

Tech @ Annual 2025

Monday, October 20, 2025

12:00 PM - 5:00 PM

Registration & Badge Pick-up

Pick up your materials and badge in time for the afternoon sessions. Have questions or need help with the MBA Events app? Ask us!

12:30 PM - 1:30 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO

Enjoy lunch in THE HUB, MBA's Annual Convention Expo Hall, before heading to your first sessions.

1:00 PM - 1:30 PM

AI Lab Prompt Workshop: Quick Tips for Writing Better Prompts for Everyday Work

Location: THE HUB EXPO, Royal Ballroom, Level 6

Make AI work better for you by learning how to give ChatGPT or Copilot better instructions. BYOD: You are encouraged to bring your own device for hand-on learning. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

1:30 PM - 2:30 PM

BREAKOUT SESSION: Make Your Tech Stack a Market-Ready Growth Engine

Your tech stack can be the difference between treading water and driving growth. In an evolving market, now is the time to optimize your technology for both immediate efficiency and future opportunity. This panel explores how lenders evaluate whether to customize best-in-class solutions, adopt an integrated suite, or build proprietary systems—and the tradeoffs of each path. Hear how industry leaders have aligned sales, marketing, and operations through smarter technology decisions to scale originations, deepen agent relationships, strengthen borrower engagement, and boost refinance retention. Sponsored by Optimal Blue.

Speakers

Kortney Lane-Schafers, *VP of Growth & Client Advocacy, MMI*

Christopher McEntee, *Vice President, Corporate Development, ICE*

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

Monica Von Egidy, *AMP, Scores Client Services, Sr Manager, FICO*

Mike Vough, *Head of Corporate Strategy, Optimal Blue, LLC*

1:40 PM - 2:10 PM

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Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

2:30 PM - 4:30 PM

AI Lab Bootcamp Part 1: All the AI Basics in Mortgage

Location: THE HUB EXPO, Royal Ballroom, Level 6

Start from square one with a crash course on AI fundamentals tailored to mortgage. This session sets the foundation for understanding tools, terminology, and opportunities. BYOD: Bring your device with a ChatGPT account (paid account encouraged). Earn a digital credential to post on your social platforms when you complete today's Bootcamp. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

2:30 PM - 4:00 PM

Tech Showcase on THE HUB STAGE

Location: THE HUB EXPO

AI is reinvigorating innovation for tech teams powering \$2T a year in originations and \$15T in outstanding servicing, and this Tech Showcase features 16 mortgage tech demos over 2 days covering LOS, AUS, Capital Markets, POS, VOIEA, Data, Insurance, Valuation/Appraisal. Even if you know these firms, they've all progressed in the AI era, and Tech Showcase host Julian Hebron will get you up to speed. The AI influence is real, and pragmatic ROI in lender ops is now emerging. This session features: The Basis Point -

State of Mortgage Tech Stack 4Q25; TRUE - AI-powered loan production automation; Better - Voice AI borrower app + virtual LO avatar; DocMagic - AI compliance assistant for closers; Flatworld Solutions - AI-powered appraisal review; Optimal Blue - 'Ask Obi' AI analyst for lender profit & risk; Floify - No-code customizations for loan apps; Vesta - Next-gen loan origination system; and, Tavant - 'Touchless Lending' end-to-end with agentic AI.

Speaker

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

2:30 PM - 3:00 PM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO

Drop by for a snack to fuel your afternoon. Sponsored by Blend.

3:00 PM - 4:00 PM

BREAKOUT SESSION: Designing for Future Growth

A strong data model is more than IT—it's the foundation for growth, innovation, and cost savings. In this session, hear from organizations that future-proofed their operations by building a robust data architecture with MISMO as the core. While each took a different approach, their investments enabled them to quickly adapt to market shifts, integrate emerging AI tools, and meet changing business demands. Designed for lender executives, managers, and tech professionals. Sponsored by Optimal Blue.

Speakers

Rick Hill, *Vice President, Industry Technology, Mortgage Bankers Association*

Eric Litwin, *EVP, Enterprise Data, Pennymac*

Nick Soltis, *SVP of Strategic Solutions, Factual Data*

Vimi Vasudeva, *Managing Director, Hedging & Trading Client Services, Optimal Blue, LLC*

4:00 PM - 5:00 PM

Networking Reception

Sponsored by Cotality.

4:30 PM - 5:00 PM

AI Lab Open House

Location: THE HUB EXPO, Royal Ballroom, Level 6

Check out the AI Lab in THE HUB during the reception. Drop by for a game with the PhoenixTeam or chat with MISMO staff. Sign up at <https://bit.ly/3J2pQ60>

Tuesday, October 21, 2025

7:30 AM - 4:00 PM

Registration & Badge Pick-up

Pick up your materials and badge for full access to all the activities. Have convention questions or need help with the MBA Events app? Ask us!

8:00 AM - 9:00 AM

Continental Breakfast

Sponsored by KPMG LLP.

8:30 AM - 10:00 AM

GENERAL SESSION: An mPower Conversation with Maria Shriver

In this candid interview, Maria Shriver reflects on her extraordinary path—from growing up in one of America’s most iconic families to forging her own legacy as an award-winning journalist, bestselling author, and thought leader. With her usual candor, Maria discusses the drive behind her decades-long career in broadcast news, and the unique pressures of public life. She offers insight into her work as the founder of initiatives such as The Sunday Paper and the Women’s Alzheimer’s Movement. Join us to hear this wide-ranging conversation touching on journalism, legacy, resilience, and purpose, as well as her mission to open conversations around aging and brain health. The session begins with an update from the MBA Opens Doors Foundation. Sponsored by FICO.

Speakers

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

Deborah Dubois, *President of MBA Opens Doors Foundation, Mortgage Bankers Association*

Julie May, *B2B Scores, VP, FICO*

Maria Shriver, *Award Winning Journalist & Author*

9:30 AM - 10:30 AM

AI LAB: Think Tank

Location: THE HUB EXPO, Royal Ballroom, Level 6

Share your ideas for what the industry needs from MBA and MISMO to help you on your AI journey. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Jonathan Kearns, *Vice President, Programs and Operations, MISMO, Mortgage Bankers Association*

10:30 AM - 11:30 AM

GENERAL SESSION: Market Innovation and Transformation

Market-leading innovators discuss their vision of the future of our industry and offer their perspective on today's trends. From integrating real estate, origination, and servicing, to leveraging data, technology and AI to transform the customer experience, they discuss their approach to meeting today's challenges and driving future growth.

Speakers

Bill Emerson, *2016 MBA Chairman, President, Rocket Companies*

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

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

Nanci L. Weissgold, Esq., *MBA's 2025-2026 MORPAC Chair; Co-Chair, Financial Services Group, Alston & Bird, LLP*

Brian Woodring, *Chief Information Officer, Newrez LLC*

11:45 AM - 12:30 PM

GENERAL SESSION: AI and the Future of Work

See how Google, one of the biggest names shaping AI, is making an impact in the mortgage processes. See use cases and gain perspective on how your team's work, and your own, may change as you progress on

your AI journey. Sponsored by Essent Guaranty Inc.

Speakers

Geoff Kramer, *Financial Services Engineering Leader, Google, Inc.*

Felipe Obando, Jr., *Vice President, Marketing, Essent Guaranty, Inc.*

12:30 PM - 1:30 PM

AI Lab: Google Meet & Greet

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by for an interactive discussion with a lead engineer from Google's team or ask questions about his main stage presentation. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Geoff Kramer, *Financial Services Engineering Leader, Google, Inc.*

12:30 PM - 1:30 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO

12:45 PM - 1:15 PM

Tech Talk on THE HUB STAGE: Innovation and Impact Without Tradeoffs

Location: THE HUB EXPO

In this TED-style talk, Sasha Stair explores how Intelligent Verification is transforming the mortgage industry through dynamic workflows, reducing data waste, and leveraging AI. She challenges outdated processes, draws parallels to real-time consumer experiences such as Uber tracking, and demonstrates how the evolution of intelligent verification amplifies how we streamline decisions, improves borrower experience, and drives meaningful impact, without sacrificing trust.

Speaker

Sasha Stair, CMB, *Chief Marketing Officer, Xactus*

1:30 PM - 3:00 PM

Tech Showcase on THE HUB STAGE

Location: THE HUB EXPO

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servicing, and this Tech Showcase features 16 mortgage tech demos over 2 days covering LOS, AUS, Capital Markets, POS, VOIEA, Data, Insurance, Valuation/Appraisal. Even if you know these firms, they've all progressed in the AI era, and Tech Showcase host Julian Hebron will get you up to speed. The AI influence is real, and pragmatic ROI in lender ops is now emerging. In this session, you'll see: The Basis Point - State of Mortgage Tech Stack 4Q25; Truework - 'Qualified Income' VOIE with GSE income calcs; Blue Sage Solutions - LOS-integrated AI Sales Agent; CI&T - @CMG Financial Case Study: Run pipeline with your voice; ValueLink Software - AI for smarter fee/vendor decisions by AMCs; nCino - 3 AI-powered capabilities in 1 new POS workflow; iEmergent - MarketSmart Dashboards for lender recruiting & growth; Wilqo - AI production optimization across LOS and POS; and, Matic - Embedded home insurance marketplace.

Speaker

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

1:45 PM - 2:30 PM

BREAKOUT SESSION: The Human Side of AI Adoption

AI tools like chatbots and predictive models now serve as “copilots,” with agentic AI bringing greater autonomy. Yet human oversight remains essential to guide, govern, and ensure trust. This panel spotlights real-world use cases and illustrates people's role in AI adoption—from design to implementation. Learn how to build an AI-ready workforce by balancing automation with expertise. Sponsored by Optimal Blue.

Speakers

Brooke Anderson-Tompkins, *Founder, CEO, Bridge Advisory*

Dana Georgiou, *Founding Luminist, Lending Luminary*

Melissa Langdale, *Founder, CEO, Praxis Lending Solutions*

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

2:00 PM - 4:00 PM

AI Lab Bootcamp Part 2: Create Your Own RagBot

Location: THE HUB EXPO, Royal Ballroom, Level 6

Get hands-on and build your own retrieval-augmented generation (RAG) bot. By the end, you'll have a working prototype tailored to mortgage tasks you choose. Bring your device with a ChatGPT account (paid account encouraged). Earn a digital credential to post on your social platforms when you complete today's

Bootcamp.

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

3:00 PM - 3:30 PM

BREAKOUT SESSION: Before the Breach - Cyber Risk Strategies and Cost-Savings Tips

In this session, cyber security experts arm executives and leaders with practical strategies to identify critical security gaps, prioritize targeted cybersecurity investments that may reduce insurance premiums, and implement defenses against advanced threats. Attendees also learn how to leverage tools and continuous vendor monitoring to strengthen their cyber resilience and meet evolving regulatory standards. Walk away with actionable steps. Sponsored by Optimal Blue.

Speakers

Chetan (Che) Bhatia, *Managing Director of Cyber Resilience, Stroz Friedberg, an Aon company*

Parker Brissette, *vCISO/Senior Cybersecurity Advisor, Richey May*

Anthony Whiteside, *Chief Corporate Officer, Stockton Mortgage Corporation*

3:30 PM - 4:00 PM

BREAKOUT SESSION: Cyber Risk is Everyone's Business

For executives and managers, this session delivers real-world strategies to engage the Board, C-suite, and front-line teams in combating cyber fraud. Learn how to build vigilance across your organization and walk away with tactical, ready-to-implement measures to reduce today's fast-evolving risks and create a cyber-aware culture. Sponsored by Optimal Blue.

Speakers

Shayna Arrington, *Chief Risk Officer, Servbank*

Kyle Draisey, *SVP Chief Information Security Officer, Sagent*

Seever Sulaiman, *Chief Technology Officer, Optimal Blue, LLC*

4:00 PM - 5:00 PM

Roundtable: The Future of Work in an AI-Enabled Mortgage World (Open to Registered Attendees; Closed to Media)

Location: Capri 8, Level 4

The future of work in mortgage isn't coming - it's already here. We're entering a new era where intelligent automation compresses cycle time, eliminates rework, and elevates the role of humans from task executors to outcome owners. AI is reshaping every role, from origination to underwriting to servicing, creating the most significant shift in decades. But this shift isn't just about technology—it's also about people, process, and purpose. If you want to understand not just where AI is going, but where you fit in the future it's creating, this roundtable is for you. MBA's Mortgage Technology Vendor Working Group hosts special guests to lead this discussion: Corban Wells, Product Manager, Primary Residential Mortgage, Inc., and Jay Promisco, Senior Advisor, JazzX AI.

6:00 PM - 7:30 PM

Concert MBA with Jim Gaffigan and OneRepublic (Doors open at 5:30 PM, Convention Badge Required)

Join us for two iconic headliners in one show! Concert MBA opens with a set from Jim Gaffigan, a seven-time Grammy nominated comedian and three-time Emmy winning and top touring performer. Next up is GRAMMY® nominated OneRepublic, with hits like "Apologize," "Counting Stars," "All the Right Moves," "Secrets," "Good Life," and "I Don't Wanna Wait." Your convention badge is your ticket and required for entry. Doors open at 5:30, Show at 6:00. See more details on the Concert page of the Annual25 website. Co-sponsored by Radian and MBA. Concert MBA benefits the MBA Opens Doors Foundation.

Speakers

OneRepublic Band, *Grammy Nominated*

Jim Gaffigan, *Award-Winning Comedian, Actor, Producer & Author*

Wednesday, October 22, 2025

7:15 AM - 8:15 AM

AI Lab: GenAI and Java

Location: Azure Foyer, Level 4

Drop by to discuss your AI journey, hosted by PhoenixTeam.

8:00 AM - 8:30 AM

Continental Breakfast

Sponsored by Solidifi.

8:00 AM - 10:00 AM

Registration & Badge Pick-up

8:30 AM - 9:00 AM

GENERAL SESSION: How to AI Upskill Your Team

Location: Azure 5, Level 4

Sponsored by: Solidifi

Speakers

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

Brian Vieaux, *CMB, President, MISMO*

9:00 AM - 9:30 AM

GENERAL SESSION: Perspectives on Technology Investments

Lenders want technology that delivers real results with high-impact. Technology providers want to develop solutions that will be widely adopted to leverage their technology investments. Get the latest data on technology investment and ROI from industry and market analysts. Hear how investors measure success in mortgage tech investment and how M&A is impacting the space. Sponsored by Solidifi.

Speakers

Garth Graham, *Senior Partner, STRATMOR Group*

Dimitrios Lagias, *Managing Director and Partner, Boston Consulting Group*

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

9:40 AM - 10:20 AM

BREAKOUT SESSION: Stuck in Neutral: Why Lenders Invest in Automation but Still Rely on Manual Workarounds

Location: Azure 7, Level 4

The mortgage industry is grappling with rising origination costs, much of it tied to manual workflows that should be automated. Despite significant investments in technology platforms, many lenders still rely on human "workarounds" to push loans through the process. This panel unpacks where inefficiencies persist, why they exist, and how forward-thinking institutions have eliminated high-friction tasks using the tech they already own.

Speakers

David Gates, *COO, Premium Mortgage Corp*

Steven A. Milner, *Founder and CEO, US Mortgage Corporation*

Patrick O'Brien, *CEO, LenderLogix*

David Sober, *CMB, VP- Automation Sales, Indecomm Global Services*

9:40 AM - 10:20 AM

BREAKOUT SESSION: Transforming Mortgage Operations with AI and Intelligent Document Processing

Location: Azure 5, Level 4

Mortgage operations produce massive volumes of documents, demanding advanced technology to stay competitive. This session explores how Intelligent Document Processing (IDP) technology, powered by modern AI, massively reduces the time and cost to work with documents across the loan lifecycle. From faster processing times to increased compliance, the opportunity to unlock business efficiencies at scale is monumental. Industry technical experts will share IDP design concepts, explain the underlying AI capabilities, and share best practices for integrating these technologies into existing systems.

Speakers

Chris Hendon, *Solutions Architect Manager for Housing & Mortgage Industry, Amazon Web Services*

Jonathan Yam, *Senior Solutions Architect for Housing & Mortgage Industry, Amazon Web Services*

10:30 AM - 11:00 AM

BREAKOUT SESSION: Designing Self-serve Borrower Experiences that Actually Feel Human

Location: Azure 7, Level 4

As AI reshapes the customer experience, lenders must evolve beyond automation to real personalization. This session explores how next-gen digital experiences adapt in real time to borrower behavior, integrate human touchpoints, and create a consistent cross-product experience that earns trust and drives ROI.

Speakers

Stephanie Durflinger, *Chief Product Officer, Dark Matter Technologies*

Jennifer McGuinness, *CEO, Pivot Financial*

Maria V. Moskver, Esq., *CEO, Cloudvirga*

Chris Mozilo, CMB, *SVP, TPO Production, Kind Lending*

10:30 AM - 11:00 AM

BREAKOUT SESSION: Reimagining Mortgages: The Disruptive Power of AI in Shaping the Future of Home Financing

Location: Azure 5, Level 4

Everyone's talking about the role of AI in mortgage transformation, but making it work is a different story. This session explores the hurdles and hard-won insights from AI implementation in origination and servicing operations. Leave with insight into other lenders' experiences with AI, and ideas for how to improve your own implementation.

Speakers

Renuka Kambli, *Senior Partner – Lending & Payments, Cognizant*

Dino Lack, *EVP Technology, Xpanse*

Sedwin Vadukut, *Vice President & Head of Performance Excellence, Cotality*

11:00 AM - 12:30 PM

BREAKOUT SESSION: Residential Technology (RESTECH) Forum (Open to all attendees, Closed to Media)

Location: Azure 5, Level 4

Everyone is invited to attend this open meeting of RESTECH, an MBA forum that helps companies identify and address technology issues facing the residential mortgage industry and work toward common solutions.

11:00 AM - 12:30 PM

BREAKOUT SESSION: Information Security Workgroup (Open to all attendees, Closed to Media)

Location: Azure 7, Level 4

Everyone is invited to attend this in-person meeting of the Information Security Workgroup, a gathering of

industry peers who identify and discuss evolving information security issues and provide advice to MBA on legislative and regulatory initiatives relating to cybersecurity topics.