

Secondary and Capital Markets Conference and Expo

Sunday, May 19, 2024

10:00 AM - 6:30 PM

Registration

Location: 45th St. Registration Desk, 5th Floor

12:00 PM - 4:00 PM

Member Engagement Suite

Location: Lyceum, 5th Floor

2:30 PM - 5:30 PM

Open Meeting Time

Kick off your conference experience in high gear by booking meetings with your contacts before the conference program begins. Use the Directory in the MBA Events app to direct message other attendees

3:00 PM - 4:30 PM

Secondary & Capital Markets Committee Meeting (Committee Members Only)

Location: Astor Ballroom, 7th Floor

5:30 PM - 6:30 PM

Opening Reception

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Monday, May 20, 2024

7:30 AM - 4:00 PM

Registration

Location: 45th St. Registration Desk, 5th Floor

8:00 AM - 9:00 AM

Continental Breakfast

Location: Broadway Ballroom Foyer, 6th Floor

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Lyceum, 5th Floor

8:30 AM - 10:00 AM

Opening General Session: The Political Outlook with CBS News' Margaret Brennan

Location: Broadway Ballroom, 6th Floor

Emmy Award-winning journalist Margaret Brennan brings her extensive experience as host of CBS News' Sunday morning program "Face the Nation," to MBA's Main Stage. Through a fast-paced overview of today's biggest news stories, she offers insight and analysis on the current election cycle and November presidential election. You'll leave with a better grasp of the breaking news shaping Washington, our country, and the world. The session opens with an update from Bob Broeksmit on the work MBA is doing with regulators, on Capitol Hill and across the industry. Sponsored by Freedom Mortgage.

Speakers

Margaret Brennan, *Moderator of CBS News' Face the Nation and CBS News' Chief Foreign Affairs Correspondent*

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

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

Suzanne M. Shuck, AMP, *Senior Executive Vice President and Chief Corporate Risk Officer, Freedom Mortgage Corporation*

10:00 AM - 10:30 AM

Refreshment Break in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 4:00 PM

THE COFFEE SPOT

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 4:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:15 AM - 10:45 AM

GENERAL SESSION: View From the Federal Reserve

Location: Broadway Ballroom, 6th Floor

Join us for a rare opportunity to hear directly from the Federal Reserve's Vice Chairman, Philip Jefferson. He joins us on the Main Stage to provide his insight on the economy and potential impacts on real estate finance.

Speaker

The Honorable Philip N. Jefferson, *Vice Chair, Board of Governors of the Federal Reserve System*

11:00 AM - 12:00 PM

GENERAL SESSION: Mortgage Market Trends

Location: Broadway Ballroom, 6th Floor

Take a deep dive into the economic data impacting the housing and mortgage markets and hear MBA's forecast for the industry.

Speakers

Jeana Curro, *Managing Director and Head of Agency MBS Research, Bank of America*

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

12:00 PM - 1:15 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

12:30 PM - 1:00 PM

THE HUB STAGE: Market Outlook Q&A

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Speaker

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

1:00 PM - 1:30 PM

GENERAL SESSION: Looking Ahead with FHFA

Location: Broadway Ballroom, 6th Floor

Hear directly from the Deputy Director of the Federal Housing Finance Agency on current initiatives and priorities impacting your business. Sponsored by FICO.

Speakers

Naa Awaa Tagoe, *Deputy Director, Division of Housing Mission and Goals (DHMG)., Federal Housing Finance Agency (FHFA)*

Monica Von Egidy, *Manager - Mortgage and Capital Markets, FICO*

1:30 PM - 2:00 PM

GENERAL SESSION: Revisiting GSE Reform

Location: Broadway Ballroom, 6th Floor

With election season comes speculation on the potential of a renewed effort to release the GSEs from conservatorship. Hear the perspectives of industry policy analysts on the likelihood and impacts. Sponsored by FICO.

Speakers

Isaac Boltansky, *Managing Director and Director of Policy Research, BTIG*

Jaret Seiberg, *Managing Director and Financial Policy Analyst, TD Cowen*

Monica Von Egidy, *Manager - Mortgage and Capital Markets, FICO*

2:30 PM - 3:20 PM

THE HUB STAGE: Tech Showcase

See demos of the latest industry technology with expert analysis.

3:30 PM - 4:15 PM

THE HUB STAGE: Sports Talk with Yankees' Joe Girardi

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Best known for his time with the Yankees, Joe Girardi has made his mark on baseball as a player, manager, broadcaster and sports analyst. During Sports Talk, learn about his time as a catcher with the Chicago Cubs, Colorado Rockies, St. Louis Cardinals and New York Yankees, earning accolades as a World Series champion player and manager, an All-Star player and the 2006 National League Manager of the Year. Sponsored by Snapdocs.

Speakers

Joe Girardi, *Four-time World Series Champion Player and Manager New York Yankees*

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

4:00 PM - 5:00 PM

MORPAC Leadership Reception (RSVP Required)

This exclusive event will provide industry leaders an opportunity to mingle with industry leaders, including MBA Leadership, and discuss how we can move our advocacy programs and policy concerns forward. If interested in attending, please email Erin Reilly (ereilly@mba.org) or call 202-557-2751.

4:00 PM - 5:00 PM

Secondary Social in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

4:15 PM - 5:00 PM

THE HUB EXPO: Baseball Signing with Joe Girardi

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

After Sports Talk, get your place in line to meet Yankees' four-time World Series champion Joe Girardi and your chance for a signed baseball while supplies last. Sponsored by Snapdocs.

Speaker

Joe Girardi, *Four-time World Series Champion Player and Manager New York Yankees*

Tuesday, May 21, 2024

7:30 AM - 4:00 PM

Registration

Location: 45th St. Registration Desk, 5th Floor

8:00 AM - 9:00 AM

Continental Breakfast

Location: Broadway Ballroom Foyer, 6th Floor

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Lyceum, 5th Floor

8:30 AM - 10:00 AM

GENERAL SESSION: Market Matters with the GSEs

Location: Broadway Ballroom, 6th Floor

Learn about the latest areas of focus for the enterprises and gain insight on working with them. Policies, products, affordable mission goals, and technology enhancements are among the topics discussed.

Speakers

Devang Doshi, *Senior Vice President, Capital Markets, Fannie Mae Single Family*

Sonu Mittal, *Senior Vice President, Single-Family Acquisitions, Freddie Mac*

9:30 AM - 3:00 PM

THE COFFEE SPOT

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

9:30 AM - 3:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 11:00 AM

Open Meeting Time

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 10:30 AM

Refreshment Break in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 11:00 AM

THE HUB STAGE: Unleash the Power of Your Mortgage Portfolio with the Most Powerful FICO Score Ever!

Meet the early adopters and learn how top mortgage lenders are benefitting from FICO Score 10 T, the latest and most powerful FICO Score ever. Gain a better understanding of key differences between Classic FICO Score and the newest FICO Score 10 T model, which will be required by Fannie Mae and Freddie Mac for all mortgage loan submittals in the years ahead. Gain valuable insights on how several top retail lenders are already using FICO Score 10 T to originate non-conforming mortgage loans and to ensure greater cash flow and liquidity to loans they securitize in the non-conforming marketplace. Get a sneak peek at FICO Score 10 T early adopter findings, including the latest on the first MBS based solely on FICO Score 10 T loans.

11:00 AM - 12:00 PM

BREAKOUT SESSION: The Climate Landscape: Challenges and Opportunities

Location: Majestic Complex, 6th Floor

Environmental impacts are continuing to shape the way we do business and what the future looks like for the mortgage industry. The Federal Housing Finance Agency (FHFA) has recently shifted focus to property insurance challenges, large banks and agency investors are now adopting weather and catastrophe models, and the GSEs continue to progress in the Green MBS space. This panel explores the many ways climate considerations are impacting the secondary market now and what future developments are on the horizon. Sponsored by CoreLogic.

Speakers

Kingsley Greenland, *Director, Mortgage Risk Analytics, Verisk*

Jason Huang, *Director, RiskSpan, Inc.*

Rachel Robinson, *Director, Collateral Policy and Product Development, Rocket Mortgage, LLC*

11:00 AM - 12:00 PM

BREAKOUT SESSION: Why Basel Endgame Matters for the Mortgage Industry

Location: Shubert Complex, 6th Floor

Last year's instability in the banking system last spring led to a desire to tighten banking regulation. As a result, the industry is now faced with proposed Basel 3 Endgame requirements. These new regulations will have wide-ranging impacts that expand beyond big banks and into various segments of the mortgage market. Gain insight into the winners and losers under the proposal and why it has generated so much attention from Main Street to Capitol Hill. Sponsored by CoreLogic.

Speakers

Matthew Bisanz, *Partner, Mayer Brown LLP*

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

Fran Mordi, *AMP, Vice President, Financial Management, Tax and Accounting Policy, Mortgage Bankers Association*

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

12:00 PM - 1:15 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

12:00 PM - 1:30 PM

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

Location: Broadway Ballroom, 6th 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. Sponsored by ICE Mortgage Technology. RSVP - mbaforms.mba.org/Secondary24mPower

Speakers

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

Kerri Girouard, *Vice President, Client Management and Client Success, ICE Mortgage Technology*

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

1:30 PM - 2:30 PM

BREAKOUT SESSION: Evaluating Investments in Mortgage Servicing Rights

Location: Shubert Complex, 6th Floor

Rates and regulatory and economic trends all factor into the MSR valuations market conditions and performance. Learn how MSR investors, valuation and hedge experts manage these risks in the current market conditions. Gain historical insight on the changes in MSR values from the pandemic's low mortgage rate environment, through the rapid rate increases brought on by hedging off inflation, to today's outlook for MSR values. Sponsored by CoreLogic.

Speakers

Michelle Richardson, CMB, AMP, *Senior Vice President & Chief Financial Officer, Plaza Home Mortgage, Inc.*

Gagan Sharma, *Founder & Chief Executive Officer, BSI Financial Services*

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

Austin Tilghman, *President and Chief Executive Officer, United Capital Markets, Inc.*

1:30 PM - 2:30 PM

BREAKOUT SESSION: Securitization Trends

Location: Majestic Complex, 6th Floor

Join this breakout session to learn about the latest trends in securitization. Panelists discuss what they are seeing in a variety of markets including agency MBS, the specified market, and private label securities. Hear their perspectives on future opportunities that may come with the expected rate changes in 2024. Sponsored by CoreLogic.

Speakers

Meghan Bruen, *Director, Residential Credit, Annaly Capital Management*

Li Chang, PhD, *Chief Executive Officer, Recursion*

Tom Davis, *Chief Sales Officer, Deeptaven Mortgage LLC*

Barbara Pak, *Vice President, Single-Family Securitization, Freddie Mac*

2:30 PM - 3:00 PM

Refreshment Break in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

3:00 PM - 4:00 PM

BREAKOUT SESSION: Government Lending and Securitization Outlook

Location: Shubert Complex, 6th Floor

Ginnie Mae ensures sustainability, affordability, and liquidity for FHA, VA and RHS housing programs that continue to serve as vital channels for underserved communities, first-time borrowers and veterans to access mortgage credit. Representatives from these agencies share recent developments and their outlook on future policies and activities including Title One, HMBS, and more. Sponsored by CoreLogic.

Speakers

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

Sarah Edelman, *Deputy Assistant Secretary, Office of Single-Family Housing, Federal Housing Administration, U.S. Department of Housing and Urban Development*

Gregory Middleman, *Executive Vice President, Freedom Mortgage Corporation*

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

Sam Valverde, *Principal Executive Vice President, Ginnie Mae*

3:00 PM - 4:00 PM

BREAKOUT SESSION: New Credit Score Models: Assessing Risks and Benefits

Location: Majestic Complex, 6th Floor

FHFA's proposed changes to credit scoring models have implications for participants throughout the housing finance ecosystem: lenders, servicers, mortgage insurers, investors and rating agencies. The session explores the implications of the potential changes and how the industry can best prepare for a new paradigm.

Sponsored by CoreLogic.

Speakers

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

Jim Krueger, *SVP, Credit Risk Management, Arch Mortgage Insurance Company*

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

Jeremy Schneider, *Managing Director, Sector Lead U.S. RMBS, S&P Global Ratings*

Wednesday, May 22, 2024

8:00 AM - 10:00 AM

Registration

Location: 45th St. Registration Desk, 5th Floor

8:30 AM - 10:00 AM

Breakfast Discussion: Cybersecurity

Location: Lyceum Complex, 5th Floor

Various players in the mortgage industry have been victims of cybercrime in recent months and the industry remains on high alert. Now more than ever our industry must stay vigilant when it comes to these

sophisticated and constantly evolving technology threats. Join us to learn about the latest threats to our industry, how they can impact borrowers, lenders, and other market participants, and what you need to know to combat potential cybersecurity breaches. Sponsored by CoreLogic.

Speakers

Sofia Kokolis, *Chief Information Security Officer, Freedom Mortgage Corporation*

Chris Tammen, *Solutions Marketing, Entrust*