

# Regulatory Compliance Conference

September 12 to 14, 2021

Sunday, September 12, 2021

10:00 AM - 7:00 PM

## **Registration**

*Location: Independence Foyer, Independence Level*

12:30 PM - 1:45 PM

## **CMCP Track: Regulatory Compliance in the Residential Lending Cycle**

*Location: Independence Ballroom I, Independence Level*

Get an overview of the regulatory compliance responsibilities for each phase of the lending process. Focus areas include how regulatory compliance affects marketing and advertising; origination and application; processing; underwriting and disposition; closing and post-closing; and servicing, as well as laws that impact the overall process.

Speakers

**Jack Konyk**, *Executive Director-Government Affairs, Weiner Brodsky Kider PC*

**Michelle Trost**, *Attorney, McGlinchey Stafford*

**Joshua Weinberg**, *President, Firstline Compliance, LLC*

12:30 PM - 1:45 PM

## **Emerging Compliance Challenges Track: Online Lead Generation: RESPA Considerations**

*Location: Independence Ballroom E, Independence Level*

In the first part of this two-part session, our panelists will discuss online lead generation, focusing on RESPA compliance. The session will cover lead purchasing as well as online marketing tools used to generate leads.

Speakers

**Holly Bunting**, *Partner, Mayer Brown LLP*

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

**David Shirk**, *Managing Member, Shirk Law PLLC*

12:30 PM - 12:45 PM

**Litigation Forum**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws and how they will impact compliance responsibilities. Topics include data breach, TCPA, FDCPA, FCRA, Servicing and state law litigation.

Speaker

**Reid Manley**, *Partner, Burr & Forman, LLP*

12:45 PM - 1:15 PM

**Litigation Forum Track: RESPA**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related to RESPA and how they will impact compliance responsibilities.

Speaker

**Simon Fleischmann**, *Partner, Locke Lord LLP*

1:15 PM - 1:45 PM

**Litigation Forum Track: Data Breach Litigation**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related to data breach and how they will impact compliance responsibilities.

Speaker

**James Brody**, *Chairman of Mortgage Banking, Johnston Thomas*

1:45 PM - 2:00 PM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

2:00 PM - 3:15 PM

**CMCP Track: Residential Loan Servicing Laws**

*Location: Independence Ballroom I, Independence Level*

Hear a panel of experts provide an overview of the regulations governing loan servicing. Learn the critical areas of these laws, including loss mitigation requirements, periodic statements, escrows, and recent changes to the rules made in response to the COVID-19 pandemic.

Speakers

**Chava Brandriss**, *Partner, Davis Wright Tremaine, LLP*

**Tina Crivello**, *Chief Compliance Officer, Brock & Scott, PLLC*

**Darnell Peterson**, *Regulatory Associate, Mortgage Bankers Association*

2:00 PM - 3:15 PM

**Emerging Compliance Challenges Track: Online Lead Generation: Licensing and Other Compliance Considerations**

*Location: Independence Ballroom E, Independence Level*

The second part of this two-part session will focus on licensing requirements and other potential compliance issues that may arise in connection with the use of online lead generation tools.

Speakers

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

**David Shirk**, *Managing Member, Shirk Law PLLC*

2:00 PM - 2:30 PM

**Litigation Forum Track: TCPA**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws and how they will impact compliance responsibilities. Topics include data breach, TCPA, FDCPA, FCRA, Servicing and state law litigation.

Speaker

**Amy Doolittle**, *Partner, Squire Patton Boggs*

2:30 PM - 3:15 PM

**Litigation Forum Track: FDCPA**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related to FDCPA and how they will impact compliance responsibilities.

Speaker

**Aaron Chastain**, *Partner, Bradley Arant Boult Cummings, LLP*

3:15 PM - 3:30 PM

**Refreshment Break**

*Location: Independence Foyer, Independence Level*

3:30 PM - 4:45 PM

**CMCP Track: TRID Compliance Basics**

*Location: Independence Ballroom I, Independence Level*

Gain an understanding of the TILA-RESPA Integrated Disclosure rule (TRID), also known as the “Know Before You Owe” mortgage disclosure rule. Learn about enforcement of the rule and get tips and resources from experts on complying with the rule.

Speakers

**Jennifer Dozier**, *Partner, Franzen and Salzano, PC*

**Robert Jaworski**, *Of Counsel, Holland & Knight, LLP*

3:30 PM - 4:45 PM

**Emerging Compliance Challenges Track: Social Media, Big Data and Digital ID – What Should a Compliance Officer Understand?**

*Location: Independence Ballroom E , Independence Level*

Part of ensuring successful and compliant operations is monitoring to ensure new technologies are used appropriately. Learn how recent innovations and technological trends are operationalized and hear expert tips to help your institution maintain compliance in a changing environment.

Speakers

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

**Lucia Jacangelo**, *Regulatory Specialist, Mortgage Bankers Association*

**David Stein Esq.**, *Partner, Bricker & Eckler LLP*

**Sheraz Syed**, *Product & Privacy Counsel, Blend*

3:30 PM - 4:00 PM

**Litigation Forum Track: FCRA**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related to FCRA and how they will impact compliance responsibilities.

Speaker

**Andrew Stutzman**, *Co-Chair, Financial Services Litigation, Stradley, Ronon, Stevens & Young, LLP*

4:00 PM - 4:45 PM

**Litigation Forum Track: Servicing**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related to servicing and how they will impact compliance responsibilities.

4:45 PM - 5:15 PM

**Litigation Forum Track: State Trends**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related to state trends and how they will impact compliance responsibilities.

Speaker

**Keith Barnett**, *Partner, Troutman Pepper*

5:00 PM - 6:00 PM

**CMCP Track: UDAP, UDAAP, & the MAP Rule Compliance Basics**

*Location: Independence Ballroom I, Independence Level*

The UDAP, UDAAP, and the MAP Rule Compliance Basics course begins with an overview of the rules. It continues with an explanation of unfair, deceptive, and abusive practices and the scope of the MAP Rule, along with its prohibited representations and record-keeping requirements. Additionally, this course covers how UDAP and UDAAP interplay with state and federal laws, and it provides guidance for staying compliant with the rules.

Speakers

**Stephen Fogdall, Esq.**, *Partner, Schnader Harrison Segal & Lewis LLP*

**Joseph Lynyak**, *Partner, Dorsey & Whitney LLP*

**Colgate Selden**, *Managing Director & Head of Regulation and Compliance, Promontory MortgagePath LLC*

5:00 PM - 6:00 PM

**Emerging Compliance Challenges: Climate Risk and Mortgage Compliance**

*Location: Independence Ballroom E, Independence Level*

Join an esteemed panel of experts to discuss how climate change is impacting the US mortgage market and what to expect from regulators and policymakers in the coming years. Learn how climate change might impact your company and its portfolio and what steps you can take now to prepare.

Speakers

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

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

**Bernadette Kogler**, *President, RiskSpan, Inc.*

**Daniel McPheeters**, *Senior Manager, Reference Point*

5:15 PM - 6:00 PM

**Litigation Forum Track: Labor and Employment Issues for Mortgage**

*Location: Independence Ballroom A, Independence Level*

This track features recent cases that highlight key mortgage laws related labor and employment issues for mortgages and how they will impact compliance responsibilities.

Speaker

**Ari Karen**, *Principal, Offit Kurman*

6:00 PM - 7:00 PM

**Opening Reception in the Exhibit Area: Two-Party Party**

*Location: Independence Foyer, Independence Level*

Monday, September 13, 2021

7:00 AM - 5:00 PM

**Registration**

*Location: Independence Foyer, Independence Level*

7:30 AM - 8:00 AM

**Continental Breakfast in the Exhibit Area**

*Location: Independence Foyer, Independence Ballroom*

7:30 AM - 5:00 PM

**Exhibit Area Open**

*Location: Independence Foyer, Independence Level*

8:00 AM - 9:15 AM

**Opening General Session: Washington Update**

*Location: Independence Ballroom A, Independence Level*

MBA's CEO Bob Broeksmit provides an update on MBA's recent work in Washington on behalf of its members. Following his remarks, a panel of experts discuss the key regulatory enforcement and compliance trends under the new Administration.

Speakers

**Anthony Alexis**, *Partner, Goodwin*

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

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

**Michael Gordon**, *Partner, Bradley Arant Boult Cummings, LLP*

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

9:15 AM - 10:15 AM

**General Session: Focus on Fair Lending and Servicing**

*Location: Independence Ballroom A, Independence Level*

Hear a panel of experts discuss the key regulatory enforcement and compliance trends to come out of the new Administration to ensure your company is prepared.

As regulators seek to implement the new administration's fair lending policy objectives, institutions can expect both regulatory changes, including a likely return to HUD's 2013 Fair Housing Act disparate impact rule, as well as an increased willingness by agencies to use supervisory and enforcement tools to further fair lending goals. In this environment, it is critical that institutions assess and, if necessary, strengthen their fair lending compliance management systems. Panelists on this session will discuss the new fair lending landscape and offer thoughts on how your institution can prepare for changing regulatory requirements and greater supervisory scrutiny.

Speakers



**Anurag Agarwal**, *President, RiskExec, Asurity*

**Andrew Glass**, *Partner, K&L Gates*

**Jonice Gray Tucker**, *Partner, Buckley LLP*

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

10:15 AM - 10:30 AM

**Refreshment Break in the Exhibit Area**

*Location: Independence Foyer, Independence Level*

10:30 AM - 11:30 AM

**General Session: Update from the Agencies**

*Location: Independence Ballroom A, Independence Level*

Leaders of key government agencies discuss the current regulatory landscape.

Speakers

**John Bell, III**, *Acting Executive Director, Loan Guaranty Service, U.S. Department of Veterans Affairs*

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

**Pete Mills**, *SVP, Residential Policy and Member Engagement, Mortgage Bankers Association*

**Nathan Schultz**, *Senior Advisor to the Assistant Secretary for Housing/Federal Housing Commissioner, U.S. Department of Housing & Urban Development*

11:30 AM - 12:45 PM

**Luncheon with Featured Speaker with Damon Y. Smith**

*Location: Constitution Ballroom B, Constitution Level*

Join your colleagues from across the industry to enjoy lunch and remarks from our guest speaker. Arrive early to secure your seat at this full-service luncheon.

Speaker

**Damon Smith**, *General Counsel, U.S. Department of Housing and Urban Development*

1:00 PM - 2:00 PM

**Applied Compliance Track: LO Compensation**

*Location: Independence Ballroom A, Independence Level*

With heightened competition by lenders to attract and retain productive loan originator talent, compliance with the Loan Originator Compensation (LO Comp) rule has become an increasingly hot topic. Join our panel of experts use various hypothetical compensation plans and scenarios to illustrate what is, and is not, permissible under the LO Comp rule.

Speakers

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

**Felecia Bowers, CRCM**, *SVP-Director of Compliance & Servicing, Homeowners Financial Group USA, LLC*

**Jed Mayk**, *Partner, Hudson Cook, LLP/CounselorLibrary*

**Elisha Werner**, *Chief Compliance Officer, Promontory MortgagePath LLC*

1:00 PM - 2:00 PM

**Ongoing Developments Track: TRID Exam Trends and Emerging Issues**

*Location: Independence Ballroom E, Independence Level*

Unlike TRID's early days, where examiners were mostly satisfied with a "good faith effort to comply," institutions are more likely to encounter intense scrutiny from regulators during TRID examinations. During this session, panelists will cover emerging TRID issues and provide tips to help your institution prepare for its next TRID exam.

Speakers

**Troy Garris**, *Co-Managing Partner, Garris Horn LLC*

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

**Calvin Hagins**, *Deputy Assistant Director for Originations, Supervision Policy, Consumer Financial Protection Bureau (CFPB)*

1:00 PM - 2:00 PM

**Trending Issues Track: Mortgage Servicing Enforcement Post Pandemic**

*Location: Independence Ballroom I, Independence Level*

The Consumer Financial Protection Bureau has new leadership and focus. Hear from both the CFPB and other experts on Bureau expectations for mortgage servicing, and likely enforcement initiatives in the near future.

Speakers

**Richard Gottlieb**, *Partner, Manatt, Phelps & Phillips, LLP*

**Ori Lev**, *Partner, Mayer Brown LLP*

**Cara Petersen**, *Acting Enforcement Director, Consumer Financial Protection Bureau (CFPB)*

**Bryan Schneider**, *Partner, Manatt, Phelps & Phillips, LLP*

2:00 PM - 2:30 PM

**Refreshment Break in Exhibit Area**

*Location: Independence Foyer, Independence Level*

2:30 PM - 3:30 PM

**Applied Compliance Track: Servicing after the Pandemic**

*Location: Independence Ballroom A, Independence Level*

As COVID-19 forbearance programs expire, servicers must be prepared to transition borrowers to other forms of loss mitigation assistance. Given the current environment of intense regulatory scrutiny, it is crucial that servicers attempting to work with these borrowers have a firm grasp of applicable legal requirements and supervisory expectations. Join as a panel of experts discuss servicer requirements under Regulation X, including recent CFPB amendments to the rule, and apply these requirements to real world scenarios.

Speakers

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

**Krista Cooley**, *Partner, Mayer Brown LLP*

**Brian Johnson**, *Partner, Alston & Bird, LLP*

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

2:30 PM - 3:30 PM

**Ongoing Developments Track: Major Litigation Developments**

*Location: Independence Ballroom E, Independence Level*

Join our discussion of major litigation developments affecting mortgage lending. Panelists will discuss impactful enforcement actions and significant court rulings, providing their thoughts on what these developments mean for mortgage lenders.

Speakers

**Paul Hancock**, *Partner, K&L Gates*

**Thomas Hefferon**, *Partner, Goodwin*

**Vaishali Rao**, *Partner, Hinshaw & Culbertson LLP*

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

2:30 PM - 3:30 PM

**Trending Issues Track: Data Privacy and Security**

*Location: Independence Ballroom I, Independence Level*

As the legal landscape governing consumer data continues to evolve at both the state and federal level, institutions' compliance responsibilities with respect to consumer data privacy and security have become an increasingly important topic. Our panel of experts will discuss the trends and emerging issues influencing this area of compliance and provide their thoughts on what institutions can expect going forward.

Speakers

**Blake Chavis**, *Associate Regulatory Counsel, Mortgage Bankers Association*

**Michael Kieval**, *Partner, Weiner Brodsky Kider PC*

**Kim Phan**, *Partner, Ballard Spahr LLP*

**David Shirk**, *Managing Member, Shirk Law PLLC*

3:30 PM - 4:00 PM

**Refreshment Break in the Exhibit Area**

*Location: Independence Foyer, Independence Level*

4:00 PM - 5:00 PM

**Applied Compliance Track: Implications of Postponing ATR/QM**

*Location: Independence Ballroom A, Independence Level*

Several months ago, the CFPB finalized a rulemaking to delay the mandatory compliance date of the price-based General Qualified Mortgage Rule. Join as our panel of experts use hypothetical scenarios to illustrate the practical implications of the rule's postponement and provide important compliance takeaways.

Speakers

**Ken Markison**, *Of Counsel, Weiner Brodsky Kider PC*

**Stephen Ornstein**, *Partner, Alston & Bird, LLP*

**Sheila Strong**, *Senior Vice President of Compliance & General Counsel, Amerifirst Home Mortgage*

4:00 PM - 5:00 PM

**Ongoing Developments Track: What to Expect in Washington**

*Location: Independence Ballroom E, Independence Level*

Join for an overview of the state of play in Washington. Panelists will discuss trends shaping housing finance policy, including legislative proposals on Capitol Hill and developments from regulatory agencies.

Speakers

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

**Daniel Grattan**, *Senior Vice President, Federal Government Affairs, Regions Financial Corporation / Regions Mortgage*

**Alden Knowlton**, *Associate Vice President of Political Affairs, Mortgage Bankers Association*

**Jeffrey Naimon**, *Partner, Buckley LLP*

4:00 PM - 5:00 PM

**Trending Issues Track: State Law Regulatory and Enforcement Trends**

*Location: Independence Ballroom I, Independence Level*

This session covers recent developments and key emerging trends in state enforcement and law. Panelists discuss key state enforcement actions and supervisory practices and provide thoughts on whether institutions can expect to see similar practices in other states.

Speakers

**Jeffrey Barringer**, *Member, McGlinchey Stafford*

**Michelle Mierzwa**, *Partner, Wright, Finlay & Zak, LLP*

**Kobie Pruitt AMP**, *Associate Director, State Government Affairs, Mortgage Bankers Association*

**Michelle Rogers**, *Partner, Buckley LLP*

**Stacey Valerio**, *Of Counsel, Ballard Spahr LLP*

5:00 PM - 6:00 PM

**Compliance Roundtable Discussions**

Further the discussion through Q&A with the days's speakers.

**Servicing**

**Location - Independence Ballroom I**

**LO Compensation**

**Location: Farragut West**

**QM/ATR**

**Location: Lafayette Square**

**TRID**  
**Independence Ballroom E**

6:00 PM - 7:00 PM

**Networking Reception**  
*Location: Grand Foyer, Declaration Level*

Tuesday, September 14, 2021

7:30 AM - 1:00 PM

**Registration**  
*Location: Independence Foyer, Independence Level*

7:30 AM - 9:00 AM

**Regulatory Compliance Committee Meeting (Open to MBA Members)**  
*Location: Constitution Ballroom A, Constitution Level*

8:30 AM - 9:00 AM

**Continental Breakfast in the Exhibit Area**  
*Location: Independence Foyer, Independence Ballroom*

8:30 AM - 10:15 AM

**Exhibit Area Open**  
*Location: Independence Foyer, Independence Level*

9:00 AM - 10:00 AM

**Applied Compliance Track: RESPA Section 8**  
*Location: Independence Ballroom A, Independence Level*

Determining what complies with RESPA Section 8 requires a detailed understanding of the statute and knowledge of the practical considerations involved with any real estate transaction. Join our expert panel as they discuss real world examples that highlight the requirements of RESPA Section 8 and demonstrate a

decision-making framework to ensure RESPA compliance.

Speakers

**Holly Bunting**, *Partner, Mayer Brown LLP*

**Joseph Grassi**, *General Counsel, Chief Risk Officer, Celebrity Home Loans, LLC*

**Brian Levy**, *Of Counsel, Katten & Temple, LLP*

**Francis (Trip) Riley**, *Partner, Saul Ewing LLP*

9:00 AM - 10:00 AM

**FCRA Roundtable: Emerging Trends and Developments**

*Location: Independence Ballroom I, Independence Level*

This presentation will look at the trends in FCRA litigation including: (i) emerging CARES Act complaints under the FCRA; (ii) the development and challenge of pay status/pay rating litigation; and (iii) the continued barrage of ID Theft/Fraud claims. We will examine the latest decisions on these and other FCRA topics and discuss possible strategies to defend against these cases.

Speakers

**David Gettings**, *Partner, Troutman Pepper*

**Megan Stumph-Turner**, *Member, Baker Sterchi Cowden & Rice*

**Andrew Stutzman**, *Co-Chair, Financial Services Litigation, Stradley, Ronon, Stevens & Young, LLP*

9:00 AM - 11:00 AM

**Legal Ethics: Defining What Lawyers Do and Where They Can Do It**

*Location: Independence Ballroom E, Independence Level*

This interactive program uses hypotheticals to explore lawyers practicing law in states where they are not licensed, including: the effect of lawyers practicing law in states where they are not licensed; the permissibility of lawyers giving advice about the law of states where they are not licensed; the ability to practice "virtually" in other states; litigators' ability to be admitted in another state's courts; permissible temporary practice by lawyers in states where they are not licensed (in both the litigation and the transactional context); the rules governing lawyers moving permanently to another state; the ability of lawyers not licensed in the state where



they practice to represent clients before federal agencies, in federal court and in matters involving federal law; limitations on in-house lawyers practicing in states where they are not licensed; and the ability of foreign lawyers to practice in the US.

Speaker

**Thomas E. Spahn**, *Partner, McGuireWoods LLP*

10:00 AM - 10:15 AM

**Refreshment Break in the Exhibit Area**

*Location: Independence Foyer, Independence Level*

10:15 AM - 11:15 AM

**Applied Compliance Track: Working with Your Vendors to Solve Common Challenges**

*Location: Independence Ballroom A, Independence Level*

Compliance management is a team sport. Learn best practices for engaging with vendors to solve common compliance challenges based on scenarios presented by industry practitioners.

Speakers

**Roger Fendelman**, *Chief Compliance Officer, Roostify, Inc.*

**Monika McCarthy**, *Managing Director & General Counsel, CrossCheck Compliance LLC*

**Amanda Phillips**, *EVP of Compliance, ACES Quality Management*

**Vernon Tanner**, *CRCM, AML. BSA Officer, VP, Real Estate Governance, 1st Franklin Financial Corporation*

10:15 AM - 11:15 AM

**Breakout Sessions: State Licensing Challenges**

*Location: Independence Ballroom I, Independence Level*

State licensing rules are complex and ever-changing, especially in the wake of COVID-19. Find out what's changed, what's on the horizon, and where to focus your attention so you're best prepared.

Speakers

**William Kooper, MPA**, *Vice President of State Governmental Affairs and Industry Relations, Mortgage Bankers Association*

**Haydn Richards**, *Partner, Bradley Arant Boult Cummings, LLP*

**Kathryn Ryan**, *Partner, Buckley LLP*

**John Socknat**, *Partner, Ballard Spahr LLP*

11:30 AM - 1:00 PM

**Compliance Super Session**

*Location: Independence Ballroom E, Independence Level*

The conference wraps up with a facilitated super session featuring top legal and compliance experts. Bring your compliance challenges to the group for insight and solutions. Every topic is fair game in this popular session.

Speakers

**Holly Bunting**, *Partner, Mayer Brown LLP*

**Troy Garris**, *Co-Managing Partner, Garris Horn LLC*

**Eric Houser**, *Managing Partner, Houser LLP*

**James Milano**, *Partner, Weiner Brodsky Kider PC*

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

**Stacey Valerio**, *Of Counsel, Ballard Spahr LLP*

**Joshua Weinberg**, *President, Firstline Compliance, LLC*

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

**Alan Wolf**, *President, The Wolf Firm, A Law Corporation*