

Independent Mortgage Bankers Conference

Monday, January 22, 2024

12:00 PM - 5:00 PM

Member Engagement Suite

Location: Maurepas, Third Floor

Now more than ever, we want to ensure you are optimizing your MBA membership benefits and resources. Meet with us to maximize your company's engagement, education, research and networking opportunities in the year ahead. Schedule a time by contacting Laura Hopkins, Vice President of Member Relations (Residential Members) at lhopkins@mba.org or 202-557-2757

12:00 PM - 6:30 PM

Registration

Location: Napoleon Foyer, Third Floor

3:00 PM - 6:00 PM

Exhibit Area Open

Location: Napoleon Foyer, Third Floor

3:00 PM - 5:00 PM

Open Meeting Time

Location: Napoleon Foyer, Third Floor

Arrive before the first session for some time to meet with your industry partners one-on-one in our open seating area.

3:00 PM - 5:30 PM

OPENING SPECIAL SESSION: Repurchase Strategy Session for Lenders Only (Closed to Media)

Location: Napoleon Ballroom CD, Third Floor

Attend this in-depth working session that will tackle repurchases from all angles. Learn the best methods for playing offense with a refresher on what constitutes a repurchase vs. a repurchase alternative and find out if repurchase insurance is right for your company. Discuss the most common defects and how to navigate them to both improve your loan quality and beef up your defensive playbook with strategies to push back when repurchase requests are made. Experts also discuss the best course of action to take when a loan repurchase cannot be avoided, including when to hold loans or sell them, how to maximize returns, and what trends are emerging in the scratch and dent market. Open to independent mortgage lenders only with active MBA Regular Membership status (closed to nonmembers and associate members).

Speakers

Kristin Broadley, *Founder, Assurance Solutions*

Brian Cerise, *SVP, Whole Loan Trading, PHOENIX*

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

Sasha Hewlett, AMP, *Associate Vice President, Secondary & Capital Markets, Mortgage Bankers Association*

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

Gene M. Lugat, *MBA RESBOG Chair; Executive Vice President, PrimeLending*

Joshua Weinberg, CMCP, *President, Firstline Compliance, LLC*

4:00 PM - 5:30 PM

Warehouse Lender Executive Council (By Invitation Only)

Location: Nottoway, Fourth Floor

5:30 PM - 6:30 PM

CMB Meet & Greet

Location: Napoleon Foyer, Third Floor

Whether you are already a Certified Mortgage Banker or aspiring to be one, look for the special CMB sign at the French Quarter Fete to expand your network or learn more about this distinctive industry designation.

5:30 PM - 6:30 PM

French Quarter Fete

Location: Napoleon Foyer, Third Floor

Kick off your conference experience with some New Orleans favorites while reconnecting with IMB friends and making new ones. Sample the world-famous Muffaletta sandwich, as well as local cajun and crawfish specialties while enjoying live music and camaraderie.

6:15 PM - 7:30 PM

MORPAC Reception (Open to all conference registrants and MAA members; sign up at the door)

Location: Restaurant August, 301 Tchoupitoulas St, New Orleans, LA 70130

Attend the MORPAC Reception during MBA's IMB conference at Restaurant August, located in a historic 19th century French-Creole building. Enjoy light refreshments, hear important updates from Capitol Hill, and

be a part of the conversation to help find solutions to our industry issues. Learn how you can get more involved in MBA's Political Programs, ask questions, and network with other conference attendees. RSVP at <https://tinyurl.com/55n6ast2>. This reception is open to all conference registrants and current "active" MAA members. Opt-in for MAA will be available at the event and your RSVP will automatically renew or start your membership. You can also text MAA to 50457 or visit us online and stay engaged on current Calls To Action, including eliminating abusive trigger leads. A special thank you to our advocacy event sponsors: Computershare Loan Services, Eustis Mortgage, Sagent, and Standard Mortgage.

8:00 PM - 9:30 PM

Night Cap with MBA mPact

Location: Pelican Bar, Lobby Level

Join fellow young professionals for a night of networking and camaraderie at the exclusive mPact Night Cap at the Pelican Bar in the hotel. Elevate your professional circles in a vibrant atmosphere where you can unwind, discuss your highlights of the day, and forge valuable connections as we end the night.

Tuesday, January 23, 2024

6:00 AM - 7:00 AM

MBA's Sunrise 5K Run/Walk

Location: Napoleon Foyer, Third Floor

Join MBA Runs for a fun and laid-back run/walk around New Orleans. Beginning and ending at the Sheraton, the three-mile route will feature sites in the historic French Quarter. All levels from runners to walkers are welcome to attend this sunrise event. Go at your own pace and enjoy this energizing way to start the day. Meet at the MBA Registration desk. Participants will need to sign a waiver in advance.

7:30 AM - 5:30 PM

Registration

Location: Napoleon Foyer, Third Floor

8:00 AM - 5:00 PM

Exhibit Area Open

Location: Napoleon Foyer, Third Floor

8:00 AM - 8:30 AM

Let's Connect Continental Breakfast

Location: Napoleon Foyer, Third Floor

Fuel up for the day from an assortment of croissant egg sandwiches, yogurt, fruit, bagels and pastries, plus plenty of coffee and open seating to network with other attendees. Sponsored by AmeriHome Mortgage.

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Maurepas, Third Floor

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8:00 AM - 4:00 PM

Social Media Station

Location: Napoleon Foyer, Third Floor

We make it easy for you to post to your favorite platforms from #MBAIMB24. Stop by and use our background for your photos or videos.

8:30 AM - 9:45 AM

GENERAL SESSION: Global Market Trends that Impact You

Location: Napoleon Ballroom CD, Third Floor

Known for her practical application of economic data, Sarah Quinlan reports on global market trends, including consumer data. During a Q&A with MBA Chairman Mark Jones, she offers insight on why macroeconomics matter and the potential impact of these trends for housing and mortgage markets. The session opens with an industry update from MBA's CEO Bob Broeksmit. Sponsored by HomeLight.

Speakers

Edgar Bright, III, CMB, AMP, *President, Standard Mortgage Corporation*

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

Kate deKay, *Chief Executive Officer, Eustis Mortgage Corporation*

Nick Friedman, *Vice President and Head of Growth, HomeLight*

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

Sarah Quinlan, *Managing Director and Founder, SAQ Economic Advisory LLC*

9:45 AM - 10:15 AM

Refreshment Break

Location: Napoleon Foyer, Third Floor

Enjoy an extra caffeine kick to get you ready for the session ahead. Choose from coffee, tea and soft drinks. Sponsored by Essent Guaranty Inc.

10:15 AM - 11:15 AM

GENERAL SESSION: Data-Driven Decisioning for IMBs

Location: Napoleon Ballroom CD, Third Floor

Get the latest market intel to take action for your company. Hear the latest quarter's report-out on financial performance of independent mortgage companies overall. Gain insight on how the data may impact your business decisions for the rest of 2024 and 2025, including where to find pockets of opportunity.

Speakers

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

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

11:30 AM - 12:15 PM

GENERAL SESSION: Weathering a Stormy Market

Location: Napoleon Ballroom CD, Third Floor

In this interactive session, industry executives share successful strategies they've used to mitigate losses or remain profitable. Learn from their wins and bring your own ideas to add to the discussion.

Speakers

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

Donald M. Burton, *Founder & CEO, Evergreen Home Loans*

Owen V. Lee, *Co-Chair, IMB Executive Council; Chief Executive Officer, Success Mortgage Partners, Inc.*

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

12:15 PM - 1:30 PM

MBA mPact Lunch for Young Professionals

Location: Napoleon Foyer, Third Floor

mPact is MBA's network for young professionals. Make new connections by sitting at the mPact Networking table during today's conference lunch.

12:15 PM - 1:30 PM

Networking Lunch

Location: Napoleon Foyer, Third Floor

Catch up with peers over lunch featuring NOLA fare, including award-winning gumbo, a variety of entrees and seasonal southern sides. Sponsored by EverBank.

1:30 PM - 2:30 PM

BREAKOUT SESSION: Uncover the Hidden Financial Risks & Rewards in Your Servicing

Location: Napoleon Ballroom B1-2, Third Floor

Understand the long-term cash flow implications of your servicing decisions. Gain new perspective on evaluating the best execution decisions, retain/release options, and how they impact profitability in today's challenging mortgage environment. Sponsored by BSI Financial.

Speakers

Cameron N. Beane, *Director, Capital Markets, Milliman, Inc.*

Emily Hoeft, *Manager, Transaction Management, Zillow Home Loans*

Jerry McCoy, *EVP Performance Management and Analytics, LoanCare*

Chris Sabbe, *SVP Enterprise Sales, PHH Mortgage*

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

1:30 PM - 2:30 PM

BREAKOUT SESSION: Yes, You Can (and Should) be on Social Media

Location: Napoleon Ballroom B3, Third Floor

There are proven benefits for executives to use social media; it's not just for your LOs! A strong online profile can reinforce your company brand and help with recruiting. Whether you're a frequent poster, want tips to improve, or have been resistant to use social media, this session will inform, entertain and inspire you! Watch hands on demos of how your peers do it, and get tips to help your posts work for you.

Speakers

Ally Carty, *National Social Media Manager, Guild Mortgage Company*

Ashley Marshall, *Sr. Social Media and Marketing Representative, Mortgage Bankers Association*

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

Greg Sher, *Managing Director, NFM Lending*

2:30 PM - 2:45 PM

Sweet and Savory Refreshment Break

Location: Napoleon Foyer, Third Floor

If haven't tried King Cake yet, now's your chance to taste this traditional sweet. Or choose to snack on crisp crudite before the next sessions. Sponsored by Essent Guaranty Inc.

2:45 PM - 3:45 PM

BREAKOUT SESSION: Before the Examiners Come

Location: Napoleon Ballroom B1-2, Third Floor

All regulated entities in our industry should expect to be examined by CFPB and/or state regulators at some point. Learn the what, when, and how of exam prep. Hear which issues are getting the regulators' attention, such as fair lending, loan officer compensation, and RESPA implicated arrangements. Receive valuable guidance on how to prepare for a scheduled exam as well as how to prepare and stay prepared for future exams, such as undergoing a broad or specific mock exam. Sponsored by BSI Financial.

Speakers

Kristin Broadley, *Founder, Assurance Solutions*

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

Melissa Koupal, *CMCP, Senior Vice President, Servicing Risk and Compliance, CMG Financial*

2:45 PM - 3:45 PM

BREAKOUT SESSION: IMB Roadmap to Growing Your Business

Location: Napoleon Ballroom B3, Third Floor

Learn how to use available data to find pockets of mortgage-ready borrowers you may be missing in your market. A panel of experts in market outreach recommend sales, marketing and product strategies to put in place to grow your business.

Speakers

Gabe Ewing del Rio, *CMB, AMP, President & Chief Executive Officer, Homeownership Council of America*

Laird Nossuli, *Chief Executive Officer, iEmergent*

Amanda Tucker, *Chief Risk & Compliance Officer, Atlantic Bay Mortgage Group, LLC*

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

4:00 PM - 4:30 PM

GENERAL SESSION: Realtor Litigation and the Implications for IMBs

Location: Napoleon Ballroom CD, Third Floor

A recent court decision and related litigation concerning the National Association of Realtors' Multiple Listing Service rules regarding how buyer real estate agent compensation is set could take years to resolve. But in the meantime, the market can be expected to develop and test new approaches to the negotiation and payment of buyer agent commissions. These changes could have significant implications for homebuyers and buy-side real estate agents, the primary source of referral business for most IMBs. Find out what is currently at play from speakers with a front row seat to the change.

Speakers

Curt Beardsley, *Vice President, Industry Development, Zillow Home Loans*

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

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

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

4:30 PM - 5:30 PM

GENERAL SESSION: Tech Showcase on Optimizing Your Tech Stack

Location: Napoleon Ballroom CD, Third Floor

Attend to get insight you need to make smart tech stack decisions to serve you now and when the market normalizes. See how the bigger players are integrating multiple services, get tips for optimizing the tech you already have, and see emerging players. Rapid fire product demos follow host Julian Hebron's tech stack analysis of today's tough "need vs. want" decisions. Demos include: Truv, ICE Mortgage Technology, Optimal Blue, nCino, and Truework. Learn about the IMB Network during the introduction by co-chairs Laura Brandao and Joe Panebianco.

Speakers

Laura Brandao, *IMB Network Co-Chair; Chief Growth Officer/Partner, EPM*

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

Steve Majerus, *CEO, Synergy One Lending, Inc.*

6:00 PM - 8:00 PM

LAISSEZ LES BONS TEMPS ROULER! Evening Event

Location: BG's Lounge at The Fillmore

Step out of the conference hotel and into the heart of New Orleans Jazz at this year's annual IMB Party. Taking place at BG's Lounge in The Fillmore, a legendary music venue, you'll experience the best of New Orleans food and drink alongside the hot jazz sounds of saxophonist James Miller and The Big Easy band. Deepen longtime friendships and make new ones! Sponsored by HomeLight.

Wednesday, January 24, 2024

7:30 AM - 3:15 PM

Registration

Location: Napoleon Foyer, Third Floor

8:00 AM - 2:45 PM

Exhibit Area Open

Location: Napoleon Foyer, Third Floor

8:00 AM - 12:00 PM

Member Engagement Suite

Location: Maurepas, Third Floor

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8:00 AM - 8:30 AM

Smart Start Breakfast

Location: Napoleon Foyer, Third Floor

Finish strong with a healthy start. Choose from protein-packed sliders, yogurt, fruit or pastries before the day's sessions.

8:00 AM - 2:45 PM

Social Media Station

Location: Napoleon Foyer, Third Floor

We make it easy for you to post to your favorite platforms from #MBAIMB24. Stop by and use our background for your photos or videos.

8:30 AM - 9:15 AM

GENERAL SESSION: Fireside Chat with the CFPB

Location: Napoleon Ballroom CD, Third Floor

Join us for an in-depth discussion about ongoing CFPB priorities most relevant to independent mortgage banks. Arrive early to enjoy breakfast with peers and get seated up front with your questions.

Speakers

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

Karen Kreutziger, *Co-Chairman, IMB Executive Council; Chief Executive Officer, Flat Branch Mortgage, Inc.*

Owen V. Lee, *Co-Chairman, IMB Executive Council; Chief Executive Officer, Success Mortgage Partners, Inc.*

Mark McArdle, *Assistant Director of Mortgage Markets, Consumer Financial Protection Bureau (CFPB)*

9:15 AM - 10:00 AM

GENERAL SESSION: Fireside Chat with the GSEs

Location: Napoleon Ballroom CD, Third Floor

Learn about the latest affordable housing initiatives and other GSE programs of special interest to independent mortgage bankers.

Speakers

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

Kevin Kauffman, *Vice President, Single-Family Client Engagement, Freddie Mac*

Tim McCallum, *Senior Vice President and Head of Single-Family Business Account Management, Fannie Mae Single Family*

10:00 AM - 10:30 AM

GENERAL SESSION: The Value of Community Outreach

Location: Napoleon Ballroom CD, Third Floor

Mark Jones, MBA's 2024 Chairman, discusses the value of using community outreach to expand access to financial literacy. He interviews the author of "Princess Mackie Buys a House" and shares the impact he's seen from bringing the book to his market in Michigan.

Speakers

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

Twala Lockett-Jones, *Real Estate Broker and Owner, Lockett-Jones Reality Group*

10:30 AM - 11:00 AM

Book Signing with Twala Lockett-Jones

Location: Napoleon Foyer, Third Floor

Line up to meet the author and get your copy of "Princess Mackie Buys a House," while supplies last.

10:30 AM - 11:00 AM

Refreshment Break

Location: Napoleon Foyer, Third Floor

11:00 AM - 12:00 PM

BREAKOUT SESSION: Peer Discussion (MBA Member IMBs Only)

Location: Napoleon Ballroom B1-2, Third Floor

This breakout is a special opportunity for IMB-to-IMB discussions. Based on your survey feedback, this lenders-only session will be an open forum on the topics you requested most: managing costs and maximizing technology, capacity management, and compliance challenges. Facilitated by dynamic leaders from Movement Mortgage, CMG Financial and EPM, you'll have a chance to share your perspective and gain others' insight. (You must be registered with an MBA IMB member company with the code IMB on your badge to attend). Sponsored by BSI Financial.

Speakers

Laura Brandao, *Partner, EPM*

Melissa Koupal, CMCP, *Senior Vice President, Servicing Risk and Compliance, CMG Financial*

Jason Stenger, *COO, Movement Mortgage, LLC*

12:00 PM - 1:30 PM

mPower Lunch: Five Truths and a Lie: Improving Your Reality by Confronting Your Illusions

Location: Napoleon Ballroom C, Third Floor

As a professor to hundreds of students, an executive coach to nearly as many, and a mother to two young daughters, Dr. Meg Myers Morgan spends her day listening to the stories of others. Whether it's the student who claims she's not smart enough to pass the class, the client who declares she's not good enough to lead, or her daughters explaining why they didn't finish their homework, Dr. Morgan constantly works to distinguish the truths from the lies. This talk examines the stories you tell yourself, gives you strategies for improving your self-perception, and uncovers the five truths about confidence, attitude, boundaries, motivation, and energy that will change the way you approach your life and work. Sponsored by Lennar Mortgage.

Speakers

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

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

Meg Myers Morgan, PhD, *Associate Professor, Best-Selling Author, and Executive Coach, University of Oklahoma*

12:00 PM - 1:30 PM

Networking Lunch

Location: Napoleon Foyer, Third Floor

Today's lunch celebrates the Italian cultural influence in New Orleans with a variety of delicious offerings including chicken, fish, pasta, vegetables and desserts.

1:30 PM - 2:30 PM

BREAKOUT SESSION: AI in Mortgage Lending – Hype or Hope

Location: Napoleon Ballroom B3, Third Floor

Will ChatGPT and other generative AI models provide much needed operational simplification or create unprecedented risk management challenges? Get the latest on how AI is being used by IMBs now and what's emerging.

Speakers

Devin Norales, *Director - Scores, FICO*

Dan Vasquez, *Senior Solution Architect, Rocket Mortgage, LLC*

Erica Vigen, *Senior Product Manager - Real Estate Analytics, Clear Capital*

Chris Wiley, *Managing Partner, TechMor LLC*

1:30 PM - 2:30 PM

BREAKOUT SESSION: Pathway to Fair Lending

Location: Napoleon Ballroom B1-2, Third Floor

This is an opportunity to go through typical business scenarios, ask questions, and avoid common mistakes. Sponsored by BSI Financial.

Speakers

Jonice M. Gray, *Partner & Chair, Consumer Financial Services, Paul Hastings LLP*

Tara Pettersen, *Chief Risk and Compliance Officer, CMG Financial*

Sheila M. Strong, CMCP, *Partner and Co-founder, Strong Estrada PLLC*

2:30 PM - 2:45 PM

Snack Station Refreshment Break

Location: Napoleon Foyer, Third Floor

Pick up a praline or pretzel with creole mustard and make your way to the can't-miss final session.

2:45 PM - 4:00 PM

CLOSING GENERAL SESSION: Top Tips to Take and Run

Location: Napoleon Ballroom CD, Third Floor

Get a fast-paced recap of the IMB24 programming with top action items from industry advisors. It's your to-do list to go!

Speakers

Garth Graham, *Senior Partner, STRATMOR Group*

Karen Kreutziger, *Co-Chair, IMB Executive Council; Chief Executive Officer, Flat Branch Mortgage, Inc.*

Brett Ludden, *Managing Director, Sterling Point Advisors*

Michael D. McAuley, *Principal, Garrett, McAuley & Co.*

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

Paul Van Sichen, *Senior Vice President, Client Strategies, Teraverde Financial*