

MBA's TECHNOLOGY SOLUTIONS CONFERENCE & EXPO 2019

MARCH 24-27
HYATT REGENCY DALLAS

Sunday, March 24, 2019

7:30 AM - 7:00 PM

Registration

Location: Reunion Foyer, Lobby Level

9:00 AM - 4:00 PM

MBA Education Presents: Residential Mortgage Banking for the IT Professional (Full-Day Workshop; Separate Registration Required)

Location: Cumberland B, Exhibition Level

Register for both this workshop and TECH19 and receive \$50 off each for a total discount of \$100. To help its institution reach its business goals, strategic objectives, and remain in compliance with regulators, the IT team needs to be a partner to its business peers. This workshop emphasizes the interrelated roles of the departments within a residential mortgage banking firm and the relationship of various institutions and agencies in the real estate finance industry. The course provides a basic foundation in loan production, secondary marketing, and servicing. It also highlights key concepts in real estate mathematics, quality control, and of increasing importance, the latest in regulatory compliance and the impact rules and regulations have on technology and vendor management.

Who Should Attend?

Chief Technology Officers; Chief Information Officers; IT Professionals of all levels of experience; Anyone seeking to gain a foundational understanding of residential mortgage finance concept

Pricing and Registration

MBA Members – Before Feb. 10: \$400. After Feb. 10: \$450
Non-members – Before Feb. 10: \$550. After Feb. 10: \$600
Please contacteducation@mba.org for your discount or to register.

9:00 AM - 4:00 PM

MISMO Fundamentals (Full-day Workshop; Separate Registration Required)



Schedule and speakers subject to change.
For the latest updates, download the MBA mobile app.
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Location: Cumberland E, Exhibition Level

Register for both this workshop and TECH19 and receive \$50 off each for a total discount of \$100. The workshop provides an overview of MISMO®, the Mortgage Industry Standards Maintenance Organization. Instructors explore how MISMO adds value to the industry; core concepts which are foundational to the standards; the standards development process; the purpose and organization of the Logical Data Dictionary and the MISMO Reference Model.

Who Should Attend?

IT and Business Professionals of all levels of experience. This workshop is designed for business and technology professionals who are currently (or who may soon be) involved in the consideration, planning, and/or development of a MISMO-based project.

Pricing and Registration

MBA and MISMO Members – Before February 10: \$349/After February 10: \$400
Non-members – Before February 10: \$500/ After February 10: \$600

Please contactinfo@mismo.org for your discount or to register.

2:00 PM - 3:00 PM

Information Security Work Group (Open to Members; Closed to Media)

Location: Cumberland F, Exhibition Level

3:15 PM - 4:15 PM

MBA CREF Technology Officers Roundtable (Open to Member Commercial/Multifamily Mortgage Banking Firms; Closed to Media)

Location: Cumberland J, Exhibition Level

3:15 PM - 4:15 PM

MBA Residential Technology Forum "ResTech" (Closed to Media)

Location: Pegasus B, Lobby Level

4:30 PM - 5:30 PM

Special Session: How Technology is Rapidly Changing the Mortgage Industry



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Location: Reunion Ballroom A, Lobby Level

Technologies that have revolutionized other industries are finally coming to the mortgage industry. This interactive session will discuss the significant changes that are already underway and those that may soon come to both the mortgage banking and commercial real estate finance industries.

Speakers

Teresa Blake, *Managing Director, KPMG LLP*

John Cabell, *Director, Financial Services, Global Business Intelligence Team, J.D. Power and Associates*

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

Aaron Perlis, *Executive Vice President and Chief Technology Officer, Walker & Dunlop, LLC*

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

5:30 PM - 7:00 PM

Opening Reception in THE INNOVATION HUB: Don't Mess with TECH!

Location: Landmark Ballroom, Lobby Level

Monday, March 25, 2019

7:30 AM - 5:30 PM

Registration

Location: Reunion Foyer, Lobby Level

8:00 AM - 8:30 AM

Continental Breakfast

Location: Reunion Foyer, Lobby Level

8:30 AM - 10:00 AM

Opening General Session: The Future of Innovation

Location: Reunion Ballroom E, Lobby Level

What does it take to transform a company from status quo market contender to forward-thinking and dynamic player of the future? Industry leader and expert George Blankenship looks to the future



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and explores this question in an engaging and thought-provoking presentation. Widely recognized as the architect of Apple's brand-building retail strategy, Blankenship formulated and executed one of the most successful retail growth strategies in history by turning the classic engagement model on its head. Most recently, he revolutionized the auto industry by redefining the car-buying experience in his executive role at Tesla Motors. Bringing 30 years of industry experience and invigorating insight, Blankenship shows you how to build your brand based on the unique value that your company provides and how to market and attract new customers. Audience members take away fresh, fascinating ideas and innovative tools for rethinking their role in a competitive environment. The keynote presentation will be preceded by the MBA Insights TECH All-Star and MISMO Awards.

Speakers

George Blankenship, *Former Executive at Tesla Motors, Apple Computer and Gap, Inc.*

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

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

Pop-up Shop: Gravitas

Location: Windsor Room, Atrium Level

Visit The Confidence Closet featuring women's clothing line Gravitas. Shop the latest arrivals or sign up for a free personal styling session with Gravitas CEO and Founder, Lisa Sun.

Mark your calendar to hear Lisa Sun speak at the mPower Lunch on Tuesday at 12:30.

9:00 AM - 7:00 PM

10:00 AM - 10:30 AM

Refreshment Break in THE INNOVATION HUB



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- 10:00 AM - 5:30 PM *Location: Landmark Ballroom, Lobby Level*
THE INNOVATION HUB is Open
- 10:00 AM - 10:30 AM *Location: Landmark Ballroom, Lobby Level*
THE MEETING SPOT: Q&A with George Blankenship
Location: Landmark Ballroom, Lobby Level
Speaker
George Blankenship, Former Executive at Tesla Motors, Apple Computer and Gap, Inc.
- 10:30 AM - 11:30 AM **CREF Track: Borrow and Steal: What CREF Can Learn from Single-family Technology**
Location: Reunion Ballroom A, Lobby Level

With millions of customers and a more homogenous lending market, the single-family mortgage market is a “first-mover” in technology relative to commercial/multifamily. Come hear how key developments in single-family technology are (and are not) likely to flow through to commercial/multifamily.

Speakers

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

Todd Hougaard, Software Product Manager, Mortgage Cadence

Paul Orlando, Executive Vice President and Chief Information Officer - Mortgage Lending, Flagstar Bank, FSB

Rakesh Sheth, Senior Vice President and Head, Business Insights and Digital Strategy, Wells Fargo Home Mortgage

- 10:30 AM - 11:30 AM **Cybersecurity & Privacy Track: Balancing Security & Innovation in the Digital Lending Era**
Location: Reunion Ballroom C, Lobby Level

Data breaches and evolving strategies of bad actors are putting financial institutions under more pressure than ever before. In our



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first Cybersecurity session of the day, experts offer insight into the most important threats security leaders need to pay attention to. Steps necessary to foster a security-first culture and detail the security measures necessary to protect sensitive information.

Speakers

Jonathan Debonis, *Head of Security/CISO, Blend*

Brian Magruder, Ph.D, *Senior Vice President, SunTrust Bank*

Donald Schmidt, *Director, Deputy Chief Information Security Officer, Fannie Mae*

10:30 AM - 11:30 AM

Tech Showcase I with Tech Talk: Data Driven Strategy and Leadership

Location: Reunion Ballroom E, Lobby Level

MBA's Annual Tech Showcase offers unrivaled access to the innovative products serving the specific technological needs of the residential mortgage industry. This year's Tech Showcase offers 24 six-minute demos on the large stage all day on Monday, March 25. Our first Showcase begins with a 15-minute Tech Talk: Data Driven Strategy and Leadership

Showcase I - Demo Schedule

PodiumSocial media for loan officers

FloifyDigital mortgage automation - Point-of-Sale solution

Nesthawk by Agent FindNationwide MLS search agent

Ephesoft Cloud HyperExtenderDigital mortgage content capture platform

SecureDockSAAS solution, cloud-based document transfer and storageSnapdocsDigital loan closing platform

Speakers

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



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11:45 AM - 12:30 PM

Management Advisors TVMA inc.

Rob Van Raaphorst, *Associate Vice President Public Affairs,*
Mortgage Bankers Association

CREF Track: Build vs. Buy: Realities and Trade-offs

Location: Reunion Ballroom A, Lobby Level

Technology development often involves a choice between building technology and buying an “off-the-shelf” product. This session highlights key drivers of the build-or-buy decision and the opportunities, challenges and realities of build AND buy in today’s tech-driven firms.

Speakers

Suzy Bashore, *Chief Information Officer, PGIM Real Estate Finance*

Robert Orkis, *Principal, RKO Technical Services LLS*

Aaron Perlis, *Executive Vice President and Chief Technology Officer,*
Walker & Dunlop, LLC

11:45 AM - 12:30 PM

Cybersecurity & Privacy Track: Securing the Cloud

Location: Reunion Ballroom C, Lobby Level

As the costs and complexity of conventional data centers and infrastructures rise, the mortgage banking industry is increasingly turning to the cloud. However, securing corporate technology resources and data remains the responsibility of the client. In this session, experts discuss threats to cloud assets, so you can learn how to properly configure and secure your cloud environments.

Speakers

Eliza Barry, *Marketing Director, Technology Solutions, Richey May & Co., LLP*

Brad Dispensa, *Senior Solution Architect, Security and Compliance,*



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11:45 AM - 12:30 PM

Amazon Web Services

Arnel Manalo, *Cybersecurity Architect, Richey May & Co., LLP*

Tech Showcase II

Location: Reunion Ballroom E, Lobby Level

MBA's Annual Tech Showcase offers unrivaled access to the innovative products serving the specific technological needs of the residential mortgage industry. This year's Tech Showcase offers 24 six-minute demos on the large stage all day on Monday, March 25. Showcase II - Demo Schedule

Pavaso Remote online notarization tool

CompenSafe by LBA Ware, Mortgage-specific automated incentive compensation & sales performance platform

Lender PriceDigital lending platform and PPE engine

Trapeze Income Verification by SoftWorks AI Automated underwriting for cash flow analysis

BombBomb Convert leads Lead conversion through video

Cloudvirga Digital mortgage Point-of-Sale software

Speaker

Rob Van Raaphorst, *Associate Vice President Public Affairs, Mortgage Bankers Association*

12:30 PM - 1:30 PM

Lunch in THE INNOVATION HUB

Location: Landmark Ballroom, Lobby Level

12:30 PM - 2:00 PM

mPact Lunch & Learn: Generational Approaches to Technology

Location: Pegasus A, Lobby Level

Interested in technology and its impact on the real estate industry? Make sure to attend our mPact Lunch & Learn: Generational Approaches to Technology. This unique event is a collaborative effort with Mortgage Industry Standards Maintenance Organization (MISMO) to provide an engaging discussion on the future of technology within our industry. Wes Horbatuck, Business



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Services Manager at Compass Analytics and mPact Steering Committee member, will be facilitating the discussion. Make sure you don't miss your chance to shape the future of our industry!

Speakers

Wes Horbatuck, *Business Services Manager, Compass Analytics*
Krystal Thomas, *Government Program Specialist, Mortgage Bankers Association*

2:00 PM - 3:00 PM

CREF Track: CREF TECH Show and Tell I

Location: Reunion Ballroom A, Lobby Level

This interactive session offers demonstrations from mortgage banking firms and 3rd party vendors of front- and back-end systems, software, hardware and other technologies of interest to technology professionals in the CREF space.

Speakers

Scott Keith, *Managing Director, ReallInsight*
Ryan Kimura, *Industry Principal, Asset Optimization, RealPage, Inc.*
Bruce Oliver, *Assistant Vice President, Commercial Multifamily Policy, Mortgage Bankers Association*
Chad Summers, *Director, Sales, Lending Standard*

2:00 PM - 3:00 PM

Cybersecurity & Privacy Track: The Art and Science of Vendor Management

Location: Reunion Ballroom C, Lobby Level

The quality and performance of vendors can have a tremendous impact on day-to-day operations. Guidance on how to create a robust, compliance program is scant, making the process more of a fine art than an exact science. This panel outlines the steps lenders should take to create an effective vendor management program



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for their mortgage operations.

Speakers

Erin Harris, *Manager, Vendor Management, Mortgage Quality Management & Research*

Katie Klauss, *Senior Vice President, Operations, Moria Development, Inc. dba Peoples Mortgage Company*

Alex Wood, *CISO, Pulte Mortgage LLC*

Tech Showcase III with Tech Talk: Laying a Foundation for Successful Innovation

Location: Reunion Ballroom C, Lobby Level

2:00 PM - 3:00 PM

Showcase III - Demo Schedule

Black Knight's Rapid Analytics Platform Virtual analytics delivering instant, data-driven insights for lenders, servicers and analysts

NestReady End-to-end home buying platform

MyCRMDashboard by Continuity Programs, Inc.

Factom Harmony Blockchain-as-a-Service platform

NetOxygen Launchpad (v2) by Wipro Gallagher Solutions

Borrower/ banker portal

eOriginal Digital closing mortgage solution

Speakers

Andrew Crisenbery, *Senior Vice President, Managing Director, Black Knight*

Joseph Dombrowski, *Director of Product Management & Chief Mortgage Strategies, Sagent Lending Technologies*

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

Rob Van Raaphorst, *Associate Vice President Public Affairs, Mortgage Bankers Association*



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3:00 PM - 3:30 PM

Refreshment Break in THE INNOVATION HUB

Location: Landmark Ballroom, Lobby Level

3:30 PM - 4:30 PM

CREF Track: Working Together: Blockchain, Appraisals and Other Areas of Collaboration

Location: Reunion Ballroom A, Lobby Level

Blockchain and APIs are all about collaboration. Blockchain, perhaps the least understood revolutionary technology of our time, has the potential to dramatically change the way we maintain and verify collective actions, and APIs are allowing business partners to automate actions and interactions between systems in more streamlined and controlled ways. Learn about these — and other — important areas of growing tech interdependence through the lens of firms working collaboratively through MISMO.

Speakers

Brian K. Hunt, *Director, Data Initiatives, Fannie Mae*

Shawn Jobe, *Director, Software Development, Factual Data*

Sandip Sahni, *Executive Managing Director, Head, Transaction Services, Situs*

Matthew J. Seu, *Partner and Owner, Actualize Consulting*

Mick Smothers, *Chief Architect, Banking, EY*

3:30 PM - 4:30 PM

Cybersecurity & Privacy Track: Emerging Privacy Laws – California, GDPR and More on the Horizon

Location: Reunion Ballroom C, Lobby Level

Many organizations remain unfamiliar with California's looming privacy law. Is your organization ready? Do you understand the requirements for this law, Europe's GDPR requirement, and other privacy legislation and regulation? This session will review the requirements of these privacy laws to help your organization



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prepare and become compliant.

Speakers

Justin Antonipillai, *Chief Executive Officer, WireWheel*

Erin Barry, *Associate Vice President, Legislative Affairs, Mortgage Bankers Association*

Daniel Hoye, *Head of Privacy, Citizens Bank*

Jonathan Liu, *Partner, Consumer Finance, PwC*

3:30 PM - 4:30 PM

Tech Showcase IV with Tech Talk: Originations Technology - Where is the Future Taking Us?

Location: Reunion Ballroom E, Lobby Level

Showcase IV - Demo Schedule

Closepin Cloud-based automated closing agent compliance validation platform

HomeScout National MLS online lead and conversion platform

QualiaSecure, cloud-based title, escrow and closing platform

Blend Developer Portal

Digital consumer lending platform

Hippo Insurance Digital home insurance for the mortgage industry

Blue Sage Multi-channel digital lending platform

Speakers

Michael Kolbrener, *Chief Technology Officer, PromonTech*

Rob Van Raaphorst, *Associate Vice President Public Affairs, Mortgage Bankers Association*

4:30 PM - 5:30 PM

Networking Reception in THE INNOVATION HUB: Lone Star Social

Location: Landmark Ballroom, Lobby Level

5:30 PM - 6:30 PM

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

Location: Pegasus B, Lobby Level



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Tuesday, March 26, 2019

7:30 AM - 4:30 PM

Registration

Location: Reunion Foyer, Lobby Level

8:00 AM - 8:30 AM

Continental Breakfast

Location: Reunion Foyer, Lobby Level

8:30 AM - 10:00 AM

General Session: Market Outlook and Myth Busters: RPA, AI and Machine Learning in Mortgage Lending

Location: Reunion Ballroom E, Lobby Level

Artificial Intelligence, Robotic Process Automation, and Machine Learning are all the rage these days, but will they really replace humans in complicated financial transactions? And if so, when might this happen? Our Tuesday General Session explores the upsides and downsides of these technologies to the mortgage industry. The session begins with a Market Outlook from MBA's Chief Economist, Mike Frantatoni.

Speakers

Brian Fitzpatrick, *Chief Executive Officer, LoanLogics*

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

David Frost, *Director, Commercial Mortgage Servicing Technology, Wells Fargo Bank, NA*

Brad Peterson, *Partner, Mayer Brown LLP*

Grace Qi, *Product Manager, Intelligence, Blend*

John Rogers, *Executive, Innovation Development Center, Technology Solutions Group, CoreLogic*

9:00 AM - 7:00 PM

Pop-up Shop: Gravitas

Location: Windsor Room, Atrium Level

Visit The Confidence Closet featuring women's clothing line



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Gravitas. Shop the latest arrivals or sign up for a free personal styling session with Gravitas CEO and Founder, Lisa Sun. Mark your calendar to hear Lisa Sun speak at the mPower Lunch on Tuesday at 12:30.

10:00 AM - 10:30 AM

Refreshment Break in THE INNOVATION HUB

Location: Landmark Ballroom, Lobby Level

10:00 AM - 3:30 PM

THE INNOVATION HUB is Open

Location: Landmark Ballroom, Lobby Level

10:30 AM - 11:30 AM

CREF Track: Cybersecurity: Keeping up

Location: Reunion Ballroom AB, Lobby Level

Cybersecurity threats continue to evolve, as do the best practices around identification, mitigation and regulation. Come learn how cybersecurity is impacting commercial and multifamily finance and how firms are responding.

Speakers

Brian V. Cummings, *Client Partner, Cyber Security Practice, Tata Consultancy Services*

Thomas A. Dryden, *Chief Information Security Officer, Berkadia*

10:30 AM - 11:30 AM

Designing Technological Solutions: Compliance Workflow Automation in the Digital Mortgage Era

Location: Reunion Ballroom C, Lobby Level

The digital mortgage has taken the lending industry by storm seemingly overnight. How can lenders adapt their compliance workflow to embrace the digital lending evolution while still maintaining a high level of quality and efficiency? This panel will look at compliance automation trends and provide insight into how lenders can leverage technology to bring compliance workflow into the digital mortgage era.



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Speakers

David Colwell, *Executive Vice President, Lenderprice*

Richard Lang, *Vice President, Loan Advisors Strategy and Integration Single-Family Division, Freddie Mac*

John Levonick, *Special Counsel, Financial Services Practice Group, Pepper Hamilton LLP*

Leonard Ryan, *Founder and President, QuestSoft*

10:30 AM - 11:30 AM

Digital Mortgage Track: Dissecting Digital Mortgage

Location: Marsalis Hall A, Exhibition Level

In mortgages, the focus always turns to increasing efficiency, reducing cost and maintaining compliance, but now, it is keenly focused on going 'truly' digital. But what does going digital in the mortgage industry really mean? Join this session, where we make an attempt to dissect digital mortgage and its nuances.

Speakers

Alok Bansal, *Vice President and Business Head, Wipro Gallagher Solutions*

Dino Lack, *Senior Vice President, Mortgage Technology, LoanDepot.com*

John Schleck, *Senior Vice President, Consumer Lending, Centralized and Online Consumer Lending Executive, Bank of America*

10:30 AM - 11:30 AM

Emerging Technologies Track: Robotic Automation: Separating Hype from Results

Location: Marsalis Hall B, Exhibition Level

Manual, repetitive processes are common across mortgage banks. Enter robotics: software that mimics the way staff use computers to complete rules-based work. Robotics vendors are promising that



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if you invest upfront, savings are guaranteed. Unfortunately, this often is not the case because of the nature of mortgage systems and processes, the cost of scaling, and the complexity of maintaining a solution with ever-changing third party tie-ins. Learn from other lenders how they're utilizing Robots-as-a-Service to dramatic savings in a matter of weeks with no up-front investment.

Speakers

Narayan Bharadwaj, *Senior Client Partner, Cognizant*

Jamie Carabetta, *Director, Client Services, Freddie Mac*

Dan Lader, *Chief Information Officer, IMPAC Mortgage Corp.*

Vikas Rao, *Vice President, Product Management, Encompass Digital Lending Platform, Ellie Mae, Inc.*

10:30 AM - 11:00 AM

THE MEETING SPOT: Q&A with Michael Fratantoni

Location: Landmark Ballroom, Lobby Level

11:45 AM - 12:30 PM

CRE Track: Hardware - Changing Workspaces and Infrastructure

Location: Reunion Ballroom A, Lobby Level

Advances in software can result in impacts on office hardware as well. Phones are disappearing from desks, "hoteling" and other office trends are increasing the use of laptops and other devices, and server capacity is increasingly rented rather than owned. This session explores current changes in our use of hardware and how it is affecting CRE finance firms.

Speakers

Pratik Dhebri, *Vice President, Product and Technology, CBRE Capital Markets*

Bryan Doyle, *Director, Operations and Technology, CBRE Capital Markets*

Trey Tubbs, *Senior Global Director, CBRE Capital Markets*



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11:45 AM - 12:30 PM

Designing Technological Solutions: Avoiding Common Technology Investment Pitfalls in the Mortgage Industry

Location: Reunion Ballroom C, Lobby Level

As firms continue to figure out how to utilize technology to increase sales or improve efficiency, it is important to understand how it fits in with the business strategy. Attend this session to learn the major pitfalls to avoid when investing in your technology.

Speakers

Tim Elkins, *Executive Vice President and Chief Information Officer, PrimeLending*

Alex Fan, *Vice President, Financial Services, Saxony Partners*

Joe Hamilton, *Chief Information Officer, First Guaranty Mortgage Corporation*

Bill Shuler, *CIO, Home Point Financial Corporation*

11:45 AM - 12:30 PM

Digital Mortgage Track: The Digital Mortgage – Issues and Enablers Roundtable

Location: Marsalis Hall A, Exhibition Level

eMortgage volumes are increasing rapidly. What is working, what continues to evolve, what remains to be solved for eMortgages and the digitalization of documents? Attend this open roundtable discussion to hear what others think and offer your opinions on the future.

Speakers

Michael Cafferky, *eMortgage Program Manager, Fannie Mae*

Christian Claffy, *Senior Vice President, Federal Home Loan Bank of Chicago*

Rajasekhar Penugonda, *Product Development and Senior Business*



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11:45 AM - 12:30 PM

Lead, Freddie Mac

Ann Ploetz, Senior Product Manager, ICE/MERSCORP HOLDINGS, Inc.

Nancy Pratt, Vice President, Partner Relations and Government Affairs, Pavaso, Inc.

Rachael Sokolowski, President, Magnolia Technologies LLC

Emerging Technologies Track: Artificial Intelligence in 2020

Location: Marsalis Hall B, Exhibition Level

Artificial Intelligence (AI) and machine learning are allowing banking and finance professionals to perform repetitive tasks such as processing loan packets with extremely high accuracy. Through accurate loan processing, mortgage banks can reduce or eliminate the need for human reviews, allowing individuals to perform more meaningful tasks. This session will discuss practical applications for AI in the mortgage industry.

Speakers

Richard Gagliano, President, Origination Technologies, Black Knight

Ari Gross, Ph.D., Chief Executive Officer, SoftWorks

William Packer, Executive Vice President and Chief Operations Officer, American Financial Resources, Inc.

12:30 PM - 1:30 PM

Lunch in THE INNOVATION HUB

Location: Landmark Ballroom, Lobby Level

12:30 PM - 2:00 PM

mPower Lunch: Choosing Self-Confidence

Location: Pegasus, Lobby Level

Learn to “own your moment” with Lisa Sun, Founder and CEO of ProjectGravitas, a confidence company whose patented innovations in women’s apparel and styling solutions empower every woman to have a confident sense of self. Early in her career, Sun was advised to buy a new dress, big jewelry and great shoes in



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order to develop an outer presence, or “gravitas,” that reflected her inner strength. This inspired her to develop and grow her company, but moreover, to teach women to embody the meaning of gravitas. Stop by Lisa’s on-site Trunk Show to shop her clothing line.

Speakers

Lisa Sun, *Founder and CEO, Project Gravitas*

Dawn Williams, *AMP, Associate Vice President, Conference Programming, MBA*

CREF Track: CREF TECH Show and Tell II

Location: Reunion Ballroom A, Lobby Level

2:00 PM - 3:00 PM

This interactive session offers demonstrations from mortgage banking firms and 3rd party vendors of front- and back-end systems, software, hardware and other technologies of interest to technology professionals in the CREF space.

Speakers

Kevin Fairris, *Chief Information Officer, Covius*

Aviva Fink, *Vice President, Client Success, Reonomy*

Ben Kraus, *Head of Sales, Jane.ai*

Designing Technological Solutions Track: Getting Business & Technology Leaders on the Same Page

Location: Reunion Ballroom C, Lobby Level

2:00 PM - 3:00 PM

Whether your business is focused on growth, cost reduction or compliance initiatives, the effective application of innovative technology is critical. Yet so many projects end up not delivering what the business wants. The failure to collaborate is often cited as the culprit. This expert panel outlines the synergy between



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business strategies and successful tech implementation, providing attendees with a how-to guide.

Speakers

Gary Clark, CMB, *Chief Operating Officer, Sierra Pacific Mortgage*

Tracie Hunter, *Executive Vice President, Production Business Technology, PennyMac Financial Services, Inc.*

Richard Lang, *Vice President, Loan Advisors Strategy and Integration Single-Family Division, Freddie Mac*

Sundeep Mathur, *Vice President, Digital Lending Consulting Practice, Tavant Technologies*

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

2:00 PM - 3:00 PM

Digital Mortgage Track: The Consumer at the Center: Rethinking the Business Process From the Consumer's Perspective

Location: Marsalis Hall A, Exhibition Level

Everyone's talking about going digital, but how can lenders deliver on a digital mortgage experience that's appealing to borrowers? This session explores going beyond the loan application by providing insight and examples from Fintech innovators outside of the mortgage industry. You'll see how an ideal digital experience attracts more consumers and drives more engagement.

Speakers

Eric Connors, *Senior Vice President, Product Strategy & Management, Ellie Mae, Inc.*

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

Tim Nguyen, *Co-Founder and Chief Executive Officer, BeSmartee, Inc.*

Rocky Stubbs, *Senior Vice President and Head, Direct Lending,*



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2:00 PM - 3:00 PM

Flagstar Bank, FSB

Emerging Technologies Track: Real World Blockchain Applications

Location: Marsalis Hall B, Exhibition Level

Learn how blockchain fits into your business use cases and alleviates your biggest pain points. Leading executives in this space discuss active blockchain projects making waves in the mortgage industry today. Panelists will focus on the way blockchain is revolutionizing loan cycles, adding to existing infrastructure, and solving real world problems.

Speakers

Tim Anderson, *Pavaso, Inc.*

Sarah Batangan, *Chief Operating Officer, First Guarantee Mortgage Company*

Jarad Bernotavicz, *Director, Product Management, EQUATOR, an Altisource Business Unit*

Tony Muoio, *Managing Director, Consumer Finance Group, PwC*

Laurie Pyle, *Chief Operating Officer, Factom*

3:00 PM - 3:30 PM

Refreshment Break in THE INNOVATION HUB

Location: Landmark Ballroom, Lobby Level

3:30 PM - 4:30 PM

CREF Track: Agile in Practice: What Does and Does Not Work

Location: Reunion Ballroom A, Lobby Level

Agile's collaborative, iterative approach seems tailor-made for many aspects of today's fast-paced software development environment. This session will pull back the cover on how and when Agile does (and doesn't) work best, and explore tricks firms have found to implement it most effectively.

Speakers



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3:30 PM - 4:30 PM

Tony Berwald, *Business Solutions Director, Greystone*
Lisa J. Peck, *Vice President, Manager, C&IB Business Technology*
Jason Pratt, *Head, Mortgage Technology, USAA Federal Savings Bank*

Digital Mortgage Track: Digital Mortgages and eClosings: From Pilot to Production

Location: Marsalis Hall A, Exhibition Level

In today's challenging lending environment, going fully digital requires lenders to drive both customer value and cost savings/ROI throughout the loan manufacturing lifecycle. Our expert panelists will share real-world strategies for taking your business digital, as well as important lessons learned. Valuable insights on operational planning, vendor evaluation, title and settlement adoption, stakeholder relationships, and ROI assessment will be provided to ensure a smooth pathway toward making every loan be as "e" as it can be.

Speakers

Nancy Alley, *Vice President, Strategic Planning, Simplifile*
Harry Gardner, *Executive Vice President, EStrategies, Docutech*
Don Jarrett, *SVP – Retail Operations Support, Stearns Lending, LLC*
James Krugh, *Vice President, Compliance, Prime Lending*
Pranav Kiran (PK) Parekh, *Head Discover Home Equity Loans and Senior Vice President, Discover Bank*

3:30 PM - 4:30 PM

Emerging Technologies Track: APIs and Microservices

Location: Marsalis Hall B, Exhibition Level

A sense of urgency is causing the industry to revamp their approach to technology. Application Programming Interfaces (APIs) and microservices have become crucial elements in the development of consumer-enabled business strategies. This



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session will explore the possibilities and help you discover how to create an API-enabled experience.

Speakers

Celine C. Adams, *Vice President, Business Development, First American Mortgage Solutions*

Matt Hansen, *Chief Executive Officer, SimpleNexus, LLC*

William A. Klumper, *Consultant, FirstStep Software Systems*

Dan Richards, *Executive Vice President, Academy Mortgage Corporation*

3:30 PM - 4:30 PM

Special Session: GSE and Ginnie Mae Update

Location: Reunion Ballroom C, Lobby Level

Changes are coming from Freddie Mac, Fannie Mae, and Ginnie Mae. These include changes to the various components of the GSE Uniform Mortgage Data Program (UMDP). Attend this session to hear updates from Ginnie Mae and the GSEs.

Speakers

David Barkley, *Director, Business Initiatives, Freddie Mac*

Barbara Cooper-Jones, *Senior Vice President, Enterprise Data and Technology Solutions, Ginnie Mae*

Noah Israel, *Senior Product Manager, Digital Products, Fannie Mae*

Wednesday, March 27, 2019

7:30 AM - 11:00 AM

Registration

Location: Reunion Foyer, Lobby Level

8:00 AM - 8:30 AM

Continental Breakfast

Location: Reunion Foyer, Lobby Level

8:30 AM - 9:30 AM

CREF/Residential Track: The New Programming Platforms (aka Salesforce)



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Location: Reunion Ballroom C, Lobby Level

Increasingly, new development takes place within a third-party software package like Salesforce or a servicing system. This session explores how firms are managing development and maintenance, as well as the staffing and specialization that comes with software development.

Speakers

Eric Carter, *Senior Vice President, Information Technology & Security, NorthMarq Capital, LLC*

Bryan Lee, *Global Head, Mortgage, Salesforce.com, Inc.*

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

Tim Smith, *Client Partner, Simplus*

Residential Track: The Return of Private Label Securitization

Location: Reunion Ballroom A, Lobby Level

After many years of false starts, the PLS market is beginning to grow more rapidly. Lenders who have not been active in PLS issuance recently may need to re-tool their processes in order to take advantage of market opportunities. This session will explore the data and process requirements of working in this market segment, and some of the unique challenges of putting together your first deal.

Speakers

Andrew T. Ball, *Senior Vice President, Secondary Marketing Hedging and Security Sales Manager, BB&T*

Amanda Brezing, *Executive Director, Non Agency Trading, JPMorgan Chase*

8:30 AM - 9:30 AM



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9:45 AM - 11:00 AM

Julia Curran, *Director, Product and Client Solutions, American Mortgage Consultants, Inc*
Jack Kahan, *Managing Director, RMBS, Kroll Bond Rating Agency*
Thomas Richardson, *Chief Technology Officer, Redwood Trust Inc.*
Closing Super Session: CREF Hear from Peers
Location: Reunion Ballroom C, Lobby Level

Still looking for answers or interested in engaging in conversations with your peers? Attend the CREF closing super session to "Hear from your Peers."

Speaker

Jamie Woodwell, *Vice President, Commercial/Multifamily Research, Mortgage Bankers Association*

9:45 AM - 11:00 AM

Residential Closing Super Session: Listen up! Emerging Technologies and Innovations You Should Pay Attention to Over the Next 3-5 Years
Location: Reunion Ballroom A, Lobby Level

If anything, technological innovation seems to be moving faster every day. Knowing how technology may evolve in 3-5 years can help you plan successfully for both the short and long-term. Our closing Super Session for the Residential track will provide the opportunity to hear what a panel of experts thinks might change in this time horizon, while affording you the opportunity to ask questions and offer your own perspective.

Speakers

Jason Birmingham, *Vice President, Head of Capital Markets and Finance Technology, Fannie Mae*

David A. Coleman, *Managing Director, KPMG LLP*

Barbara Cooper-Jones, *Senior Vice President, Enterprise Data and*



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Technology Solutions, Ginnie Mae

Jan Davis, Vice President, MISMO and Associate Vice President,
Mortgage Bankers Association

Dominick Marchetti, Chief Technology Officer, loanDepot.com, LLC

Steve Smith, Chairman, Chief Executive Officer and Co-Founder,
Finity

Lisa Springer, Senior Partner, Chief Executive Officer, STRATMOR
Group

Brian Stucky, Chief Executive Officer, DecisionX



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