

# Regulatory Compliance Conference

September 16 to 18, 2018

Sunday, September 16, 2018

10:00 AM - 7:00 PM

## **Registration**

*Location: Independence Foyer, Independence Level*

12:30 PM - 1:45 PM

## **CMCP TRACK: Regulatory Compliance in the Residential Lending Cycle**

*Location: Independence Ballroom E*

This session provides a high-level overview of the regulatory compliance responsibilities in each phase of the mortgage lending process, including key laws and their provisions.

Speakers

**Jeffrey P. Barringer**, *Member, McGlinchey Stafford*

**David Shirk**, *Partner, LotsteinLegal PLLC*

12:30 PM - 1:45 PM

## **EMERGING COMPLIANCE RISK TRACK: Lending to Borrowers Employed by the Legal Marijuana Business**

*Location: Independence Ballroom A*

Caught between federal and state law, mortgage lenders find it challenging to lend to those employed by state law authorized marijuana-based business. Hear experts discuss the latest developments in this area.

Speakers

**Laura R. Jacobsen**, *Attorney, McDonald Carano*

**Tobias Moon**, *Partner, Husch Blackwell*

**Michelle R. Rodriguez**, *General Counsel and Chief Compliance Officer, Woodland Hills Mortgage Corporation*

12:30 PM - 1:15 PM

**LITIGATION FORUM/COMPLIANCE TRACK: RESPA/TILA**

*Location: Independence Ballroom I*

Speakers

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

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

1:15 PM - 1:45 PM

**LITIGATION FORUM/COMPLIANCE TRACK: FDCPA**

*Location: Independence Ballroom I, Independence Level*

Speakers

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

**Andrew K. Stutzman**, *Chair, Financial Services Litigation, Stradley Ronon, Stevens & Young, LLP*

1:45 PM - 2:00 PM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

2:00 PM - 3:15 PM

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

*Location: Independence Ballroom E, Independence Level*

Learn essential facts about Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FH Act), the Home Mortgage Disclosure Act (HMDA), and the Community Reinvestment Act (CRA), including the

history, background and purpose of each, the primary regulator and an explanation of the main provisions.

Speakers

**Melanie Brody**, *Partner, Financial Services Regulatory & Enforcement, Mayer Brown LLP*

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

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

2:00 PM - 3:15 PM

**EMERGING COMPLIANCE RISK TRACK: Lending to Nontraditional Borrowers**

*Location: Independence Ballroom A, Independence Level*

This session will focus on the legal issues that create compliance challenges around lending to nontraditional borrowers, including immigrants, borrowers employed by the gig economy, nontraditional wage earners, multigenerational households and more.

Speakers

**Rodney Abele**, *Senior Counsel, Regulatory Policy, PNC Bank, National Association*

**Gregory Blase**, *Partner, K&L Gates*

**Stephen Rudner**, *Managing Director, Treliaant, LLC*

2:00 PM - 2:45 PM

**LITIGATION FORUM/COMPLIANCE TRACK: TCPA**

*Location: Independence Ballroom I, Independence Level*

Speakers

**Jeremy Gladstone**, *Director, Assistant General Counsel and Regulatory Advisory, Capital One, N.A.- Residential Warehouse*

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

2:45 PM - 3:15 PM

**LITIGATION FORUM/COMPLIANCE TRACK: State Litigation Trends**

*Location: Independence Ballroom I, Independence Level*

Speakers

**Steven D. Ginsburg**, *Partner, Litchfield Cavo LLP*

**Jennifer LeBleu**, *SVP, Origination Risk, Compliance and Associate General Counsel, Mr. Cooper*

3:15 PM - 3:30 PM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

3:30 PM - 4:45 PM

**CMCP TRACK: HMDA Compliance Basics**

*Location: Independence Ballroom E, Independence Level*

Gain an understanding of the specific loan data collected and reported in accordance with HMDA regulations. Learn about enforcement of the rule and get tips and resources from experts on complying with the rule.

Speakers

**Kathleen Keller**, *Managing Director, Regulatory Compliance and Risk Management, Newbold Advisors*

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

3:30 PM - 4:45 PM

**EMERGING COMPLIANCE RISK TRACK: Navigating State UDAP Laws**

*Location: Independence Ballroom A, Independence Level*

The Acting BCFP director has encouraged states to be active enforcers of consumer protections. State Unfair and Deceptive Acts and Practices (UDAP) laws are an important tool that can be used. Learn the state UDAP theories and how they are being applied.

Speakers

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

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

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

3:30 PM - 4:15 PM

**LITIGATION FORUM/COMPLIANCE TRACK: Fair Lending**

*Location: Independence Ballroom I, Independence Level*

Speakers

**Brad Blower**, *Vice President, Principal Compliance Leader, Consumer Practices, American Express*

**Kathleen (Kitty) Ryan**, *Partner, Akerman LLP*

4:15 PM - 4:45 PM

**LITIGATION FORUM/COMPLIANCE TRACK: SCRA**

*Location: Independence Ballroom I, Independence Level*

Speaker

**Leonard Bernstein**, *Partner, Holland & Knight, LLP*

4:45 PM - 6:00 PM

**CMCP TRACK: Working the Help Desk for Compliance Professionals**

*Location: Independence Ballroom E, Independence Level*

This session reviews organizational models for help desks, staffing details, and key performance metrics. Included are examples of common compliance concerns and suggestions on how help desk staff can best

handle inquiries.

Speakers

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

**Troy W. Garris**, *Managing Member, Garris Horn PLLC*

**Peter Microulis**, *Vice President, Embrace Home Loans*

4:45 PM - 6:00 PM

**EMERGING COMPLIANCE RISK TRACK: Anti-Money Laundering, Know your Customer and Fraud**

*Location: Independence Ballroom A, Independence Level*

There continues to be focus on mortgage companies to ensure that borrower information is correct and to detect fraud and money laundering. Learn the recent trends in fraud and how to stay on top of AML and KYC requirements.

Speakers

**Michael (Mike) Forester**, *Managing Director, CrossCheck Compliance LLC*

**Joseph E. Silvia**, *Senior Counsel, Chapman and Cutler*

**Nima Vahdat**, *Senior Vice President and Chief Compliance Officer, Impac Mortgage*

4:45 PM - 5:30 PM

**LITIGATION FORUM/COMPLIANCE TRACK: Servicing**

*Location: Independence Ballroom I, Independence Level*

Speakers

**Brian P. O'Laughlin**, *Senior Counsel, Wells Fargo Home Mortgage*

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

6:00 PM - 7:00 PM

**Exhibit Area Open**

*Location: Independence Foyer, Independence Level*

6:00 PM - 7:00 PM

**Opening Reception: Independence Party**

*Location: Independence Foyer, Independence Level*

Monday, September 17, 2018

7:30 AM - 5:00 PM

**Registration**

*Location: Independence Foyer, Independence Level*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Independence Foyer, Independence Level*

8:00 AM - 5:00 PM

**Exhibit Area Open**

*Location: Independence Foyer, Independence Level*

8:30 AM - 10:15 AM

**Opening General Session: An Update from Washington Regulators (Open to Media)**

*Location: Independence A, Independence Level*

First, get an update on some of the work MBA is doing on behalf of the industry with regulators and on Capitol Hill. Then, hear directly from some Washington regulators about the latest programs and priorities at their agencies.

Speakers

**Jeffrey Bolla**, Program Analyst, Loan Policy and Valuation, U.S. Department of Veterans Affairs

**Robert Broeksmit, CMB**, *President and Chief Executive Officer, Mortgage Bankers Association*

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

**Joseph M. (Joe) Gormley**, *Chief of Staff, Office of Housing, U.S. Department of Housing and Urban Development*

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

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

**Thomas B. Pahl**, *Policy Director, Research, Market and Regulations, Bureau of Consumer Financial Protection*

**John Prendergast**, *Vice President, Supervision, Conference Of State Bank Supervisors*

10:15 AM - 10:30 AM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

10:30 AM - 11:30 AM

**GENERAL SESSION: Mid-Term Election Update**

*Location: Independence A, Independence Level*

Mid-term elections are upon us, and political change often means policy change. Get the latest insights of Jim Ellis, a seasoned expert on the impact of elections on our industry.

Speakers

**Jim Ellis**, *Senior Political Analyst, Business-Industry Political Action Committee (BIPAC), Publisher, Ellis Insight, LLC*

**Alden Knowlton**, *Director, Political Affairs, Mortgage Bankers Association*

11:30 AM - 12:45 PM

**Luncheon: Cybersecurity Tales from the Trenches**



*Location: Constitution Ballroom, Constitution Level*

Speaker

**Bryce Austin**, *Cybersecurity Expert, Best-Selling Author*

12:45 PM - 2:00 PM

**APPLIED COMPLIANCE TRACK: Trends in RESPA Section 8 Compliance**

*Location: Independence Ballroom A, Independence Level*

RESPA Section 8 and the associated issues—marketing services agreements, joint ventures, etc.—are increasingly a focus of the industry following the PHH decision. Experts consider various practices to discuss the state of RESPA following the decision and offer thoughts on how to navigate the uncertain landscape.

Speakers

**Anthony Alexis**, *Partner, Goodwin*

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

**Robert Lotstein**, *Partner, LotsteinLegal PLLC*

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

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

12:45 PM - 2:00 PM

**COMPLIANCE IMPERATIVE: Surviving Your Exam**

*Location: Independence Ballroom I, Independence Level*

State and federal examinations are continuing. Learn the latest examination trends and get practical guidance on how to “survive” your exam from practitioners that have gone through them.

Speakers

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

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

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

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

12:45 PM - 2:00 PM

**REGTECH FINTECH TRACK: Compliance Challenges of Alternative Communications Channels**

*Location: Independence Ballroom E, Independence Level*

The increasing reliance on mobile devices has changed the way consumers expect to interact with loan originators and servicers. This session explores the compliance challenges that arise when seeking to meet borrowers through their preferred communication channel or by adding process efficiencies to the loan manufacturing process.

Speakers

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

**Colgate Selden**, *Managing Director and Head of Regulation and Compliance, Promontory MortgagePath LLC*

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

2:00 PM - 2:15 PM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

2:15 PM - 3:30 PM

**APPLIED COMPLIANCE TRACK: Ongoing Compliance Challenges of Social Media**

*Location: Independence Ballroom A, Independence Level*

Social media marketing is a key tool for loan originators and companies that are seeking to increase production volumes. This activity is heavily regulated and monitoring employees social media can be a

challenge for compliance professionals. This panel walks through common social media scenarios to illustrate the latest requirements and how to build effective systems to ensure enterprise compliance.

Speakers

**Shayna H. Arrington**, *Chief Compliance Office, The Money Source Inc.*

**Barbara Boccia, CRCM**, *Senior Director, Advisory Services & Regulatory Relations, Wolters Kluwer*

**James Milano**, *Member, Weiner Brodsky Kider PC*

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

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

2:15 PM - 3:30 PM

**COMPLIANCE IMPERATIVE: Changing Regulatory Landscape**

*Location: Independence Ballroom I, Independence Level*

Learn how changes at OCC, CFPB and the offices of the states' Attorneys General is changing impacting the compliance officer's daily work.

Speakers

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

**Jeff Grogin**, *Senior Managing Director, Chief Administrative Officer, PennyMac Financial Services, Inc.*

**Ken Markison**, *Of Counsel, Weiner Brodsky Kider PC*

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

2:15 PM - 3:30 PM

**REGTECH FINTECH TRACK: Data Security Compliance Update**

*Location: Independence Ballroom E, Independence Level*

Data security must always be top of mind for anyone focused on business risks. Join a discussion on best

practices for data security, identifying emerging threats and how to structure a flexible and responsive data security regime.

Speakers

**Christy Ames**, *Senior Vice President and General Counsel, Republic Bank*

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

**Ash Khan**, *Managing Director, Treliant, LLC*

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

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

3:30 PM - 3:45 PM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

3:45 PM - 5:00 PM

**APPLIED COMPLIANCE TRACK: UDAAP Compliance**

*Location: Independence Ballroom A, Independence Level*

This session presents scenarios that may present violations to the Unfair Deceptive and Abusive Acts and Practices (UDAAP) rule. Attend this session to test your analysis of the situation against the experts and learn key principles for conducting UDAAP analysis.

Speakers

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

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

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

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

3:45 PM - 5:00 PM

**COMPLIANCE IMPERATIVE: Servicing Compliance**

*Location: Independence Ballroom I, Independence Level*

This session take a close look at recent compliance developments of particular importance to servicers, including Successors in Interest and changes to the Periodic Statements in Bankruptcy.

Speakers

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

**Samuel I. Racoosin**, *Managing Director and Associate General Counsel, JP Morgan Chase Bank, NA*

**Terry J. Randall**, *Senior Counsel, Office of Regulations, Bureau of Consumer Financial Protection*

**Kathleen (Kitty) Ryan**, *Partner, Akerman LLP*

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

3:45 PM - 5:00 PM

**REGTECH FINTECH TRACK: Emerging Technologies and Compliance Management**

*Location: Independence Ballroom E, Independence Level*

Smart companies anticipate how future developments will impact their current operations. Here about the innovations around the corner that will impact the mortgage business and compliance. Experts discuss big data, automated underwriting, blockchain and more.

Speakers

**Amanda M. Daeges**, *Vice President and Assistant General Counsel, U.S. Bank*

**Deborah Hoffman**, *Founder & Chief Executive Officer, Symmetry Blockchain Advisors, Inc.*

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

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

5:00 PM - 6:00 PM

**ROUNDTABLE: Ask the Experts about LO Comp**

*Location: Independence Ballroom E, Independence Level*

Speakers

**Richard J. Andreano, Jr.**, *Partner, Ballard Spahr LLP*

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

**Melissa L. Richards, CMB**, *Principal, Richards Law Firm*

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

5:00 PM - 6:00 PM

**ROUNDTABLE: RESPA Section 8**

*Location: Independence Ballroom A, Independence Level*

Speakers

**Anthony Alexis**, *Partner, Goodwin*

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

**Robert Lotstein**, *Partner, LotsteinLegal PLLC*

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

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

5:00 PM - 6:00 PM

**ROUNDTABLE: Servicing Compliance Questions**

*Location: Independence Ballroom I, Independence Level*

Speakers

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

**Samuel I. Racoosin**, *Managing Director and Associate General Counsel, JP Morgan Chase Bank, NA*

**Kathleen (Kitty) Ryan**, *Partner, Akerman LLP*

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

5:00 PM - 6:00 PM

**ROUNDTABLE: TRID 2.0 Update**

*Location: Wilson/Roosevelt, Constitution Level*

Speakers

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

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

6:00 PM - 7:00 PM

**Networking Reception: Cap City Social**

*Location: Constitution Ballroom, Constitution Level*

7:00 PM - 8:30 PM

**MBA Advocacy Reception (Current “active” MAA Members Only, Sign-up at the Door)**

*Location: Capitol City Brewing Company, 1100 New York Ave., NW (across the street from the Grand Hyatt Washington)*

Tuesday, September 18, 2018

7:30 AM - 8:00 AM

**Continental Breakfast**

*Location: Independence Foyer, Independence Level*

7:30 AM - 11:45 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*

9:30 AM - 10:15 AM

**APPLIED COMPLIANCE: State Compliance Issues**

*Location: Independence Ballroom A, Independence Level*

Speakers

**Robert M. Jaworski**, *Of Counsel, Holland & Knight, LLP*

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

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

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

9:30 AM - 11:30 AM

**Ethics**

*Location: Independence Ballroom E, Independence Level*

Speaker

**Prescott L. Prince**, *Assistant Bar Counsel, Virginia State Bar*

9:30 AM - 10:15 AM

**FAQs ON COMPLIANCE TECHNOLOGY: HMDA Vendors and Compliance Audit**

*Location: Independence Ballroom I, Independence Level*



Attend this session to hear the common questions that arise with vendors covering common compliance issues with HMDA technology and compliance auditing.

Speakers

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

**Leonard Ryan**, *Founder and President, QuestSoft*

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

10:15 AM - 10:30 AM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

10:30 AM - 11:15 AM

**APPLIED COMPLIANCE TRACK: Loan Originator Compensation**

*Location: Independence Ballroom A, Independence Level*

Loan Originator compensation is an increasingly important focus as production shifts to a purchase-oriented market. Walk through hypothetical compensation plans to discuss what is allowed under the rules and what is not.

Speakers

**Richard J. Andreano, Jr.**, *Partner, Ballard Spahr LLP*

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

**Melissa L. Richards**, *CMB, Principal, Richards Law Firm*

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

10:30 AM - 11:15 AM

**FAQs ON COMPLIANCE TECHNOLOGY: Origination and Servicing Systems**

*Location: Independence Ballroom I, Independence Level*

Attend this session to hear the common questions that arise with vendors covering common compliance issues with originations and servicing technology.

Speakers

**Joseph E. Dombrowski**, *Director, Product Management and Chief Mortgage Strategist, Fiserv*

**Geoffrey S. Litchney**, *CCEP, Assistant Regulatory Counsel, Corporate Compliance, Black Knight*

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

11:30 AM - 1:00 PM

**Regulatory Super Session for Compliance Staff**

*Location: Independence Ballroom E, Independence Level*

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

Speakers

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

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

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

**Ari Karen**, *Founder and Chief Executive Officer, Strategic Compliance Partners*

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

**Alfred Pitzner**, *Chief Compliance, Legal Officer, James B. Nutter & Company*

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

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

