Legal Issues and Regulatory Compliance Conference

Sunday, May 5, 2024

10:00 AM - 7:00 PM  Registration & CLE Desk
Location: Palm Foyer

12:30 PM - 1:45 PM  COMPLIANCE CONVERSATIONS TRACK: Loan Originator Compensation
Location: Seaport F
This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to the loan originator compensation rule. Sponsored by Orrick.

Speakers

Jed Mayk, Partner, Hudson Cook, LLP
Steve vonBerg, CMB, Counsel, Orrick, Herrington & Sutcliffe, LLP

12:30 PM - 1:45 PM  LITIGATION FORUM TRACK: Bankruptcy
Location: Seaport D
This session covers the latest developments in bankruptcy law and how recent cases impact compliance responsibilities. Sponsored by Blank Rome.

Speakers

Simon A. Fleischmann, Partner, Locke Lord LLP
Beverly Weber, Partner, Armstrong Teasdale LLP
Justin Wiseman, Vice President, Managing Regulatory Counsel, Mortgage Bankers Association

1:45 PM - 2:00 PM  Refreshment Break
Location: Seaport Foyer
Thank you to Dykema, our refreshment break sponsor.

**2:00 PM - 3:15 PM**

**COMPLIANCE CONVERSATIONS TRACK: RESPA Section 8**  
*Location: Seaport F*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to the Real Estate Settlement Procedures Act (RESPA) Section 8. Sponsored by Orrick.

Speaker

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

**2:00 PM - 3:15 PM**

**EMERGING ISSUES TRACK: Hazard and Property Insurance Challenges**  
*Location: Seaport G*

The home insurance market is facing unprecedented volatility, significantly impacting the mortgage finance industry and homeowner experience. Hear what mortgage leaders say about insurance challenges and trends affecting our industry. Sponsored by Cooley.

Speaker

**Leesa Logan, General Counsel - Specialized Loan Servicing, Computershare Loan Services**

**2:00 PM - 3:15 PM**

**LITIGATION FORUM TRACK: Key State Cases and Fair Lending**  
*Location: Seaport D*

This session covers key state cases that impact compliance responsibilities with a focus on those that may indicate federal trends. In addition, the session highlights recent cases and litigation developments pertaining to Fair Lending. Sponsored by Blank Rome.

Speakers

**Simon A. Fleischmann, Partner, Locke Lord LLP**

**Brian McGrath, Partner, Hinshaw & Culbertson LLP**

**Tori Shinohara, Partner, Mayer Brown LLP**
3:30 PM - 4:45 PM  
**COMPLIANCE CONVERSATIONS TRACK: Fair Lending/Home Mortgage Disclosure Act (HMDA)**  
*Location: Seaport F*  
This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to Fair Lending and the Home Mortgage Disclosure Act. Sponsored by Orrick.  

**Speakers**  

**H. Joshua Kotin**, Partner, Cooley LLP  
**Leslie Sowers**, Partner, Husch Blackwell LLP

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3:30 PM - 4:45 PM  
**EMERGING ISSUES TRACK: Trends in Mortgage Fraud**  
*Location: Seaport G*  
Learn about the latest fraud schemes and trends impacting our industry and gain actionable advice on how to safeguard your company. Experts discuss how data is leveraged to mitigate financial risks, protect profitability, and stop common fraud schemes. Sponsored by Cooley.  

**Speakers**  

**Katherine Hollister**, Chief Compliance Officer, Mann Mortgage LLC  
**Todd Krell**, Partner, CrossCheck Compliance LLC

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3:30 PM - 4:45 PM  
**LITIGATION FORUM TRACK: FDCPA, TCPA & FCRA**  
*Location: Seaport D*  
This session highlights recent cases and litigation developments relating to the Fair Debt Collection Practices Act (FDCPA), the Telephone Consumer Protection Act (TCPA), and the Fair Credit Reporting Act (FCRA). Sponsored by Blank Rome.
5:00 PM - 6:00 PM

COMPLIANCE CONVERSATIONS TRACK: TILA RESPA Integrated Disclosure (TRID)
Location: Seaport F
This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to TILA RESPA Integrated Disclosure (TRID). Sponsored by Orrick.

Speakers

Suzanne Garwood, Assistant General Counsel, Chase

Richard B. Horn, Managing Partner, Garris Horn LLP

5:00 PM - 6:00 PM

EMERGING ISSUES TRACK: Data Breach Crisis - a "How To" on Next Steps and Best Practices

Data breaches are a daily event in the news. Regulators have implemented strategies to help prevent these events from happening and provide a course of action when they do. This session explores preparedness, response, and best practices when a breach occurs. Sponsored by Cooley.

Speakers

Arnel Manalo, CISSP, Chief Security Officer, Digital Silence

Randall Raw, Chief Information Security Officer, Veterans United Home Loans

5:00 PM - 6:00 PM

LITIGATION FORUM TRACK: New York FAPA and "Junk Fees" Update
Location: Seaport D
This session highlights recent cases and litigation developments relating to the New York Foreclosure Abuse
Prevention Act (FAPA). In addition, the litigation surrounding "junk fees" is discussed. Sponsored by Blank Rome.

Speakers

Simon A. Fleischmann, Partner, Locke Lord LLP

Schuyler Kraus, Partner, Hinshaw & Culbertson LLP

6:00 PM - 7:00 PM

Opening Reception in the Exhibit Area: California Dreamin'
Location: Seaport Foyer
Visit sponsors, catch up with old friends and meet new ones at the Opening Reception: California Dreamin'. Sponsored by Maddin Hauser.

Monday, May 6, 2024

7:30 AM - 5:00 PM

Registration & CLE Desk
Location: Palm Foyer

8:00 AM - 8:30 AM

Continental Breakfast
Location: Seaport Foyer

8:00 AM - 5:00 PM

Exhibit Area Open
Location: Seaport Foyer

8:30 AM - 10:00 AM

OPENING GENERAL SESSION: Welcome and Featured Speaker
Location: Seaport D
MBA’s CEO Bob Broeksmit provides an update on MBA’s recent work in Washington on behalf of its members, then welcomes the featured speaker.

Speakers

Robert D. Broeksmit, CMB, President & Chief Executive Officer, Mortgage Bankers Association
Bill Killmer, Senior Vice President, Legislative and Political Affairs, Mortgage Bankers Association

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

10:00 AM - 10:15 AM  
**Refreshment Break**  
*Location: Seaport Foyer*

10:15 AM - 11:30 AM  
**GENERAL SESSION: A Discussion of Key Issues with Industry Regulators**  
*Location: Seaport D*  
Join a panel of government regulators and enforcers to discuss recent activity and future priorities.

Speakers

**John Bell**, Executive Director, Loan Guaranty Service, U.S. Department of Veterans Affairs

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

**Samuel I. Racoosin**, Managing Director and Associate General Counsel, Chase

**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

11:30 AM - 12:45 PM  
**Lunch with Featured Speaker**  
*Location: Seaport A*  
Lunch sponsored by Winnow.

1:00 PM - 2:15 PM  
**APPLIED COMPLIANCE TRACK: Navigating the Complexities of RESPA Section 8 – Strategies for Compliance and Risk Mitigation**  
*Location: Seaport F*  
Through case studies and practical examples, attendees of this session gain a deeper understanding of the challenges associated with Section 8 of the Real Estate Settlement Procedures Act (RESPA) and explore strategies for mitigating regulatory compliance risks. Panelists cover prohibited activities, safe harbors,
penalties for non-compliance and recent enforcement actions. Sponsored by FTI Consulting.

Speakers

Holly Spencer Bunting, Partner, Mayer Brown LLP

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

Alisha Sears, Director, Regulatory Counsel, Mortgage Bankers Association

Matthew Sheldon, Partner, Co-Chair of the Banking & Consumer Financial Services Practice, Goodwin

Mike G Silver, Partner, Husch Blackwell LLP

1:00 PM - 2:15 PM

EMERGING ISSUES TRACK: Lowering Borrower Costs and Improving Access - Compliance Considerations
Location: Seaport G
Sponsored by Cooley.

Speakers

Elizabeth Kemp, Senior Director, Fannie Mae Single Family

Stephen F.J. Ornstein, Partner, Alston & Bird, LLP

Jeremy Potter, Advisor, Bundle

1:00 PM - 2:15 PM

KEY UPDATES TRACK: Major Litigation Trends
Location: Seaport D
Join our discussion on major litigation developments and trends affecting mortgage lending. Panelists discuss impactful enforcement actions and significant court rulings, providing their thoughts on what these developments mean for the mortgage industry. Sponsored by Bradley.

Speakers

Mallory J. Garner, Senior Managing Director and General Counsel, PennyMac Financial Services, Inc.
Paul Hancock, Esq., Partner, K&L Gates, LLP

Michelle L. Rogers, Financial Services Enforcement Group Leader, Partner, Cooley LLP

Alli J. Schoenthal, Partner, Co-Chair of the Banking and Consumer Financial Services practice, Goodwin

2:15 PM - 2:30 PM
Refreshment Break
Location: Seaport Foyer

2:30 PM - 3:45 PM
APPLIED COMPLIANCE TRACK: Loan Originator Compensation
Location: Seaport F
This expert panel analyzes fact patterns and issues of top concern pertaining to loan originator compensation. Discussion includes recent updates and changes you need to be aware of. Best practices and tips for avoiding common pitfalls and recent enforcement actions are discussed. Sponsored by FTI Consulting.

Speakers
Richard J. Andreano, Jr., Esq., CMCP, Partner, Ballard Spahr LLP
R. Andrew Arculin, Partner, Blank Rome LLP
Russell R. Bruch, Partner, Morgan Lewis & Bockius LLP
Troy W. Garris, Managing Partner, Garris Horn LLP

2:30 PM - 3:45 PM
EMERGING ISSUES TRACK: Coming Changes to Servicing Rules and Credit Reporting
Location: Seaport G
The industry awaits the highly anticipated proposed amendments from the Bureau to ‘simplify and streamline’ the loss mitigation provisions of the Mortgage Servicing rules. As forecasted, the Bureau endeavors to modernize Regulation X to recognize evolving loss mitigation waterfalls, preserve the use of ‘streamline’ loss mitigation solutions implemented during the pandemic, and maintain CARES Act like credit reporting standards. This panel discusses the risks, challenges, and benefits of modernization to the marketplace. Sponsored by Cooley.
Speakers

Krista Cooley, Partner, Mayer Brown LLP

Brendan Kelleher, Associate Director, Loan Administration, Mortgage Bankers Association

Jonathan Kolodziej, AMP, CMCP, Partner, Bradley

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

2:30 PM - 3:45 PM

KEY UPDATES TRACK: CFPB Updates
Location: Seaport D
This panel of experts discusses recent updates to CFPB Rules, new initiatives, and enforcement actions. Topics include updates and requirements that can impact risk management strategies, rules pertaining to marketing communications, data privacy, mortgage servicing, debt collection rules, fair lending, and more. Sponsored by Bradley.

Speakers

John Coleman, Jr., Partner, Orrick, Herrington & Sutcliffe, LLP

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

Matthew P. Previn, Partner, Financial Services - Investigations, Regulation, and Litigation, Paul Hastings LLP

Nanci L. Weissgold, Co-Chair, Financial Services & Products Group and Co-Leader, Consumer Financial Services Team, Alston & Bird, LLP

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

4:00 PM - 5:00 PM

APPLIED COMPLIANCE TRACK: Selecting and Working with Outside Counsel
Location: Seaport F
Outside and internal counsel are essential partners in helping any organization manage risk, seize opportunities, and plan the future, and seamless integration with the business units is an important success factor. This discussion focuses on strategies for managing outside counsel relationships, addressing pain
points, and effectively serving clients. Sponsored by FTI Consulting.

Speakers

Michael Briggs, General Counsel, SVP of Human Resources, Mortgage Bankers Association

John Grissom, Associate General Counsel and Executive Director, Wells Fargo Bank, N.A.

Monika L. McCarthy, Managing Director & General Counsel, CrossCheck Compliance LLC

Carlos Pelayo, Chief Legal Officer, Mr. Cooper

4:00 PM - 5:00 PM

EMERGING ISSUES TRACK: Realtor Litigation - The State of Play and the Way Forward
Location: Seaport G
Sponsored by Cooley.

Speakers

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

Jackie Mohr, Vice President, Assistant General Counsel, Business Lines, Zillow Home Loans

Timothy P. Ofak, Partner, Weiner Brodsky Kider PC

Trip X. Riley, III, Partner, Saul Ewing

4:00 PM - 5:00 PM

KEY UPDATES TRACK: Changes to State Reporting Requirements and State Licensing
Location: Seaport D
Sponsored by Bradley.

Speakers

Kate Goodman, Special Counsel, Cooley LLP

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

Bob Niemi, CMB, Director of Government Affairs, Weiner Brodsky Kider PC
5:00 PM - 6:00 PM  
**Networking Reception: Margaritaville Social**  
*Location: Marina Courtyard, Lobby Level*  
Join us for the Margaritaville Social for sunny tunes, networking, food and fun. Sponsored by Locke Lord LLP.

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**Tuesday, May 7, 2024**

7:30 AM - 5:00 PM  
**Registration & CLE Desk**  
*Location: Palm Foyer*

8:00 AM - 8:30 AM  
**Continental Breakfast**  
*Location: Seaport Foyer*  
Start your day with breakfast sponsored by Sheppard Mullin.

8:00 AM - 5:00 PM  
**Exhibit Area Open**  
*Location: Seaport Foyer*

8:30 AM - 10:00 AM  
**GENERAL SESSION: Judicial Perspectives**  
*Location: Seaport D*  
A panel of judges from districts across the nation discuss recent trends in the courts and share their perspectives on future impact.

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**Speakers**

**The Honorable Karen S. Crawford**, *U.S. Magistrate Judge, Southern District of California*

**The Honorable Clifton Newman**, *South Carolina Circuit Court*

**Andrew K. Stutzman**, *Co-Chair, Financial Services Litigation, Stradley, Ronon, Stevens & Young*
10:00 AM - 10:15 AM
Refreshment Break
Location: Seaport Foyer

10:15 AM - 11:45 AM
DATA PRIVACY, SECURITY & AI TRACK: Data Security and Best Practices to Protect Consumer Information
Location: Seaport F
Bad actors threaten the security of consumer information daily. Attend this panel of industry experts to learn about the legal and compliance challenges of protecting data. This expert panel discusses the FTC Safeguards Rule, the NY DFS Cybersecurity Rule, compliance strategies including data mapping, third-party oversight, and more.

Speakers

Michael Egan, Partner, Cooley LLP
Jacqueline Goraleczyk, Esq., Partner, Deangelus Goraleczyk PLLC
Wendy Lee, EVP, Chief Legal Officer, Sagent
John V Levonick, Senior Partner, Garris Horn LLP
David Shirk, CMCP, Managing Member, Shirk Law PLLC

10:15 AM - 11:45 AM
EMERGING ISSUES TRACK: The Changing Landscape Around Borrower Contact and Collection Rules
Location: Seaport G
Sponsored by Cooley.

Speakers

Lauren E. Campisi, Partner, Hinshaw & Culbertson LLP
Aaron Chastain, AMP, Partner, Bradley
**10:15 AM - 11:45 AM**

**KEY UPDATES TRACK: Fair Lending**

*Location: Seaport D*

This session highlights key updates and compliance challenges pertaining to Fair Lending. Sponsored by Bradley.

**Speakers**

- **Chava Brandriss**, Partner, Davis Wright Tremaine, LLP
- **Andrew Glass**, Partner, K&L Gates, LLP
- **Jonice M. Gray**, Partner & Chair, Consumer Financial Services, Paul Hastings LLP
- **Tara Pettersen**, Chief Risk and Compliance Officer, CMG Financial
- **Caroline Stapleton**, Partner, Orrick, Herrington & Sutcliffe, LLP

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**11:45 AM - 1:00 PM**

**Networking Lunch**

*Location: Seaport A*

Lunch sponsored by Hudson Cook.

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**1:00 PM - 2:15 PM**

**DATA PRIVACY, SECURITY & AI TRACK: The Changing Landscape of Data Privacy**

*Location: Seaport F*

Evolving technology and increasingly sophisticated methods of data collection have led state and federal lawmakers to focus on how consumer data is collected and used. Industry participants must react to the myriad of rapid technological and regulatory changes. The panel discusses recent changes to the state privacy laws and the CFPB’s Open Banking Rulemaking.

**Speakers**
Location: Seaport G
With heightened competition in the mortgage industry our panel of experts discuss best practices for compliance, compensation, recruiting and retaining talent in a changing landscape. Sponsored by Cooley.

Speakers

Meredith Dante, Partner, Ballard Spahr LLP
Ari Karen, Esq., Partner, Mitchell Sandler, LLC
Laura LaRaia, Chief Legal Officer and Enterprise Risk Officer, MLD Mortgage Inc. d/b/a The Money Store
Sheila M. Strong, CMCP, Partner and Co-founder, Strong Estrada PLLC

KEY UPDATES TRACK: Changes in Administrative Law and the Impact on Compliance
Location: Seaport D
Sponsored by Bradley.

Speakers

Richard B. Horn, Managing Partner, Garris Horn LLP
Levi William Swank, Partner, Goodwin

Refreshment Break
2:30 PM - 3:45 PM  
**DATA PRIVACY, SECURITY & AI TRACK: Use of AI in the Mortgage Industry and the Evolving Regulatory Landscape**

*Location: Seaport F*

What is AI and how is it used in the mortgage industry? This session provides realistic case uses, the state and federal attempts to regulate AI use, the Biden Administration Executive Order and state-level AI laws, and much more.

**Speakers**

Leonard A. Bernstein, Esq., Partner; Co-Chair, Financial Services Regulatory Team, Holland & Knight LLP

Scott Long, Head of AI Practice, Guild Mortgage Company

Kim Phan, Partner, Troutman Pepper

2:30 PM - 3:45 PM  
**EMERGING ISSUES TRACK: Understanding UDAAP - Lessons from Key Cases and Supervision**

*Location: Seaport G*

The CFPB continues its broad application of its unfair, deceptive, and abusive practices (UDAAP) authority. Our panel of experts discuss lessons from key cases and provide their outlook on what to expect with supervision and enforcement. Description TBD. Sponsored by Cooley.

**Speakers**

Richard E. Gottlieb, Partner, Glaser Weil LLP

Kari Hall, Partner, Paul Hastings LLP

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

Jeff P. Naimon, Partner, Orrick, Herrington & Sutcliffe, LLP

Vernon Tanner, CRCM, VP - Real Estate Governance, AML/BSA, 1st Franklin Financial Corporation
2:30 PM - 3:45 PM  KEY UPDATES TRACK: The State of the States - Key State Law Cases and Trends
Location: Seaport D
Get the latest updates on key state cases and enforcement trends from state to state. This panel examines developing trends that could have a large impact on the industry down the road and offers thoughts on how to comply. Sponsored by Bradley.

Speakers

Jeffrey P. Barringer, Member, McGlinchey Stafford
Robert Finlay, Partner, Wright, Finlay & Zak, LLP
Mike Flynn, Of Counsel, Buchalter
Chris Hilliard, CRCM, CCEP, Chief Executive Officer and Founder, Winnow Solutions, LLC
Akeela White, Partner, Hinshaw & Culbertson LLP

4:00 PM - 5:00 PM  Compliance Office Hours Q&As

Wednesday, May 8, 2024

7:30 AM - 9:00 AM  Committee Meeting: Legal Issues, Regulatory Compliance and Quality Assurance (Open to MBA Members; Closed to Media)
Location: Seaport H

7:30 AM - 12:30 PM  Registration & CLE Desk
Location: Palm Foyer

8:45 AM - 9:15 AM  Continental Breakfast
Location: Seaport Foyer
Start your day with breakfast sponsored by Goodwin Proctor LLP.
9:15 AM - 11:15 AM  
**Legal Ethics: Preserving Attorney-Client Privilege**  
*Location: Seaport G*
This important legal ethics session focuses on how the mortgage industry can use the attorney-client privilege and work product immunity in navigating through our highly regulated landscape. The panel explores the nature and scope of the attorney-client privilege; how it is created and preserved; how it can be abused and lost; and how to speak with in-house and outside counsel to investigate, strategize, and defend the company. Panelists also focus on work-product immunity, including how it arises; when it may be asserted; and how it is created, used, and preserved. Current events and a hypothetical data incident are used to illustrate themes. Earn two CLE ethics hours by attending this compelling session.

Speakers

**Daniel T. Plunkett**, Chair, Enterprise Litigation and Investigations Group Co-Chair, Government and Internal Investigations Team, McGlinchey Stafford

**Sanford (Sandy) P. Shatz**, Of Counsel, McGlinchey Stafford

9:30 AM - 11:00 AM  
**Right Sizing Your Compliance Management System (CMS) for Volume Today**  
*Location: Seaport D*
Regulators require your CMS to match the size and complexity of your organization, and your volume in the current market is smaller. What does commensurate with size and complexity mean, and how do you reconcile introducing new products to increase volume? Join this panel to learn what type and size of CMS might be appropriate for your company’s “new” size and complexity while efficiently and effectively managing compliance risk.

Speakers

**Edward T. Kang**, Partner, Alston & Bird, LLP

**Maura K. McKelvey**, Partner, Hinshaw & Culbertson LLP

**Jehan Patterson**, Counsel, Debevois & Plimpton

**Alfred Pitzner**, Managing Director, Conforma Compliance Group LLC

**Colgate Selden**, Partner, SeldenLindeke LLP
9:30 AM - 11:00 AM  Special Purpose Credit Programs and LEP  
*Location: Seaport F*

Special Purpose Credit Programs that target underserved populations, such as limited English proficient (LEP) individuals, can be powerful tools to promote financial inclusion and economic mobility. This session navigates the challenges of creating and promoting such programs, the use of affirmative marketing techniques and how to avoid the risk of engaging in anti-discriminatory behavior, ensuring compliance with the Fair Housing Act (FHA), Equal Credit Opportunity Act (ECOA), Community Reinvestment Act (CRA), and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) regulations, and much more.

**Speakers**

Fed Kamensky, Partner, Weiner Brodsky Kider PC  
Olivia Kelman, Partner, K&L Gates, LLP  
Regina Lall, Compliance Officer, Guaranteed Rate, Inc.  
Joshua Weinberg, CMCP, President, Firstline Compliance, LLC

11:00 AM - 11:15 AM  Refreshment Break  
*Location: Seaport Foyer*

11:15 AM - 12:30 PM  Closing Super Session  
*Location: Seaport F*

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

**Speakers**

Joseph H. Hickey, Member, Dykema Gossett PLLC  
Melissa Malpass, Senior Associate, Alston & Bird, LLP  
Jason W. McElroy, Partner, Saul Ewing  
Jim M. Milano, Attorney at Law, McGlinchey Stafford
Loretta Salzano, Esq., President, Franzen and Salzano, PC

David Stickney, Director, FTI Consulting, Inc.

Joshua Weinberg, CMCP, President, Firstline Compliance, LLC