

MBA's SINGLE-FAMILY
RESEARCH &
ECONOMICS
SHOWCASE 2021

JUNE 23-24 ONLINE

MBA'S SINGLE-FAMILY RESEARCH & ECONOMICS SHOWCASE 2021

June 23-24, 2021 from 1:00 pm – 5:00 pm ET

Join MBA's Research and Economics Team for their first-ever, two-day MBA Single-Family Research & Economics Showcase. Led by Chief Economist Mike Fratantoni, MBA analysts will detail the most current results and insights from their residential surveys, forecasts, and reports.

DAY 1: WEDNESDAY, JUNE 23, 2021: 1:00 – 5:00 PM ET

1:00 – 1:10: WELCOME

1:10 – 2:00: KEYNOTE: THE ECONOMY AND THE MORTGAGE MARKET

An overview of the state of the economy and housing markets, including how policy decisions are affecting housing and what the changing economy and policies mean for our mortgage market forecast.

Mike Fratantoni, Chief Economist, SVP, Research and Industry Technology

2:00 – 2:50: ORIGINATIONS: PERFORMANCE BENCHMARKING

Our performance benchmarking data is in. Get key production results from our peer groups that met this Spring, including large banks and IMBs, community banks and credit unions, mid-size hybrid banks, and mid-size independents. Our most recent Quarterly Performance Report data for the first quarter also provides a sneak peek of what's in store for lenders in 2021.

Marina Walsh, Vice President, Industry Analysis (moderator)

Jim Cameron, Partner, STRATMOR Group

Jenny Masoud, Director, Analytics

2:50 – 3:15: BREAK

3:15 – 4:05: ORIGINATIONS: INDUSTRY VOLUME AND PRODUCT DEMAND

In this session, we will dive into MBA's Weekly Applications Survey, as well as newer MBA member surveys, to gauge mortgage demand. Go "behind the scenes" and learn of all the factors that impact MBA's monthly originations forecast. Get the latest results from our credit

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availability index, builder applications survey, warehouse lending survey, broker originations survey, and home equity lending surveys, too.

Joel Kan, Associate Vice President, Industry Surveys and Forecasts (moderator)
Matt Conner, Research Associate
Jon Penniman, Associate Director, Systems and Analytics

4:05 – 4:55: ORIGINATIONS: DEMOGRAPHICS, MARKET PROFILES, AND PLAYERS

Here, we'll take a closer look at important factors that impact housing markets, including borrower demographics, housing affordability, and changing industry players. Get the latest data from the Research Institute of Housing America and Home Mortgage Disclosure Act. We'll also discuss state mortgage activity and what data from HMDA and public filings tells us about the lending community.

Eddie Seiler, Associate Vice President, Housing Economics/Executive Director, RIHA (moderator)
Malikah Crable, Senior Research Associate
Mike Fratantoni, Chief Economist, SVP, Research and Industry Technology
Jon Penniman, Associate Director, Systems and Analytics
June Wang, Senior Programmer

4:55 – 5:00: WRAP-UP

DAY 2: THURSDAY, JUNE 24, 2021: 1:00 – 5:00 PM ET

1:00 – 1:10: RECONVENE

1:10 – 2:00: SERVICING: DELINQUENCIES, FORBEARANCE, AND PERFORMANCE BENCHMARKING

While 2020 roared for the originations side of the business, the servicing business endured its share of challenges. Prepayment activity rose as borrowers refinanced into historically low interest rates, and forbearances spiked with the passage of the CARES Act. We'll walk through what happened in 2020, what we see with forbearances and delinquencies today, and what this all means for mortgage servicers' bottom lines.

Mike Fratantoni, Chief Economist, SVP, Research and Industry Technology (moderator)
Anh Doan, Director, Industry Surveys and Forecasts
Marina Walsh, Vice President, Industry Analysis

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2:00 – 2:50: TECHNOLOGY AND INNOVATION

What did 2020 mean for technology innovation in the mortgage industry? How was technology innovation accelerated? Were lenders spending more on technology? And if so, in what areas? What does the data tell us about the progress of Remote Online Notarization, eClosings, Hybrid Closings, and Data Security?

Rick Hill, Vice President, Industry Technology (moderator)
Seth Appleton, President, MISMO
Jenny Masoud, Director, Analytics

2:50 – 3:15: BREAK

3:15 – 4:05: STAFFING

What are some of the key trends in staffing and compensation? What does the data tell us about employee turnover in both originations and servicing operations? Is remote work here to stay? MBA and McLagan (MBA's partner on the annual Compensation Survey Program) will discuss what they have learned about capacity management and what the future of work may bring post-pandemic.

Marina Walsh, Vice President, Industry Analysis (moderator)
Rob Northway, Partner, Global Head of Consumer Banking and Leader, Broad Based Compensation Consulting Practice, McLagan - AON
Adrienne Sund, Associate Partner, McLagan - AON

4:05 – 4:55: STRATEGY: VIEWS ON THE FUTURE OF THE MORTGAGE INDUSTRY

MBA Research will share their thoughts on which types of companies or practices will thrive over the next several years. How will the successful mortgage company of today compare to the successful mortgage company of tomorrow? What operating models are poised to change the mortgage business?

In addition, audience questions will be compiled and answered. This is your opportunity to ask an analyst on our MBA team your top-of-mind questions.

Mike Fratantoni, Chief Economist, SVP, Research and Industry Technology (moderator)
MBA Research & Economics Team

4:55 – 5:00: WRAP-UP