

# Risk Mgmt, QA and Fraud Prevention Forum 2021

September 28 to 29, 2021

Tuesday, September 28, 2021

10:30 AM - 11:30 AM

## Opening General Session: Industry Update and Credit Trends

The economy continues to improve in 2021, fueled by record consumer savings and strong gains in employment, which should provide a solid foundation for further recovery. Join our opening general session for a state of the industry update by MBA leadership followed by a panel of experts covering the current market trends and the consequences of those trends on the mortgage industry and your institution.

Speakers

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

**Anh Doan**, *Director, Research and Economics, Mortgage Bankers Association*

**Emre Sahingur**, *SVP Predictive Analytics, VantageScore Solutions, LLC*

11:30 AM - 12:30 PM

## General Session: Fraud Update

Overall levels of fraud activity are expected to rise in the next 12 months because of rules enacted in response to the pandemic, such as digital mortgage, remote online notarization and closings. How prepared are you to deal with this post pandemic fraud landscape? Hear from fraud experts regarding the latest schemes they are seeing in the residential mortgage industry, and how they are being addressed. Panelists to address: Challenges facing anti-fraud programs; Adjustments to avoid post-pandemic risks; Communication on all levels to combat fraud; Lessons learned to move anti-fraud programs forward

Speakers

**Jennifer Judge**, *SVP, Deputy General Counsel, Caliber Home Loans, Inc.*

**Jennifer Link**, *Fraud Manager, CMG Financial*

**Kip Mendrygal**, *Partner, Locke Lord LLP*

12:30 PM - 1:00 PM

**Break**

1:00 PM - 1:50 PM

**Fraud Prevention Track: General Fraud Prevention: What to Look Out For**

This session will offer strategies for detecting fraud in the loan application and modification processes, as forbearance and foreclosure moratoriums come to an end and lenders start to engage in substantial restructuring activities.

Attendees will learn how to:

Detect areas ripe for fraud in the origination process.

Identify opportunities for fraudulent activities in forbearance and restructuring process.

Develop strategies for ensuring proper verification of required documents in the application and approval process.

Speakers

**Donald Effertz**, *Vice President, Fraud Risk Management, DataVerify, Inc.*

**Robert Maddox**, *CMB, AMP, Partner, Bradley Arant Boult Cummings, LLP*

**Steve Safavi**, *Vice President, AML Officer - Nationstar Mortgage, Mr. Cooper*

1:00 PM - 1:50 PM

**Risk Management & Analytics Track: Mitigating Collateral Underwriting Risk in Rapidly Changing Markets**

Booming demand for housing units and shortages in the supply of housing inventory have led to rapid home

price appreciation in 2021. Rapid changes in home price appreciation and “appraisal gaps” have made valuations difficult for appraisers and lenders alike. Learn about steps lenders can take to manage their risk exposure in this environment.

Speakers

**Darius Bozorgi**, *President & Chief Executive Officer, Veros Real Estate Solutions*

**John Holbrook**, *VP - Valuation Strategy, Black Knight*

**Carla Nott**, *Executive Director, Valuations Strategic Delivery, JP Morgan Chase*

**Shawn Telford**, *Chief Appraiser, CoreLogic*

1:00 PM - 1:50 PM

### **Underwriting & QA Track: Risks of Moving from a Refinance to Purchase Market**

Moving to a purchase market from a refinance market increases the complexity of the lending process and thereby increases the chances of errors and defects making their way into the loan manufacturing process. Lenders should attend this session to learn how to maintain loan quality during this transition in the market.

Speakers

**Duane Gilkison**, *Senior Director, Credit Risk Management, Fannie Mae*

**Jerra Ryan**, *CMCP, SVP, Compliance & QC, SWBC Mortgage*

**Nick Volpe**, *Executive Vice President, Key Accounts, ACES Quality Management*

2:00 PM - 2:50 PM

### **Fraud Prevention Track: Fraud Tech**

The challenges of regulatory compliance during the pandemic required more use of technology than ever before, and therefore, higher opportunities for tech fraud. Attendees will gain insight into how to safeguard their institutions and borrowers from cyber-fraud and crime, while ensuring that their frontline lending professionals are paying special attention to the top regulatory compliance challenges institutions will have to deal with this year and beyond. Speakers will also discuss various types of investments lenders would need

to make in anti-fraud technology programs.

Speakers

**Michael Bruemmer**, *Vice President, Global Data Breach & Consumer Protection, Experian Information Solutions, Inc.*

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

**John-Thomas Gaietto**

2:00 PM - 2:50 PM

### **Risk Management & Analytics Track: Appraisal Bias and Fair Lending**

Appraisals are at the center of every real estate loan transaction. As the industry responds to concerns of valuation bias, this panel will discuss gaps in the appraisal process, suggested best practices to mitigate these risks and explore thoughts on how the industry can work together to address this issue.

Speakers

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

**Anh Doan**, *Director, Research and Economics, Mortgage Bankers Association*

**Josh Goldberg**, *Director, Summit Consulting, LLC*

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

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

2:00 PM - 2:50 PM

### **Underwriting & QA Track: Approaches to Ensuring Loan Quality to Minimize Repurchase Risk**

Millions of homeowners are reaching the end of forbearance terms and foreclosure moratoria are lifting across the country. As the industry prepares for a return to more normal operations, another concern is the risk of repurchase demands from investors for any loans that go into default. Delivering high quality loans is

the best means of preventing buyback demands. Join the panelists as they discuss their experiences and approaches to maintaining loan quality as well as managing the risk of repurchases.

Speakers

**Kathy Herig**, *Chief Credit Officer, Homepoint*

**Don Smith**, *Director of Transaction and Commerce Automation Solutions, LoanLogics*

**Stephen Spies**, *CMB, SWS Risk Advisory LLC, Principal and Founder*

**Amanda Zlato**, *Director, Underwriting and Quality Control, Single Family, Freddie Mac*

3:00 PM - 3:50 PM

### **mPower: Successful Virtual Communication**

Markets and companies have confidence in leaders who communicate clearly and exude charisma. The pandemic 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. 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*

3:30 PM - 4:30 PM

### **Engagement Session: Getting the Most out of Quality Control Sponsored by Indecomm**

Turn on your camera and join peers in Zoom for an interactive session covering making the most of your

quality control program. Don't miss your chance to network with peers and earn 1 CPE credit.

Attendees will learn:

Putting Things into Place: How to implement operating procedures to manage risk.

Hidden Costs: The budget impacts of risk management

Inspecting What You Expect: How to audit your own processes

Lessons from the Field: Identifying technology resources & other best practices

Sponsored by Indecomm

Speakers

**Judy Blank**, *Chief Compliance Officer, Apex Home Loans Inc.*

**David Caudill**, *Quality Control Manager, Hamilton Home Loans*

**Debra Day**, *SVP, Director of Mortgage Compliance & QC, United Community Bank*

**Rachael Harris**, *VP, Product Management, Indecomm Global Services*

**Jeff LeZotte**, *Vice President of Quality Control, Flagstar Bank, FSB*

**Brian Margulies**, *Director of Operations, Indecomm Global Services*

Wednesday, September 29, 2021

10:30 AM - 11:30 AM

**General Session: GSE Update**

Join MBA's chief economist, Michael Fratantoni, as he hosts representatives from Fannie Mae and Freddie Mac for our yearly update on the critical changes taking place that impact underwriting and QC practices.

Speakers

**Bill Cleary**, *Vice President, Single-Family Credit Risk Loan Quality, Fannie Mae*

**Ronald Feigles**, *Vice President, Single Family Quality Control and Fraud, Freddie Mac*

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

11:30 AM - 12:30 PM

**General Session: Risk Managers Executive Panel**

Lenders have managed record production volume while adapting with an evolving workforce and shifting economic conditions the past year. Hear from top risk management executives regarding their approaches to maintaining operations, employee morale, productivity, and governing key controls and thorough risk practices during high volume times.

Speakers

**Anshul Aggarwal**, *Senior Vice President & Chief Risk Officer, LoanCare*

**Meghan Bartholomew**, *EVP - Credit and Counterparty Risk, Radian Guaranty Inc.*

**Terri Merlino**, *Senior Vice President, Single-Family Business, Freddie Mac*

**Gwen Muse-Evans**, *President & Chief Executive Officer, GME Enterprises*

12:30 PM - 1:00 PM

**Break**

1:00 PM - 1:50 PM

**Fraud Prevention Track: Fraud Risk Solutions**

This panel will delve into many aspects of managing fraud risk, including investigations and developing fraud risk programs and analytics. Panelists will also discuss the importance of anti-fraud budgets and possible challenges to anti-fraud programs, so you can best protect your organization.

Speakers

**Bridget Berg**, *Principal, Fraud Solutions Strategy, CoreLogic*

**James Guenther**, *Vice President of Fraud Prevention and Investigations, Guaranteed Rate*

**Jennifer Link**, *Fraud Manager, CMG Financial*

**Geoffrey Oliver, CMB, AMP, CPA**, *Chief Executive Officer, The Hilltop Companies*

1:00 PM - 1:50 PM

### **Risk Management & Analytics Track: Climate Risk**

Policymakers, regulators, and market participants are keenly focused on the potential for climate change to cause both physical and transition risks for the real estate finance markets. At its heart, this issue is about risk management in all of its forms. Experts will discuss the repercussions of the changing environment on the mortgage industry.

Speakers

**Sean Beckett**, *Vice President, Chief Economist, Freddie Mac*

**Howard Botts**, *Chief Scientist, CoreLogic*

**Janet Jozwik**, *Managing Director, RiskSpan, Inc.*

**Edward Seiler, Ph.D.**, *Associate Vice President, Housing Economics Executive Director, Research Institute for Housing America (RIHA); Mortgage Bankers Association*

1:00 PM - 1:50 PM

### **Underwriting & QA Track: Best Practices for QA/QC Reporting**

Panelists discuss how to combine QC results with self-reports, Early Payment Default data and investor post purchase reviews, so you can leverage these data over the duration of the QC lifecycle, better forecast potential loss and shore up risk mitigation.

Speakers

**Jason Emory**, *SVP, Quality Control, PrimeLending*



**Jeni Orabone**, *Senior Manager, Loan Quality, Fannie Mae*

**Sharon Reichhardt**, *Executive Vice President, Operations, ACES Quality Management*

2:00 PM - 2:50 PM

**Fraud Prevention Track: Wire Fraud in Lending Today**

Wire Fraud activities in the mortgage industry keeps getting more and more innovative, and we need to keep up with it. Join our panel of industry leaders and experts to learn how to detect and prevent wire fraud and ensure loan quality. Topics include: threat vectors, schemes and who the culprits are, with particular focus on verification and validation of third-party participants.

Speakers

**Jennifer Link**, *Fraud Manager, CMG Financial*

**Regina Lowrie**, *CMB, President & Chief Executive Officer, DYTRIX, Inc.*

**Matt Merlone**, *CMB, CFE, Vice President Procurement Market Intelligence, DataVerify, Inc.*

2:00 PM - 2:50 PM

**Risk Management & Analytics Track: Forbearance**

A large wave of forbearance plans under the CARES ACT is set to expire in September and October 2021. Follow the data as we hear about the latest trends in forbearance reporting to gauge the magnitude of impacts of the expiration of the forbearance plans and discuss the transition to workout options for homeowners and potential pending foreclosures on lending volume and servicing portfolios.

Speakers

**Susan Allen**, *Head of Product, Experian Information Solutions, Inc.*

**Carol Norton**, *CMB, SVP, Servicing Systems, Investor/Cash, New American Funding*

**Nolan Turner**, *CMB, Managing Director, Carrington Mortgage Services, LLC*

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

2:00 PM - 2:50 PM

**Underwriting & QA Track: Risk Management at the Closing Table: Integrating with Settlement Service Providers**

How can lenders ensure that they can work seamlessly with settlement service providers to offer a good customer experience while managing risks? This panel examines technology integration issues, legal and compliance issues such as cyber security and privacy, implementation strategies and secondary market concerns.

Speakers

**Charles Cain**, *Senior Vice President-National Agency, Fidelity National Financial*

**Teri Hermann**, *Chief Risk Officer, Evergreen Home Loans*

**Camelia Martin**, *Head of Industry & Regulatory Affairs, Snapdocs*

**Gabe Minton**, *Chief Information Officer and Executive Vice President, Information Technology, Mortgage Connect LP*

3:00 PM - 3:50 PM

**General Session: Best Practices in Hiring, Training and Retaining**

Staffing is at the forefront of the success of every organization. Learn best practices for hiring underwriters, risk managers, fraud experts and other back-office staff to ensure your office runs efficiently in these unprecedented times of increased production.

Speakers

**Debbie Dunn**, *Chief Operating Officer, SWBC Mortgage*

**Sheila Klostermann**, *CMB, CRU, Director - Quality Assurance, Enact*

**Suzanne Shuck**, *Chief Risk Officer, Freedom Mortgage Corporation*

4:00 PM - 5:00 PM

**Engagement Session: MBA mPact Industry Forum Sponsored by TENA Companies (Closed to Media)**

Engagement Session: MBA mPact Industry Forum Sponsored by TENA Companies (Closed to Media)

Speakers

**Liliana Barajas**, *Executive Assistant, Mortgage Bankers Association*

**Kelli Burke**, *Vice President, Commercial Multifamily Finance | Member Engagement, Mortgage Bankers Association*

**Danielle Dennis**, *VP of QC, Freedom Mortgage Corporation*

**Kristi Dowdle**, *Director, Servicing, Lument*

**Debbie Dunn**, *Chief Operating Officer, SWBC Mortgage*

**Jason Emory**, *SVP, Quality Control, PrimeLending*

**Jacky Salazar**, *Associate Director, Mortgage Bankers Association*