**Independent Mortgage Bankers Conference**

**Monday, January 23, 2023**

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| **11:00 AM - 5:00 PM** | **Member Engagement Suite**  *Location: La Jolla*  Now more than ever, we want to ensure you are optimizing your MBA membership benefits and resources. Meet with us to maximize your company’s engagement, education, research and networking opportunities in the year ahead. Schedule a time by contacting Laura Hopkins, Vice President of Member Relations (Residential Members) at lhopkins@mba.org or 202-557-2757; or Brad Padratzik, Director of Associate Membership, bpadratzik@mba.org or 202-557-2920. |
| 1:00 PM - 6:00 PM | **Registration**  *Location: Southpointe Foyer* |
| 3:00 PM - 5:00 PM | **IMB Executive Council Meeting (Council Members Only)**  *Location: Cabana AB* |
| 3:30 PM - 5:30 PM | **Warehouse Lender Executive Roundtable (By Invitation)**  *Location: Cabana C* |
| 5:00 PM - 6:00 PM | **California Dreamin' Networking Reception**  *Location: Southpointe Foyer*  Reconnect with your IMB friends and make new ones while enjoying regional favorites, including California wine and beer, locally-sourced cheese and fruits, Asian Dim Sum and much more. |
| 5:00 PM - 6:00 PM | **CMB Meet & Greet**  *Location: Southpointe Foyer*  Whether you’re already a CMB or aspiring to be one, look for the special CMB sign at the California Dreamin’ Welcome Reception to socialize with other Certified Mortgage Bankers or learn more about this distinctive industry designation. |

Tuesday, January 24, 2023

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| 7:30 AM - 5:00 PM | **Registration**  *Location: Southpointe Foyer* |
| 8:00 AM - 4:00 PM | **Exhibits Area Open**  *Location: Southpointe Foyer* |
| 8:00 AM - 5:00 PM | **Member Engagement Suite**  *Location: La Jolla*  Now more than ever, we want to ensure you are optimizing your MBA membership benefits and resources. Meet with us to maximize your company’s engagement, education, research and networking opportunities in the year ahead. Schedule a time by contacting Laura Hopkins, Vice President of Member Relations (Residential Members) at lhopkins@mba.org or 202-557-2757; or Brad Padratzik, Director of Associate Membership, bpadratzik@mba.org or 202-557-2920. |
| 8:00 AM - 8:30 AM | **Power Up Breakfast**  *Location: Southpointe Foyer*  Meet a friend for breakfast to fuel your day. Choose from an array of casual breakfast favorites including hot California Brioche breakfast sandwiches, yogurt parfaits, bagels, fruits, pastries, and of course, plenty of coffee.. |
| 8:30 AM - 9:45 AM | **Opening General Session: Intentional Leadership**  *Location: Southpointe Ballroom East/West*  Carla Harris has had an extraordinary career in financial services across many sectors. She has executed large IPOs, has been named to U.S. Bankers Top 25 Most Powerful Women in Finance and Fortune list of “The 50 Most Powerful Black Executives in Corporate America,” and has served as Morgan Stanley’s Vice Chair (in addition to singing at a sold-out Carnegie Hall and writing two books!). In this session, she shares her proven strategies for becoming an impactful leader in today’s environment, where being a “producer” or holding a particular title is no longer enough. Hear her experience motivating and inspiring others to perform beyond their own expectations. This session opens with welcome remarks from MBA leadership.  Speakers  **Robert D. Broeksmit, CMB**, *President & Chief Executive Officer*, *Mortgage Bankers Association*  **Laura Escobar**, *2023 MBA Vice Chair; President*, *Lennar Mortgage*  **Carla Harris**, *Vice Chairman, Managing Director and Senior Client Advisor*, *Morgan Stanley*  **Mark A. Jones**, *2023 MBA Chairman-Elect; Chief Executive Officer & Co-Founder*, *Amerifirst Home Mortgage* |
| 9:45 AM - 10:15 AM | **Refreshment Break**  *Location: Southpointe Foyer*  Get an extra caffeine kick to get you ready for the session ahead. Choose from coffee, tea and soft drinks. |
| 10:15 AM - 11:30 AM | **General Session: Outlook on the Mortgage Market for IMBs**  *Location: Southpointe Ballroom East/West*  MBA’s experts present the latest forecast on the various forces impacting our industry and independent mortgage bankers in particular, to prepare you for the uncertainty ahead. Hear the current outlook on economic growth, inflation, consumer spending, employment, monetary policy, and other pertinent topics impacting you and today’s markets. The presentation also includes a discussion of current industry benchmarking data  Speakers  **Mike Fratantoni, PhD**, *Chief Economist and Senior Vice President of Research and Industry Technology*, *Mortgage Bankers Association*  **Owen V. Lee, Jr.**, *Chief Executive Officer*, *Success Mortgage Partners, Inc.*  **Eddy Perez, Jr., CMB**, *President & CEO*, *EPM*  **Marina Walsh, CMB**, *Vice President, Industry Analysis*, *Mortgage Bankers Association* |
| 11:45 AM - 12:15 PM | **General Session: CEO Q&A on the Market Outlook**  *Location: Southpointe Ballroom East/West*  Following MBA’s Market Outlook, join a discussion with industry CEOs for their reactions to market data and insight on their approach to leading in an uncertain market.  Speakers  **Mike Fratantoni, PhD**, *Chief Economist and Senior Vice President of Research and Industry Technology*, *Mortgage Bankers Association*  **John M. Hedlund**, *Chief Operating Officer and Managing Director*, *AmeriHome Mortgage, a Western Alliance Bank Company*  **Stanley C. Middleman**, *Chief Executive Officer*, *Freedom Mortgage Corporation*  **Chrissi Rhea**, *Co-Founder and President*, *Mortgage Investors Group* |
| 12:15 PM - 1:30 PM | **Networking Lunch on the Lawn**  *Location: Southpointe Lawn*  Today’s lunch is inspired by the Barrio Logan arts district of San Diego and Baja’s influence on local cuisine. Plan to meet with industry colleagues for meaningful conversation and delicious fare on the expansive and picturesque Southpointe Lawn. Bring your sunglasses! |
| 1:30 PM - 2:30 PM | **Breakout Session: Strategies for Servicing for 2023**  *Location: Southpointe Ballroom E-H*  The mortgage origination environment has changed dramatically toward higher rates and a purchase dominated market. For 2023, what are the best strategies for servicing? Is it the time to retain, sell or hold steady with your current servicing strategy. Join a discussion with experts on their servicing strategies for 2023 and beyond.  Speakers  **Mark A. Jones**, *2023 MBA Chairman-Elect; Chief Executive Officer & Co-Founder*, *Amerifirst Home Mortgage*  **Chris King**, *SVP, Business Development*, *Mr. Cooper*  **Philip Rasori**, *Chief Operating Officer*, *Mortgage Capital Trading, Inc.*  **Michelle Richardson, AMP**, *SVP, Chief Financial Officer*, *Plaza Home Mortgage, Inc.*  **Seth D. Sprague, CMB**, *Director, Consulting Services*, *Richey May* |
| 1:30 PM - 2:30 PM | **Breakout: M&A: Keep Your Options Open**  *Location: Southpointe Ballroom East/West*  Whether you are a prospective buyer or seller, attend this session to hear the latest trends. Gain advice on how to keep your company valuable in a down market.  Speakers  **David Hrobon**, *Principal*, *STRATMOR Group*  **Bill Lowman**, *CEO*, *American Pacific Mortgage Corporation*  **Brett Ludden**, *Managing Director*, *Sterling Point Advisors* |
| 2:30 PM - 2:45 PM | **Sweet Spot Refreshment Break**  *Location: Southpointe Foyer*  Refuel for the afternoon with tasty sweets, fruit and refreshing beverages. |
| 2:45 PM - 3:45 PM | **Breakout Session: Make Every Dollar Count**  *Location: Southpointe Ballroom East/West*  IMB costs to originate are at an all-time high and margins are tight. Lenders are tempted to focus on slashing costs. But Some IMBs have discovered that a strategic focus on the productivity of your total spend yields better results. Learn a methodology for ensuring each dollar you spend is productive by measuring the contribution of each team member, process and product. Learn how to be profitable in virtually all business conditions.  Speakers  **James M. Deitch, CMB, CPA**, *Co-Founder and Chief Executive Officer*, *Teraverde Financial*  **David Fitzell**, *Senior Vice President, Residential Lending*, *Meridian Bank*  **Michael D. McAuley**, *Principal*, *Garrett, McAuley & Co.*  **Christy Soukhamneut, CMB**, *SVP, Mortgage Finance*, *Texas Capital Bank* |
| 2:45 PM - 3:45 PM | **Breakout Session: Tough Times, Tough Conversations**  *Location: Southpointe Ballroom E-H*  Market fluctuation and changes to capital and liquidity requirements can necessitate difficult conversations between IMBs and warehouse lenders, GSEs, Ginne Mae and vendors. Gain guidance on how to approach those discussions and work with your partners.  Speakers  **Gregory A. Keith**, *Senior Vice President and Chief Risk Officer*, *Ginnie Mae*  **Keith Kemph**, *President & CEO*, *BlackFin Group*  **Owen V. Lee, Jr.**, *Chief Executive Officer*, *Success Mortgage Partners, Inc.*  **Von L. Ringger**, *SVP*, *Comerica Bank* |
| 4:00 PM - 5:15 PM | **IMBs Unplugged - Happy Hour Head Start (IMBs Only - Closed to Media)**  *Location: Cabana Ballroom*  Meet face-to-face with your peers from MBA’s monthly virtual meeting of the IMB Network. This forum provides an opportunity to dig deep into business concerns, specifically from the IMB perspective. Enjoy a beverage and join small peer groups to discuss critical issues affecting your business. Share your experience and learn from peers in an informative and relaxed setting. Badge noting IMB member status required for entrance.  Speakers  **Laura Brandao**, *Chief Growth Officer/Partner*, *EPM*  **Joseph Panebianco, CMB, CFA**, *Founder and Chief Executive Officer*, *AnnieMac Home Mortgage* |
| 5:30 PM - 7:00 PM | **MBA Advocacy Reception (Open to MAA members; sign up at the door)**  *Location: Bluewater Boathouse Seafood Grill, 1701 Strand Way, Coronado, CA 92118* |

Wednesday, January 25, 2023

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| 6:30 AM - 7:30 AM | **MBA's Sunrise 5K Run/Walk**  *Location: Windsor Lawn*  Join MBA Runs for a fun and laid-back run/walk around beautiful Coronado Island! Beginning and ending at Hotel del Coronado, the three-mile route will feature gorgeous bay and ocean views. All levels from runners to walkers are welcome to attend this sunrise event. Go at your own pace and enjoy all that this fitness paradise has to offer. You won’t want to miss it! Please note: Participants will need to complete a release form in advance. |
| 8:00 AM - 5:00 PM | **Member Engagement Suite**  *Location: La Jolla*  Now more than ever, we want to ensure you are optimizing your MBA membership benefits and resources. Meet with us to maximize your company’s engagement, education, research and networking opportunities in the year ahead. Schedule a time by contacting Laura Hopkins, Vice President of Member Relations (Residential Members) at lhopkins@mba.org or 202-557-2757; or Brad Padratzik, Director of Associate Membership, bpadratzik@mba.org or 202-557-2920. |
| 8:00 AM - 5:00 PM | **Registration**  *Location: Southpointe Foyer* |
| 8:30 AM - 4:00 PM | **Exhibits Area Open**  *Location: Southpointe Foyer* |
| 8:30 AM - 9:00 AM | **Smart Start Breakfast**  *Location: Southpointe Foyer*  Start your morning strong. Try today’s Royal Croissant breakfast sandwich with ham and egg or choose from a variety of yogurts, fruits, pastries and bagels to round out your plate. |
| 9:00 AM - 10:15 AM | **General Session: Winning with Purpose**  *Location: Southpointe Ballroom East/West*  Casey Crawford is the co-founder and CEO of Movement Mortgage. He leads his company, entrepreneurial endeavors and the Movement Foundation with the belief that a business should be judged not by what it extracts from a community, but rather, by how much it gives. Learn how this former Super Bowl champion applies winning strategies across his leading mortgage company and beyond, and how he motivates his team in a down market.  Speakers  **Casey Crawford**, *Nonprofit Leader; Former Super Bowl Champion; Co-Founder and CEO*, *Movement Mortgage, LLC*  **Laura Escobar**, *2023 MBA Vice Chair; President*, *Lennar Mortgage* |
| 10:15 AM - 10:30 AM | **Food for Thought Refreshment Break**  *Location: Southpointe Foyer*  Fuel your brain mid-morning with healthy trail mix and refreshing beverages to keep you going strong through the next General Session. |
| 10:30 AM - 11:45 AM | **General Session: Tech Showcase for Making Smart "Need vs. Want" Fintech Decisions**  *Location: Southpointe Ballroom East/West*  Today's market requires tough "need vs. want" tech stack analysis, and this can't-miss session features six rapid-fire fintech demos to help you make smart decisions that will serve you now and as the market normalizes. See how big players are integrating multiple services, and how newer and specialty players give you critical data to tighten ops, budgets, marketing, and compliance strategies. Hosted by The Basis Point's Julian Hebron, a top industry fintech analyst who provides expert commentary on the needs of IMBs right now in this market moment.â€¯ Demos by:1) Halcyon - Smarter Loan Approvals With Direct IRS Data;2) Polygon Research - Instant Market, Competitor, Housing Trend Data;3) SimpleNexus - Seamless Homeownership Platform For Lenders & Consumers;4) Total Expert - Find & Convert Purchase Customers Faster In 2023;5) Teraverde/CWDL - Optimize Financials, Profitability, Team Performance;6) ICE Mortgage Technology - Single-Solution App-To-Close For Lenders;  Speakers  **Lori A. Brewer**, *CTO*, *SimpleNexus*  **Lyubomira Val Buresch, CMB, AMP, CMCP**, *Founder & CEO*, *Polygon Research, Inc.*  **James M. Deitch, CMB, CPA**, *Co-Founder and Chief Executive Officer*, *Teraverde Financial*  **Kirk Donaldson, II**, *Chairman & CEO*, *Halcyon*  **Julian D. Hebron**, *Founder & CEO*, *The Basis Point*  **Karen Kreutziger**, *Chief Executive Officer*, *Flat Branch Mortgage, Inc.*  **Eric Kujala**, *VP, Product Marketing*, *ICE Mortgage Technology*  **Greg Oliven**, *Chief Technology Officer*, *Polygon Research, Inc.*  **Kevin Welch**, *Senior Solutions Engineer*, *ICE Mortgage Technology*  **Joe Welu**, *Founder & CEO*, *Total Expert*  **Mark Wilson**, *Managing Partner*, *CWDL* |
| 12:00 PM - 1:30 PM | **mPower Lunch: A Conversation with Nina Tassler: What I Told My Daughter**  *Location: Cabana Ballroom*  Enjoy lunch and networking with a powerful community along with an inspiring speaker, hosted by mPower Founder Marcia Davies. Special guest Nina Tassler will discuss her inspiration for the book, What I Told My Daughter, as well as her climb to the top of the male-dominated network entertainment television industry. A successful and pioneering businesswoman, Tassler’s book contains a collection of essays and reflections from luminaries such as Madeleine Albright, Mia Hamm, Ruth Bader Ginsburg, and Whoopi Goldberg, to name a few. Get ready to be inspired, be informed, and be mPowered!  Speakers  **Marcia M. Davies**, *mPower Founder; Chief Operating Officer*, *Mortgage Bankers Association*  **Nina Tassler**, *Advisor and Former Chairman, CBS Entertainment; Managing Partner of PatMa Productions* |
| 12:00 PM - 1:30 PM | **Networking Lunch on the Lawn**  *Location: Southpointe Lawn*  Those attendees not attending mPower are invited to enjoy an Italian lunch buffet on the Southpointe Lawn, reminiscent of the trendy Little Italy neighborhood of San Diego. Choose from seared petite filet, eggplant caponata, baked ziti and other favorites, including cannoli and tiramisu to finish it off. |
| 1:30 PM - 2:20 PM | **Breakout Session: Staying Compliant and Competitive**  *Location: Southpointe Ballroom East/West*  You want creative marketing solutions to gain a competitive edge and be profitable, but you need to remain competitive. Get advice on how to comply with RESPA Section 8 and the Loan Originator Compensation Rule while using tools like marketing service agreements, desk rental agreements, joint advertising, competitive compensation and more.  Speakers  **Troy W. Garris**, *Co-Managing Partner*, *Garris Horn LLP*  **Mitch Kider**, *Chairman and Managing Partner*, *Weiner Brodsky Kider PC*  **Justin Wiseman**, *Vice President, Managing Regulatory Counsel*, *Mortgage Bankers Association* |
| 1:30 PM - 2:20 PM | **Breakout Session: Tech Talk (Peer-to-Peer Learning Opportunity)**  *Location: Southpointe Ballroom E-H*  Are you seeing the ROI you want on your tech spend? Join other IMBs to discuss this and what to do about it, including how to increase tech adoption by your team and how to stop paying for tech that’s not being used.  Speakers  **Brett Brumley**, *CEO*, *Lender Toolkit, LLC*  **Keri Rogers**, *Senior Vice President, Strategic Planning*, *Lennar Mortgage* |
| 2:20 PM - 2:30 PM | **Sweet and Savory Refreshment Break**  *Location: Southpointe Foyer*  Fuel your afternoon with a variety of sweet treats and savory snacks. |
| 2:30 PM - 3:20 PM | **Breakout Session: Generating New Business (Peer-to-Peer Learning)**  *Location: Southpointe Ballroom E-H*  How are you reaching out to new customers? In this peer-to-peer learning session, hear successful approaches other IMBs are using to build a strong pipeline. See sample winning strategies for lead generation, market outreach, conversion and retention, and share your own input.  Speakers  **Garth Graham**, *Senior Partner*, *STRATMOR Group*  **Kevin Peranio**, *Chief Lending Officer*, *Paramount Residential Mortgage Group*  **Gregory Sher**, *Chief Business Development Officer*, *NFM Lending* |
| 2:30 PM - 3:20 PM | **Breakout: Optimizing Your Loan Quality**  *Location: Southpointe Ballroom East/West*  Get insight from the GSEs on the top five reasons for repurchase requests and solutions to mitigate your risk.  Speakers  **Ronald Feigles**, *Vice President, Single Family Quality Control and Fraud*, *Freddie Mac*  **Duane Gilkison**, *Senior Director, Credit Risk Management*, *Fannie Mae*  **Pete Mills**, *SVP, Residential Policy and Strategic Industry Engagement*, *Mortgage Bankers Association* |
| 3:30 PM - 4:20 PM | **Breakout Session: Fortifying Your Financials**  *Location: Southpointe Ballroom East/West*  Learn recommended strategies to build a strong capital and liquidity position to withstand all markets.  Speakers  **Michael Chen-Young**, *President & Co-Founder*, *AlignIQ, LLC*  **Charles Clark, Jr.**, *SVP, Executive Director*, *TIAA BANK*  **Michael Fontaine, CMB**, *Co-President and Chief Operating Officer*, *Plaza Home Mortgage, Inc.*  **Terry L. Schmidt, CMB**, *President*, *Guild Mortgage Company* |
| 3:30 PM - 4:20 PM | **Breakout: Uncovering Hidden Revenue Streams (Peer-to-Peer Learning)**  *Location: Southpointe Ballroom E-H*  When business is challenging, leaders make the most of what’s available. Discover new revenue potential when you gain insight on programs and products available to you now that you may be underutilizing.  Speakers  **Lesley Alli**, *Chief Investor & Industry Relations Officer*, *Homepoint*  **David Battany**, *Executive Vice President, Capital Markets*, *Guild Mortgage Company*  **Trish Cousins**, *Finance and Loan Analyst, Lender and Partner Activities*, *USDA Rural Development*  **Nick Pabarcus, CMB, AMP**, *EVP, Strategic Initiatives*, *loanDepot.com, LLC* |
| 6:00 PM - 8:00 PM | **Vintage Beach Party**  *Location: North Beach*  Hotel Del’s expansive back yard, with its white sand and rhythmic surf, is the perfect setting for a beach party. The locally-inspired menu includes fresh seafood, locally-inspired tacos, and a make-your-own sundae bar. Join your colleagues for cocktails and gourmet fare in the ocean breeze with moonlit Pacific Ocean as a backdrop. |

Thursday, January 26, 2023

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| 8:00 AM - 10:00 AM | **Registration**  *Location: Southpointe Foyer* |
| 8:30 AM - 10:00 AM | **Breakfast and Brainstorming**  *Location: Southpointe Ballroom E*  Join us for a relaxed full breakfast before you leave town. Fuel your thinking with a hot breakfast buffet while you exchange final thoughts with your peers, then participate in a facilitated open forum. Raise issues and questions from the week and learn more about what MBA’s working on in Washington.  Speakers  **Bill Killmer**, *SVP, Legislative and Political Affairs*, *Mortgage Bankers Association*  **Pete Mills**, *SVP, Residential Policy and Strategic Industry Engagement*, *Mortgage Bankers Association* |