



CMBA YMP's Quarterly Newsletter

This past quarter has been an exciting one for our CMBA community! From the success of our first Northeast Mortgage Summit to our high-energy March Madness networking event, we've been hard at work fostering connections and industry engagement.

We're also thrilled to welcome new YMP members and unveil our YMP Toolkit—designed to help lenders, servicers, and vendors understand the value of joining our growing network.

Plus, with our Educational Sponsorship initiative nearing completion, we're gearing up to provide even more resources to support your professional growth.

As we navigate the ever-evolving mortgage industry, staying informed and engaged is more important than ever. This quarter, we're bringing you insights from mortgage professionals, and upcoming opportunities to connect and grow.



Northeast Mortgage Summit



March Madness

Bridging the Generation Gap By: Kelly Turner

At this year's Connecticut Mortgage Bankers Association (CMBA) Northeast Mortgage Summit, industry leaders gathered to tackle one of the most pressing challenges in today's housing market: connecting with four generations of homebuyers. Moderated by Kelly Turner, mortgage loan officer with Total Mortgage, the panel discussion, "Do You Know How to Connect with Four Generations of Homebuyers?", explored the nuances of working with Baby Boomers, Gen X, Millennials, and Gen Z in an ever-evolving real estate landscape.

Hybrid Appraisals: The Future of Property Valuation

The valuation landscape is undergoing a significant transformation, driven by the GSEs' focus on modernization. Hybrid appraisals will reshape the industry, offering an innovative solution that enhances speed, scalability, data integrity, and consistency in property valuation, in addition to reducing cost. We have already seen a shift in industry acceptance of these products. Embracing hybrid appraisals is not just an upgrade—it's a game-changing move that sets a new standard for efficiency and accuracy in property valuation.

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Meet President, YMP Advisory Board

Alicia Goncalves, CMB is the Director of Associate Membership with MBA. Before joining MBA, Alicia served as Senior Customer Success Manager at fintech company, nCinco, Inc. Prior to that, she held ascending roles in lending at Norcom Mortgage, most recently as AVP, Assistant Operations Manager. Alicia began her career at Newtown Savings Bank, where she also held several roles in mortgage and consumer lending.

Alicia is an active member of the Connecticut Mortgage Bankers Association (CMBA), where she serves as Chair of the Young Mortgage Professionals (YMP), President of the YMP Advisory Board, and a member of the Board of Directors. She earned her Certified Mortgage Banker® (CMB) designation in 2023, has served on the mPact steering committee, was a State Captain for the Mortgage Action Alliance (MAA), and is a 2022 graduate of MBA's Future Leaders program.

YMP Frequently Asked Questions:

Q. What is the age limit?

A. There is no age limit for joining Young Mortgage Professionals; it is open to anyone who identifies as a young professional in the mortgage industry, aspires for career growth, and wishes to join a likeminded community of professionals.

Q. Is the community free to join?

A. Yes for CMBA members!

Q. What is the time commitment YMP members?

A. We have a one-hour virtual monthly meeting and hold at least one educational and/or social event each quarter. YMP members can expect to participate a few hours per month depending on how many events are scheduled.

Q. How do I join the YMP?

A. Send an email to Denise Derosier, Executive Director of the CMBA, at denise@cmba.org, and express your interest in joining the YMP

LEARN MORE: CMBA Young Mortgage Professionals

Next up:

- Tools & Programs for Affordable Lender, April 4, 2025 8:30am-12:30pm Double Tree Hotel
- YMP Summer Social this July- more information to follow!
- 5th Annual Women in Mortgage Banking this September- more information to follow!

YMP- a great place to network, socialize and grow



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