

# Annual Convention & Expo

October 27 to 30, 2019

Saturday, October 26, 2019

8:30 AM - 6:00 PM

**mPowering You: MBA's Summit for Women in Real Estate Finance (Separate Registration Required)**

*Location: Level 4, Ballroom D*

mPowering You is all about community, connection and collaboration. As a community and an industry, we are better when we are continually growing and learning—and we are at our best when we're engaged in these pursuits *together*. mPowering You, MBA's Summit for Women in Real Estate Finance, is an all-day event purposefully dedicated to just that by creating opportunities to expand your network, celebrate your wins and reach your potential.

Register today!

11:00 AM - 3:00 PM

**CMB Exams**

*Location: Level 4, Room 16*

1:00 PM - 5:00 PM

**Registration**

*Location: Level 1, Solar Atrium*

Sunday, October 27, 2019

7:30 AM - 7:30 PM

**Registration**

*Location: Level 1, Solar Atrium*

8:00 AM - 5:00 PM

**Member Engagement Suite**

*Location: Level 4, Room 15*

9:00 AM - 6:00 PM

**Gravitas New York**

*Location: Level 1, Solar Atrium*

9:00 AM - 10:30 AM

**MORPAC Steering Committee Meeting (Committee members Only)**

*Location: Level 4, Room 18C*

9:00 AM - 10:30 AM

**State Legislative and Regulatory Committee Meeting (Open to MBA Members; Closed to Media)**

*Location: Level 4, Room 16*

10:00 AM - 11:30 AM

**CMB Society Meeting (Society Members Only)**

*Location: Level 1, Ballroom B*

11:45 AM - 1:15 PM

**Legal Issues and Regulatory Compliance Committee Meeting (Open to MBA Members; Closed to Media)**

*Location: Level 4, Room 17*

12:00 PM - 5:00 PM

**Residential Future Leaders: Final Presentations (Open to MBA Members; Closed to Media)**

*Location: Level 4, Room 12*

1:00 PM - 2:30 PM

**Secondary & Capital Markets Committee Meeting (Committee Members Only)**

*Location: Level 4, Room 16*

1:30 PM - 3:30 PM

**MBA Opens Doors Foundation Board of Directors Meeting (Committee Members Only)**

*Location: Level 4, Room 18C*

2:30 PM - 4:00 PM

**Residential Loan Administration Committee Meeting (Committee Members Only)**

*Location: Level 1, Ballroom B*

2:30 PM - 4:00 PM

**Residential Loan Production Committee Meeting (Committee Members Only)**

*Location: Level 4, Room 17*

2:30 PM - 4:00 PM

**Residential Technology Forum (Closed to Media)**

*Location: Level 1, Ballroom A*

3:00 PM - 6:00 PM

**Press Room (Credentialed Media Only)**

*Location: Level 4, Room 14*

3:30 PM - 5:00 PM

**Wholesale Lenders Executive Forum (By Invitation Only)**

*Location: Level 4, Room 19B*

4:00 PM - 5:00 PM

**Special Session: Resilience and Reward: The Making of a World Cup Champion**

*Location: Level 4, Ballroom D*

Carli Lloyd is an American professional soccer player for the U.S. Women's National Soccer Team and the National Women's Soccer League's Houston Dash. A two-time Olympic Gold Medalist, Carli holds the unique distinction of scoring the game-winning goals in the finals at both the 2008 Games in Beijing and the 2012 Games in London. With a work ethic second to none, Lloyd has played in over 200 matches for the U.S. Women's National Team and has scored 67 goals. Off the field, Carli is a role model who empowers

fans to never give up on achieving their goals. Hear her inspiring story in an interview with MBA's Vice Chairman, Kristy Fercho.

Speakers

**Kristy Fercho**, *Executive Vice President and President of Mortgage, Flagstar Bank*

**Carli Lloyd**, *U.S. Women's National Soccer Team Captain, Two-Time World Cup Champion (2015 & 2019), and Two-Time FIFA Player of the Year (2015 & 2016)*

5:00 PM - 6:00 PM

**MBA Opening Ceremony: Installation of 2020 Officers, Graduation Ceremonies for CMBs and Future Leaders**

*Location: Level 4, Ballroom D*

Join us to congratulate the 2020 MBA leadership team as they are sworn in and celebrate the most recent graduates of the prestigious Certified Mortgage Banker (CMB) and Future Leaders programs.

Speakers

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

**Christopher M. George**, *2019 MBA Chairman, Founder, President and Chief Executive Officer, CMG Financial*

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

**Brian Stoffers, CMB**, *2019 MBA Chairman-Elect, Global President, Debt & Structured Finance, CBRE*

6:00 PM - 7:30 PM

**CMB and Future Leaders Reception (By Invitation Only)**

*Location: Level 4, Room 18C*

6:00 PM - 7:30 PM

**Opening Reception in THE HUB: Austin City Limits**

*Location: THE HUB: Level 1, Exhibit Hall 4*

Monday, October 28, 2019

7:30 AM - 5:30 PM

**Registration**

*Location: Level 1, Solar Atrium*

7:30 AM - 8:30 AM

**VA Working Group (Committee Members Only)**

*Location: Level 4, Room 12*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Level 4, Ballroom Foyer*

8:00 AM - 5:00 PM

**Member Engagement Suite**

*Location: Level 4, Room 15*

8:00 AM - 5:00 PM

**Press Room (Credentialed Media Only)**

*Location: Level 4, Room 14*

8:30 AM - 10:45 AM

**Opening General Session featuring Admiral William H. McRaven, USN (Ret.)**

*Location: Level 4, Ballroom D*

A retired Navy Four-Star Admiral, William H. McRaven is best known for changing the world when he commanded the daring operation that brought down Osama bin Laden. Admiral McRaven's long and impressive Naval career included combat during Desert Storm and both the Iraq and Afghanistan wars. He

also commanded the troops that captured Saddam Hussein and rescued Captain Phillips. Drawing on his distinguished 37-years of service as a Navy SEAL, he identifies small life lessons that make a big difference. As author of *Make Your Bed: Little Things That Can Change Your Life ... and Maybe the World*, as well as the current New York Times best-seller *Sea Stories: My Life in Special Operations*, Admiral McRaven has a lifetime of experiences that will inspire and motivate you. We are honored that Admiral McRaven will kick things off in the Opening General Session, following an industry welcome from MBA leadership.

Speakers

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

**Christopher M. George**, *2019 MBA Chairman, Founder, President and Chief Executive Officer, CMG Financial*

**Admiral William H. McRaven, USN, (Ret.)**, *Retired Navy Four-Star Admiral, Former Commander of U.S. Special Operations (2011-2014), Policy Advisor and Member, Council on Foreign Relations*

**Brian Stoffers, CMB**, *2019 MBA Chairman-Elect, Global President, Debt & Structured Finance, CBRE*

10:00 AM - 4:30 PM

**COFFEE SPOT in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

10:00 AM - 5:00 PM

**Gravitas New York Confidence Closet**

*Location: Level 1, Solar Atrium*

10:00 AM - 5:00 PM

**LinkedIn Profile Consultations**

*Location: THE HUB: Level 1, Exhibit Hall 4*

Sign up for a 15-minute LinkedIn Profile Review with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sign up by October 22. Scheduling link to come.

Speaker

**Debbie Wemyss, Founder, DW Consulting Solutions LLC**

10:00 AM - 4:30 PM

**THE DISCOVERY STAGE in THE HUB with Spotlight Sessions and Product Showcase**

*Location: THE HUB: Level 1, Exhibit Hall 4*

10:00 AM - 5:30 PM

**THE HUB is Open**

*Location: THE HUB: Level 1, Exhibit Hall 4*

10:30 AM - 11:00 AM

**Refreshment Break in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

10:30 AM - 11:15 AM

**THE MEETING SPOT: Q&A and Book Signing with Admiral McRaven**

*Location: THE HUB: Level 1, Exhibit Hall 4*

11:00 AM - 11:45 AM

**General Session: Update from Washington**

*Location: Level 4, Ballroom D*

Speakers

**The Honorable Mark Calabria, Director, Federal Housing Finance Agency**

**The Honorable Benjamin S. Carson, Sr., M.D., Secretary, U.S. Department of Housing and Urban Development (HUD)**

11:45 AM - 12:30 PM

**General Session: An Era of New Leadership for the GSEs**

*Location: Level 4, Ballroom D*

In recent months, both Fannie Mae and Freddie Mac have appointed new Chief Executive Officers, ushering

in a new era of leadership for the GSEs. Join us as MBA's Chairman-Elect interviews them about the strategic vision and top priorities each has for their organization.

Speakers

**David Brickman**, *Chief Executive Officer, Freddie Mac*

**Hugh R. Frater**, *Chief Executive Officer, Fannie Mae*

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

12:30 PM - 1:30 PM

**Lunch in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

12:30 PM - 2:00 PM

**Millennials in Mortgage: Round Table Discussion (mPact Members and Members 35 Years Old and Younger)**

*Location: Level 4, Room 18C*

With the ever-changing landscape of the mortgage industry, it's important to maintain fresh and innovative approaches to your business strategy. Join us for a roundtable discussion exploring how millennials can succeed in increasing their impact in the mortgage finance space. You must be attending the Annual Convention to participate. To register, email [mPact@mba.org](mailto:mPact@mba.org). Lunch will be provided.

Panelist include:

Moderator: Ty Cieloha, Regional Sales Director, **Roostify**

Panelist: Jim Paolino, CEO, **LodeStar Software Solutions**

Panelist: Candace Russell, Vice President – Post Sale, **Carrington Mortgage Services, LLC**

1:30 PM - 2:30 PM

**Credit Union Network Meeting (Credit Union Members Only)**

*Location: Level 4, Room 12*



1:30 PM - 2:30 PM

**INNOVATION AND TECH TRACK: Rolling Down the Digital Highway**

*Location: Level 4, Room 17*

Take a trip down the digital highway in this session that examines the status of digital mortgage at each step of the mortgage process – customer acquisition, document collection, underwriting, closing and post-closing. Experts provide a road map to where we are, where we are going, and where roadblocks exist.

Speakers

**Nancy Alley**, *Vice President, Strategic Planning, Simplifile*

**Teresa Blake**, *Managing Director, KPMG LLP*

**Tammy Richards**, *Chief Operating Officer, loanDepot.com, LLC*

**Erik L. Schmitt**, *Product Executive, Chase*

**Steve Smith**, *Chairman, Chief Executive Officer and Co-Founder, Finicity*

1:30 PM - 2:30 PM

**MARKET OPPORTUNITIES TRACK: Hit the High Notes: Staying Profitable in a Tough Mortgage Market**

*Location: Level 4, Room 18A*

How can lenders harness origination gains, contain costs and optimize resources to ensure long-term financial viability? This session brings together experts who offer solutions, including operating strategies, technology improvements, workflow efficiencies, and approaches to managing personnel, particularly sales staff.

Speaker

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

1:30 PM - 2:30 PM

**POLICY TRACK: Live from Austin: The Future of FHA**

*Location: Level 4, Room 16*

2:30 PM - 3:00 PM

**Refreshment Break in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

2:45 PM - 5:30 PM

**Residential Board of Governors (RESBOG) Meeting (By Invitation Only)**

*Location: Fairmont Hotel, Level 5, Manchester Ballroom B*

3:00 PM - 4:00 PM

**Community Bank Network Meeting (Community Bank Members Only)**

*Location: Level 4, Room 12*

3:00 PM - 4:00 PM

**INNOVATION AND TECH TRACK: TBD**

*Location: Level 4, Room 16*

3:00 PM - 4:00 PM

**MARKET OPPORTUNITIES TRACK: Don't Miss a Beat – Win the Purchase Conversion Game in 2020**

*Location: Level 4, Room 17*

This year taught us that customer acquisition is just the tip of the iceberg in terms of success in the purchase market. Today's always-online customers are picked off constantly even after pre-approval. This can't-miss session with top customer acquisition and conversion leaders will teach you how to protect and grow your purchase market share and develop strong customer relationship management practices for your target markets.

Speakers

**Patricia Arvielo**, *Co-Founder and President, New American Funding*

**Felicia Dixon**, *Director, Strategic Initiatives and Industry Development, Mortgages, Zillow Group*

**Julian Hebron**, *Founder and Chief Executive Officer, The Basis Point*

**Joe Welu**, *Founder and Chief Executive Officer, Total Expert*

3:00 PM - 4:00 PM

**POLICY TRACK: Trends in Federal and State Enforcement**

*Location: Level 4, Room 18A*

This year, the CFPB's leadership and priorities changed markedly. An expert panel brings you up to date on key federal and state enforcement trends and what can be expected going forward, in the election year to come and afterwards, and how lenders are likely to be affected.

Speaker

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

4:30 PM - 5:30 PM

**Networking Reception in THE HUB: Keep Austin Social**

*Location: THE HUB: Level 1, Exhibit Hall 4*

5:00 PM - 6:30 PM

**MBA Advocacy Reception (Current "active" MAA Members Only; Sign up at the Door)**

*Location: Fairmont, Level 7, South Palm Court*

5:30 PM - 6:30 PM

**MBA Opens Doors Foundation Donor Reception (By Invitation Only)**

*Location: Fairmont, Level 7, North Palm Court*

Tuesday, October 29, 2019

7:30 AM - 8:30 AM

**FHA Subcommittee Meeting (Committee Members Only)**

*Location: Level 4, Room 12*

7:30 AM - 4:00 PM

**Registration**

*Location: Level 1, Solar Atrium*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Level 4, Ballroom D Foyer*

8:00 AM - 5:00 PM

**Gravitas New York**

*Location: Level 1, Solar Atrium*

8:00 AM - 5:00 PM

**Member Engagement Suite**

*Location: Level 4, Room 15*

8:00 AM - 5:00 PM

**Press Room (Credentialed Media Only)**

*Location: Level 4, Room 14*

8:30 AM - 9:30 AM

**General Session: Politics Today**

*Location: Level 4, Ballroom D*

Speakers

**Margaret Brennan**, *Host of CBS News' Face the Nation and CBS News' Senior Foreign Affairs Correspondent*

**Governor Chris Christie**, *Governor of New Jersey (2010-2018)*

**Governor Terry McAuliffe**, *Former Governor of Virginia and Former Chairman of the Democratic National Committee*

9:30 AM - 4:00 PM

**COFFEE SPOT in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

9:30 AM - 3:00 PM

**THE DISCOVERY STAGE in THE HUB with Spotlight Sessions and Product Showcase**

*Location: THE HUB: Level 1, Exhibit Hall 4*

9:30 AM - 4:00 PM

**THE HUB is Open**

*Location: THE HUB: Level 1, Exhibit Hall 4*

9:45 AM - 10:15 AM

**Refreshment Break in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

10:15 AM - 11:15 AM

**General Session: Preparing Before Disaster Strikes**

*Location: Level 4, Ballroom D*

11:15 AM - 12:30 PM

**General Session: Market Outlook for 2020**

*Location: Level 4, Ballroom D*

Hear MBA's analysis of current economic, housing market and mortgage market trends, as well as lender profitability and other business metrics. Don't miss our latest forecast on the various forces impacting the market and what they may mean as you develop your business strategy for 2020 and beyond.

Speakers

**Michael Fratantoni**, *Chief Economist and Senior Vice President of Research and Industry Technology, Mortgage Bankers Association*

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

12:00 PM - 5:00 PM

**Commercial / Multifamily Future Leaders: Final Presentations (Open to MBA Members; Closed to Media)**

*Location: Level 4, Room 18C*

12:15 PM - 1:30 PM

**Training Priorities in Today's Mortgage Industry (RSVP Required)**

*Location: Level 4, Room 12*

**Training Priorities in Today's Mortgage Industry**

A Roundtable Luncheon Discussion for Executives, Department Heads, and other Staff Development Stakeholders

Seating is Limited. Please send RSVP to [asiller@mba.org](mailto:asiller@mba.org)

The Education Department of MBA, along with MBA Conference Attendees, will conduct a 75-minute roundtable luncheon discussion on the measureable impact of mission critical training in today's mortgage industry. Attendees will share with other members the investments they are making to roll out the "must-have" training across key organization lines of business. In addition, attendees will hear about best practices on how organizations are leveraging MBA Education and other training solutions to meet the challenges in:

- ~Loan Production
- ~Risk Management
- ~Leadership Development
- ~Technology
- ~Compliance & Regulations

We encourage all those that have a vested interest in discovering how properly designed, developed and delivered training can help drive the top line, improve organizational performance, develop more effective leaders, and improve employee engagement to attend this valuable session. We hope to see you there!

12:30 PM - 1:30 PM

**Lunch in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

12:30 PM - 2:00 PM

**mPower Event featuring Jean Chatzky (12:30 PM: Light Refreshments & Networking, 1:00 PM:**

**Program)**

*Location: Level 1, Ballroom A*

Speaker

**Jean Chatzky**, *Financial Editor of NBC's TODAY and Founder & CEO, HerMoney Media, award-winning personal finance journalist and founder and CEO of HerMoney*

1:30 PM - 2:30 PM

**INNOVATION AND TECH TRACK: Hiring Mr. Roboto**

*Location: Level 4, Room 16*

This session gives an overview of robotic process automation (RPA) and what it really means in mortgage lending. A little tech talk and a lot of practical application, this session illustrates the value lenders of all sizes and models are getting by utilizing different levels of RPA in production, QC and compliance functions. Learn how to get started or expand your use.

1:30 PM - 2:30 PM

**MARKET OPPORTUNITIES TRACK: Where are the Homes? Send in the Homes!**

*Location: Level 4, Room 17*

Despite historically low unemployment and interest rates, the number of new single-family housing starts remains lower than it was in the early 1960's – when the US population was nearly half what it is today. Solving today's affordable housing shortage is key to providing homeownership opportunities to first-time and low- to moderate-homebuyers. This panel explores the reasons for our current shortage, the consequences of the shortage for lenders, and innovative homebuilding solutions to provide more affordable housing stock.

Speakers

**Danny Gardner**, *Senior Vice President, Affording Lending and Access to Credit, Freddie Mac*

**Jonathan Lawless**, *Vice President, Single-Family Product Development and Affordable Housing, Fannie Mae*

**Frank Nothaft**, *Executive, Chief Economist, CoreLogic*

1:30 PM - 2:30 PM

**POLICY TRACK: It's Not Improv – Changes to QM Lending**

*Location: Level 4, Room 18A*

Reforms to the Qualified Mortgage standard will have substantial effects on all segments of the market. In this session, hear from experts on how policymakers' choices on this critical issue will impact not only the GSEs, but also government, conventional and private markets. Leave with new perspectives to help your company prepare for the changes ahead.

2:30 PM - 3:00 PM

**Refreshment Break in THE HUB**

*Location: THE HUB: Level 1, Exhibit Hall 4*

3:00 PM - 4:00 PM

**INNOVATION AND TECH TRACK: Perfect Harmony: Protecting Your Customers' Personal Information**

*Location: Level 4, Room 18A*

Following the enactment of California's Consumer Privacy Act, legislation surrounding consumer data privacy has gained traction on both the state and federal levels. Consumer access and "the what and how" behind data protection is seeing significant changes. Join a discussion on what you need to know about protecting your customer's information, and what to expect as bipartisan efforts in Congress begin addressing this issue.

Speaker

**Nicole Booth**, *Vice President, Public Policy, Quicken Loans, Inc.*

3:00 PM - 4:00 PM

**MARKET OPPORTUNITIES TRACK: Fan Favorite: Experts Answer Your Questions on M&A**

*Location: Level 4, Room 17*

You and your executive management may or may not want to sell your company or its assets but you certainly want to understand its marketability. Likewise, there are many things to consider before you sell or



acquire a company, including compatibility of the culture and leadership on both sides. Back by popular demand, this session offers advice on ways to smoothly merge operations and ensure a successful M&A transaction for sellers, buyers, regulators and other stakeholders.

3:00 PM - 4:00 PM

**POLICY TRACK: Fast Tempo: Trending Policy Topics**

*Location: Level 4, Room 16*

This session is reserved for a series of rapid-fire presentations of the day's hottest policy issues including the URLA, status of revisions to FHA certifications and defect taxonomy, LO Comp rule updates, the latest thinking on GSE reform, the CFPB's diversity standards, plus any other breaking news.

4:30 PM - 6:00 PM

**Our mPact is Bigger in Texas! Young Professional Fundraiser for Opens Doors Foundation**

*Location: Easy Tiger, 709 E 6th St*

mPact is hosting four events across the country to raise awareness and funds for the MBA Opens Doors Foundation (Opens Doors) which provides mortgage and rental assistance to families caring for critically ill or injured children. Learn more

We are finally coming to Austin, Texas! Come network with peers, take your chances in our raffle, enjoy some great food all while making a difference in the lives of families across the country. Click the button below to attend this event with a \$20 donation (or more). Once you donate, you will receive an email confirming your registration.

**Tickets:** Purchase a ticket for \$20.00 to attend the event.

**Contact:** Krystal Thomas, [kthomas@mba.org](mailto:kthomas@mba.org)

6:00 PM - 7:30 PM

**Concert MBA (Doors Open at 5:30 PM)**

*Location: Level 4, Ballroom D*

Speaker

**Keith Urban**, 2018 CMA and ACM Entertainer of the Year and Four-Time GRAMMY Award Winner

Wednesday, October 30, 2019

8:00 AM - 10:30 AM

**Press Room (Credentialed Media Only)**

*Location: Level 4, Room 14*

8:00 AM - 10:30 AM

**Registration**

*Location: Level 1, Solar Atrium*

8:30 AM - 9:00 AM

**Continental Breakfast**

*Location: Level 4, Room 16*

9:00 AM - 10:30 AM

**Closing General Session: Roundtable Discussion: The Last Word: Ideas and Innovation for 2020 and Beyond (Closed to Media)**

*Location: Level 4, Room 16*

You've learned a lot and connected with many industry peers this week. The ideas are flying and the questions may be, too. Wrap up the week by sharing your inspiration with others in this interactive roundtable discussion. The featured speakers are you and your colleagues, with MBA Staff on hand to share updates on current initiatives and hear your ideas for more. The LIBOR transition, the expansion of Remote Online Notarization (RON), digital transformation, [and more]... how can MBA help? Come casual and stay for as long as your schedule allows.