

MBA Live: Legal Issues & Regulatory Compliance

May 26 to 27, 2020

Tuesday, May 26, 2020

12:00 PM - 12:15 PM

Opening Remarks: The State of the Industry

MBA's President and CEO, Bob Broeksmit, provides an update on the regulatory initiatives MBA is taking on behalf of its members.

Speaker

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

12:15 PM - 12:45 PM

Regulatory Insight

In this insightful interview, hear the former Deputy Director of the CFPB talk about his perspective on the current and future regulatory landscape.

Speakers

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

Brian Johnson, *Former Deputy Director, CFPB and Partner, Alston & Bird, LLP*

12:45 PM - 1:15 PM

Meet the GSE's New General Counsels

Both Fannie Mae and Freddie Mac have relatively new General Counsels. They join us for an exclusive interview and answer your questions during a live chat at the end of the session.

Speakers

Ricardo Anzaldua, *Executive Vice President, General Counsel and Corporate Secretary, Freddie Mac*

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

Stergios "Terry" Theologides, *Executive Vice President, General Counsel, and Corporate Secretary, Fannie Mae*

1:15 PM - 1:30 PM

Break

1:30 PM - 2:15 PM

Washington Update

Get an overview of the state of play in Washington as panelists discuss possible regulatory changes and policy initiatives with a focus on how MBA is working on behalf of members like you in response to COVID-19.

Speakers

Anthony (Tony) Alexis, *Partner, Goodwin*

Shayna Arrington, *Chief Compliance Officer, The Money Source Inc. (TMS)*

Jeffrey Naimon, *Partner, Buckley LLP*

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

2:20 PM - 2:50 PM

Credit Reporting Issues during the Pandemic

The pandemic has presented unique challenges, including around the issue of credit reporting. Hear this special update.

Speakers

Spencer Mosness, *SVP and General Counsel, SMS | Shellpoint Mortgage Servicing*

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

2:50 PM - 3:20 PM

RESPA Compliance and COVID-19

Speakers

Holly Spencer Bunting, *Partner, Mayer Brown LLP*

Phillip Schulman, *Partner, Mayer Brown LLP*

3:20 PM - 3:30 PM

Break

3:30 PM - 5:00 PM

Applied Compliance: Supervision and Examinations

Get actionable advice on addressing the unique challenges the pandemic brings to supervision and exam preparation.

Speakers

Fed Kamensky, *Member, Weiner Brodsky Kider PC*

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

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

Wednesday, May 27, 2020

12:00 PM - 12:50 PM

Applied Compliance: Ongoing Challenges of TRID Compliance

The TILA-RESPA Integrated Disclosure (TRID) rule continues to present many questions and challenges to compliance professionals. Get the latest insight and practical recommendation from a panel of experts.

Speakers

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

Brandy Hood, *Counsel, Buckley LLP*

Richard Horn, *Managing Member, Garris Horn PLLC*

Jerra Holford Ryan, *Senior Vice President, Compliance & QC, SWBC Mortgage*

1:00 PM - 1:50 PM

Applied Compliance: Implementing Loan Originator Compensation

Loan Originator Compensation (LO Comp) continues to be an important regulatory challenge and area of increasing supervisory focus. Our expert speakers walk through hypothetical compensation plans or scenarios to provide their insight and evaluation of what is allowed under the rules and what is not.

Speakers

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

R. Andrew Arculin, *Partner, Venable LLP*

Joseph (Jed) Mayk, *Partner, Hudson Cook, LLP/CounselorLibrary*

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

1:50 PM - 2:00 PM

Break

2:00 PM - 2:50 PM

Applied Compliance: Complying Under Temporary Authority and Licensing Issues

November 2019 saw the introduction of a long sought MBA priority--temporary authority to originate loans for loan officers moving from registered to licensed status. While welcome, companies need to understand how to operationalize this change. These panelists will discuss necessary compliance checks and implementation procedures to fully utilize temporary authority.

Speakers

Haydn Richards, *Partner, Bradley*

Stacey Valerio, *Of Counsel, Ballard Spahr LLP*

Bill Young, *Vice President, NMLS Business Services, Conference of State Bank Supervisors (CSBS)*

3:00 PM - 4:30 PM

Legal Ethics: Conflicts of Interest, A Practical Roadmap

This interactive program uses hypotheticals to explore basic conflicts of interest rules, including: the general prohibition on adversity to current clients; the definition of "client" for conflicts purposes (including corporations, associations, estates and others); the definition of "adversity" for conflicts purposes (including business adversity, adverse financial impact, discovery of clients and positional adversity); the complex rules

governing joint representations; the more subtle standard governing adversity to former clients; determining the status of an attorney-client relationship; application of the "substantial relationship" standard; "material limitation" conflicts; lawyers' ability to withdraw from a representation to cure a conflict (including the "hot potato" rule); consents that can cure conflicts (including the revocability of consents and prospective consents); disqualification motions based on conflicts of interest (including standards, process and effects).

Speaker

Thomas E. Spahn, *Partner, McGuireWoods LLP*