



Accounting and Financial Management Conference

November 19 to 21, 2019

Tuesday, November 19, 2019

8:00 AM - 11:00 AM

MBA Education Workshop: Foundational Elements of Mortgage Servicing Rights (Separate Registration Required)

Location: Marina Ballroom D

Objectives:

Attendees should expect to understand:

What is a Mortgage Servicing Right (MSR)? Understanding and deconstructing cash flow assumptions. Different accounting practices and regimes. Release? Retain? Hedge? - Moving or Storage Option-Adjusted Spread (OAS) vs Static How to think about Recapture. Tuning your company's MSR model. Learn the best practices through a MSR valuation group exercise.

Who Should Attend?

CFOs and Finance and Accounting staff, Mortgage Servicing Rights (MSR) managers and professionals Treasury & Capital Market Executives

Speakers:

Al Qureshi, Managing Partner, Blue Water Financial Technologies
Travis LaMar, Managing Director & Head of Capital Markets, Blue Water Financial Technologies



Schedule and speakers subject to change.
For the latest updates, download the MBA mobile app.
Tell us what you think: Short surveys are available in the mobile app for each session.
Presentations available in the mobile app or via the MBA web site.

MBA's
**ACCOUNTING
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CONFERENCE 2019

NOV. 19-21

MARRIOTT MARQUIS
SAN DIEGO MARINA



Separate registration is required, and space is limited.

Attend both the conference and workshop and save \$50 on each event, a total savings of \$100.

REGISTRATION RATES

By October 8/After October 8: Member \$400/\$600 - Nonmember \$400/\$600
Email education@mba.org to register for the workshop or to receive the combined discount.

8:00 AM - 11:00 AM

MBA Education Workshop: Fundamentals and Best Practices in Mortgage Accounting (Separate registration required.)

Location: Marina Ballroom G

Join MBA Education and industry experts for this popular 3-hour crash course on the fundamentals of mortgage accounting. This annual workshop will be geared towards those new to accounting roles or those who want to gain a better understanding of the latest in mortgage accounting principles. The first half of this workshop will be an overview of the concepts that every accountant, financial analyst or auditor should know to be successful in their roles. The second half will be more of an open forum where panelists will respond to areas of concern or difficulty from the audience. This will be a great opportunity to get your questions answered and hear what challenges your colleagues are encountering.

WHO SHOULD ATTEND?

- Entry- and intermediate-level accountants
- Non-CPA accounting and finance managers
- Financial analysts
- Auditors



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REGISTRATION RATES (BEFORE 10/1/AFTER 10/1) - Member \$350/\$400 - Nonmember \$750/\$825

Email education@mba.org to register for the workshop or to receive the combined discount.

11:00 AM - 6:30 PM

Registration

Location: Marina Ballroom Foyer

11:30 AM - 12:30 PM

Financial Management Committee Meeting (Open to MBA Members; Eligible for CPE credit; Closed to Media.)

Location: Mission Hills

Discuss emerging issues and priorities for 2020. Topics include updates and discussions on on-going MBA projects, FASB initiatives and MBA involvement, and other member-requested accounting and financial management topics.

1:00 PM - 6:30 PM

Exhibit Area Open

Location: Marina Ballroom Foyer

1:00 PM - 2:00 PM

Opening General Session: Economic and Mortgage Market Outlook

Location: Marina Ballroom E

The outlook for the economy and the mortgage market remains highly uncertain, with conflicting indicators on the health of the overall economy, the direction of interest rates and the strength of the housing market. MBA's chief economist will provide



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perspective on economic growth, consumer spending, employment, monetary policy and other topics impacting the outlook. Also covered- the latest on demographic trends and other factors impacting housing construction, home sales and home prices. Don't miss the signature outlook on purchase and refi originations as well as mortgage rates for 2020 and beyond.

Speakers:

Michael Fratantoni, Ph.D., *Chief Economist & Senior Vice President, Research & Industry Technology, Mortgage Bankers Association*

Fran Mordi, *Associate Vice President, Financial Management, Tax and Accounting Policy, Mortgage Bankers Association*

Marina Walsh, *Vice President, Industry Analysis, Research and Economics, Mortgage Bankers Association*

2:00 PM - 2:15 PM

Refreshment Break in the Exhibit Area

Location: Marina Ballroom Foyer

2:15 PM - 3:15 PM

Commercial/Multifamily Real Estate Finance Forecast

Location: Marina Ballroom D

Interest rates, cap rates, the Fed, property values, new supply and loan performance are all top concerns for mortgage professionals. MBA's Vice President of Commercial Real Estate Research provides his outlook for commercial real estate finance markets.

Speaker:

Jamie Woodwell, *Vice President, Research & Economics, Mortgage Bankers Association*



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2:15 PM - 3:15 PM

The Economics of Mortgage Production

Location: Marina Ballroom E

Get the latest data on production performance, including revenues, costs, overall profitability, productivity and turn times. Find out how other mortgage lenders – whether banks, IMBs, small or large – are faring in this market. Also covered will be perspectives on all four production channels - Retail, Consumer Direct, Broker Wholesale, Correspondent as well as technology's role in improving operations. (A separate session on the economics of mortgage servicing takes place later in the conference agenda.)

Speaker:

Marina Walsh, *Vice President, Industry Analysis, Research and Economics, Mortgage Bankers Association*

3:15 PM - 3:30 PM

Refreshment Break in the Exhibit Area

Location: Marina Ballroom Foyer

3:30 PM - 4:30 PM

Ask the Auditors

Location: Marina Ballroom E

In our interactive Q&A session, experts discuss timely accounting and audit topics, and share their view on major FASB projects. This is your chance to have your questions on current and upcoming accounting standards updates, and audit issues and challenges answered. Topics include accounting for interest rate lock commitments, best practices to avoid year-end journal entries; consolidating financial statements; Lower of Cost or Market (LOCOM) vs. Fair Value (FV) accounting; classification and measurement of financial instruments; accounting for leases; and more.



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Speakers:

Paul Chiarelli, CPA, Partner, Acquavella, Chiarelli, Shuster LLP

Kevin Conte, Partner, Plante Moran

Tullus Miller, Partner, Moss Adams, LLP

3:30 PM - 4:30 PM

Ask the Auditors (CREF Track)

Location: Marina Ballroom D

Straight from the horses' mouths, get auditors' perspectives on what today's key accounting and financial management issues are for commercial and multifamily mortgage finance firms

Speakers:

Dave Antonson, CPA, Senior Manager, Financial Services, RSM

Jeff Majewski, Executive Managing Director, CBRE

Steve J. Robertson, Partner, PwC

3:30 PM - 4:30 PM

The Economics of Mortgage Servicing

Location: Marina Ballroom G

It's "all things servicing" in this comprehensive panel that will cover profitability, expenses, productivity, delinquency outlook, retention statistics and the bulk and co-issue market for mortgage servicing rights. To top it off, we will discuss servicing business from the standpoint of different market players – banks vs. independents, government servicers vs. conventional servicers – and the unique prospects and challenges facing each of these players.



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Speaker:

Seth Sprague, *Principal, STRATMOR Group*

4:40 PM - 5:30 PM

General Session: Fighting Fraud and Protecting your Bottom Line

Location: Marina Ballroom E

Fraud is a key business risk for all real estate finance firms. While fraud has been a concern for years, changes in cyber and other fraud techniques are making the risks harder to spot and potentially more impactful. Hear about the latest trends in fraud and how mortgage and commercial/multifamily real estate finance companies are responding.

Speaker:

Benjamin B. Wagner, *Partner-in-Charge, Gibson, Dunn & Crutcher, LLP*

5:30 PM - 6:30 PM

Opening Reception in the Exhibit Area: California Dreamin'

Location: Marina Ballroom Foyer

Wednesday, November 20, 2019

7:30 AM - 6:30 PM

Registration

Location: Marina Ballroom Foyer

8:00 AM - 8:30 AM

Continental Breakfast

Location: Marina Ballroom Foyer

8:00 AM - 3:00 PM

Exhibit Area Open

Location: Marina Ballroom Foyer

8:30 AM - 9:30 AM

General Session: FASB Update

Location: Marina Ballroom E



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FASB shares many important updates, to include:

- The FASB's new agenda and pace of change
- Upcoming FASB projects
- And more!

Speakers:

Alex Casas, *Assistant Director, Research and Technical Activities, FASB*

Felicia Kilger, CPA, *Vice President, Accounting Director, Umpqua Bank*

9:30 AM - 9:45 AM

Refreshment Break in the Exhibit Area

Location: Marina Ballroom E

9:45 AM - 10:45 AM

LIBOR (CREF Track)

Location: Marina Ballroom D

LIBOR is the base rate for trillions of dollars in adjustable-rate mortgages and other contracts, and it is slated to go away in the next couple of years. This session will provide background on the transition away from LIBOR, including how companies are preparing and what we do (and don't) know about how the transition will impact the commercial/multifamily mortgage market.

Speakers:

Andrew Foster, *Associate Vice President, CREF, Mortgage Bankers Association*

Paul Noring, *Managing Director, Berkeley Research Group*



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Victor Pa, *Vice President, Chief Market Risk Officer, Freddie Mac*
Stephanie Petosa, *Client Development Executive, Dechert*

9:45 AM - 10:45 AM

The CFO Perspective

Location: Marina Ballroom E

Find out what's keeping your CFO up at night. Our popular panel of mortgage industry finance professionals discuss and debate the top financial challenges affecting the mortgage business. Issues will include audit management; areas of opportunity in a purchase market; attracting and retaining top talent; managing enforcement or other actions from regulators; managing internal controls over financial reporting and more.

Speakers:

Brandon C. Coleman, *Partner, Deloitte*

Pam Cooper, *CMB, Chief Financial Officer, Citywide Home Loans/CHL Mortgage*

Patrick Journey, *Chief Financial Officer, Mortgage Assets Management, LLC*

Frank Plenskofski, *Executive Vice President, Nationwide Mortgage Bankers*

10:45 AM - 11:00 AM

Refreshment Break in the Exhibit Area

Location: Marina Ballroom Foyer

11:00 AM - 12:00 PM

Business Intelligence Systems (Residential/CREF Joint Session)

Location: Marina Ballroom G

Business Intelligence (BI) software and systems are democratizing information and analysis – and changing who knows what when.



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But BI isn't just about installing new software. It often requires new thinking in terms of the platform, governance, and culture. This session will explore some of the latest tools and trends in BI and provide insights on opportunities -- and challenges -- to making BI work within your organization.

Speakers:

Lyubomira Buresch, CMB, President, Polygon Research, Inc.

Amber Elwell, CMB, Senior Vice President, Finance, Guild Mortgage Company

Thomas Hahn, Vice President - Internal Audit, Berkadia

11:00 AM - 12:00 PM

Mortgage Servicing Rights

Location: Marina Ballroom E

Correctly valuing and accounting for MSRs is an important aspect of the mortgage lending business. This panel helps you understand the importance of pricing, valuing and hedging MSRs, how to analyze interest rate scenarios, the different types of accounting treatment of MSRs — LOCOM or FairValue and discuss available valuation tools — and off-the-shelf models vs. third-party vendors.

Speakers:

Mike Barber, Partner, BKM Sowan Horan

Dean H. DeMeritte, President - Trading & Analytics, PHOENIX

Alan Qureshi, Managing Partner, Blue Water Financial Technologies



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12:00 PM - 1:00 PM

Networking Lunch

Location: Pacific Ballroom 16, North Tower, Level 1

1:00 PM - 1:50 PM

Legislations, Regulations and Policy: The Big Picture

Location: Marina Ballroom G

Hear MBA legislative and policy staff dissect and analyze pending congressional bills, as well as upcoming and current finance and housing agencies' regulations. Issues include housing finance reform efforts (e.g., GSE reform), HUD/FHA activities (e.g., FHA certs, servicing reforms), CFBP activities (e.g., LO Comp, QM patch), Ginnie activities (e.g., RFI on stress testing), and many other housing or mortgage finance-related proposals currently being considered, discussed, and debated on the Hill and by the regulatory agencies.

Speakers:

Dan Fichtler, *Director, Housing Finance Policy, Mortgage Bankers Association*

Bill Killmer, *SVP for Legislative & Political Affairs, Mortgage Bankers Association*

Pete Mills, *Senior Vice President of Residential Policy and Member Engagement, Mortgage Bankers Association*

1:00 PM - 1:50 PM

Sales Costs and Productivity

Location: Marina Ballroom E

Find out about strategies mortgage companies are using to motivate and align loan originators to increase volume while protecting the bottom line. How can companies reset compensation to reward top performers and limit the drag of the



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low- and non-performers? How can loan-level data help lenders make faster, more informed decisions around rate locks, lender credits and rate reduction requests? And how are lenders taking marketing expenses, assistant salaries and license fees into account when determining LO compensation structures?

Speakers:

Richard Andreano, *Partner, Ballard Spahr LLP*

Lori Brewer, *Founder & CEO, LBA Ware*

Darryl MacNair, *CFO, Eustis Mortgage Corporation*

Matt Stokes, *Chief Analytics Officer, AmCap*

Tech in CREF

Location: Marina Ballroom D

1:00 PM - 1:50 PM

Technology may not be changing the game in commercial and multifamily mortgage finance, but it is changing how it is played. This session provides insights into the range of ways tech is embedding in CREF – from RPA to AI to PropTech – and some of the players who are making it happen.

Speaker:

Andrea Jang, *Head of Growth, Americas, Jones Lang LaSalle*

2:00 PM - 2:50 PM

CECL (Residential/CREF Joint Session)

Location: Marina Ballroom D

The Current Expected Credit Loss (CECL) standard is coming and is changing the ways companies account for mortgage and other assets they hold on to their balance sheets. As more firms move from design to implementation, this session will get into the nuts-and-bolts of making CECL work over the long-term. Discussion will



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cover CECL rules & timelines, approaches to modeling, model governance and early lessons from implementation.

Speakers:

Michael Fratantoni, Ph.D., *Chief Economist & Senior Vice President, Research & Industry Technology, Mortgage Bankers Association*

Joy Palmer, *Deputy Chief Accountant, Office of the Comptroller of Currency*

Matthew Streadbeck, *Assurance Partner & Executive Leader, Ernst & Young LLP*

John Toohig, *Head of Whole Loan Trading, Raymond James*

2:00 PM - 2:50 PM

Financing and Balance Sheet Strategies for Non-Depository Institutions

Location: Marina Ballroom E

A group of mortgage finance veterans discuss the internal and external forces affecting access to capital and financing decisions for non-depositories. Discussion centers around the common sources of financing for non-depositories and the trade-offs between equity vs. debt financing. They will answer: How do companies achieve the “right” balance and diversification of funding sources to better ensure adequate liquidity and a strong balance sheet? What happens when the more favorable mortgage market conditions of 2019 reverse? And, are non-depositories poised to handle stress scenarios, when financing is harder to come by?



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Speakers:

Tom Connally, *Senior Vice President, Financial Institutions Group, Capital One*

Debbie Johnson, *Executive Vice President and Chief Financial Officer, Evergreen Home Loans*

David Lipscomb, CPA, *Senior Vice President of Finance and Controller, Prosperity Home Mortgage, LLC*

Kenneth D. Logan, CMB, EVP, *Head of Residential Finance, Bank of Hope*

2:00 PM - 2:50 PM

Tax Reform

Location: Marina Ballroom G

Now that the first filing season is over, and with new tax rules in place, what did we learn? Our expert panelists review the highlights of tax reform and identify what provisions have the largest impact on mortgage lending, including the new pass-through deduction, limitation on business interest deduction, changes to standard and itemized deductions and how the impact on loan originator compensation. The panel will also discuss tax issues relating to mortgage servicing.

Speakers:

Jared Frost, AMP, *Partner, Richey May & Co., LLP*

Brad Marckx, *Partner, BKM Sowan Horan*

Jeff Spiegel, *Partner, Spiegel Accountancy Corp.*

2:50 PM - 3:00 PM

Refreshment Break in the Exhibit Area

Location: Marina Ballroom Foyer



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3:00 PM - 3:50 PM

CECL: The CREF Specifics

Location: Marina Ballroom D

The ways commercial and multifamily mortgage lenders account for (potential) credit losses are changing, impacting both the economics and the operations of the business. This session will dive into CECL questions specific to commercial and multifamily mortgage banking firms, from modeling and managing the process to an assessment of who is doing what.

Speakers:

Steve J. Robertson, *Partner, PwC*

James Warner, *Senior Vice President & Controller, Walker & Dunlop*

3:00 PM - 3:50 PM

Improving Company Performance through Reporting and Analytics

Location: Marina Ballroom E

Finance managers with their boots on the ground will discuss and debate ways to improve operational and financial reporting and analysis. They will discuss their approaches to reporting and analysis, including the specific metrics that they use and on what frequency (key takeaway - more data and more often isn't necessarily better). Their viewpoints on communicating results to various business units will be shared as well. The end goal: to ensure companies can quickly adjust to changing market conditions and have the capabilities to make longer-term strategic decisions.



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Speakers:

Quinn Brown, *Chief Financial Officer, Axia Home Loans*

Prateek Khokhar, *Chief Financial Officer, American Pacific
Mortgage Corporation*

Felicia Kilger, CPA, *Vice President, Accounting Director, Umpqua
Bank*

Marina Walsh, *Vice President, Industry Analysis, Research and
Economics, Mortgage Bankers Association*

4:00 PM - 5:00 PM

Financial Management and Accounting - Unplugged: Session 1

Location: Marina Ballroom E

AMF19 offers more time to meet face-to-face with your peers to network, discuss, debate and problem solve. Choose between one of the four topics listed below and find your table to collaborate with peers in a smaller group setting. Guided by a facilitator, you will brainstorm issues and share experiences. In the last half of the session, a representative from each group will provide a 5-minute summary of your findings and solutions. This think tank session will serve to identify common challenges as well as solutions for you, your company, and our industry as a whole. Session 1 Round Table Topics: Loan Originator Compensation and Other HR Issues
Mortgage Accounting Office Hours: More Accounting and Auditing
Q&A All Things M&A: Valuation, Growth and Exit Strategies
Budgeting and Forecasting

Speakers:

Richard Andreano, *Partner, Ballard Spahr LLP*

Michael Chen-Young, *Partner, AlignIQ, LLC*

Paul Chiarelli, CPA, *Partner, Acquavella, Chiarelli, Shuster LLP*



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4:00 PM - 5:00 PM

Don Halpern, Partner, Weiner Brodsky Kider PC
Regulatory Update (CREF Track)

Location: Marina Ballroom D

Flood insurance, rent control, FHA, Davis Bacon, the future of the GSEs, there seems to be no end to the number of regulatory issues affecting commercial and multifamily real estate finance. Attend this session to dive into what is going on and what may be around the corner.

Speaker:

Bruce Oliver, AVP Commercial Multifamily Policy, Mortgage Bankers Association

5:00 PM - 6:30 PM

mPower Event: Women in Leadership (Closed to Media)

Location: Marina Ballroom G

Join us for a unique networking and learning event dedicated to women working in accounting and financial management in the mortgage and commercial real estate finance industries. Our panel of industry leaders discuss how to excel in today's working environment based on their own experiences, provide tips on how to extend your reach and speak one-on-one with members of the audience during a Q&A session. This event starts with a networking reception followed by our informative panel discussion.

Schedule: 5:00 PM - 5:30 PM

Light Refreshments and Networking

5:30 PM - 6:30 PM

Program: Learn more about mPower — MBA Promoting



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Opportunities for Women to Extend Their Reach — by visiting
mba.org

Sponsored by: Richey May & Co.

Speakers:

Pam Cooper, CMB, Chief Financial Officer, Citywide Home
Loans/CHL Mortgage

Jennifer Hannah, AMP, Partner, Richey May

Lisa J. Haynes, Senior Vice President, Chief Financial Officer, and
Chief Diversity and Inclusion Officer, Mortgage Bankers Association

Felicia Kilger, CPA, Vice President, Accounting Director, Umpqua
Bank

Thursday, November 21, 2019

7:30 AM - 8:20 AM

Breakfast Conversations - Roundtable Discussions

Location: Marina Ballroom G

Before heading home, grab breakfast and join us for an informal roundtable discussion in a small group setting. This is your chance to be part of the conversation and find solutions that best fit your firm. Residential Roundtables by Company Type: IMBS Banks (Including LIBOR) Mid-size Firms CREF/Multifamily Roundtable.

Speaker:

Dan Fichtler, Director, Housing Finance Policy, Mortgage Bankers
Association

7:30 AM - 8:00 AM

Continental Breakfast

Location: Marina Ballroom Foyer



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7:30 AM - 9:45 AM

Exhibit Area Open

Location: Marina Ballroom Foyer

7:30 AM - 10:45 AM

Registration

Location: Marina Ballroom Foyer

8:30 AM - 9:30 AM

**Innovation and the Future for Mortgage Finance Professionals
(Residential/CREF Joint Session)**

Location: Marina Ballroom D

The work and workforce of the future will not look the same way it does today. Finance and Accounting across all sectors, countries, and industries are rapidly evolving to take advantage of both the massive efficiency increases and strategic capabilities enabled by the transformation. This session takes a look at how the nature of the work will change, its direct impacts on mortgage finance and accounting professionals, and how firms can adapt to the accelerating of pace of the disruption.

Speakers:

Lane Hayes, *Deloitte*

Chris Moller, *Partner, Deloitte*

8:30 AM - 9:30 AM

Pipeline Management and Hedge Accounting

Location: Marina Ballroom E

In a competitive mortgage market where every dollar counts, mortgage companies that are trading loans on a mandatory and/or best efforts basis need to be aware of optimal accounting and prudent pipeline management practices. This session will address leverage, investment horizon, business strategy, risk policies, target hedge ratios, and financial statement accuracy and



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transparency. What's more, we'll cover how hedging needs and objectives differ between different institutions (depository banks, REITs and IMBs).

Speakers:

Jennifer Hannah, AMP, Partner, Richey May

Phil Rasori, Chief Operating Officer and Head Trader, Mortgage Capital Trading, Inc. (MCT)

Mark Wilson, Managing Partner, CWDL

9:30 AM - 9:45 AM

Refreshment Break in the Exhibit Area

Location: Marina Ballroom Foyer

9:45 AM - 10:45 AM

Financial Management and Accounting - Unplugged: Session 2

Location: Marina Ballroom E

As a continuation of Unplugged Session I, Session II offers an additional four topics of discussion. Choose between one of the topics listed below and find your table to collaborate with peers in a smaller group setting. Guided by a facilitator, you will brainstorm issues and share experiences. In the last half of the session, a representative from each group will provide a 5-minute summary of your findings and solutions. This think tank session will serve to identify common challenges as well as solutions for you, your company, and our industry as a whole. Session 2 Round Table Topics: Taxation Issues, CECL Issues, Interest Rate Lock Commitments. Building a Successful Team – Attracting and Retaining Top Talent

Speakers:

Christopher Boyles, CPA, Partner, Credit Risk, KPMG



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Brandon Craig, KPMG

**Lisa J. Haynes, Senior Vice President, Chief Financial Officer, and
Chief Diversity and Inclusion Officer, Mortgage Bankers Association**

Carrie Kennedy, CPA, Partner, Moss Adams

Kadidia Traore, Senior Audit Manager, Spiegel Accounting

9:45 AM - 10:45 AM

Hear from Peers (CREF Track)

Location: Marina Ballroom D

Don't miss this year's commercial/multifamily roundtable discussion and your chance to ask peers about how they are addressing common challenges and opportunities faced by finance professionals.

Speaker:

Jamie Woodwell, Vice President, Research & Economics, Mortgage Bankers Association



Schedule and speakers subject to change.
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