

Independent Mortgage Bankers Conference

Monday, February 2, 2026

12:00 PM - 5:00 PM

Member Engagement Suite

Location: Kings Bay

Drop by for a break and beverage, hosted by MBA's Membership Team, and enter to win a locally-inspired gift. Meet with us to ensure you are optimizing your MBA membership through your company's engagement, education, research and networking opportunities in the year ahead. Contact Laura Hopkins, Senior Vice President of Membership, Meetings and mPower at lhopkins@mba.org or 202-557-2757.

12:00 PM - 6:30 PM

Oceanside Welcome Center and Registration

Location: The Ritz-Carlton Ballroom Foyer

Pick up your badge, enjoy welcoming refreshments, and connect with other attendees in the open seating area. We're here to provide any information you need to make the most of your conference experience, including how to use the MBA Events mobile app. Sponsored by Bradley.

3:00 PM - 6:00 PM

Exhibit Area Open

Location: The Ritz-Carlton Ballroom Foyer

4:00 PM - 4:30 PM

OPENING GENERAL SESSION: Beachfront Briefing from MBA's CEO

Location: The Ritz-Carlton Ballroom

Start your conference experience with a clear view of the industry horizon. MBA's President and CEO Bob Broeksmit sets the stage with an update on the key developments in Washington and how they impact IMBs, from shifting regulatory currents to the association's latest advocacy efforts. Catch the wave of what's ahead and anchor your conference experience with insights that matter.

Speaker

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

4:30 PM - 5:30 PM

GENERAL SESSION: Tides & Trends – MBA's Forecast for IMBs

Location: The Ritz-Carlton Ballroom

Wade into the latest data with MBA's signature quarterly report and forecast. This market scan provides the insights IMBs need to navigate what's now and what's next.

Speakers

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

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

5:30 PM - 6:30 PM

CMB Meet & Greet

Location: The Ritz-Carlton Ballroom Foyer

Meet up during the cocktail hour with fellow CMBs or drop by to ask them more about MBA's Certified Mortgage Banker Designation.

5:30 PM - 6:30 PM

Coastal Cocktail Hour

Location: The Ritz-Carlton Ballroom Foyer

Kick off your conference experience with local fare while reconnecting with IMB friends and making new ones. Sponsored by Polly.

6:15 PM - 7:30 PM

MORPAC Reception

Tuesday, February 3, 2026

6:00 AM - 7:00 AM

MBA's Sunrise 5K Run/Walk

7:30 AM - 8:30 AM

Breakfast

Location: The Ritz-Carlton Ballroom Foyer

Fuel up for the day with a variety of breakfast favorites, plus plenty of coffee and open seating to network with other attendees. Sponsored by nCino.

7:30 AM - 4:00 PM

Exhibit Area Open

Location: The Ritz-Carlton Ballroom Foyer

7:30 AM - 5:30 PM

Oceanside Welcome Center and Registration

Location: The Ritz-Carlton Ballroom Foyer

Registration services are available all day, as well as refreshments and space to connect with other attendees in the open seating area. We're here to provide any information you need to make the most of your conference experience, including how to use the MBA Events mobile app. Sponsored by Bradley.

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Kings Bay

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8:30 AM - 10:00 AM

GENERAL SESSION: Swim with the Shark: Daymond John's Keys to Success

Location: The Ritz-Carlton Ballroom

Get ready to meet entrepreneur Daymond John, founder of lifestyle brand FUBU and star of ABC's Shark Tank. A phenomenally successful businessperson for over 25 years, his journey began when he took out a \$100,000 mortgage on his mother's house and moved his business operation into its basement. During this high-energy session, he shares his approach to establishing the right mindset and following a few fundamental principles he calls his "S.H.A.R.K Points." His story will resonate with your own and leave you energized for your next challenge!

Speaker

Daymond John, *Founder of FUBU & Star of ABC's Shark Tank*

10:00 AM - 10:30 AM

Mid-Morning Refreshment Service

Location: The Ritz-Carlton Ballroom

Refuel for the sessions ahead. Sponsored by Essent.

10:30 AM - 11:10 AM

GENERAL SESSION: The Wave of Industry Consolidation

Location: The Ritz-Carlton Ballroom

Mergers and acquisitions and the integration of property search, origination and servicing are two trends leading the headlines and impacting the bottom lines of IMBs today. Hear from leaders with recent experience with consolidation as share their approach to meeting today's challenges and driving future growth.

Speakers

John Hedlund, *2026 MBA Vice Chairman; Vice Chairman, ICE Mortgage Technology*

Terry L. Schmidt, *Chief Executive Officer and Director, Guild Mortgage Company*

Robert (Bob) Tyson, *President and Chief Operating Officer, NFM Lending*

11:10 AM - 11:30 AM

GENERAL SESSION: Fishing for ROI on Tech Investment

Location: The Ritz-Carlton Ballroom

MBA Chairman-Elect Owen Lee interviews industry veteran Mark Cunningham about measuring ROI on your tech investment.

Speakers

Mark Cunningham, *CEO | Co- Founder, TRAiNED, Inc.*

Owen Lee, *2026 MBA Chair-Elect; Chief Executive Officer, Success Mortgage Partners, Inc.*

11:30 AM - 12:00 PM

GENERAL SESSION: Charting the Policy Waters

Location: The Ritz-Carlton Ballroom

A milestone year of policy activity is behind us, but the real work is just beginning. Hear from leading policy voices on what's changing, what's still in play, and how year two could affect lenders, consumers, and the market. This session delivers clear, actionable insight into the regulatory and legislative trends that will define the next chapter, including topics like the GSEs, credit scores, the CFPB, and activities on the Hill

Speakers

Bill Killmer, *Senior Vice President, Legislative and Political Affairs, Mortgage Bankers Association*

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

Bankers Association

12:00 PM - 1:15 PM

Coastal Connections Lunch

Location: Ocean Front Lawn

Catch up with peers over lunch and enjoy the inspiring ocean vista. Sponsored by EverBank

12:00 PM - 1:15 PM

mPower Lunch: Anchored Together: The Power of Mentorship

Location: The Ritz-Carlton Ballroom

In a fast-changing industry, mentorship can be an anchor—providing stability, direction, and confidence. Hear from dynamic mentor–mentee duos as they discuss the guidance, trust, and shared purpose that shaped their journeys. Through honest stories and actionable advice, participants will discover how to cultivate grounding, meaningful relationships that support growth and resilience. Join Laura Hopkins, the new face of MBA’s mPower community, as she leads an engaging conversation. Enjoy a delicious lunch and meaningful networking and leave feeling inspired, mPowered and connected.

Speakers

Laura Hopkins, AMP, *Senior Vice President of Membership, Meetings and mPower, Mortgage Bankers Association*

Neena Vlamis, *Chief Executive Officer and President, A and N Mortgage Services Inc.*

Suha Zehl, CMB, AMP, *Founder & Senior Advisor, Z Technology Solutions*

1:15 PM - 1:45 PM

GENERAL SESSION:

Location: The Ritz-Carlton Ballroom

1:45 PM - 2:15 PM

GENERAL SESSION: Take a Deep Dive into the Market Dynamics of M&A

Location: The Ritz-Carlton Ballroom

Be part of this interactive session that explores the market dynamics behind M&A and why it’s happening across business sizes and models. Dig into key valuation variables, non-financial factors, and deal structures. Leave with your own blueprint to prepare your 12-month checklist for readiness to buy or sell.

Speaker

Rick Roque, *Vice President of New Growth, NFM Lending*

2:20 PM - 2:40 PM

GENERAL SESSION: Build Your Own Lifeboat – AI Use Cases

Location: The Ritz-Carlton Ballroom

2:45 PM - 3:00 PM

Refreshment Break

Location: The Ritz-Carlton Ballroom Foyer

Recharge between sessions with refreshments. Sponsored by Essent.

3:00 PM - 3:45 PM

Roundtable: Working with the GSEs (Closed to Media)

Location: Talbot Ballroom EFGH

Mortgage lenders rely on strong, transparent relationships with the GSEs to navigate evolving market conditions, credit standards, and policy changes. This session explores how mortgage bankers can effectively collaborate with Fannie Mae and Freddie Mac to enhance loan quality, streamline processes, and respond to shifting guidelines. Industry leaders and GSE representatives will discuss updates to credit policy, technology integrations, repurchase frameworks, servicing expectations, and the tools available to support lenders.

Speaker

Karen Kreutziger Powell, *Chief Executive Officer, Flat Branch Home Loans*

4:00 PM - 5:15 PM

Peer-to-Peer Roundtable (IMBs Only, Closed to Media)

Location: Talbot Ballroom EFGH

Join this in-person meeting of MBA's Independent Mortgage Bankers (IMB) Network to exchange ideas with your peers on top issues. The IMB Network meets virtually on a regular basis and serves as a valuable forum for independent mortgage banker executives to share information on emerging industry trends, challenges, and solutions. Sponsored by Optimal Blue.

Speakers

Kevin Peranio, *IMB Network Co-Chair; Chief Lending Officer, Paramount Residential Mortgage Group*

Mickey Schilling, *CMB, Chief Revenue Officer, MegaStar Financial Corp*

6:00 PM - 8:00 PM

IMB Party

Location: Ocean Front Lawn

Join us for this annual tradition; the IMB can't-miss party of the year!

Wednesday, February 4, 2026

7:30 AM - 1:00 PM

Exhibit Area Open

Location: The Ritz-Carlton Ballroom Foyer

7:30 AM - 2:00 PM

Oceanside Welcome Center and Registration

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8:00 AM - 9:00 AM

Breakfast

Location: The Ritz-Carlton Ballroom Foyer

Finish strong with a healthy start before the day's sessions.

8:00 AM - 12:00 PM

Member Engagement Suite

Location: Kings Bay

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8:30 AM - 9:10 AM

BREAKOUT SESSION: The Expansion of Non-Agency Lending

Location: Talbot Ballroom D

Non-agency products are gaining traction as borrowers seek alternatives to conforming guidelines. Hear industry experts break down the drivers of this growth, the changing credit box, and what it means for origination strategy, pricing, and investor appetite.

Speakers

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

Lisa Schreiber, *SVP Correspondent Lending, eResi Capital*

8:30 AM - 9:10 AM

BREAKOUT SESSION: Winning Strategies for Smaller Lenders

Location: Talbot Ballroom EFGH

As larger players scale through technology and M&A, small and midsize IMBs must find new ways to differentiate. This breakout provides practical strategies around niche market focus, partnership models, technology investments, capital strategies, and talent approaches to stay competitive and resilient.

9:15 AM - 10:00 AM

GENERAL SESSION: Big Bets by the Biggest IMBs

Location: The Ritz-Carlton Ballroom

Large IMBs are making bold moves to position themselves for the next market cycle. Hear senior executives discuss the major bets they're placing across 6 key strategies: multi-channel origination, product breadth and niches, secondary market innovation, servicing, non-mortgage, and of course tech playbooks to power it all. Discover where the industry's biggest players believe the future is headed.

Speaker

Julian Hebron, *Founder & CEO, The Basis Point*

10:00 AM - 10:30 AM

GENERAL SESSION: Tide Shift: Recapturing Borrowers

Location: The Ritz-Carlton Ballroom

10:30 AM - 10:45 AM

Mid-Morning Coffee Break

Location: The Ritz-Carlton Ballroom

Sponsored by Essent.

10:45 AM - 11:30 AM

BREAKOUT SESSION: Be Part of the Movement to Transform Mortgage Compliance

Location: Talbot Ballroom EFGH

The MISMO Mortgage Compliance Dataset (MCD), developed with the Conference of State Bank Supervisors, equips originators for pre-exam compliance testing and gives regulators standardized data for

risk-based, technology-enabled examinations. Lenders, state regulators, and tech providers are working together to streamline compliance, improve transparency, and create a more consistent state exam process. Discover how your IMB can benefit from this industry-shaping initiative!

10:45 AM - 11:30 AM

BREAKOUT SESSION: Financial Management Hot Topic

Location: Talbot Ballroom D

11:30 AM - 1:00 PM

GENERAL SESSION: Recap Lunch with Top Takeaways

Location: The Ritz-Carlton Ballroom

Complete your conference experience with a recap of the top takeaways from IMB26 while you enjoy a light lunch. Take your dessert to go to enjoy on your travels home!