

**ATTENTION: Credit Union Real Estate Personnel
VPs, Managers, Loan Officers, Processors, Closers, Underwriters, Compliance &
Servicing (Any/All Mortgage Staff Welcome)**

Invitation to Wisconsin CUREN Meeting (Credit Union Real Estate Network)

THURSDAY, DECEMBER 4, 2025 in FOND DU LAC, WI



TOPICS FOR PRESENTATION:

Topic 1

Classic FICO & VantageScore 4.0

Rosa Mumm, VP of Score Optimization, Greg Plunkett, EVP, Quality Control and Commercial Services, Lonny Oehlerking, National Sales Executive - Xactus will provide our group with information regarding the two scoring models. Information that will be discussed:

- How the two scoring models (classic FICO vs. VantageScore 4.0) treat the following:
 - Scorability criteria – what it takes to have a score
 - 3rd party collection company accounts
 - Utility credit records
 - Inquiries
 - Authorized user accounts
 - Trended data
 - Rental records
 - Scorecards
 - Child/family support obligations
 - Dispute comments
- Risk assessment:
 - A 720 result for both scores does not represent the same risk
- Pros and cons of using 2 different options
- Agencies use of 2 scoring systems and pricing impact
- Credit report costs

Topic 2

TidalWave Tech, Inc. – AI

John Stephenson, Head of National Sales with TidalWave Tech, Inc

AI is prevalent in every facet of life these days. In this session you will learn about a tool that can create efficiencies in your mortgage process...a tool like no other.

Tidalwave is the industry's only Agentic AI Mortgage POS+, delivering a state-of-the-art borrower experience and providing powerful AI tools for lenders. Tidalwave simplifies the borrower application, eliminates mundane processes and reduces the mortgage process time cycle. Some of Tidalwave's key benefits are:

- Reduced application anxiety
- Simple chat style application
- Multilingual
- Elimination of unnecessary document uploads
- Faster approval times
- AI that balances automation with human interaction

Topic 3

Personal Branding Workshop – Mortgage Leadership & Loan Officers highly recommended to attend. Other mortgage personnel are also welcome!

Facilitated by **Blaine Rada, Senior National Trainer & Instructional Designer**

Your Personal Brand

What others say about you when you're not in the room

Using a unique and effective approach to branding, we'll work on creating and refining your brand, one that clearly defines what you do, how you do it, who you do it for, and most importantly, why you do what you do. We'll discuss the importance of combining your experience, expertise, and essence to make you the most attractive choice to your ideal customer (member, Realtor, etc.). You'll also discover several ways to communicate and prove your differentiation in the marketplace.

LOCATION: Radisson Hotel & Conference Center, 625 W Rolling Meadows Dr, Fond du Lac, WI 54937 **The hotel has set aside a room block under Arch Mortgage Insurance – room block expires November 10th. Attendees are responsible for booking their own room and covering the expenses. Hotel phone: 920-923-1440 (use this number)**

TIME: 10:00 AM – 2:30 PM Lunch will be provided – **Sponsored Arch MI**

COST: None

PURPOSE OF CUREN GROUP: The Wisconsin CUREN welcomes credit union mortgage personnel from the states of Michigan, Wisconsin, Minnesota and surrounding areas to share ideas, challenges, information, and solutions related to credit union mortgage lending.

GOALS OF CUREN GROUP: Develop a real estate network so credit union mortgage professionals can learn from one another. Help credit unions become more involved with mortgage lending. Stand together! Increase the number of credit unions in your market involved with mortgage lending.

My contacts are primarily with the Mortgage Staff at each Credit Union; I urge you to share this invitation with all folks at your Credit Union that will benefit from this information – all are welcome!

All attendees: Please come prepared with topic ideas for future meetings!

To Register:

Contact MaryBeth Martin at Arch MI to confirm your attendance by November 21, 2025; e-mail: mmartin@archmi.com and provide:

1. Name, title, email of people attending & which CU you are with

