MBA LIVE - Annual Convention & Expo 2020

October 19 to 21, 2020

Monday, October 19, 2020

12:30 PM - 5:00 PM  
**Annual20 is LIVE**

Login and get acquainted with the virtual event experience before diving into the program.

1:00 PM - 5:00 PM  
**Information Desk**  
*Location: Lobby*

You have questions, we have answers. Stop in for a live chat to have questions answered about this year’s Convention, download Zoom backgrounds of Chicago sites, watch a video about this year’s virtual experience, and more!

1:30 PM - 5:00 PM  
**Visit the Exhibitors in THE HUB**

Meet your peers from across the country in MBA's Virtual HUB for special events including opportunities to virtually network with other attendees in small groups, learn about the latest products and services by visiting with exhibitors through live chat and video calls, plus other special features! Check out the HUB Book Club, take an exercise break with MBA on the Move, relax in the Coffee Spot, and more.

1:30 PM - 5:00 PM  
**Visit the Sponsor Gallery**

Join us in thanking the sponsors of the Annual Convention & Expo 2020. We are grateful for their generous support.
2:00 PM - 2:30 PM  Opening General Session: MBA Leadership 2021

MBA’s 2020-2021 leadership welcomes you to MBA Live. Hear insight on the state of the industry from outgoing Chairman Brian Stoffers and MBA’s leadership and future priorities from incoming Chairman Susan Stewart. Meet the 2021 roster of MBA Officers and Board Members, including those newly elected, and the recipient of the prestigious Andrew D. Woodward Distinguished Service Award, presented to an MBA member in recognition of their dedication and prominent service to the mortgage industry in a legislative and regulatory capacity.

Speakers

Susan Stewart, Chief Executive Officer, SWBC Mortgage

Brian Stoffers CMB, Global President, Debt & Structured Finance, CBRE Capital Markets

2:30 PM - 3:00 PM  General Session Featuring FHFA Director Mark Calabria

Speakers

Mark Calabria, Director, FHFA, Federal Housing Finance Agency

The Honorable Mark Calabria, Director, Federal Housing Finance Agency

Susan Stewart, Chief Executive Officer, SWBC Mortgage

3:00 PM - 3:30 PM  General Session: To the Point with Bob Broeksmit

Speaker

Robert Broeksmit CMB, President & Chief Executive Officer, Mortgage Bankers Association
3:30 PM - 4:00 PM  General Session: Diversity, Equity and Inclusion

Andrew J. Young has earned worldwide recognition as a pioneer in and champion of civil and human rights. Ambassador Young’s lifelong dedication to service is illustrated by his extensive leadership experience of more than 65 years, having served as a member of Congress, U.S. Ambassador to the United Nations, Mayor of Atlanta and ordained minister, among other positions. Join us for a fascinating conversation facilitated by MBA’s 2021 Chairman Susan Stewart.

Speakers

Kristy Fercho, Executive Vice President - Head of Home Lending, Wells Fargo Home Mortgage

Susan Stewart, Chief Executive Officer, SWBC Mortgage

Ambassador Andrew Young, Former U.S. Ambassador to the United Nations, Civil Rights Icon and Former Mayor to Atlanta, Andrew J. Young Foundation

4:00 PM - 5:00 PM  Virtual Networking Reception and Expo Event in the Virtual HUB

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4:15 PM - 5:00 PM  Annual20 Reception: Second City Improv

Location: Reception Lounge

For a true Chicago experience enter this event and be entertained and play along with comedy legends The Second City who bring us live, interactive improv and games. It’s almost like being in Chicago…

Speaker

Annual20 Reception: Second City Improv
4:15 PM - 5:00 PM  

**MBA Advocacy Reception**  
*Location: Reception Lounge*

Join us for the MBA Advocacy Trivia Reception. Get competitive with your fellow attendees and engage in election trivia - also hear from MBA leadership; Celebrate the Advocacy milestones with our MAA and Morpac chairs.

Speaker  

**MBA Advocacy Reception**

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4:15 PM - 5:00 PM  

**Opens Doors Reception - Strength. Compassion. Support.**  
*Location: Reception Lounge*

Visit the Opens Doors Reception and hear from 2019 MBA Chairman, Chris George, ODF President, Deb Dubois and other leaders about the Foundation’s impact as it celebrates its 10th Anniversary. Our home Grant Program makes it possible for families to focus on the medical and emotional needs of a critically ill child and not on a home in jeopardy. Our grant program is more than a housing payment … it’s a commitment of care from communities to neighbors in need. Join us to hear more about the 6,000 families the Foundation has helped and what the next ten years will hold!

Speaker  

**Opens Doors Reception - Strength. Compassion. Support.**

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4:15 PM - 5:00 PM  

**The Room Where Policy Happens**  
*Location: Reception Lounge*

Enter this reception room and network with MBA committee leadership and get the latest policy updates on Secondary, Regulatory, State and Local, IMBs, Credit Unions, VA,FHA, Accounting and much more – it IS certainly the room where policy happens!

Speaker  

**The Room Where Policy Happens**
Tuesday, October 20, 2020

10:00 AM - 5:00 PM  **Annual20 is LIVE**

Login and get acquainted with the virtual event experience before diving into the program.

10:00 AM - 5:00 PM  **Information Desk**  
*Location: Lobby*

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10:30 AM - 10:40 AM  **Tech Demo: Roostify: Artificial Intelligence for Documents**  
*Location: HUB Stage*

Roostify’s latest artificial intelligence solution will leverage Google's Lending Doc AI to enable lenders to unlock operational efficiencies that decrease time and cost-to-close, and improve the overall consumer experience.

10:40 AM - 10:50 AM  **Tech Demo: Black Knight: Expedite® Close**  
*Location: HUB Stage*

With Black Knight’s innovative, end-to-end Expedite® Close solution, a fully contactless transaction is now a reality with support for remote online notarizations and enhanced capabilities that help guide the borrower through the loan.
10:50 AM - 11:00 AM  
**Tech Demo: Clear Capital: ClearProp**  
*Location: HUB Stage*

ClearProp is a comprehensive property analysis and valuation tool with nationwide coverage that enables you to produce a value by elegantly bringing together all available property data. Every search includes a lending-grade automated valuation model, industry-leading risk assessment, and the most up-to-date home price and market trends.

11:00 AM - 11:45 AM  
**General Session: The Political Outlook**

Day 2 opens with a non-partisan look at the political landscape as we head into the election featured with guest speaker A.B. Stoddard. Associate Editor and Columnist for RealClear Politics, Stoddard has her finger on the pulse of Washington, DC and brings us her perspective on the day’s biggest news stories. The session also includes the awarding of the Opens Doors Foundations’ Community Champion Award, as well as the Shumacher Bolduc and the Burton C. Wood Awards.

**Speakers**

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

A.B. Stoddard, *Associate Editor and Columnist, RealClearPolitics*

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11:45 AM - 12:30 PM

**General Session: Conversation with the GSE Executives**

Speakers

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

**Kristy Fercho**, *Executive Vice President - Head of Home Lending, Wells Fargo Home Mortgage*

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

12:30 PM - 1:00 PM

**Sports Talk with Ron Darling**

Baseball great Ron Darling, best known as a 1986 World Series Champion with the NY Mets and currently an analyst with SportNet New York, talks about America's favorite pasttime with Auction.com's Kevin Cooke

Speakers

**Kevin Cooke**, *Senior Vice President, Strategic Partnerships & Business Development, Auction.com*

**Ron Darling**, *SportsNet NY, The Harry Walker Agency*

1:00 PM - 1:30 PM

**General Session featuring CFPB Director Kathy Kraninger**

Speakers

**Kathy Kraninger**, *Director, Consumer Financial Protection Bureau (CFPB)*
**Susan Stewart, Chief Executive Officer, SWBC Mortgage**

1:30 PM - 2:00 PM

**General Session featuring HUD Secretary Benjamin Carson**

Speakers

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

**The Honorable Brian D. Montgomery, Deputy Secretary, U.S. Department of Housing & Urban Development**

1:45 PM - 1:55 PM

**Tech Demo: DocuSign Rooms for Mortgage**

*Location: HUB Stage*

DocuSign Rooms for Mortgage accelerates closing times and improves the borrower experience with a secure, digital workspace for everyone involved in a mortgage. Instead of downloading forms and emailing, lenders collect all borrower documents and create configurable checklists and reminders for a smooth closing process.

2:00 PM - 2:30 PM

**General Session featuring Presidential Historian Jon Meacham**

Presidential historian and Pulitzer Prize-winning author Jon Meacham is one of America's most prominent public intellectuals. In an interview with MBA’s 2020 Chairman-Elect Susan Stewart, he shares his deep knowledge of politics, religion, and current affairs, bringing historical context to the issues and events impacting our daily lives.

Speakers

**Jon Meacham, Presidential Historian and Pulitzer Winning Author**
Susan Stewart, Chief Executive Officer, SWBC Mortgage

2:30 PM - 3:00 PM

HUB Book Club with Jon Meacham

Pulitzer Prize-winning author Jon Meacham talks about his recent books available for purchase here.

2:40 PM - 2:50 PM

Tech Demo: ICE Mortgage Technology: Ellie Mae AIQ's Credit Analyzer

**Location: HUB Stage**

Credit Analyzer is the new Ellie Mae AIQ analyzer solution that leverages AI and ML technologies to automate the underwriting process of validating the data provided on a credit report against the LOS data and the data supplied on the documents for consistency and accuracy across the entire loan.

2:50 PM - 3:00 PM

Tech Demo: Tavant's FinXperience Digital Mortgage Servicing Platform

**Location: HUB Stage**

Tavant FinXperience Servicing, a part of the VΞLOX suite, provides a new identity to servicing experience through superior service to homeowners. FinXperience provides personalized and configurable borrower journeys for mortgage servicing, HELOCs, and loans through a suite of user-friendly platforms.

3:00 PM - 3:50 PM

Business Operations Track: IMB Liquidity Challenges

The past year has provided new and unexpected liquidity challenges in the mortgage industry, particularly for servicers that have been charged with implementing forbearance and other loss mitigation options for borrowers impacted by the pandemic. It is unsurprising, therefore, that regulators, the GSEs, investors, and analysts have placed great scrutiny on liquidity – particularly with respect to IMBs. In this session, practitioners share their expert analysis of the lessons learned from the pandemic, the challenges that remain, reactions from policymakers, and steps that IMBs and other market participants can take to enhance their
liquidity profiles.

Speakers

**Laura Brandao, President, American Financial Resources Inc**

**Pam Cooper CMB, Chief Financial Officer, Citywide Home Loans/CHL Mortgage**

**Kirstin McMullen, CFO, The Money Source Inc.**

3:00 PM - 4:00 PM

**mPower: Protocol: The Power of Diplomacy and How to Make it Work for You**

What over two decades of working at the highest levels of government taught Ambassador Capricia Marshall: There’s power in detail and nuance. Marshall will talk about her best-selling book *Protocol* and relate why protocol is important in everyone’s day to day lives. When you enter any interaction —with a client, manager, or even your child’s teacher— the outcome comes down to how effective you are at two things: connecting and persuading. Marshall will bring us a master class in protocols’ power, unveiling the complexity of human interactions and making the case that civility, cultural IQ, and a flexible mindset matter now more than ever.

Speakers

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

**Elaine Howard, Vice President of Meetings & Conferences, Mortgage Bankers Association**

**Capricia Marshall, Former Chief of Protocol, Obama Administration, Ambassador-in-Residence, Atlantic Council**

3:00 PM - 3:50 PM

**Strategy & Technology Track: Rapid Expansion of Digital Mortgage**

A panel of industry innovators discuss today’s rapid expansion and adoption of digital solutions in the wake of COVID-19. Higher volume, lower rates and social distancing changed customer needs and expectations. Lenders responded with new processes and faster turn times. Learn from these leaders as you plan your 2021 strategy...
Speakers

Paul Anastos, Chief Innovation Officer, Guaranteed Rate, Inc.

Rich Gagliano, President, Origination Technologies, Black Knight

Nima Ghamsari, Chief Executive Officer & Co-Founder, Blend

Joseph Tyrrell, Chief Operating Officer, Ellie Mae, Inc.

3:50 PM - 4:00 PM  
*Location: HUB Stage*

Wipro’s cloud-based analytics application is designed to provide managers and executives greater visibility of their loan pipelines, and to increase business intelligence with real-time insights.

4:00 PM - 5:00 PM  
Concert MBA: A Backstage Pass  
*Location: Main Stage*

This musical retrospective will feature MBA favorite singer/songwriter John Ondrasik of Five for Fighting, who will guide viewers on a musical journey highlighting the most memorable performers and performances from past Concert MBA events. As he takes us on this journey, Ondrasik will also share the inspiration behind some of his own hit songs, such as Superman, 100 Years and What Kind of World Do You Want?

Speaker

John Ondrasik, Singer/Songwriter, Five For Fighting, Lending Authorities, Inc.
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10:00 AM - 5:00 PM

**Information Desk**

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Speaker

**Jill Ferguson CMM, Associate Vice President of Meetings and Registration Services, Mortgage Bankers Association**

10:30 AM - 10:40 AM

**Tech Demo: ACES Quality Management & Control Software™**

*Location: HUB Stage*

ACES Audit Quality Management & Control Software™ improves audit throughput and quality while controlling costs and risk, by delivering customizable, flexible technology, giving independent mortgage lenders and financial institutions the ability to easily manage and meet their business needs without having to rely on IT or other outside resources.

10:40 AM - 10:50 AM

**Tech Demo: LoanLogics IDEA™ OnDemand**

*Location: HUB Stage*

LoanLogics IDEA™ OnDemand is a turnkey, cloud-native document processing digital assistant that automates document classification and data extraction in seconds, helping to speed origination.

10:50 AM - 11:00 AM

**Tech Demo: OnCourse Learning: Mortgage HQ All-in-One Training Solution**

*Location: HUB Stage*
Mortgage HQ provides all-in-one training solutions for mortgage lenders. Designed to provide everything MLOs need for career success, from market updates to sales tips, have industry news and trends from mortgage experts available at your fingertips.

11:00 AM - 12:00 PM

**General Session: Market Outlook**

Don’t miss our latest forecast on the various forces impacting the market during these unprecedented times and what they may mean as you develop your business strategy for 2021 and beyond.

Speakers

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

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

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

11:00 AM - 4:00 PM

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12:00 PM - 12:30 PM  
**HUB Book Club with Capricia Marshall**


**Speakers**

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

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

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

12:10 PM - 12:20 PM  
**Tech Demo: Origence: Mortgage POS & LOS**  
*Location: HUB Stage*

With origination, processing, underwriting, closing, funding, and delivery under one innovative platform, lenders can achieve big results in less time and at a lower cost with Origence.

12:20 PM - 12:30 PM  
**Tech Demo: ServiceLink: EXOS Inspect**  
*Location: HUB Stage*

By combining leading industry data with geo- and time-stamped user-generated videos, EXOS Inspect allows your borrowers or approved property contacts to conduct self-service home inspections using their smartphones.

12:30 PM - 12:40 PM  
**Tech Demo: SimpleNexus: eClose**  
*Location: HUB Stage*
Combine integrated eClose functionality with SimpleNexus' leading digital mortgage platform for more efficient closing workflows, increased cost savings, and a more convenient borrower experience.

12:45 PM - 1:45 PM  
**General Session: Tech Solutions Showcase for Top Decision Makers**

COVID has accelerated all tech trends from digital closings to customer retention to the convergence of originations and servicing. In this hosted demo showcase, we review how top trends are changing your tech decisions in 2020-2021, see demos from 5 tech companies driving these trends, and get real-time analysis of demos from The Basis Point's Julian Hebron. Don't miss this power hour designed to help decision makers clarify the rapidly changing tech ecosystem.

Speaker  
**Julian Hebron, Founder & CEO, The Basis Point**

2:00 PM - 2:50 PM  
**Business Operations Track: Talent Acquisition, Retention and Rightsizing for 2021**

With production volume high, retention and recruitment are top challenges for mortgage companies right now. Learn strategies for meeting today’s demands for staffing, facilities use and tech spending, while planning ahead for 2021.

Speakers  
**James Clapp, President, Certainty Home Loans, LLC**  
**Garth Graham, Senior Partner, STRATMOR Group**  
**Michael Patterson, Chief Operating Officer, Freedom Mortgage Corporation**

2:00 PM - 2:50 PM  
**Policy & Compliance Track: Government Lending Updates**

Leaders from key industry agencies provide updates on their housing programs.
Speakers

Cathy Glover, Deputy Administrator, SFH, USDA Rural Development

Julienne Joseph, Associate Director, Government Housing Programs, Mortgage Bankers Association

Terry Rouch, Assistant Director, Loan Policy and Valuation, U.S. Department of Veteran Affairs

Dana Wade, Chief Production Officer, FHA Lending, Walker & Dunlop, LLC

2:00 PM - 2:50 PM

Strategy & Technology Track: Remote Workforce

Speakers

Andrew Crisenbery, Senior Vice President, Origination Technologies Division, Black Knight

Eddie Oddo, VP, Corporate Business Solutions, First American Mortgage Solutions

Teri Pansing, Vice President, Corporate Closing, Fairway Independent Mortgage Corporation

Margo Tank, Partner, DLA Piper US, LLP

2:50 PM - 3:00 PM

Tech Demo: FormFree AccountChek
Location: HUB Stage

AccountChek is building a more inclusive credit decisioning landscape by encouraging lenders to view borrower ability to pay (ATP) more holistically, providing a paperless experience, reducing origination timelines by up to 20 days and offering automated analysis and standardized delivery to lenders and investors using a secure ReIssueKey™.

3:00 PM - 4:00 PM

Business Operations Track: The COVID-19 Servicing Response

Servicers have been on the front line, helping borrowers impacted by the pandemic. Learn how they quickly
pivoted to a successful remote workforce and how they are managing teams moving forward. Join a discussion on best practices in customer communication, community outreach, forbearance and loss mitigation for the year ahead.

Speakers

**Chris Brinkley**, Senior Vice President, Post-Closing and Servicing Division, First American Mortgage Solutions

**John Courtney**, CEO, NextJob

**Dana Dillard**, EVP, Mr. Cooper

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

3:00 PM - 4:00 PM

**Policy & Compliance Track: Convergence Memphis – A Partnership Model for Minority Homeownership**

In March, the Mortgage Bankers Association and the Tennessee Housing Development Agency launched “Convergence Memphis,” a multi-year initiative focused on promoting minority homeownership in Memphis. This collaborative effort involves state and local government, the non-profit sector, and the housing industry. The goal is to leverage the strengths and resources of the different local and national partners, and in a coordinated way test new approaches for advancing minority homeownership. The MBA believes that the lessons learned in Memphis can help us create new roadmaps for community engagement around minority homeownership.

Speakers

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

**Jeremy Less**, Area Manager, BancorpSouth Bank

**Cheryl Muhammad**, Broker/Owner, Assured Real Estate Services

**Steve O'Connor**, Senior Vice President, Affordable Housing Initiatives, Mortgage Bankers Association

**Amy Schaftlein**, Executive Director, United Housing, Inc.
3:00 PM - 4:00 PM  Strategy & Technology Track: Data Privacy and Security

Speakers

Jared Bomberg, Senior Counsel, to the Ranking Member, Committee on Commerce, Science and Transportation, United States Senate

Jordan Crenshaw, Executive Director, Technology Engagement Center, U.S. Chamber of Commerce

Mervyn Lally, Chief Enterprise Architect, Experian Information Solutions, Inc.

David Shirk, Managing Member, Shirk Law PLLC

4:00 PM - 5:00 PM  Closing