

MBA's **LEGAL ISSUES &
REGULATORY COMPLIANCE**
CONFERENCE 2019

MAY 5-8 | NEW ORLEANS, LA



Legal Issues and Regulatory Compliance Conference

May 5 to 8, 2019

Sunday, May 5, 2019

10:00 AM - 7:00 PM

Registration

Location: Empire Ballroom Foyer, Level Two

12:30 PM - 1:45 PM

Certified Mortgage Compliance Professionals Track: Introduction to Regulatory Compliance

Location: Empire Ballroom C, Level Two

This session provides a foundational overview of the role of the regulatory compliance professional and elements for success. Key concepts include the compliance management system, the rulemaking process, key mortgage laws and their provisions and insight on the various regulatory bodies. Attend for a refresher on the basics, plus useful compliance resources you can use when you return to the office.

Speakers

Robert Jaworski, *Of Counsel, Holland & Knight, LLP*

Jerra Holford Ryan, *Senior Vice President, Compliance, First Choice Loan Services, Inc.*

Stanford P. Shatz, *Of Counsel, McGlinchey Stafford*

12:30 PM - 1:45 PM

Emerging Issues Track: Alternative Home Lending Models

Location: Celestin Ballroom C, Level Three

There is increasing innovation in how companies lend to borrowers, structure the real estate transaction or help consumers access their equity. Learn about some of the cutting edge models out there and the legal and compliance challenges.



Schedule and speakers subject to change.
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Speakers

Matt Emery, Vice President, Public Policy, Quicken Loans, Inc.

James M. Milano, Member, Weiner Brodsky Kider PC

Matthew Sheldon, Partner, Goodwin

Stephen Wegner, Senior Director, Operations, Knock

12:30 PM - 1:00 PM

Litigation Forum Track: Overview

Location: Empire Ballroom B, Level Two

Speakers

Frank Hirsch, Partner, Alston & Bird, LLP

Al Pitzner, Chief Compliance/Legal Officer, James B. Nutter & Company

1:00 PM - 1:45 PM

Litigation Forum Track: RESPA TILA

Location: Empire Ballroom B, Level Two

Speakers

Reid Manley, Partner, Burr & Forman, LLP

Zachary D. Miller, Partner, Burr & Forman, LLP

1:45 PM - 2:00 PM

Refreshment Break

Location: Empire Ballroom Foyer, Level Two

2:00 PM - 3:15 PM

Certified Mortgage Compliance Professionals Track: TRID Compliance Basics

Location: Empire Ballroom C, Level Two

Gain an understanding of the “Know Before You Owe” mortgage disclosure rule, which is also known as the TILA-RESPA Integrated Disclosure rule (TRID). Learn about enforcement of the rule and get tips and resources from experts on complying with the rule.

Speakers



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Simon A. Fleischmann, *Partner, Locke Lord LLP*
Suzanne Garwood, *Executive Director, AGC, Chase*
R. Colgate Selden, *Managing Director and Head of Regulation and Compliance, Promontory MortgagePath LLC*

2:00 PM - 3:15 PM

Emerging Issues Track: Fraud Issues

Location: Celestin Ballroom C, Level Three

Fraud is an increasingly pressing issue and incidences of loss are on the rise. Learn how to spot and prevent fraud and train employees to recognize key risk factors.

Speakers

Harold A. Davis, *Supervisory Special Agent, Financial Crimes Squad, New Orleans, Federal Bureau of Investigations*

Kathleen Lowry, *Director, Internal Audit, The Money Source Inc.*

Jennifer Stockett, *Deputy Assistant Director, Office of Financial Institutions, Consumer Financial Protection Bureau*

2:00 PM - 2:30 PM

Litigation Forum Track: SCRA

Location: Empire Ballroom B, Level Two

Speaker

Bryan T. Kostura, *Member, McGlinchey Stafford*

2:30 PM - 3:15 PM

Litigation Forum: FDCPA and Servicing

Location: Empire Ballroom B, Level Two

Speakers

Richard Gottlieb, *Partner, Manatt, Phelps & Phillips, LLP*

Brett Natarelli, *Partner, Manatt, Phelps & Phillips, LLP*

3:15 PM - 3:30 PM

Refreshment Break

Location: Empire Ballroom Foyer, Level Two

3:30 PM - 4:45 PM

Certified Mortgage Compliance Track: TILA Compliance Basics

Location: Empire Ballroom C, Level Two



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Gain an understanding of the Truth in Lending Act. Learn about enforcement of the rule and get tips and resources from experts on complying with the rule.

Speakers

Kris D. Kully, *Partner, Mayer Brown LLP*

Joseph T. Lynyak, III, *Partner, Dorsey & Whitney LLP*

Daniel Sawatzke, *Chief Compliance Officer, Academy Mortgage Corporation*

3:30 PM - 4:45 PM

Emerging Issues Track: Lending to Nontraditional Borrowers

Location: Celestin Ballroom C, Level Three

This session focuses on the legal issues that create compliance challenges around lending to nontraditional borrowers, including immigrants, borrowers employed by the gig economy, nontraditional wage earners, multigenerational households and more.

Speakers

Jeremy McLaughlin, *Associate, K&L Gates*

Ellen Rose, *Director, Treliant, LLC*

Sheraz Syed, *Regulatory Associate, Mortgage Bankers Association*

3:30 PM - 4:00 PM

Litigation Forum Track: ADA Accessibility

Location: Empire Ballroom B, Level Two

Speakers

Eric D. Houser, *President, Houser & Allison, APC*

Katie Massimo, *Managing Attorney, Houser & Allison, APC*

Gary Weingarden, *Senior Counsel and Privacy Subject Matter Expert, Quicken Loans Inc.*

4:00 PM - 4:30 PM

Litigation Forum Track: TCPA



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Location: Empire Ballroom B, Level Two

Speaker

Jason W. McElroy, Partner, Weiner Brodsky Kider PC

4:30 PM - 5:00 PM

Litigation Forum Track: Developments in Administrative Law

Location: Empire Ballroom B, Level Two

Speakers

David L. Permut, Partner, Goodwin

Levi Swank, Associate, Goodwin

5:00 PM - 6:00 PM

Certified Mortgage Compliance Professionals Track: Fair Lending and Equal Opportunity Laws

Location: Empire Ballroom C, Level Two

This session provides an overview of the legislation that shapes fair lending and equal opportunity compliance rules for the mortgage industry. This course covers the purpose and main provisions of the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FH Act), the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA), and Section 342 of the Dodd-Frank Act regarding diversity and inclusion.

Speakers

Rebecca Blabolil, Chief Compliance Officer, Guaranteed Rate, Inc.

Olivia Kelman, Attorney, K&L Gates

Tori Shinohara, Partner, Mayer Brown LLP

5:00 PM - 6:00 PM

Emerging Issues Track: Flood NFIP in the Age of Extreme Weather Events

Location: Celestin Ballroom C, Level Three

Extreme weather events that result in devastating impacts are becoming increasingly frequent events. Learn how this trend will effect flood insurance, claims, possible changes to flood maps and



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insurance structures.

Speakers

Scott Giberson, *Principal, Flood Compliance, CoreLogic*

Brandy Hood, *Counsel, Buckley LLP*

Sara Singhas, AMP, *Director, Loan Administration, Mortgage Bankers Association*

5:00 PM - 5:30 PM

Litigation Forum Track: Significant State Cases

Location: Empire Ballroom B, Level Two

Speaker

Michelle A. Mierzwa, *Partner, Compliance, Licensing and Regulatory Division, Wright, Finlay & Zak, LLP*

5:30 PM - 6:00 PM

Litigation Forum Track: Secondary Market/Repurchase

Location: Empire Ballroom B, Level Two

Speaker

James W. Brody, *Manager, Mortgage Banking Group, Johnson Thomas*

6:00 PM - 7:00 PM

Opening Reception in the Exhibit Area: Laissez Le Bons Temps Roulez

Location: Empire Ballroom Foyer, Level Two

Monday, May 6, 2019

7:30 AM - 5:00 PM

Registration

Location: Empire Ballroom Foyer, Level Two

8:00 AM - 8:30 AM

Continental Breakfast

Location: Empire Ballroom Foyer, Level Two

8:00 AM - 5:00 PM

Exhibit Area Open

Location: Empire Ballroom Foyer, Level Two

8:30 AM - 10:00 AM

Opening General Session: From Bleak to Booming: Rebuilding a Bustling Business-scene

Location: Empire Ballroom B, Level Two



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As lieutenant governor of Louisiana and 61st Mayor of New Orleans, Mitch Landrieu has led through Hurricane Katrina and its aftermath, Hurricanes Rita, Gustav, Ike, and Isaac, the BP oil spill, and a national recession. Landrieu knows what it takes to rebound from crises. He believes government alone is not enough to repair the economy, but that that partnering with local business leaders paves the path to prosperity. Through his riveting story of New Orleans' comeback, Landrieu reveals how clear command, control and communication can get you through any crisis, how public-private partnerships pave the path to prosperity, why ethical leadership is good for business and why the future of America runs through cities.

Speakers

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

Mitch Landrieu, *Former Mayor of New Orleans, Former Lieutenant Governor, Louisiana*

Justin Wiseman, *Associate Vice President and Managing Regulatory Counsel, Mortgage Bankers Association*

10:00 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Empire Ballroom Foyer, Level Two

10:15 AM - 11:30 AM

General Session: A Discussion of Legal Issues with Industry Regulators

Location: Empire Ballroom B, Level Two

Join us for a discussion between general counsels. Gain insight on the current and emerging legal issues facing two of the industry's primary regulators.

Speakers



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The Honorable J. Paul Compton, Jr., *General Counsel, U.S.
Department of Housing and Urban Development*

The Honorable Robert M. Couch, CMB, *Counsel, Bradley Arant
Boult Cummings, LLP*

Alfred Pollard, *General Counsel, Federal Housing Finance Agency*

11:30 AM - 12:45 PM

Luncheon with Featured Speaker: Mark McArdle

Location: Storyville Hall, Level Three

Mark McArdle, Assistant Director, The Office of Mortgage Markets,
Consumer Financial Protection Bureau

Speaker

Mark McArdle, *Assistant Director, The Office of Mortgage Markets,
Consumer Financial Protection Bureau*

1:00 PM - 2:15 PM

Ongoing Compliance Challenges of Social Media

Location: Empire Ballroom C, Level Two

Social media marketing is a key tool for loan originators and companies that are seeking to increase production volumes. This activity is heavily regulated and monitoring employees social media can be a challenge for compliance professionals. This panel walks through common social media scenarios to illustrate the latest requirements and how to build effective systems to ensure enterprise compliance.

Speakers

Meredith Swartz Dante, *Partner, Ballard Spahr LLP*

Eric Goldberg, *Partner, Akerman LLP*

Kristina Larese, *Managing Legal Counsel, Fifth Third Bank*

David K. Stein, *Partner, Bricker & Eckler LLP*

1:00 PM - 2:15 PM

Regulatory Developments Track: The Roadmap to CFPB 2.0

Location: Empire Ballroom B, Level Two



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The CFPB has undergone significant changes, culminating in its second permanent Director being confirmed. Hear from a panel of experts on what these and other changes will mean for the Bureau's rules, enforcement/supervision priorities and future direction.

Speakers

Richard Horn, *Founder and Managing Member, Garris Horn PLLC*

Ken Markison, *Of Counsel, Weiner Brodsky Kider PC*

Jeffrey P. Naimon, *Partner, Buckley LLP*

Justin Wiseman, *Associate Vice President and Managing
Regulatory Counsel, Mortgage Bankers Association*

Serving Borrowers with Limited English Proficiency (LEP)

Location: Celestin Ballroom C, Level Three

1:00 PM - 2:15 PM

As lenders seek to serve the growing population of consumers with limited English proficiency, an understanding of the legal and compliance issues is crucial. This panel will discuss the risks and other challenges associated with serving LEP borrowers.

Speakers

Blake Chavis, *Assistant Regulatory Counsel, Mortgage Bankers
Association*

Tobias Moon, *Partner, Husch Blackwell*

Dave Rosamond, *Vice President and Assistant General Counsel,
Chase & Co.*

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

Refreshment Break in the Exhibit Area

Location: Empire Ballroom C, Level Two

2:15 PM - 2:30 PM



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2:30 PM - 3:45 PM

Applied Compliance Track: UDAAP Compliance

Location: Empire Ballroom C, Level Two

This session presents scenarios that may present violations to the Unfair Deceptive and Abusive Acts and Practices (UDAAP) rule. Attend this session to test your analysis of the situation against the experts and learn key principles for conducting UDAAP analysis.

Speakers

Anthony (Tony) Alexis, *Partner, Goodwin*

Monika McCarthy, *Managing Director and General Counsel, CrossCheck Compliance LLC*

Stephanie C. Robinson, *Partner, Mayer Brown LLP*

Michelle L. Rogers, *Partner, Buckley LLP*

2:30 PM - 3:45 PM

Regulatory Developments Track: TCPA Legal and Compliance Developments

Location: Empire Ballroom B, Level Two

The Telephone Consumer Protection Act (TCPA) is one of the largest sources of potential liability for businesses today and the rules are constantly changing. Learn what has changed in the regulations, how to best protect yourself from liability and the latest from the cases being litigated.

Speakers

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

Edward Chang, *Partner, Consumer Financial Services, Blank Rome LLP*

Daniel J.T. McKenna, *Partner, Ballard Spahr LLP*

Eric Troutman, *Partner, Squire Patton Boggs*

2:30 PM - 3:45 PM

Updates on Three Important Issues



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Location: Celestin Ballroom C, Level Three

It can be hard to keep track of the constant changes in investor requirements or potential areas of legal liability that face mortgage lenders. This panel explores the changes lenders need to make to the 1003 to comply with GSE requirements, the explosion of litigation around websites under the Americans with Disabilities Act (ADA) as well as how the government has expanded the use of FIRREA to cover different alleged violations.

Speakers

Derek Adams, *Partner, Feldesman Tucker Leifer Fidell LLP*

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

Ari Karen, *Principal, Offit Kurman*

Michael Sullivan, *Senior Vice President and General Counsel, Pulte Mortgage LLC*

4:00 PM - 5:00 PM

Mortgage Loan Originator Temporary Authority

Location: Empire Ballroom C, Level Two

The recently passed regulatory relief bill created "temporary authority" for loan officers to continue to originate loans when moving their employment from a company requiring federal registration to one requiring state licensure. This provision of the law will become effective in November. Join a special session to explore what this means for the industry and how the National Mortgage Licensing System (NMLS) will accommodate this new status.

Speakers

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



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Haydn J. Richards, Jr., *Partner, Bradley Arant Boult Cummings, LLP*
Bill Young, *Vice President, NMLS Business Services, Conference of State Bank Supervisors*

4:00 PM - 5:00 PM

Roundtable: TCPA Q&A

Location: Celestin Ballroom C, Level Three

Speakers

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

Daniel J.T. McKenna, *Partner, Ballard Spahr LLP*

Eric Troutman, *Partner, Squire Patton Boggs*

4:00 PM - 5:00 PM

Roundtable: UDAAP Q&A

Location: Strand 2, Level Two

Speakers

Anthony (Tony) Alexis, *Partner, Goodwin*

Monika McCarthy, *Managing Director and General Counsel, CrossCheck Compliance LLC*

Stephanie C. Robinson, *Partner, Mayer Brown LLP*

Michelle L. Rogers, *Partner, Buckley LLP*

4:00 PM - 5:00 PM

Special Session and Networking: The ROI on D&I for Law Firms

Location: Empire Ballroom B, Level Two

The demand is clear: top lawyers at major companies across a variety of sectors seek law firms with a demonstrated commitment to providing diverse representation reflective of the communities and customers they serve. Learn about three key issues: the open letter sent to the law firm community from 170 General Counsels earlier this year, the American Bar Association's Rule 113 and The Mansfield Rule, all working to boost diversity within the ranks of law firms. Our expert panel shares insight on how this plays out in our industry and provides inspiration on what you need to do to meet this demand and not be left behind. After this interactive session, join us for a private networking event to make new



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connections prior to the start of the conference reception.

Speakers

Gregory Camp, *Managing Senior Counsel, PNC Bank, National Association*

Melissa B. Donaldson, *Vice President and Chief Diversity Officer, Wintrust Mortgage, a Division of Barrington Bank & Trust Company, N.A.*

Lydia A. Morley, *Vice President and Assistant General Counsel, U.S. Bank Home Mortgage*

D. L. Morriss, *Partner, Hinshaw & Culbertson LLP*

5:00 PM - 6:00 PM

Networking Reception: Bourbon Street Social

Location: 8 Block Kitchen & Bar, Level Three

Tuesday, May 7, 2019

7:30 AM - 5:00 PM

Registration

Location: Empire Ballroom Foyer, Level Two

8:00 AM - 8:30 AM

Continental Breakfast

Location: Empire Ballroom Foyer, Level Two

8:00 AM - 5:00 PM

Exhibit Area Open

Location: Empire Ballroom Foyer, Level Two

8:30 AM - 10:00 AM

General Session: Observations on the Court

Location: Empire Ballroom B, Level Two

Get an overview of the new dynamics on the Supreme Court and the matters which are pending or are likely to be taken up by the Court this term. Our panelists both previously served in the Office of the Solicitor General for the Department of Justice and bring their unique perspective and insight to the discussion.

Speakers



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Elaine Goldenberg, *Partner, Munger, Tolles & Olson, LLP*

The Honorable Helen R. Kanovsky, *General Counsel, Mortgage Bankers Association*

Roman Martinez, *Partner, Latham & Watkins LLP*

10:00 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Empire Ballroom Foyer, Level Two

10:15 AM - 11:30 AM

Applied Compliance Track: Implementing LO Compensation

Location: Empire Ballroom B, Level Two

Loan Originator compensation is an increasingly important focus as production shifts to a purchase-oriented market. Walk through hypothetical compensation plans to discuss what is allowed under the rules and what is not.

Speakers

Richard J. Andreano, Jr., *Partner, Ballard Spahr LLP*

Russell R. Bruch, *Of Counsel, Morgan Lewis & Bockius LLP*

Troy Garris, *Founder and Managing Member, Garris Horn PLLC*

Lisa Klika, *Chief Compliance Officer and Senior Vice President, Guild Mortgage Company*

Benjamin Olson, *Partner, Buckley LLP*

10:15 AM - 11:30 AM

Fintech/Regtech Track: Reporting and Analyzing HMDA Data

Location: Celestin Ballroom C, Level Three

The new data fields required by the 2015 HMDA rule will be publicly reported for the first time in 2019. Learn successful practices for managing the reporting of the data, strategies for interpreting your data relative to peers and possible changes to the HMDA regime on the horizon.

Speakers



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10:15 AM - 11:30 AM

R. Andrew Arculin, *Partner, Venable LLP*
Melissa Kozicki, *Director, Compliance, Mortgage Builder Software*
Leslie A. Sowers, *Partner, Weiner Brodsky Kider PC*
Robert L. Turner, *Vice President, CRA Officer and Compliance
Manager, Colonial Savings, F.A.*
**Regulatory Developments Track: Litigation Challenges Facing the
Industry**

Location: Empire Ballroom C, Level Two

Participate in a discussion of the most recent major litigation cases involving mortgage lending. Panelists review major enforcement actions of the CFPB, DOJ and U.S. Department of Housing and Urban Development (HUD) and provide perspective on what that means for all lenders.

Speakers

Christy Ames, *Senior Vice President and General Counsel, Republic
Bank & Trust Company*

Paul F. Hancock, *Partner, K&L Gates*

Thomas M. Hefferon, *Partner, Goodwin*

Allison J. Schoenthal, *Partner, Hogan Lovells US LLP*

Andrew K. Stutzman, *Partner, Stradley Ronon, Stevens & Young,
LLP*

11:30 AM - 12:45 PM

Networking Lunch

Location: Storyville Hall, Level Three

1:00 PM - 2:15 PM

Applied Compliance Track: RESPA Section 8 Compliance

Location: Empire Ballroom B, Level Two

RESPA Section 8 and the associated issues—marketing services agreements, joint ventures, etc.—are increasingly a focus of the industry following the PHH decision. Experts consider various practices to discuss the state of RESPA following the decision and



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offer thoughts on how to navigate the uncertain landscape.

Speakers

Amanda Daeges, *Vice President and Assistant General Counsel, U.S. Bank*

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

Kathleen (Kitty) Ryan, *Of Counsel, Financial Services Group, Morrison & Foerster LLP*

Loretta Salzano, *President, Franzen and Salzano, PC*

Phillip L. Schulman, *Partner, Mayer Brown LLP*

1:00 PM - 2:15 PM

Fintech/Regtech Track: Data Security and Privacy Update

Location: Celestin Ballroom C, Level Three

Data security must always be top of mind for anyone focused on business risks. Join a discussion on best practices for data security, identifying emerging threats and how to structure a flexible and responsive data security regime.

Speakers

Sheilah Goodman, *Associate General Counsel, Fannie Mae*

Thomas Kearney, *Partner, Akerman LLP*

Mark Melodia, *Partner, Holland & Knight, LLP*

Timothy Tobin, *Partner, Hogan Lovells US LLP*

1:00 PM - 2:15 PM

Regulatory Developments Track: The Path Forward on GSE Reform

Location: Empire Ballroom C, Level Two

This session will provide the latest analysis of what “administrative reform” and possible legislative reform to the housing finance system might look like. Attend this session so you’ll be prepared to



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address impacts to your business when reform is passed.

Speakers

Nikitra Bailey, *Executive Vice President, Center for Responsible Lending*

David Dworkin, *President and Chief Executive Officer, National Housing Conference*

Steve O'Connor, *Senior Vice President, Public Policy and Industry Relations, Mortgage Bankers Association*

Damon Smith, *Partner, Jenner & Block LLP*

2:15 PM - 2:30 PM

Refreshment Break in the Exhibit Area

Location: Empire Ballroom Foyer, Level Two

2:30 PM - 3:45 PM

Applied Compliance Track: Servicing Developments

Location: Empire Ballroom B, Level Two

This session take a close look at recent compliance developments of particular importance to servicers, including Successors in Interest and changes to the Periodic Statements in Bankruptcy.

Speakers

Krista Cooley, *Partner, Mayer Brown LLP*

Matthew Simon, *Executive Director and Assistant General Counsel, JPMorgan Chase Bank, N.A.*

Nanci L. Weissgold, *Partner, Alston & Bird, LLP*

Phoebe Winder, *Partner, K&L Gates*

2:30 PM - 3:45 PM

Fintech/Regtech Track: Leveraging Big Data Responsibly

Location: Celestin Ballroom C, Level Three

Savvy businesses are constantly seeking ways to better leverage and use the vast amounts of data currently being generated and captured by today's technology. Learn how to do so responsibly in a



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manner that complies with current legal responsibilities and awareness of the emerging risks.

Speakers

Amy Bishop, *Deputy General Counsel, Quicken Loans, Inc.*

Andrew Glass, *Partner, K&L Gates*

David Shirk, *Member, LotsteinLegal PLLC*

Jonice Gray Tucker, *Partner, Buckley LLP*

Regulatory Developments Track: Major State Law Developments

Location: Empire Ballroom C, Level Two

2:30 PM - 3:45 PM

State legislatures continue to be sources of new requirements for our industry and state regulators or attorneys general are aggressive enforcers of the existing rules. Learn about key emerging trends in state laws, regulatory/enforcement actions and supervisory practices.

Speakers

Holly Spencer Bunting, *Partner, Mayer Brown LLP*

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

Melissa Koupal, *Senior Vice President, Loan Integrity, loanDepot.com, LLC*

Kathryn L. Ryan, *Partner, Buckley LLP*

Compliance Conversations: Enforcement / Litigation

Location: Bolden 3, Level Two

4:00 PM - 5:00 PM

Speakers

Paul F. Hancock, *Partner, K&L Gates*

Thomas M. Hefferon, *Partner, Goodwin*

Allison J. Schoenthal, *Partner, Hogan Lovells US LLP*



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MBA's **LEGAL ISSUES & REGULATORY COMPLIANCE** CONFERENCE 2019

MAY 5-8 | NEW ORLEANS, LA



4:00 PM - 5:00 PM

Compliance Conversations: LO Comp

Location: Bolden 2, Level Two

Speakers

Richard J. Andreano, Jr., *Partner, Ballard Spahr LLP*

Russell R. Bruch, *Of Counsel, Morgan Lewis & Bockius LLP*

Troy Garris, *Founder and Managing Member, Garris Horn PLLC*

Lisa Klika, *Chief Compliance Officer and Senior Vice President, Guild Mortgage Company*

Benjamin Olson, *Partner, Buckley LLP*

4:00 PM - 5:00 PM

Compliance Conversations: RESPA Section 8

Location: Bolden 4, Level Two

Speakers

Amanda Daeges, *Vice President and Assistant General Counsel, U.S. Bank*

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

Kathleen (Kitty) Ryan, *Of Counsel, Financial Services Group, Morrison & Foerster LLP*

Loretta Salzano, *President, Franzen and Salzano, PC*

Phillip L. Schulman, *Partner, Mayer Brown LLP*

4:00 PM - 5:00 PM

Government Lending Update

Location: Celestin Ballroom C, Level Three

The government lending programs (FHA, VA, USDA) comprise a growing share of many lenders' volume. Changes to program requirements or enforcement actions can be difficult to track. Join a group of experts for a conversation exploring the key changes to be aware of and the important missteps to avoid. Feel free to bring your questions!



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Speakers

Krista Cooley, Partner, Mayer Brown LLP

Craig Lackey, Executive Vice President and General Counsel,
Rushmore Loan Management Services, LLC

Michelle L. Rogers, Partner, Buckley LLP

State Examination / Enforcement Trends

Location: Empire Ballroom C, Level Two

4:00 PM - 5:00 PM

State regulators continue to be vigorous enforcers of consumer protection laws. Our experienced panel shares important trends in state examination and enforcement that are important for you to know. Feel free to bring your questions!

Speakers

Sunny S. Huo, Attorney at Law, Severson & Werson

Melissa Koupal, Senior Vice President, Loan Integrity,
loanDepot.com, LLC

Kathryn L. Ryan, Partner, Buckley LLP

John D. Socknat, Partner, Ballard Spahr LLP

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

Location: Bywater Pool Deck, Level Five

5:00 PM - 6:00 PM

Wednesday, May 8, 2019

8:00 AM - 9:15 AM

**Committee Meeting: Legal Issues, Regulatory Compliance and
Quality Assurance (Open to MBA Members; Closed to Media)**

Location: Strand 10, Level Two

8:00 AM - 12:30 PM

Registration

Location: Empire Ballroom Foyer, Level Two

9:00 AM - 9:30 AM

Continental Breakfast

Location: Empire Ballroom Foyer, Level Two

9:30 AM - 11:00 AM

Compliance Officers in Era of Digital Mortgage



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Location: Celestin Ballroom C, Level Three

Join an interactive discussion about the evolving role of the compliance team as the prevalence of digital mortgage and fintech has grown. How are the developments in technology changing what we do and how we do it? Are new skill sets and training needed? Do new tools exist that can enhance our productivity? Are a greater proportion of hours now spent on technology vendor oversight? Come participate in a "town hall" exchange where those of us coping with these new challenges on the front line every day will ask each other questions and share our success stories.

Speakers

Jessica Carroll, *Chief Compliance Officer, PennyMac Financial Services, Inc.*

Jack Konyk, *Executive Director, Government Affairs, Weiner Brodsky Kider PC*

Katrina Loken, *Vice President, Compliance, Primary Residential Mortgage, Inc.*

David Upbin, *Vice President, Education Operations and Programming, & MBA Strategy, Mortgage Bankers Association*

Legal Ethics

Location: Empire Ballroom C, Level Two

This interactive program uses hypotheticals to explore lawyers' confidentiality and disclosure duties in the context of clients' intent to commit future misconduct. Among other things, the program will address: the difficulty of distinguishing between past and future misconduct; clients' intent to offer false testimony; providing advice on client conduct illegal under federal law but allowed under state law; applying the attorney-client privilege "crime-fraud exception;" clients' intent to commit future

9:30 AM - 11:00 AM



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misconduct that will cause financial injury, or someone's bodily harm or death.

Speaker

Thomas E. Spahn, *Partner, McGuireWoods LLP*

11:00 AM - 11:15 AM

Refreshment Break

Location: Empire Ballroom Foyer, Level Two

11:15 AM - 12:30 PM

The Conference Super Session

Location: Celestin Ballroom C, Level Three

The conference wraps up with a facilitated super session featuring top legal and compliance experts. Bring your questions from the many issues discussed at the conference. Every topic is fair game in this popular session that will address legislation and litigation as well as regulatory requirements. Casual attire welcome.

Speakers

Blake Chavis, *Assistant Regulatory Counsel, Mortgage Bankers Association*

Reid F. Herlihy, *Partner, Ballard Spahr LLP*

Joseph H. Hickey, *Member, Dykema Gossett PLLC*

Richard Horn, *Founder and Managing Member, Garris Horn PLLC*

Michael Y. Kieval, *Member, Weiner Brodsky Kider PC*

Justin Kontul, *Partner, Reed Smith, LLP*

Brian S. Levy, *Of Counsel, Katten & Temple, LLP*

Loretta Salzano, *President, Franzen and Salzano, PC*

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



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