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

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.

Speaker

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

Registration

Location: Convention Center, Ground Level, Exhibit Hall A Lobby
Location: Convention Center, Upper Level, Room 11B

9:00 AM - 7:30 PM  
**Gravitas Confidence Closet**  
*Location: Convention Center, Upper Level, Sails Pavilion*

Gravitas New York uses fashion to empower women to be their best selves. Shop the Confidence Closet and sign up for a consultation with “dress whisperer” Lisa Sun, CEO and founder of Gravitas New York. Sign up here: [https://tinyurl.com/gravitassignuplink](https://tinyurl.com/gravitassignuplink)

9:00 AM - 5:00 PM  
**LinkedIn Profile Consultations**  
*Location: Upper Level, Room 5 Foyer*

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sign up link: [https://calendly.com/dwcs/mba21](https://calendly.com/dwcs/mba21)

Speakers

**Dayve Gabbard**, *VP of Operations, DW Consulting Solutions, LLC*

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

9:00 AM - 10:30 AM  
**State Legislative and Regulatory Committee Meeting (Open to MBA Members; Closed to Media)**  
*Location: Convention Center, Upper Level, Room 5*

11:00 AM - 1:00 PM  
**CMB Society Meeting (Committee Members Only)**  
*Location: Convention Center, Upper Level, Room 1*

11:45 AM - 1:15 PM  
**Legal Issues and Regulatory Compliance Committee Meeting (Open to MBA Members; Closed to Media)**  
*Location: Convention Center, Upper Level, Room 2*
12:00 PM - 1:30 PM  MBA Opens Doors Foundation Board of Directors Meeting (Committee Members Only)
Location: Convention Center, Upper Level, Room 4

1:00 PM - 2:30 PM  Mortgage Technology Vendor Working Group (Open to MBA Members; Closed to Media)
Location: Convention Center, Mezzanine Level, Room 15

1:00 PM - 2:30 PM  Secondary & Capital Markets Committee Meeting (Open to MBA Members; Closed to Media)
Location: Convention Center, Upper Level, Room 5

2:30 PM - 4:00 PM  Residential Loan Administration Committee Meeting (Committee Members Only)
Location: Convention Center, Upper Level, Room 8

2:30 PM - 4:00 PM  Residential Loan Production Committee Meeting (Open to MBA Members; Closed to Media)
Location: Convention Center, Upper Level, Room 2

2:30 PM - 4:00 PM  Residential Technology (RESTECH) Forum (Closed to Media)
Location: Convention Center, Mezzanine Level, Room 15

3:00 PM - 4:30 PM  MORPAC Steering Committee Meeting (Committee Members Only)
Location: Convention Center, Upper Level, Room 4

3:00 PM - 6:00 PM  Press Room (Credentialed Media Only)
Location: Convention Center, Upper Level, Room 10
4:00 PM - 5:00 PM  SPECIAL SESSION: Market Outlook  
*Location: Convention Center, Upper Level, Ballroom 6*

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
- **Mark Jones,** 2022 MBA Vice Chairman; Chief Executive Officer & Co-Founder, Amerifirst Home Mortgage
- **Joel Kan,** Associate Vice President of Economic and Industry Forecasting, Mortgage Bankers Association
- **Marina Walsh, CMB,** Vice President, Industry Analysis, Mortgage Bankers Association

5:00 PM - 6:00 PM  MBA Opening Ceremony: Installation of 2022 Officers, CMB Graduation & Awards  
*Location: Convention Center, Upper Level, Ballroom 6*

The Opening Ceremony honors leadership in the industry with the installation of MBA’s 2022 officers, the graduation ceremony for this year’s Certified Mortgage Banker (CMB) class, and several prestigious awards, including the Chairman’s Award and the DEI (Diversity, Equity & Inclusion) Leadership Awards.

**Speakers**

- **Kristy Fercho,** 2022 MBA Chairman; Executive Vice President & Head of Home Lending, Wells Fargo
- **Mark Jones,** 2022 MBA Vice Chairman; Chief Executive Officer & Co-Founder, Amerifirst Home Mortgage
- **Matthew G. Rocco, Sr.**, 2022 MBA Chairman-Elect; Chairman and Chief Executive Officer, Grandbridge Real Estate Capital LLC
Susan Stewart, 2021 MBA Chairman; Chief Executive Officer, SWBC Mortgage

Brian Stoffers, CMB, 2020 MBA Chairman, Global President, Debt & Structured Finance, CBRE Capital Markets

6:00 PM - 7:30 PM  CMB Reception (By Invitation Only)
Location: Convention Center, Upper Level, Room 11A

6:00 PM - 7:30 PM  Headshot Café in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee.

6:00 PM - 7:30 PM  Opening Reception in THE HUB: Happy Together!
Location: Convention Center, Ground Level, Exhibit Hall A

Monday, October 18, 2021

7:30 AM - 5:00 PM  Registration
Location: Convention Center, Ground Level, Exhibit Hall A Foyer

7:30 AM - 8:30 AM  VA Working Group (Open to MBA Members; Closed to Media)
Location: Convention Center, Upper Level, Room 8

8:00 AM - 8:30 AM  Continental Breakfast
Location: Convention Center, Upper Level, Ballroom 6 Foyer

8:00 AM - 5:30 PM

Gravitas Confidence Closet
Location: Convention Center, Upper Level, Sails Pavilion

Gravitas New York uses fashion to empower women to be their best selves. Shop the Confidence Closet and sign up for a consultation with “dress whisperer” Lisa Sun, CEO and founder of Gravitas New York. Sign up here: https://tinyurl.com/gravitassignuplink

8:00 AM - 5:00 PM

Member Engagement Suite
Location: Convention Center, Upper Level, Room 11B

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)
Location: Convention Center, Upper Level, Room 10

8:30 AM - 10:30 AM

Opening General Session: What's Your Legacy?
Location: Convention Center, Upper Level, Ballroom 6

Arrive early to save your seat for this inspiring and entertaining convention kick-off. After opening remarks from MBA’s leadership, we’re joined by Brad Meltzer, a New York Times bestselling author and TV show creator, who uses his trademark storytelling to emphasize the importance of knowing what really matters in your life. While saving the house where Superman was created, Meltzer started a quest to find out what his legacy might be. His funny, inspiring, and entertaining story will never let you look at your own life the same way again. Weaving together the historical stories of Abraham Lincoln, Amelia Earhart, and even Superman, Meltzer helps you reevaluate what’s truly important: family, friends, and those whole lives you touch by making an impact in your workplace.

Speakers

Bob Broeksmit, CMB, President & Chief Executive Officer, Mortgage Bankers Association

Kristy Fercho, 2022 MBA Chairman; Executive Vice President & Head of Home Lending, Wells
Brad Meltzer, New York Times Bestselling Author, Host of Brad Meltzer's Lost History H2 and, Brad Meltzer's Decoded on the History Channel

David Sheeler, Executive Vice President, Correspondent Lending, Freedom Mortgage Corporation

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

10:00 AM - 4:30 PM
COFFEE SPOT in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

10:00 AM - 5:00 PM
Headshot Café in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A
Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee.

10:00 AM - 4:00 PM
INNOVATION STAGE is LIVE with Spotlight Sessions and Live Demos
Location: Convention Center, Ground Level, Exhibit Hall A
Visit the INNOVATION STAGE for 30-minute Spotlight Sessions on industry hot topics and a Product Showcase featuring live demos of the latest products and services.

10:30 - 11:00 AM Spotlight Session: The Future of Remote Work for MLOs

12:45 - 1:15 PM Spotlight Session: Remote Online Notarization

1:30 - 2:30 PM INNOVATION & TECH TRACK: Tech Showcase for Top Decision Makers including Live Demos from:
-ICE Mortgage Technology: Encompass Salesforce Connector
-Blend: LO Toolkit
-Sagent: CARE - Servicing Solutions
-LoanBeam: APPSolute Wage - Underwriting Solutions
-Total Expert: Marketing Solutions
**-Ocrolus: POS/Build-Your-Own Solution**

3:00 - 4:00 PM **INNOVATION & TECH TRACK: Pandemic Innovation**

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**10:00 AM - 5:00 PM**

**THE HUB is Open**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

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**10:00 AM - 5:00 PM**

**THE MEETING SPOT: LinkedIn Profile Consultations**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sign up link: [https://calendly.com/dwcs/mba21](https://calendly.com/dwcs/mba21)

**Speakers**

**Dayve Gabbard**, *VP of Operations, DW Consulting Solutions, LLC*

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

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**10:00 AM - 5:00 PM**

**THE MEETING SPOT: MBA BOOK STORE**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

Visit the Barnes & Noble staffed MBA Book Store for a selection of industry-related publications and book signings from best-selling authors Malcolm Gladwell and Brad Meltzer.

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**10:30 AM - 11:00 AM**

**INNOVATION STAGE: Spotlight Session: The Future of Remote Work for MLOs**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

When MLOs were sent home to work during the pandemic, new operational models quickly emerged regarding remote work. MBA believes there’s an opportunity now for state policy makers and the IMBs they supervise to review and reconsider the future of state licensing and apply lessons learned, particularly as it relates to branch licensing and commutable distance. Hear the latest guidance, newest thinking and what it means for your organization.
10:30 AM - 11:00 AM
**Refreshment Break in THE HUB**
*Location: Convention Center, Ground Level, Exhibit Hall A*

10:30 AM - 12:00 PM
**The MEETING SPOT: Book Signing with Brad Meltzer**
*Location: Convention Center, Ground Level, Exhibit Hall A*

11:00 AM - 11:40 AM
**General Session: Housing’s Leading Voices**
*Location: Convention Center, Upper Level, Ballroom 6*

Integral to the housing finance system, the policies of the U.S. Department of Housing and Urban Development (HUD) and the Federal Housing Finance Agency (FHFA) are pivotal for our industry. MBA is pleased to welcome key leaders from each to the Main Stage. Housing Secretary Marcia Fudge, followed by Acting FHFA Director Sandra Thompson, discuss their agencies’ policy priorities and the likely impact on consumers and lenders.

Speakers

**Kristy Fercho**, 2022 MBA Chairman; Executive Vice President & Head of Home Lending, Wells Fargo

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

**Sandra Thompson**, Acting Director, Federal Housing Finance Agency (FHFA)
11:45 AM - 12:30 PM  
**General Session: An Update from the GSEs**  
*Location: Convention Center, Upper Level, Ballroom 6*

Join us for an interview with the heads of Fannie Mae and Freddie Mac about their strategic vision and top priorities.

Speakers

**Michael DeVito, Chief Executive Officer, Freddie Mac**

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

**Kurt Pfotenhauer, Vice Chairman, First American Financial Corporation**

**Matthew G. Rocco, Sr., 2022 MBA Chairman-Elect; Chairman and Chief Executive Officer, Grandbridge Real Estate Capital LLC**

12:30 PM - 1:30 PM  
**Lunch in THE HUB**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

12:30 PM - 2:00 PM  
**mPact - Lunch and Learn: Rebranding Yourself Post COVID-19**  
*Location: Convention Center, Upper Level, Room 11A*

Join MBA’s mPact lunch & learn session at Annual Convention and hear from Debbie Wemyss founder of DW Consulting Solutions LLC. Debbie is a LinkedIn Specialist with a 35-year career in PR, marketing, and fundraising for corporations and nonprofits. She will provide insightful ways to boost your social media presence and provide you with the best practices to improve your personal brand using all social media platforms.

Speaker

**Debbie Wemyss, Founder, DW Consulting Solutions, LLC.**
12:45 PM - 1:15 PM  
**INNOVATION STAGE: Spotlight Session: Remote Online Notarization**  
*Location: Convention Center, Lower Level, Exhibit Hall A*  
Experts will discuss the latest in the campaign to get all 50 states to adopt laws and regulations that will enable the use of remote online notarization (RON) for real estate financial transactions in a manner consistent with the national consensus for RON implementation. Join the conversation to discuss recent progress, remaining obstacles to full adoption, and efforts to get a federal RON bill signed into law.  

**Speakers**  
**Nicole Booth**, Executive Vice President, Public Affairs, Notarize  
**Amy Brandt**, President, First American Docutech  
**Kobie Pruitt AMP**, Associate Director, State Government Affairs, Mortgage Bankers Association

1:00 PM - 2:00 PM  
**Community Bank Network Meeting (Residential Community Bank Members Only)**  
*Location: Convention Center, Upper Level, Room 8*

1:00 PM - 1:30 PM  
**THE MEETING SPOT: Market Outlook Q&A**  
*Location: Convention Center, Ground Level, Exhibit Hall A*  
MBA’s research and analytics team answers your questions about their data and forecasts presented yesterday  

**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
INNOVATION & TECH TRACK: Tech Showcase for Top Decision Makers
Location: INNOVATION STAGE, Convention Center, Ground Level, Exhibit Hall A

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

Demo Schedule:
- ICE Mortgage Technology: Encompass Salesforce Connector
- Blend: LO Toolkit
- Sagent: CARE - Servicing Solutions
- LoanBeam: APPSolute Wage - Underwriting Solutions
- Total Expert: Marketing Solutions
- Ocrolus: POS/Build-Your-Own Solution

Speaker

Julian Hebron, Founder & CEO, The Basis Point

MARKET OPPORTUNITIES TRACK: Innovative Solutions to Increase Homeownership for LMI Borrowers
Location: Convention Center, Upper Level, Room 1

Homeownership remains out of reach for many first-time, low- and moderate-income, and minority consumers. Reaching them is critical to maintaining a robust and healthy housing market that also addresses longstanding racial homeownership gaps. Learn about new solutions for expanding affordable homeownership, including innovative ways to increase housing supply, access down payment assistance, utilize technology, and form productive partnerships.

Speakers

Peter Carroll, Executive, Public Policy & Industry Relations, CoreLogic
Robert Chrane, CEO, Down Payment Resource

Sonja Nelson, Vice President, Resident Initiatives, Columbus Metropolitan Housing Authority (CMHA)

Steve O'Connor, SVP, Affordable Housing Initiatives, Mortgage Bankers Association

Anthony Weekly, Chief Community Reinvestment Act Officer, Truist

1:30 PM - 2:30 PM
POLICY TRACK: Refocusing on Fair Lending and Fair Servicing
Location: Convention Center, Upper Level, Room 2

As regulators implement the new administration’s fair lending policy objectives, institutions can expect both regulatory changes and greater supervisory scrutiny. Panelists discuss the new fair lending landscape and recommend how to prepare for the changes ahead.

Speakers

Troy Garris, Co-Managing Partner, Garris Horn LLP

Suzanne Garwood, Executive Director and Associate General Counsel, Chase

Beji Varghese, Partner, Banking, Insurance & Capital Markets, Guidehouse

2:30 PM - 3:00 PM
Refreshment Break in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

3:00 PM - 4:00 PM
INNOVATION & TECH TRACK: Pandemic Innovation
Location: INNOVATION STAGE, Convention Center, Ground Level, Exhibit Hall A

Invention is the mother of necessity and COVID certainly placed mortgage companies on the fast-track to change in order to stay in business. A panel of technology heavy-hitters evaluate the staying power of recent innovations and take a look at emerging inventions which have the power to help our industry evolve.
3:00 PM - 4:00 PM

MARKET OPPORTUNITIES TRACK: Planning for Profitability
Location: Convention Center, Upper Level, Room 1

As overall industry volume declines, shrinking margins and rising costs are top of mind. How can lenders ensure long-term financial viability amid pressure to simply chase market share and hope competitors exit the business? An expert panel discusses revenue optimization strategies, technology improvements, workflow efficiencies, and approaches to managing personnel in a changing market.

Speakers

Garth Graham, Senior Partner, STRATMOR Group

Christy Moss, CMB, Head of Sales and Marketing, FormFree

Terry Schmidt, CMB, President, Guild Mortgage Company

Craig Ungaro, COO, AnnieMac Home Mortgage

3:00 PM - 4:00 PM

POLICY TRACK: Navigating Post-Forbearance Loss Mitigation
Location: Convention Center, Upper Level, Room 2

With a large wave of forbearance plans under the CARES ACT set to expire this fall, federal and state regulators are laser-focused on the industry’s efforts to work with borrowers on affordable home retention
solutions or other alternatives to foreclosure. An expert panel recaps supervisory expectations and servicer requirements under Regulation X, including recent CFPB amendments to the rule, as well as today’s most prevalent loss mitigation options.

Speakers

Brendan Kelleher, Director, Public Policy & External Affairs, Rocket Mortgage, LLC

Jonathan Kolodziej, AMP, CMCP, Partner, Bradley Arant Boult Cummings, LLP

Jason Kwasny, EVP, Servicing, The Money Source Inc.

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

4:00 PM - 5:30 PM

MBA Advocacy Reception (Current "active" MAA Members Only; Sign up at the Door)
Location: The Lane; 900 Bayfront Ct; 2nd Floor

4:00 PM - 5:00 PM

Networking Reception in THE HUB: Social Again
Location: Convention Center, Ground Level, Exhibit Hall A

4:30 PM - 6:30 PM

mPact Reception
Location: Top Sail – Portside Pier; 1360 N Harbor Dr

5:30 PM - 7:00 PM

MBA Opens Doors Foundation Donor Reception (By Invitation Only)
Location: The Lane; 900 Bayfront Ct; 2nd Floor

Tuesday, October 19, 2021
7:30 AM - 8:30 AM  FHA Subcommittee Meeting (Open to MBA Members; Closed to Media)
Location: Convention Center, Upper Level, Room 8

7:30 AM - 4:00 PM  Registration
Location: Convention Center, Ground Level, Exhibit Hall A Foyer

8:00 AM - 8:30 AM  Continental Breakfast
Location: Convention Center, Upper Level, Ballroom 6 Foyer

8:00 AM - 5:30 PM  Gravitas Confidence Closet
Location: Convention Center, Upper Level, Sails Pavilion

Gravitas New York uses fashion to empower women to be their best selves. Shop the Confidence Closet and sign up for a consultation with “dress whisperer” Lisa Sun, CEO and founder of Gravitas New York. Sign up here: https://tinyurl.com/gravitassignuplink

8:00 AM - 5:00 PM  Member Engagement Suite
Location: Convention Center, Upper Level, Room 11B

8:00 AM - 5:00 PM  Press Room (Credentialed Media Only)
Location: Convention Center, Upper Level, Room 10

8:30 AM - 9:45 AM  General Session: A Conversation with Malcolm Gladwell
Location: Convention Center, Upper Level, Ballroom 6

Internationally acclaimed author and podcast host Malcolm Gladwell shares his insights and perspectives during a captivating interview with 2022 MBA Chairman, Kristy Fercho. The author of five New York Times bestsellers — The Tipping Point, Blink, Outliers, What the Dog Saw and David and Goliath: Underdogs, Misfits and the Art of Battling Giants, Gladwell has been named one of the 100 most influential people by...
TIME magazine and Top Global Thinker by Foreign Policy magazine. His newest book, The Bomber Mafia: A Dream, a Temptation, and the Longest Night of the Second World War, was inspired by the four-part series about General Curtis LeMay on his podcast “Revisionist History,” a program that re-examines overlooked or misunderstood aspect of past events. After the session, Gladwell will be in The Meeting Spot in the HUB for a book signing.

Speakers

Kristy Fercho, 2022 MBA Chairman; Executive Vice President & Head of Home Lending, Wells Fargo

Malcolm Gladwell, New York Times Best-Selling Author

Jim Wehmann, Scores Executive Vice President, FICO

9:30 AM - 4:00 PM

COFFEE SPOT in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

9:30 AM - 4:00 PM

Headshot Café in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee.

9:30 AM - 3:00 PM

INNOVATION STAGE is LIVE with Spotlight Sessions and Live Demos
Location: Convention Center, Ground Level, Exhibit Hall A

Visit the INNOVATION STAGE for INNOVAITION and TECH TRACK breakout sessions and live demos of the latest products and services, and

INNOVATION STAGE: Live DemosOct 19, 2021 at 09:45 AM External key 74645 Location Convention Center, Ground Level, Exhibit Hall A Tags: Innovation Stage: Session Type
9:45 - 10:15 AM *Live Demos*

Grab coffee and head over to THE INNOVATION STAGE to check out fast-paced demos with real-time analysis from the Basis Point's Julian Hebron.
- Azimuth GRC: Validator - Servicing/RegTech
- ClearCapital: ClearCollateral® Review - Valuation

12:30 - 1:15 PM *Live Demos*

Grab lunch and head over to THE INNOVATION STAGE to check out fast-paced demos with real-time analysis from the Basis Point's Julian Hebron.
- Tavant: FinDecision - LOS/POS/Build-Your-Own
- HouseCanary: ComeHome - Valuation/Marketing
- Black Knight: SureFire CRM- Marketing
- SimpleNexus: Nexus Pay- POS

1:30 - 2:30 PM **INNOVATION & TECH TRACK: Establishing a Culture of Innovation**

3:00 - 4:00 PM **INNOVATION & TECH TRACK: Real-life Cybersecurity**

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**THE HUB is Open**

*Location: Convention Center, Ground Level, Exhibit Hall A*

9:30 AM - 4:00 PM

**THE MEETING SPOT: LinkedIn Profile Consultations**

*Location: Convention Center, Ground Level, Exhibit Hall A*

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sign up link: https://calendly.com/dwcs/mba21

Speakers

**Dayve Gabbard**, *VP of Operations, DW Consulting Solutions, LLC*

**Debbie Wemyss**, *Founder, DW Consulting Solutions, LLC.*
9:30 AM - 4:00 PM
THE MEETING SPOT: MBA BOOK STORE
Location: Convention Center, Ground Level, Exhibit Hall A

Visit the Barnes & Noble staffed MBA Book Store for a selection of industry-related publications and book signings from best-selling authors Malcolm Gladwell and Brad Meltzer.

9:45 AM - 10:15 AM
INNOVATION STAGE: Live Demos
Location: Convention Center, Ground Level, Exhibit Hall A

Grab coffee and head over to THE INNOVATION STAGE to check out fast-paced demos with real-time analysis from the Basis Point's Julian Hebron.

- Azimuth GRC: Validator - Servicing/RegTech
- ClearCapital: ClearCollateral® Review - Valuation

Speaker

Julian Hebron, Founder & CEO, The Basis Point

9:45 AM - 10:15 AM
Refreshment Break in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

9:45 AM - 10:45 AM
THE MEETING SPOT: Book Signing with Malcolm Gladwell
Location: Convention Center, Ground Level, Exhibit Hall A

Speaker

Malcolm Gladwell, New York Times Best-Selling Author

10:00 AM - 2:00 PM
COMBOG (By Invitation Only)
Location: Marriott Marquis, Lobby Level, San Diego Ballroom A
10:15 AM - 11:00 AM  General Session: Insight from Teresa Bryce Bazemore
Location: Convention Center, Upper Level, Ballroom 6

An experienced and insightful industry executive, Teresa Bryce Bazemore is currently President and CEO of the San Francisco Federal Home Loan Bank. Bazemore will share her perspectives on the Federal Home Loan Bank System’s initiatives to support the housing finance system, including digital collateral, affordable housing needs, and the growing diversification of the mortgage lending industry.

Speakers

**Phillip Bracken**, Managing Director, VantageScore Solutions, LLC

**Teresa Bryce Bazemore**, President and Chief Executive Officer, Federal Home Loan Bank of San Francisco

**Bill Emerson**, 2016 MBA Chairman; Vice Chairman, Rock Holdings, Inc.

11:15 AM - 12:15 PM  General Session: Perspectives from the C-Suite
Location: Convention Center, Upper Level, Ballroom 6

Hear what’s on the mind of mortgage executives. Leaders from a variety of business models share their views on today’s top issues including post-pandemic operations; regulatory changes; housing affordability; diversity, equity & inclusion; and more.

Speakers

**Byron Boston**, Chief Executive Officer and Co-Chief Investment Officer, Dynex Capital, Inc.

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

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

**Larry Wilson**, Senior Vice President, Factual Data

**Thomas (Tom) Wind**, Executive Vice President, Consumer Lending, U.S. Bank
12:00 PM - 2:30 PM  RESBOG (By Invitation Only)
Location: Marriott Marquis, Lobby Level, San Diego Ballroom B

12:15 PM - 1:30 PM  Training in the Post-Pandemic World (RSVP Required)
Location: Convention Center, Upper Level, Room 8

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

Seating is Limited. Please send RSVP to asiller@mba.org

The Education Department of MBA, along with MBA Conference Attendees, will conduct a 75-minute roundtable luncheon discussion on how the pandemic has changed learning and development, and how it will look moving forward into the Post-Pandemic World. In addition, attendees will hear about learning solutions that have been implemented during the COVID period that have positively impacted new hire onboarding resulting in greater productivity, quality, and customer service in all aspects of the loan cycle.

We encourage all those that have a vested interest in discovering new ways to positively impact their employee’s education and engagement to attend this valuable session. We hope to see you there!

12:30 PM - 1:15 PM  INNOVATION STAGE: Live Demos
Location: Convention Center, Ground Level, Exhibit Hall A

Grab lunch and head over to THE INNOVATION STAGE to check out fast-paced demos with real-time analysis from the Basis Point's Julian Hebron.

-Tavant: FinDecision - LOS/POS/Build-Your-Own
-HouseCanary: ComeHome - Valuation/Marketing
-Black Knight: SureFire CRM- Marketing
-SimpleNexus: Nexus Pay- POS

Speaker
Julian Hebron, Founder & CEO, The Basis Point

12:30 PM - 1:30 PM
Lunch in THE HUB
Location: Convention Center, Ground Level, Exhibit Hall A

12:30 PM - 2:00 PM
mPower Event: Get Out of Your Own Way — Stop Holding Yourself Back and Get Inspired to Go After What You Want
Location: Convention Center, Upper Level, Room 5
12:30 PM: Light Fare & Networking, 1:00 PM: Program

Mel Robbins is the host of the daytime syndicated talk show The Mel Robbins Show. She has spent the past decade coaching, teaching, and motivating millions of people. Her practical, no-nonsense advice and life strategies provide tangible results and skills that help people push through the everyday challenges we all face in life, work, and love. In 2017, Mel broke self-publishing records with her international bestseller The 5 Second Rule. It was named the #1 audiobook. When Mel launched her science-backed productivity planner, The 5 Second Journal, the first print run sold out within minutes. She is the creator and host of three #1 audiobooks on Audible and the co-founder and CEO of 143 Studios, a digital media company that produces content in partnership with Fortune 500 brands. In January of 2019, a quarter of a million people took part in her free 30-day Mindset Reset program online. Her social media platforms inspire more than 60 million people every month and her TEDx Talk is one of the most popular of all time, with more than 18 million views.

Speakers

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

Mel Robbins, Syndicated Talk Show Host and International Best Selling Author

1:30 PM - 2:30 PM
INNOVATION & TECH TRACK: Establishing a Culture of Innovation
Location: INNOVATION STAGE, Convention Center, Ground Level, Exhibit Hall A

Amazon’s approach to innovation has remained consistent since the company first launched – start with the
customer and work backwards. To support long-term innovation at speed and scale, Amazon’s Culture of Innovation is organized around four interdependent elements: culture, mechanisms, architecture, and organization. Join this session to learn more about the HOW and WHY behind Amazon's intent focus on establishing a culture of innovation.

Speakers

**Felipe Millon**, Senior Manager, Housing Finance Business, Amazon Web Services

**Eddy Perez, CMB**, Co-Founder and CEO, EPM

1:30 PM - 2:30 PM

**MARKET OPPORTUNITIES TRACK: Balancing Your Talent Pool**

*Location: Convention Center, Upper Level, Room 1*

Loan production staffing grew during the refinance boom of 2020. As volume wanes, how do you decide who stays and who goes? Learn how to analyze demographic trends in the multicultural marketplace, operational data and KPIs to make smart staffing decisions. Manage costs and originate more loans in key demographics, including underserved communities.

Speakers

**Lori Brewer**, CEO, LBA Ware

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

**Laird Nossuli**, Chief Executive Officer, iEmergent

1:30 PM - 2:30 PM

**POLICY TRACK: Perspectives on Policy, Process and Improvements for Residential Appraisals**

*Location: Convention Center, Upper Level, Room 2*

Appraisals are a critical component of residential real estate loan transactions – and yet, in recent months, new challenges seem to be outpacing solutions. Operational issues posed by high volumes and the pandemic, coupled with concerns of racial bias and a lack of resources, have put appraisals in the forefront of industry leaders’ minds. This panel explores process improvements, best practices to mitigate risks, policy reforms, and the technology moving the industry forward.
Speakers

**Kenon Chen**, Executive VP, Corporate Strategy, Clear Capital

**Kade Clark**, SVP, Digital Valuation Products and Sales, Radian Guaranty Inc.

**Lyle Radke**, Director, Collateral Policy Team, Fannie Mae

**Jillian White**, Head of Collateral, Better Mortgage

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2:00 PM - 3:00 PM  
**Credit Union Network Meeting (Residential Credit Union Members Only)**  
*Location: Marriott Marquis, Lobby Level, San Diego Ballroom C*

2:00 PM - 2:45 PM  
**THE MEETING SPOT: Book Signing with Mel Robbins**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

2:30 PM - 3:00 PM  
**Refreshment Break in THE HUB**  
*Location: Convention Center, Ground Level, Exhibit Hall A*

3:00 PM - 4:00 PM  
**INNOVATION & TECH TRACK: Real-life Cybersecurity**  
*Location: INNOVATION STAGE, Convention Center, Ground Level, Exhibit Hall A*

Mortgage executives often wonder how hackers hack and if their company is at risk. Join this session for a real-life demonstration provided by leading cybersecurity experts, who will show us how hackers exploit our vulnerabilities and what you can do right now to best protect your organization.

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Speakers

**Dr. Chase Cunningham**, Chief Strategy Officer, Ericom Software

John-Thomas Gaietto
MARKET OPPORTUNITIES TRACK: Finding the Loans - Products, Market and Channel Strategy
Location: Convention Center, Upper Level, Room 1

There are exciting product, channel and geographic opportunities for 2022 and beyond. This session is your chance to explore business-building ideas from expert speakers. Topics include product diversification including construction, reverse mortgage, down-payment assistance and non QM. Learn about geographic opportunities in demographics, housing inventory and employee resourcing. The panel explores emerging channel opportunities for IMBs and depositories. Join us for a rapid-fire session to help frame your plans for 2022 and beyond.

Speakers

James Deitch, CMB, CPA, Co-Founder & CEO, Teraverde Financial
Sean Faries, CEO, Land Gorilla
Kimberly Joyce, Regional Vice President, Sales, Promontory MortgagePath LLC
Joe Langner, President & CEO, ReverseVision
Rupa Nanda, CMB, AMP, VP, Correspondent Lending, U.S. Bank Home Mortgage
Timur Tunador, Chief Executive Officer, Atlantic Coast Mortgage, LLC

POLICY TRACK: Who Will Service the Loans? Implications of Capital and Liquidity Requirements
Location: Convention Center, Upper Level, Room 2

Regulatory capital and liquidity standards for mortgage servicing assets play a major role in who retains and who sells servicing. With regulators re-examining those standards, industry and policy experts foresee opportunities and challenges for both depository and non-depository servicers. Panelists discuss these issues, including how to create a truly level playing field, how to encourage broad participation in servicing across the industry, and what to expect from regulators in the coming months and years.

Speakers

Michael Lau, CMB, Chief Executive Officer, Pingora Asset Management
Glen Messina, President and CEO, Ocwen Financial Corporation

Robert Truitt, Chief Financial Officer, Amerifirst Home Mortgage

4:30 PM - 5:30 PM
New Member Reception (By Invitation Only)
Location: Convention Center, Upper Level, Room 11B

6:00 PM - 7:30 PM
Concert MBA featuring One Republic (Your Convention Badge and ID will be Required. Doors open at 5:30 PM)
Location: Convention Center, Upper Level, Ballroom 6

Your convention badge and government issued ID will be required for entry into Concert MBA. Line up early so you can be checked-in and in front of the stage to catch One Republic, LIVE, at Concert MBA. Doors open at 5:30 pm.

Speaker
OneRepublic Band

Wednesday, October 20, 2021

8:00 AM - 10:30 AM
Registration
Location: Convention Center, Ground Level, Exhibit Hall A Foyer

8:30 AM - 9:00 AM
Continental Breakfast
Location: Convention Center, Upper Level, Room 5 Foyer

9:00 AM - 10:30 AM
Closing Super Session (Closed to Media)
Location: Convention Center, Upper Level, Room 5

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 insights and inspiration with others in this open forum. MBA Staff and select speakers will be on hand to continue conversations on your favorite topics from the week.

Speakers

The Honorable Seth Appleton, President of MISMO, Mortgage Bankers Association

Dan Fichtler, Associate Vice President, Housing Finance Policy, Mortgage Bankers Association

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

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

Alden Knowlton, Associate Vice President of Legislative Affairs, Mortgage Bankers Association