



MBA's INDEPENDENT MORTGAGE BANKERS CONFERENCE

FEBRUARY 3-6

HYATT REGENCY NEW ORLEANS

Monday, February 3, 2020

- 1:00 PM - 6:30 PM **Registration**
Location: Celestin Foyer, Level Three
- 2:00 PM - 5:00 PM **Warehouse Lender Executive Roundtable (By Invitation)**
Location: Imperial 5, Level Four
- 3:30 PM - 5:30 PM **IMB Executive Council Meeting (Council Members Only)**
Location: Celestin Ballroom C, Level Three
- 5:30 PM - 6:30 PM **Opening Reception in the Exhibit Area: Bourbon St. Social**
Location: Storeyville Hall, Level Three

Tuesday, February 4, 2020

- 7:30 AM - 5:30 PM **Registration**
Location: Celestin Foyer, Level Three
- 8:00 AM - 8:30 AM **Continental Breakfast**
Location: Storeyville Hall, Level Three
- 8:00 AM - 4:00 PM **Exhibit Area Open**
Location: Storeyville Hall, Level Three
- 8:00 AM - 5:00 PM **Member Engagement Suite**
Location: Imperial 11, Level Four
- 8:30 AM - 10:00 AM **Opening General Session: Timeless Leadership**
Location: Celestin Ballroom D, Level Three

What secrets do history's luminaries share? Esteemed author Walter Isaacson—who was given exclusive and unprecedented access to the Steve Jobs—is widely considered to be one of today's most insightful biographers. Isaacson's ability to brilliantly capture the unique cultural currents surrounding America's greatest leaders and creative thinkers is showcased in his best-selling books on Steve Jobs, Albert Einstein, Ben Franklin and Henry Kissinger. Bringing audiences closer to these remarkable figures,

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Isaacson discusses the vital information that can be learned from them—including the common traits they share and how those traits can be used to empower today's business leaders. Sharing fascinating details of how success came to each of these men through the questioning of conventional wisdom and a willingness to explore new ideas, he provides an astute analysis of timeless leadership principles and the lessons they can teach us on fostering the creativity necessary to compete in a new century of globalization.

Speakers

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

Christopher M. George, *2019 MBA Chairman, Founder, President and CEO, CMG Financial*

Walter Isaacson, *Best-selling Author, Acclaimed Historian Journalist, Professor of History, Tulane University*

10:00 AM - 10:45 AM

Book Signing with Walter Isaacson (books available for purchase)

Location: Storeyville Hall, Level Three

10:00 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Storeyville Hall, Level Three

10:15 AM - 11:15 AM

General Session: Housing Finance Reform - What it Means for the IMB

Location: Celestin Ballroom D, Level Three

Housing finance reform, in some manner, is no longer a far-off concept. As the picture comes into focus, hear from key housing leaders as they discuss the current plans for housing finance reform and learn how it will impact IMBs specifically.

Speakers

Michael R. Drayne, *Acting Executive Vice President, Ginnie Mae*

Dr. Lynn Fisher, *Senior Advisor Economics, Office of the*



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Director, Federal Housing Finance Agency (FHFA)
The Honorable Brian D. Montgomery, *Assistant Secretary for Housing and Federal Housing Commissioner, U.S. Department of Housing and Urban Development*
Susan Stewart, *2020 MBA Chairman-Elect, Chief Executive Officer, SWBC Mortgage*

11:15 AM - 12:15 PM

General Session: Managing Change in 2020

Location: Celestin Ballroom D, Level Three

Industry leaders provide perspective on the opportunities and challenges IMBs may face in the year ahead, given market uncertainty, new entrants, and housing policy changes. Hear how these leaders are positioning their companies to be competitive in the near and long terms.

Speakers

Bill Emerson, *2016 MBA Chairman, Vice Chairman, Quicken Loans, Inc.*

Christopher M. George, *2019 MBA Chairman, Founder, President and CEO, CMG Financial*

Mark A. Jones, *Chief Executive Officer & Co-Founder, AmeriFirst Home Mortgage*

Stanley C. Middleman, *Chief Executive Officer, Freedom Mortgage Corporation*

Terry L. Schmidt, CMB, *Executive Vice President, Chief Financial Officer and Principal, Guild Mortgage Company*

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

12:15 PM - 1:15 PM

Networking Lunch

Location: Storeyville Hall, Level Three

1:15 PM - 2:15 PM

General Session: Mortgage Market Outlook for IMBs

Location: Celestin Ballroom D, Level Three

Get the latest forecast for the industry, including the various forces impacting the market and what they might mean as

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you develop your business strategy for 2020 and beyond. In a presentation and Q&A with a leading IMB executive, MBA's Research team provides the latest analysis of current economic, housing market and mortgage market trends, with a focus on lender profitability and other business metrics.

Speakers

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

Bill Lowman, *President and Chief Executive Officer, American Pacific Mortgage Corporation*

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

2:15 PM - 2:30 PM

Refreshment Break in the Exhibit Area

Location: Storeyville Hall, Level Three

2:30 PM - 3:30 PM

Breakout Session: Counterparty Risk: Managing Perception and Reality

Location: Celestin Ballroom C, Level Three

Hear from IMB's key counterparties, Ginnie Mae and warehouse lenders, as they give their perspective on the nuances of compliance, liquidity requirements, and issuer risk. Discussion topics will include, stress testing, covenant requirements, and communication with your counterparties.

Speakers

Andrew M. Brammer, *Vice President, Counterparty Credit Risk, Fannie Mae*

Matt Fair, *Senior Vice President and Risk Manager, Texas Capital Bank, N.A.*

Jeff Grogin, *Chief Enterprise Operations Officer, PennyMac Financial Services, Inc.*

Gregory A. Keith, *Senior Vice President and Chief Risk Officer, Ginnie Mae*

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2:30 PM - 3:30 PM

Breakout Session: Getting the Most out of Your Brand

Location: Celestin Ballroom H, Level Three

Make sure your brand is saying what you want it to say. Are there small steps you could take to ensure that you are the “go to” lender in your markets? Or do you need to completely overhaul how you’re presenting your business? This interactive session will provide the latest tips on brand building, social media use, and search engine optimization for IMBs of all size and scope.

Speakers

Dana Dillard, *Executive Vice President, Corporate and Social Responsibilities, Mr. Cooper*

Scott Harris, *Chief Executive Officer, SocialSurvey*

Kristin A. Messerli, *Chief Executive Officer, Cultural Outreach Solutions*

John Seroka, *Principal, Seroka Brand Development*

3:30 PM - 3:45 PM

Refreshment Break in the Exhibit Area

Location: Storeyville Hall, Level Three

3:45 PM - 5:30 PM

IMBs Unplugged - Roundtable Discussions (IMBs Only - Closed to Media)

Location: Celestin Ballroom D, Level Three

Meet face-to-face with your peers from the Independent Mortgage Bankers Network to collaborate and debate on some of the most pressing business concerns facing IMBs. Using a roundtable format, you can join whichever conversation you prefer, and each will be staffed by a knowledgeable expert and MBA staff. Each group will share their proposed solutions on hot topics.

Speakers

Owen Lee, *Chief Executive Officer, Success Mortgage Partners, Inc.*

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

5:30 PM - 7:00 PM

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

Location: The Sazerac House, 101 Magazine St.

Wednesday, February 5, 2020

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Imperial 11, Level Four

8:00 AM - 5:00 PM

Registration

Location: Celestin Foyer, Level Three

8:30 AM - 9:00 AM

Continental Breakfast

Location: Storeyville Hall, Level Three

8:30 AM - 4:00 PM

Exhibit Area Open

Location: Storeyville Hall, Level Three

9:00 AM - 10:30 AM

General Session: TechLive Demos of Technology Solutions for the IMB

Location: Celestin Ballroom D, Level Three

Demos, demos and more demos! Leave with technology solutions specifically geared to the unique needs of the IMB. Ask questions, share your technology challenges and leave inspired by the opportunities to digitally transform your company. It's a must-attend!

Speaker

Julian D. Hebron, *Founder and Chief Executive Officer, The Basis Point*

10:30 AM - 11:00 AM

Refreshment Break: TechTalk Networking in the Exhibit Area

Location: Storeyville Hall, Level Three

11:00 AM - 12:00 PM

General Session: Speeches about Breaches: Security Risks in Your Own Backyard

Location: Celestin Ballroom D, Level Three

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It's an uncomfortable truth, but data breaches continue to increase. For your company, the issue of being hacked is more likely "when", not "if". You'll leave this session with the understanding of how to make your IMB more resistant and resilient to this trend.

Speakers

Thomas Delaney, *President, Bankers Insurance Service*

John-Thomas (JT) Gaietto, CISSP, *Executive Director, Cybersecurity Services, RicheyMay Technology Solutions*

Corey Harris, *Cyber Supervisory Special Agent, New Orleans, Federal Bureau of Investigations (FBI)*

Alex Nunez, *Senior Cybersecurity Policy Advisor, Upguard*

Susan Stewart, *2020 MBA Chairman-Elect, Chief Executive Officer, SWBC Mortgage*

12:00 PM - 1:30 PM

mPower Lunch: Command Any Room

Location: Celestin Ballroom H, Level Three

You have the knowledge and experience. You know whom you must get in front of. Those things aren't the problems. Here's what is: You need the right combination of message and delivery skills to move decision-makers to action. Presenting and communicating in a skillful and confident manner enables you to pry open the doors to power and become recognized as a force, which subsequently converts to increased recognition and revenues. In this dynamic and interactive presentation, you'll learn tools and techniques you can apply immediately to influence stakeholders, so they become champions, clamor to do business with you and enthusiastically refer you to their networks.

Speakers

Marcia M. Davies, *Chief Operating Officer, Mortgage Bankers Association, and Founder, mPower*

Ruth Sherman, *Executive Speech Coach and Celebrity*

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12:00 PM - 1:30 PM

Media Trainer

Networking Lunch

Location: Storeyville Hall, Level Three

1:30 PM - 2:30 PM

Breakout Session: M&A – Let's Make a Deal

Location: Celestin Ballroom C, Level Three

Whether you're buying, selling, or simply considering your options, you'll want to attend this popular session. Make sure you're considering all stakeholders' perspectives and get expert analysis on capital sources, deal structures, and legal, accounting, and tax issues.

Speakers

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

Robert Losquadro, *Senior Vice President, Houlihan Lokey*

Lauren Pryor, *Partner, Mayer Brown LLP*

Christopher Witeck, *Partner, Buckley LLP*

1:30 PM - 2:30 PM

Breakout Session: Sustaining Growth through Market Cycles

Location: Celestin Ballroom D, Level Three

Leave this session energized with actionable takeaways to streamline processes, maximize production opportunities, and manage costs through up and down markets.

Speakers

Brenda B. Clem, *CMB, Chief Product Strategist, LoanLogics*

Allison Johnston, *CMB, President, Success Mortgage Partners, Inc.*

David L. Lykken, *Founder and Chief Transformational Officer, Transformational Mortgage Solutions*

Eddy Perez, *CMB, President, Equity Prime Mortgage LLC*

2:30 PM - 2:45 PM

Refreshment Break in the Exhibit Area

Location: Storeyville Hall, Level Three

2:45 PM - 3:45 PM

Breakout Session: Ask the Experts about Compliance

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Location: Celestin Ballroom H, Level Three

It's never a bad idea to check in with some of the top legal and compliance experts the industry has to offer—and they're here, waiting to answer your questions! Topics to include MSA's & RESPA, HMDA and LO Comp

Speakers

Mitchel H. Kider, *Managing Partner, Weiner Brodsky Kider PC*

Jerra H. Ryan, *Senior Vice President, Compliance & QC, SWBC Mortgage*

Sheila M. Strong, *Vice President, Compliance and General Counsel, AmeriFirst Home Mortgage*

Joshua Weinberg, *Executive Vice President, Compliance, Guaranteed Rate, Inc.*

2:45 PM - 3:45 PM

Breakout Session: Opportunities for Best Execution in Today's Market

Location: Celestin Ballroom C, Level Three

Although the refi wave boosted origination volume and widened margins, lenders continue to look for any advantage which could improve their secondary market execution. This panel will feature experts who will speak on opportunities available to lenders in today's market, ranging from non-QM products to trading platforms and approaches to reach a wider set of investors.

Speakers

John Ardy, *Vice President, Resitrader by Optimal Blue*

Michael Brenning, *Chief Production Officer, Deephaven Mortgage LLC*

William M. Decker, *President, MAXEX, LLC*

John M. Hedlund, *Chief Operating Officer and Managing Director, AmeriHome Mortgage Company*

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3:45 PM - 4:00 PM

Refreshment Break in the Exhibit Area

Location: Storeyville Hall, Level Three

4:00 PM - 5:00 PM

Breakout Session: Direct from the Source

Location: Celestin Ballroom C, Level Three

Leaders from government agencies will provide the latest updates from agencies and answer your questions.

Speakers

John Bell, III, *Deputy Director, Veterans Administration*

David J. Corwin, *Deputy Director, Lender and Partner Activities, Single Family Guaranteed Program, USDA Rural Development*

Joseph M. (Joe) Gormley, *Deputy Assistant Secretary, Office of Single-Family Programs, U.S. Department of Housing and Urban Development*

Julie Piepho, CMB, AMP, *Executive Strategic Advisor, Credit Plus, Inc.*

4:00 PM - 5:00 PM

Breakout Session: MSR Management for IMBs: Cash or Customer?

Location: Celestin Ballroom H, Level Three

The interest rate volatility of the recent years has materially impacted the servicing business. Hear from a panel of industry experts about the best practices in MSR Management for an IMBs including retaining versus selling taking the cash today or keeping the customer, servicing in house versus using a sub servicer and ensuring your counterparties understand the overall MSR strategy in the evaluation of your financials.

Speakers

AJ George, *Chief Administrative Officer, CMG Financial*

Seth D. Sprague, CMB, *Principal, STRATMOR Group*

Nolan E. Turner, CMB, *Managing Director, Carrington*

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6:00 PM - 8:00 PM

Mortgage Services, LLC

IMB Party: Laissez Les Bons Temps Rouler!

Location: Little Gem Saloon, 445 South Rampart Street

Let the good times roll! Step out of the conference hotel and into the heart of New Orleans Jazz when you join us at this year's annual IMB Party. Taking place at the Little Gem Saloon, you'll experience the best of New Orleans food, drink and authentic jazz. As always, this event is a highlight of the conference, where IMBs gather to deepen longtime friendships and make new ones. Mark your calendar now and don't miss the networking opportunity of the year!

Thursday, February 6, 2020

8:00 AM - 9:00 AM

Breakfast Buffet

Location: Celestin Ballroom C, Level Three

8:00 AM - 10:00 AM

Registration

Location: Celestin Foyer, Level Three

8:30 AM - 10:00 AM

Closing Breakfast Session: Hot Takes and Hot Cakes

Location: Celestin Ballroom C, Level Three

Join MBA's top staff and leadership for a casual discussion of industry hot topics over at hot breakfast. Bring us your questions and hear their closing thoughts on the latest hot topics like the future of the industry, policy implementations, political goings-on, and anything else on your mind.

Speakers

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

Bill Killmer, *Senior Vice President, Legislative & Political Affairs, Mortgage Bankers Association*

Pete Mills, *Senior Vice President, Residential Policy &*

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Member Engagement, Mortgage Bankers Association
Susan Stewart, 2020 MBA Chairman-Elect, Chief Executive
Officer, SWBC Mortgage
The Honorable Len Wolfson, Assistant Secretary for
Congressional and Intergovernmental Relations, U.S.
Department of Housing and Urban Development

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