

Annual Convention and Expo

Saturday, October 18, 2025

8:00 AM - 6:00 PM

SEPARATE MEETING: mPowering You Summit (Separate Registration Required)

Location: Cobalt Ballroom, Level 4

Join us for mPowering You, MBA's Summit for Women in Real Estate Finance, taking place October 18 at the Fontainebleau Las Vegas, where everyone has a seat at our table. When you attend, you're not just betting on yourself—you're betting on all of us. Experience the high-energy, high-impact event for women who are ready to raise the stakes in business, leadership, and life. Learn more and view the schedule and speakers at mba.org/mpoweringyou.

1:00 PM - 5:00 PM

Registration & Badge Pick-up

Location: Cobalt Foyer, Level 4

Pick up your materials and badge for full access to all the convention activities. Have convention questions or need help with the MBA Events app? Ask us!

3:30 PM - 7:30 PM

CMB Society Amazing Race and Reception (Separate Registration Required)

Location: Lazuli 2, Level 6

The Certified Mortgage Banker (CMB) Society is excited to bring back the popular Amazing Race as a kick-off to MBA's Annual Convention. This event is exclusive to members of the CMB Society. The \$35 registration fee and sponsorship donations help cover the cost of the Amazing Race and reception at the famous Fountainbleau Las Vegas. Looking forward to seeing you there! Register at: <https://www.mba.org/conferences-and-education/event/2025/10/18/default-calendar/certified-mortgage-banker-amazing-race-and-reception-2025-81000> Contact Teresa Ferman at tferman@mba.org for questions.

Sunday, October 19, 2025

7:30 AM - 7:30 PM

Registration & Badge Pick-up

Location: Cobalt Foyer, Level 4

Pick up your materials and badge for full access to all the convention activities.

9:00 AM - 6:00 PM

Headshot Cafe

Location: Cobalt Foyer, Level 4

Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee. Sponsored by Chase.

9:00 AM - 6:00 PM

LinkedIn Profile Consultations

Location: Cobalt Foyer, Level 4

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Book your appointment in advance: <https://calendly.com/dwcs/mba-annual25>. Sponsored by Stewart Lender Services.

9:30 AM - 11:00 AM

State and Local Association Leadership Exchange

Location: Azure 7, Level 4

This session is designed as a conversation among state and local real estate finance industry association representatives - professional staff or volunteers - attending the Annual Convention to talk about their operational and administrative needs with MBA staff and each other.

11:00 AM - 1:00 PM

CMB Society Meeting and Luncheon (Society Members Only)

Location: Lazuli 2, Level 6

11:00 AM - 3:30 PM

Residential Future Leaders Program: Final Presentations (Open to MBA Members; Closed to Media)

Location: Azure 9, Level 4

The Residential Future Leaders Class of 2025 attends their final session of the program to deliver their final personations in front a panel of judges.

12:00 PM - 5:00 PM

Member Engagement Suite

Location: Indigo 1, Level 6

Join us in our member engagement suite, where you can meet our knowledgeable MBA team and be entered to win a themed gift basket to take home. We are excited to connect with you to provide personalized insights that can enrich your convention experience. Whether you're seeking industry insights, networking opportunities, or professional growth, our team is here to provide you with valuable information and answer any questions. Don't miss out on this chance to learn more about how to maximize membership and the Annual Convention.

12:00 PM - 1:30 PM

Opens Doors Foundation Board of Directors Meeting (Committee Members Only)

Location: Azure 7, Level 4

1:00 PM - 2:30 PM

Affordable Homeownership Advisory Council Meeting (Committee Members Only)

Location: Azure 3, Level 4

1:00 PM - 2:30 PM

Secondary and Capital Markets Committee Meeting (Open to MBA Members; Closed to Media)

Location: Azure 6, Level 4

1:00 PM - 2:30 PM

State Legislative & Regulatory Committee Meeting (Open to MBA Members; Closed to Media)

Location: Cobalt 1, Level 4

2:00 PM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Lazuli 1, Level 6

2:30 PM - 4:00 PM

Legal Issues and Regulatory Compliance Committee Meeting (Open to MBA Members; Closed to Media)

Location: Capri 8, Level 4

The Legal Issues and Regulatory Compliance Committee is the key member group that identifies, studies, and evaluates legal, regulatory, and quality assurance issues and trends related to the residential mortgage lending industry. Your voice is critical to MBA's efforts. LIRC members attending the Legal Issues Conference are encouraged to participate to help guide MBA's policy and advocacy priorities.

2:30 PM - 4:00 PM

Residential Loan Production Committee Meeting (Committee Members Only)

Location: Azure 1, Level 4

4:00 PM - 5:00 PM

SPECIAL SESSION: Market Outlook

Location: Cobalt Ballroom, Level 4

Don't miss our latest forecast on the various forces impacting our industry. MBA's Chief Economist and his team provide perspective on the state of the economy, mortgage and housing markets, and company performance, and shed light on what we can expect for 2026 and beyond. Sponsored by ServiceLink.

Speakers

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

John Hedlund, *2026 MBA Vice Chairman; Vice Chairman, ICE Mortgage Technology*

Dave Howard, *Executive Vice President of Sales for Origination, ServiceLink*

Joel Kan, *Vice President, Deputy Chief Economist, Mortgage Bankers Association*

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

5:00 PM - 6:00 PM

GENERAL SESSION: MBA Opening Ceremony: Installation of 2026 Officers, CMB & Future Leaders Graduations & Awards

Location: Cobalt Ballroom, Level 4

The Opening Ceremony honors leadership in the industry with the installation of MBA's 2026 officers, the graduation ceremony for this year's Certified Mortgage Banker (CMB) and Future Leaders classes, and several prestigious awards in recognition of industry leadership.

Speakers

Christine Chandler, *2026 MBA Chair; Executive Vice President, Chief Credit Officer & Chief Operating Officer, M&T Realty Capital Corporation*

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

John Hedlund, *2026 MBA Vice Chairman; Vice Chairman, ICE Mortgage Technology*

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Owen Lee, *2026 MBA Chair-Elect; Chief Executive Officer, Success Mortgage Partners, Inc.*

6:00 PM - 7:30 PM

MBA Membership's Content Corner

Location: THE HUB EXPO, MBA Booth #419

Ready to shine on social? The MBA Membership team has created your go-to hub for capturing and sharing your MBA Annual25 experience. Kick things off with the MBA Member Type personality quiz, then record

a short video showcasing how your type connects to you and your business—we'll take care of the filming and feature your story on LinkedIn to help boost your visibility. Plus, don't miss the photo booth, where you can snap photos or create fun gifs to bring your MBA Annual25 story to life. This opportunity is open to all MBA members so make sure to join in! • Let us know you'll be there by filling out the following form!
<https://mbaforms.mba.org/ContentCorner>

6:00 PM - 7:00 PM

MBA's Research & Economics Meet-and-Greet

Location: THE HUB EXPO, MBA Booth #419

Following the Market Outlook session, stop by the MBA Booth to connect with Joel Kan and Marina Walsh, who will be on hand to answer your questions and offer additional insights into their research. While you're there, pick up your digital copy of the Market Outlook presentation—perfect for quick, convenient access to the data and analysis that matter most to you.

Speakers

Joel Kan, *Vice President, Deputy Chief Economist, Mortgage Bankers Association*

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

6:00 PM - 7:30 PM

The Hot Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Because work doesn't stop while you're in Las Vegas, we're making Wi-Fi available in THE HUB EXPO. Reconnect and re-engage when you visit THE HOT SPOT sponsored by ICE Mortgage Technology.

6:00 PM - 7:30 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Royal Ballroom, Level 6

Meet with dozens of industry-leading exhibitors, grab coffee or a cold beverage from our Coffee Spot and Refreshment Spot, stay connected with free WiFi at the Hot Spot, and enjoy lunch, snacks, and plenty of open seating for casual networking. Download the MBA Events App and scan at participating booths to join THE HUB Crawl! Find out more in the APP or at the MBA Booth. Plus, stop by the MBA Booth to pick up your official convention t-shirt and gain valuable insights from dynamic programming on the HUB Stage and in dedicated Breakout Sessions. THE HUB EXPO is the heartbeat of MBA's Annual Convention! See the Exhibitors page of this website for more details or to be part of THE HUB EXPO.

6:00 PM - 7:30 PM

Welcome Party: Iconic Vegas

Location: THE HUB EXPO, Royal Ballroom, Level 6

Join us for a Vegas experience right in THE HUB EXPO. Sponsored by nCino.

Monday, October 20, 2025

7:00 AM - 5:00 PM

Registration & Badge Pick-up

Location: Cobalt Foyer, Level 4

Pick up your materials and badge for full access to all the convention activities. Have convention questions or need help with the MBA Events app? Ask us!

7:30 AM - 8:30 AM

Continental Breakfast

Location: Cobalt Foyer, Level 4

Start your day with a variety of breakfast favorites before getting your seat at the Main Stage. Sponsored by PHH.

8:00 AM - 5:00 PM

Headshot Cafe

Location: Cobalt Foyer, Level 4

Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee. Sponsored by Chase.

8:00 AM - 5:00 PM

LinkedIn Profile Consultations

Location: Cobalt Foyer, Level 4

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Book your appointment in advance: <https://calendly.com/dwcs/mba-annual25>. Sponsored by Stewart Lender Services.

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Indigo 1, Level 6

Join us in our member engagement suite, where you can meet our knowledgeable MBA team and be entered to win a themed gift basket to take home. We are excited to connect with you to provide personalized insights that can enrich your convention experience. Whether you're seeking industry insights, networking opportunities, or professional growth, our team is here to provide you with valuable information and answer any questions. Don't miss out on this chance to learn more about how to maximize membership and the

Annual Convention.

8:00 AM - 10:00 AM

OPENING GENERAL SESSION: Economic Point-Counterpoint

Location: Cobalt Ballroom, Level 4

Gain perspective on today's economy from experts on financial markets and monetary policy. The session begins with opening remarks on the state of the industry from MBA leaders and the awarding of the Lowrie-Woodward Distinguished Service Award. Sponsored by Freedom Mortgage Corporation.

Speakers

Robert D. Broeksmit, CMB, *President & Chief Executive Officer, Mortgage Bankers Association*

Christine Chandler, *2026 MBA Chair, Executive Vice President, Chief Credit Officer & Chief Operating Officer, M&T Realty Capital Corporation*

Gary Cohn, *Vice Chairman, IBM; Director, White House National Economic Council (2017-2018); President & COO, Goldman Sachs (2006-2016)*

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

Greg Middleman, *Managing Director and Corporate Executive, Freedom Mortgage Corporation*

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Lazuli 1, Level 6

10:00 AM - 5:00 PM

AI LAB

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by the AI Lab for hands-on experience using practical applications of artificial intelligence tools for the mortgage industry. No technical background needed. Choose from exercises tailored to originators, servicers, compliance managers, marketers, and leaders. Sign up at <https://bit.ly/3J2pQ60>

10:00 AM - 5:00 PM

Annual25 Book Shop

Location: THE HUB EXPO, Royal Ballroom, Level 6

Choose from a curated collection of books by our featured speakers and industry authors or pick up a souvenir to take home.

10:00 AM - 11:00 AM

Office Hours with MBA's Advocacy Team

Location: THE HUB EXPO, MBA Booth #419

Interested in advocating for your industry? Visit the MBA Booth to meet with members of MBA's advocacy team and learn how you can support the issues that matter to you. While you're there, join the Mortgage Action Alliance, MBA's voluntary, non-partisan, and free nationwide grassroots lobbying network for real estate finance industry professionals.

Speakers

Jamey Lynch, AMP, *Vice President of Political Affairs, Mortgage Bankers Association*

Erin Reilly, *Associate Director, Political Affairs, Mortgage Bankers Association*

10:00 AM - 4:00 PM

The Coffee Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Complimentary coffee, tea, and specialty drinks are available ALL DAY for attendees in THE HUB EXPO. Sponsored by Dark Matter Technologies.

10:00 AM - 5:00 PM

The Hot Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Because work doesn't stop while you're in Las Vegas, we're making Wi-Fi available in THE HUB EXPO. Reconnect and re-engage when you visit THE HOT SPOT. Sponsored by ICE Mortgage Technology.

10:00 AM - 5:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Royal Ballroom, Level 6

Meet with dozens of industry-leading exhibitors, grab coffee or a cold beverage from our Coffee Spot and Refreshment Spot, stay connected with free WiFi at the Hot Spot, and enjoy lunch, snacks, and plenty of open seating for casual networking. Download the MBA Events App and scan at participating booths to join THE HUB Crawl! Find out more in the APP or at the MBA Booth. Plus, stop by the MBA Booth to pick up your official convention t-shirt and gain valuable insights from dynamic programming on the HUB Stage and in dedicated Breakout Sessions. THE HUB EXPO is the heartbeat of MBA's Annual Convention! See the Exhibitors page of this website for more details or to be part of THE HUB EXPO.

10:00 AM - 4:00 PM

The Refreshment Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Complimentary cold beverages are available ALL DAY for attendees in THE HUB EXPO. Options include lemonade, iced tea, assorted soft drinks, and more. Sponsored by Bank of America.

10:00 AM - 10:30 AM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by for a snack to fuel your morning. Sponsored by Blend.

10:15 AM - 11:15 AM

AI Lab: Learn to AI Upskill Yourself

Location: THE HUB EXPO, Royal Ballroom, Level 6

Are you just starting your AI journey? This session is designed for mortgage professionals who want to build confidence with AI but don't have a technical background. Whether you're a loan officer, compliance manager, marketer, or operations leader, you'll learn practical, hands-on ways to get ahead of AI disruption. Walk away with a clear, simple roadmap to develop your personal AI skills and start applying them in everyday work. BYOD: You are encouraged to bring your own device for hand-on learning. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

10:15 AM - 11:00 AM

Q&A on the Economy on THE HUB STAGE

Location: THE HUB EXPO, Royal Ballroom, Level 6

Continue the conversation from the Opening General Session in this extended Q&A with influential voices in economic policy.

Speakers

Gary Cohn, *Vice Chairman, IBM; Director, White House National Economic Council (2017-2018); President & COO, Goldman Sachs (2006-2016)*

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

10:30 AM - 12:00 PM

GENERAL SESSION: From the Front Page to the Main Stage

Location: Cobalt Ballroom, Level 4

Two of the hottest topics making headlines in the industry are the future of Fannie Mae and Freddie Mac and changes in credit reporting. Come to the main stage to hear these issues discussed from the bank, IMB, and investor perspectives. While the changes to come at the GSEs are not yet clear, the panelists discuss the importance of recapitalization, release or reform being conducted carefully and deliberately so as not to disrupt the housing finance system. On the topic of credit scores and reports, change is already progressing. Panelists discuss what else may emerge to address the industry's frustration with rising costs, including the availability of new credit scoring models, rethinking the tri-merge credit report requirements, increasing competition, and improving service. Join MBA's CEO Bob Broeksmit and his panel for a lively discussion on both topics, and be part of the conversation by joining the audience Q&A.

Speakers

Robert D. Broeksmit, CMB, *President & Chief Executive Officer, Mortgage Bankers Association*

Ramon Gomez, *Managing Director, Chase Home Lending*

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Owen Lee, *2026 MBA Chair-Elect; Chief Executive Officer, Success Mortgage Partners, Inc.*

Stanley C. Middleman, *Chief Executive Officer, Freedom Mortgage Corporation*

11:30 AM - 12:30 PM

AI Lab: Vibe Coding for Loan Originators

Location: THE HUB EXPO, Royal Ballroom, Level 6

No programming required; just bring your curiosity. This hands-on session shows loan originators how to use simple "vibe coding" (plain-language instructions for AI tools) to save time and boost production. Learn how to create AI-powered shortcuts for everyday tasks like drafting borrower emails, summarizing guidelines, and generating personalized marketing messages. Perfect for originators and sales leaders who want to stay focused on clients while letting AI handle the busy work. Walk away with plug-and-play examples you can start using immediately. BYOD: You are encouraged to bring your own device for hand-on learning. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

12:00 PM - 1:00 PM

UNO with mPact

Location: THE HUB EXPO, MBA Booth #419

Join mPact, MBA's network for young professionals, for a round of UNO in the MBA booth! Stop by to play a quick game, connect with peers, and test your luck. Play an mPact Wild Card during your match and score an instant prize! Game winners will also receive an extra entry into one of MBA Membership's three giveaway baskets. Connect with other young professionals, learn how you can move the industry forward, and enjoy some laughs!

12:30 PM - 1:30 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Enjoy a hot buffet lunch with plenty of open seating to connect with other attendees. Sponsored by EverBank.

12:30 PM - 1:15 PM

Running Through History: A Conversation with Eric Dickerson on THE HUB STAGE

Location: THE HUB EXPO, Royal Ballroom, Level 6

Join us for an unforgettable session with Pro Football Hall of Famer Eric Dickerson, one of the most electrifying running backs in NFL history. From his record-shattering rookie season to his iconic style and advocacy off the field, Dickerson has always blazed his own trail. In this candid conversation, he'll reflect on his legendary career, the evolution of the game, and the challenges and triumphs that shaped him—both on and off the field. Don't miss this rare opportunity to hear from a true sports icon whose legacy continues to inspire athletes and fans alike. Sponsored by FICO.

Speakers

Eric Dickerson, *Pro Football Hall of Famer, NFL Legend*

Devin Norales, *AMP, Scores Client Services, Director, FICO*

1:00 PM - 1:30 PM

AI Lab Prompt Workshop: Quick Tips for Writing Better Prompts for Everyday Work

Location: THE HUB EXPO, Royal Ballroom, Level 6

Make AI work better for you by learning how to give ChatGPT or Copilot better instructions. BYOD: You are encouraged to bring your own device for hand-on learning. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

1:15 PM - 2:15 PM

Souvenir Football Signing with Eric Dickerson on THE HUB STAGE

Location: THE HUB EXPO, Royal Ballroom, Level 6

Sponsored by FICO.

Speaker

Eric Dickerson, *Pro Football Hall of Famer, NFL Legend*

1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: Make Your Tech Stack a Market-Ready Growth Engine

Location: THE HUB EXPO, Royal Ballroom, Level 6

Your tech stack can be the difference between treading water and driving growth. In an evolving market, now is the time to optimize your technology for both immediate efficiency and future opportunity. This panel explores how lenders evaluate whether to customize best-in-class solutions, adopt an integrated suite, or build proprietary systems—and the tradeoffs of each path. Hear how industry leaders have aligned sales, marketing, and operations through smarter technology decisions to scale originations, deepen agent relationships, strengthen borrower engagement, and boost refinance retention. Sponsored by Optimal Blue.

Speakers

Kortney Lane-Schafers, *VP of Growth & Client Advocacy, MMI*

Christopher McEntee, *Vice President, Corporate Development, ICE Mortgage Technology*

Tiffany McGarry, *Vice President of Product Management, Optimal Blue, LLC*

Matthew VanFossen, *CMB, Chief Executive Officer, Absolute Home Mortgage Corp.*

Monica Von Egidy, *AMP, Scores Client Services, Director, FICO*

Mike Vough, *SVP, Corporate Strategy, Optimal Blue, LLC*

1:30 PM - 2:30 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: The Future of Appraisal Has Begun

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

The transition to the Uniform Appraisal Dataset (UAD) MISMO 3.6, already underway, reshapes everything

about the appraisal process—from ordering to fee disclosures to underwriting workflows. Join this expert panel as they unpack what “no more forms” means, how to manage dual workflows, train teams, and pick the best go-live strategy: big bang, state-by-state, or county-by-county. Dive into the benefits of standardization and improved data while connecting with peers about implementation challenges. Sponsored by FICO.

Speakers

Amber Christman, *Director – Scores, Mortgage and Capital Markets, FICO*

John Herdering, *AMP, Head of Residential Appraisal - Chief Appraiser, Citizens Bank*

Jeffrey Hogan, *SVP of Valuations /Valligent Chief Appraiser, Veros Real Estate Solutions*

Mike Scarpa, *VP - Property Risk Management, Freedom Mortgage Corporation*

Shawn Telford, *Chief Valuation Officer, Cotality*

1:30 PM - 2:30 PM

POLICY PRIORITIES TRACK: Be Prepared to Shift Gears from Federal to State Regulation

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

With the shrinking footprint of the Consumer Financial Protection Bureau (CFPB), state regulators are stepping into the spotlight. An expert panel examines what enforcement priorities are emerging as lenders and servicers navigate a patchwork of state laws. Attend to gain insight into adapting to a decentralized regulatory environment and ensuring operational readiness in this evolving landscape. Sponsored by Bradley.

Speakers

John Coleman, *Partner, Orrick, Herrington & Sutcliffe, LLP*

Amanda Tucker, *Chief Risk & Compliance Officer, Atlantic Bay Mortgage Group, LLC*

Joshua Weinberg, *CMCP, President, Firstline Compliance, LLC*

Nanci L. Weissgold, Esq., *MBA's 2025-2026 MORPAC Chair; Co-Chair, Financial Services Group, Alston & Bird, LLP*

Jay W. Wright, Jr., *AMP, Partner, Bradley*

1:30 PM - 2:30 PM

Wholesale Lender Executive Forum (By Invitation Only)

Location: Cobalt 1, Level 4

1:40 PM - 2:10 PM

AI Lab Prompt Workshop: Quick Tips for Writing Better Prompts for Everyday Work

Location: THE HUB EXPO, Royal Ballroom, Level 6

Make AI work better for you by learning how to give ChatGPT or Copilot better instructions. BYOD: You are encouraged to bring your own device for hand-on learning. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

2:00 PM - 3:15 PM

Credit Union Network Meeting (Residential Credit Union Members Only; Closed to Media)

Location: Capri 10, Level 4

2:00 PM - 5:00 PM

Destination Designation

Location: THE HUB EXPO, MBA Booth #419

Do you have a certification or designation that you're proud of? Make sure to collect your special badge ribbon at registration or pick one up in the MBA booth, then come take a photo for your chance at a \$100 gift card! Do you have an educational goal for the year ahead? Come share it with us and you'll be entered to win a prize too! Designations include Certified Mortgage Banker; Accredited Mortgage Professional; Future Leaders; Certified Residential Underwriter; Residential Certified Mortgage Servicer; Certified Mortgage Compliance Professional.

2:00 PM - 3:30 PM

Rethink Everything: Meet the Authors

Step into the MBA Booth in THE HUB EXPO to meet four authors from the Rethink Everything Book series - Lindsey Meyer, Liz Short, Dana Georgiou, and Brooke Lapidés. These industry leaders are shaping the future of real estate finance through their approachable books on topics like being a "Next Gen" loan officer, the art of networking, and financial literacy for teens. Hear their insights, ask questions, and get your copy signed while connecting with peers. Don't miss this chance to engage directly with the authors who are providing powerful insights to fuel our industry. *Select titles in the Rethink Everything series will be available for purchase at the bookstore in THE HUB EXPO.

2:30 PM - 4:30 PM

AI Lab Bootcamp Part 1: All the AI Basics in Mortgage

Location: THE HUB EXPO, Royal Ballroom, Level 6

Start from square one with a crash course on AI fundamentals tailored to mortgage. This session sets the foundation for understanding tools, terminology, and opportunities. BYOD: Bring your device with a ChatGPT account (paid account encouraged). Earn a digital credential to post on your social platforms when you complete today's Bootcamp. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

2:30 PM - 4:00 PM

Tech Showcase on THE HUB STAGE

Location: THE HUB EXPO, Royal Ballroom, Level 6

AI is reinvigorating innovation for tech teams powering \$2T a year in originations and \$15T in outstanding servicing, and this Tech Showcase features 16 mortgage tech demos over 2 days covering LOS, AUS, Capital Markets, POS, VOIEA, Data, Insurance, Valuation/Appraisal. Even if you know these firms, they've all progressed in the AI era, and Tech Showcase host Julian Hebron will get you up to speed. The AI influence is real, and pragmatic ROI in lender ops is now emerging. This session features: The Basis Point - State of Mortgage Tech Stack 4Q25; TRUE - AI-powered loan production automation; Better - Voice AI borrower app + virtual LO avatar; DocMagic - AI compliance assistant for closers; Flatworld Solutions - AI-powered appraisal review; Optimal Blue - 'Ask Obi' AI analyst for lender profit & risk; Floify - Dynamic AI to supercharge loan intake; Vesta - Next-gen loan origination system; and, Tavant - 'Touchless Lending' end-to-end with agentic AI.

Speaker

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

2:30 PM - 3:00 PM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by for a snack to fuel your afternoon. Sponsored by Blend.

3:00 PM - 4:15 PM

Community Bank Network Meeting (Community Bank Members Only; Closed to Media)

Location: Cobalt 1, Level 4

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: Designing for Future Growth

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

A strong data model is more than IT—it's the foundation for growth, innovation, and cost savings. In this session, hear from organizations that future-proofed their operations by building a robust data architecture with MISMO as the core. While each took a different approach, their investments enabled them to quickly adapt to market shifts, integrate emerging AI tools, and meet changing business demands. Designed for lender executives, managers, and tech professionals. Sponsored by Optimal Blue.

Speakers

Rick Hill, *Vice President, Industry Technology, Mortgage Bankers Association*

Eric Litwin, *EVP, Enterprise Data, Pennymac*

Nick Soltis, *SVP of Strategic Solutions, Factual Data*

Vimi Vasudeva, *Managing Director, Hedging & Trading Client Services, Optimal Blue, LLC*

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Why the Non-Agency Market is a Must for Your Success

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

In today's high-rate, purchase-driven market, this session explores how non-agency lending is evolving to meet shifting borrower needs and investment trends. Learn how rising home prices, a growing investor and gig economy base, and changing GSE dynamics are driving demand for expanded product offerings like second lien and non-QM loans. The panel shares strategies for navigating liquidity, compliance, and operational challenges to support sustainable growth in the non-agency space. Sponsored by FICO.

Speakers

Amber Christman, *Director – Scores, Mortgage and Capital Markets, FICO*

Steven Davids, *SVP, Product Development & Non-QM Production, Northpointe Bank*

Tom Davis, *Mortgage's Chief Sales Officer, Deephaven Mortgage LLC*

Tom Pearce, *Chairman & CEO, MAXEX*

Eloise Schmitz, *CEO and Co-Founder, LoanNEX*

Lisa Schreiber, *SVP Correspondent Lending, eResi Capital*

Max Slyusarchuk, *CEO, A and D Mortgage*

3:00 PM - 4:00 PM

POLICY PRIORITIES TRACK: Bringing Competition to Credit Reporting and Scores

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

Credit Scores are back in the spotlight following the decision by the Federal Housing Finance Agency (FHFA) to allow the GSEs to accept VantageScore 4.0. While the industry navigates this first step towards credit score competition, MBA has also been exploring how to further improve competition on the report level. Voices are growing louder on the need to move away from the outdated government requirement of a tri-merge credit report. This session unpacks the latest on VS 4.0 implementation and explores how a shift away from tri-merge would encourage competition for credit reporting services and reduce costs. Get a clear understanding of the regulatory, operational, and market forces driving these changes—and practical steps to position your organizations for the new credit landscape. Sponsored by Bradley.

Speakers

Kevin Bowen, *Managing Director, Chase Home Lending*

Sasha Hewlett, *AMP, Associate Vice President, Secondary & Capital Markets, Mortgage Bankers Association*

Nicole Jones, *Partner, Bradley*

Shelley Leonard, *President*

Craig Ungaro, *Chief Operating Officer and Chief of Staff, AnnieMac Home Mortgage*

4:00 PM - 5:00 PM

Networking Reception: House Party in THE HUB

Location: THE HUB EXPO, Royal Ballroom, Level 6

Sponsored by Cotality.

4:30 PM - 5:30 PM

Advocacy Reception (MAA (Mortgage Action Alliance) Members Sign-up at the door)

Location: Moonstone 1, Level 2

Join industry advocates from around the country and raise a glass in celebration of MBA's 2025 legislative achievements, including MBA-supported trigger leads legislation. This networking reception is an opportunity for you to connect with state industry leaders and strengthen relationships ahead of MBA's National

Advocacy Conference (NAC), April 14-15, 2026. Light refreshments to be served. Open to all conference attendees. Join/Renew your MAA membership at the event. A special thanks to our advocacy event sponsors: Mphasis Digital Risk, LLC, Success Mortgage Partners, Inc., ActiveComply, LLC, and QC Ally.

4:30 PM - 5:00 PM

AI Lab Open House

Location: THE HUB EXPO, Royal Ballroom, Level 6

Check out the AI Lab in THE HUB during the reception. Drop by for a game with the PhoenixTeam or chat with MISMO staff. Sign up at <https://bit.ly/3J2pQ60>

4:30 PM - 5:00 PM

Meet and Greet with MBA's Non-Agency Lending Forum

Location: THE HUB EXPO, MBA Booth #419

Join MBA staff and members of the new Non-Agency Lenders Forum in the MBA Booth. Take time to greet fellow NALF members, forge new connections, and catch up with colleagues in a relaxed setting. Make your conference experience more valuable and stop by to connect with your community.

5:30 PM - 6:30 PM

Opens Doors Foundation Reception (By Invitation Only)

Location: Moonstone 1, Level 2

The MBA Open Doors Foundation will hold its annual reception to thank the donors and supporters who sustain the Foundation and whose contributions provide for the Home Grant Program and the families it serves.

Tuesday, October 21, 2025

6:00 AM - 7:00 AM

MBA Runs Presents: Annual 5K Fun Run/Walk on the Las Vegas Strip

Location: Fontainebleau Hotel Lobby

Run the Strip before the city wakes! This 5K run/walk takes you through the electric heart of Las Vegas before the crowds hit the tables. Jog past the neon glow of iconic casinos, take in the larger-than-life sights, and enjoy the rare calm of the Strip at sunrise. Costumes, glitter, and Elvis impersonators are encouraged! Whether you're in it for the steps or the high-fives, this Vegas 5K will be a high-rolling highlight of your trip. Meet up at 6:00 in the Fontainebleau Hotel Lobby. RSVP: <https://forms.office.com/r/YJcnzNNU5h>

7:30 AM - 4:00 PM

Registration & Badge Pick-up

Location: Cobalt Foyer, Level 4

Pick up your materials and badge for full access to all the convention activities. Have convention questions or need help with the MBA Events app? Ask us!

8:00 AM - 8:30 AM

Continental Breakfast

Location: Cobalt Foyer, Level 4

Sponsored by KPMG LLP.

8:00 AM - 5:00 PM

Headshot Cafe

Location: Cobalt Foyer, Level 4

Stop by our professional photographer for a new headshot, complete with makeup touchup. You'll receive the image file to update your social media presence. No additional fee. Sponsored by Chase.

8:00 AM - 5:00 PM

LinkedIn Profile Consultations

Location: Cobalt Foyer, Level 4

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Book your appointment in advance: <https://calendly.com/dwcs/mba-annual25> Sponsored by Stewart Lender Services.

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Indigo 1, Level 6

Join us in our member engagement suite, where you can meet our knowledgeable MBA team and be entered to win a themed gift basket to take home. We are excited to connect with you to provide personalized insights that can enrich your convention experience. Whether you're seeking industry insights, networking opportunities, or professional growth, our team is here to provide you with valuable information and answer any questions. Don't miss out on this chance to learn more about how to maximize membership and the Annual Convention.

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Lazuli 1, Level 6

8:30 AM - 10:00 AM

GENERAL SESSION: An mPower Conversation with Maria Shriver

Location: Cobalt Ballroom, Level 4

In this candid interview, Maria Shriver reflects on her extraordinary path—from growing up in one of America's most iconic families to forging her own legacy as an award-winning journalist, bestselling author,

and thought leader. With her usual candor, Maria discusses the drive behind her decades-long career in broadcast news, and the unique pressures of public life. She offers insight into her work as the founder of initiatives such as The Sunday Paper and the Women's Alzheimer's Movement. Join us to hear this wide-ranging conversation touching on journalism, legacy, resilience, and purpose, as well as her mission to open conversations around aging and brain health. The session begins with an update from the MBA Opens Doors Foundation. The session begins with an update from the MBA Opens Doors Foundation. Sponsored by FICO.

Speakers

Marcia M. Davies, *mPower Founder and Chief Operating Officer*

Deborah Dubois, *President of MBA Opens Doors Foundation, Mortgage Bankers Association*

Julie May, *B2B Scores, VP, FICO*

Maria Shriver, *Award Winning Journalist & Author*

9:30 AM - 10:30 AM

AI LAB: Think Tank

Location: THE HUB EXPO, Royal Ballroom, Level 6

Share your ideas for what the industry needs from MBA and MISMO to help you on your AI journey. Sign up at <https://bit.ly/3J2pQ60>

Speakers

Gabriel Acosta, *Regulatory Specialist, Mortgage Bankers Association*

Jonathan Kearns, *Vice President, Programs and Operations, MISMO, Mortgage Bankers Association*

9:30 AM - 4:00 PM

Annual25 Book Shop

Location: THE HUB EXPO, Royal Ballroom, Level 6

Choose from a curated collection of books by our featured speakers and industry authors or pick up a souvenir to take home.

9:30 AM - 4:00 PM

The Coffee Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Complimentary coffee, tea, and specialty drinks are available ALL DAY for attendees in THE HUB EXPO. Sponsored by Dark Matter Technologies.

9:30 AM - 4:00 PM

The Hot Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Because work doesn't stop while you're in Las Vegas, we're making Wi-Fi available in THE HUB EXPO. Reconnect and re-engage when you visit THE HOT SPOT sponsored by ICE Mortgage Technology.

9:30 AM - 4:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Royal Ballroom, Level 6

Meet with dozens of industry-leading exhibitors, grab coffee or a cold beverage from our Coffee Spot and Refreshment Spot, stay connected with free WiFi at the Hot Spot, and enjoy lunch, snacks, and plenty of open seating for casual networking. Download the MBA Events App and scan at participating booths to join THE HUB Crawl! Find out more in the APP or at the MBA Booth. Plus, stop by the MBA Booth to pick up your official convention t-shirt and gain valuable insights from dynamic programming on the HUB Stage and in dedicated Breakout Sessions. THE HUB EXPO is the heartbeat of MBA's Annual Convention! See the Exhibitors page of this website for more details or to be part of THE HUB EXPO.

9:30 AM - 4:00 PM

The Refreshment Spot in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Your choice of cold beverages is now available ALL DAY for attendees at THE HUB EXPO. Options include lemonade, iced tea, assorted soft drinks, La Croix, and more. Sponsored by Bank of America.

10:00 AM - 10:30 AM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by for a snack to fuel your morning. Sponsored by LoanCare.

10:30 AM - 11:30 AM

GENERAL SESSION: Market Innovation and Transformation

Location: Cobalt Ballroom, Level 4

Market-leading innovators discuss their vision of the future of our industry and offer their perspective on today's trends. From integrating real estate, origination, and servicing, to leveraging data, technology and AI to transform the customer experience, they discuss their approach to meeting today's challenges and driving future growth.

Speakers

Bill Emerson, *2016 MBA Chairman; President, Rocket Companies*

John Hedlund, *2026 MBA Vice Chairman; Vice Chairman, ICE Mortgage Technology*

Terry L. Schmidt, *Chief Executive Officer and Director, Guild Mortgage Company*

Nanci L. Weissgold, Esq., *MBA's 2025-2026 MORPAC Chair; Co-Chair, Financial Services Group, Alston & Bird, LLP*

Brian Woodring, *Chief Information Officer, Newrez LLC*

11:45 AM - 12:30 PM

GENERAL SESSION: AI and the Future of Work

Location: Cobalt Ballroom, Level 4

See how Google, one of the biggest names shaping AI, is making an impact in the mortgage processes. See use cases and gain perspective on how your team's work, and your own, may change as you progress on your AI journey. The session begins with the announcement of the MBA NewsLink Tech All-Stars. Sponsored by Essent Guaranty Inc.

Speakers

Geoff Kramer, *Financial Services Engineering Leader, Google, Inc.*

Felipe Obando, Jr., *Vice President, Marketing, Essent Guaranty, Inc.*

12:30 PM - 1:30 PM

AI Lab: Google Meet & Greet

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by for an interactive discussion with a lead engineer from Google's team or ask questions about his main stage presentation. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Geoff Kramer, *Financial Services Engineering Leader, Google, Inc.*

12:30 PM - 3:30 PM

COMBOG Meeting (By Invitation Only)

Location: Capri 10, Level 4

12:30 PM - 2:00 PM

Large Bank Operations Forum (By Invitation Only)

Location: Capri 6, Level 4

12:30 PM - 1:30 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Sponsored by Lakeview Loan Service.

12:30 PM - 2:00 PM

Office Hours with MBA Education

Location: THE HUB EXPO, MBA Booth #419

Whether you're looking to advance in your career or provide training opportunities to your team, MBA has the resources you need to succeed. Members of MBA's education team will be in the booth to answer your questions on all things education including designations like Certified Mortgage Banker (CMB), MBA's Future Leaders program, Executive Coaching, Corporate Training, and much more.

12:45 PM - 1:15 PM

Tech Talk on THE HUB STAGE: Innovation and Impact Without Tradeoffs

Location: THE HUB EXPO, THE HUB STAGE

In this TED-style talk, Sasha Stair explores how Intelligent Verification is transforming the mortgage industry through dynamic workflows, reducing data waste, and leveraging AI. She challenges outdated processes, draws parallels to real-time consumer experiences such as Uber tracking, and demonstrates how the evolution of intelligent verification amplifies how we streamline decisions, improves borrower experience, and drives meaningful impact, without sacrificing trust.

Speaker

Sasha Stair, CMB, Chief Marketing Officer, Xactus

1:00 PM - 2:30 PM

RESBOG Meeting (By Invitation Only)

Location: Capri 8, Level 4

1:30 PM - 2:30 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Driving Sales in 2026

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

What does it take to drive sustainable retail sales growth in today's evolving market? This interactive session reveals how top-performing firms are meeting the moment by adapting their sales strategies. Hear proven strategies to leverage data and identify new market opportunities, refine product offerings products and

remain competitive, and to drive high performance by combining the right people with the right technology. Sponsored by FICO.

Speakers

Amber Christman, *Director – Scores, Mortgage and Capital Markets, FICO*

Rose Marie David, *SVP, Retail Sales Executive, CMG Financial*

Nora Guerra, *SVP, Community Lending Solutions, Guild Mortgage Company*

Elizabeth Million, *Senior Vice President, Lending, Elevations Credit Union*

Kevin Peranio, *Paramount Residential Mortgage Group*

Jake Vermillion, *Chief Marketing Officer, Mortgage Champions*

1:30 PM - 2:30 PM

POLICY PRIORITIES TRACK: Honing Your Recapture Strategy

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

Learn about effective recapture strategies to strengthen your company's performance. The panel covers ways to deliver proactive, responsive service, including using tech solutions like predictive analytics and AI chatbots. A likely shift in the interest rate environment makes this increasingly important, as does the MBA's success in eliminating abusive mortgage trigger lead usage. Sponsored by: Bradley

Speakers

Matthew Detwiler, *SVP, Business Development, Cenlar FSB*

Rachel Kelley, *Vice President of Legislative Affairs, Mortgage Bankers Association*

Chris King, *SVP Business Development - B2B, Rocket Mortgage, LLC*

Jonathan Kolodziej, *AMP, CMCP, Partner, Bradley*

Vimi Vasudeva, *Managing Director, Hedging & Trading Client Services, Optimal Blue, LLC*

1:30 PM - 3:00 PM

Tech Showcase on THE HUB STAGE

Location: THE HUB EXPO, Royal Ballroom, Level 6

AI is reinvigorating innovation for tech teams powering \$2T a year in originations and \$15T in outstanding servicing, and this Tech Showcase features 16 mortgage tech demos over 2 days covering LOS, AUS, Capital Markets, POS, VOIEA, Data, Insurance, Valuation/Appraisal. Even if you know these firms, they've all progressed in the AI era, and Tech Showcase host Julian Hebron will get you up to speed. The AI influence is real, and pragmatic ROI in lender ops is now emerging. In this session, you'll see: The Basis Point - State of Mortgage Tech Stack 4Q25; Truework - 'Qualified Income' VOIE with GSE income calcs; Blue Sage Solutions - LOS-integrated AI Sales Agent; CI&T - @CMG Financial Case Study: Run pipeline with your voice; ValueLink Software - AI for smarter fee/vendor decisions by AMCs; nCino - 3 AI-powered capabilities in 1 new POS workflow; iEmergent - MarketSmart Dashboards for lender recruiting & growth; Wilqo - AI production optimization across LOS and POS; and, Matic - Embedded home insurance marketplace.

Speaker

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

1:45 PM - 2:30 PM

INNOVATION AND TECH TRACK: The Human Side of AI Adoption

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

AI tools like chatbots and predictive models now serve as “copilots,” with agentic AI bringing greater autonomy. Yet human oversight remains essential to guide, govern, and ensure trust. This panel spotlights real-world use cases and illustrates people’s role in AI adoption—from design to implementation. Learn how to build an AI-ready workforce by balancing automation with expertise. Sponsored by Optimal Blue.

Speakers

Brooke Anderson-Tompkins, *Founder, CEO, Bridge Advisory*

Dana Georgiou, *Founding Luminist, Lending Luminary*

Melissa Langdale, *Founder, CEO, Praxis Lending Solutions*

Seever Sulaiman, *Chief Technology Officer, Optimal Blue, LLC*

Suha Zehl, *CMB, AMP, Founder & Senior Advisor, Z Technology Solutions*

2:00 PM - 4:00 PM

AI Lab Bootcamp Part 2: Create Your Own RagBot

Location: THE HUB EXPO, Royal Ballroom, Level 6

Get hands-on and build your own retrieval-augmented generation (RAG) bot. By the end, you'll have a working prototype tailored to mortgage tasks you choose. Bring your device with a ChatGPT account (paid account encouraged). Earn a digital credential to post on your social platforms when you complete today's Bootcamp. Sign up at <https://bit.ly/3J2pQ60>

Speaker

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

2:00 PM - 3:00 PM

MBA's Associate Advisory Council (MAAC) Meet-Up

Location: THE HUB EXPO, MBA Booth #419

Join your fellow Associate Members in the MBA Booth! Learn how MAAC helps Associate Members build stronger connections, share your ideas, and discover ways to get more out of your MBA membership.

Speaker

Alicia Goncalves, *CMB, Account Manager, Tidalwave Tech, Inc.*

2:30 PM - 3:00 PM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Royal Ballroom, Level 6

Drop by for a snack to fuel your afternoon. Sponsored by LoanCare.

3:00 PM - 3:30 PM

INNOVATION AND TECH TRACK: Before the Breach - Cyber Risk Strategies and Cost-Saving Tips

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

In this session, cyber security experts arm executives and leaders with practical strategies to identify critical security gaps, prioritize targeted cybersecurity investments that may reduce insurance premiums, and implement defenses against advanced threats. Attendees also learn how to leverage tools and continuous vendor monitoring to strengthen their cyber resilience and meet evolving regulatory standards. Walk away with actionable steps. Sponsored by Optimal Blue.

Speakers

Chetan (Che) Bhatia, *Managing Director of Cyber Resilience, Stroz Friedberg, an Aon company*

Parker Brissette, *vCISO/Senior Cybersecurity Advisor, Richey May*

Seever Sulaiman, *Chief Technology Officer, Optimal Blue, LLC*

Anthony Whiteside, *Chief Corporate Officer, Stockton Mortgage Corporation*

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Keeping People Engaged Even When the Market Isn't

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

Leadership is tested most in times of transition. From market volatility and competitive pressure to M&A activity and employee burnout, leaders are being asked to do more than ever: deliver results, communicate clearly, and keep teams engaged and aligned through constant change. This candid conversation brings together seasoned mortgage leaders who have successfully navigated high-stress environments and led their teams through mergers, reorganizations, cultural shifts, and strategic pivots. They'll share how they prioritize people while staying focused on performance—and how they're cultivating resilience, empathy, and clarity when it matters most. Sponsored by FICO.

Speakers

Amber Christman, *Director – Scores, Mortgage and Capital Markets, FICO*

Demetria Hudley, *Vice President of Human Resources, American Pacific Mortgage Corporation*

Tamra Rieger, *President, Evergreen Home Loans*

Mickey Schilling, *CMB, Chief Revenue Officer, MegaStar Financial Corp*

3:00 PM - 4:00 PM

Office Hours with MBA's Advocacy Team

Interested in advocating for your industry? Visit the MBA Booth to meet with members of MBA's advocacy team and learn how you can support the issues that matter to you. While you're there, join the Mortgage Action Alliance, MBA's voluntary, non-partisan, and free nationwide grassroots lobbying network for real estate finance industry professionals.

Speakers

Jamey Lynch, *AMP, Vice President of Political Affairs, Mortgage Bankers Association*

Erin Reilly, *Associate Director, Political Affairs, Mortgage Bankers Association*

3:00 PM - 4:00 PM

POLICY PRIORITIES TRACK: Building Compliance and Ethics into Your AI Strategy

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

Selecting the right AI tools is only half the equation—integrating a strong legal and regulatory compliance framework is equally critical. This session offers guidance on developing company guidelines for the ethical and secure use of AI, preparing for regulators’ inquiries about your AI practices, defining the role of the AI officer, and understanding the implications of the White House’s recently released AI action plan. Sponsored by Bradley.

Speakers

Anna Craft, *Partner, Bradley*

Rachel Kelley, *Vice President of Legislative Affairs, Mortgage Bankers Association*

Jonathan Kolodziej, *AMP, CMCP, Partner, Bradley*

Wendy Lee, *Managing Partner, LOGS Legal Group*

Brian K. Stucky, *CEO, Decision-X*

3:15 PM - 4:00 PM

From Posts to Profits - Mastering the Art of Social Media

Location: THE HUB EXPO, THE HUB STAGE

Social media is a powerful driver of brand visibility, lead generation, and client engagement—but success depends on using each platform effectively. These housing finance industry influencers break down the unique audiences, strengths, and engagement styles of X, Facebook, LinkedIn, and Instagram, with practical tips for tailoring your approach to each. Learn what it takes to create content that captivates, converts, and sparks conversations. Walk away with actionable strategies to create authentic connections, strengthen your presence, and grow your business in today’s digital marketplace.

Speakers

Matthew Gallant, *Director, Member Relations - Member Engagement, Mortgage Bankers Association*

Meghan Handy, *Chief Marketing & Customer Officer, Embrace Home Loans*

Kayla Kallander, *AVP, Mortgage Loan Officer, First International Bank & Trust*

Brian Vieaux, CMB, President, MISMO

3:30 PM - 4:00 PM

INNOVATION AND TECH TRACK: Cyber Risk is Everyone's Business

Location: THE HUB EXPO, Aisle 1100, Royal Ballroom, Level 6

For executives and managers, this session delivers real-world strategies to engage the Board, C-suite, and front-line teams in combating cyber fraud. Learn how to build vigilance across your organization and walk away with tactical, ready-to-implement measures to reduce today's fast-evolving risks and create a cyber-aware culture. Sponsored by Optimal Blue.

Speakers

Shayna Arrington, Chief Risk Officer, Servbank

Kyle Draisey, Chief Information Security Officer, Sagent

Seever Sulaiman, Chief Technology Officer, Optimal Blue, LLC

4:00 PM - 5:00 PM

Residential Education Networking Group Roundtable: Building Team Culture (Open to MBA Members; Closed to Media)

Location: Capri 6, Level 4

Join us to discuss Building Team Culture. Learn what the experts say about managing on-site vs. remote teammates and explore the 3 C's of building a team culture that is strong, positive, and productive. What are the building blocks to Construct a positive team culture? How do you establish Communication norms to uphold team culture ideals? How can you promote Connections for a powerful team bond and unity? Guest speakers: Elizabeth Miller, AVP National Training, DHI Mortgage Company and Malik Wilkes, CMB, AMP, AVP, Product Marketing Mortgages, Space Coast Credit Union. (FYI, this is an in-person meeting at MBA Annual in Las Vegas. You must be registered for the conference to attend. There is no Zoom option!) Please reach out to Shawn McGory at smcgory@mba.org if you would like to attend or with any questions!

4:00 PM - 5:00 PM

Roundtable: The Future of Work in an AI-Enabled Mortgage World (Open to Registered Attendees; Closed to Media)

Location: Capri 8, Level 4

The future of work in mortgage isn't coming - it's already here. We're entering a new era where intelligent automation compresses cycle time, eliminates rework, and elevates the role of humans from task executors to outcome owners. AI is reshaping every role, from origination to underwriting to servicing, creating the most

significant shift in decades. But this shift isn't just about technology—it's also about people, process, and purpose. If you want to understand not just where AI is going, but where you fit in the future it's creating, this roundtable is for you. MBA's Mortgage Technology Vendor Working Group hosts special guests to lead this discussion: Corban Wells, VP of Technology Product Management, Primary Residential Mortgage, Inc., Jay Promisco, Senior Advisor, JazzX AI and Pankaj Chugh, Head – GTM, Partnerships and Success, JazzX AI.

6:00 PM - 8:30 PM

Concert MBA with Jim Gaffigan and OneRepublic (Doors open at 5:30 PM, Convention Badge Required)

Location: Bleaulive Theater, Level 2

Join us for two iconic headliners in one show! Concert MBA opens with a set from Jim Gaffigan, a seven-time Grammy nominated comedian and three-time Emmy winning and top touring performer. Next up is GRAMMY® nominated OneRepublic, with hits like “Apologize,” “Counting Stars,” “All the Right Moves,” “Secrets,” “Good Life,” and “I Don't Wanna Wait.” Your convention badge is your ticket and required for entry. Doors open at 5:30, Show at 6:00. See more details on the Concert page of the Annual25 website. Co-sponsored by Radian and MBA. Concert MBA benefits the MBA Opens Doors Foundation.

Speakers

OneRepublic Band, *Grammy Nominated*

Jim Gaffigan, *Award-Winning Comedian, Actor, Producer & Author*

Wednesday, October 22, 2025

7:00 AM - 8:15 AM

Lender CIO Forum (Open to MBA Members; Closed to Media)

Location: Azure 9, Level 4

Open to technology leaders at organizations that originate or service loans, MBA's Lender CIO Forum is an opportunity to converse with peers from similar organizations about the issues faced by those leading technology teams. Enhance your network so you know who to call the next time you need advice. We hope you can join us for an enjoyable conversation on the final morning of Tech @ Annual 2025.

7:15 AM - 8:15 AM

AI Lab: GenAI and Java

Location: Azure Foyer, Level 4

Drop by to discuss your AI journey, hosted by PhoenixTeam.

8:00 AM - 8:30 AM

Continental Breakfast

Location: Azure Foyer, Level 4

Sponsored by Solidifi.

8:00 AM - 10:00 AM

Registration & Badge Pick-Up

Location: Azure Foyer, Level 4

Pick up your materials and badge for full access to all the convention activities. Have convention questions or need help with the MBA Events app? Ask us!

8:30 AM - 9:00 AM

GENERAL SESSION: How to AI Upskill Your Team

Location: Azure 5, Level 4

For leaders responsible for guiding their teams through change, this session offers a practical roadmap to build AI readiness across your organization. Perfect for executives, department heads, and managers who may not have a technical background, it focuses on how to identify skill gaps, introduce hands-on learning, and foster AI adoption in origination, servicing, compliance, marketing, or operations. Walk away with strategies to keep your team ahead of AI disruption and ready for the future. Sponsored by Solidifi.

Speakers

Charlie Johnson, CMB, *Senior Vice President, Head of Sales, Solidifi*

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

Brian Vieaux, CMB, *President, MISMO*

9:00 AM - 9:30 AM

GENERAL SESSION: Perspectives on Technology Investments

Location: Azure 5, Level 4

Lenders want technology that delivers real results with high-impact. Technology providers want to develop solutions that will be widely adopted to leverage their technology investments. Get the latest data on technology investment and ROI from industry and market analysts. Hear how investors measure success in mortgage tech investment and how M&A is impacting the space. Sponsored by Solidifi.

Speakers

Garth Graham, *Senior Partner, STRATMOR Group*

Dimitrios Lagias, *Managing Director and Partner, Boston Consulting Group*

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

9:40 AM - 10:20 AM

BREAKOUT SESSION: Stuck in Neutral: Why Lenders Invest in Automation but Still Rely on Manual Workarounds

Location: Azure 7, Level 4

The mortgage industry is grappling with rising origination costs, much of it tied to manual workflows that should be automated. Despite significant investments in technology platforms, many lenders still rely on human "workarounds" to push loans through the process. This panel unpacks where inefficiencies persist, why they exist, and how forward-thinking institutions have eliminated high-friction tasks using the tech they already own.

Speakers

David Gates, *COO, Premium Mortgage Corp*

Steven A. Milner, *Founder and CEO, US Mortgage Corporation*

Patrick O'Brien, *CEO, LenderLogix*

David Sober, CMB, *VP- Automation Sales, Indecomm Global Services*

9:40 AM - 10:20 AM

BREAKOUT SESSION: Transforming Mortgage Operations with AI and Intelligent Document Processing

Location: Azure 5, Level 4

Mortgage operations produce massive volumes of documents, demanding advanced technology to stay competitive. This session explores how Intelligent Document Processing (IDP) technology, powered by modern AI, massively reduces the time and cost to work with documents across the loan lifecycle. From faster processing times to increased compliance, the opportunity to unlock business efficiencies at scale is monumental. Industry technical experts will share IDP design concepts, explain the underlying AI capabilities, and share best practices for integrating these technologies into existing systems.

Speakers

Chris Hendon, *Solutions Architect Manager for Housing & Mortgage Industry, Amazon Web Services*

Jonathan Yam, *Senior Solutions Architect for Housing & Mortgage Industry, Amazon Web Services*

10:30 AM - 11:00 AM

BREAKOUT SESSION: Designing Self-serve Borrower Experiences that Actually Feel Human

Location: Azure 7, Level 4

As AI reshapes the customer experience, lenders must evolve beyond automation to real personalization. This session explores how next-gen digital experiences adapt in real time to borrower behavior, integrate human touchpoints, and create a consistent cross-product experience that earns trust and drives ROI.

Speakers

Stephanie Durflinger, *Chief Product Officer, Dark Matter Technologies*

Jennifer McGuinness, *CEO, Pivot Financial*

Maria V. Moskver, Esq., *CEO, Cloudivirga*

Christopher Mozilo, CMB, *SVP TPO Production, Kind Lending*

10:30 AM - 11:00 AM

BREAKOUT SESSION: Reimagining Mortgages: The Disruptive Power of AI in Shaping the Future of Home Financing

Location: Azure 5, Level 4

Everyone's talking about the role of AI in mortgage transformation but making it work is a different story. This session explores the hurdles and hard-won insights from AI implementation in origination and servicing operations. Leave with insight into other lenders' experiences with AI, and ideas for how to improve your own implementation.

Speakers

Renuka Kambli, *Senior Partner – Lending & Payments, Cognizant*

Dino Lack, *EVP Technology, Xpanse*

Sedwin Vadukut, *Vice President & Head of Performance Excellence, Cotality*

11:00 AM - 12:30 PM

BREAKOUT SESSION: Information Security Workgroup (Open to all attendees, Closed to Media)

Location: Azure 7, Level 4

Everyone is invited to attend this in-person meeting of the Information Security Workgroup, a gathering of industry peers who identify and discuss evolving information security issues and provide advice to MBA on legislative and regulatory initiatives relating to cybersecurity topics.

11:00 AM - 12:30 PM

BREAKOUT SESSION: Residential Technology (RESTECH) Forum (Open to all attendees, Closed to Media)

Location: Azure 5, Level 4

Everyone is invited to attend this open meeting of RESTECH, an MBA forum that helps companies identify and address technology issues facing the residential mortgage industry and work toward common solutions.