

# Agenda

- 8:00 – 8:45 Registration & Continental Breakfast
- 8:45 – 9:00 Welcome & Opening Remarks  
– Lori Michaud
- 9:00 – 9:45 The 10¢ Decision: How Small Change Pays Off Big  
– Laurie Guest
- 10:00 – 10:45 The Mortgage Market Unveiled: Strategies and Economic Updates for 2025  
– Bill Bodnar, Tabrasa, LLC
- 11:00 – 11:45 Unlocking the NextGen Market: Breaking Barriers to Homeownership in 2025 and Beyond  
– Matthew Gallant, Mortgage Bankers Association
- 11:45 – 12:45 Lunch – Visit with Vendors**
- 1:00 – 1:45 Real Estate Insights: Updates and Q&A with Greater Portland Board of Realtor President  
– Aaron Chadbourne, Demetria Real Estate
- 2:00 – 2:45 The Evolving Landscape of Credit Reporting: Key Changes Explained  
– Curtis Knuth, Service First
- 3:00 – 3:15 Vendor Presentation & Raffle
- Conclusion of Normal Session**
- 3:30 – 4:30 Empower Presentation & Updates  
– DarkMatter (Credit Union Partners Only)