

Spring Conference & Expo 2021

April 20 to 22, 2021

Tuesday, April 20, 2021

9:00 AM - 7:00 PM

Information Desk

Location: Lobby

You have questions, we have answers. Stop in for a live chat to have questions answered about the Spring Conference & Expo, watch a video about this year's virtual experience, and more!

9:00 AM - 7:00 PM

Spring Conference & Expo is LIVE

9:00 AM - 7:00 PM

Visit the Exhibitors

Location: 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, and more.

9:00 AM - 7:00 PM

Visit the Meeting Lounge

Location: Lobby

Enter the lounge to attend a scheduled meeting, request a meeting, or chat live with a variety of meeting hosts. Hosts include Altisource, PHH Mortgage, VantageScore Solutions, and more!

9:00 AM - 7:00 PM

Visit the Sponsors

Location: Sponsor Gallery

Join us in thanking the sponsors of the Spring Conference & Expo. We are grateful for their generous support.

9:00 AM - 11:00 AM

Your Time, Your Way

Log in and explore the portal. Visit with exhibitors and sponsors or use this time to set up your own one-on-one meetings with other attendees. It's your time to use your way.

10:20 AM - 10:30 AM

Introduction to MBA's Opens Doors Foundation

Location: HUB Stage

MBA's Opens Doors foundation has been instrumental in keeping over 6,800 families with critically ill or injured kids in their homes for over 10 years. Help us make it possible for these families to focus on the medical and emotional needs of a critically ill child by donating to our Home Grant Program today:
<https://give.mbaopensdoors.org/give/177793/#!/donation/checkout>

10:30 AM - 10:35 AM

The Power of Homeownership: A Snapshot of the American Dream

Location: HUB Stage

Mitch Kider of Weiner Brodsky Kider PC tells a heartwarming, personal story of the power of homeownership.

10:40 AM - 10:50 AM

HUB Book Club featuring MBA Staff Picks

Location: HUB Stage

See what MBA staff have been reading during the pandemic.

10:50 AM - 10:55 AM

Demo: VantageScore

Location: HUB Stage

Credit invisibles no longer! Find out how VantageScore can score more people without sacrificing lending standards. Set-up a meeting with our representatives at the VantageScore Meeting Lounge to learn how we can expand your universe of borrowers.

10:55 AM - 11:00 AM

Demo: Finastra-Fusion Mortgagebot

Location: HUB Stage

With an always-on, mobile ready application, pre-approvals and automatic early disclosures, Fusion Mortgagebot does the heavy lifting through seamless integrations that move borrowers from a robust point of sale solution through a cloud-based and compliant loan origination platform.

11:00 AM - 12:00 PM

Opening General Session: U.S. Politics & Economic Policy with Gary Cohn

Location: Main Stage

Finance industry legend Gary Cohn draws on his experience as the Vice Chairman of IBM, former director of the NEC and former President and COO of Goldman Sachs to provide candid analysis on the direction of U.S. business and the global economy. In a fascinating interview with MBA's Chairman, Susan Stewart, Cohn offers insight into issues including monetary and fiscal policy, trade and taxes, based on his vast knowledge of the global financial system, economic policy, and the inner-workings of the U.S. administration.

Speakers

Gary D. Cohn, *Vice Chairman of IBM, Former Director of National Economic Council, Former President and COO, Goldman Sachs*

Susan Stewart, *2021 MBA Chairman, Chief Executive Officer, SWBC Mortgage*

12:00 PM - 12:30 PM

A Discussion with Admiral William H. McRaven, USN (Ret.)

Location: HUB Stage

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. Drawing on his distinguished 37 years of service as a Navy SEAL, Admiral McRaven shares his own unique style of leadership. We are honored that to have Admiral McRaven join MBA's Chairman, Susan Stewart, for this special interview that will inspire your own life and work.

12:30 PM - 1:15 PM

General Session: Washington Update

Location: Main Stage

MBA's President and CEO Bob Broeksmit shares an update on MBA's work in Washington on behalf of members, followed by remarks by HUD Secretary Marcia Fudge.

Speakers

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

The Honorable Marcia Fudge, *Secretary, U.S. Department of Housing and Urban Development*

1:15 PM - 1:45 PM

General Session: Discussion with FHFA Director Calabria

Location: Main Stage

FHFA's Director Mark Calabria talks with MBA's Vice Chair about the agency's latest work and upcoming priorities, including pandemic-related policy changes, forbearance-related issues, and affordable housing

Speakers

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

Kristy Fercho, *2021 MBA Chairman-Elect; Executive Vice President & Head of Home Lending, Wells Fargo Home Mortgage*

1:45 PM - 2:00 PM

HUB Book Club featuring Admiral William H. McRaven, USN, (Ret.)

Location: HUB Stage

Admiral McRaven talks about his two books: SPEC OPS: Case Studies in Special Operations Warfare and

Make Your Bed: Little Things That Can Change Your Life and Maybe the World.

2:00 PM - 2:30 PM

General Session: Housing Affordability and Racial Equity

Location: Main Stage

A nationally known commentator, Dr. Andre Perry studies race and structural inequality, including its impact on economic inclusion and housing. In an interview with MBA's Chairman Susan Stewart, Perry discusses his findings and provides insight on a path forward. Dr. Perry's work aligns with many of MBA's goals under its affordable housing initiative, known as CONVERGENCE.

Speakers

Dr. Andre Perry, *Senior Fellow, Metropolitan Policy Program, Brookings Institution*

Susan Stewart, *2021 MBA Chairman, Chief Executive Officer, SWBC Mortgage*

2:30 PM - 3:30 PM

Engagement Session: Bridging the Digital Divide - People, Process & Technology (Closed to Media)

Location: Engagement & Networking Suite

The pandemic and market conditions have completely changed the way lenders operate and service their customers. Join this interactive engagement session, sponsored by ICE Mortgage Technology, to learn where lenders are, or should be, investing in people, process and technology in 2021 and beyond.

Speakers

Garth Graham, *STRATMOR Group*

Jonas Moe, *SVP of Marketing and Market Strategy, ICE Mortgage Technology*

2:30 PM - 3:30 PM

Engagement Session: Business after COVID-19 – The Great Unknown (Closed to Media)

Location: Engagement & Networking Suite

How many of the 2.6M homeowners under temporary forbearance, will emerge intact and capable of resuming regular mortgage payments? How many will need some form of assistance and how many will advance to foreclosure or bankruptcy? Join this interactive engagement session, sponsored by FICO and

speak to leading subject matter experts in the area of mortgage servicing as they discuss new methods of tracking consumer behavior and what the future holds for mortgage banks and non-banks as we look beyond the pandemic and into the great unknown.

Speakers

Steven Bailey, *Senior Managing Director and Chief Mortgage Operations Officer, PennyMac Financial Services, Inc.*

Marcel Bryar, *Managing Director, Mortgage Policy Advisors, LLC*

Ed Delgado, *Managing Director*

Joanne Gaskin AMP, *Vice President, FICO*

Wes Iseley, *Senior Managing Director, Carrington Mortgage Services, LLC*

Michael Waldron, *General Counsel and Chief Compliance Officer, Community Loan Servicing, LLC*

2:30 PM - 2:40 PM

HUB Book Club featuring Dr. Andre Perry

Location: HUB Stage

Dr. Andre Perry, Senior Fellow - Metropolitan Policy Program at the Brookings Institution gives insight into making the housing market more equitable in his timely book Know Your Price: Valuing Black Lives and Property in America's Black Cities.

2:40 PM - 2:50 PM

Demo: Vuram

Location: HUB Stage

Vuram's Delinquency Management "proof of concept" application, built on the Appian low-code automation platform, utilizes intelligent automation to streamline and simplify how mortgage delinquency is managed

2:50 PM - 3:00 PM

Demo: Nomis Solutions, Inc.

Location: HUB Stage

Nomis Mortgage provides real-time market and competitive intelligence for lenders to make data-driven

decisions in margin management and pricing strategy by analyzing more than 40 million records a day from over 350 lenders. Turn noise into meaningful data points for better pricing and profitability management.

3:00 PM - 3:10 PM

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. With this highly secure technology, use confidence scoring to govern the data and docs important to your business, easily upload documents, manage any exceptions, and export files.

3:10 PM - 3:20 PM

Demo: Stewart

Location: HUB Stage

Check out Stewart's VALIDITY homeowner-led real estate inspection app, simple to use with an interface accessible from any device. Followed by, NotaryCam - eClosing and Remote Online Notarization Platform, offering a nationwide network of trained eNotaries available 24/7/365.

3:30 PM - 3:40 PM

Demo: Sagent CARE

Location: HUB Stage

This demo highlights Sagent's platform called CARE, which stands for customer attention, retention, and engagement. It shows how consumer-first servicing modernization cares for borrowers during good times and hardships.

3:40 PM - 3:50 PM

MBA on the Move - Stretch

Location: HUB Stage

Take 10 and stretch for better health and well-being! MBA's wellness coach walks you through simple

stretches you can do right from your office for better mobility.

4:00 PM - 4:45 PM

IMB Business Strategy & Operations Track: The Future of Regulation for IMBs

Location: Breakouts

Learn what the industry might expect from Federal and State regulators government in 2021 and beyond, including CFPB and CSBS priorities. Hear how your company can prepare for the future and successfully navigate the changing regulatory landscape.

Speakers

Chuck Cross, *Senior Vice President of Nonbank Supervision & Enforcement, Conference Of State Bank Supervisors*

Mark Jones, *Chief Executive Officer & Co-Founder, Amerifirst Home Mortgage*

Mitch Kider, *Chairman and Managing Partner, Weiner Brodsky Kider PC*

Mark McArdle, *Assistant Director Of Mortgage Markets, Consumer Financial Protection Bureau (CFPB)*

Jerra Ryan, *Senior Vice President, Compliance and Quality Control, SWBC Mortgage*

4:00 PM - 4:45 PM

Secondary & Capital Markets Track: The Rise of ESG: What it Means for your Company

Location: Breakouts

Environmental, social, and governance factors (ESG) are top of mind for C-suite executives in sectors across the economy. Investors, customers, and counterparties want to know how companies are addressing risks from climate change, promoting diversity in leadership, engaging in environmentally sustainable practices, advancing social justice, and giving back to communities. Leaders at the intersection of housing and ESG analysis help navigate what we all need to do - today and in the future.

Speakers

Roger Ashworth, *Director and Head, Non-Agency MBS Strategy, Citi Research*

Mark Hanson, *Senior Vice President, Securitization, Freddie Mac*

Deborah Jones, CMB, *Senior Vice President and Director of Mortgage Capital Markets, Citizens Bank*

Gray MacNair, *Vice President and Co-Lead of Single-Family, Capital Markets, Fannie Mae*

Keith Stephan, *Managing Director and Treasurer for Consumer & Community Banking, JPMorgan Chase*

4:00 PM - 4:45 PM

Servicing Solutions Track: Credit Reporting under the CARES Act

Location: Breakouts

The CARES Act contained important consumer protections for borrowers impacted by COVID-19, including changes to the Fair Credit Reporting Act (FCRA). Panelists highlight key compliance challenges of the credit reporting provision and discuss how reporting of forbearance and post-forbearance accommodations can impact credit scores.

Speakers

Ethan Dornhelm, *Vice President, Scores and Predictive Analytics, FICO*

Eric Ellman, *Senior Vice President, Public Policy, Consumer Data Industry Association*

Cory Patrick, *Director, Consumer Bureau Management, U.S. Bank*

4:00 PM - 4:45 PM

Tech Solutions Track: Going Digital – Options for Moving Towards a Digital Future

Location: Breakouts

The Big Bang created the universe, but it is not a great model for digitizing your organization. Determining where, when and how to evolve your organization is critical to success. Panelists will discuss options for evolving your company towards a digital-capable organization

Speakers

Michele Buschman, *Senior Vice President, Information Services, American Pacific Mortgage Corporation*

Stephanie Durflinger, *Vice President, Product Management, ICE Mortgage Technology*

Shannon Johnson, *Encompass, Team Manager, EPM*

Keri Rogers, *Senior Vice President, Strategic Planning, Lennar Mortgage*

5:00 PM - 6:00 PM

Engagement Session: MBA Opens Doors - Celebrating 10 Years of Keeping Families in their Homes (Closed to Media)

Location: Engagement & Networking Suite

Join us for an MBA Opens Doors engagement session and help us celebrate our 10th year of keeping families with critically ill or injured kids in their homes. 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. Hear from ODF Chairman, Debra Still; ODF President, Deb Dubois and other leaders as we celebrate the Foundation's success in helping more than 6,800 families by its 10th anniversary and what the next ten years will hold.

Speakers

Deborah Dubois, *President of MBA Opens Doors Foundation, Mortgage Bankers Association*

Eddy Perez CMB, *CEO, EPM*

Debra W. Still, *CMB, 2013 MBA Chairman, Chairman, MBA Opens Doors Foundation, President and Chief Executive Officer, Pulte Financial Services*

5:00 PM - 6:00 PM

Engagement Session: Sports Talk featuring Herman Edwards (Closed to Media)

Location: Engagement & Networking Suite

Join this live session with Arizona State University football coach, former head coach for the New York Jets and Kansas City Chiefs, and former ESPN NFL analyst, Herman Edwards. Edwards shares his stories and insights about America's most popular sport and takes time to answer your questions during the chat.

Speakers

Herman Edwards, *Head Coach, Arizona State University; Former Head Coach of KC Chiefs and NY Jets, and Former ESPN Analyst*

Matthew Moosariparambil CPA, Director, Guidehouse

6:00 PM - 7:00 PM

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9:30 AM - 9:45 AM

MBA on the Move - Stretch

Take 10 and stretch for better health and well-being! MBA's wellness coach walks you through simple stretches you can do right from your office for better mobility.

9:45 AM - 9:55 AM

Demo: Radian Home Price Index

Location: HUB Stage

Powered by unparalleled data and artificial intelligence, the Radian Home Price Index, provided by our Red Bell Real Estate, LLC subsidiary, offers a level of detail and insight that is unmatched in the industry. From an accurate and up-to-date value of nearly every home across the U.S., Red Bell's indices recognize that housing stock and quality are always changing and that to understand markets, you need to see the whole picture.

9:55 AM - 10:00 AM

MISMO – The Language of Lending

Location: HUB Stage

MISMO provides a standard language for exchanging mortgage industry information. Hear what MISMO means to industry leaders and visit our booth in THE HUB to learn how to get involved.

10:00 AM - 10:45 AM

IMB Business Strategy & Operations Track: Managing Margin Compression in a Hyper-competitive Market

Location: Breakouts

This panel examines how IMBs can manage margin compression by squeezing a few extra basis points from all aspects of the operation; production, fulfillment, secondary market, and servicing. Leave with takeaways on how to handle the escalating problem of increasing operational costs, rising interest rates, and growing competition.

Speakers

Michael Fontaine, CMB, Co-President and Chief Operating Officer, Plaza Home Mortgage, Inc.

Eric Gates, President, Apex Home Loans Inc.

Michael McAuley, Principal, Garrett, McAuley & Co.

Terry Schmidt, CMB, President, Guild Mortgage Company

10:00 AM - 10:45 AM

Secondary & Capital Markets Track: Ginnie Mae Program and Policy Updates

Location: Breakouts

Over the past decade, Ginnie Mae's outstanding MBS has more than doubled – now totaling over \$2 trillion. In the wake of this growth, Ginnie Mae has embarked on a series of steps to facilitate the use of digital collateral and revamp counterparty risk management – while also addressing pandemic-related challenges over the past year. Leaders from Ginnie Mae will discuss where these efforts stand, how they have evolved, what to expect next, and what it all means for your company's operations.

Speakers

Lynne Chandler, *Digital Program Director, Ginnie Mae*

Sasha Hewlett, *Director, Secondary & Capital Markets, Mortgage Bankers Association*

Rene Mondonedo, *Director, Monitoring & Asset Management, Ginnie Mae*

Greg Young, *Director, Counterparty Risk Analysis Division, Ginnie Mae*

10:00 AM - 10:45 AM

Servicing Solutions Track: Post-Pandemic CFPB Exam Preparation

Location: Breakouts

Acting CFPB Director Uejio has made it clear: mortgage servicing is back in the spotlight. Servicers can expect increased scrutiny for how they respond to COVID-impacted borrowers. This panel covers anticipated areas of examination focus and what steps servicers can take now to be prepared.

Speakers

Krista Cooley, *Partner, Mayer Brown LLP*

Jeffrey Naimon, *Partner, Buckley LLP*

Michael Waldron, *General Counsel and Chief Compliance Officer, Community Loan Servicing, LLC*

Nanci Weissgold, *Co-Chair, Financial Services & Products Group and Co-Leader, Consumer Financial Services Team, Alston & Bird, LLP*

10:00 AM - 10:45 AM

Tech Solutions Track: How Far Are We From True Omnichannel Experience Across Originations & Servicing?

Location: Breakouts

Mortgage technology has made great omnichannel progress to link borrowers' branch, phone, and desktop experiences in originations, but what's still needed to master borrower conversion and retention? And what's needed to carry this same omnichannel experience into servicing, where customer relationships are managed and grown? This panel of top originator/servicers will break it down and share how they're transforming "omnichannel" from buzzword to reality.

Speakers

Charles Battle, *Chief Product Officer, Guaranteed Rate, Inc.*

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

Scott Weeks, *Senior Technology Director, Mortgage, Automation, IT M&A, Ally Bank*

Ginger Wilcox, *Chief Experience Officer, Homepoint*

10:50 AM - 11:00 AM

Demo: ACES Quality Management & Control Software

Location: HUB Stage

ACES Flexible Audit Technology™ gives you the ability to easily manage and customize ACES to meet your business needs without having to rely on IT or a vendor. Whether you are looking to replace multiple spreadsheets, inflexible systems, or an inefficient outsourcing provider, with ACES, you'll execute audits more efficiently, your teams will be more productive, and you'll make better informed decisions across lines of business.

11:00 AM - 12:00 PM

General Session: Post-Pandemic Technology: What's the Future of Work? (Includes Tech Awards)

Location: Main Stage

Artificial Intelligence, the Internet of Things, delivery drones: the tech of our world is changing faster and faster. The onset of the pandemic made us more reliant on communication technology than ever before, giving a whole new meaning to the term "telework." What will the post-pandemic office be like and what is the future if we return to the office? Will there be less of a need for office space and more companies subsidizing technology for their employees in their homes, and what will that technology look like? In this fast-paced, informative and funny snapshot of the new post-pandemic office world, New York Time Columnist, Emmy-Winning CBS Sunday Morning Contributor & NOVA Host, David Pogue brings us up to speed on what technology has helped us save, gain, what we have lost, and how it may shift our beliefs into something we've never seen before in the office environment. This session also includes the awarding of the 2021 MBA Tech All-Star Awards and recognition of 2020 MISMO awards.

Speakers

David Pogue, *New York Times* Columnist, Emmy-Winning CBS Sunday Morning Contributor & NOVA Host

Susan Stewart, 2021 MBA Chairman, Chief Executive Officer, SWBC Mortgage

12:00 PM - 12:15 PM

HUB Book Club with David Pogue

Location: HUB Stage

Join us on the HUB Stage for a discussion with David Pogue on his Basics book series: Essential Tips and Shortcuts for Simplifying the Technology in Your Life and Pogue's Basics: Life.

12:30 PM - 2:00 PM

General Session: Tech Solutions Showcase

Location: Main Stage

MBA's Tech Showcase offers access to the innovative products serving the specific technological needs of the residential mortgage industry. This year's Tech Showcase offers 12 six-minute demos on the Main Stage, presented in the following order:

Black Knight's Rapid Analytics Platform SM

Black Knight's Rapid Analytics PlatformSM (RAPSM) is a unique, cloud-based virtual data marketplace and decision-science platform that allows users to directly access diverse data assets and analytics within a single solution. Used by mortgage, real estate and capital markets professionals, RAP provides an unlimited number of applications, including portfolio retention analytics, equity analysis and valuation, prepayment and default analytics, pre- and post-bid due diligence, benchmarking, and more. RAP helps organizations gain valuable insights to drive business growth, effectively manage risk, and respond quickly to the dynamics of an evolving market.

SureFire CRM by Top of Mind Networks

Surefire CRM places customers top of mind with their customer database through the development and automation of personalized, one-to-one marketing campaigns to prospects, in-process loan customers and past clients, helping thousands of mortgage professionals win new business and earn repeat customers.

Qualia

Qualia's closing platform allows lenders to seamlessly work with their title and escrow companies to improve workflow efficiency, increase data security, and reduce liability. Lenders can collaborate with their title company partners without leaving their LOS to complete every step of the closing quickly and securely.

Finicity VOIE

As a key component of Finicity's Mortgage Verification Service, the GSE-accepted Verification of Income and Employment solution enhances the mortgage experience for both borrower and lender by shaving days off the origination process, increasing accuracy with real-time data, improving ROI, and empowering consumers to benefit from their financial data.

ServiceLink - EXOS Inspect

EXOS Inspect allows borrowers or approved property contacts to conduct self-service virtual inspections using smartphones or tablets. Through the use of geo-fenced and time-stamped video, EXOS Inspect helps streamline a variety of lending and servicing processes by providing an inside look at the home. The entire process takes just minutes and allows lenders and servicers to make more informed decisions.

AccountChek® 3n1 by FormFree

As the pioneer of the mortgage industry's first truly automated verification of assets (VOA) solution, FormFree has enhanced income and employment verification. With AccountChek® 3n1, FormFree enables lenders to deliver a world-class borrower experience and directly addresses key industry pain points by electronically furnishing lenders with high-fidelity income and employment data.

Origence

The Origence Mortgage Origination Platform provides lenders power, simplicity, and configurability by bringing together the mortgage technology stack: POS + LOS + CRM for a single unified digital mortgage origination platform. ORIGENCE – the ultimate mortgage origination experience.

Encompass eClose by ICE Mortgage Technology

ICE Mortgage Technology is changing how mortgages are digitally closed. Experience a true end-to-end eClosing solution providing a single source with the industry's leading LOS.

Notarize

Notarize is a digital trust provider - a platform that integrates technology with live human interaction to establish identities. Notarize offers digital identity proofing and authentication services, including a market-leading notary public platform to allow any person or organization to get their documents notarized online, 24/7.

Optimal Blue End to End Solution

Black Knight's end-to-end secondary marketing platform seamlessly supports every economic driver lenders face throughout this stage of the loan lifecycle – including customer engagement and origination, pipeline risk management, whole loan trading, securitization, and preservation of servicing portfolio value. Focused on maximizing revenue and recognizing efficiencies, Black Knight's industry-leading technology helps lenders of all sizes reach their financial goals today and ascend to greater heights tomorrow.

Auction.com Remote Bid™

Award-winning Remote Bid™, a feature found only on the Auction.com mobile app, revolutionizes property sales by letting investors bid directly on select foreclosure properties from anywhere. Investors can participate in multiple foreclosure auctions at the same time, watching, joining, and tracking bids concurrently in real time, all without attending the auction venue.

Altisource

Altisource's innovative SaaS vendor oversight platform, Vendorly®, is designed to help financial institutions manage their vendors and meet their evolving vendor oversight obligations. A complete solution that helps meet regulatory requirements, the platform can help to streamline vendor due diligence, document maintenance, monitoring and audits.

Speaker

Rusty Emory, *Vice-Chair, MISMO Residential Governance Committee, Vice President, Investor Delivery, PrimeLending*

2:00 PM - 3:00 PM

Engagement Session: IMB Unplugged: An MBA Member Event (Closed to Media)

Location: Engagement & Networking Suite

Turn on your camera, unmute your audio and meet face-to-face with your peers from the Independent Mortgage Bankers Network to collaborate and debate on some of the most pressing business concerns facing IMBs. In order to attend, you must be an employee of a nonbank MBA member company whose dues are based on portfolio volume. Please add your first and last name and company name into your Zoom profile to be admitted.

Speakers

John Hudson CRMS, *EVP, Head of Wholesale Lending, Mortgage Financial Services, LLC*

Christopher Jones, *President, Retail Lending, Primary Residential Mortgage, Inc.*

Tamara King, *Vice President of Residential Policy and Member Engagement, Mortgage Bankers Association*

Joe Palank, *Assistant Director for Member Engagement, Mortgage Bankers Association*

2:00 PM - 3:00 PM

Engagement Session: Meet the New MBA Mortgage Technology Vendor Working Group (Closed to Media)

Location: Engagement & Networking Suite

MBA's Mortgage Technology Vendor Working Group provides an open, inclusive and collaborative forum for innovative product vendors to discuss topics of mutual interest. All are welcome to join this interactive session to discuss timely topics such as data protection. Come in to actively join the discussion or just learn what the tech vendor group is all about!

Speakers

Piper Beveridge, *Vice President, Strategic Relations, ICE Mortgage Technology*

Nicole Booth, *Executive Vice President, Public Policy, Notarize*

Richard Hill, *Vice President, Industry Technology, Mortgage Bankers Association*

2:00 PM - 3:00 PM

Engagement Session: Servicers-Only Roundtable An MBA Member Event (Closed to Media)

Location: Engagement & Networking Suite

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

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

Speakers

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

Brendan Kelleher, *Director, Public Policy and External Affairs, Quicken Loans LLC*

Jason Lane, *Senior Vice President, MidFirst Bank*

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

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

2:00 PM - 3:00 PM

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Visit with the tech providers you just saw in the Tech Showcase or other exhibitors, enjoy a session you missed earlier on demand, attend an Engagement Session or use this time to set up your own one-on-one meetings with other attendees. It's your time to use your way.

2:45 PM - 3:00 PM

mPower Moments: On Being an Advocate for Yourself and the Industry with FormFree's Christy Moss

Location: HUB Stage

Marcia M. Davies, mPower Founder and Chief Operating Officer, MBA interviews Christy Moss, CMB, Director of Partner Relations, FormFree.

3:00 PM - 3:50 PM

mPower: Communication Lessons Learned During the Pandemic

Location: Main Stage

Markets and companies have confidence in leaders who communicate clearly and exude charisma. The pandemic has made virtual communication the default, and has led to new challenges and discomfort for both genders. It's natural to retreat to old habits that don't serve women leaders well.

Like pre-pandemic, women must exhibit powerful presence and command attention whatever the virtual situation – board meetings, presentations, or 1:1 – not only by what they say, but how they look, sound, and move. In this dynamic presentation, CEO & Celebrity communications consultant, speaker, and author Ruth Sherman teaches us to show up confidently on-camera and become recognized as a force; engage virtual

audiences with strategic use of storytelling and other techniques; positively and irrevocably influence stakeholders of all kinds; and manage the exhaustion that accompanies all-day video-conferencing with some simple tweaks. Opening remarks by mPower founder, Marcia Davies.

Speakers

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

Ruth Sherman, *Executive Speech Coach and Celebrity Media Trainer*

3:50 PM - 4:00 PM

HUB Book Club with Ruth Sherman

Location: HUB Stage

Join mPower speaker, Ruth Sherman on the HUB Stage for a discussion of her books: Get Them to See it Your Way, Right Away and Speakrets.

4:00 PM - 4:50 PM

IMB Business Strategy & Operations Track: Making Fair Lending Work for You

Location: Breakouts

Gain practical ideas on how to manage Fair Lending risk and seize opportunities that contributes to your bottom line. Learn the latest in Fair Lending and redlining regulatory actions, how to stay compliant, and how to position your company to maximize its lending opportunities in 2021.

Speakers

Jonice Gray Tucker, *Partner, Buckley LLP*

Owen Lee, *Chief Executive Officer, Success Mortgage Partners, Inc.*

Laird Nossuli, *Chief Executive Officer, iEmergent*

4:00 PM - 4:50 PM

Secondary & Capital Markets Track: Moving from the Cash Window to MBS Swaps

Location: Breakouts

For GSE approved lenders a key decision point is to deliver loans to Fannie Mae or Freddie Mac, through

the cash window or through MBS swaps. With the recent changes to the agreements governing GSE conservatorship, lenders are limited to \$1.5 billion in annual cash window sales to each GSE beginning next year. For many companies, this will require a shift to greater use of MBS swaps. In this session, capital markets experts provide the new requirements and discuss the steps to take to be ready.

Speakers

Julie Messina, CMB, *Vice President and Secondary Marketing Manager, LHM Financial Corporation dba CNN Mortgage*

Philip Rasori, *Chief Operating Officer, Mortgage Capital Trading, Inc.*

Mike Riley, *Leader, Hedge Advisory Team, SitusAMC*

Seth Sprague, CMB, *Principal, STRATMOR Group*

4:00 PM - 4:50 PM

Servicing Solutions Track: Borrower Outreach and Communication

Location: Breakouts

Despite the ease of obtaining forbearance assistance under the CARES Act, some struggling borrowers do not request assistance or respond to servicer contact requests. Learn which communication strategies are most effective at reaching borrowers and how servicers can better tailor their outreach efforts to reach those most at-risk.

Speakers

Sandra Almanzan, *Director, Single-Family Community Lending, Fannie Mae*

Patrick DellaValle, *Director, Financial Services, Guidehouse*

Riham El-Lakany, *Vice President and Chief Marketing and Communications Officer, Single Family, Freddie Mac*

Gregory Goyne, *Senior Vice President, Brand, Mr. Cooper*

Marcia Griffin, *Founder and President, HomeFree USA*

Faith Schwartz, *President, Housing Finance Strategies, LLC*

4:00 PM - 4:50 PM

Tech Solutions Track: Security Case Studies

Location: Breakouts

Recent high profile security events at critical entities have put us on notice that we are always at risk from bad actors. From events such as Solar Winds to the breach of our water supply infrastructure, we can learn what they mean for the mortgage industry. Industry experts will discuss how these events occurred and the implications for 3rd party risk, systems monitoring, and basic security hygiene.

Speakers

Thomas Clerici, *Executive Vice President and Chief Technology Officer/Chief Information Security Officer, Freedom Mortgage Corporation*

John-Thomas Gaietto, *Executive Director, Cybersecurity Services, Richey May & Co., LLP*

4:50 PM - 5:00 PM

Demo: Arch MI's RateStar BuydownSM

Location: HUB Stage

Differentiate your business when you can offer the only MI buydown tool available. Leverage all buyer, seller, builder and Realtor® concessions to create custom monthly MI premium payments, with no more money left on the table.

5:00 PM - 6:00 PM

Engagement Session: Climate Change: Executive Roundtable on the Risk Impact for Mortgage Servicing (Closed to Media)

Location: Engagement & Networking Suite

Policy makers, regulators and companies are re-evaluating existing operational assumptions to determine if new decision-making processes are needed as volatility associated with climate change alters the nature of how risks to residential properties and servicing portfolios are assessed. Join scientific and business experts from CoreLogic and senior industry leaders with significant mortgage servicing portfolios for an interactive executive roundtable discussion on the short-, mid-, and long-term implications of climate change. Add your name and company to your Zoom profile, turn on your camera and mic and join in the conversation!

Speakers

Sapan Bafna AMP, *Senior Leader, CondoSafe / Advanced Delivery Engines, CoreLogic*

Howard Botts, *Chief Scientist, CoreLogic*

Lane Cooper, *Executive Director, Mindshare Capture Consulting*

5:00 PM - 6:00 PM

Engagement Session: MBA Advocacy - Pizza and Political Update (Closed to Media)

Location: Engagement & Networking Suite

Join us for a “Pizza & Politics” event with former White House Chef, Marti Mongiello, and find out what’s cooking in Congress! Attend our virtual, interactive pizza making class while merging history of our industry and with a dynamic policy and political update from subject matter experts on MBA’s Legislative & Political Affairs team. This fun and unique experience will be one you won’t want to miss!

Recipes found at: www.theinnofthepatriots.com/recipes.

Speakers

Bill Killmer, *Mortgage Bankers Association*

Alden Knowlton, *Mortgage Bankers Association*

Marti Mongiello

6:00 PM - 7:00 PM

Your Time, Your Way

Visit with our exhibitors, enjoy a session you missed earlier on demand, or use this time to set up your own one-on-one meetings with other attendees. It’s your time to use your way.

Thursday, April 22, 2021

9:00 AM - 6:00 PM

Information Desk

Location: Lobby

You have questions, we have answers. Stop in for a live chat to have questions answered about the Spring Conference & Expo, watch a video about this year's virtual experience, and more!

9:00 AM - 6:00 PM

Spring Conference & Expo is LIVE

9:00 AM - 6:00 PM

Visit the Exhibitors

Location: 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, and more.

9:00 AM - 6:00 PM

Visit the Meeting Lounge

Location: Lobby

Enter the lounge to attend a scheduled meeting, request a meeting, or chat live with a variety of meeting hosts. Hosts include Altisource, PHH Mortgage, VantageScore Solutions, and more!

9:00 AM - 6:00 PM

Visit the Sponsors

Location: Sponsor Gallery

Join us in thanking the sponsors of the Spring Conference & Expo. We are grateful for their generous support.

9:00 AM - 10:00 AM

Your Time, Your Way

Visit with our exhibitors, enjoy a session you missed earlier on demand, or use this time to set up your own one-on-one meetings with other attendees. It's your time to use your way.

9:30 AM - 9:40 AM

MBA on the Move - Stretch

Location: HUB Stage

Take 10 and stretch for better health and well-being! MBA's wellness coach walks you through simple stretches you can do right from your office for better mobility

9:40 AM - 9:50 AM

Demo: Total Experience Platform by Total Expert

Location: HUB Stage

The Total Experience Platform unifies data, marketing, sales, and compliance solutions to provide a cohesive experience across the customer lifecycle. The platform turns customer insights into actions to increase loyalty and drive growth for mortgage lenders.

9:50 AM - 10:00 AM

Demo: Thompson Reuter

10:00 AM - 10:45 AM

IMB Business Strategy & Operations Track: Remote Work in a Post-Vaccine World

Location: Breakouts

This interactive session with live polling will address specific concerns IMBs share about the new world of work, once COVID-19 is a problem of the past. Experts will examine hiring and onboarding issues, managing culture, training challenges, evaluating office space, and other issues, while giving their best analysis of how we will manage on the other side. Learn from peers' practices that have worked and those that they will leave behind.

Speakers

Casey Cunningham, *Chief Executive Officer & Founder, XINNIX, Inc.*

Melissa Koupal, *Senior Vice President, Loan Integrity, loanDepot.com, LLC*

Julie Piepho, CMB, AMP, CML, *President, Consumer Banking, Adams Bank and Trust*

Sharyn Torrissi-Cartwright, *Vice President, Human Resources, Pulte Mortgage LLC*

10:00 AM - 10:45 AM

Secondary & Capital Markets Track: Valuations and Liquidity in the MSR Market

Location: Breakouts

Following a year of declining interest rates and a massive refinancing wave, the first few months of 2021 have reversed course with rising interest rates and a slowdown in refinances. Meanwhile, servicing challenges remain as millions of borrowers extend forbearance or work through loss mitigation options. Where does that leave the MSR market? Experts share the latest on valuations, liquidity and market dynamics, as well as perspectives on what to expect in the months ahead.

Speakers

John Britti, *Chief Investment Officer and Executive Vice President, Ocwen Financial Corporation*

Tom Piercy, *President, National Enterprise Business Development, Incenter, LLC*

Alan Qureshi, *Managing Partner, Blue Water Financial Technologies*

John Sullivan, *Executive Vice President, MorVest Capital, LLC*

10:00 AM - 10:45 AM

Servicing Solutions Track: Navigating Loss Mitigation After Forbearance

Location: Breakouts

While the maximum forbearance period has been extended for many borrowers, all borrowers will be exiting forbearance and servicers need to plan the road ahead. Learn about the factors working for and against borrowers and the workout options for those near the end of their forbearance terms. In addition to workout options that allow borrowers to stay in their homes, the discussion will include non-home retention options such as cash for keys, short sales and foreclosure.

Speakers

Kip Bilderback, *Member, Millsap & Singer, LLC*

Michael Blair, *Executive Vice President and Chief Operations Officer, LoanCare*

Jason Kwasny, *Executive Vice President, Servicing, The Money Source Inc.*

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

Daniel Sogorka, *CEO, Sagent*

10:00 AM - 10:45 AM

Tech Solutions Track: Tech Stack Decision Making - Avoid the Shiny New Thing Syndrome

Location: Breakouts

Technology has helped lenders to increase volume, sales and customer satisfaction in the mortgage space. However, the downside to having so many technology choices is deciding what best suits your specific organizational needs. Panelists review items they consider when reviewing tech options: optimizing the borrower journey, current and future needs, corporate culture, fixed vs. variable costs, and discuss how they balance the needs to determining the right technology stack.

Speakers

Gary Ives, *Chief Information Officer, Pulte Mortgage LLC*

Brian Kukwa, *Vice President, Mortgage Technology, Pentagon Federal Credit Union*

Lisa Springer, *Senior Partner and Chief Executive Officer, STRATMOR Group*

10:45 AM - 10:55 AM

Demo: The Mortgage Cadence Platform

Location: HUB Stage

The Mortgage Cadence Platform delivers the leading POS experience in a single, end-to-end loan origination platform. Learn how Borrowers & Loan Officers can harness the power of the platform anytime, anywhere, and with any device.

11:00 AM - 11:15 AM

General Session: Update from the National Economic Council

The recently appointed Deputy Director of the White House National Economic Council, Bharat Ramamurti, provides an update on the Biden Administration's plans for the post-pandemic economy.

Speakers

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

Bharat Ramamurti, *Deputy Director, National Economic Council (NEC)*

11:15 AM - 12:30 PM

General Session: Market Outlook

Location: Main Stage

Don't miss our latest forecast on the various forces impacting our industry during these unprecedented times. MBA will provide perspective on the state of the economy, mortgage and housing markets, and company performance, and shed light on what we can expect for the rest of 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, Economic and Industry Forecasting, Mortgage Bankers Association*

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

12:30 PM - 12:40 PM

Demo: Southerland Global

Location: HUB Stage

Conversational AI combines user centered design, AI, and 30 years of customer experience leadership, to offer clients enterprise grade chatbot solutions that scale. Conversational AI uses natural language processing (NLP) to allow for more natural voice and chat exchanges.

12:40 PM - 12:45 PM

Demo: DXC Technologies - EarlyResolution®

Location: HUB Stage

DXC EarlyResolution is a cloud-based, industry-inspired lending default management solution that automates the entire mortgage origination process from initial contact through underwriting and settlement.

12:45 PM - 12:50 PM

Demo: AD Mortgage

Learn about Non-QM beneficial tools from AD Mortgage.

12:50 PM - 1:00 PM

Demo: Richey May RM Analyze

Location: HUB Stage

RM Analyze is a complete business intelligence platform for lenders, created by mortgage banking and data experts, so lenders don't need to train us on their business. We can connect to the data and systems that power every department, creating a complete picture of your company to empower your managers to take proactive action, find efficiencies, create change and drive growth.

1:00 PM - 1:50 PM

General Session: Conversation with the GSEs

Location: Main Stage

In a comprehensive discussion, MBA's Bob Broeksmit and two GSE leaders discuss the highlights of the industry's response to COVID, lessons learned and challenges ahead, including forbearance and loss mitigation, technology advancements, racial equity, housing affordability and more.

Speakers

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

Malloy Evans, *Senior Vice President and Single-Family Chief Credit Officer, Fannie Mae*

Kevin Palmer, *Senior Vice President, Single-Family Portfolio Management, Freddie Mac*

1:50 PM - 2:00 PM

Demo: Guardian by FundingShield

Location: HUB Stage

Guardian's MISMO Certified wire/title fraud prevention tool provides lenders with closing agent diligence, prevents cyber security loss and provides up to \$5mm per transaction coverage against loss, allowing you to

easily meet regulatory compliance diligence requirements, avoid wire/title fraud related losses and save processing time and money through automation

2:00 PM - 2:50 PM

General Session: Perspectives from the C-suite

Location: Main Stage

Get the latest perspectives from top executives from all aspects of real estate finance.

Speakers

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

Stanley Middleman, *Chief Executive Officer, Freedom Mortgage Corporation*

Steven Plaisance, *Interim President, Mortgage Banking, Gateway First Bank*

Christine (Chrissi) Rhea, *President and Chief Executive Officer, Mortgage Investors Group*

Susan Stewart, *2021 MBA Chairman, Chief Executive Officer, SWBC Mortgage*

2:50 PM - 3:00 PM

Demo: MTS Software Solutions - IntellaLend

Location: HUB Stage

IntellaLend uses AI to automatically identify loan defects with: Automatic Document Classification, Data Extraction and Validation, Loan Program Rules and Conditions Analysis, KPI Tracking via Dashboards and Reports.

3:00 PM - 3:50 PM

IMB Business Strategy & Operations Track: The Big Picture: Strategic Structuring Decisions

Location: Breakouts

This session will zoom out to let C-suite executives consider what business structure may be best for their respective IMBs. A panel of experts discuss trends and takeaways from companies going public, either via an IPO or SPAC; installing ESOPs; conventional M&A activity; and bank acquisitions.

Speakers

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

Thomas Kearney, *Partner, Akerman LLP*

Robert Losquadro, *Senior Vice President, Houlihan Lokey*

Anna Pinedo, *Partner, Mayer Brown LLP*

3:00 PM - 3:50 PM

Secondary & Capital Markets Track: Pipeline Hedging: Preparing for the Unexpected

Location: Breakouts

March 2020 not only brought the onset of the COVID-19 national emergency, but also illiquidity in fixed-income products, dramatic market intervention by the Fed, volatility in MBS prices, and significant margin calls for many originators with hedged pipelines. One year later, it is time to take stock of what happened and understand the lessons learned. This session offers strategies for hedging pipelines while also remaining resilient against sharp market movements.

Speakers

Dean Brown, *Founder and Chief Executive Officer, Mortgage Capital Management, Inc.*

Brad Eskridge, *Managing Director, Secondary Solutions Group, MIAC Analytics*

Sheli Fliieger, *Senior Vice President, Capital Markets and Post Closing, Norcom Mortgage*

Douglas Krueger, *Executive Vice President, Trading and Analytics, PHOENIX*

3:00 PM - 3:50 PM

Servicing Solutions Track: Pandemic Lessons on Building a Resilient Servicing Operation

Location: Breakouts

Mortgage servicers have met borrower needs under extreme scenarios like the health crisis and natural disasters by being flexible and resilient. Panelists share the successful strategies implemented during disaster recovery that have triggered longer-term changes in capacity management, remote work and organizational structures. Hear today's biggest operational innovations in mortgage servicing.

Speakers

Marisol (Sol) Avila, *Senior Director, US Operations, Altisource Portfolio Solutions, Inc.*

Teresa Blake, *Principal, Financial Services Practice, KPMG LLP*

Shelley Leonard, *Executive Vice President, Chief Product and Digital Officer, Black Knight*

Mike Rawls, *Chief Executive Officer, Xome*

Melanie Reid, CMB, AMP, *Senior Vice President and Mortgage Servicing Transfer & Post Closing Manager, Citizens Bank*

3:00 PM - 3:50 PM

Tech Solutions Track: CIO Roundtable

Location: Breakouts

Record business volumes, technology changes due to COVID, security concerns, going digital and so much more. Today's technology leaders are dealing with more than ever before. This group of experts will discuss the issues facing the technologists and how they balance the competing demands.

Speakers

Tanya Brennan, *Managing Partner, PhoenixTeam*

Renee Galitis, *Executive Vice President and Chief Information Officer, Caliber Home Loans, Inc.*

William Packer, *Partner and Chief Operating Officer, American Financial Resources Inc*

3:50 PM - 4:00 PM

Demo: Stavvy

3:50 PM - 5:00 PM

Your Time, Your Way

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this time to set up your own one-on-one meetings with other attendees. It's your time to use your way.

4:00 PM - 5:00 PM

Engagement Session: MBA mPact Industry Forum (Closed to Media)

Location: Engagement & Networking Suite

Join MBA's young professionals network, mPact, for this unique event where mPact leaders discuss trends and issues in mortgage lending, secondary & capital markets, and emerging technologies. Come ready to turn on your camera, network with peers in small breakout sessions, and learn ways to better improve your business and expand your career!

mPact members receive the discounted MBA LIVE Spring21 registration rate of \$195.

Speakers

Ty Cieloha, *Account Director, Qualia*

Sasha Hewlett, *Director, Secondary & Capital Markets, Mortgage Bankers Association*

James Paolino, *CEO, LodeStar Software Solutions*

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

Krystal Thomas AMP, *Sr. Specialist for Industry Relations & Member Engagement, Mortgage Bankers Association*

4:00 PM - 5:00 PM

Engagement Session: Servicing Super Session (Closed to Media)

Location: Engagement & Networking Suite

In this live and interactive session, attendees turn on their camera and mic and join the discussion with peers, colleagues, and industry experts. You set the agenda by bringing your comments and questions on today's hot topics on loan servicing, whether it's operational, regulatory, or strategic, for performing loans, loans in forbearance, or loans in default. Our engaging hosts will match your question to a panelist to answer it. Join us for this virtual version of our in-person conference favorite.

Facilitators:

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

Michael Waldron, *General Counsel, Community Loan Servicing, LLC*

Experts:

Jonathan Kolodziej, *Partner, Bradley*

John Lawrence, *President, Servicing and Lender Services, BSI Financial Services*

Jane Mason, *Chief Executive Officer, Clarifire*

Caroline Reeves, *Chief Executive Officer, Mortgage Contracting Services, LLC*

Marissa Yaker, *Managing Attorney of Foreclosure, Padgett Law Group*

Speakers

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

Michael Waldron, *General Counsel and Chief Compliance Officer, Community Loan Servicing, LLC*