

Saturday, October 26, 2019

8:30 AM - 6:00 PM

mPowering You: MBA's Summit for Women in Real Estate Finance (Separate Registration Required)*Location: Level 4, Ballroom D*

mPowering You is all about community, connection and collaboration. As a community and an industry, we are better when we are continually growing and learning—and we are at our best when we're engaged in these pursuits together. mPowering You, MBA's Summit for Women in Real Estate Finance, is an all-day event purposefully dedicated to just that by creating opportunities to expand your network, celebrate your wins and reach your potential.

Register today!

11:00 AM - 3:00 PM

CMB Exams*Location: Level 4, Room 16*

1:00 PM - 5:00 PM

Registration*Location: Level 1, Solar Atrium*

Sunday, October 27, 2019

7:30 AM - 7:30 PM

Registration*Location: Level 1, Solar Atrium*

8:00 AM - 5:00 PM

Member Engagement Suite*Location: Level 4, Room 15*

9:00 AM - 7:30 PM

Gravitas New York*Location: Level 1, Solar Atrium*

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.

- 9:00 AM - 10:30 AM **MORPAC Steering Committee Meeting (Committee members Only)**
Location: Level 4, Room 18C
- 9:00 AM - 10:30 AM **State Legislative and Regulatory Committee Meeting (Open to MBA Members; Closed to Media)**
Location: Level 4, Room 16
- 10:00 AM - 11:30 AM **CMB Society Meeting (Society Members Only)**
Location: Level 1, Ballroom B
- 10:00 AM - 6:00 PM **NAMMBA College Day**
Location: Level 4, Room 18A
- 11:45 AM - 1:15 PM **Legal Issues and Regulatory Compliance Committee Meeting (Open to MBA Members; Closed to Media)**
Location: Level 4, Room 17
- 12:00 PM - 5:00 PM **Residential Future Leaders: Final Presentations (Open to MBA Members; Closed to Media)**
Location: Level 4, Room 12
- 1:00 PM - 2:30 PM **Secondary & Capital Markets Committee Meeting (Committee Members Only)**
Location: Level 4, Room 16
- 1:30 PM - 3:30 PM **MBA Opens Doors Foundation Board of Directors Meeting (Committee Members Only)**
Location: Level 4, Room 18C
- 2:30 PM - 4:00 PM **Residential Loan Administration Committee Meeting (Committee Members Only)**



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Location: Level 1, Ballroom B

2:30 PM - 4:00 PM

Residential Loan Production Committee Meeting (Committee Members Only)

Location: Level 4, Room 17

2:30 PM - 4:00 PM

Residential Technology Forum (Closed to Media)

Location: Level 1, Ballroom A

3:00 PM - 6:00 PM

Press Room (Credentialed Media Only)

Location: Level 4, Room 14

3:30 PM - 5:00 PM

Wholesale Lenders Executive Forum (By Invitation Only)

Location: Level 4, Room 16

4:00 PM - 5:00 PM

Special Session: Resilience and Reward: The Making of a World Cup Champion

Location: Level 4, Ballroom D

Carli Lloyd is an American professional soccer player for the U.S. Women's National Soccer Team and the National Women's Soccer League's Houston Dash. A two-time Olympic Gold Medalist, Carli holds the unique distinction of scoring the game-winning goals in the finals at both the 2008 Games in Beijing and the 2012 Games in London. With a work ethic second to none, Lloyd has played in over 200 matches for the U.S. Women's National Team and has scored 67 goals. Off the field, Carli is a role model who empowers fans to never give up on achieving their goals. Hear her inspiring story in an interview with MBA's Vice Chairman, Kristy Fercho.

Speakers

Kristy Fercho, 2020 Vice Chairman and President of Mortgage, Flagstar Bank



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Carli Lloyd, *U.S. Women's National Soccer Team Captain, Two-Time World Cup Champion (2015 & 2019), and Two-Time FIFA Player of the Year (2015 & 2016)*

James M. Wehmann, *Executive Vice President, FICO*

5:00 PM - 6:00 PM

MBA Opening Ceremony: Installation of 2020 Officers, Graduation Ceremonies for CMBs and Future Leaders, Diversity & Inclusion Awards

Location: Level 4, Ballroom D

Join us for a ceremony of congratulations and celebration as the 2020 MBA leadership team is sworn in for their new roles, the most recent graduates of the prestigious Certified Mortgage Banker (CMB) and Future Leaders programs are recognized, and the winners of the Diversity & Inclusion Awards, E. Michael Rosser Lifetime Achievement Award and MBA Employee of the Year Award are announced.

Speakers

Kristy Fercho, *2020 Vice Chairman and President of Mortgage, Flagstar Bank*

Christopher M. George, *2019 MBA Chairman, Founder, President and Chief Executive Officer, CMG Financial*

Susan Stewart, *2019 MBA Chairman Elect, Chief Executive Officer, SWBC Mortgage*

Brian Stoffers, *CMB, 2020 MBA Chairman, Global President, Debt & Structured Finance, CBRE*

6:00 PM - 7:30 PM

CMB and Future Leaders Reception (By Invitation Only)

Location: Level 4, Room 18C



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6:00 PM - 7:30 PM

Opening Reception in THE HUB: Austin City Limits

Location: THE HUB: Level 1, Exhibit Hall 4

Monday, October 28, 2019

7:30 AM - 8:00 AM

Continental Breakfast

Location: Level 4, Ballroom Foyer

7:30 AM - 5:30 PM

Registration

Location: Level 1, Solar Atrium

7:30 AM - 8:30 AM

VA Working Group (Committee Members Only)

Location: Level 4, Room 12

8:00 AM - 5:30 PM

Gravitas New York

Location: Level 1, Solar Atrium

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Level 4, Room 15

8:00 AM - 10:30 AM

Opening General Session featuring Admiral William H. McRaven, USN (Ret.)

Location: Level 4, Ballroom D

A retired Navy Four-Star Admiral, William H. McRaven is best known for changing the world when he commanded the daring operation that brought down Osama bin Laden. Admiral McRaven's long and impressive Naval career included combat during Desert Storm and both the Iraq and Afghanistan wars. He also commanded the troops that captured Saddam Hussein and rescued Captain Phillips. Drawing on his distinguished 37 years of service as a Navy SEAL, he identifies small life lessons that make a



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big difference. As author of *Make Your Bed: Little Things That Can Change Your Life ... and Maybe the World*, as well as the current New York Times best-seller *Sea Stories: My Life in Special Operations*, Admiral McRaven has a lifetime of experiences that will inspire and motivate you. We are honored that Admiral McRaven will kick things off in the Opening General Session, following welcome remarks from Texas Senator John Cornyn and from MBA leadership.

Speakers

Robert D. Broeksmit, CMB, *President and Chief Executive Officer, Mortgage Bankers Association*

Senator John Cornyn, (R-TX)

Christopher M. George, *2019 MBA Chairman, Founder, President and Chief Executive Officer, CMG Financial*

Admiral William H. McRaven, USN, (Ret.), *Retired Navy Four-Star Admiral, Former Commander of U.S. Special Operations (2011-2014), Policy Advisor and Member, Council on Foreign Relations*

David Sheeler, *Executive Vice President, Freedom Mortgage*

Brian Stoffers, CMB, *2020 MBA Chairman, Global President, Debt & Structured Finance, CBRE*

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Level 4, Room 14

10:00 AM - 4:30 PM

COFFEE SPOT in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

10:00 AM - 4:30 PM

THE DISCOVERY STAGE in THE HUB with Spotlight Sessions and Product Showcase

Location: THE HUB: Level 1, Exhibit Hall 4

Visit the DISCOVERY STAGE in THE HUB for 30-minute Spotlight



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Sessions on industry hot topics and a Product Showcase featuring live demos of the latest products and services.

Monday's Schedule

10:30 AM-10:40 AM

Product Showcase:

Account Connect by Sagent Lending Technologies

See how this borrower self-service portal can provide lead generation support that allows you to act immediately when interest rates fluctuate to send hundreds of thousands of targeted communications to your clients and track borrower interests.

10:45 AM-10:55 AM

Product Showcase:

DocuSign Rooms for Mortgage

Learn how to accelerate closing times and improve your borrower experience with a secure, digital workspace for everyone involved in the closing process.

12:30 AM – 12:40 PM

Product Showcase:

MortgageFlexONE

Hear how an LOS can work with HELOCS, construction, manufactured homes, consumer, retail, wholesale, and more to operate on a normalized, relational database, using API's to customize to your needs.

12:45 PM – 12:55 PM

Product Showcase:

Mortgage PhishLearn how to defend your company against wire fraud, ransomware and phishing threats through attack simulation and training.

1:00 PM – 1:10 PM

Product Showcase:

AI Foundry's Agile Mortgages Solution

See how you can incorporate the latest in artificial intelligence and machine learning to automate manual, labor-intensive mortgage



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processes from point of sale to loan origination.

1:15 PM – 1:25 PM

Product Showcase:

Volly's Automated Customer Journeys and Analytics

Come see how this innovative, component-based marketing automation platform seamlessly integrates marketing and customer engagement strategies with robust lending technologies.

1:30 PM – 1:55 PM

Spotlight Session:

MLO Temporary Authority - What You Need to Know

The federal law implementing mortgage loan originator temporary authority goes into effect on November 24, 2019. Learn what loan originators and state-regulated companies need to know in order to be ready to take advantage of this important new opportunity.

2:00 PM – 2:25 PM

Spotlight Session: Solving Common Credit Questions

Get tips and tools to build loyal relationships with consumers through the credit process. Topics include affordability scenario planning, evaluating mortgage readiness and more.

2:30 PM- 2:40 PM

Product Showcase:

Surefire CRM by Top of Mind Networks

Learn how an online marketing platform can grow your sales pipeline through automation and personalized, one-to-one marketing campaigns.

2:45 PM – 2:55 PM

Product Showcase:

LoanComplete

See how artificial intelligence and automation technologies can help lenders handle increasing amounts of data, under tight deadlines, faster and with higher quality results – getting lenders to the finish line faster.

3:00 PM – 3:45 PM



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Spotlight Session:

LinkedIn Tips and Tricks

Increase your connections and find opportunity! Learn five great practices to boost your presence directly from a LinkedIn coach.

10:00 AM - 5:30 PM

THE HUB is Open

Location: THE HUB: Level 1, Exhibit Hall 4

10:00 AM - 5:00 PM

THE MEETING SPOT: LinkedIn Profile Consultations

Location: THE HUB: Level 1, Exhibit Hall 4

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network.

Speaker

Debbie Wemyss, *Founder, DW Consulting Solutions LLC*

10:30 AM - 11:00 AM

Refreshment Break in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

10:30 AM - 10:40 AM

THE DISCOVERY STAGE: Product Showcase - Account Connect by Sagent Lending Technologies

Location: THE HUB: Level 1, Exhibit Hall 4

See how this borrower self-service portal can provide lead generation support that allows you to act immediately when interest rates fluctuate to send hundreds of thousands of targeted communications to your clients and track borrower interests

10:30 AM - 11:15 AM

THE MEETING SPOT: Book Signing with Admiral McRaven

Location: THE HUB: Level 1, Exhibit Hall 4



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10:45 AM - 10:55 AM

THE DISCOVERY STAGE: Product Showcase - DocuSign Rooms for Mortgage

Location: THE HUB: Level 1, Exhibit Hall 4

Learn how to accelerate closing times and improve your borrower experience with a secure, digital workspace for everyone involved in the closing process.

11:00 AM - 11:45 AM

General Session: Update from Washington

Location: Level 4, Ballroom D

Hear from two of Washington's top voices in housing policy, the U.S. Secretary of Housing, Dr. Ben Carson, and the FHFA Director, Dr. Mark Calabria.

Speakers

The Honorable Mark Calabria, *Director, Federal Housing Finance Agency*

The Honorable Benjamin S. Carson, Sr., M.D., *Secretary, U.S. Department of Housing and Urban Development (HUD)*

Dave Howard, *Executive Vice President, Sales, ServiceLink*

11:45 AM - 12:30 PM

General Session: An Era of New Leadership for the GSEs

Location: Level 4, Ballroom D

In recent months, both Fannie Mae and Freddie Mac have appointed new Chief Executive Officers, ushering in a new era of leadership for the GSEs. Join us as MBA's Chairman-Elect interviews them about the strategic vision and top priorities they have for their organizations.

Speakers

David Brickman, *Chief Executive Officer, Freddie Mac*



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Hugh R. Frater, *Chief Executive Officer, Fannie Mae*
Kurt Pfothenauer, *Vice Chairman, First American Financial Corp*
(NYSE: FAF)
Susan Stewart, *2019 MBA Chairman Elect, Chief Executive Officer,*
SWBC Mortgage

12:30 PM - 1:30 PM

Lunch in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

12:30 PM - 2:00 PM

Millennials in Mortgage: Round Table Discussion (mPact Members and Members 35 Years Old and Younger)

Location: Level 4, Room 18C

With the ever-changing landscape of the mortgage industry, it's important to maintain fresh and innovative approaches to your business strategy. Join us for a roundtable discussion exploring how millennials can succeed in increasing their impact in the mortgage finance space. You must be attending the Annual Convention to participate. To register, email mPact@mba.org. Lunch will be provided. Panelist include: Moderator: Travis Kniffen, Director, Platform Partnerships, Roostify Panelist: Mary Nguyen, National Sales Manager, CMG Financial Panelist: Jim Paolino, CEO, LodeStar Software Solutions Panelist: Candace Russell, Vice President – Post Sale, Carrington Mortgage Services, LLC

12:30 PM - 12:40 PM

THE DISCOVERY STAGE: Product Showcase - MortgageFlexONE

Location: THE HUB: Level 1, Exhibit Hall 4

Hear how an LOS can work with HELOCS, construction, manufactured homes, consumer, retail, wholesale, and more to operate on a normalized, relational database, using API's to customize to your needs.



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12:45 PM - 12:55 PM

THE DISCOVERY STAGE: Product Showcase - Mortgage Phish

Location: THE HUB: Level 1, Exhibit Hall 4

Learn how to defend your company against wire fraud, ransomware and phishing threats through attack simulation and training.

1:00 PM - 1:10 PM

THE DISCOVERY STAGE: Product Showcase - AI Foundry's Agile Mortgages Solution

Location: THE HUB: Level 1, Exhibit Hall 4

See how you can incorporate the latest in artificial intelligence and machine learning to automate manual, labor-intensive mortgage processes from point of sale to loan origination.

1:15 PM - 1:25 PM

THE DISCOVERY STAGE: Product Showcase: Volly's Automated Customer Journeys and Analytics

Location: THE HUB: Level 1, Exhibit Hall 4

Come see how this innovative, component-based marketing automation platform seamlessly integrates marketing and customer engagement strategies with robust lending technologies. Volly and Docutech are making a joint donation of \$35,000 to "Mobile Loaves & Fishes" (MLF) to help provide housing to people leaving chronic homeless in the Austin region. "MLF's tireless work to transform for the better the lives of Austin's most vulnerable is truly inspirational," said Volly CEO, Jerry Halbrook. "It's proof that simple kindness does indeed go a long way. We are thrilled to be supporting this unique and compassionate organization and the noble cause of caring for the homeless."

1:30 PM - 2:30 PM

Credit Union Network Meeting (Credit Union Members Only)

Location: Level 4, Room 12



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1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: Rockin' Down the Digital Highway

Location: Level 4, Room 17

Take a trip down the digital highway in this session that examines the status of digital mortgage at each step of the mortgage process – customer acquisition, document collection, underwriting, closing and post-closing. Experts provide a road map to where we are, where we are going, and where roadblocks exist.

Speakers

Nancy Alley, *Vice President, Strategic Planning, Simplifile*

Teresa Blake, *Managing Director, KPMG LLP*

Tammy Richards, *Chief Operating Officer, loanDepot.com, LLC*

Erik L. Schmitt, CFA, CPA, *Managing Director, Chase Home Lending*

Steve Smith, *Chairman, Chief Executive Officer and Co-Founder, Finicity*

1:30 PM - 2:30 PM

MARKET OPPORTUNITIES TRACK: Hit the High Notes: Staying Profitable

Location: Level 4, Room 18A

How can lenders harness origination gains, contain costs and optimize resources to ensure long-term financial viability? This session brings together experts who offer solutions, including operating strategies, technology improvements, workflow efficiencies, and approaches to managing personnel, particularly sales staff.

Speakers

Rick Bechtel, *Executive Vice President and Head of U.S. Residential Lending, TD Bank*

Allison Johnston, *Chief Operating Officer, Success Mortgage*



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Partners

Suzy Lindblom, Chief Operating Officer, Planet Home Lending

Seth Sprague, CMB, Principal, STRATMOR Group

Marina Walsh, Vice President, Industry Analysis, Mortgage Bankers Association

1:30 PM - 2:30 PM

POLICY TRACK: Live from Austin: The Future of Doing Business with FHA

Location: Level 4, Room 16

Hear from leaders holding starring roles in FHA's current transformation. After opening remarks from Assistant Secretary Montgomery, learn how originators, servicers, and others will be able to work more profitably, sustainably, and efficiently with FHA.

Speakers

Keith N. Becker, Deputy Assistant Secretary, Risk Management and Regulatory Affairs and Chief Risk Officer, U.S. Department of Housing and Urban Development

David Chow, Chief Information Officer, U.S. Department of Housing and Urban Development

The Honorable Brian D. Montgomery, Federal Housing Commissioner and Assistant Secretary for Housing, U.S. Department of Housing and Urban Development

Dror Oppenheimer, Senior Advisor to the Assistant Secretary for Housing – Federal Housing Commissioner, U.S. Department of Housing and Urban Development

Gisele Roget, Deputy Assistant Secretary, Single Family-Housing, Federal Housing Administration, U.S. Department of Housing and Urban Development

1:30 PM - 2:00 PM

THE DISCOVERY STAGE: Spotlight Session - MLO Temporary Authority - What You Need to Know



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Location: THE HUB: Level 1, Exhibit Hall 4

The federal law implementing mortgage loan originator temporary authority goes into effect on November 24, 2019. Learn what loan originators and state-regulated companies need to know in order to be ready to take advantage of this important new opportunity.

Speakers

Lisa Tinsley, *Director of NMLS Business Services, Conference of State Bank Supervisors (CSBS)*

Bill Young, *Vice President of NMLS Business Services, Conference of State Bank Supervisors (CSBS)*

2:00 PM - 2:25 PM

THE DISCOVERY STAGE: Spotlight Session - Solving Common Credit Questions

Location: THE HUB: Level 1, Exhibit Hall 4

Get tips and tools to build loyal relationships with consumers through the credit process. Topics include affordability scenario planning, evaluating mortgage readiness and more.

Speaker

Joanne Gaskin, *AMP, Vice President, FICO*

2:30 PM - 3:00 PM

Refreshment Break in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

2:30 PM - 5:30 PM

Residential Board of Governors (RESBOG) Meeting (By Invitation Only)

Location: Fairmont Hotel, Level 5, Manchester Ballroom B

2:30 PM - 2:40 PM

THE DISCOVERY STAGE: Product Showcase - Surefire CRM by Top of Mind Networks



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Location: THE HUB: Level 1, Exhibit Hall 4

Learn how an online marketing platform can grow your sales pipeline through automation and personalized, one-to-one marketing campaigns.

2:45 PM - 2:55 PM

THE DISCOVERY STAGE: Product Showcase - LoanComplete

Location: THE HUB: Level 1, Exhibit Hall 4

See how artificial intelligence and automation technologies can help lenders handle increasing amounts of data, under tight deadlines, faster and with higher quality results – getting lenders to the finish line faster.

3:00 PM - 4:00 PM

Community Bank Network Meeting (Community Bank Members Only)

Location: Level 4, Room 12

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: Banding Together for the Borrower Experience of the Future

Location: Level 4, Room 16

Learn how collaborative solutioning is creating first-of-its-kind capabilities in the mortgage process, with improved borrower experiences and increased transparency with the help of validated data and automated decisioning. Join Blend President Tim Mayopoulos, U.S. Bank EVP Tom Wind, and Fannie Mae SVP and Head of Digital Products Henry Cason for a discussion on partnership tips and best practices, aligning on vision and strategy, and testing and implementing new solutions to drive widespread adoption of revolutionary solutions. The speakers will also outline the path lenders can take to realize business value and consumer delight as we continue to build better experiences.



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Speakers

Henry Cason, *Senior Vice President and Head of Digital Products, Fannie Mae*

Timothy J. Mayopoulos, *President, Blend*

Thomas L. Wind, *Executive Vice President, Consumer Lending, U.S. Bank*

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES TRACK: Don't Miss a Beat – Win the Purchase Conversion Game in 2020

Location: Level 4, Room 17

This year taught us that customer acquisition is just the tip of the iceberg in terms of success in the purchase market. Today's always-online customers are picked off constantly even after pre-approval. This can't-miss session with top customer acquisition and conversion leaders will teach you how to protect and grow your purchase market share and develop strong customer relationship management practices for your target markets.

Speakers

Patricia Arvielo, *Co-Founder and President, New American Funding*

Julian Hebron, *Founder, The Basis Point*

Josh Lehr, *Industry Development Manager, Mortech, a Zillow Group*

Joe Welu, *Founder and Chief Executive Officer, Total Expert*

3:00 PM - 4:00 PM

POLICY TRACK: What's Trending in Enforcement

Location: Level 4, Room 18A

An expert panel brings you up to date on key federal and state enforcement trends and what can be expected in the election year



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to come and afterwards, and how lenders are likely to be affected.

Speakers

Mitchel H. Kider, *Managing Partner, Weiner Brodsky Kider PC*
Peter Macdonald, *Executive Vice President and General Counsel, loanDepot.com LLC*
Michelle L. Rogers, *Partner, Buckley LLP*

3:00 PM - 3:45 PM

THE DISCOVERY STAGE: Spotlight Session - LinkedIn Tips and Tricks

Location: THE HUB: Level 1, Exhibit Hall 4

Increase your connections and find opportunity! Learn five great practices to boost your presence directly from a LinkedIn coach.

Speaker

Debbie Wemyss, *Founder, DW Consulting Solutions LLC*

4:15 PM - 5:30 PM

Networking Reception in THE HUB: Keep Austin Social

Location: THE HUB: Level 1, Exhibit Hall 4

5:00 PM - 6:30 PM

MBA Advocacy Reception (Current "active" MAA Members Only; Sign up at the Door)

Location: Fairmont, Level 7, North Palm Court

5:30 PM - 6:30 PM

MBA Opens Doors Foundation Donor Reception (By Invitation Only)

Location: Fairmont, Level 7, South Palm Court

Tuesday, October 29, 2019

7:30 AM - 8:30 AM

FHA Subcommittee Meeting (Committee Members Only)

Location: Level 4, Room 12



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7:30 AM - 4:00 PM

Registration

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8:00 AM - 8:30 AM

Continental Breakfast

Location: Level 4, Ballroom D Foyer

8:00 AM - 5:30 PM

Gravitas New York

Location: Level 1, Solar Atrium

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Level 4, Room 15

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Level 4, Room 14

8:30 AM - 9:45 AM

General Session: Politics Today - Key Issues Facing Our Nation

Location: Level 4, Ballroom D

Margaret Brennan, Host of CBS' Face The Nation, brings to the MBA stage her trademark unbiased, big-picture look at the issues that matter most to Americans. Brennan will skillfully moderate a timely discussion on the events of the day that are remaking culture, politics, and the global economy with former Governors' Chris Christie and Terry McAuliffe. With the 2020 election in full swing there will be no shortage of opinions, insights and opposing perspectives which will make this session riveting.

Speakers

Margaret Brennan, *Host of CBS News' Face the Nation and CBS News' Senior Foreign Affairs Correspondent*

Barrett Burns, *President and Chief Executive Officer, VantageScore Solutions, LLC*

Governor Chris Christie, *Governor of New Jersey (2010-2018)*



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9:30 AM - 4:00 PM

Governor Terry McAuliffe, Governor of Virginia (2014-2018)
COFFEE SPOT in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

9:30 AM - 3:00 PM

THE DISCOVERY STAGE in THE HUB with Spotlight Sessions and Product Showcase

Location: THE HUB: Level 1, Exhibit Hall 4

Visit the DISCOVERY STAGE for 30-minute Spotlight Sessions on industry hot topics and a Product Showcase featuring live demos of the latest products and services.

Tuesday's Schedule

9:45 AM – 10:10 AM

Spotlight Session:

The 5 Key Factors to Winning with Google Local Search

Learn to optimize the use of Google search in your market and make it your #1 referral partner. Find out how to "Win Local" by letting the marketplace know where you are, what services you provide and that you're good at it... before your competitors do.

12:30 PM – 12:40 PM

Product Showcase:

BeSmartee®

Witness a loan application process from start, to selecting a loan, eSigning of disclosures, payment of an appraisal, and receiving an approval letter, all in one sitting and under ten minutes.

12:45 PM – 12:55 PM

Product Showcase:

ValueLink Software

See how this end-to-end valuation management solution enables lenders to consistently deliver faster, accurate and reliable valuations, through a combination of automation, artificial intelligence, mobile technology and powerful reporting and analytics.



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Presentations available in the mobile app or via the MBA web site.

1:00 PM – 1:25 PM

Spotlight Session:

How to Transform Your Underwriting With Machine Learning
Learn how using machine learning and AI in underwriting can improve your profitability and enable you to reach more home buyers.

1:30 PM – 1:55 PMS

potlight Session:

MLO Temporary Authority - What You Need to Know

The federal law implementing mortgage loan originator temporary authority goes into effect on November 24, 2019. Learn what loan originators and state-regulated companies need to know in order to be ready to take advantage of this important new opportunity.

9:30 AM - 4:00 PM

THE HUB is Open

Location: THE HUB: Level 1, Exhibit Hall 4

9:45 AM - 10:15 AM

Refreshment Break in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

9:45 AM - 10:10 AM

THE DISCOVERY STAGE: Spotlight Session - The 5 Key Factors to Winning with Google Local Search

Location: THE HUB: Level 1, Exhibit Hall 4

Learn to optimize the use of Google search in your market and make it your #1 referral partner. Find out how to "Win Local" by letting the marketplace know where you are, what services you provide and that you're good at it... before your competitors do.

Speaker

Scott Harris, *Founder and CEO, SocialSurvey*

10:00 AM - 11:00 AM

THE MEETING SPOT: Book Signing with Chris Christie



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Location: THE HUB: Level 1, Exhibit Hall 4

10:00 AM - 11:00 AM

THE MEETING SPOT: Book Signing with Terry McAuliffe

Location: THE HUB, Level 1, Exhibit Hall 4

10:15 AM - 11:15 AM

General Session: Ransomware and Other Security Threats in Your Backyard

Location: Level 4, Ballroom D

Hear firsthand about the recent crippling ransomware incidents and how they fit into national trends, including serious threats to the mortgage industry. In addition to details about the incidents, learn about response, and most importantly, prevention techniques for ransomware and, more broadly, cybersecurity overall.

Speakers

John-Thomas Gaietto, CISSP, Executive Director, Cybersecurity Services, Richey May Technology Solutions

Holly Easter Kelley, Supervisory Special Agent, Federal Bureau of Investigations (FBI)

Scott Riddick, Senior Special Agent, U.S. Secret Service

Debra W. Still, CMB, 2013 MBA Chairman, President and Chief Executive Officer, Pulte Mortgage LLC, Chairman, MBA Opens Doors Foundation

Andrew Ward, Chairman, CyFIR

11:15 AM - 12:30 PM

General Session: Market Outlook for 2020

Location: Level 4, Ballroom D

Hear MBA's analysis of current economic, housing market and mortgage market trends, as well as lender profitability and other business metrics. Don't miss our latest forecast on the various



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forces impacting the market and what they may mean as you develop your business strategy for 2020 and beyond.

Speakers

Patrick Carey, *National Fulfillment Executive, Consumer Lending, Bank of America*

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

Marina Walsh, *Vice President, Industry Analysis, Mortgage Bankers Association*

12:00 PM - 5:00 PM

Commercial / Multifamily Future Leaders: Final Presentations (Open to MBA Members; Closed to Media)

Location: Level 4, Room 18C

12:15 PM - 1:30 PM

Training Priorities in Today's Mortgage Industry (RSVP Required)

Location: Level 4, Room 12

Training Priorities in Today's Mortgage Industry
A Roundtable Luncheon Discussion for Executives, Department Heads, and other Staff Development Stakeholders
Seating is Limited. Please send RSVP to asiller@mba.org
The Education Department of MBA, along with MBA Conference Attendees, will conduct a 75-minute roundtable luncheon discussion on the measureable impact of mission critical training in today's mortgage industry. Attendees will share with other members the investments they are making to roll out the "must-have" training across key organization lines of business. In addition, attendees will hear about best practices on how organizations are leveraging MBA Education and other training solutions to meet the challenges in:
~Loan Production~Risk Management~Leadership Development~Technology~Compliance & Regulations
We encourage all those that have a vested interest in



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discovering how properly designed, developed and delivered training can help drive the top line, improve organizational performance, develop more effective leaders, and improve employee engagement to attend this valuable session. We hope to see you there!

12:30 PM - 1:30 PM

Lunch in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

12:30 PM - 2:00 PM

mPower Event: Women and Money, Rules to Live By featuring Jean Chatzky (12:30 PM: Light Refreshments & Networking; 1:00 PM: Program)

Location: Level 1, Ballroom A

Speakers

Christina K. Boyle, *Chief Client Officer, Single-Family Office of the Client, Freddie Mac*

Jean Chatzky, *Financial Editor of NBC's TODAY and Founder & CEO, HerMoney Media, award-winning personal finance journalist and founder and CEO of HerMoney*

12:30 PM - 12:40 PM

THE DISCOVERY STAGE: Product Showcase - BeSmartee®

Location: THE HUB: Level 1, Exhibit Hall 4

Witness a loan application process from start, to selecting a loan, eSigning of disclosures, payment of an appraisal, and receiving an approval letter, all in one sitting and under ten minutes.

12:30 PM - 1:00 PM

THE MEETING SPOT: Q&A with Mike Fratantoni and Marina Walsh

Location: Level 1, Exhibit Halls 4

12:45 PM - 12:55 PM

THE DISCOVERY STAGE: Product Showcase - ValueLink Software



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Location: Level 1, Exhibit Halls 4-5

See how this end-to-end valuation management solution enables lenders to consistently deliver faster, accurate and reliable valuations, through a combination of automation, artificial intelligence, mobile technology and powerful reporting and analytics.

1:00 PM - 1:25 PM

THE DISCOVERY STAGE: Spotlight Session - How to Transform Your Underwriting With Machine Learning

Location: THE HUB: Level 1, Exhibit Hall 4

Learn how using machine learning and AI in underwriting can improve your profitability and enable you to reach more home buyers.

Speaker

Kareem Saleh, *Executive Vice President, Zest AI*

1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: Hiring Mr. Roboto

Location: Level 4, Room 16

This session gives an overview of robotic process automation (RPA) and what it really means in mortgage lending. A little tech talk and a lot of practical application, this session illustrates the value lenders of all sizes and models are getting by utilizing different levels of RPA in production, QC and compliance functions. Learn how to get started or expand your use.

Speakers

Gabe Minton, *Executive Vice President and CIO, Guild Mortgage Company*

William S. (Bill) Packer, *Executive Vice President and Chief*



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Operating Officer, American Financial Resources Inc.

Roy Wittig, *Vice President, Product and Strategy, Sourcepoint, Inc.*

1:30 PM - 2:30 PM

MARKET OPPORTUNITIES TRACK: Where are the Homes? Send in the Homes!

Location: Level 4, Room 17

Despite historically low unemployment and interest rates, the number of new single-family housing starts remains lower than it was in the early 1960's – when the US population was only half what it is today. Solving today's affordable housing shortage is key to providing homeownership opportunities to firsttime and low- to moderate-income homebuyers. This panel explores the reasons for our current shortage, the consequences of the shortage for lenders, and innovative homebuilding solutions to provide more affordable housing stock.

Speakers

Danny Gardner, *Senior Vice President, Single-Family Affordable Lending and Access to Credit, Freddie Mac*

Jonathan Lawless, *Vice President, Single-Family Product Development and Affordable Housing, Fannie Mae*

Evan Loomis, *Co-Founder, ICON*

Dr. Frank Nothaft, *Chief Economist, CoreLogic*

1:30 PM - 2:30 PM

POLICY TRACK: It's Not Improv – Changes to QM Lending

Location: Level 4, Room 18A

Reforms to the Qualified Mortgage standard will have substantial effects on all segments of the market. In this session, hear from experts on how policymakers' choices on this critical issue will impact not only the GSEs, but also government, conventional and private markets. Leave with new perspectives to help your



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company prepare for the changes ahead.

Speakers

Michael D. Calhoun, *President, Center for Responsible Lending*

Tawn Kelley, *President, Financial Services, Taylor Morrison*

Matthew Tomiak, *Managing Director, Redwood Trust Inc.*

Teresa Whitehead, *Chief Executive Officer, Citywide Home Loans/CHL Mortgage*

1:30 PM - 1:55 PM

THE DISCOVERY STAGE: Spotlight Session - MLO Temporary Authority - What You Need to Know

Location: THE HUB: Level 1, Exhibit Hall 4

The federal law implementing mortgage loan originator temporary authority goes into effect on November 24, 2019. Learn what loan originators and state-regulated companies need to know in order to be ready to take advantage of this important new opportunity.

Speakers

Lisa Tinsley, *Director of NMLS Business Services, Conference of State Bank Supervisors (CSBS)*

Bill Young, *Vice President of NMLS Business Services, Conference of State Bank Supervisors (CSBS)*

2:30 PM - 3:00 PM

Refreshment Break in THE HUB

Location: THE HUB: Level 1, Exhibit Hall 4

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: Perfect Harmony: Protecting Personal Information

Location: Level 4, Room 18A

Following the enactment of California's Consumer Privacy Act, legislation surrounding consumer data privacy has gained traction



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on both the state and federal levels. Consumer access and “the what and how” behind data protection is seeing significant changes. Join a discussion on what you need to know about protecting your customer’s information, and what to expect as bipartisan efforts in Congress begin addressing this issue.

Speakers

Louann Bernstone, *Managing Director and Head of Vendor Management, Promontory Fulfillment Services LLC*

Nicole Booth, *Vice President, Public Policy, Quicken Loans, Inc.*

Courtenay R. Dunn, *Counsel, MERSCORP Holdings, Inc.*

Faith Schwartz, *Acting President, Housing Finance Strategies, LLC*

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES TRACK: Fan Favorite: Experts Answer Your Questions on M&A

Location: Level 4, Room 17

You and your executive management may or may not want to sell your company or its assets but you certainly want to understand its marketability. Likewise, there are many things to consider before you sell or acquire a company, including compatibility of the culture and leadership on both sides. Back by popular demand, this session offers advice on ways to smoothly merge operations and ensure a successful M&A transaction for sellers, buyers, regulators and other stakeholders.

Speakers

Stephen Curry, *Chief Executive Officer, Gateway First Bank, LLC / Gateway Mortgage*

Robert Losquadro, *Senior Vice President, Houlihan Lokey*

Michael P. Patterson, *Chief Operating Officer, Freedom Mortgage Corporation*

Lauren Pryor, *Partner, Mayer Brown LLP*



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3:00 PM - 4:00 PM

POLICY TRACK: Fast Tempo: Trending Policy Topics

Location: Level 4, Room 16

This session is reserved for a series of rapid-fire presentations of the day's hottest policy issues including the URLA, the latest thinking on GSE reform, the CFPB's diversity standards, plus any other breaking news.

Speakers

David Battany, *Executive Vice President, Capital Markets, Guild Mortgage Company*

Jeffrey P. Grogin, *Senior Managing Director and Chief Enterprise Operations Officer, PennyMac Financial Services, Inc.*

John Haring, *Director, Product Management, Ellie Mae, Inc.*

Lora McCray, *Director, Office of Minority and Women Inclusion, Consumer Financial Protection Bureau*

Joshua Weinberg, *Executive Vice President, Compliance, First Choice Loan Services Inc.*

4:30 PM - 6:00 PM

Our mPact is Bigger in Texas! Young Professional Fundraiser for Opens Doors Foundation

Location: Easy Tiger, 709 E 6th St

mPact is hosting four events across the country to raise awareness and funds for the MBA Opens Doors Foundation (Opens Doors) which provides mortgage and rental assistance to families caring for critically ill or injured children. Learn more We are finally coming to Austin, Texas! Come network with peers, take your chances in our raffle, enjoy some great food all while making a difference in the lives of families across the country. Click the button below to attend this event with a \$20 donation (or more). Once you donate, you will receive an email confirming your registration. For this event, we are asking attendees for a donation



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of \$20 (or more) to the MBA Opens Doors Foundation Austin Fundraising page. If you have questions, please contact Krystal Thomas at kthomas@mba.org.

6:00 PM - 7:30 PM

Concert MBA (Doors Open at 5:30 PM)

Location: Level 4, Ballroom D

Speaker

Keith Urban, 2018 CMA and ACM Entertainer of the Year and Four-Time GRAMMY Award Winner

Wednesday, October 30, 2019

8:00 AM - 10:30 AM

Press Room (Credentialed Media Only)

Location: Level 4, Room 14

8:00 AM - 10:30 AM

Registration

Location: Level 1, Solar Atrium

8:30 AM - 9:00 AM

Continental Breakfast

Location: Level 4, Room 16

9:00 AM - 10:30 AM

Closing General Session: The Last Word - Ideas and Innovation for 2020 and Beyond (Closed to Media)

Location: Level 4, Room 16

You've learned a lot and connected with many industry peers this week. The ideas are flying and the questions may be, too. Wrap up the week by sharing your inspiration with others in this interactive roundtable discussion. The featured speakers are you and your colleagues, with MBA Staff on hand to share updates on current initiatives and hear your ideas for more. The LIBOR transition, the expansion of Remote Online Notarization (RON), digital transformation, and more—how can MBA help? Come casual



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and stay for as long as your schedule allows.

Speakers

James M. Deitch, CMB, CPA, *President and Chief Executive Officer, Teraverde Financial*

Dan Fichtler, *Associate Vice President, Housing Finance Policy, Mortgage Bankers Association*

Garth E. Graham, *Senior Partner, STRATMOR Group*

Richard Hill, *Vice President, Industry Technology, Mortgage Bankers Association*

Jonathan Kearns, MISMO, *Vice President of Technology, Mortgage Bankers Association*

William Kooper, MPA, *Vice President, State Governmental Affairs and Industry Relations, Mortgage Bankers Association*

Greg Yeager, *Director, Product Development, Simplifile*



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