NYAMB's 39th Annual Conference & Tradeshow
Tuesday, October 27, 2026 - 9:45am – 5:30pm | Marina Del Rey, Bronx, NY

Welcome Address *9:45am - 9:50am*

Speaker: Nicholas Castronova, NYAMB President & Conference Chair

General Session A: The Day the Wire Never Showed Up: Everything You Need to Know About DFS Risk Assessments

9:55am - 10:15am
Speaker: Walter Contreras, CEO, Motiva Networks

A loan officer clicks a link on a Friday afternoon. Thirty days later, the buyer and seller are sitting at the closing table, and the wire never arrives. Walter Contreras walks through how a real wire fraud attack unfolds inside a mortgage office, step by step, and what a real DFS risk assessment would have caught. You'll leave knowing what DFS's September 10 letter actually asks for, how AI changes your risk, and what you're really signing when you file your Compliance Notification by April 15.

General Session B: Non-QM Expansion & Alternative Lending Strategies

10:20am – 10:40a: DSCR & Bank-statement loans

- 10:20am – 10:30am: *Speaker: Harry Arzrounian, Account Executive, Cake Mortgage*
- 10:30am – 10:40am: *Speaker: Richard Dwyer, Wholesale Account Executive, AD Mortgage*

Two Speakers. Two Companies. New Lending Opportunities!

Discover new ways to grow your business in today's competitive mortgage market! Join Harry Arzrounian of Cake Mortgage and Richard Dwyer of AD Mortgage as they each spotlight unique Non-QM lending products and alternative financing solutions designed to help New York mortgage brokers expand their reach and close more deals.

Explore opportunities in DSCR, bank-statement loans, and other flexible lending programs that can help you serve more borrowers, unlock new revenue streams, and stay ahead of the competition.

General Session C: Affordable Housing, Down-Payment Assistance & Community Lending

10:45am – 11:15am
Speaker: Darrelle Forde, Senior Vice President of Single Family Programs, SONYMA

New York's affordability crisis is pushing:

- State and municipal DPA programs
- CRA-aligned lending
- First-time buyer incentives

Why it's hot: Brokers who master these programs win market share in underserved communities. Join us for this high-value session to learn how New York's DPA, CRA-aligned lending, and first-time buyer programs can help you unlock new pipelines, expand your client base, and position your business as the go-to resource for today's affordability-driven market.

General Session D: Winning in Today's Market

11:20am – 11:40am
Speaker: Allen Beydoun, Chief Client Officer, United Wholesale Mortgage

Elevate your game and dominate the current mortgage landscape. This dynamic session is tailored for independent loan officers ready to unlock their full potential. Discover how to cultivate a winning mindset, focusing your energy on what truly drives results, and distinguish yourself with a truly professional approach. Allen will reveal the power

of consistent action in generating unparalleled opportunities and why proactive engagement is key to maximizing your most precious resource: your time. Dive deep into advanced strategies that streamline your process and position you as the effortless partner of choice for clients and real estate agents alike. Walk away with a personalized roadmap for significant growth and concrete steps to achieve your ambitious goals for 2027 and beyond.

General Session E: Hacked Without Being "Hacked": How AI & Social Engineering Are Beating Traditional Security

11:45am – 12:05pm
Speaker: Al Alper, CEO, Absolute Logic

Cybercriminals no longer need to "hack" their way through your firewall to get what they want. Increasingly, they are using AI-powered impersonation, social engineering, phishing, deepfakes and information gathered from social media to manipulate people into opening the door for them.

In this fast-paced, practical session, Al Alper, cybersecurity and compliance expert, and CEO of Absolute Logic, will demonstrate how today's attacks are evolving, why even security-conscious businesses can be fooled, and what warning signs should immediately put you on alert. Attendees will see how criminals exploit trust, urgency, and familiarity—and learn simple, actionable ways to protect themselves, their employees, their clients and their businesses.

Throughout the session, Al will highlight specific BOLOs—"Be On the Lookout" warning signs—you can take back to your office and start using immediately.

General Session F: Wholesale Lender Differentiation & Broker Loyalty Programs — *Speed Showcase Edition* (UWM, Plaza, Pennymac, Cake, Dart Bank ,Ridgewood)

12:10pm – 12:40pm

Lenders are rolling out:

- Broker rewards
- Co-marketing
- Tech integrations
- Faster turn-times

Why it's hot: Brokers want to know which lenders are truly supporting their growth.

In a competitive market, brokers need lender partners who truly invest in their success. This session breaks down how today's top wholesalers are standing out through broker reward programs, co-marketing support, tech integrations, and faster turn times. You'll learn how to identify which lenders genuinely drive your growth, strengthen your client experience, and help you close more loans with less friction. If you want to build a smarter lender mix and maximize every partnership, this is a must-attend session for scaling your business.

This fast-paced "lender speed-dating" session is not a panel. This session will gives brokers a unique opportunity to hear directly from top wholesale lenders—each with just five minutes to pitch what truly sets them apart. From broker reward programs and co-marketing support to tech integrations and faster turn times, you'll get rapid-fire insights into which lenders are genuinely investing in broker success. This format lets you quickly compare value, identify new partnership opportunities, and build a smarter lender mix that drives growth. If you want to know who's really earning your business in today's competitive market, this is a must-attend session.

Exhibit Hall Open: Buffet Lunch/Annual Meeting & Industry Awards

12:45pm – 2:00pm

Enjoy a relaxed full hot buffet lunch with open bar as you explore the Exhibit Hall, connect with top wholesale lenders and industry partners, and discover new products, technology, and services designed to grow your business. This midday session also features our Annual Meeting and Industry Awards, where we recognize outstanding professionals and celebrate the achievements that strengthen New York's mortgage community. It's the perfect blend of networking, learning, and honoring excellence.

🎉 NEW for 2026 — Every Exhibitor Has a Golden Ticket! 🎉

This year, every mortgage broker who stops by an exhibitor's booth will receive a FREE raffle ticket for a chance to win major prizes — including a 2027 FREE NYAMB Membership, a 2027 FREE 11-Hour CE Class, and even a 75" Smart TV.

NYAMB will be giving away:

- 10 FREE 2027 Memberships
- 5 FREE 2027 11-Hour CE Classes
- 1 Grand Prize: a 75" Smart TV

All prizes will be awarded during our Raffle Hour Networking Reception from 4:15pm–5:30pm in the Exhibit Hall. It's the perfect reason for brokers to visit every booth, build new lender relationships, and stay for the most exciting hour of the day.

General Session G: The Million-Dollar Mistake: Why Deals Die on Credit

2:00pm – 2:30pm
Speaker: Micah Smith, Founder and President, Micah Abigail LLC

Your pipeline is bleeding at the credit pull. Too many deals die on credit. Branches are losing millions a year. Loan officers are losing thousands. Some, millions.
In 20 minutes, I'll give you the credit answers you never knew you were missing. Not because you're bad at your job. Because credit isn't your job. It's mine.
No theory. Just answers.

General Session H: Jumbo Loans

2:35pm – 3:05pm:
Speaker: DCR, Deborah Robertson, Divisional Manager of Wholesale Production, Plaza Home Mortgage

General Session I: Title Insurance: A Necessary Evil or Essential Protection?

3:10pm – 3:30pm
Speaker: Jamie Agoglia, Owner, Ram Abstract Ltd.

Would you lend without title insurance? Join Jamie Agoglia, Owner of RAM Abstract Ltd., for a practical discussion on title risks, claims avoidance, and protecting lenders, mortgage brokers, and consumers.
Learn how understanding title insurance can help prevent costly issues, protect investments, and facilitate smoother closings.

General Session J: Commercial & Mixed-Use Lending for Residential Brokers

3:35pm- 3:55pm
Speaker: Richard Campbell, First VP, Emigrant Funding

More brokers are crossing into:

- Small-balance commercial
- Mixed-use
- Multifamily

Unlock New Revenue Opportunities with Commercial & Mixed-Use Lending!
Ready to expand your business, increase your commissions, and tap into new lending opportunities?
More residential mortgage brokers are discovering the profit potential of small-balance commercial, mixed-use, and multifamily lending—and you could be next!
Join us for this high-impact session designed to show mortgage brokers how to break into these lucrative markets, identify new borrowers, structure deals with confidence, and build relationships with lenders who can help get deals closed.

For brokers who also hold a real estate license, these opportunities can provide an added advantage in identifying investment properties, expanding client relationships, and creating new avenues for business growth.
Don't leave money on the table! Learn how to diversify your pipeline, generate new referral opportunities, stand out from the competition, and turn commercial lending into a powerful new revenue stream.
Expand your expertise. Grow your business. Unlock bigger opportunities!

NY Real Estate Market Update & 2027 Housing Forecast

4:00pm – 4:20pm
Speaker: Michael Fong, Past President of Brooklyn Chapter, 2027 National Policy Chair - Asian Real Estate Association of America (AREAA)

Get an overview of New York's real estate market and the 2027 housing forecast, exploring key trends shaping both the housing and mortgage industries. This session will highlight market conditions, interest rate trends, buyer demand, and financing opportunities to help real estate and mortgage professionals better understand the market, anticipate changes, and prepare for the year ahead.

Networking with your Piers in Exhibit Hall / Raffles, Food, Open Bar

4:20pm – 5:45pm

Wrap up the day with relaxed, high-value networking as you connect with fellow mortgage brokers, top wholesale lenders, and industry partners in the Exhibit Hall. Enjoy great food, an open bar, and your chance to win big during our Raffle Hour — including FREE 2027 memberships, CE classes, and the grand prize 75" Smart TV. This is the perfect mix of relationship-building and celebration, all happening right where the action is.