

MBA's  
**HUMAN RESOURCES  
SYMPOSIUM 2019**



## AGENDA

**Location: The Hyatt Regency, Crystal City, 2799 Jefferson Davis Hwy, Arlington, VA 22202 (closest airport Ronald Reagan Washington National Airport)**

### **DAY 1: Wednesday, September 11**

*8:00 AM*

**Registration Begins; Continental Breakfast**

*8:30 AM*

**Welcome and Review of Antitrust Guidelines**

*8:30 – 9:00 AM*

**Current Topics & Trends in Human Resources**

**Moderators:**

Robert Northway, Partner, McLagan

Adrienne Sund, Director, Head of U.S. Consumer Banking, McLagan

Marina Walsh, Vice President, Industry Analysis, MBA

- Attendee Introductions
- What's Trending in HR
- Key Attendee Takeaways and Polling

*9:00 – 10:30 AM*

**Loan Originator Rules and Compensation Structures**

**Moderator:**

Justin Wiseman, Associate Vice President, Managing Regulatory Counsel, MBA

**Speakers:**

Jed Mayk, Partner, Hudson Cook

Steven vonBerg, Buckley LLP

- Refresher on the LO Compensation Rule and Interpretation
- LO Compensation Scenarios – What We're Hearing from the Street
  - What's allowable, what's not, and what's still grey

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Schedule and speakers subject to change.

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- Tiering structures, pick-a-pay plans, expense management branch structures and teaming arrangements
- Varying compensation by different loan types, lead sources, states
- LO clawbacks
- LO compensation changes to match competition
- Wholesale lending and the mortgage broker
- MBA Task Force on LO Compensation

*10:30– 10:45 AM*

**Break**

*10:45 – 12 Noon*

**Wage and Hour Laws and What Can Be Learned from Recent Class Action Activity**

**Speakers:**

Russell Bruch, Partner, Morgan, Lewis & Bockius LLP

Meredith S. Dante, Partner, Ballard Spahr

- Key Concepts and Developments regarding the Fair Labor Standards Act (FLSA)
  - Available exemptions and their requirements
  - Tracking and accounting for compensable time
  - Calculating overtime pay for loan officers and other mortgage employees
  - Treatment of part-time workers
- CA and other State Laws: Overtime and Minimum Wages
- Litigation Developments and Trends
- Ways to Avoid Wage and Hour Trouble
- Independent Contractor Classification

*12 Noon – 1:00 PM*

**Lunch**

*1:00 PM – 1:45 PM*

**Legal Office Hours and Wrap-Up**

*1:45 – 3:00 PM*

**Discussion Breakout Sessions - #1: The Loan Originator**

- Smaller group discussions on a variety of hot topics with short summary presentations to all attendees
- Topics for first discussion sessions will focus on the loan originator

**Schedule and speakers subject to change.**

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- Topics may include, among others (with facilitators in parentheses):
  - Employment Contracts: LO Onboarding & Offboarding Procedures, Non-Competes, Non-Solicits (Meredith S. Dante, Partner, Ballard Spahr and Justin Wiseman, MBA)
  - Employee Recruitment, Turnover, and Succession Planning (Rob Northway, McLagan)
  - Strategies for Non-Performing LOs (Lori Brewer, LBA Ware and Jed Mayk, Hudson Cook)
  - Tax Reform and Employee Business Expense Deductions (Fran Mordi, MBA)
  - Biggest Complaints from LOs and What to Do about It (Tracy Kee, Hilltop Holdings and Steven vonBerg, Buckley LLP )
  - Top Five Employment Law Claims (Legal experts, various firms; Renee Zabel, AmeriFirst Financial)

3:00 – 3:15 PM

**Break**

3:15 – 4:30 PM

**Discussion Breakout Sessions #2: Other Topics**

- Smaller group discussions on a variety of hot topics with short summary presentations to all attendees
- Topics may include, among others (with facilitators in parentheses):
  - Fostering an Inclusive Workforce (Lisa Haynes and Tamara King, MBA)
  - Organizational Structures & Restructuring (Marina Walsh, MBA)
  - Remote Work Arrangements (Tracy Kee, Hilltop Holdings)
  - Employee Benefits - Education, Health, Retirement etc. (Jeff Schummer, MBA)
  - Personality Assessments - DISC Profiles, Myers-Briggs etc (Katheryne Walker, MBA)
  - Other Legal Issues (Legal experts, various firms; Renee Zabel, AmeriFirst Financial)

5:30 PM – 7:30 PM

**Networking Reception**

**Ruth's Chris Steakhouse, 2231 Crystal Dr 11th floor, Arlington, VA 22202**

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**DAY 2: Thursday, September 12**

*8:00 AM*

**Continental Breakfast**

*8:30 – 9:45 AM*

**Economic and Mortgage Market Outlook**

Speakers:

Mike Fratantoni, Chief Economist and Sr. Vice President, Research & Technology, MBA

Marina Walsh, Vice President of Industry Analysis, MBA

- Employment, GDP, the federal funds rate, consumer prices and other economic indicators affecting the mortgage industry
- Volume and rate forecast
- Loan performance and delinquency trending
- Industry profitability and mortgage company performance – revenues, expenses, and productivity

*9:45 – 10:00 AM*

**Break**

*10:00 – 12 Noon*

**Mortgage Banking Compensation Survey Results**

**(Open to Participants in the Compensation Survey Program conducted by McLagan)**

Speakers:

Robert Northway, Partner, McLagan

Adrienne Sund, Director, Head of U.S. Consumer Banking, McLagan

- Production
  - Survey Results for Key Sales and Fulfillment Positions
  - Pay and Performance Analyses
- Loan Servicing
  - Survey Results for Default, Call Center and Other Servicing Positions
  - Trends in Offshoring and Outsourcing
- Executive Management and Support Functions
  - Compliance and Risk
  - HR Organizational Structures
- Roundtable Discussions and Market-Trend Polling

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*12:00 Noon*  
**Adjourn**

MBA's HR Symposium 2019 is intended to meet up to **17 SHRM-CP® or SHRM-SCP®** credits upon approval by applicable licensing entities.



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