

# Legal Issues and Regulatory Compliance Conference

April 29 to May 2, 2018

Sunday, April 29, 2018

10:00 AM - 7:00 PM

## **Registration**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

12:30 PM - 1:45 PM

## **APPLIED COMPLIANCE TRACK: Mortgage Servicing Rules Interactive Session**

*Location: Platinum Ballroom F, Conference Center Level 2*

Join MBA for an interactive session where we address issues impacted by the updated mortgage servicing rules from the CFPB. Leading experts will cover the ins and outs of the different requirements, and help provide you with the needed information to ensure your policies and procedures are in compliance.

Speakers

**Jonathan Kolodziej**, *Attorney, Bradley Arant Boult Cummings, LLP*

**Tobias Moon**, *Partner, Akerman LLP*

**Sam Racoosin**, *Managing Director and Associate General Counsel, JPMorgan Chase Bank, N.A.*

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

12:30 PM - 1:45 PM

## **CMCP TRACK: Introduction to Regulatory Compliance**

*Location: Gold Ballroom 3, Conference Center Level 1*

This session provides a foundational overview of the role of the regulatory compliance professional and elements for success. Key concepts include the compliance management system, the rulemaking process, key mortgage laws and their provisions and insight on the various regulatory bodies. Attend for a refresher on the

basics, plus useful compliance resources you can use when you return to the office.

Speakers

**Vaishali S. Rao**, *Partner, Hinshaw & Culbertson LLP*

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

**Sanford P. Shatz**, *Of Counsel, McGlinchey Stafford*

12:30 PM - 1:00 PM

**LITIGATION FORUM: The Litigation Landscape**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speakers

**Gary A. Deutsch**, *Managing Chief Counsel, Mortgage Litigation, PNC Bank, N.A*

**Andrew Stutzman**, *Partner, Stradley, Ronon, Stevens & Young, LLP*

1:00 PM - 1:45 PM

**LITIGATION FORUM: TILA, RESPA**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speakers

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

**Stephen Fogdall**, *Partner, Schnader Harrison Segal & Lewis LLP*

1:45 PM - 2:00 PM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

2:00 PM - 3:15 PM

**APPLIED COMPLIANCE TRACK: Case Study: Taylor Bean & Whittaker, Overdraft to Failure**

*Location: Platinum Ballroom F, Conference Center Level 2*

On August 3, 2009, TBW was raided by federal authorities. Eleven days later, it ceased all business operations and terminated over 2000 employees. At the time, TBW was a top ten wholesale mortgage lender, the largest privately held U.S. mortgage company, and was the third largest DE lender to HUD. This panel will tell the story, through the actual trial testimony of those involved, of how a ten million dollar overdraft in 2002 ballooned, over a seven year period, into a billion dollar loss.

Speakers

**Rachel Dollar, CMB, Partner, Smith Dollar PC**

**Donald C. Lampe, Partner, Financial Services Group, Morrison & Foerster LLP**

2:00 PM - 4:30 PM

**CFPB's Mortgage Servicing Rules Deep Dive Workshop - Separate Registration Required**

*Location: Gold Ballroom 4, Conference Center Level 1*

Join MBA Education and the Compliance Essentials program for an intensive and interactive workshop where we address issues impacted by the updated mortgage servicing rules from the CFPB. Leading experts will cover the ins and outs of the different requirements, and help provide you with the needed information to ensure your policies and procedures are in compliance. The workshop will start with a deep dive into the topics of Successors in Interest, Acceleration/Loss Mitigation, and Periodic Statements/Bankruptcy with Q&A with our speakers. We will end the workshop with individual "office hours" with our speakers so you can ask additional questions.

Please note this workshop is separate from the Legal Issues and Regulatory Compliance Conference's Mortgage Servicing Rules Interactive Session, which takes place immediately beforehand.

Attendees of both the Legal Issues and Regulatory Compliance Conference and this workshop can receive \$50 off their respective registration fees for a total discount of \$100. Please contact [education@mba.org](mailto:education@mba.org) for this discount.

Click here to register: [https://store.mba.org/ProductDetail.aspx?product\\_code=E2181701L%2fREGIS](https://store.mba.org/ProductDetail.aspx?product_code=E2181701L%2fREGIS).

2:00 PM - 3:15 PM

**CMCP TRACK: Fair Lending and Equal Opportunity Laws**

*Location: Gold Ballroom 3, Conference Center Level 1*

This session provides an overview of the legislation that shapes fair lending and equal opportunity compliance rules for the mortgage industry. This course covers the purpose and main provisions of the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FH Act), the Home Mortgage Disclosure Act (HMDA), the Community Reinvestment Act (CRA), and Section 342 of the Dodd-Frank Act regarding diversity and inclusion.

Speakers

**Gregory N. Blase**, *Partner, K&L Gates LLP*

**Angela E. Kleine**, *Partner, Morrison & Foerster LLP*

2:00 PM - 2:30 PM

**LITIGATION FORUM: TCPA - The State of the Law Post-ACA and Reyes**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speaker

**Eric Troutman**, *Partner, Womble Bond Dickinson (US) LLP*

2:30 PM - 3:15 PM

**LITIGATION FORUM: TCPA - Litigation Best Practices from the Field**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speaker

**Daniel J.T. McKenna**, *Partner, Ballard Spahr LLP*

3:15 PM - 3:30 PM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

3:30 PM - 4:45 PM

**APPLIED COMPLIANCE TRACK: UDAAP Analysis**

*Location: Platinum Ballroom F, Conference Center Level 2*

UDAAP is one of the trickiest areas of compliance as the rules are often unclear or can be interpreted in different ways through different lenses. This interactive panel will walk through different factual scenarios and discuss the UDAAP analysis that regulators would go through.

Speakers

**Reid Herlihy**, *Partner, Ballard Spahr LLP*

**Ori Lev**, *Partner, Mayer Brown, LLP*

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

**Michael S. Waldron**, *Chief Compliance Officer, Bayview Loan Servicing, LLC*

3:30 PM - 4:45 PM

**CMCP TRACK: HMDA Compliance Basics**

*Location: Gold Ballroom 3, Conference Center Level 1*

This session starts with an introduction to the Home Mortgage Disclosure Act (HMDA), its history, and purpose in improving access to housing and credit. The course then discusses the specific loan data collected and reported in compliance with the rule, as well as specific requirements of reporting. Panelists explain enforcement and provide tips and resources to help lenders comply.

Speakers

**John Haring**, *Director, Product Management, Ellie Mae, Inc.*

**Elizabeth Khalil**, *Partner, Dykema Gossett PLLC*

**Carl Pry**, *Managing Director, Treliaant, LLC*

3:30 PM - 4:00 PM

**LITIGATION FORUM: PHH Case in Detail**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speaker

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

4:00 PM - 4:30 PM

**LITIGATION FORUM: Legacy Loan Litigation Between Correspondent Lenders and Secondary Market Investors: 2018 and Beyond**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speaker

**James W. Brody**, *Mortgage Banking Practice Group Chair, Johnston Thomas*

4:30 PM - 5:00 PM

**LITIGATION FORUM: Statute of Limitations / Acceleration Litigation Developments**

*Location: Platinum Ballroom DE - Livestream*

Speaker

**William P. Heller**, *Chair, Consumer Financial Services Practice Group, Akerman LLP*

5:00 PM - 6:00 PM

**APPLIED COMPLIANCE TRACK: Regtech Product Demo Session**

*Location: Platinum Ballroom F, Conference Center Level 2*

Need solutions? Join us to see several during an hour of nonstop product demos, presented from your point of view. Get a quick look at how these products are solving compliance challenges today, then schedule time for a more in-depth discussion later with those that most interest you.

Speakers

**Esmeralda Arredondo**, *Business Development Executive, Smarsh*

**Crystal Grainger**, *Business Development Executive, Smarsh*

**Leonard Ryan**, *President, QuestSoft Corporation*

**Daniel Smith**, *Senior Vice President, Sales, ComplianceEase*

**Sheraz Syed**, *Regulatory Associate, Mortgage Bankers Association*

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

**Ben Wu**, *Executive Director, LoanScorecard*

**Larry Zastrow**, *Senior Manager, Sales, Ellie Mae, Inc.*

5:00 PM - 6:00 PM

**CMCP TRACK: Reviewing Marketing for Compliance Professionals**

*Location: Gold Ballroom 3, Conference Center Level 1*

Today's marketplace necessitates advertising through numerous channels. With regulators focused on the ways lenders communicate with consumers through their marketing, it's an increasingly complex and critical task for compliance professionals to review regulatory and reputational risks involved with marketing. This session provides an overview of relevant federal regulations and then presents practical tips for reviewing marketing pieces for compliance with TILA, RESPA, UDAAP, the MAP rule, TCPA and SAFE.

Speakers

**James M. Milano**, *Partner, Weiner Brodsky Kider PC*

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

**Michael P. Trainor**, *Associate, Blank Rome LLP*

5:00 PM - 5:30 PM

**LITIGATION FORUM: FDCPA and Servicing Litigation**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Speaker

**Michael Ferachi**, *Member, McGlinchey Stafford*

5:30 PM - 6:00 PM

**LITIGATION FORUM: Spokeo and Stacked Damages**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

The U.S. Supreme Court recently denied a petition for writ of certiorari in *Spokeo v. Robins*, declining an opportunity to clarify its previous decision regarding the standard for determining what constitutes a “concrete harm” for purposes of Article III standing in class actions. The lack of clarity has left federal district and appellate courts split over how to apply the “concreteness” standard when analyzing standing, particularly in the context of intangible injuries. The question that banks and non-bank lenders have is “what’s next?” and how to mitigate and defend risk in this area. This presentation will offer insights into those questions.

Speakers

**Christopher J. Schmidt**, *Managing Partner, Bryan Cave LLP*

**Douglas Thompson**, *Managing Partner, Bryan Cave LLP*

6:00 PM - 7:00 PM

**Opening Reception: Golden State Social**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

Monday, April 30, 2018

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

8:00 AM - 5:00 PM

**Exhibit Area Open**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*



8:00 AM - 5:00 PM

**Registration**

*Location: Platinum Ballroom Foyer*

8:30 AM - 9:15 AM

**Opening General Session & Interview with the Honorable Thomas Curry**

*Location: Platinum Ballroom DE, Conference Center Level 2*

The Honorable Thomas J. Curry, the former Comptroller of the Currency and now a partner at Nutter, McClennen & Fish LLP, will share his insight on the industry. In a discussion with MBA's Chairman-Elect, Curry addresses the future of regulation in the industry and the strategic risks, opportunities and challenges presented by technology, including the fintech charter. Mr. Curry served as Comptroller from 2012–2017. Prior to that he was a member of the Board of the Federal Deposit Insurance Corporation (FDIC). He came to the federal government after a long career as a state banking official in Massachusetts. His expertise spans state and federal roles, as well as international, when he served on the oversight body for the Basel Committee on Banking Supervision.

Speakers

**The Honorable Thomas J. Curry**, *Partner, Nutter McClennen & Fish*

**Christopher M. George**, *2018 MBA Chairman-Elect, Founder, President and CEO, CMG Financial*

9:15 AM - 10:15 AM

**Opening General Session: State Regulation – The AG’s Perspective**

*Location: Platinum Ballroom DE, Conference Center Level 2*

Industry changes, including proposed regulatory relief and changes at the CFPB, call into question the future role of federal regulation of the mortgage industry. States have already begun to respond to fill potential gaps. In an interview with industry veteran and legal expert Andy Sandler, get the perspective of two former attorneys general on the industry today and how states are likely to respond.

Speakers

**Jon Bruning**, *Former Attorney General of Nebraska, Managing Partner, Bruning Law Group*

**Douglas F. Gansler**, *Former Attorney General of Maryland, Partner, Buckley Sandler LLP*

**Andrew Sandler**, *Chairman, Treliant, LLC*

10:15 AM - 10:30 AM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

10:30 AM - 11:45 AM

**General Session: Solicitors' General Perspective**

*Location: Platinum Ballroom DE, Conference Center Level 2*

Join us for a panel discussion featuring speakers who've served in the Office of the Solicitor General for the Department of Justice (DOJ). Learn their perspectives on the Supreme Court docket and matters moving through the Courts of Appeals.

Speakers

**Elaine J. Goldenberg**, *Partner, Munger, Tolles & Olson LLP*

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

**Roman Martinez**, *Partner, Latham & Watkins LLP*

11:45 AM - 12:45 PM

**Luncheon with Featured Speaker J. Paul Compton, Jr.**

*Location: Diamond Ballroom 4, Conference Center Level 4*

J. Paul Compton, Jr. is an American lawyer who currently serves as General Counsel at the United States Department of Housing and Urban Development. Prior to assuming his current role, he was a partner at Bradley Arant Boult Cummings, a national law firm. Join us for lunch when he shares remarks on the agency's current and upcoming priorities.

Speaker

**J. Paul Compton, Jr.**, *General Counsel, U.S. Department of Housing and Urban Development*

1:00 PM - 2:15 PM

**Controlling the Narrative: Using Internal Data for Better Market Penetration**

*Location: Gold Ballroom 3, Conference Center Level 1*

Learn ways compliance managers can work with production managers to monitor data prior to reporting to identify areas of potential growth and improvement.

Speakers

**Karen Cullen, CRCM, CrossCheck Compliance LLC**

**Thomas Kearney, Partner, Akerman LLP**

**Kris D. Kully, Partner, Mayer Brown, LLP**

**Deborah Ames Naylor, AMP, Executive Vice President and President, Mortgage Banking, Pentagon Federal Credit Union**

1:00 PM - 2:15 PM

**Regtech Fintech Track: Social Media and Digital Advertising Compliance**

*Location: Platinum Ballroom F, Conference Center Level 2*

Social media and digital advertising are required elements of doing business today, and new legal issues continue to arise as company's usage and practices evolve. Learn about the recent legal developments in this area and what the future may hold in terms of guidance, enforcement and trends.

*Please note there is a related Q&A session for this session at 4:00.*

Speakers

**Dominique-Chantale Alepin, Assistant Director, Western Region, Federal Trade Commission**

**Kristina Larese, Vice President and Assistant General Counsel, Fifth Third Bank**

**Kathleen "Kitty" Ryan, Partner, Akerman LLP**

**David K. Stein, Partner, Bricker & Eckler, LLP**

1:00 PM - 2:15 PM

**The Changing CFPB**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Recent statements from the Consumer Financial Protection Bureau (CFPB) suggest that the era of regulation by enforcement could be coming to an end and more formal rulemaking could be in the future. Attend this session to hear what ideas MBA will put forward on behalf of the industry and how you can participate in advocacy on this issue.

Speakers

**Eric Mogilnicki**, *Partner, Covington & Burling LLP*

**Benjamin Olson**, *Partner, Buckley Sandler LLP*

**Sheila M. Strong**, *Senior Vice President of Compliance and General Counsel, AmeriFirst Home Mortgage*

**Justin Wiseman**, *Associate Vice President and Managing Regulatory Counsel, Public Policy and Industry Relations, Mortgage Bankers Association*

2:15 PM - 2:30 PM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

2:30 PM - 3:45 PM

**GSEs: Current and Future Legal Issues**

*Location: Gold Ballroom 3, Conference Center Level 1*

Join the General Counsels of Fannie Mae and the Federal Housing Finance Agency for a discussion of cutting edge litigation, fair lending, affordable housing and new program issues affecting investors, lender and services that do business with the GSEs. Learn about: Fannie Mae's Day 1 Certainty program; GSE fintech pilots and partnerships: green lending programs; fair lending dimension of the new GSE initiatives, including higher DTIs, nonborrower income qualifications and programs to support manufactured housing, affordable housing preservation and rural housing under FHA's Duty to Serve plan. Hear litigation updates on PACE and state homeowners association superlien laws, as well as local ordinances and vacant properties; what

does Jordan v. Nationstar mean for your company or clients?

Speakers

**Brian P. Brooks**, *Executive Vice President, General Counsel, and Corporate Secretary, Fannie Mae*

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

**Alfred M. Pollard**, *General Counsel, Federal Housing Finance Agency*

2:30 PM - 3:45 PM

**Legal Issues with Loan Officer Compensation**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Loan Originator compensation and the associated CFPB rule remain areas of intense focus, particularly as the market transitions to a purchase market. This session focuses on common challenges under the rule, novel interpretations and possible forthcoming changes.

Speakers

**Richard J. Andreano, Jr.**, *Practice Group Leader, Mortgage Banking Group, Ballard Spahr LLP*

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

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

2:30 PM - 3:45 PM

**Regtech Fintech Track: Opportunities and Challenges with Big Data Underwriting**

*Location: Platinum Ballroom F, Conference Center Level 2*

This session begins with a definition of algorithmic or big data underwriting in the mortgage process. Then, the panel explores the best practices and benefits of using big data underwriting, as well as the challenges and legal issues. Get advice on best practices you can put in place to take advantage of the opportunities, but avoid the pitfalls.

Speakers

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

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

4:00 PM - 5:00 PM

**Deep Dive Roundtable: HMDA Compliance Q&A**

*Location: Plaza 2, Hotel Level 3*

Speakers

**John Haring**, *Director, Product Management, Ellie Mae, Inc.*

**Thomas Kearney**, *Partner, Akerman LLP*

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

**Leslie Sowers**, *Partner, Weiner Brodsky Kider PC*

4:00 PM - 5:00 PM

**Deep Dive Roundtable: LO Comp Q&A**

*Location: Gold Ballroom 3, Conference Center Level 1*

Speakers

**Richard J. Andreano, Jr.**, *Practice Group Leader, Mortgage Banking Group, Ballard Spahr LLP*

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

4:00 PM - 5:00 PM

**Deep Dive Roundtable: Servicing Compliance and Litigation Issues Q&A**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Bring your questions for leading experts to answer about the CFPB's updated mortgage servicing rules to help provide you with the information you need to ensure your policies and procedures are in compliance.

Speakers

**Lauren Campisi**, *Member, McGlinchey Stafford*

**Jonathan Kolodziej**, *Attorney, Bradley Arant Boult Cummings, LLP*

**Tobias Moon**, *Partner, Akerman LLP*

**Sam Racoosin**, *Managing Director and Associate General Counsel, JPMorgan Chase Bank, N.A.*

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

4:00 PM - 5:00 PM

**Deep Dive Roundtable: Social Media Compliance Q&A**

*Location: Plaza 3, Hotel Level 3*

Speakers

**Dominique-Chantale Alepin**, *Assistant Director, Western Region, Federal Trade Commission*

**Kristina Larese**, *Vice President and Assistant General Counsel, Fifth Third Bank*

**Kathleen “Kitty” Ryan**, *Partner, Akerman LLP*

**David K. Stein**, *Partner, Bricker & Eckler, LLP*

4:00 PM - 5:00 PM

**Deep Dive Roundtable: Vendor Management Best Practices**

*Location: Platinum Ballroom F, Conference Center Level 2*

Get practical advice on the best compliance practices for proper vendor management.

Speakers

**Michael Cremata**, *Senior Counsel and Director of Compliance, ClosingCorp*

**Michael Ehms**, *Strategy Manager, Vendorly, a Business Unit of Altisource*

**Jeffrey Flory**, **CMB, AMP**, *Risk and Compliance Solutions Executive, First American Mortgage Solutions*

**Jon D. Langlois**, *Partner, Buckley Sandler LLP*

5:00 PM - 6:00 PM

**Networking Reception: Hooray for Hollywood**

*Location: Diamond Ballroom 4, Conference Center Level 4*

Tuesday, May 1, 2018

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Studio 2/3, Conference Center Level 2*

8:00 AM - 5:00 PM

**Exhibit Area Open**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

8:00 AM - 5:00 PM

**Registration**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

8:30 AM - 10:00 AM

**General Session: The Future of Regulation and Regtech's Role**

*Location: Platinum Ballroom DE, Conference Center Level 2*

Get insight from Melissa Koide, CEO and Director of FinRegLab, on the research her organization's latest research and findings on industry impacting our industry. FinRegLab is an innovation center that tests new technologies and data to inform public policy and drive the financial sector toward a responsible and inclusive financial marketplace. Learn how their work facilitates discourse across the financial ecosystem to inform public policy and market practices.

Prior to establishing FinRegLab, Koide served as the U.S. Treasury Department's Deputy Assistant Secretary for Consumer Policy where she developed and executed the Treasury Department's consumer



policies. She helped to build the first government offered preretirement savings product, the myRA, and she established the \$5 million Innovation Fund to support research and strategies to improve consumers' financial health and their access to safe and affordable financial products and services. Before joining the U.S. Treasury Department, Koide was the Vice President of Policy at the Center for Financial Services Innovation.

Speakers

**Melissa Koide**, *Chief Executive Officer and Director, FinRegLab*

**Pete Mills**, *Residential Policy and Member Engagement, Mortgage Bankers Association*

**Nima J. Vahdat, CRCM, CAMS**, *Senior Vice President and Associate General Counsel, loanDepot.com, LLC*

**Justin Wiseman**, *Associate Vice President and Managing Regulatory Counsel, Public Policy and Industry Relations, Mortgage Bankers Association*

**David Zitting, CMB**, *Chief Executive Officer, Primary Residential Mortgage, Inc.*

10:00 AM - 10:15 AM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

10:15 AM - 11:45 AM

**Regtech Fintech Track: Update on eNotes and eMortgages**

*Location: Platinum Ballroom F, Conference Center Level 2*

Get an update on compliance and legal issues around the use of eNotes and eMortgages. What does each term really mean and where and how are these technologies and processes being used most effectively? Learn where the biggest opportunities and challenges lie.

Speakers

**Joseph Hickey**, *Member, Dykema Gossett PLLC*

**Kathleen Kjos**, *Vice President and Assistant General Counsel, JPMorgan Chase Bank, N.A.*

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

**Kobie Pruitt**, *Associate Director, State Government Affairs, Mortgage Bankers Association*

10:15 AM - 11:45 AM

**State Regulatory Trends**

*Location: Gold Ballroom 3, Conference Center Level 1*

With the ever-changing federal regulatory environment, state regulators have been quite active. Learn about the latest trends and developments in state legislation, regulation, supervision and enforcement activities.

Speakers

**Jedd Bellman**, *Assistant Commissioner, Non-Depository Supervision, Office of the Commissioner of Financial Regulations*

**Michael Hollerich**, *Chief Compliance Officer, Ocwen Financial Corporation*

**Lisa Klika**, *Chief Compliance Officer and Senior Vice President, Guild Mortgage Company*

**Mary Pfaff**, *Senior Director, Policy & Supervision, Conference Of State Bank Supervisors*

**Jeannie White**, *Associate General Counsel, CoreLogic*

10:15 AM - 11:45 AM

**Three Trends in Litigation You Should Know**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Participate in a discussion of the most recent major litigation cases involving mortgage lending. Panelists review major enforcement actions of the CFPB, DOJ and U.S. Department of Housing and Urban Development (HUD) and provide perspective on what that means for all lenders.

Speakers

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

**Richard E. Gottlieb**, *Partner, Manatt, Phelps & Phillips, LLP*

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

**Allison Schoenthal**, *Partner, Hogan Lovells US LLP*

11:45 AM - 1:00 PM

**Networking Lunch**

*Location: Diamond Ballroom 4, Conference Center Level 4*

1:00 PM - 2:15 PM

**Changing Climate around the False Claims Act**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Regulatory compliance experts review recent developments involving the False Claims Act. After a period of escalation in enforcement of false claims act violations, experts provide insight on how the climate is changing. Learn the latest trends and how this could improve access to credit for borrowers.

Speakers

**Krista Cooley**, *Partner, Mayer Brown, LLP*

**Sabrina Rose-Smith**, *Partner, Goodwin*

**Scott F. Roybal**, *Co-Practice Group Leader, Government Contracts & Investigations Practice Group, Sheppard, Mullin, Richter & Hampton LLP*

**Peter Silver**, *Senior Vice President and Associate General Counsel, Bank of America*

1:00 PM - 2:15 PM

**Language Access in Mortgage Banking**

*Location: Gold Ballroom 3, Conference Center Level 1*

Serving the needs of Limited English Proficiency (LEP) consumers is a growing priority for mortgage lenders and for key industry regulators. Learn the strategies to effectively serve this population while addressing the legal and operational challenges.

Speakers

**Elizabeth Kemp**, *Associate General Counsel, Fannie Mae*

**Tobias Moon**, *Partner, Akerman LLP*

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

**Dave Rosamond**, *Vice President and Assistant General Counsel, JPMorgan Chase*

**Nima J. Vahdat, CRCM, CAMS**, *Senior Vice President and Associate General Counsel, loanDepot.com, LLC*

1:00 PM - 2:15 PM

**Regtech Fintech Track: Blockchain: What You Need to Know**

*Location: Platinum Ballroom F, Conference Center Level 2*

Learn about the new distributed ledger technology, blockchain, and how it can morph the mortgage industry. With benefits like document security and security breach protection, it's a tech innovation that's here and the time is now for you to understand how it fits into your business practice, or those of your clients. The panel will also touch on trends in cryptocurrency that may impact real estate finance.

Speakers

**Brian P. Brooks**, *Executive Vice President, General Counsel, and Corporate Secretary, Fannie Mae*

**John Levonick**, *Special Counsel, Pepper Hamilton LLP*

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

**Scott Wortman**, *Partner, Blank Rome LLP*

2:15 PM - 2:30 PM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

2:30 PM - 3:45 PM

**Developments in Fair Lending Law and Compliance**

*Location: Platinum Ballroom F, Conference Center Level 2*

Attend this session for an overview of key developments involving fair lending law and compliance, including court decisions in the past year. Learn about the key areas of concern, and how to monitor your business operations to comply best with Fair Lending requirements.

Speakers

**Donald C. Lampe**, *Partner, Financial Services Group, Morrison & Foerster LLP*

**Jonice Gray Tucker**, *Partner, Buckley Sandler LLP*

**Robert Turner**, *Vice President and Fair Lending Manager, Colonial Savings, F.A.*

2:30 PM - 3:45 PM

**Regtech Fintech Track: Cybersecurity Concerns in the Era of Big Data**

*Location: Platinum Ballroom DE - Livestream, Conference Center Level 2*

Big data, the mining of large data sets to analyze patterns, offers great potential for lenders to better predict behavior and assess opportunity and risk. However, it also gives cyber criminals the opportunity to access mass quantities of personal information. Experts explore the role of the compliance team in protecting data and understanding data rights and ownership.

Speakers

**John Carr**, *Director, Information Security, Quicken Loans, Inc.*

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

**Damon Smith**, *Partner, Jenner & Block LLP*

2:30 PM - 3:45 PM

**RESPA-TILA: TRID 2.0, MSAs Post-PHH and What to Expect**

*Location: Gold Ballroom 3, Conference Center Level 1*

RESPA and TILA continue to be areas of change and focus for the mortgage community. This session covers developments in the TRID rule since TRID 2.0, the practical implications of the PHH decision on marketing

servicing agreements and discussion of other outstanding issues and possible areas of change with these statutes.

Speakers

**Richard Horn**, *Member, Garris Horn PLLC*

**Amy Thoreson Long**, *Senior Vice President, Managing Counsel, Wells Fargo Home Mortgage*

**Ken Markison**, *President, Ken Markison Advisors, LLC*

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

4:00 PM - 5:00 PM

**Compliance Roundtable: Development in Bankruptcy: Regulations and Litigation**

*Location: Plaza 3, Hotel Level 3*

Speakers

**Perry Napolitano**, *Partner, Reed Smith, LLP*

**Matthew Underwood**, *Associate General Counsel and Vice President, Fifth Third Bank*

4:00 PM - 5:00 PM

**Compliance Roundtable: MLO Overtime Litigation and FLSA Forum**

*Location: Gold Ballroom 3, Conference Center Level 1*

The interactive forum will cover developments with the Fair Labor Standards Act and MLO Overtime Litigation

Moderator

Speakers

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

**Meredith Swartz Dante**, *Partner, Ballard Spahr LLP*

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

4:00 PM - 5:00 PM

**Compliance Roundtable: RESPA Section 8 Deep Dive**

*Location: Platinum Ballroom F, Conference Center Level 2*

Join industry experts for a Q & A session on RESPA issues, particularly compliance with Section 8 following the PHH decision.

Speakers

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

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

**Colgate Selden**, *Chief Compliance Officer, Promontory MortgagePath LLC*

4:00 PM - 5:00 PM

**Compliance Roundtable: State Regulatory Trends and Licensing**

*Location: Platinum Ballroom DE, Conference Center Level 2*

Speakers

**Leonard Bernstein**, *Managing Partner, Reed Smith, LLP*

**Mary Pfaff**, *Senior Director, Policy & Supervision, Conference Of State Bank Supervisors*

**Michael Pfeifer**, *General Counsel, California Mortgage Bankers Association*

4:00 PM - 5:00 PM

**Compliance Roundtable: The CFPB RFI Process Q&A**

*Location: Plaza 2, Hotel Level 3*

Learn more about the CFPB RFI process with Bureau representative Noerena Limon. She will also present at the Committee meeting on Wednesday, which is open to MBA members.

Speaker

**Noerena Limon**, *Policy Analyst, Consumer Financial Protection Bureau (CFPB)*

4:00 PM - 5:00 PM

**Compliance Roundtable: TRID 2.0 Deep Dive**

*Location: Georgia 1, Hotel Level 3*

Get your TRID questions answered and learn more about TRID 2.0 implementation from leading industry voices.

Speakers

**Suzanne Garwood**, *Executive Director and Assistant General Counsel, JPMorgan Chase*

**Richard Horn**, *Member, Garris Horn PLLC*

**Ken Markison**, *President, Ken Markison Advisors, LLC*

5:00 PM - 6:00 PM

**MBA Advocacy Reception (Open to MAA members; sign up at the door)**

*Location: Gold Ballroom Foyer, Conference Center Level 1*

Wednesday, May 2, 2018

7:30 AM - 8:00 AM

**Continental Breakfast**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

7:30 AM - 12:00 PM

**Registration**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

8:00 AM - 9:15 AM

**Committee Meeting: Legal Issues, Regulatory Compliance and Quality Assurance (Open to MBA**



**Members; Closed to Media)**

*Location: Georgia, Hotel Level 3*

9:30 AM - 11:00 AM

**Compliance in Action: Use Case Workshop**

*Location: Platinum Ballroom F, Conference Center Level 2*

This panel of regulatory, legal and compliance experts will show you how compliance looks in action. It's the battle Royal of the Legal Issues Conference! Regulators on one side, industry counsel and bank compliance staff on the other. Attendees will take home real life examples of how to address, respond to, and resolve compliance issues. Actual fact patterns, taken from previous enforcement activity illustrate how a compliance violation causes risk to a financial institution, the role of counsel and when to include them and when not, and how the bank's compliance staff participate and ensure corrective action is taken so the violations do not reoccur. This is a session you will not want to miss!

Speakers

**R. Andrew Arculin**, *Partner, Venable LLP*

**Suzanne Garwood**, *Executive Director and Assistant General Counsel, JPMorgan Chase*

**Calvin Hagins**, *Deputy Assistant Director, Originations, Consumer Financial Protection Bureau (CFPB)*

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

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

**Keisha Whitehall Wolfe**, *Counsel, Mayer Brown, LLP*

9:30 AM - 11:00 AM

**Legal Ethics - Confidentiality: Part V (Clients' Past and Ongoing Misconduct)**

*Location: Platinum Ballroom DE, Conference Center Level 2*

This interactive program uses hypotheticals to explore lawyers' confidentiality and disclosure duties in the context of clients' past or ongoing misconduct. Among other things, the program will address: lawyers' possible duty to disclose clients' past fraud on tribunals, or past misconduct in non-corporate and corporate

settings; distinguishing between past and ongoing client misconduct (including fugitive clients); client crimes' fruits and instrumentalities; lawyers' silence which causes victim families' anguish, or allows a wrongly convicted person to remain incarcerated; distinguishing between clients' past and future misconduct.

Speaker

**Thomas E. Spahn**, *Partner, McGuireWoods LLP*

11:00 AM - 11:15 AM

**Refreshment Break**

*Location: Platinum Ballroom Foyer, Conference Center Level 2*

11:15 AM - 12:30 PM

**Conference Super Session**

*Location: Platinum Ballroom F, Conference Center Level 2*

The conference wraps up with a facilitated super session 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

**Blake Chavis**, *Assistant Regulatory Counsel, Mortgage Bankers Association*

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

**Brandy Hood**, *Associate, Buckley Sandler LLP*

**Eric Houser**, *President, Houser & Allison, APC*

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

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

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

**Joseph Mayk**, *Partner, Hudson Cook, LLP/CounselorLibrary*

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

**Loretta Salzano**, *President, Franzen and Salzano, PC*

**John Socknat**, *Partner, Ballard Spahr LLP*

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