Sunday, September 18, 2022

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| 10:00 AM - 7:00 PM | **Registration**  *Location: Independence Foyer, Independence Level* |
| 12:30 PM - 1:45 PM | **COMPLIANCE CONVERSATIONS TRACK: LO COMP**  *Location: Independence Ballroom E, Independence Level*  Join a facilitated peer-to-peer discussion where attendees ask questions and exchange ideas on how best to approach shared loan originator compensation challenges.  Speakers  **Jed Mayk**, *Partner*, *Hudson Cook, LLP*  **Steven vonBerg**, *Counsel*, *Buckley LLP* |
| 12:30 PM - 1:45 PM | **LITIGATION FORUM TRACK: Overview of the Litigation Environment and FCRA**  *Location: Independence Ballroom A, Independence Level*  This session features recent cases that highlight key mortgage laws and how they will impact compliance responsibilities and a discussion on the impacts of the Fair Credit Reporting Act.  Speakers  **Mark E. Rooney**, *Partner*, *Hudson Cook, LLP*  **Scott Sakiyama**, *Partner*, *Buckley LLP*  **Justin Wiseman**, *Associate Vice President and Managing Regulatory Counsel*, *Mortgage Bankers Association* |
| 12:30 PM - 1:45 PM | **MORTGAGE ESSENTIALS TRACK: Introduction to Mortgage Banking**  *Location: Independence Ballroom I, Independence Level*  This session emphasizes the mortgage finance business models, key functions and players, and the role of mortgage finance in the economy.  Speakers  **Pat Burns Taylor**, *Principal*, *New Directions Consulting Services*  **Frank P. Donnelly, CMB, AMP**, *Mortgage Branch Manager*, *Truist*  **Michael O'Connor**, *EVP, General Counsel, Legal Department*, *LoanCare*  **Colgate Selden**, *Managing Director & Head of Regulation and Compliance*, *Promontory MortgagePath LLC* |
| 1:45 PM - 2:00 PM | **Refreshment Break**  *Location: Independence Foyer, Independence Level* |
| 2:00 PM - 3:15 PM | **COMPLIANCE CONVERSATIONS TRACK: TRID**  *Location: Independence Ballroom E, Independence Level*  Join a facilitated peer-to-peer discussion where attendees ask questions and exchange ideas on how best to approach current TILA-RESPA Integrate Disclosure hot topics.  Speakers  **Jennifer Dozier**, *Partner*, *Franzen and Salzano, PC*  **Richard B. Horn**, *Managing Partner*, *Garris Horn LLP* |
| 2:00 PM - 3:15 PM | **LITIGATION FORUM TRACK: FDCPA and TCPA**  *Location: Independence Ballroom A, Independence Level*  This discusses the latest on The Fair Debt Collection Practices Act followed by The Telephone Consumer Protection Act.  Speakers  **Lauren E. Campisi**, *Partner*, *Hinshaw & Culbertson LLP*  **Jason W. McElroy**, *Partner*, *Weiner Brodsky Kider PC* |
| 2:00 PM - 3:15 PM | **MORTGAGE ESSENTIALS TRACK: Loan Products**  *Location: Independence Ballroom I, Independence Level*  Learn about loan features, products and programs that define the industry and how product development continues to evolve it.  Speakers  **Pat Burns Taylor**, *Principal*, *New Directions Consulting Services*  **Frank P. Donnelly, CMB, AMP**, *Mortgage Branch Manager*, *Truist*  **Michael O'Connor**, *EVP, General Counsel, Legal Department*, *LoanCare*  **Colgate Selden**, *Managing Director & Head of Regulation and Compliance*, *Promontory MortgagePath LLC* |
| 3:15 PM - 3:30 PM | **Refreshment Break**  *Location: Independence Foyer, Independence Level* |
| 3:30 PM - 4:45 PM | **COMPLIANCE CONVERSATIONS TRACK: Fair Lending and HMDA**  *Location: Independence Ballroom E, Independence Level*  Fair Lending is the unbiased treatment of all customers when making credit-related decisions, and the Home Mortgage Disclosure Act requires reporting to allow for detection. In theory, it’s simple. Join your colleagues to discuss the challenges of this important topic.  Speaker  **H. Joshua Kotin**, *Partner*, *Cooley LLP* |
| 3:30 PM - 4:45 PM | **LITIGATION FORUM TRACK: Bankruptcy and Administrative Law Developments**  *Location: Independence Ballroom A, Independence Level*  This session focuses on recent developments in bankruptcy and administrative law.  Speakers  **Jarlath M. Curran**, *Member*, *Severson & Werson*  **Levi William Swank**, *Partner*, *Goodwin* |
| 3:30 PM - 4:45 PM | **MORTGAGE ESSENTIALS TRACK: Loan Production**  *Location: Independence Ballroom I, Independence Level*  This session delves into the functions that create a loan. Learn more about the importance of compliance in the origination, processing, underwriting, and closing phases of how a lead becomes a loan.  Speakers  **Pat Burns Taylor**, *Principal*, *New Directions Consulting Services*  **Frank P. Donnelly, CMB, AMP**, *Mortgage Branch Manager*, *Truist*  **Michael O'Connor**, *EVP, General Counsel, Legal Department*, *LoanCare*  **Colgate Selden**, *Managing Director & Head of Regulation and Compliance*, *Promontory MortgagePath LLC* |
| 5:00 PM - 6:00 PM | **COMPLIANCE CONVERSATIONS TRACK: RESPA Section 8 and Marketing Concerns**  *Location: Independence Ballroom E, Independence Level*  This peer to peer discussion focuses on the art of entering into marketing service agreements, joint advertising and making sure you are staying within RESPA Section 8 guidelines. Bring your real life examples to the conference for actionable advice from compliance peers.  Speakers  **James M. Milano**, *Partner*, *Weiner Brodsky Kider PC*  **David K. Stein, Esq.**, *Partner*, *Taft Stettinius & Hollister LLP* |
| 5:00 PM - 6:00 PM | **LITIGATION FORUM TRACK: Key State Cases and Important Fair Lending Cases**  *Location: Independence Ballroom A, Independence Level*  This session discusses the latest cases in key states that could impact how other states proceed, followed by Fair Lending cases.  Speakers  **Charlie Cooper**, *Counsel*, *Weiner Brodsky Kider PC*  **Olivia Kelman**, *Partner*, *K&L Gates, LLP* |
| 5:00 PM - 6:00 PM | **MORTGAGE ESSENTIALS TRACK: Loan Administration**  *Location: Independence Ballroom I, Independence Level*  This discussion focuses on how regulatory compliance drives the lender’s servicing process, portfolio valuation, operations, and overall administration of mortgage loans once they are closed.  Speakers  **Pat Burns Taylor**, *Principal*, *New Directions Consulting Services*  **Frank P. Donnelly, CMB, AMP**, *Mortgage Branch Manager*, *Truist*  **Michael O'Connor**, *EVP, General Counsel, Legal Department*, *LoanCare*  **Colgate Selden**, *Managing Director & Head of Regulation and Compliance*, *Promontory MortgagePath LLC* |
| 6:00 PM - 7:00 PM | **Opening Reception in the Exhibit Area: Monument Mingle**  *Location: Independence Foyer, Independence Level* |

Monday, September 19, 2022

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| 7:00 AM - 6:00 PM | **Registration**  *Location: Independence Foyer, Independence Level* |
| 7:30 AM - 8:00 AM | **Continental Breakfast in the Exhibit Area**  *Location: Independence Foyer, Independence Level* |
| 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 and key developments to come. Following his remarks, hear directly from key regulators on agency priorities.  Speakers  **Bob Broeksmit, CMB**, *President & Chief Executive Officer*, *Mortgage Bankers Association*  **Maria A. Fernandez**, *Senior Associate Director*, *Federal Housing Finance Agency (FHFA)*  **Suzanne Garwood**, *Executive Director and Associate General Counsel*, *Chase*  **Mark McArdle**, *Assistant Director Of Mortgage Markets*, *Consumer Financial Protection Bureau (CFPB)*  **Terry E. Rouch**, *Assistant Director, Loan Policy and Valuation*, *U.S. Department of Veteran Affairs*  **Nathan A. Shultz**, *Senior Advisor, Office of Housing*, *U.S. Department of Housing and Urban Development* |
| 9:15 AM - 10:15 AM | **GENERAL SESSION: From Federal Prison to Winning Supreme Court Cases**  *Location: Independence Ballroom A, Independence Level*  Join us to hear the improbable and fascinating story of a young bank robber who became the greatest jailhouse lawyer in American history, then went on to earn a law degree and become an appellate lawyer. Shon Hopwood is a self-taught legal phenomenon who learned the law and helped fellow prisoners win sentence reductions, including two petitions that were granted review by the Supreme Court – all while behind bars. He is an accomplished author, Professor of Law at Georgetown University, and leading expert on federal courts and criminal procedure. His story of redemption and second chances has been featured in The New York Times, The Washington Post, The New Yorker, NPR, and 60 Minutes.  Speakers  **Bob Broeksmit, CMB**, *President & Chief Executive Officer*, *Mortgage Bankers Association*  **Shon Hopwood**, *Author, Georgetown University Law Professor, Criminal Justice Reform Advocate*, *Georgetown University Law Center* |
| 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: Deep Dive into Special Purpose Credit Programs**  *Location: Independence Ballroom A, Independence Level*  Special Purpose Credit Programs can be powerful tools to address the minority homeownership gap but must be designed thoughtfully. This comprehensive session will explore the importance of Special Purpose Credit Programs to strengthen communities, increase sustainable homeownership and grow the economy with tips on how to administer within the bounds of regulation.  Speakers  **Andrew Glass**, *Partner*, *K&L Gates, LLP*  **Catherine Henderson**, *Managing Director and Associate General Counsel*, *Chase*  **Elizabeth Kemp**, *Deputy General Counsel*, *Fannie Mae*  **Justin Wiseman**, *Associate Vice President and Managing Regulatory Counsel*, *Mortgage Bankers Association* |
| 11:30 AM - 12:45 PM | **Lunch with Featured Speaker: Benjamin Klubes**  *Location: Constitution Ballroom B, Constitution Level*  Join your colleagues from across the industry to enjoy lunch and remarks from our guest speaker on the current priorities at HUD relating to fair housing regulation and enforcement. Arrive promptly to secure your seat at this full-service luncheon.  Speakers  **Benjamin B. Klubes**, *Principal Deputy General Counsel*, *U.S. Department of Housing and Urban Development*  **Michelle L. Rogers**, *Partner*, *Cooley LLP* |
| 1:00 PM - 2:15 PM | **KEY UPDATES TRACK: CFPB Updates**  *Location: Independence Ballroom A, Independence Level*  The CFPB has been expanding its reach into new areas and making clear its priorities through enforcement actions, public statements, and other venues. This panel discusses how to understand these developments and what mortgage lenders should be focusing on going forward.  Speakers  **John Coleman**, *Partner*, *Buckley LLP*  **Michael Gordon**, *Partner*, *Ballard Spahr LLP*  **Mitch Kider**, *Chairman and Managing Partner*, *Weiner Brodsky Kider PC*  **Justin Wiseman**, *Associate Vice President and Managing Regulatory Counsel*, *Mortgage Bankers Association* |
| 1:00 PM - 2:15 PM | **PURCHASE MARKET COMPLIANCE CONSIDERATIONS TRACK: Key RESPA Section 8 Considerations in a Purchase Market**  *Location: Independence Ballroom E, Independence Level*  A comprehensive look at RESPA Section 8, the behaviors it specifically prohibits, and the practices that are required. Panelists will discuss how to stay on the right side of the rules and help your loan originators market and drive production.  Speakers  **Holly Spencer Bunting**, *Partner*, *Mayer Brown LLP*  **Mike Flynn**, *Attorney*, *Buchalter*  **Brian S. Levy**, *Of Counsel*, *Katten & Temple, LLP*  **Michael Sullivan, CMCP**, *Senior Vice President and General Counsel*, *Pulte Mortgage LLC* |
| 1:00 PM - 2:15 PM | **TRENDING ISSUES TRACK: Servicing Post-Pandemic – Key Compliance Considerations**  *Location: Independence Ballroom I, Independence Level*  Regulators have made it clear that they will be watching servicer performance. Join as a panel of experts discuss servicer requirements under Regulation X, impacts of state laws, and guidance managing change in order to navigate this evolving regulatory environment.  Speakers  **Krista Cooley**, *Partner*, *Mayer Brown LLP*  **Brendan Kelleher**, *Associate Director, Loan Administration*, *Mortgage Bankers Association*  **Jonathan Kolodziej, AMP, CMCP**, *Partner*, *Bradley LLP*  **Marissa Yaker, Esq.**, *Deputy General Counsel, Regulatory Affairs*, *Padgett Law Group* |
| 2:15 PM - 2:45 PM | **Refreshment Break in the Exhibit Area** |
| 2:45 PM - 4:00 PM | **KEY UPDATES TRACK: Major Litigation – What Compliance Professionals Need to Know**  *Location: Independence Ballroom A, Independence Level*  Join our discussion about major litigation developments affecting mortgage lending. Panelists will discuss impactful enforcement actions and significant court rulings, providing their thoughts on what these developments mean to compliance professionals.  Speakers  **Mallory J. Garner**, *Senior Managing Director and General Counsel*, *PennyMac Financial Services, Inc.*  **Thomas M. Hefferon**, *Partner*, *Goodwin*  **Brian Johnson**, *Partner*, *Alston & Bird, LLP*  **Michelle L. Rogers**, *Partner*, *Cooley LLP* |
| 2:45 PM - 4:00 PM | **PURCHASE MARKET COMPLIANCE CONSIDERATION TRACK: How to Do LO Comp Right—and be Competitive**  *Location: Independence Ballroom E, Independence Level*  With heightened competition by lenders to attract and retain productive loan originator talent, compliance with the Loan Originator Compensation (LO Comp) rule is a hot topic. Our panel of experts illustrate what is, and is not, permissible.  Speakers  **Richard J. Andreano, Jr., Esq., CMCP**, *Partner*, *Ballard Spahr LLP*  **R. Andrew Arculin**, *Blank Rome LLP*  **Jerra H. Ryan, CMCP**, *Senior Vice President, Compliance & QC*, *SWBC Mortgage*  **Loretta Salzano**, *President*, *Franzen and Salzano, PC* |
| 2:45 PM - 4:00 PM | **TRENDING ISSUES TRACK: The Future of Fees and FDCPA Developments**  *Location: Independence Ballroom I, Independence Level*  The issue of fees has become politically charged, with federal, state and court challenges changing the rules. This session will focus on the latest matters pertaining to the Fair Debt Collection Practices Act (FDCPA) and associated fees as well as how to stay on top of the new landscape.  Speakers  **Aaron Chastain, AMP**, *Partner*, *Bradley LLP*  **Laura LaRaia**, *Chief Legal Officer and Enterprise RIsk Officer*, *MLD Mortgage Inc. d/b/a The Money Store*  **Andrew K. Stutzman**, *Co-Chair, Financial Services Litigation*, *Stradley, Ronon, Stevens & Young, LLP*  **Nanci L. Weissgold**, *Co-Chair, Financial Services & Products Group and Co-Leader, Consumer Financial Services Team*, *Alston & Bird, LLP* |
| 4:00 PM - 4:15 PM | **Refreshment Break in the Exhibit Area**  *Location: Independence Foyer, Independence Level* |
| 4:15 PM - 5:30 PM | **KEY UPDATES TRACK: The Shifting Data Privacy and Data Protection Landscape**  *Location: Independence Ballroom A, Independence Level*  Join us to discuss the ever-present concerns around data protection and privacy. Businesses must stay one step ahead of changing regulations designed to ensure they are guarding against unauthorized access and can appropriately safeguard consumer privacy.  Speakers  **Gabriel Acosta**, *Regulatory Specialist*, *Mortgage Bankers Association*  **Amanda Lawrence**, *Partner*, *Buckley LLP*  **Kim Phan**, *Partner*, *Troutman Pepper*  **Sanford (Sandy) P. Shatz**, *Of Counsel*, *McGlinchey Stafford*  **David Shirk, CMCP**, *Managing Member*, *Shirk Law PLLC* |
| 4:15 PM - 5:30 PM | **PURCHASE MARKET COMPLIANCE CONSIDERATIONS TRACK: Alternative Loan Products**  *Location: Independence Ballroom E, Independence Level*  As we shift to a purchase market, lenders are exploring how to qualify more borrowers in a sustainable manner through alternative loan products and creative solutions. This panel will explore some of these products and the key compliance challenges to keep in mind.  Speakers  **Chava Brandriss**, *Partner*, *Davis Wright Tremaine, LLP*  **Caroline Cranz, AMP**, *Chief Compliance Officer*, *Colonial Savings, F.A.*  **Tobias P. Moon**, *Partner*, *Chapman and Cutler*  **Jonathan K. Moore**, *Blank Rome LLP* |
| 4:15 PM - 5:30 PM | **TRENDING ISSUES TRACK: An Update on Key Fair Lending Cases and the CRA and UDAAP Rules**  *Location: Independence Ballroom I, Independence Level*  Fair Lending remains a key administration priority and recent cases help shed some light on how the regulators view lender obligations. Expert counsel discuss these cases, the Bureau’s UDAAP guidance and the latest CRA rules.  Speakers  **Jonice Gray Tucker**, *Partner*, *Paul Hastings LLP*  **Richard B. Horn**, *Managing Partner*, *Garris Horn LLP*  **Tamara King**, *Vice President, Strategic Industry Engagement*, *Mortgage Bankers Association*  **Jeff P. Naimon**, *Partner*, *Buckley LLP* |
| 5:30 PM - 6:30 PM | **Networking Reception: Independence Party**  *Location: Grand Foyer, Declaration Level* |

Tuesday, September 20, 2022

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| 7:30 AM - 1:00 PM | **Registration**  *Location: Independence Foyer, Independence Level* |
| 7:30 AM - 8:45 AM | **Regulatory Compliance Committee Meeting (Open to MBA Members)**  *Location: Farragut Square, Independence Level*  If you are an MBA member, you are welcome to attend this small group breakfast meeting for further engagement on MBA’s policy work on behalf of its members. |
| 8:30 AM - 9:00 AM | **Continental Breakfast in the Exhibit Area**  *Location: Independence Foyer, Independence Level* |
| 8:30 AM - 10:15 AM | **Exhibit Area Open**  *Location: Independence Foyer, Independence Level* |
| 9:00 AM - 11:00 AM | **LEGAL ETHICS: Conflicts Between Lawyers and Clients – Key Issues**  *Location: Independence Ballroom E, Independence Level*  This interactive program uses hypotheticals to explore situations in which lawyers' interests might conflict with their clients' interests, including: the applicability of ethics rules to lawyers' nonâ€‘legal activities; doing business with clients; accepting gifts from clients; representing unpopular clients; lawyers' agreements to limit their practice in partnership agreements or in litigation settlements; limiting liability to clients; disclosing malpractice to clients; resolving disputes with clients; file ownership after representations end; duty to protect former clients.  Speaker  **Thomas E. Spahn**, *Counsel*, *McGuireWoods LLP* |
| 9:00 AM - 10:00 AM | **REGTECH TRACK: Surveying the Regulatory Landscape and Future of REGTECH**  *Location: Independence Ballroom A, Independence Level*  This session highlights a variety of challenges and how Reg Tech can help solve them and stay ahead of pending changes.  Speakers  **Amy Azorandia, CMB**, *Sr. Vice President, Mortgage Compliance/ Systems*, *Firstrust Bank*  **Tara Healy, CMB, CML**, *Chief Compliance Officer*, *Cherry Creek Mortgage Co., Inc.*  **Chris Hilliard**, *Chief Operating Officer and Founder*, *Winnow Solutions, LLC*  **Monika L. McCarthy**, *Managing Director & General Counsel*, *CrossCheck Compliance LLC* |
| 9:00 AM - 10:00 AM | **STATE OF THE STATES TRACK: State Licensing, Remote Work and NMLS Challenges**  *Location: Independence Ballroom I, Independence Level*  Join a panel to discuss how to handle state licensing challenges, changes to remote work guidance and working the NMLS.  Speakers  **Kobie Pruitt, AMP**, *Director, State Government Affairs*, *Mortgage Bankers Association*  **Haydn J. Richards, Jr.**, *Partner*, *Bradley LLP*  **Kathryn L. Ryan**, *Partner*, *Buckley LLP*  **Stacey L. Valerio, Esq.**, *Attorney*, *Ballard Spahr LLP* |
| 10:00 AM - 10:15 AM | **Refreshment Break in the Exhibit Area** |
| 10:15 AM - 11:15 AM | **REGTECH TRACK: Understanding Your Fair Lending and LEP Challenges – A Vendor Perspective**  *Location: Independence Ballroom A, Independence Level*  While consumers with Limited English Proficiency (LEP) represent a clear opportunity for business growth, lenders have challenges ensuring that legal and compliance requirements are met. Learn how technology solutions can help you stay on the right side of the fair lending rules.  Speakers  **Anurag Agarwal**, *President, RiskExec*, *Asurity*  **Lyubomira Buresch, CMB, AMP**, *Founder & CEO*, *Polygon Research, Inc.*  **Melissa Kozicki, CMCP**, *Director of Compliance*, *Mortgage Cadence, an Accenture Company*  **Joshua Weinberg, CMCP**, *President*, *Firstline Compliance, LLC* |
| 10:15 AM - 11:15 AM | **STATE OF THE STATES: Key State Trends for Compliance Professionals**  *Location: Independence Ballroom I, Independence Level*  Staying on top of state laws is vital to ensure compliant operations, and state law and enforcement trends can help predict future nationwide trends. Get an update on the latest issues and developments.  Speakers  **Gregory Blase**, *Partner*, *K&L Gates, LLP*  **Renee Hunter**, *General Counsel*, *Notarize*  **Melissa Koupal, CMCP**, *Managing Partner, Regulatory Affairs*, *loanDepot.com, LLC*  **John D. Socknat, Esq.**, *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 that will address legislation and litigation as well as regulatory requirements.  Speakers  **Troy W. Garris**, *Co-Managing Partner*, *Garris Horn LLP*  **Kate Goodman**, *Special Counsel*, *Cooley LLP*  **Michael Y. Kieval**, *Partner*, *Weiner Brodsky Kider PC*  **Michelle A. Mierzwa**, *Partner*, *Wright, Finlay & Zak, LLP*  **Trip X. Riley, III**, *Partner*, *Saul Ewing Arnstein & Lehr LLP*  **Jerra H. Ryan, CMCP**, *Senior Vice President, Compliance & QC*, *SWBC Mortgage*  **Loretta Salzano**, *President*, *Franzen and Salzano, PC*  **Leslie Sowers**, *Partner*, *Husch Blackwell LLP*  **Steven vonBerg**, *Counsel*, *Buckley LLP*  **Joshua Weinberg, CMCP**, *President*, *Firstline Compliance, LLC* |