Servicing Solutions Conference & Expo

February 22 to 25, 2022

Monday, February 21, 2022

12:00 PM - 5:00 PM	**Registration**

Tuesday, February 22, 2022

7:30 AM - 6:00 PM	**GRAVITAS Confidence Closet**
7:30 AM - 6:00 PM	**Registration**
2:00 PM - 3:15 PM	**Servicers-Only Roundtable (Open to MBA Regular Members, Closed to Media)**

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

Preregistration is required and space is limited to approximately 80 attendees (40 per room) with a maximum of two attendees per company, please. 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
• Registered for the conference

Preregister at https://www.surveymonkey.com/r/Serv22RT

Speakers

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

Thomas Land AMP, *Vice President-Servicing Partnerships, Chase*

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

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

3:00 PM - 5:00 PM **Press Room (Credentialed Media Only)**

3:30 PM - 5:00 PM **Government Loan Servicing Subcommittee Meeting (Open to MBA Members, Closed to Media)**

Any registered attendee employed by an MBA member company is welcome to attend the in-person meeting of the Government Loan Servicing Subcommittee, which normally meets by phone. The meeting will feature guest speakers addressing HUD and VA servicing issues.

5:00 PM - 6:00 PM **Opening Reception in THE HUB: Margaritaville**

Wednesday, February 23, 2022

7:30 AM - 5:30 PM **GRAVITAS Confidence Closet**

7:30 AM - 5:30 PM	**Registration**
8:00 AM - 8:30 AM	**Continental Breakfast**
8:00 AM - 5:00 PM	**Member Engagement Suite**
8:00 AM - 5:00 PM	**Press Room (Credentialed Media Only)**
8:30 AM - 10:00 AM	**Opening General Session: The Strengths Revolution**

Marcus Buckingham is an authority on what the world's most effective leaders and highest-performing people do differently. His "Strengths Revolution" started, as all revolutions do, with the simplest of insights: when employees spend most of their time using their greatest talents and engaged in their favorite tasks, both they and their organizations win. In this session, learn to focus on cultivating your employees' strengths, not just improving on their weaknesses, and see a dramatic increase in efficiency and productivity, including better turnover rates, customer satisfaction, profits, and resiliency. Marcus's strengths-based approach is a win/win scenario that, without exaggeration, will define the future of work.

Speakers

Marcus Buckingham, *New York Times Best-Selling Author, Researcher, and Founder of the Strengths Revolution*

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

10:00 AM - 4:30 PM	**COFFEE SPOT in THE HUB**

10:00 AM - 3:45 PM	**INNOVATION STAGE in THE HUB**
10:00 AM - 10:30 AM	**Refreshment Break in THE HUB**
10:00 AM - 5:30 PM	**THE HUB is Open**
10:00 AM - 10:45 AM	**THE MEETING SPOT in THE HUB**
10:30 AM - 11:15 AM	**GENERAL SESSION: Government Loan Servicing Update** Hear directly from key government leaders about important servicing updates and upcoming priorities at their agencies. Speaker **John Bell**, *Acting Executive Director, Loan Guaranty Service, U.S. Department of Veterans Affairs*
11:30 AM - 12:30 PM	**GENERAL SESSION: Building Resiliency for Crisis Preparedness** Gain insight and recommendations for a proactive approach to crisis preparedness. An expert panel reflects on lessons learned from the industry's response to the current pandemic, past climate events and the 2008

housing crisis and offers insight on how to build solutions for greater resiliency.

Speakers

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

Carolyn Lese, *Director, PwC*

Stephen Staid, *Executive Vice President, Mortgage Practice Strategy, Sourcepoint*

12:30 PM - 1:30 PM

Lunch in THE HUB

12:30 PM - 2:00 PM

mPower Lunch: How to Negotiate: From Higher Salary to Life Satisfaction (and Everything in Between)

Dr. Meg Myers Morgan uses research, personal experience, case studies and laugh-out-loud commentary to guide us in personal and professional negotiation. She shares the top three reasons women don't negotiate, outlines steps to overcome the fear of negotiation (and any conflict!), and offers tips for successful negotiation, no matter what you're after.

Speakers

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

Dr. Meg Myers Morgan, *Author, Executive and Leadership Coach*

2:00 PM - 3:00 PM

BUSINESS OPERATIONS TRACK: Navigating Post-Forbearance Loss Mitigation

Navigating homeowners through a graceful exit from forbearance while servicers and investors safeguard portfolios from embedded risk. The Post-Forbearance Loss Mitigation session presents insight from the top servicing and compliance professionals, as they offer strategies on how to enhance operations, manage costs, and assist homeowners as the nation continues its recovery.

Speakers

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

John Lawrence, *Chief Servicing Officer, BSI Financial Services*

Brian Montgomery, *Founding Member, Gate House Strategies, LLC*

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

2:00 PM - 3:00 PM	**INNOVATION & TECHNOLOGY TRACK: Key Mortgage Servicing Takeaways**
2:00 PM - 3:00 PM	**LITIGATION FORUM: FDCPA & FCRA**

Get an update on the latest litigation activity around the Fair Debt Collection Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA).

2:00 PM - 3:00 PM	**POLICY & COMPLIANCE TRACK: Key Mortgage Servicing Takeaways**

Speakers

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

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

3:00 PM - 3:30 PM	**Refreshment Break in THE HUB**

3:30 PM - 4:30 PM

BUSINESS OPERATIONS TRACK: Cares Act and Credit Reporting

This panel covers the Cares Act, the FAQs released, and other trending issues as they relate to credit reporting, including post-accommodation. Associated issues are also addressed, such as foreclosure continuance, operational best practices, and technology accommodations. Bring your experience and questions and join this interactive discussion.

Speakers

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

Allen Price, *Senior Vice President, Business Development, BSI Financial Services*

Marissa Yaker, *Managing Attorney, Padgett Law Group*

3:30 PM - 4:30 PM

INNOVATION & TECHNOLOGY TRACK: Technology's Role in Servicing Portfolio Retention

Learn technology-driven strategies to turn payoffs into more profitable servicing relationships. Today the vast majority of borrowers get their next loan from another lender. Explore methods to identify them sooner and provide ongoing value and additional loan opportunities.

Speakers

Trina Forbess, *Black Knight*

Alex Kutsishin, *CEO, Sales Boomerang*

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

Sandra Madigan, *Chief Digital Officer, Black Knight*

Philip Mancuso, *President & Chief Investment Officer, EPM*

3:30 PM - 4:30 PM

LITIGATION FORUM: Bankruptcy & State Issues

Get an update on the latest litigation activity related to Bankruptcy, as well as trending state litigation issues.

3:30 PM - 4:30 PM **POLICY & COMPLIANCE TRACK: Managing Compliance with Evolving Servicing Regulations**

In keeping with the Biden Administration's focus on Fair Lending, the Consumer Financial Protection Bureau (CFPB) and other state and federal regulators have made it clear that servicing compliance will take center stage moving forward, leaving servicers to navigate an uncertain regulatory landscape. This session reviews recent and pending regulatory changes related to mortgage servicing and offers best practices for strengthening servicing QC procedures to ensure compliance.

Speakers

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

Reid Herlihy, *Partner, Ballard Spahr LLP*

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

Nicole Upshur, *Regulatory Compliance Counsel, Ncontracts*

4:30 PM - 5:30 PM **Networking Reception in THE HUB: Soak up the Sun Social**

5:30 PM - 6:30 PM **MBA Advocacy Reception (Current "active" MAA Members Only, Sign up at the door)**

Thursday, February 24, 2022

7:30 AM - 5:00 PM **GRAVITAS Confidence Closet**

7:30 AM - 9:00 AM	**Loan Administration Committee Meeting (Committee Members Only)**
7:30 AM - 5:00 PM	**Registration**
8:00 AM - 5:00 PM	**Member Engagement Suite**
8:00 AM - 5:00 PM	**Press Room**
8:30 AM - 9:00 AM	**Continental Breakfast**
9:00 AM - 10:30 AM	**General Session: Market Outlook**

Learn what economic and market forces are impacting the servicing business now and how that could impact your business objectives and performance goals. Get an analysis of servicer profitability, expense and productivity, plus the latest results on delinquencies, forbearances and loan workout performance.

Speakers

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

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

10:30 AM - 3:00 PM	**COFFEE SPOT in THE HUB**
10:30 AM - 2:00 PM	**INNOVATION STAGE in THE HUB**
10:30 AM - 11:00 AM	**Refreshment Break in THE HUB**
10:30 AM - 3:00 PM	**THE HUB is Open**
10:30 AM - 11:00 AM	**THE MEETING SPOT in THE HUB: MARKET OUTLOOK Q&A**
11:00 AM - 12:00 PM	**BUSINESS OPERATIONS TRACK: Keeping Up Connection and Culture in a Remote Workforce**

The servicing industry has quickly and successfully transformed into a remote and hybrid workforce in response to the pandemic. Leaders must continue to build team culture and a remote mindset at the same time. Hear from peers with success stories in onboarding and training new employees remotely, using technology to help stay connected, integrating workers with different needs and work styles, and more. Gain insight on inclusive leadership and leave with 10 tips to up your culture game in a remote environment.

Speaker

Dana Dillard, *Principal, Housing Finance Strategies, LLC*

11:00 AM - 12:00 PM **INNOVATION & TECHNOLOGY TRACK**

11:00 AM - 12:00 PM **POLICY & COMPLIANCE TRACK: Servicing Exams and the CARES Act**

Servicers should be prepared for CFPB exams that focus on the CARES Act and related issues. Servicers must comply with various requirements and expectations, including contacting borrowers before the end of forbearance, diligently obtaining documents for post-forbearance options, accurately reporting credit information, and updating policies and procedures accordingly. The panel will discuss the impact of these and related issues on CFPB servicing exams.

Speakers

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

Monique Riccobelli, *Commercial and Consumer Loan Servicing Director, The Huntington National Bank*

12:00 PM - 1:00 PM **Lunch in THE HUB**

12:00 PM - 1:30 PM **mPact Lunch**

1:30 PM - 2:30 PM **INNOVATION & TECHNOLOGY TRACK: Modernizing Servicing with Software and Blockchain**

Mortgage tech has made great strides in origination, and now it's time to finish the job of modernizing the $11 trillion servicing space, where lifetime customer relationships are managed and grown. This session is a playbook for how to make servicing the nerve center for customer retention, engagement, and cross-sell, while also making MSRs more portable and profitable. To do this requires both software modernization

AND core infrastructure changes that blockchain is finally making a reality. Learn the 3 fastest ways to modernize your consumer servicing experience in 2022, and how s
blockchain works within your existing tech stack, and which matter most for servicing.

Speaker

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

1:30 PM - 2:30 PM

POLICY & COMPLIANCE TRACK: Servicing Loans Post-Moratorium

This session focuses on default servicing issues observed in the first six months following the end of the extended foreclosure moratoria. Topics include compliance with new and emerging federal regulation including the changes to Regulation X; compliance with state law restrictions imposed during and after the moratoriums; judicial response to the resumption of foreclosure and the standards of evidence imposed to prosecute cases going forward; and much more.

Speakers

Sally Garrison*, Managing Member, The Mortgage Law Firm*

Lisa Lee Esq.*, Shareholder, KML Law Group, P.C.*

Lance Olsen*, Managing Partner Pacific Northwest, McCarthy & Holthus, LLP*

1:30 PM - 2:30 PM

PROPERTY PRESERVATION TRACK

Join us for an afternoon of informative content specially curated for servicers and property preservation professionals. This two-part series covers today's most pressing issues and allows for peer interaction. Hosted by Safeguard.

2:30 PM - 3:00 PM

Refreshment Break in THE HUB

3:00 PM - 4:00 PM	**PROPERTY PRESERVATION TRACK**
	Join us for an afternoon of informative content specially curated for servicers and property preservation professionals. This two-part series covers today's most pressing issues and allows for peer interaction. Hosted by Safeguard. Speaker **Nanci Weissgold***, Co-Chair, Financial Services & Products Group and Co-Leader, Consumer Financial Services Team, Alston & Bird, LLP*
3:00 PM - 4:00 PM	**ROUNDTABLE DISCUSSION:**
	Join your peers for an update on Successors in Interest and the additional challenges presented by COVID. Facilitated by subject matter experts, come ready to ask questions, share insights and make new connections to help you meet the requirements ahead.
3:00 PM - 4:00 PM	**ROUNDTABLE DISCUSSION: Risk Rating 2.0**
	For the first time in almost 50 years, the NFIP's premium rating structure has been updated. Risk Rating 2.0 incorporates modern insurance industry technologies to price flood insurance for each home individually rather than by flood zone. It will provide more accurate rates as property-specific characteristics, such as a building's unique elevation, distance to water and cost to rebuild will be factored in as well as other flood risk factors. While most policyholders will see rate decreases, some will see significant increases when rates for existing policies go into effect on April 1st. Join us to learn more about what Risk Rating 2.0 is and how to help prepare your customers for the changes.

Friday, February 25, 2022

8:00 AM - 12:00 PM	**Registration**

8:30 AM - 9:00 AM	**Continental Breakfast**
9:00 AM - 12:00 PM	**Servicing Super Session**

Join your colleagues at the Super Session for an energetic discussion on the latest issues in servicing. Bring your comments and questions on today's industry hot topics. This session is interactive and a great forum and summarizing the week's learning. Casual attire welcome; come for as long or as little as your schedule allows.

Speakers

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

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