

Annual Convention and Expo

Saturday, October 14, 2023

8:00 AM - 6:00 PM

mPowering You: MBA's Summit for Women in Real Estate Finance (Separate Registration Required)

Location: 400 Level, Terrace Ballroom

1:00 PM - 5:00 PM

Registration

Location: 100 Level, Broad Street Atrium

2:00 PM - 4:00 PM

CMB Amazing Race

Location: The Revolution House; 200 Market Street

The Certified Mortgage Banker (CMB) Society is excited to bring back the popular Amazing Race as a kick-off to MBA's Annual Convention. This event is exclusive to members of the CMB Society. Please contact tferman@mba.org for more information.

4:00 PM - 6:00 PM

CMB Amazing Race Reception

Location: The Revolution House; 200 Market Street

Sunday, October 15, 2023

7:30 AM - 7:30 PM

Hydration Stations

Location: 200 Level, North and South Escalator Landings

Keep yourself hydrated during the Convention. Hydration stations with complimentary water bottles are available. Sponsored by ICE Mortgage Technology

7:30 AM - 7:30 PM

Meeting Pods

Location: 100 Level, Broad Street Atrium

No suite? No problem! MGIC makes meeting simple by sponsoring semi-private Meeting Pods so attendees can connect and do business right on the convention floor. Open Sunday to Tuesday during regular

Convention hours on a first-come, first-served basis. Located near Registration on the 100 Level.

7:30 AM - 7:30 PM

Registration

Location: 100 Level, Broad Street Atrium

9:00 AM - 10:30 AM

DEI Advisory Committee Meeting (Committee Members Only)

Location: 100 Level, Room 122A

9:00 AM - 6:00 PM

Headshot Cafe

Location: 100 Level, Broad Street Atrium

Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee. Sponsored by Chase.

9:00 AM - 6:00 PM

LinkedIn Profile Consultations

Location: 100 Level, Broad Street Atrium

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. Sign up link:

<https://calendly.com/dwcs/mba-annual23>

10:00 AM - 12:00 PM

Government Loan Production Subcommittee Meeting (Open to MBA Members; Closed to Media)

Location: 100 Level, Room 121AC

11:00 AM - 12:00 PM

Audit Committee Meeting (Committee Members Only)

Location: 100 Level, Room 118B

11:00 AM - 1:00 PM

CMB Society Meeting and Luncheon (Society Members Only)

Location: 100 Level, Room 119A

11:30 AM - 4:00 PM

Residential Future Leaders Program: Final Presentations (Open to MBA Members; Closed to Media)

Location: 100 Level, Room 125

12:00 PM - 5:00 PM

Member Engagement Suite

Location: 100 Level, Room 126A

Join us in our member engagement suite, where you can meet our knowledgeable MBA team. We are excited to connect with you to provide personalized insights that can enrich your conference experience. Whether you're seeking industry insights, networking opportunities, or professional growth, our team is here to provide you with valuable information and answer any questions. Don't miss out on this chance to learn more about how to maximize membership and the Annual Convention.

12:00 PM - 1:30 PM

Opens Doors Foundation Board of Directors Meeting (Committee Members Only)

Location: 100 Level, Room 120C

1:00 PM - 2:30 PM

Mortgage Technology Vendor Working Group (Open to MBA Members; Closed to Media)

Location: 100 Level, Room 119B

1:00 PM - 2:30 PM

Secondary and Capital Markets Committee Meeting (Open to MBA Members; Closed to Media)

Location: 100 Level, Room 120AB

2:00 PM - 3:30 PM

Investment Committee Meeting (Committee Members Only)

Location: 100 Level, Room 118B

2:00 PM - 7:00 PM

Press Room (Credentialed Media Only)

Location: 100 Level, Room 126B

2:15 PM - 3:30 PM

MORPAC Steering Committee Meeting (Committee Members Only)

Location: 100 Level, Room 118A

2:30 PM - 4:00 PM

Legal Issues and Regulatory Compliance Committee Meeting (Open to MBA Members; Closed to Media)

Location: 100 Level, Room 115BC

2:30 PM - 4:00 PM

Residential Loan Production Committee Meeting (Committee Members Only)

Location: 100 Level, Room 121AC

2:30 PM - 4:00 PM

Residential Technology (RESTECH) Forum (Closed to Media)

Location: 100 Level, Room 119B

4:00 PM - 5:00 PM

SPECIAL SESSION: Market Outlook

Location: 400 Level, Terrace Ballroom

Don't miss our latest forecast on the various forces impacting our industry. MBA's Chief Economist and his Team provide perspective on the state of the economy, mortgage and housing markets, and company performance, and shed light on what we can expect for 2024 and beyond. Sponsored by nCino, Inc.

Speakers

Christine Chandler, 2024 MBA Vice-Chair; Executive Vice President, Chief Credit Officer & Chief Operating Officer, M&T Realty Capital Corporation

Mike Fratantoni, PhD, Chief Economist and Senior Vice President of Research and Industry Technology, Mortgage Bankers Association

Joel Kan, Vice President, Deputy Chief Economist, Mortgage Bankers Association

Ben Miller, EVP US Mortgage, nCino

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

5:00 PM - 6:00 PM

MBA Opening Ceremony: Installation of 2024 Officers, CMB & Future Leaders Graduations & Awards

Location: 400 Level, Terrace Ballroom

The Opening Ceremony honors leadership in the industry with the installation of MBA's 2024 officers, the graduation ceremony for this year's Certified Mortgage Banker (CMB) and Future Leaders classes, and several prestigious awards, including the Chairman's Award and the DEI (Diversity, Equity & Inclusion) Leadership Awards.

Speakers

Christine Chandler, 2024 MBA Vice-Chair; Executive Vice President, Chief Credit Officer & Chief Operating Officer, M&T Realty Capital Corporation

Laura Escobar, 2024 MBA Chair-Elect; President, Lennar Mortgage

Kristy Fercho, 2022 MBA Chair, Senior EVP-Diverse Segments, Representation and Inclusion, Wells

Fargo and Company

Mark Jones, 2024 MBA Chairman; President, Union Home Mortgage

Matthew Rocco, 2023 MBA Chairman, President, Colliers Mortgage

6:00 PM - 7:30 PM

Bookstore

Location: THE HUB EXPO, 200 Level, Exhibit Hall E, Booth 1032

6:00 PM - 7:30 PM

CMB Reception (By Invitation Only)

Location: 100 Level, Room 119A

6:00 PM - 7:00 PM

Market Outlook Q&A with MBA's Research Team

Location: THE HUB EXPO, 200 Level, Exhibit Hall E - MBA Booth #720

Grab a drink at the opening reception and make your way to the MBA Booth for an informal Q&A with MBA's industry renowned research team members, Marina Walsh CMB, Vice President, Industry Analysis; and, Joel Kan, Vice President, Deputy Chief Economist.

Speakers

Joel Kan, Vice President, Deputy Chief Economist, Mortgage Bankers Association

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

6:00 PM - 7:30 PM

Opening Reception in THE HUB: Philadelphia Freedom

Location: 200 Level, Exhibit Hall E

6:00 PM - 7:30 PM

THE HOTSPOT

Location: 200 Level, Exhibit Hall E, Booth 306

Because work doesn't stop while you're in Philadelphia, we're making Wi-Fi available in THE HOTSPOT. Reconnect and re-engage when you visit THE HOTSPOT. Sponsor: Black Knight

Monday, October 16, 2023

6:15 AM - 7:00 AM

MBA's Move-It-Monday 5k

Location: 100 Level, Broad Street Atrium

Join MBA Runs, an organization founded as an MBA staff running group, for its annual fun run/walk for convention attendees! All levels are welcome to join the running group or separate walking group. Go at your own pace and enjoy Philly's morning sites for 1-3 miles or about 30 minutes. Participants will need to complete a release form. Sign-up: <https://www.mba.org/conferences-and-education/event/2023/10/16/default-calendar/mbas-move-it-monday-5k-annual-convention-philadelphia-pa-77678>

7:00 AM - 5:00 PM

Registration

Location: 100 Level, Broad Street Atrium

7:30 AM - 8:30 AM

Continental Breakfast

Location: 400 Level, Terrace Ballroom Foyer

Sponsored by 5/3 Bank

7:30 AM - 5:00 PM

Hydration Stations

Location: 200 Level, North and South Escalator Landings

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8:00 AM - 10:15 AM

OPENING GENERAL SESSION: Songs of America

Location: 400 Level, Terrace Ballroom

Through strife and triumph, music is as integral to the American experience as the elected leaders and formal politics that shape it. Pulitzer Prize-winning biographer Jon Meacham and Grammy Award-winning entertainer, author, and actor Tim McGraw team up to present a moving and insightful journey through history. Meacham explores the stories behind the song and McGraw performs and reflects on the lyrics, performers, and instrumentals that have helped to carry us through the darkest and brightest days. The session begins with opening remarks on the state of the industry from MBA leaders and the awarding of the Lowrie-Woodward Distinguished Service Award. Sponsored by Freedom Mortgage Corporation.

Speakers

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

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Tim McGraw, *Grammy Award-Winning Entertainer, Author, and Actor*

Jon Meacham, *Presidential Historian and Pulitzer Prize-Winning Author*

Michael Middleman, *Managing Director, Freedom Mortgage Corporation*

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

Matthew Rocco, 2023 MBA Chairman; President, Colliers Mortgage

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: 100 Level, Room 126B

10:00 AM - 5:00 PM

Bookstore

Location: THE HUB EXPO, 200 Level, Exhibit Hall E, Booth 1032

10:00 AM - 4:00 PM

Coffee Spot

Location: 200 Level, Exhibit Hall E, Booth 823

Complimentary coffee, tea, and specialty drinks are available ALL DAY for attendees in THE HUB EXPO. Sponsored by CoreLogic.

10:00 AM - 4:00 PM

Refreshment Spot

Location: 200 Level, Exhibit Hall E, Booth 423

Complimentary cold beverages are available ALL DAY for attendees in THE HUB EXPO. Options include lemonade, iced tea, assorted soft drinks, La Croix, Vitamin Water, fruit juice and Red Bull. Sponsored by Bank of America.

10:00 AM - 10:30 AM

Snack Station

Location: 200 Level, Exhibit Hall E

Sponsored by Enact

10:00 AM - 5:00 PM

THE HOTSPOT

Location: 200 Level, Exhibit Hall E, Booth 306

Because work doesn't stop while you're in Philadelphia, we're making Wi-Fi available in THE HOTSPOT. Reconnect and re-engage when you visit THE HOTSPOT. Sponsor: Black Knight

10:00 AM - 5:00 PM

THE HUB is Open

Location: 200 Level, Exhibit Hall E

10:30 AM - 11:45 AM

GENERAL SESSION: American Leadership

Location: 400 Level, Terrace Ballroom

During this session, hear from top leaders of distinctly American institutions, foundational to our economy and housing ecosystem. Joining us from the Philadelphia Federal Reserve Bank, President and CEO Patrick Harker offers his observations on the economy. Updates on the latest priorities and initiatives at housing-focused government agencies are provided by FHFA's Director Sandra Thompson and FHA Commissioner Julia Gordon.

Speakers

The Honorable Rohit Chopra, *Director, Consumer Financial Protection Bureau (CFPB)*

Laura Escobar, *2024 MBA Chair-Elect; President, Lennar Mortgage*

Julia Gordon, *FHA Commissioner, U.S. Department of Housing and Urban Development*

Patrick Harker, *President and Chief Executive Officer, Federal Reserve Bank of Philadelphia*

Dave Howard, *Executive Vice President, Origination Services, ServiceLink*

The Honorable Sandra Thompson, *Director, Federal Housing Finance Agency (FHFA)*

10:30 AM - 11:30 AM

HUB STAGE: Book Signing with Jon Meacham (Books Available for Purchase)

Location: 200 Level, Exhibit Halls E

Purchase a book by Jon Meacham in THE HUB and meet the Pulitzer Prize-winning biographer to have it signed.

Speaker

Jon Meacham, *Presidential Historian and Pulitzer Prize-Winning Author*

11:45 AM - 12:30 PM

GENERAL SESSION: GSE Update

Location: 400 Level, Terrace Ballroom

The leaders of Fannie Mae and Freddie Mac share their strategic vision and provide updates on top priorities.

Speakers

Priscilla Almodovar, *Chief Executive Officer, Fannie Mae Single Family*

Mike Hutchins, *President, Freddie Mac*

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

12:30 PM - 1:30 PM

Lunch

Location: 200 Level, Exhibit Hall E

12:45 PM - 1:15 PM

HUB STAGE: DEI Success Stories

Location: 200 Level, Exhibit Hall E

Get your lunch and head to the HUB Stage for a special session spotlighting the winners of MBA's DEI Leadership Awards. You'll be inspired by the innovative approaches to reach diverse populations and foster DEI efforts within their organizations.

Speaker

Amber Lawrence, *AVP, Diversity, Equity & Inclusion, Mortgage Bankers Association*

1:00 PM - 4:30 PM

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

Location: 100 Level, Room 125

1:30 PM - 2:45 PM

Community Bank Network Meeting (Community Bank Members Only)

Location: 100 Level, Room 120C

1:30 PM - 2:30 PM

HUB STAGE: Turn Gaps into Opportunities - Partners from CONVERGENCE Philadelphia

Location: 200 Level, Exhibit Hall E

Learn strategies and potential solutions, including programs, products, and outreach efforts designed to help close the minority homeownership gap in the city while expanding their business into growing markets.

Speakers

Meghan Bartholomew, *Executive Vice President, Credit and Counterparty Risk Management, Radian Guaranty Inc.*

Maria Evans, *Vice President, Community Impact, Fannie Mae Single Family*

Jimmy Gastner, *Community Development Manager Metro PA/NJ, TD Bank*

Donna Greene, *Vice President, Senior Business Development Consultant, Wells Fargo Home Mortgage*

Wendy Penn, *AVP, Affordable Housing, Mortgage Bankers Association*

1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: Make the Most of Your Tech Stack

Location: 200 Level, Exhibit Hall E

Is your technology investment delivering on what it promised? Learn valuable methods to evaluate your tech stack against your business processes. Discover opportunities to maximize adoption and leverage the tech you already have in order to realize cost savings and profitability gains. Sponsored by Blend.

Speakers

James M. Deitch, *CMB, CPA, Co-Founder and Chief Executive Officer, Teraverde Financial*

Roy K. George, *CMB, President and Chief Executive Officer, MOR Lending, LLC*

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

Christy Soukhamneut, *CMB, Chief Lending Officer, UFCU*

1:30 PM - 2:30 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Staying Financially Viable in a Tough Mortgage Market

Location: 200 Level, Exhibit Hall E

The mortgage market has been plagued by rising interest rates, lower origination volume, growing expenses, and tough competition, making it one of the most challenging periods on record. Industry veterans discuss the future, and the ways lenders can leverage technology and operational changes to drive sales and productivity. Considerations include the advantages and disadvantages across business models; banks vs. IMBs, small vs. large lenders, and the various production channels from retail to wholesale. Sponsored by FICO.

Speakers

Christina Brown, CMB, AMP, CRU, *Chief Operations Officer, Atlantic Bay Mortgage Group, LLC*

Matthew F. Cammarota, *Head of Retail Lending, Liberty Bank*

John M. Hedlund, *Chief Operating Officer and Managing Director, AmeriHome Mortgage, a Western Alliance Bank Company*

Deborah H. Jones, CMB, *SVP, Director of Secondary and Capital Markets, Citizens Bank*

Amber Kramer, CMB, *Chief Financial Officer, Guild Mortgage Company*

Michael Singer, *Director, FICO*

Seth D. Sprague, CMB, *Director, Consulting Services, Richey May*

1:30 PM - 2:30 PM

POLICY PRIORITIES TRACK: GSE Credit Scoring Update – Implications and Readiness

Location: 200 Level, Exhibit Hall E

The Federal Housing Finance Agency's (FHFA's) announcements regarding bi-merge credit reports and new credit scoring models from FICO (10T) and VantageScore (4.0) will result in significant changes to many operational processes and systems that support loan production, servicing, and investors. The implications of these changes are much greater than commonly believed. This session highlights the scope of change across the mortgage lifecycle to help jumpstart your organization's path towards compliance with these changes. Sponsored by Bradley

Speakers

Piper Beveridge, *Vice President, Strategic Relations, ICE Mortgage Technology*

The Honorable Robert M. Couch, Esq., CMB, *2004 MBA Chairman; Counsel*

Dan Fichtler, *Senior Advisor, Federal Housing Finance Agency (FHFA)*

Joanne M. Gaskin, AMP, *Vice President of Scores and Analytics, FICO*

Shawn Jobe, *Vice President, Head of Business Development, Informative Research*

2:30 PM - 4:00 PM

HUB STAGE: Tech Showcase

Location: 200 Level, Exhibit Halls E

Today's market requires tough "need vs. want" tech stack decisions. This can't miss session delivers the State of the Tech Stack analysis plus the first set of rapid-fire fintech demo packs running live on the HUB Stage both days of MBA Annual. Hosted by The Basis Point's Julian Hebron, MBA's Tech Showcase will help you make smart decisions that will serve you now and age well as the market normalizes. You'll see how bigger players are integrating multiple services, experience the latest from emerging players, and get tips for optimizing tech you already use. This robust session includes the following demos: CoreLogic with LoanPass – Digital Mortgage Platform; InspectHOA – Condo Project Review; Argyle – Income and Employment Verification; Haven – Servicing Connect; LendingPad – Lender Edition; Loan Vision with Teraverde – Loan Vision; Gateless – Smart Underwrite; TransPerfect – On-Demand Language Access Program

Speaker

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

2:30 PM - 3:00 PM

Snack Station

Location: 200 Level, Exhibit Hall E

Sponsored by Enact

3:00 PM - 4:15 PM

Credit Union Network Meeting (Residential Credit Union Members Only)

Location: 100 Level, Room 121AC

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: The Promise and Peril of AI for Mortgage Lending

Location: 200 Level, Exhibit Hall E

The focus on artificial intelligence has exploded with last fall's release of ChatGPT. Learn about the newest generative AI models, how AI is already being used in the mortgage industry, such as borrower communication, consider the risks to lenders, investors and consumers, and explore future applications.

Sponsored by Blend.

Speakers

Michele Buschman, *American Pacific Mortgage Corporation*

Felipe Millon, *Senior Sales Manager, Housing Finance*

Brian K. Stucky, *Lead - Rocket Ethical AI, Rocket Mortgage, LLC*

Joseph Zeibert, *AMP, Vice President - Scores, FICO*

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Partnering on Government Lending Programs

Location: 200 Level, Exhibit Hall E

Hear directly from representatives of the agencies you partner with on your government lending programs. Hear the latest updates and engage with the speakers through interactive polling and Q&A. Sponsored by FICO.

Speakers

Michelle C. Corridon, PMP, *Deputy Director, Policy, U.S. Department of Veterans Affairs*

Leslie Meaux Pordzik, *Vice President, Office of Issuer & Portfolio Management, Ginnie Mae*

Michael P. Patterson, *Senior Executive Vice President and Chief Operating Officer, Freedom Mortgage Corporation*

Ingrid Ripley, *Executive Director, Single-Family Housing Guaranteed Loan Program, USDA Rural Development*

Nate Shultz, *FHA Chief of Staff, U.S. Department of Housing and Urban Development*

Michael Singer, *Director, FICO*

3:00 PM - 4:00 PM

POLICY PRIORITIES TRACK: Market Impacts of the New Capital Rules

Location: 200 Level, Exhibit Hall E

The proposed overhaul of the capital rules recently released by the Federal Reserve, Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency potentially far-reaching implications for the economy, for housing and for the mortgage market. Industry analysts discuss the implications of the 15-20% average increase in overall capital requirements, coupled with the risk weights for single-family mortgages. The experts assess the impact on the mortgage ecosystem, not just for big-banks, but for regional banks, IMBs, and community banks, through lending, warehouse lending and MSR financing. Sponsored by Bradley.

Speakers

Becky L. Crain, CMB, *SVP, Real Estate Products, Pricing and Secondary Marketing, Regions*

Financial Corporation / Regions Mortgage

Christian W. Hancock, *Attorney- Partner, Bradley*

Kurt Johnson, *Executive Vice President and Chief Financial Officer, Mr. Cooper*

Jay Plum, *Executive Vice President and Head of Mortgage, Fifth Third Bank*

John Toohig, *Managing Director, Raymond James & Associates*

3:30 PM - 4:30 PM

Wholesale Lender Executive Forum (By Invitation Only)

Location: 100 Level, Room 120C

4:00 PM - 5:00 PM

HUB STAGE: In the Shark Tank with Kevin Harrington

Location: 200 Level, Exhibit Halls E

Join FormFree CEO Brent Chandler for a robust conversation with original Shark Tank “Shark” and inventor of the infomercial, Kevin Harrington. In this session, Harrington shares key lessons he’s learned about unlocking consumer engagement over a career of hundreds of global product launches that have generated billions in sales. He relates that experience to the huge opportunity mortgage lenders have to meet a diverse array of homebuyers with a consumer-centric experience. The session ends with a performance from music artist and fintech founder DIVINE.

Speakers

Brent Chandler, *Founder and Chief Executive Officer, FormFree*

Kevin Harrington, *Inventor of the Infomercial, Original Shark on Shark Tank*

DIVINE - Music Artist, *Founder and CEO of Solvent*

4:00 PM - 5:00 PM

Networking Reception: Broad St. Social

Location: 200 Level, Exhibit Hall E

4:30 PM - 5:30 PM

Advocacy Reception (Current “active” MAA (Mortgage Action Alliance) Members Only, Sign-up at the Door)

Location: Pennsylvania Academy of Fine Arts (PAFA); Hamilton Building; 128 North Broad Street

Attend the MBA Advocacy Reception at the Pennsylvania Academy of the Fine Arts, Samuel M.V. Hamilton Building, located across the street from the Convention Center. Enjoy light refreshments, hear important updates from Capitol Hill, and mix and mingle with our advocacy experts. Learn how you can get more involved, ask questions, and meet other industry advocates. RSVP at <https://tinyurl.com/29xrkfkp>.

5:30 PM - 6:30 PM

Opens Doors Foundation Reception (By Invitation Only)

Location: Pennsylvania Academy of Fine Arts (PAFA); Hamilton Building; 128 North Broad Street

Tuesday, October 17, 2023

7:30 AM - 4:00 PM

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8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: 100 Level, Room 126B

8:30 AM - 10:00 AM

GENERAL SESSION: mPower Event with Geena Davis and Nina Tassler (Closed to Media)

Location: 400 Level, Terrace Ballroom

Hear from two trailblazing leaders, Geena Davis, and Nina Tassler. One of Hollywood's most respected actors, Geena Davis also runs an organization whose work improves gender parity in media. She recently published a memoir, "Dying of Politeness." Her college roommate, Nina Tassler is an entertainment executive, producer, and activist. During her tenure as Chairman at CBS Entertainment, she led it to become America's #1 Network for 12 years. She also assembled a senior staff that was 50% female and developed many hit series with strong women characters. Her book, "What I Told My Daughter," is a collection of inspiring reflections from notable women in politics, sports, art and business. Hear their empowering stories in this interview with mPower Founder, Marcia Davies. The session opens with an update on the MBA Opens Doors Foundation from its Chairman, Debra Still, CMB. Sponsored by FICO. Please RSVP - <https://mbaforms.mba.org/AC23mPowerRSVP>

Speakers

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

Geena Davis, *Academy Award-Winning Actor; Founder & Chair, Geena Davis Institute on Gender in Media*

Debra W. Still, CMB, 2013 MBA Chairman; Chairman, MBA Opens Doors Foundation; Vice Chair, Pulte Financial Services

Nina Tassler, Advisor and Former Chairman, CBS Entertainment; Managing Partner, PatMa Productions

Joseph Zeibert, AMP, Vice President - Scores, FICO

9:30 AM - 4:00 PM

Bookstore

Location: THE HUB EXPO, 200 Level, Exhibit Hall E, Booth 1032

9:30 AM - 4:00 PM

Coffee Spot

Location: 200 Level, Exhibit Hall E, Booth 823

Complimentary coffee, tea, and specialty drinks are available ALL DAY for attendees in THE HUB EXPO. Sponsored by CoreLogic.

9:30 AM - 4:00 PM

Refreshment Spot

Location: 200 Level, Exhibit Hall E, Booth 423

Your choice of cold beverages is now available ALL DAY for attendees at THE HUB EXPO. Options include lemonade, iced tea, assorted soft drinks, La Croix, Vitamin Water, fruit juice, and Red Bull. Sponsored by Bank of America.

9:30 AM - 4:00 PM

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9:30 AM - 4:00 PM

THE HUB is Open

Location: 200 Level, Exhibit Hall E

10:00 AM - 2:00 PM

COMBOG Meeting (By Invitation Only)

Location: 100 Level, Room 120AB

10:00 AM - 10:30 AM

HUB STAGE: Sports Talk with Vince Papale

Location: 200 Level, Exhibit Hall E

Join us for an unforgettable conversation with legendary Philadelphia Eagles player, Vince Papale. Learn the firsthand experiences of this football player, as he shares inspiring stories and tips for success on and off the field. Don't miss this unique opportunity to hear from one of Philadelphia's great sports icons!

Speakers

Joanne M. Gaskin, AMP, *Vice President of Scores and Analytics, FICO*

Vince Papale, *Former Philadelphia Eagles Wide Receiver, Inspiration for the Movie Invincible*

10:00 AM - 10:30 AM

Snack Station

Location: 200 Level, Exhibit Hall E

Sponsored by Mortgage Connect, LP

10:30 AM - 11:00 AM

GENERAL SESSION: Housing Market and Policy Trends

Location: 400 Level, Terrace Ballroom

Philadelphia is home to the prestigious Wharton School at the University of Pennsylvania, an Ivy League research university highly respected for its research and teaching in business and finance. Professor Susan Wachter, an expert in housing finance and real estate and urban economics, joins us to discuss the latest data and trends in homeownership, housing supply, affordability and other market trends impacting your business. The session opens with the presentation of the Schumacher-Bolduc Award.

Speakers

Laura Escobar, *2024 MBA Chair-Elect; President, Lennar Mortgage*

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

Susan M. Wachter, *Professor of Real Estate and Finance, University of Pennsylvania*

10:30 AM - 11:30 AM

HUB STAGE: Souvenir Football Signing with Vince Papale

Location: 200 Level, Exhibit Hall E

Swing by the HUB Stage to meet sports legend, Vince Papale and take home a signed souvenir football! Sponsored by FICO.

Speaker

Vince Papale, *Former Philadelphia Eagles Wide Receiver, Inspiration for the Movie Invincible*

11:00 AM - 12:15 PM

GENERAL SESSION: Solving for the Future in Philly

Location: 400 Level, Terrace Ballroom

Philadelphia is, and always has been, the birthplace of innovative solutions. In addition to being the meeting place for the 1st Continental Congress and one of the country's first cities, it is also home to the first children's hospital, the first U.S. Mint, the first women's medical college, the first computer, and the first World's Fair! The same spirit Ben Franklin applied to his study of electricity in the 1750s is alive and well today. In this session moderated by Philly's own Stan Middleman, President & CEO of Freedom Mortgage, hear from some of the city's top innovators. Madeline Bell, President and CEO of Children's Hospital of Philadelphia (CHOP), has advanced pediatric ambulatory and behavioral health care for the city. Sister Mary Scullion is the President and Executive Director of Project HOME, helping thousands of people through a creative continuum of supportive housing and comprehensive services to break the cycle of homelessness and poverty.

Speakers

Madeline Bell, *President & Chief Executive Officer, Children's Hospital of Philadelphia (CHOP)*

Laura Escobar, *2024 MBA Chair-Elect; President, Lennar Mortgage*

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

Sister Mary Scullion, *President and Executive Director, Project HOME*

12:30 PM - 1:30 PM

Lunch

Location: 200 Level, Exhibit Hall E

12:45 PM - 1:15 PM

HUB STAGE: Philadelphia in Depth

Location: 200 Level, Exhibit Halls E

Nobody likes us, and we don't care! Join executives from Philadelphia-based companies who explore how the local market is showing its characteristic grittiness and resolve during a volatile market cycle. Panelists compare the Philadelphia market with other major metro areas and the national market.

Speakers

Kelcey Brown, *Chief Strategic Officer & Executive Vice President, WebMax*

James Paolino, *LodeStar Software Solutions*

Matthew VanFossen, *CMB, Chief Executive Officer, Absolute Home Mortgage Corp.*

1:00 PM - 3:30 PM

RESBOG Meeting (By Invitation Only)

Location: 100 Level, Room 121AC

1:30 PM - 3:00 PM

HUB STAGE: Tech Showcase

Location: 200 Level, Exhibit Hall E

Today's market requires tough "need vs. want" tech stack decisions. This can't miss session delivers the State of the Tech Stack analysis plus the first set of rapid-fire fintech demo packs running live on the HUB Stage both days of MBA Annual. Hosted by The Basis Point's Julian Hebron, MBA's Tech Showcase will help you make smart decisions that will serve you now and age well as the market normalizes. You'll see how bigger players are integrating multiple services, experience the latest from emerging players, and get tips for optimizing tech you already use. In this robust session, the following demos will be presented: HouseCanary – ComeHome; Vesta; TRUE – The TRUE QC Platform, powered by TRUE Data Intelligence; FormFree – Passport and FormFree Exchange; Cloudvirga – Horizon; Insellerate – CRM and Marketing Automation; iEmergent – Mortgage MarketSmart; Matic – Embedded Home Insurance Marketplace

Speaker

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

1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: The Latest in Digital Solutions

Location: 200 Level, Exhibit Hall E

From eNotes to automated verifications to digital wallets, digital mortgage processes continue to advance and many of the obstacles have been removed. Discover new opportunities to reduce your costs of lending and improve the customer experience. An expert panel shares the latest advances and explores what's needed to move past the current plateau of adoption. Sponsored by Blend

Speakers

Michael A. Cafferky, *Principal - eMortgages, Fannie Mae Single Family*

Greg Klosterman, *SVP Enterprise Development, Atlas Title Company*

Camelia Martin, *Vice President of eMortgage Strategy & Industry Affairs, Snapdocs*

Teri Pansing, *SVP Corporate Closing, Fairway Independent Mortgage Corporation*

1:30 PM - 2:30 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Marketing Strategy and Lead Generation

Location: 200 Level, Exhibit Hall E

Industry strategists address solutions to navigate the challenges of today's market, where the lowest originations by loan count and the mounting sales expense are putting pressure on the bottom line. Gain insight to optimize your lead generation, sales culture and customer experience to improve conversions, retention and referrals. Sponsored by FICO.

Speakers

Gemma Currier, *SVP, National Retail Sales Operations, Guild Mortgage Company*

Kevin Peranio, *Chief Lending Officer, Paramount Residential Mortgage Group*

Mike Seminari, *Director, Customer Experience, STRATMOR Group*

Michael Singer, *Director, FICO*

1:30 PM - 2:30 PM

POLICY PRIORITIES TRACK: Today's Top Regulatory Issues

Location: 200 Level, Exhibit Hall E

Get an update on what you need to know now about today's top regulatory matters - fair lending; Unfair, Deceptive, or Abusive Acts or Practices (UDAAP), loan originator compensation and appraisals. Get expert advice on preparedness, including tightening policies and procedures, reevaluating "in-house" versus "outside" functions, employing mock exams, and more. Sponsored by Bradley.

Speakers

Shayna Arrington, *Chief Risk Officer, Servbank*

Mitch Kider, *Chairman and Managing Partner, Weiner Brodsky Kider PC*

Dana Lumsden, *Partner, Bradley*

Robert R. Maddox, CMB, AMP, *Partner, Bradley*

Sabrina Rose-Smith, *Partner, Goodwin*

2:30 PM - 3:00 PM

Snack Station

Location: 200 Level, Exhibit Hall E

Sponsored by Mortgage Connect, LP

3:00 PM - 4:30 PM

Affordable Homeownership Advisory Council Meeting (Committee Members Only)

Location: 100 Level, Room 125

3:00 PM - 4:00 PM

HUB STAGE: Creative Uses for the Reverse Mortgage Product

Location: 200 Level, Exhibit Hall E

With a challenging housing market, forward originators are looking to seize profitable opportunities that benefit borrowers and their bottom lines through products including reverse mortgages. Hear from industry leaders who have leveraged the Home Equity Conversion Mortgage (HECM) product to advance their traditional refinance business, capture new construction loan business, and use it as a default mitigation tool.

Speakers

Jim Cory, *Managing Director, Reverse Division, Guild Mortgage Company*

Michael David Kent, *President, Liberty Reverse Mortgage*

Bill Packer, *Chief Operating Officer, Longbridge Financial*

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: Digital Identity

Location: 200 Level, Exhibit Hall E

Along with the heightened efficiency of online financial transactions and AI tools comes the potential downside of fraud risk. Expert speakers address recent advances in customer identity verification and authentication in the digital age including mobile wallets, advances in remote online notarization and more.

Sponsored by Blend.

Speakers

Paul Cavanagh, *Supervisory Special Agent, Federal Bureau of Investigation*

Eddie Oddo, *VP, Sales & Strategy, Proof*

Mindy Stephens, *Manager, Identity Management, AAMVA*

Ike Suri, *Chairman & Chief Executive Officer, FundingShield LLC*

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Practical Strategies to Reach More Mortgage-Ready Borrowers

Location: 200 Level, Exhibit Hall E

Many consumers are mortgage-ready and don't know it, while others know it but are hesitant to enter the current market. Learn from lenders who are successfully leveraging existing resources to reach these customers. Hear case studies of real results they've seen from adjusting operational and marketing strategies, including staffing and community outreach, down payment assistance programs, alternative credit data, partnerships, and referral business. Sponsored by FICO.

Speakers

Nicole Booth, *Head of Public Policy and Operations, Zillow Home Loans*

Rob Chrane, *Chief Executive Officer, Down Payment Resource*

Mosi Gatling, *Sales Manager, loanDepot.com, LLC*

Christy Moss, *CMB, Chief Customer Officer, FormFree*

Laird Nossuli, *Chief Executive Officer, iEmergent*

Michael Singer, *Director, FICO*

Montell Watson, *Director of Diversity Lending & Strategic Partnerships, Movement Mortgage, LLC*

3:00 PM - 4:00 PM

POLICY PRIORITIES TRACK: The Path to a Touchless and Trusted Appraisal

Location: 200 Level, Exhibit Hall E

The ethical, reputational, and legal implications of appraisal/appraiser bias are top of mind in our industry. Gain insight into effective practices currently used to improve reliability and reduce repurchase risk. Learn about efforts to develop an automated appraisal workflow that can balance efficiency and impartiality. A panel of valuation and policy experts discuss the promise (and pitfalls) on the path to a touchless and trusted appraisal. Sponsored by Bradley.

Speakers

Dan Hofacker, *Managing Director - Valuations, Chase*

Blane Kezirian, *Chief Appraiser, Wells Fargo Home Mortgage*

Robert R. Maddox, *CMB, AMP, Partner, Bradley*

Shawn Telford, *Chief Appraiser, CoreLogic*

Danny Wiley, *Senior Director, Property Valuation, Freddie Mac*

Jake Williamson, *SVP, Single-Family Collateral Risk & Quality Risk Management, Fannie Mae Single Family*

4:00 PM - 5:15 PM

Residential Education Networking Group Roundtable: Exploring Artificial Intelligence in Training - Unveiling Benefits and Overcoming Barriers (RSVP Required)

Location: 100 Level, Room 120C

To RSVP, please reach out to smcgory@mba.org The panel discussion on "AI in Training: Unveiling Benefits and Overcoming Barriers" will delve into the transformative role of artificial intelligence in modern education and workforce development. As AI continues to shape various industries, its integration into training programs brings forth a plethora of benefits. AI-driven training solutions offer personalized learning experiences, adapting to individual learners' paces and preferences, thereby enhancing engagement and knowledge retention. These technologies also facilitate the analysis of vast amounts of data to identify trends, gaps, and areas of improvement, enabling organizations to make informed decisions about their training strategies. However, alongside these benefits, the discussion will also explore the significant barriers that AI-driven training encounters. Concerns such as data privacy and security, the potential for algorithmic bias, and the need for upskilling educators to effectively utilize AI tools will be addressed, shedding light on the importance of striking a balance between technological advancement and ethical considerations in the realm of education and training. In this panel, experts from diverse fields will engage in a thought-provoking dialogue, sharing insights on how AI is reshaping training methodologies. By dissecting the benefits that range

from adaptive learning to data-driven insights, participants will gain a comprehensive understanding of how AI optimizes learning outcomes. Simultaneously, the discussion will offer a candid examination of the barriers that must be navigated, including challenges related to data security, human-AI collaboration, and ensuring equitable access to AI-powered education. By unpacking both the promises and limitations of AI in training, this panel aims to foster a nuanced understanding of the path ahead, where innovation and responsibility converge to define the future of education and skill development.

6:00 PM - 7:30 PM

Concert MBA (Doors open at 5:30 PM. Convention Badge Required)

Location: 400 Level, Terrace Ballroom

Sponsored by Radian Guaranty, Inc.

Speaker

Tim McGraw, *Grammy Award-Winning Entertainer, Author, and Actor*

Wednesday, October 18, 2023

8:00 AM - 10:00 AM

Registration

Location: 100 Level, Broad Street Atrium

8:30 AM - 9:30 AM

Breakfast Buffet

Location: 100 Level, Room 120AB Foyer

8:46 AM - 10:00 AM

Closing Super Session (Closed to Media)

Location: 100 Level, Room 120AB

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 and join us for breakfast and share your insights and inspiration with others in this open forum. MBA Staff will be on hand to continue conversations on your favorite topics from the week.

Speakers

Freddy Feliz, *CIO & VP of Information Technology, Mortgage Bankers Association*

Tamara King, *Vice President, Strategic Industry Engagement, Mortgage Bankers Association*

Alden Knowlton, *Policy, Senior Manager, Coinbase*

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

10:00 AM - 12:00 PM

Large Bank Operations Forum (By Invitation Only)

Location: 100 Level, Room 120C