

# National Mortgage Servicing Conference & Expo

February 25 to 28, 2019

Sunday, February 24, 2019

12:00 PM - 5:00 PM

**Registration**

*Location: Regency Foyer, Convention Level*

Monday, February 25, 2019

7:30 AM - 7:00 PM

**Registration**

*Location: Regency Foyer, Convention Level*

8:30 AM - 4:00 PM

**MBA Education Presents: Foundational Concepts in Residential Mortgage Servicing (Separate Registration Required)**

*Location: Bayhill 21, Lobby Level*

Foundational Concepts in Residential Mortgage Servicing is designed to present a comprehensive overview of the elements, departments, and players in residential mortgage servicing. Drawn from content presented in MBA Education's online School of Mortgage Servicing, this workshop is an excellent opportunity for front-line staff to get a grounding in the key concepts, regulations, and latest challenges facing servicing operations today. The workshop will not only review basic servicing functions and the potential compliance risks of not applying appropriate processes, but provides insights into how best to implement processes to minimize these risks.

This full day workshop is designed for servicing staff, front-line management, risk managers, QA staff, and anyone serving mortgage servicing departments. While the content is geared towards personnel with zero to four years of mortgage servicing experience, all levels of experience are welcome to attend. Whether you are

attending MBA's National Mortgage Servicing Conference or not, this workshop is an excellent opportunity to hear from industry experts and connect with your peers.

**Discounts:**

Attendees of both the National Mortgage Servicing 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://www.mba.org/store/events/classroom-course/foundational-concepts-in-residential-mortgage-servicing>

8:30 AM - 5:00 PM

**MBA Education Presents: One-Day Advanced Servicing Workshop (Separate Registration Required)**

*Location: Bayhill 17, Lobby Level*

MBA Education's Advanced Servicing Workshop is designed for career-minded servicing professionals who want to develop or refine the strategic vision needed to move their career and operations to the next level. Traditionally a two-day offering, MBA Education is pleased to offer a one-day version tied to MBA's National Mortgage Servicing Conference.

This highly interactive program delves into the various complexities within servicing, and provides students with the latest information, strategies, and data needed to succeed. The single-day version of this offering will be centered around a mix of lecture and group activities that will help servicing managers think through critical issues that servicers need to succeed in the current environment. This course provides great networking and peer-learning opportunities and is sure to be a valuable career-building experience for AVP, VP, Director and Group level managers, as well as high performing individual contributors.

**Discounts:**

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Click here to register: <https://www.mba.org/store/events/classroom-course/advanced-servicing-workshop-one-day-at-national-servicing>

1:00 PM - 5:00 PM

**MBA Education Presents: State Mortgage Servicing Rules Deep Dive Workshop (Separate Registration Required)**

*Location: Bayhill 19-20, Lobby Level*

Join MBA Education and the Compliance Essentials program for an intensive and interactive workshop where we address issues impacted by the complexities of state mortgage servicing rules. 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. Topics covered include Default Servicing and Debt Collection, State Licensing, and Property Preservation.

**Discounts:**

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Please click here to register: [https://store.mba.org/ProductDetail.aspx?product\\_code=E2191701B%2fREGIS](https://store.mba.org/ProductDetail.aspx?product_code=E2191701B%2fREGIS).

2:00 PM - 3:30 PM

**Servicer-Only Roundtable: An MBA Member Event (Closed to Media)**

*Location: Orlando L, Convention Level*

Join us for an opportunity to engage with your industry peers to exchange ideas and best practices. Through facilitated group discussions, hear how others are dealing with the same servicing issues you're facing.

No pre-registration required. However, space is limited to approximately 80 attendees (40 per room) on a first-come first-served basis. Two attendees per company, please. Arrive early and secure your seat!

In order to attend, you must be:

A servicing executive (manager or above) with an MBA member company whose dues are based on servicing portfolio volume. Wear your conference badge; only registered conference attendees may attend.

Speakers

**Nicole Beattie**, *Vice President of Servicing, Quicken Loans*

**Brett M. Handelman**, *Senior Vice President, Wells Fargo Home Mortgage*

**Jason Lane**, *Senior Vice President, MidFirst Bank*

**Hanna Pitz**, *Regulatory Associate, Mortgage Bankers Association*

**Candace Russell**, *Vice President - Post Sale, Carrington Mortgage Services, LLC*

**Sara Singhas**, *Director, Loan Administration Policy, Mortgage Bankers Association*

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

3:00 PM - 5:00 PM

**Press Room (Credentialed Media Only)**

*Location: Celebration 16, Convention Level*

4:30 PM - 6:00 PM

**HUD/VA Subcommittee Meeting (Committee Members Only) (Closed to Media)**

*Location: Orlando N, Convention Center*

5:00 PM - 7:00 PM

**THE HUB is Open**

*Location: Regency Ballroom, Convention Level*

6:00 PM - 7:00 PM

**Opening Reception in THE HUB: Margaritaville**

*Location: Regency Ballroom, Convention Level*

Tuesday, February 26, 2019

7:30 AM - 6:00 PM

**Registration**

*Location: Regency Foyer, Convention Level*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Windermere Foyer, Convention Level*

8:00 AM - 5:00 PM

**Member Engagement Suite**

*Location: Celebration 11, Convention Level*

8:00 AM - 5:00 PM

**Press Room (Credentialed Media Only)**

*Location: Celebration 16, Convention Level*

8:30 AM - 10:00 AM

**Opening General Session: You Say More Than You Think**

*Location: Windermere Ballroom, Convention Level*

A recognized expert on communications, Janine Driver teaches executives, salespeople and other professionals how to build their presence, explode their selling skills and deliver winning presentations. Attend this session to learn how to use your body language to make you a better leader and take your career and your organization to the highest level.

Speakers

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

**Janine Driver**, *New York Times Best-Selling Author and Body Language Expert*

**Susan Stewart**, *2019 MBA Vice Chairman, Chief Executive Officer, SWBC Mortgage*

10:00 AM - 5:00 PM

**COFFEE SPOT in THE HUB**

*Location: Regency Ballroom, Convention Level*

10:00 AM - 10:30 AM

**Refreshment Break in THE HUB**

*Location: Regency Ballroom, Convention Level*

10:00 AM - 6:00 PM

**THE HUB is Open**

*Location: Regency Ballroom, Convention Level*

10:00 AM - 10:45 AM

**THE MEETING SPOT: Q&A with Janine Driver**

*Location: Regency Ballroom, Convention Level*

10:30 AM - 11:30 AM

**General Session: The Future of Loan Servicing**

*Location: Windermere Ballroom, Convention Level*

Join us for a discussion with the leaders of the federal regulators and government agencies about their priorities for the coming year and ways we can create a more streamlined and cost-effective process for servicing government loans.

Speakers

**Michelle C. Corridon**, *Deputy Director, Single Family Housing, Guaranteed Loan Division, USDA Rural Housing Service*

**Alanna McCargo**, *Vice President for Housing Finance Policy, Urban Institute*

**Prasant Sar**, *Supervisory Policy Analyst, Servicing Policy and Asset Management, Division of Housing Mission and Goals, Federal Housing Finance Agency*

**Andrew Trevayne**, *Assistant Director for Loan and Property Management, Loan Guaranty Service, U.S. Department of Veterans Affairs*

11:30 AM - 12:30 PM

**General Session: Preparing for When, Not If; Natural Disasters and Evolving Risk Frameworks**

*Location: Windermere Ballroom, Convention Level*

Climate change is forcing the mortgage industry to re-think how they define and assess risk. In addition to increasing severity and frequency of weather events, rising sea levels and spreading flood plains threaten the stability of our nation's coastal communities. While the economic losses due of rising sea levels occur gradually, they are likely to be far greater in total than those experienced in the housing crisis and Great Recession. A panel of industry experts discusses the evolving risks associated with climate and implications for the mortgage industry, including how data can be used to manage risks on the front end.

Speakers

**Pete Carroll**, *Executive, Public Policy & Industry Relations, CoreLogic*

**Robert Kimble**, *Vice President, Mortgage Servicing Policy, Freddie Mac*

**Gwen Muse-Evans**, *President & CEO, GME Enterprises*

**Shana Udvardy**, *Climate Resilience Analyst, Union of Concerned Scientists*

11:30 AM - 12:30 PM

**MBA's Standardized Law Firm Review Criteria Information Sessions (By Appointment Only; Closed to Media)**

*Location: Bayhill 17, Lobby Level*

Standardized default law firm criteria standards, documentation requirements and management questions to assist servicers in their third-party oversight responsibilities. Increases the quality, consistency, and efficiency of third-party oversight of default law firms. Decreases duplication of efforts and reduces costs by providing an audit-structured approach that can be leveraged by multiple servicers. Servicers, law firms, and auditors all benefit from increased efficiency and cost-savings.

MBA will be conducting informational sessions at the Servicing Conference on Tuesday and Wednesday by appointment only. Sign up at: <http://signup.com/go/mLguoRz>

12:30 PM - 1:45 PM

**Lunch in THE HUB**

*Location: Regency Ballroom, Convention Level*

12:30 PM - 12:40 PM

**THE DISCOVERY STAGE: Product Showcase - Brace**

*Location: The Discovery Stage*

Learn how Brace streamlines the default process and allows servicers to use a single integrated platform to manage all delinquent borrowers going through loss mitigation. We offer customized borrower and servicer interfaces, which lowers servicing costs, ensures compliance, and frees up resources for other business processes.

12:45 PM - 12:55 PM

**THE DISCOVERY STAGE: Product Showcase - SPGNow.com**

*Location: The Discovery Stage*

No Commitment. No Contract. No Problem. SGPNow.com delivers on-demand property preservation services for rental, REO, or investment properties nationwide leveraging the best practices, elite vendor network, and innovative technology of parent company Safeguard Properties.

1:00 PM - 2:00 PM

**mPower Lunch: Closing the Gender Divide (Doors Open at 12:30 PM)**

*Location: Orlando M, Convention Center*

One of the nation's leading journalists, she ultimately rose to deputy managing editor of USA TODAY — the first woman to attain that post. In her presentation, she advises on ways men can join the conversation to close the gender gap. Through illuminating anecdotes, worldwide data, and stories from her own journey to the top of a male dominated industry, she tells us how to put words into action and demonstrates the great potential businesses can achieve when the gender divide is eliminated.

Speakers

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

**Joanne Lipman**, *Bestselling author, THAT'S WHAT SHE SAID, and former Editor in Chief, USA TODAY*



1:00 PM - 1:30 PM

**THE DISCOVERY STAGE: Spotlight Session - Beyond Forbearance - Reemploying Borrowers**

*Location: The Discovery Stage*

Lenders can find the financial win-win of helping borrowers land jobs and careers that help them become financially sound and avoid foreclosure. Learn about NextJob's award-winning Homeowner Reemployment service.

1:30 PM - 2:00 PM

**THE DISCOVERY STAGE: Spotlight Session - Law Firm Oversight Standardization**

*Location: The Discovery Stage*

Get an update on the MBA's initiative to standardize vendor oversight for default law firms, presented by Mark Atencio and Bob Lyons from Lyons McCloskey.

Speakers

**Mark A. Atencio**, *Executive Consultant, Lyons McCloskey, LLC*

**Bob Lyons**, *President, Lyons McCloskey, LLC*

2:00 PM - 3:15 PM

**BUSINESS OPERATIONS TRACK: Ask the Experts/Property Preservation and Natural Disaster Roundtables, Part I**

*Location: Plaza G, Convention Level*

Join us from 2:00 to 5:00 for interactive, solution-focused discussions on the key property preservation issues facing servicers today. After an overview presentation, we'll break down into small group discussions with experts covering each region or topic including Western Wildfires, The Carolinas, Texas, Puerto Rico, Florida as well as discussions on other property preservation issues. Attendees are welcome to join the full session or for as much as their schedule allows.

Speakers

**Nickie Bigenho**, *Vice President Operations, Mortgage Contracting Services, LLC*

**Baker Breedlove, Esq.**, *Vice President & General Counsel, I Property Claims, LLC*

**Debbie Garcia-Gratacos, CRU, President, Deval, LLC**

**Michael Greenbaum, Chief Operating Officer, Safeguard Properties**

**Tracy Hager, Senior Industry Relations Officer, Mortgage Contracting Services, LLC**

**Steven Horne, Member, HMB Law Group, LLC**

**Stephen Meyer, AVP, Claims and High Risk, Safeguard Properties**

**Helga M. Piñeiro, President, HMP Properties Inc**

**Tony Pacorobba, Vice President, Vacant Property Security, Mortgage Contracting Services, LLC**

**Armando Sanz, Vice President - Operations, M & M Mortgage Services**

**Robert Sokolove, Director Flood Risk Services, Ecology and Environment, Inc. (E & E) Flood Risk Team**

**Jacob Williamson, VP, Single-Family Real Estate Fulfillment, Fannie Mae**

2:00 PM - 3:15 PM

**INNOVATION & TECHNOLOGY TRACK: Borrower Retention and Growth Opportunities for Servicers**

*Location: Plaza J, Convention Level*

Borrowers are increasingly demanding a servicing experience that goes beyond payments, escrow, and statements. Servicers are seeing the growth opportunities in providing more. Vertical integration is everywhere. Learn about recent trends in servicing not only loans, but homeownership. See how helping borrowers with maintenance budgeting, digital lockbox services, property tax planning, and more can lead to better customer retention and other revenue streams.

Speakers

**Elizabeth Dodson, Co Founder, Home Zada**

**Roberto Hernandez, Partner, PwC**

**Grant Moon, CEO, Home Captain, INC**

**Barbara Yolles**, *Chief Strategy Office, The Money Source*

2:00 PM - 3:15 PM

**Litigation Forum: TCPA & Bankruptcy Litigation**

*Location: Orlando N, Convention Level*

Speakers

**Christopher L. Hawkins**, *Partner, Bradley*

**Frank Springfield**, *Partner, Burr & Forman, LLP*

2:00 PM - 3:15 PM

**POLICY & COMPLIANCE TRACK: Roundtable Discussion: Regulatory Risks of Convenience Fees (Closed to Media)**

*Location: Plaza H, Convention Level*

Servicers charging convenience fees for certain transactions, such as Speedpay or online payments, find themselves at a dangerous intersection between the Federal Debt Collection and Practices Act (FDCPA) and state law. Attend this discussion to gain legal insight on how to assess whether state or federal rules are in play in order to avoid enforcement actions.

Speakers

**Ross Gloudeman**, *Chief Compliance Officer, Home Point Financial Corporation*

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

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

2:30 PM - 3:30 PM

**MBA's Standardized Law Firm Review Criteria Information Sessions (By Appointment Only; Closed to Media)**

*Location: Bayhill 17*

Standardized default law firm criteria standards, documentation requirements and management questions to assist servicers in their third-party oversight responsibilities. Increases the quality, consistency, and efficiency of third-party oversight of default law firms. Decreases duplication of efforts and reduces costs by providing an audit-structured approach that can be leveraged by multiple servicers. Servicers, law firms, and auditors all benefit from increased efficiency and cost-savings.

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3:15 PM - 3:45 PM

**Refreshment Break in THE HUB**

*Location: Regency Ballroom, Convention Level*

3:15 PM - 3:25 PM

**THE DISCOVERY STAGE: Product Showcase - Paradatac**

*Location: The Discovery Stage*

See how Paradatac identifies each document in a loan file in less than 1 second per page, bringing structure to what is typically a 300-1000 page blob of content.

3:30 PM - 3:40 PM

**THE DISCOVERY STAGE: Product Showcase - Black Knight Servicing Digital**

*Location: The Discovery Stage*

3:45 PM - 5:00 PM

**BUSINESS OPERATIONS TRACK: Ask the Experts/Property Preservation and Natural Disaster Roundtables, Part II**

*Location: Plaza G, Convention Level*

Small group discussions with your peers continue from the 2:00 session with experts representing various property preservation topics. Join anytime for this interactive, solution-focused session.

Speakers

**Nickie Bigenho**, *Vice President Operations, Mortgage Contracting Services, LLC*

**Baker Breedlove, Esq.**, *Vice President & General Counsel, I Property Claims, LLC*

**Debbie Garcia-Gratacos, CRU**, *President, Deval, LLC*

**Michael Greenbaum**, *Chief Operating Officer, Safeguard Properties*

**Tracy Hager**, *Senior Industry Relations Officer, Mortgage Contracting Services, LLC*

**Steven Horne**, *Member, HMB Law Group, LLC*

**Stephen Meyer**, *AVP, Claims and High Risk, Safeguard Properties*

**Helga M. Piñeiro**, *President, HMP Properties Inc*

**Tony Pacorobba**, *Vice President, Vacant Property Security, Mortgage Contracting Services, LLC*

**Robert Sokolove**, *Director Flood Risk Services, Ecology and Environment, Inc. (E & E) Flood Risk Team*

**Jacob Williamson**, *VP, Single-Family Real Estate Fulfillment, Fannie Mae*

3:45 PM - 5:00 PM

**INNOVATION & TECHNOLOGY TRACK: Technology Solutions to Improve Borrower Experience and Engagement**

*Location: Plaza J, Convention Level*

Learn how servicers can better utilize technology to improve their borrower satisfaction scores. Speakers address online and mobile solutions for consumer use, better communication management tools to enhance the human interaction and the cost savings these solutions can provide.

Speakers

**Brent Chapman**, *Chief Information Officer, RoundPoint Mortgage Servicing Corporation*

**Austin Kilgore**, *Editor in Chief, National Mortgage News*

**Cecelia Raine**, *Director in Strategic Delivery, Freddie Mac*

3:45 PM - 5:00 PM

**Litigation Forum: FDCPA/State Licensing Issues & Flood Litigation**

*Location: Orlando N, Convention Level*

Speakers

**Brandy A. Hood**, *Counsel, Buckley LLP*

**Amanda Lawrence**, *Partner, Buckley LLP*

**Andrew K. Stutzman**

3:45 PM - 5:00 PM

**POLICY & COMPLIANCE TRACK: The Race Against Time and the Bankruptcy Code**

*Location: Plaza H, Convention Level*

Our expert panel, including bankruptcy counsel, a Chapter 13 Trustee and a servicer, will immerse the audience in the most pressing issues currently facing mortgage servicers, including late filed claims, CFPB Periodic Mortgage Statements in Bankruptcy and the latest suggested improvements to the consumer bankruptcy system.

Speakers

**Sara Heck**, *Director of Mortgage Loan Servicing, Arvest Bank*

**Michael J. McCormick, Esq.**, *Managing Partner, Bankruptcy, McCalla, Raymer, Leibert, Pierce, LLC*

**Lance E. Olson, Esq.**, *Managing Partner, McCarthy & Holthus, LLP*

**Laurie K. Weatherford**, *Chapter 13 Standing Trustee, The Middle District of Florida, Orlando Division*

5:00 PM - 6:00 PM

**Networking Reception in THE HUB: Florida Sunshine Social**

*Location: Regency Ballroom, Convention Level*

5:30 PM - 6:30 PM

**MBA Advocacy Reception (Current “active” MAA Members only, Sign-Up at the door)**

*Location: Regency Foyer, Convention Level*

6:30 PM - 7:30 PM

**mPact Networking Event: Increasing the Visibility of your Brand**

*Location: Urban Tide Restaurant*

Join us for an event focused on enhancing your visibility to advance your career. This event will be facilitated by mPact Steering Committee leader Candace Russell, VP at Carrington Mortgage Services. Understanding the valuable role mPact members play within our industry, Candace will provide insightful perspectives for how to make your mark within your company. Come ready to share your experiences and learn from your peers!

Wednesday, February 27, 2019

7:30 AM - 9:00 AM

**Loan Administration Committee Meeting (Committee Members Only) (Closed to Media)**

*Location: Orlando L, Convention Level*

7:30 AM - 5:00 PM

**Registration**

*Location: Regency Foyer, Convention Level*

8:00 AM - 5:00 PM

**Member Engagement Suite**

*Location: Celebration 11, Convention Level*

8:00 AM - 5:00 PM

**Press Room (Credentialed Media Only)**

*Location: Celebration 16, Convention Level*

8:30 AM - 9:00 AM

**Continental Breakfast**

*Location: Windermere Foyer, Convention Level*

9:00 AM - 10:30 AM

**General Session: Market Outlook**

*Location: Windermere Ballroom, Convention Level*

Learn what economic and market forces are impacting the servicing business now and into 2019 and what that could mean as you develop your business objectives and performance goals. Get an analysis of servicer profitability, expense and productivity, plus results of MBA's latest National Delinquency Survey (NDS).

Speakers

**Joel Kan**, *Associate Vice President of Economic and Industry Forecasting, Mortgage Bankers Association*

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

10:00 AM - 11:00 AM

**MBA's Standardized Law Firm Review Criteria Information Sessions (By Appointment Only; Closed to Media)**

*Location: Orlando N, Convention Center*

Standardized default law firm criteria standards, documentation requirements and management questions to assist servicers in their third-party oversight responsibilities. Increases the quality, consistency, and efficiency of third-party oversight of default law firms. Decreases duplication of efforts and reduces costs by providing an audit-structured approach that can be leveraged by multiple servicers. Servicers, law firms, and auditors all benefit from increased efficiency and cost-savings.

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10:30 AM - 3:00 PM

**COFFEE SPOT in THE HUB**

*Location: Regency Ballroom, Convention Level*



10:30 AM - 11:00 AM

**Refreshment Break in THE HUB**

*Location: Regency Ballroom, Convention Level*

10:30 AM - 4:00 PM

**THE HUB is Open**

*Location: Regency Ballroom, Convention Level*

10:30 AM - 11:00 AM

**THE MEETING SPOT: Q&A with Marina Walsh and Joel Kan**

*Location: Regency Ballroom, Convention Level*

11:00 AM - 12:15 PM

**BUSINESS OPERATIONS TRACK: Disposition Strategy: Out with Old – Out with the New**

*Location: Plaza G, Convention Level*

HUD re-introduced a disposition strategy in 2014 referred to Increasing Claims without convey of Title (CWCOT). Under this claim type, HUD allows multiple disposition options that many Servicers are not utilizing. Come to the session to learn more about what your options are, risk and reward associated with each as well as efficiency gained and losses reduced.

Speakers

**Jodi Gaines**, *Vice Chair, Claims Recovery Financial Services (CRFS)*

**Jesse Roth**, *Senior Vice President of Strategic Partnerships & Business Development, Auction.com*

**Ashley Savill**, *Executive Director, Chase*

**Steve Uline**, *VP, Quality Control, Caliber Home Loan, Inc.*

11:00 AM - 12:15 PM

**INNOVATION & TECHNOLOGY TRACK: Artificial Intelligence and Robotics in Servicing**

*Location: Plaza J, Convention Level*

Servicing is complicated. Servicers must manage physical loan documents and compliance, blend multiple

platforms, and ensure an excellent borrower experience at the same time. Learn how servicers are using automation, AI, machine learning and robotics to drive process quality and performance throughout the loan servicing life cycle.

Speakers

**Sapan Bafna, AMP, Vice President, CoreLogic**

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

**Nathan Schrauben, Vice President-Servicing Technologies, Quicken Loans**

**Charles Sutherland, Chief Product Officer, Sagent Lending Technologies**

11:00 AM - 12:15 PM

**POLICY & COMPLIANCE TRACK: Keeping Your Head Above Water in Flood Insurance Compliance**

*Location: Plaza H, Convention Level*

The panel discusses hidden and not-so-hidden compliance “trip hazards” that could prevent servicers from complying with the mandatory purchase of flood insurance requirements or from properly preparing for and responding to flood-related disasters. The panelists also provide practical guidance for servicers to proactively manage their risks.

Speakers

**Kathleen Dufraigne, CPCU, ARM, AIS, Managing Director, CB Regulatory Operations, Chase**

**Scott Giberson, Vice President, National Flood Association**

**Brandy A. Hood, Counsel, Buckley LLP**

**Sara Singhas, Director, Loan Administration Policy, Mortgage Bankers Association**

12:30 PM - 1:45 PM

**Lunch in THE HUB**

*Location: Regency Ballroom, Convention Level*

12:30 PM - 12:40 PM

**THE DISCOVERY STAGE: Product Showcase - Univeral Payments by ACI Worldwide**  
*Location: The Discovery Stage*

12:45 PM - 12:55 PM

**THE DISCOVERY STAGE: Product Showcase - WNC Insurance HomeownersSelect®**  
*Location: The Discovery Stage*

Find out how you can reduces your Lender Placed Insurance and give customers better insurance at a lower price.

1:00 PM - 2:00 PM

**MBA's Standardized Law Firm Review Criteria Information Sessions (By Appointment Only; Closed to Media)**  
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1:00 PM - 1:10 PM

**THE DISCOVERY STAGE: Product Showcase - Mobile Billing with Fiserv**  
*Location: Regency Ballroom, Convention Level*

See how Fiserv enables servicers to send mortgage statements to customers' mobile wallets, right on their smartphones where over 50% of users are paying their bills, quickly and easily.

1:15 PM - 1:40 PM

**THE DISCOVERY STAGE: Spotlight Session - Introducing Mortgage Translations – A New**

### **Website to Support LEP Borrowers**

*Location: Regency Ballroom, Convention Center*

See the new industry website powered by FHFA, Fannie Mae and Freddie Mac that helps servicers better serve homebuyers challenged by limited English proficiency (LEP).

2:00 PM - 3:15 PM

### **INNOVATION & TECHNOLOGY TRACK: Cybersecurity and Privacy: Solutions to Protect Your Bottom Line**

*Location: Plaza J, Convention Level*

Do you want workable solutions to make your business more resilient to data breaches, ransomware attacks, electronic funds transfer fraud, and increasingly aggressive privacy regulators? In this session, experts including a forensic consultant and former FBI agent who managed the FBI's National Cyber Incident Response Team, the lead Global Cyber Underwriter for a major insurer, and lead outside counsel who has defended over 1000 breached organizations, present real-world situations, solutions that helped companies survive major cyber/privacy events, and practical steps you can take to protect your bottom line.

Speakers

**Gerald R. Bessette**, *Managing Director, Ankura*

**Lori Nugent**, *Consumer Financial Services; Co-Chair, Privacy, Cybersecurity, and Emerging Technologies Team, Akerman*

2:00 PM - 3:15 PM

### **POLICY & COMPLIANCE TRACK: Preparing for Servicing Exams in the Current Regulatory Environment**

*Location: Plaza H, Convention Level*

As the overall regulatory environment adjusts to changes at the BCFP, servicing exams will continue to evolve. In addition to discussing the basics of preparing for a servicing exam, this panel provides an update on the regulatory environment, including the increasing role of states, address servicing exam trends, and discuss the CFPB's data requests and findings from recent exams and internal audits. While exam readiness is important, there are other measures servicers can implement, including loan file audits, to maintain

continued compliance. The panel will also discuss ongoing compliance measures servicers should implement between exams.

Speakers

**William Fricke**, *Vice President – Senior Credit Officer, Moody’s Investors Service*

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

**Monique Riccobelli**, *Commercial and Consumer Loan Servicing Director, The Huntington National Bank*

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

3:15 PM - 3:45 PM

**Refreshment Break in THE HUB**

*Location: Regency Ballroom, Convention Level*

3:45 PM - 5:00 PM

**BUSINESS OPERATIONS TRACK: Lessons Learned from Servicing Transfers**

*Location: Plaza G, Convention Level*

Recent trends indicate a record number of servicing transfers taking place in the MSR bulk and co-issue markets. In addition, Correspondent aggregators continue to acquire servicing on a daily basis. Get advice, share your successes and ask questions of our expert panel including those that manage the transfer of servicing customers to maximize returns and reduce operational risk.

Speakers

**Courtney Ehinger**, *Senior Vice President of Core Servicing, Mr. Cooper*

**Scott Johnson**, *SVP, Loan Administration, RoundPoint Mortgage Servicing Corporation*

**Melanie Reid**, *SVP, Head of Home Mortgage, Servicing, Citizens Bank*

**Seth Sprague, CMB**, *Executive Vice President - Trading & Analytics, Phoenix*

3:45 PM - 5:00 PM

### **INNOVATION & TECHNOLOGY TRACK: Where is the Tech Revolution in Servicing?**

*Location: Plaza I, Convention Level*

We have all heard about how the mortgage origination process is “going digital;” slick interfaces, quick approvals, easy status updates. But is servicing being left behind? Learn about technology innovation being tested or already in place today to ensure that the servicing experience is keeping up. From the view of servicing technology providers, the session will explore what it means and what it takes to “go digital” in servicing.

Speakers

**Joe Dombrowski**, *Director of Product Management & Chief Mortgage Strategist, Sagent Lending Technologies*

**Morgan Fields**, *Vice President, Principal Product Manager – EXOS Servicing, EXOS Technologies, a ServiceLink Company*

**Shelley Leonard**, *Chief Product Officer, Black Knight*

**Eric Rachmel**, *Chief Executive Officer, Brace Software*

3:45 PM - 5:00 PM

### **POLICY & COMPLIANCE TRACK: Quality Control for Major Operational Risk Areas**

*Location: Plaza H, Convention Level*

QC experts identify the top operational risk areas for servicers and recommend how to ensure adequate quality control. These risk areas include vendor management, customer handling and response, ancillary fees loss mitigation and more. The panel also recommends ways to organize QC and oversight at a time when servicing costs are being scrutinized.

Speakers

**Mark A. Atencio**, *Executive Consultant, Lyons McCloskey, LLC*

**Jennifer Greear**, *Business Liaison Manager, Vice President Servicing – Claims and Default Accounts Payable, Wells Fargo Home Mortgage*

**Wade Mjelde**, *Vice President, Servicing QC Division, TENA Companies, Inc.*

**James Shankle**, *Managing Director, CrossCheck Compliance, LLC*

Thursday, February 28, 2019

8:00 AM - 12:30 PM

**Registration**

*Location: Orlando Foyer, Convention Level*

8:30 AM - 9:00 AM

**Continental Breakfast**

*Location: Orlando Foyer, Convention Level*

9:00 AM - 12:30 PM

**Servicing Super Session (Closed to Media)**

*Location: Orlando M, Convention Center*

Join your colleagues at the super session for an energetic discussion on the latest issues in servicing. Bring your comments and questions on today's industry hot topics. This session is interactive and a great forum for summarizing the week's learning. Casual attire welcome; come for as long or little as your schedule allows.

Speakers

**Todd Barton**, *VP & Deputy Counsel, Fannie Mae*

**Daren Blomquist**, *VP of Market Economics, Auction.com*

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

**Marcy Ford, Esq.**, *Managing Partner & Executive V.P., Trott Law, PC*

**Joel Freedman**, *Consultant, Joel Freedman, Esq.*

**William Fricke**, *Vice President – Senior Credit Officer, Moody's Investors Service*

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

**Michael Greenbaum**, *Chief Operating Officer, Safeguard Properties*

**Doug Jorgenson**, *National Accounts Director, Servicing National Sales, First American Mortgage Solutions*

**Robert Kimble**, *Vice President, Mortgage Servicing Policy, Freddie Mac*

**Melissa Klimkiewicz**, *Partner, Buckley Sandler LLP*

**Shelley Leonard**, *Chief Product Officer, Black Knight*

**Darius Mirshahzadeh**, *Chief Executive Officer, The Money Source*

**Sara Singhas**, *Director, Loan Administration Policy, Mortgage Bankers Association*