals & small business owners across the nation. We've strengthened our advocacy efforts, expanded our educational resources, and built stronger bridges between brokers, lenders & regulatory bodies — all while remaining true to our core mission: championing the interests of mortgage brokers & the borrowers they serve.

These challenges have reinforced what we've always known — that mortgage brokers are essential to the American dream of homeownership. We provide competition, choice & access to credit that might otherwise be unavailable. We serve as trusted advisors to families making one of life's most important financial decisions. And we do so with the dedication & expertise that only comes from being true small business owners ourselves.

As we gather for NAMB National 2025, I encourage you to take full advantage of everything the conference has to offer. Find one thing amongst the many that you can take back & use in your business. Connect with fellow professionals who understand your challenges & share your commitment to excellence. Learn about the latest tools & technologies to help your business thrive. And know that every conversation, every session & every connection you make here strengthens not only your business, but our entire industry.

As the mortgage landscape continues to evolve, one thing remains constant: NAMB's unwavering commitment to your success. I hope to meet many of you during the conference — if you see me, please stop & introduce yourself. Thank you for your dedication to our profession & for making NAMB the strong, unified voice it is today.
TOGETHER WE MAKE A DIFFERENCE!

KIMBER WHITE
NAMB President 2025-26

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Direct all inquiries to NM editor & publisher Jilly MacDowell: magazine@namb.org

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Stop by Booth 818 At NAMB Annual Conference to Connect With the Optimal Blue Team



FRI OCT 17

8AM – 4:30PM ■

8 HOUR SAFE COMPREHENSIVE: 2025 MORTGAGE LOAN ORIGINATOR LIVE CLASSROOM COURSE (COURSE NO. 17341)

This classroom course satisfies the eight hours of 2025 annual continuing education required of individuals maintaining a state-issued mortgage loan originator (MLO) license.

Within this course, students will review required topics including: 3 hours on federal mortgage-related laws; 2 hours on ethics, fraud & consumer protection; 2 hours on lending standards related to nontraditional mortgage products & 1 hour on elective content.

Cost is \$12 for NAMB Professional and Associate Members and \$79 for NAMB Courtesy Associate and Non-Members.

9AM – 4:30PM ■

CERTIFIED FHA MORTGAGE PROFESSIONAL (CFMP) CLASS

NAMB proudly presents the Certified FHA Mortgage Specialist (CFMP)! Sponsored by Freedom Mortgage. FHA loans have been helping people become homeowners since 1934. Having the ability to provide your borrower with the option of an FHA loan is a vital tool in your arsenal of lending options.

Education offered as part of this session is similar to training offered to FHA DE underwriters. Topics covered include:

- Origination/Processing
- Borrower Eligibility
- Occupancy Types
- Loan Limits
- Underwriting using the TOTAL Mortgage Scorecard
- Credit Review Requirements
- Evaluating Liabilities/Debt/Income
- Asset Requirements
- Acceptable Appraisal Reporting
- Programs and Products

Immediately following the class, a test will be given, and upon passing, you will be presented with your CFMP certification and all the marketing materials you need to promote yourself!

Cost is \$199 for NAMB Professional & Associate Members and \$298 for NAMB Courtesy Associate & Non-Members.



12 – 5:30PM

ATTENDEE REGISTRATION & EXHIBITOR SET-UP

6 – 10PM ■

WELCOME PARTY

We kick off NN25 with an opening party featuring dining, dancing & a celebration of NAMB's accomplishments over the past year! We'll honor NAMB's award-winning Mortgage Broker of the Year, New Broker of the Year, Service Provider of the Year & more. Then we'll dance the night away with Broadway's Rock of Ages band featuring Barry Habib! This epic evening is sure to be a night to remember.

LOCATION GUIDE

- AUGUSTUS
- EMPEROR 1
- EMPEROR 2
- PALACE

Use our hashtags! #NAMBNational #NN25 #TurnUpTheVolume

SAT OCT 18

8AM – 6PM

ATTENDEE REGISTRATION

8AM – 12PM

EXHIBITOR SET-UP

8:30AM ■

MORNING JAM & GLAZE

With DJ Will Gill

Wake up & roll into the day with our high-energy opening session that hits all the right notes! Whether you're a morning person or need that first cup of joe to find your rhythm, this is the perfect blend to get you moving.

We're serving up fresh coffee, gourmet donuts & the unmistakable sounds of DJ Will Gill & his signature mix of classic hits, smooth grooves & upbeat remixes to get the room buzzing.

9 – 9:50AM ■

CREEP TO CLOSE — AI THAT BELONGS HERE

A technology-focused panel moderated by **HARISH TEJWANI, CEO, ARIVE**

AI in mortgages can feel creepy. ARIVE CEO Harish Tejwani kicks off the morning by hosting a no-fluff panel with AI practitioners that hits the high notes: Get practical AI workflows to cut busywork, speed up clear-to-close & keep compliance tight. You'll leave ready to implement, knowing AI belongs here.

10AM – 11:30AM ■

OVERCOMING ADVERSITY & FINDING OPPORTUNITY

Presented by **BARRY HABIB, CEO, MBS Highway**

SPONSORED BY **MOTTO MORTGAGE**

Keynote speaker & frequent NAMB guest Barry Habib, CEO of MBS Highway, presents a look at the Fed, interest rates & housing, sponsored by Motto Mortgage.

Widely credited with saving the mortgage industry in 2020 from Margin Calls due to Fed Actions, Barry is a best-selling author & go-to media resource for his mortgage & housing expertise.

During his mortgage sales career, Barry personally originated over \$2 billion. He is the highest rated speaker & trainer for over 25 years in mortgage & real estate

Thank you to sponsor Motto Mortgage.

Created to disrupt the mortgage industry, the Motto Mortgage network connects loan originators & RE agents to provide a seamless, personalized experience and one-stop shop for consumers. mottomortgage.com

11:30AM – 12PM ■

INCOMING PRESIDENT'S MESSAGE & INSTALLATION OF OFFICERS

Presented by **KIMBER WHITE, CRMS**

11:30AM ■

MIDDAY MASH-UP

★ LUNCH AVAILABLE FOR \$50

12 – 12:50PM ■

BATTLE OF THE COACHES

A panel moderated by **CHRIS VINSON, CEO, Windsor Mortgage**

Get ready to score big in your career! Chris Vinson, the dynamic CEO of Windsor Mortgage, will be your captain as he leads an all-star panel of the mortgage industry's top coaches at NAMB National.

Do I need a coach? Who's the right coach for me? Will a coach make a difference in my career?

Whether you're a seasoned pro or just starting your career in the mortgage industry, this event is your playbook for success. Learn how personalized coaching can help you master your skills, navigate challenges & achieve your personal best.



BARRY HABIB, CHRIS VINSON



1 – 6PM ■

EXHIBIT HALL OPEN

1 – 1:50PM ■

THE AMERICAN GIFT

Presented by **EDDY G. PEREZ, JR.**
Founder & CEO, EPM

Eddy G. Perez Jr. unpacks what it means to preserve, protect & promote The American Gift, the opportunity for homeownership in the greatest country in the world.

With the market evolving and leadership shifting, it's time for a new guard to rise, one built on belief, purpose & action. Eddy challenges industry professionals to lead with impact, think differently & embrace responsibility as modern-day stewards of access & equity in housing.

2 – 2:50PM ■

WINNING THE NEXT GENERATION OF BORROWERS

A Rocket Pro Panel Discussion

The next wave of borrowers is already reshaping the market — first-time buyers, Veterans, women & diverse communities are leading the charge.

In this session, industry leaders Dan Sogorka & Katie Sweeney will share how brokers can authentically connect with these audiences & build lasting trust. Drawing from their own experience driving broker-first strategies, they'll outline what it takes to not just win these clients today but keep them for life.

LOCATION GUIDE

- AUGUSTUS
- EMPEROR 1
- EMPEROR 2
- PALACE

3 – 3:50PM ■

7 SECRETS TO STANDING OUT ONLINE (WITHOUT BEING AN INFLUENCER)

Presented by **SARA SWIKARD,**
REALTOR® & Content Coach

SPONSORED BY PLAZA HOME MORTGAGE

You don't need to go viral to win on social, you just need to be great at what you do and strategic in how you show it.

In this session, Sara Swikard walks through 7 practical secrets to simplify your online presence, clarify your brand with AI, connect with the right audience & finally understand what to post and why. No trends, no fluff — just a clear plan to make your content as strong as your business.



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Win on Social Without Going Viral!



Saturday, October 18 | 3:00–3:50pm

Caesars Palace – Emperors Ballroom 1



Featuring **Sara Swikard**, REALTOR® & Content Coach

Highlight what you already do best and turn it into more business with:

- A simple social media checklist
- AI tools to sharpen your brand
- Exactly what to post — and why
- How to attract your ideal clients



BONUS: Visit the **Plaza Home Mortgage®** booth for your **FREE 5-Minute Social Media Makeover!**



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3 – 3:50PM ■

REVERSE, REENGINEERED: STRATEGIES FOR THE NEXT GENERATION OF CLIENTS

Presented by JONATHAN SCARPATI
Chief Production Officer, Finance of America

Looking to grow sales & build long-term client relationships? It's time to rethink what reverse can do. Baby Boomers, the largest group of homebuyers today, control more than \$14 trillion in home equity. Yet most originators overlook the tools that could help them tap into this wealth.

In this insightful panel, Jonathan Scarpatti joins top AEs to share how modern home equity strategies for borrowers aged 55+ are helping originators increase volume & retain clients for life. Learn how to structure the conversation & discover why reverse options can outperform HELOCs & cash-out refs in the right scenarios.

Walk away with proven tactics to better serve an affluent, underserved market segment that's booming in 2025!

4 – 4:50PM ■

BUILDING YOUR 4EVER BROKER BUSINESS

Panel moderated by ALLEN MIDDLEMAN
Executive Director, Freedom Mortgage

Freedom Mortgage Wholesale, a supporter of the mortgage broker community, is *historically, currently & 4EVER* wholesale. Freedom presents a panel of experienced mortgage professionals who share their unique histories & strategic perspectives on achieving future success.

Moderated by Allen Middleman, this discussion will explore how lasting businesses come to be. Get ready for interesting conversations with actionable insights to help you build a thriving 4EVER broker business. Let's get building!

4 – 4:50PM ■

THE FUTURE OF LENDING: DIGITAL HELOC & DSCR SOLUTIONS

Presented by MARK SCHACKNIES
Managing Director, REMN Wholesale
powered by NFTYDoor

Join REMN Wholesale for an inside look at how digital innovation is reshaping home equity & investor lending. This breakout session will highlight how fully digital HELOCs & DSCR loan solutions are setting

new benchmarks for speed, efficiency & borrower experience. From instant credit decisioning to automated underwriting & seamless borrower workflows, discover how these advancements are giving brokers & lenders a competitive edge.

5 – 5:50PM ■

CREATING DIGITAL RELATIONSHIPS THAT OUTLAST REAL ONES

Presented by KYLE DRAPER
CEO/Co-Founder, Hire Culture VA-Collective Coaching

SPONSORED BY WEMLO

Kyle likes to get "belly to belly." It's an innocent sentiment, but it's horrible for business. Why? Because our brains no longer know the difference between Zoom calls & coffee appointments.

You've got to get face-to-face with people as often as possible... now, technology allows that to happen more than ever! This talk will teach you how to leverage VIDEO & social media to impact more people without losing that personal touch.

Thank you to sponsor wemlo. *Founded in 2019, wemlo was created to solve the #1 challenge in brokerage — inefficient loan processing. wemlo merges human connection & trailblazing technology to streamline the entire mortgage transaction. wemlo is on a mission to deliver superior service & continually expands its processing support offering.*
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JONATHAN SCARPATI, TREVOR KIRK, KYLE DRAPER



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SUN OCT 19

8AM – 4PM

ATTENDEE REGISTRATION

8:30AM ■

SUNDAY SOUNDHECK

With DJ Will Gill

★ BREAKFAST AVAILABLE FOR \$25

We're serving up coffee, donuts & DJ Will Gill's signature mix of classic hits, smooth grooves & upbeat remixes to get the room buzzing, sponsored by Lender Home Page.

9 – 9:50AM ■

THE ANTI-BORING BRAND: WIN BUSINESS BY BEING IMPOSSIBLE TO IGNORE

Presented by **TREVOR YORK**

Founder, **LynkSpot**

In a sea of sameness, being better isn't enough, you have to be different. In this session, Trevor York reveals how to combine creativity, personal brand & modern tech to make your marketing actually work. You'll learn the exact strategies top LOs are using to turn attention into applications & social media into serious momentum. If you want your brand & tech to finally do the heavy lifting, don't miss this.

10 – 10:30AM ■

THE SHIFT: MOVING FROM BROKER TO NON-DELEGATED WITH CONFIDENCE

Moderated by **GINGER BELL**
CEO, **Go2Training**

The Shift is here, and it's all about transitioning from broker to Non-Delegated Correspondent Lender the right way!

Join mortgage industry educator Ginger Bell as she leads a high-impact panel featuring **MATT COLES**, National Sales Manager, FirstFunding, Inc.; **LAUREN GUSTAFSON**, Director of Business Development, Strategic Compliance Partners; and more experts from the wholesale, warehouse lending & compliance sectors.

This session delivers practical steps to:

- Understand the core differences between brokering & Non-Delegated Correspondent lending
- Identify the benefits of becoming a Non-Delegated Lender
- Establish critical relationships with warehouse lenders & investors
- Leverage automation & technology for streamlined scalability
- Build a successful roadmap for long-term growth & operational control
- Navigate licensing & compliance with clarity.

10:30 – 11AM ■

BREAKING BARRIERS: UNLEASHING THE POWER OF WOMEN LEADERS IN MORTGAGE

Join industry powerhouses **LAURA BRANDAO**, **PAIGE HERNANDEZ**, **CORRINA CARTER** & **VIRGINIA FARGO** for an empowering breakout session that celebrates the transformative impact of women in mortgage. This dynamic panel shares actionable strategies for breaking through traditional barriers, building influential networks & leveraging your unique strengths.

Our panelists will reveal their personal journeys of overcoming challenges, share proven tactics for building credibility & influence, and provide a roadmap for women at every career stage — whether you're an LO looking to expand your business, a manager ready to step into executive leadership or an entrepreneur. This session will equip you with the tools, mindset & connections to become an unstoppable force in the mortgage industry. Don't just participate in the mortgage industry — lead it.

CONTINUED ON PAGE 22



PAIGE HERNANDEZ, LAURA BRANDAO

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NAMB National '25

FRI OCT 17

8AM – 4:30PM ■
8-HR SAFE COMPREHENSIVE: 2025 MORTGAGE LOAN ORIGINATOR (COURSE NO. 17341)

9AM – 4:30PM ■
CERTIFIED FHA MORTGAGE PROFESSIONAL (CFMP) CLASS
Sponsored by Freedom Mortgage

12 – 5:30PM
ATTENDEE REGISTRATION & EXHIBITOR SET-UP

6 – 10PM ■
WELCOME PARTY

SAT OCT 18

8AM – 6PM
ATTENDEE REGISTRATION

8AM – 12PM
EXHIBITOR SET-UP

8:30AM ■
MORNING JAM & GLAZE

9:30 - 9:50AM ■
ARIVE TECH-FOCUSED PANEL

10 - 11:30AM ■
BARRY HABIB
Sponsored by Motto Mortgage

**AVAILABLE FOR PURCHASE*

11:30AM – 12PM ■
INCOMING PRESIDENT'S MESSAGE, INSTALLATION OF OFFICERS

11:30AM ■ *\$50
MIDDAY MASHUP

12 – 12:50PM ■
CHRIS VINSON'S BATTLE OF THE COACHES

1 – 6PM ■
EXHIBIT HALL OPEN

1 – 1:50PM ■
THE AMERICAN GIFT WITH EDDY PEREZ JR

2 – 2:50PM ■
ROCKET PRO PANEL

3 – 3:50PM ■
7 SECRETS TO STANDING OUT ONLINE

3 – 3:50PM ■
NEXT GENERATION REVERSE STRATEGIES

4 – 4:50PM ■
BUILDING YOUR 4EVER BROKER BUSINESS

4 – 4:50PM ■
DIGITAL HELOC & DSCR SOLUTIONS

5 – 5:50PM ■
CREATING DIGITAL RELATIONSHIPS THAT OUTLAST REAL ONES

SUN OCT 19

8AM – 4PM
ATTENDEE REGISTRATION

8:30AM ■ *\$25
BREAKFAST BEATS

9 – 9:50AM ■
THE ANTI-BORING BRAND WITH TREVOR YORK

10 – 10:30AM ■
MOVING FROM BROKER TO NON-DELEGATED, PANEL WITH GINGER BELL

10:30-11AM ■
BREAKING BARRIERS WOMEN'S PANEL WITH LAURA BRANDAO & PAIGE HERNANDEZ

11-11:45AM ■
CONVERSION STRATEGIES WITH BRIAN HALE

11:45AM – 12PM ■
OUTGOING PRESIDENT'S MESSAGE

12PM ■ *\$50
GROOVE & GRUB

12 – 12:45PM ■
PROSPECTING EXCELLENCE: THE REFERRAL MINDSET, WITH CHRISTINE BECKWITH

1 – 5PM ■
EXHIBIT HALL OPEN

1 – 2PM ■
STANDING OUT IN A NOISY WORLD WITH CHRIS DO

2 – 3PM ■
MARKETING FROM AI TO Z WITH PAUL LUCIDO

2 – 4PM ■
THE AI ADVANTAGE WITH MEGAN ANDERSON

4 – 5PM ■
HAPPY HOUR & PRIZE WINNERS ANNOUNCEMENT ON EXHIBIT HALL FLOOR

MON OCT 20

8AM – 5PM ■
CERTIFIED VETERANS LENDING SPECIALIST (CVLS) CLASS
Sponsored by Newrez

9AM – 4PM ■
CERTIFIED CREDIT SPECIALIST (CCS) CLASS
Sponsored by RocketPro TPO

LOCATION GUIDE

- AUGUSTUS
- EMPEROR 1
- EMPEROR 2
- PALACE

ALLIANCE PARTNERS



EDUCATION PARTNERS



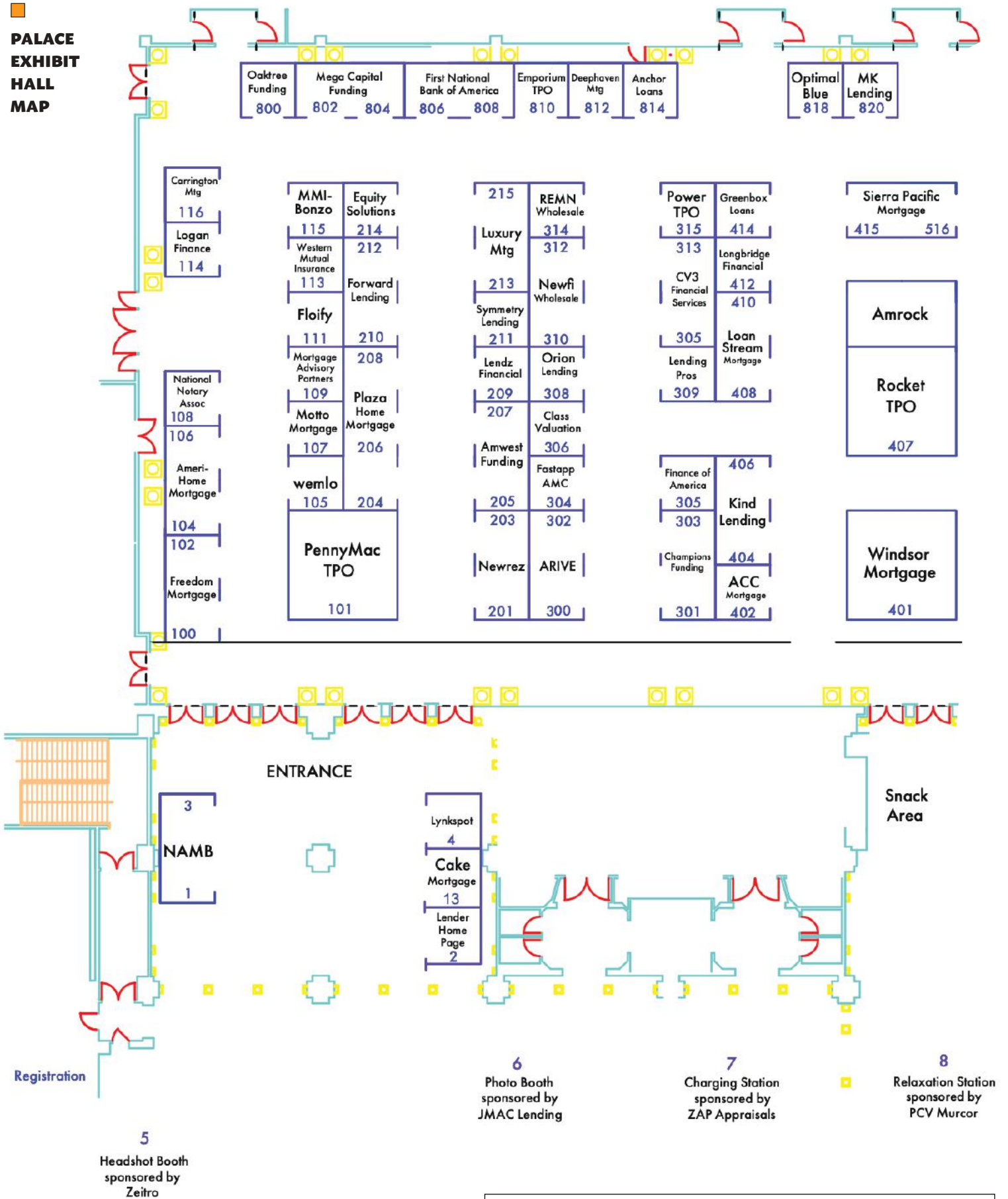
THANK YOU, EVENT SPONSORS



TECHNOLOGY PARTNERS



PALACE EXHIBIT HALL MAP

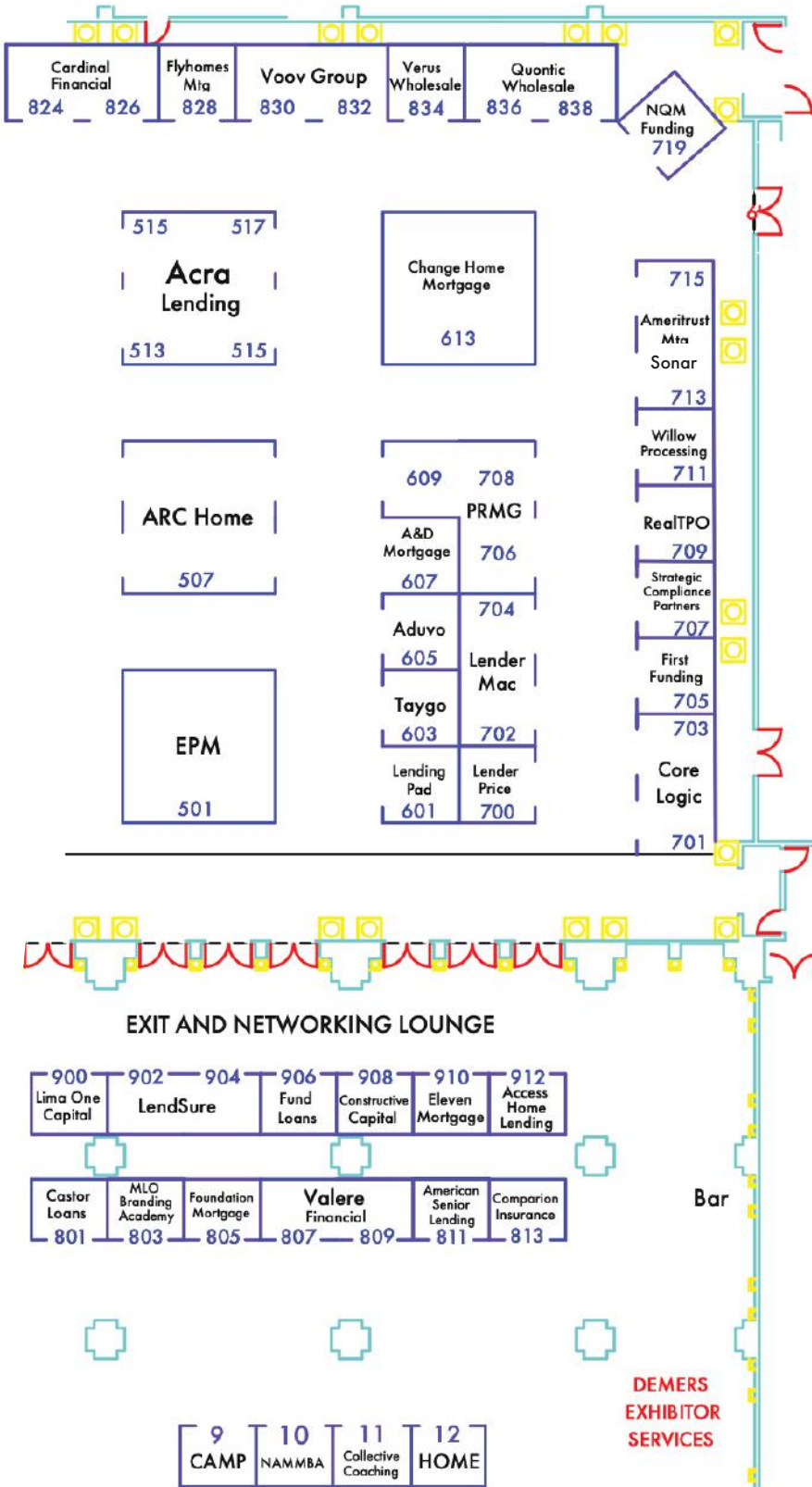


SPEAKING SESSIONS ARE HELD IN:

EMPEROR 1
 EMPEROR 2
 AUGUSTUS

<<< THIS WAY TO EMPEROR & AUGUSTUS

ALPHABETICAL LIST OF EXHIBITORS



A&D Mortgage	607	LendingPad	601
ACC Mortgage	402	LendSure	902-904
Access Home Lending LLC	912	Lendz Financial	209
Acra Lending	513-515-517-519	Lima One Capital	900
Aduvo	605	LoanStream Mortgage	408-410
American Senior Lending	811	Logan Finance	114
AmeriHome Mortgage	104-106	Longbridge Financial	412
AmeriTrust Mtg Corp	713-715	Luxury Mortgage Corp.	213-215
AmWest Funding Corp	205-207	LynkSpot	4
Anchor Loans	814	Mega Capital Funding	802-804
ARC Home	507	MK Lending	820
ARIVE	300-302	MLO Branding Academy	803
Cake Mortgage	13	MMI-Bonzo	115
CAMP	9	Mortgage Advisory Prtnrs	109
Cardinal Financial	824-826	Motto Mortgage	107
Carrington Mtg Services	116	NAMB	1
Castor Financial	801	NAMMBA	10
Champions Funding	301-303	National Notary Assoc	108
Change Home Mortgage	613	Newfi Wholesale	310-312
Class Valuation	306	Newrez	201-203
Comparion Insurance	813	NQM Funding	719
Constructive Capital	908	Oaktree Funding	800
Cotality	701-703	Optimal Blue	818
CV3 Financial Services	311-313	Orion Lending	308
Deephaven Mortgage	812	PCV Murcor	8
Eleven Mortgage	910	Pennymac TPO	101
Emporium TPO	810	Plaza Home Mtg	204-206-208
EPM	501	Power TPO	315
Equity Solutions	214	PRMG	609-706-708
Fastapp AMC	304	Quontic Wholesale	836-838
Finance of America	305	Real TPO	709
First Funding Inc.	705	REMN Wholesale	314
First Nat'l Bank of Amer	806-808	Rocket Mortgage / Amrock	407
Floify	111	Sierra Pacific	415-516
Flyhomes	828	Strategic Compliance Prtnrs	707
Forward Lending	210-212	Symmetry Mortgage	211
Foundation Mortgage	805	Taygo	603
Freedom Mortgage	100-102	The Collective Coaching	11
FundLoans	906	Valere Financial	807-809
Greenbox Loans	414	Verus Wholesale	834
HOME	12	Voov Group	830-832
JMAC Lending	06	wemlo	105
Kind Lending	404-406	Western Mutual Insurance	113
Lender Home Page	2	Willow Processing	711
Lender Price	700	Windsor Mortgage	401
LenderMAC	702-704	ZAP Appraisals	7
Lending Pros	309		

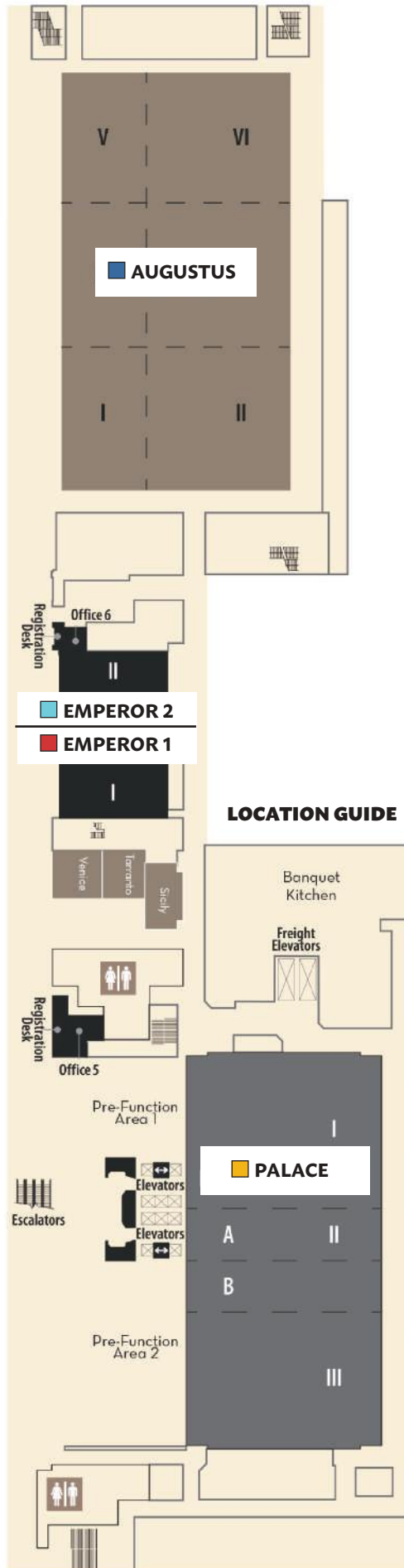
TRADE SHOW HOURS:
SAT OCT 18, 1-6PM
SUN OCT 19, 1-5PM

MARK YOUR CALENDAR:
NAMB NATIONAL 2026
OCTOBER 16-19!

NAMB 2025
INDUSTRY 2026
PARTNERS



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SUN, OCT 20, CONTINUED FROM PAGE 16

11 – 11:45AM ■

STRATEGIES TO CONVERT MORE LEADS, MAKE MORE MONEY & BUILD DEEPER REFERRAL RELATIONSHIPS

Presented by **BRIAN HALE**

Founder & CEO, Mortgage Advisory Partners

Having hired & led over 40,000 salespeople in the mortgage business, this legend in the

mortgage business delivers a session filled with specific strategies, proven scripts & key technologies to convert leads into more commissions. Additionally, Brian will cover specific communication strategies to build better & deeper relationships with key top referral partners. All of this is sprinkled with humor & uplifting thoughts to return you to your markets better prepared for success.

11:45AM – 12PM ■

OUTGOING PRESIDENT'S MESSAGE

Presented by **JIM NABORS, CRMS, CVLS**

12 – 1PM ■

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LOCATION GUIDE

- AUGUSTUS
- EMPEROR 1
- EMPEROR 2
- PALACE

12 – 12:45PM ■

PROSPECTING EXCELLENCE — THE REFERRAL MINDSET

Presented by **CHRISTINE BECKWITH**
CEO, 20/20 Vision for Success

Everyone prospects, but the elite know the time, place & methods that are converting in today's markets. Join expert veteran sales leader Christine Beckwith for this deep-dive on what profoundly sets apart those who know & those looking for the pot of gold. Find yours with Christine's help.



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Maintaining and growing relationships with your clients is one of the toughest challenges in our industry, but effective relationship building is also the most profitable way to grow your business. While it can seem impossible, as the legendary Randy Newman sang: "You've got a friend in me." **Stop by booth # 701** and see how our Araya™ platform can help you build lasting relationships, grow your network and make connections for life.

Plus, NAMB National attendees get access to special pricing! Scan the code below to learn more.





1 – 2PM ■

UNBLAND YOURSELF! THE UNSUBTLE ART OF STANDING OUT IN A NOISY WORLD

Presented by **CHRIS DO**
CEO, *The Futur*

Personal branding is omnipresent within creative & thought leadership circles, yet based on the social feed, it looks like a sea of same. Noisy, generic, AI garbage.

Less new new. More same same.

“Your brand is what people say about you when you’re not in the room.” — Jeff Bezos

The question is, are they say anything interesting? Is it true? Is it desirable? Is it memorable? How do you stand out?

The answer will surprise you: Lean into what makes you different. What makes you, uniquely you. Be an NFH (Non Fungible Human).

Stop blanding in.

1 – 5PM ■

EXHIBIT HALL OPEN

LOCATION GUIDE

- AUGUSTUS
- EMPEROR 1
- EMPEROR 2
- PALACE

2 – 3PM ■

THE STATE OF MARKETING: WHAT YOU NEED TO KNOW FROM AI TO Z

Presented by **PAUL LUCIDO**
Chief Marketing Officer, PRMG

Marketing in the mortgage industry continues to evolve at lightning speed. As we head into 2026, staying ahead of consumer behavior, tech innovation, & digital strategy is more critical than ever.

This year, PRMG’s Paul Lucido is joined by Ginger Bell — AI geek, trainer, award-winning producer & best-selling author!

Together, they’ll dive into the biggest shifts in marketing for 2025–2026 with an emphasis on storytelling:

- *Building Emotional Connection*
- *Boosting Engagement & Reach*
- *Differentiating Yourself from Competitors*
- *What Kind of Stories Work*
- *Driving Conversion*
- *Top Performing Marketing Channels in Today’s Mortgage Landscape*
- *Why Short-Form & Vertical Video are Driving Lead Gen & Brand Loyalty*

2 – 4PM ■

THE AI ADVANTAGE: SAVE TIME, CLOSE MORE LOANS

Presented by **MEGAN ANDERSON**
VP of Client Relations, *Highway.ai*

Discover how to use AI the right way in your mortgage business with Megan Anderson. In this hands-on workshop, you’ll learn how to identify time-saving opportunities, get better responses & safely implement tools like ChatGPT. We’ll also cover compliance best practices, avoiding bias & real-life examples tailored to housing professionals. Bring your laptop to walk away with AI strategies that can save you 5+ hours a week!

4 – 5PM ■

HAPPY HOUR & PRIZE ANNOUNCEMENTS ON THE EXHIBIT HALL FLOOR



CHRIS DO, MEGAN ANDERSON



**It's official.
We're live.**



Now you can access our competitive pricing and products directly on ARIVE. No switching systems. No extra clicks. Just seamless access – right where you work, making your life easier.

Sign up at RocketPro.com/ARIVE2025



MON OCT 20

9AM – 4PM ■

CERTIFIED CREDIT SPECIALIST (CCS) CLASS

The NAMB way to talk about credit scores & earn a certification is by becoming a Certified Credit Specialist (CCS), sponsored by Rocket Pro TPO!

- Gain a market advantage & take a deep dive on structures of credit scoring.
- Perform professional in-depth, credit analysis
- Educate you to educate your customers
- Differentiate yourself by learning better pricing
- Understand how reason codes impact score and price
- Demonstrate mastery of credit review
- Gain knowledge of how trended credit data affects files
- Reduce touches on files and improve turn-times
- Eliminate conditions

Cost is \$199 for NAMB Professional & Associate Members and \$298 for NAMB Courtesy Associate & Non-Members.



9AM – 5PM ■

CERTIFIED VETERANS LENDING SPECIALIST (CVLS) CLASS

Is your focus on VA loans? Would you like to separate yourself from the competition? Don't miss this opportunity to become approved for NAMB's most popular certification, the Certified Veterans Lending Specialist (CVLS), sponsored by Newrez.

You'll be able to get deals done that nobody else can, help more veterans in the process & stand out to referral partners.

The certification training will cover all the basics if you've never done a VA deal before, but it'll also dig into super advanced topics like:

- Proving eligibility for everyone including reservists and surviving spouses
- Tips for getting DU & LP approvals, and why manual underwriting isn't to be feared
- The truth about VA appraisals and especially "Tidewater"
- Ways to find double the number of VA approved condos
- New rules around refinances and being ready for when that market returns

Uncommon issues like assumptions, EEM, Rehab, non-owner occupant co-borrowers, etc.

Cost is \$199 for NAMB Professional & Associate Members and \$298 for NAMB Courtesy Associate & Non-Members.



THANK YOU FOR ATTENDING NAMB NATIONAL! SEE YOU NEXT YEAR!

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W.

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AWARD WINNING NAMB MEMBERS

NAMB's Mortgage Professional of the Year Award recognizes those who demonstrate excellence, integrity & leadership. Winners are selected based on their industry contributions, ethical standards, and commitment to clients & the mortgage profession. This prestigious award highlights those making a significant impact in advancing homeownership & mortgage industry best practices.

MORTGAGE PROFESSIONAL OF THE YEAR ESTABLISHED 1991

2024 Michael Farrell, CRMS	2007 Jim Pair, CMC
2023 Lisa O'Connor	2006 Marc Savitt
2022 Rocke Andrews, CMC, CRMS	2005 Bonnie Ann Moore
2021 Wayne King, CMC, CRMS	2004 George Hanzimanolis, CRMS
2020 Marty Pfeiffenberger	2003 J.J. Sims, CRMS
2019 Linda McCoy, CRMS	2002 Melissa Walker, CMC
2018 Chris Bettis, CRMS & Kimber White, CRMS	2001 Jim Nabors, CRMS
2017 Nathan Pierce, CRMS	2000 Scott Gaffney, CMC, CRMS
2016 Valerie Saunders, CRMS	1999 Neill Fendly, CMC
2015 John Stevens, CRMS	1998 Jane Hostvedt
2014 Fred Kreger, CMC	1997 Ginny Ferguson, CMC
2013 Olga Kucerak, CRMS	1996 Earl Crummel, CMC
2010 Mike Anderson, CRMS	1995 David Shirk, CMC
2009 John Councilman, CMC, CRMS	1994 Tom Becker
2008 Jim Brown	1993 Pamela Strickland
	1992 Tom Nytes
	1991 F. Lawrence Corcoran



Congratulations, Winners!

AWARDS WILL BE PRESENTED AT
#NN25 ON FRIDAY, OCTOBER 17!

BROKER OF THE YEAR

Kevin Areia | Ashley Bedford | Hilal Borque
Imad Canavati | Melinda Casem | Aaron Clark
Daniel Clifton | Bannen Davis | Marcio Demelo | Ray Gulam
Vipul Hapani | Jeffrey Hohman | Nouri Iskander
Kyla Kahian | Omar Khamisa | Rene Kneller
Debbie Krum | Victor Lofinmakin | Geiner Lopez
Marlen Maddux | Chris Madrid | Kay Cleland McCarthy
Derek McGowan | Avalon McLeod | William Morales
Pina Raquel Oliva | Kevin Pennington | Norman Phillips
Liliana Pribadi | Michael Rodriguez | Andrew Russell
Tikva Hope Sekezi | Alex Shekhtman | Timothy Stacey
Kimberly Terry | Mark Teytel | Aimy Van | Ben Vogler
Luke Weil | Charlotte Wheeler | Nathan Young

NEW BROKER OF THE YEAR

Ana Ortiz | Ryan Gilliam | Thomas Zinschlag

SERVICE PARTNER OF THE YEAR

APPRAISAL MANAGEMENT COMPANY:
Equity Solutions USA

COMPLIANCE:

Firstline Compliance | Guide Mortgage Licensing

LENDER (WHOLESALE):

Freedom Mortgage | Liberty Reverse Mortgage
Newrez LLC | Pennymac TPO | Windsor Mortgage

MARKETING:

Fully Aligned Marketing, Inc. | MLO Branding Academy

PROCESSING:

wemlo

SOFTWARE & TECHNOLOGY:

ARIVE | Lead Hackers | Lender Price
Lending Pad | Vonk Digital



New Categories This Year!

YOUNG PROFESSIONAL OF THE YEAR

Tyler Carlston | Zach Coombs | Angel Cordero
Brandon Croucier | JD Cutri | Aaron Farrell
Taylor Gardner | Arash Izadyar | Marco Jimenez | Lara Long
Shawn Malkou | Rodolfo Hernandez Martinez
Eric Rodriguez | Brian Tewes | Austin Vaswani

INFLUENCER OF THE YEAR

Everett Arakawa | Libra Branch | Brandon Carrero
Chris Kyun Choe | Toshia Drummond | Brian Harvey
Kristin Hess | Mandy Phillips | Joe Rychalsky
Carlos Scarpero | Tammy von Nordheim | Tiffanie Workman

ACCOUNT EXECUTIVE OF THE YEAR

Raoul Badde | Judy Chow | Louis Maldonado
Alejandro Otero | Michael Pierce | Janine Truman
Shelby Vinson | Ari Zaimi

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2025-26



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- ✉ info@guidemortgagelicense.com
- 🌐 www.GuideMortgageLicense.com
- 📍 17875 Von Kaman Ave. Suite 150. Irvine CA 92614



THANK YOU, 2025 CONTRIBUTORS



Olga Kucerak • James Nabors
Valerie Saunders



Rocke Andrews • Michael Farrell
Marvin Hudson • Ross Miller



Richard Bettencourt • Michael DeSantis
Dale DiGonnaro • George Duarte • Ray Edwards
Helga James • Ernest Jones, Jr. • Paul Marsh
Jeff Parry • Lauren Patterson • Steve Scott
Michelle Velez • Kimber White • Jeff Wilson



Anthony Balsamo • Cathy Lee
David Shirk



Larry Baszynski • Nathaniel Bittman • David Camp
Bryan Closset • Carlos Egea • Frank Ferrans
Catherine Hall • Lisa Hernandez • Wayne King
Story Leon • Christopher Leppert • Sean McCaffrey
Robert Niemi • Lisa O'Connor • Robert Ross
Joe Sanchez • Brandie Starks • Scott Surma

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NAMB PAST PRESIDENTS

NAMB thanks our past presidents for their devotion, time & contributions to the growth of the organization. Each made tough decisions based solely on what was best for NAMB, not on politics or what was popular. Their leadership & clear vision for the future will be a lasting legacy for generations to come.

Jim Nabors 2024-2025				Kent Miller 1990-1991
Valerie Saunders 2023-2024				Donald Henig 1989-1990
Ernest Jones, Jr. 2022-2023	John Councilman 2014-2015	Jim Nabors 2005-2006	Janice M. Hix 1997-1998	Joe Paonessa 1988-1989
Linda McCoy 2021-2022	Don Frommeyer 2013-2014, 2012-2013	Bob Armbruster 2004-2005	Thomas Becker 1996-1997	Rich Jarocki 1987-1988
Kimber White 2020-2021	Mike D'Alonzo 2011	A.W. Pickel 2003-2004	Patricia K. McGill 1995-1996	Jack Eleford 1986-1987
Rocke Andrews 2019-2020	Bill Howe 2010	Armand Cosenza 2002-2003	Charles Eck 1994-1995	Hy Weisser 1985-1986
Rick Bettencourt 2018-2019	Jim Pair 2009-2010	Joe Falk 2001-2002	Gary Winslow June 1994-Oct 1994	Don Roberts 1984-1985
John G. Stevens 2017-2018	Marc Savitt 2008-2009	Neill Fendly 2000-2001	T.J. Morrow 1993-1994	John Yessayan 1984
Fred Kreger 2016-2017	George Hanzimanolis 2007-2008	Michael Hindman 1999-2000	H.A. "Tony" Davis 1992-1993	Ron Ames 1983
Rocke Andrews 2015-2016	Harry Dinham 2006-2007	J.C. "Tuck" Marshall 1998-1999	Diane Warfield Kelly 1991-1992	M.J. Simon 1982



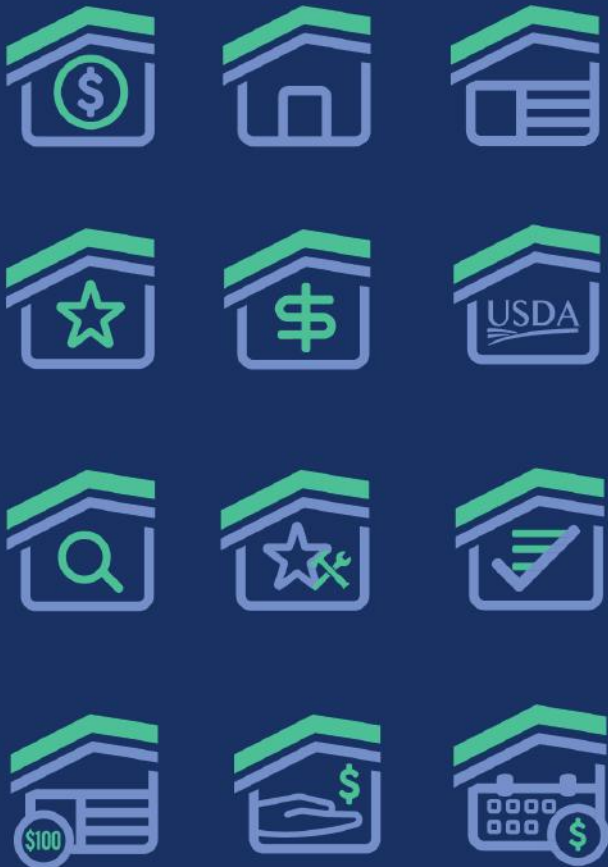
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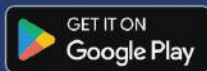
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PROFESSIONAL

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Membership in this classification is open to any individual who meets the definition of a Mortgage Professional as described in the NAMB Bylaws. A Professional Member shall be a voting member of the Association and shall also receive additional benefits included in the policy & procedures manual, as well as a Certificate of Membership.

ASSOCIATE

\$150

Membership in this classification shall be open to any individual who does not meet the definition of Mortgage Professional as described in the NAMB Bylaws. Associate Members shall not have a vote in the affairs of the Association, but may serve on committees and will also receive a Certificate of Membership.

PROFESSIONAL NEWLY LICENSED

no charge

Only for first-time members & mortgage professionals who are newly licensed for the first time for less than one year. Membership will be approved once verified at nmlsconsumeraccess.org. This membership class does not carry voting rights.

CORPORATE tiered annual dues

Offers membership to a Company & will be assigned individual membership as either Professional or Associate based on membership qualifications. \$1300, up to 10 members, \$3250 up to 25 members, \$6750 up to 50 members

NAMB PAC optional

Contributions to NAMB PAC are voluntary, may be made in any amount, and individuals may elect not to contribute without fear of reprisal. Contributions are used for political purposes, specifically to support federal candidates who support mortgage professionals, consumers & small businesses. NAMB-PAC contributions must be made with a personal (not corporate) credit card or check.



Membership Application

Last Name First Name

Company Title

Mailing Address

City State Zip

Office Phone

Mobile Phone

NMLS# Email

Authorization: I am applying for NAMB membership & agree to abide by the requirements of the NAMB Code of Ethics & NAMB Best Lending Practices. I also pledge to adhere to & support the NAMB Bylaws & Policies, as they are written today & as they may be amended from time to time. I authorize NAMB to charge my credit card in the amount stated below.

Signature

Payment Total Date

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TOP 10 REASONS TO JOIN!

- Volunteer-led, member-driven organization
- Legislative representation in Washington DC since 1973
- NAMB members adhere to a strict code of ethics
- Earn designations such as the GMA, CRMS & CMC
- Elevate your membership as a Lending Integrity Professional
- Go next level with our industry-supported certifications
- Receive 8-Hour NMLS-approved CE for only \$12
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JAN 15-17 / ORLANDO