

Regulatory Compliance Conference 2017

September 17 to 19, 2017

Sunday, September 17, 2017

10:00 AM - 7:00 PM

Registration

Location: Independence Foyer, Independence Level

12:30 PM - 1:45 PM

Compliance Essentials/CMCP: Introduction to Regulatory Compliance

Location: Independence E, Independence Level

This session provides a high-level overview of the regulatory structure of the mortgage industry, including key laws and their provisions.

Speakers

Jerra Holford Ryan, *Senior Vice President, Compliance, First Choice Loan Services Inc.*

Melissa Koupal, *Senior Vice President, Loan Integrity, LoanDepot.com, LLC*

Bart Shapiro, *Director, Regulatory Compliance Education Strategy, Mortgage Bankers Association*

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

12:30 PM - 1:45 PM

HMDA Workshop Part I: Overview of the Rule and CFPB Update

Location: Independence A, Independence Level

This session provides an overview of the rule to date including its coverage, effective dates and transactions to be reported. Learn from discussion from compliance experts on how they are addressing these requirements.

Speakers

Sheila Lee, *Mortgage Specialist, Mortgage Markets, Research & Regulations, Consumer Financial Protection Bureau*

Ken Markison, *Vice President & Regulatory Counsel, Mortgage Bankers Association*

Sanford Shatz, *Of Counsel, McGlinchey Stafford*

Leslie Sowers, *Partner, Weiner Brodsky Kider PC*

12:30 PM - 1:45 PM

Litigation Developments Part I

Location: Independence I, Independence Level

In this first of two litigation-focused sessions, industry counsel review key cases relevant to mortgage compliance and will discuss possible defenses.

Speakers

Gary Deutsch, *Managing Chief Counsel - Mortgage Litigation, PNC Bank, National Association*

Rachel Dollar, *Partner, Smith Dollar PC*

Stephen A. Fogdall, Esq., *Partner, Schnader, Harrison, Segal & Lewis, LLP*

Andrew C. Glass, *Partner, K & L Gates LLP*

Dylan Howard, *Shareholder, Baker, Donelson, Bearman, Caldwell & Berkowitz, P.C.*

1:45 PM - 2:00 PM

Refreshment Break

Location: Independence Foyer, Independence Level

2:00 PM - 3:15 PM

Compliance Essentials/CMCP: Overview of Consumer Protection Compliance — The Dodd Frank Rules

Location: Independence E, Independence Level

Get a high-level overview of most of the rules established by the Consumer Financial Protection Bureau (CFPB) under Dodd-Frank regarding the mortgage process, including Know Before You Owe/TRID, Ability to Repay, Home Ownership and Equity Protection Act (HOEPA) and Loan Officer Compensation. These rules require ability to repay determinations by lenders, provide special requirements and consumer protections for high cost loans and prohibit loan officer compensation based on rate and terms.

Speakers

Maria Earley, *Partner, Reed Smith, LLP*

Kris Kully, *Partner, Mayer Brown, LLP*

R. Colgate Selden, *Partner, Alston & Bird, LLP*

2:00 PM - 3:15 PM

HMDA Workshop Part II: Critical Data Point Overview

Location: Independence A, Independence Level

Experts review the required data fields and provide solutions to collecting and reporting them.

Speakers

Kyung Cho-Miller, *Managing Director, Chase*

Ashley Gunn, *Associate Director, CREF, Mortgage Bankers Association*

Thomas Kearney, *Partner, Consumer Financial Services Practice Group, Akerman LLP*

Melissa Kozicki, *Director of Compliance, Mortgage Builder Software*

Melissa Wachtel, *Associate, Weiner Brodsky Kider PC*

2:00 PM - 3:15 PM

Litigation Developments Part II

Location: Independence I, Independence Level

In this second of two litigation-focused sessions, industry counsel review key cases relevant to mortgage compliance and will discuss possible defenses.

Speakers

Christy A. Ames, *Member, Stites & Harbison, PLLC.*

Constantinos (Dino) G. Panagopoulos, *Partner, Ballard Spahr LLP*

Sunny S. Huo, *Attorney At Law, Severson & Werson*

Ariel Stern, *Partner, Akerman LLP*

Donna Webber, *Vice President, Assistant General Counsel, Chase*

3:15 PM - 3:30 PM

Refreshment Break

Location: Independence Foyer, Independence Level

3:30 PM - 4:45 PM

Compliance Essentials/CMCP Interactive Session: Common Help Desk and Operational Questions for Compliance Officers

Location: Independence I, Independence Level

This interactive session provides participants an opportunity to solve compliance problems and identify the tools and methods for solutions.

Speakers

H. Burton Embry, *Executive Vice President & Chief Compliance Officer, Primary Residential Mortgage, Inc.*

Monika McCarthy, *Managing Director & General Counsel, CrossCheck Compliance LLC*

Jerry Scipione, *Director of Systems Compliance, LoanDepot.com, LLC*

3:30 PM - 4:45 PM

Compliance Essentials/CMCP: Fair Lending and Equal Opportunity Laws

Location: Independence E, Independence Level

This session reviews the lending-related requirements of the Fair Housing Act, the Equal Credit Opportunity Act (ECOA), and the Home Mortgage Disclosure Act (HMDA).

Speakers

Olivia Kelman, *Associate, K & L Gates*

Michael S. Taliefero, *Managing Director, ComplianceTech*

Joseph T. Lynyak, III, *Partner, Dorsey & Whitney LLP*

Nima Vahdat, CRCM, CAMS, SVP, *Associate General Counsel/Fair & Responsible Lending Officer, LoanDepot.com, LLC*

3:30 PM - 4:45 PM

HMDA Workshop Part III: Developing and Refining Your Implementation Issues

Location: Independence A, Independence Level

Learn from compliance experts about their approaches and strategies to help ensure a smooth implementation within your company.

Speakers

John Haring, *Director, Compliance Enablement, Ellie Mae, Inc.*

Kathleen Keller, *Managing Director, Newbold Advisors*

Carl Pry, CRCM, CRP, *Managing Director, Treliant Risk Advisors, LLC*

Sheila Strong, *VP, Compliance & General Counsel, AmeriFirst Financial Corporation*

Robert Turner, *Vice President – CRA Officer / Compliance Lending Manager, Colonial Savings, F.A.*

4:45 PM - 6:00 PM

Compliance Essentials/CMCP - Overview of Servicing Compliance

Location: Independence A, Independence Level

This session provides an overview of the National Servicing Standards, the Fair Debt Collection Practices Act, Service Members Civil Relief Act and more.

Speakers

Peter Cockrell, *Associate, McGlinchey Stafford*

Steven D. Ginsburg, *Partner, Duane Morris, LLP*

Michelle L. Rogers, *Partner, Buckley Sandler, LLP*

Sara Singhas, *Associate Regulatory Counsel, Mortgage Bankers Association*

4:45 PM - 6:00 PM

Compliance Essentials/CMCP - TRID Compliance Basics

Location: Independence E, Independence Level

Learn from compliance experts about their approaches and strategies to help ensure a smooth implementation within your company.

Speakers

Richard (Andy) Arculin, *Partner, Venable LLP*

Suzanne Garwood, *Associate General Counsel, Chase*

Jerra Holford Ryan, *Senior Vice President, Compliance, First Choice Loan Services Inc.*

4:45 PM - 6:00 PM

Compliance Essentials/CMCP Interactive Session: Reviewing Loan Files and Performing Other Compliance Officer Functions

Location: Independence I, Independence Level

This session provides practical approaches to loan file review, revisions of business processes and other compliance officer responsibilities.

Speakers

Jack Konyk, *Executive Director, Government Affairs, Weiner Brodsky Kider PC*

Melissa Koupal, *Senior Vice President, Loan Integrity, LoanDepot.com, LLC*

Vernon Tanner, CRCM, *Senior Vice President, Operational Compliance Manager, Crescent Mortgage Company*

6:00 PM - 7:00 PM

Welcome Reception in Exhibit Area "Compliance Connections"

Location: Independence Foyer, Independence Level

8:00 PM - 9:00 PM

MBA Advocacy Reception (Current "active" MAA Members only, Sign-Up at the Door)

Location: City Tap House DC

Monday, September 18, 2017

8:00 AM - 8:30 AM

Continental Breakfast in Exhibit Area

Location: Independence Foyer, Independence Level

8:00 AM - 5:00 PM

Exhibit Area Open

Location: Independence Foyer

8:00 AM - 5:30 PM

Registration

Location: Independence Foyer, Independence Level

8:30 AM - 9:15 AM

Opening General Session

Location: Independence A

MBA's President and CEO, David H. Stevens, CMB, welcomes attendees and gives opening remarks. Immediately following, Ken Markison, MBA's Vice President and Regulatory Counsel, provides a program orientation to help attendees get the most from the conference experience.

Speakers

David H. Stevens, CMB, *President and Chief Executive Officer, Mortgage Bankers Association*

Ken Markison, *Vice President & Regulatory Counsel, Mortgage Bankers Association*

9:15 AM - 10:15 AM

General Session: CFPB 2.0: Advancing Consumer Protection

Location: Independence A, Independence Level

Since the Consumer Financial Protection Bureau (CFPB) was created, there has been considerable controversy about its operations including notably its use of "regulation through enforcement." As the CFPB matures as an agency, and with a new Administration, change at the Bureau can be expected. In this session, an expert panel considers how in its next phase "CFPB 2.0" could be improved to better facilitate compliance and protect consumers.

Speakers

Michael D. Calhoun, *President, Center for Responsible Lending*

Denise L. DesRosiers, *Managing Director and General Counsel, JPMorgan Chase Bank, N.A.*

Pete Mills, *Senior Vice President, Residential Policy & Member Engagement, Mortgage Bankers Association*

Eric J. Mogilnicki, *Partner, Covington*

Melissa Richards, CMB, *Chief Legal & Risk Officer, CMG Financial*

10:15 AM - 10:30 AM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

10:30 AM - 11:30 AM

Special Session: View From the Hill - Developments for the Mortgage Finance Industry (CLOSED TO MEDIA)

Location: Independence A, Independence Level

This session provides perspective on what changes could be coming from Washington that will impact mortgage regulation and compliance.

Speakers

Bradford Cheney, *Associate Vice President of Legislative Affairs, Mortgage Bankers Association*

Kevin Edgar, *Chief Counsel of the Committee on Financial Services*

Laura Swanson, *Deputy Staff Director of the U.S. Senate Committee on Banking, Housing and Urban Affairs*

11:30 AM - 12:45 PM

Networking Luncheon

Location: Constitution Ballroom, Constitution Level

Speaker

David Silberman, *Deputy Director (Acting), Consumer Financial Protection Bureau*

12:45 PM - 2:00 PM

Preparing for Exams and Enforcement

Location: Independence A, Independence Level

Examination and enforcement activities have not abated and have, in fact, increased by both federal and state regulators. In this session experts focus on what compliance officers can do to prepare for exams and possible enforcement.

Speakers

Allyson Baker, *Partner, Venable, LLP*

Jonice Gray Tucker, *Partner, Buckley Sandler LLP*

Lisa Klika, *Chief Compliance Officer, SVP, Guild Mortgage Company*

Donald Lampe, *Partner, Morrison & Foerster*

12:45 PM - 2:00 PM

The Look Back: What Should Change in CFPB Compliance Rules

Location: Independence E, Independence Level

Dodd-Frank Wall Street Reform and Consumer Protection Act requires reassessment of significant rules within 5 years of their effective date. This session focuses on the ATR QM, LO Comp and Servicing Rules to highlight areas that might change and should.

Speakers

Richard Andreano, Jr. Esq., *Practice Group Leader, Ballard Spahr, LLP*

John Levonick, *Director, Regulatory Compliance, Clayton Holdings LLC*

Meredith McKee, *Senior Counsel, Consumer Regulation & Escalated Matter*

Jeremy D. Potter, *Associate Counsel, Quicken Loans, Inc.*

Melissa Richards, CMB, *Chief Legal & Risk Officer, CMG Financial*

12:45 PM - 2:00 PM

TRID Compliance Issues

Location: Independence I, Independence Level

An expert panel looks at major issues for compliance officers under the TILA RESPA Integrated Disclosures (TRID) rule including the recent changes. The panel discussion will include compliance experts dealing with real problems they've faced.

Speakers

Amanda Daeges, *Vice President, Senior Corporate Counsel, U.S. Bank Home Mortgage*

John Haring, *Director, Compliance Enablement, Ellie Mae, Inc.*

Richard B. Horn, *Member, Richard Horn Legal PLLC*

Robert M. Jaworski, Esq., *Partner, Reed Smith, LLP*

Fowler Williams, AMP, CMB, *President and Chief Executive Officer, Crescent Mortgage Company*

2:00 PM - 2:15 PM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

2:15 PM - 3:30 PM

HMDA Issues Resolved and Still Open

Location: Independence E, Independence Level

HMDA looms larger as an issue for compliance officers as the January 2018 implementation date approaches. This practical session looks at the job ahead and what compliance officers need to be doing throughout the year as they prepare for reporting in 2019.

Speakers

Melanie Brody, *Partner, Consumer Financial Services Group, Mayer Brown, LLP*

Maurice Jourdain-Earl, *Managing Director, ComplianceTech*

Thomas Kearney, *Partner, Consumer Financial Services Practice Group, Akerman LLP*

Leslie Sowers, *Partner, Weiner Brodsky Kider PC*

Sheila Strong, *VP, Compliance & General Counsel, AmeriFirst Financial Corporation*

2:15 PM - 3:30 PM

Litigation Developments for Compliance Officers

Location: Independence A, Independence Level

This session dives into the major litigation cases with particular implications for mortgage compliance officers. Panelists also review major enforcement actions of the CFPB, Department of Justice (DOJ) and HUD.

Speakers

Michelle Canter, *Partner, Bradley Arant Boult Cummings, LLP*

Paul F. Hancock, Esq., *Partner, K & L Gates*

Jeffrey P. Naimon, *Partner, Buckley Sandler LLP*

David Permut, *Partner, Goodwin*

Helen R. Kanovsky, *General Counsel, Mortgage Bankers Association*

2:15 PM - 3:30 PM

Loan Originator Compensation and FLSA Compliant Solutions in a Purchase Environment

Location: Independence I, Independence Level

Compliance officers are consistently confronted with new compensation approaches. This session focuses not only on what can't be done, but what can be done, to compensate company producers in a purchase environment compliant with the LO Comp Rule and the Fair Labor Standards Act (FLSA).

Speakers

Russell R. Bruch, *Attorney, Morgan Lewis & Bockius, LLP*

Jed E. Mayk, *Partner, Hudson Cook, LLP/CounselorLibrary*

German A. Salazar, *Vice President, General Counsel, AmeriFirst Financial, Inc.*

David Shirk, *Partner, LotsteinLegal PLLC/MortgageBanking.Law*

David Stein, *Of Counsel, Bricker & Eckler, LLP*

3:30 PM - 3:45 PM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

3:45 PM - 5:00 PM

RESPA Section 8 Compliance Now

Location: Independence A, Independence Level

The CFPB's enforcement activities and past interpretations of RESPA don't match up. Hear experts consider a range of arrangements including desk rentals, marketing, lead generation, mobile apps and other practices potentially having RESPA implications and what compliance officers might do with them now.

Speakers

Amy Bishop, *Deputy General Counsel, Quicken Loans, Inc.*

Jennifer Keas, *Partner, Foley & Lardner LLP*

Mitchel H. Kider, *Managing Partner, Weiner Brodsky Kider PC*

Robert Lotstein, *Partner, Lotstein Legal*

Benjamin Olson, *Partner, Buckley Sandler LLP*

3:45 PM - 5:00 PM

Secondary Market Developments Including UCD and URLA

Location: Independence E, Independence Level

Experts review developments at the Government- Sponsored Enterprises including the Uniform Closing Dataset (UCD) and Uniform Residential Loan Application (URLA) as well as the latest on GSE reform.

Speakers

Robert D. Broeksmit, *CMB, Deputy Chief Business Officer, Trelia Risk Advisors, LLC*

Elizabeth Kemp, *Associate General Counsel, Fannie Mae*

Steve O'Connor, *Senior Vice President, Public Policy & Industry Relations, Mortgage Bankers*

Association

Joshua Weinberg, *Executive Vice President, Compliance, First Choice Loan Services, Inc.*

3:45 PM - 5:00 PM

State Compliance Issues

Location: Independence I, Independence Level

State legislation, regulation, supervision and enforcement efforts effecting the industry abound. An expert panel will review the latest developments and trends of particular interest to compliance officers.

Speakers

John Fleming, *General Counsel, Texas Mortgage Bankers Association*

William Kooper, *Vice President, State Government Affairs & Industry Relations, Mortgage Bankers Association*

Mary M. Pfaff, *Senior Director, Policy, Conference of State Bank Supervisors*

Michael R. Pfeifer, *Managing Partner, Pfeifer & De La Mora, LLP*

5:00 PM - 6:00 PM

Compliance Roundtable Discussion - Do's and Don'ts of Interacting with Regulators

Location: Independence A, Independence Level

5:00 PM - 6:00 PM

Compliance Roundtable Discussion-Government Housing Requirements

Location: Burnham, Constitution Level

Speakers

Robert D. Broeksmit, CMB, *Deputy Chief Business Officer, Trelia Risk Advisors, LLC*

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

5:00 PM - 6:00 PM

Compliance Roundtable Discussion-HMDA Compliance

Location: Independence E, Independence Level

Speakers

Kathleen Keller, *Managing Director, Newbold Advisors*

Melissa Kozicki, *Director of Compliance, Mortgage Builder Software*

5:00 PM - 6:00 PM

Compliance Roundtable Discussion-LO Comp and DOL Problems and Solutions

Location: Wilson, Constitution Level

Speakers

Russell R. Bruch, *Attorney, Morgan Lewis & Bockius, LLP*

Jed E. Mayk, *Partner, Hudson Cook, LLP/CounselorLibrary*

5:00 PM - 6:00 PM

Compliance Roundtable Discussion-Resolving State Compliance Issues

Location: Roosevelt, Constitution Level

Speaker

Michael R. Pfeifer, *Managing Partner, Pfeifer & De La Mora, LLP*

5:00 PM - 6:00 PM

Compliance Roundtable Discussion-RESPA Section 8 Issues

Location: Cabin John/Arlington, Constitution Level

Speakers

Mitchel H. Kider, *Managing Partner, Weiner Brodsky Kider PC*

Phillip L. Schulman, *Partner, Mayer Brown LLP*

6:00 PM - 7:00 PM

Networking Reception

Location: Constitution Ballroom, Constitution Level

Tuesday, September 19, 2017

7:30 AM - 8:00 AM

Continental Breakfast in Exhibit Area

Location: Independence Foyer, Independence Level

7:30 AM - 10:45 AM

Exhibit Area Open

Location: Independence Foyer, Independence Level

7:30 AM - 12:30 PM

Registration

Location: Independence Foyer, Independence Level

8:00 AM - 9:30 AM

Legal Issues and Regulatory Compliance Committee Meeting (Open to all MBA Members)

Location: Constitution Ballroom A., Constitution Level

8:30 AM - 9:30 AM

Information and Feedback Session on Certified Mortgage Compliance Professional (CMCP) Program

Location: Independence E, Independence Level

MBA Education, with extensive input from members, has launched the Certified Mortgage Compliance Professional certification program to recognize expertise in the mortgage compliance community. Attend this session learn about the current and future offerings. More importantly, bring your ideas to help shape the

future of the program.

Speakers

Bart Shapiro, *Director, Regulatory Compliance Education Strategy, Mortgage Bankers Association*

David Upbin, *Associate Vice President, Education Operations and Programming & MBA Strategy, Mortgage Bankers Association*

9:30 AM - 10:30 AM

Privacy and Data Security Developments

Location: Independence I, Independence Level

Companies and their compliance officers are engaged in cyber security efforts as never before. Hear this expert panel address the current issues rules and expectations, focusing in particular on compliance concerns.

Speakers

Daniel Burstein, *Senior Managing Director, Guidepost Solutions, LLC*

Richard E. Gottlieb, *Partner and Co-Chair, Financial Services Group, Manatt, Phelps & Phillips, LLP*

Melissa Koupal, *Senior Vice President, Loan Integrity, LoanDepot.com, LLC*

Kim Phan, *Of Counsel, Ballard Spahr LLP*

9:30 AM - 10:30 AM

Servicing Compliance Developments Under the New CFPB Rule

Location: Independence A, Independence Level

This session provides an update of servicing compliance developments under the CFPB's Servicing Rule.

Speakers

Krista Cooley, *Partner, Mayer Brown, LLP*

Tobias P. Moon, *Partner, Consumer Financial Services Practice Group, Akerman LLP*

Nanci Weissgold, *Partner, Alston & Bird, LLP*

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

9:30 AM - 10:30 AM

Update on False Claims, Indemnification and Buy Back Concerns

Location: Independence E, Independence Level

Experts on the GSE and the Federal Housing Administration programs provide an update on hot button areas that can result in actions under the False Claims Act, buy backs or otherwise adversely affect the salability of loans. The session also provides a brief update on significant Government Housing Program developments.

Speakers

Vickie V. Bourassa, *Vice President/Quality Control, Colonial Savings, F.A.*

Michael Flynn, *Partner, Goodwin*

Stephen Ornstein, *Partner, Alston & Bird, LLP*

Phillip L. Schulman, *Partner, Mayer Brown LLP*

10:30 AM - 10:45 AM

Refreshment Break

Location: Independence Foyer, Independence Level

10:45 AM - 11:45 AM

Hot Topics

Location: Independence I, Independence Level

This session covers late- breaking developments in mortgage compliance, such as vendor management, consumer complaint and legislative developments.

Speakers

Sonny Abbasi, *General Counsel/ Chief Compliance Officer, Lender Service Provider, LLC*

Laurence Platt, Esq., *Partner, Mayer Brown, LLP*

Francis (Trip) Riley, III, *Partner, Saul Ewing LLP*

Andrew K. Stutzman, *Partner, Stradley, Ronan, Stevens & Young, LLP*

10:45 AM - 11:45 AM

Initiatives Concerning Borrowers with Limited English Proficiency

Location: Independence A, Independence Level

Language access in the mortgage industry has emerged as a key priority item for several regulators including CFPB, HUD and FHFA. There have also been developments on the state level. This session looks at the breadth of these requirements and what issues they present for compliance officers.

Speakers

Janell Byrd-Chichester, *Federal Housing Finance Agency*

Kyung Cho-Miller, *Managing Director, Chase*

Dan Fichtler, *Associate Director of Secondary and Capital Markets, Mortgage Bankers Association*

D. Jean Veta, *Partner, Covington & Burling LLP*

10:45 AM - 11:45 AM

Regtech and Fintech Update

Location: Independence E, Independence Level

The number of financial and regulatory technology companies is expanding rapidly. This session provides an update of key developments in the regtech and fintech space and highlight their relevance to compliance officers.

Speakers

Scott Aberle, *Vice President, IT Compliance & Legal, Quicken Loans, Inc.*

Ashley Hutto-Schultz, *Senior Associate, Hogan Lovells US LLP*

Benjamin Saul, *Partner, White & Case LLP*

John Vong, CMB, CMT, *President, ComplianceEase*

11:45 AM - 1:00 PM

Regulatory Supersession for Compliance Staff

Location: Independence A, Independence Level

The conference wraps up with a facilitated supersession featuring top legal and compliance experts. Bring your questions from the myriad issues discussed at the conference. Every topic is fair game in this popular and far-reaching session that will address legislation and litigation as well as regulatory requirements. Casual attire welcome. Come for as long or as little as you can before departing the conference.

Speakers

Richard Andreano, Jr. Esq., *Practice Group Leader, Ballard Spahr, LLP*

Vickie V. Bourassa, *Vice President/Quality Control, Colonial Savings, F.A.*

H. Burton Embry, *Executive Vice President & Chief Compliance Officer, Primary Residential Mortgage, Inc.*

Richard B. Horn, *Member, Richard Horn Legal PLLC*

Thomas Kearney, *Partner, Consumer Financial Services Practice Group, Akerman LLP*

Mitchel H. Kider, *Managing Partner, Weiner Brodsky Kider PC*

Melissa Koupal, *Senior Vice President, Loan Integrity, LoanDepot.com, LLC*

Benjamin Olson, *Partner, Buckley Sandler LLP*

Michelle L. Rogers, *Partner, Buckley Sandler, LLP*

Loretta Salzano, *Partner, Franzen and Salzano, PC/ComplyShare, LLC*

Sheila Strong, *VP, Compliance & General Counsel, AmeriFirst Financial Corporation*

Joshua Weinberg, *Executive Vice President, Compliance, First Choice Loan Services, Inc.*

Nanci Weissgold, *Partner, Alston & Bird, LLP*