

Compliance and Risk Management Conference

Sunday, September 28, 2025

10:00 AM - 6:00 PM

Registration

Location: Independence Foyer, Independence Level

1:00 PM - 2:00 PM

COMPLIANCE CONVERSATIONS TRACK: RESPA Section 8 (Closed to Media)

Location: Independence I, Independence Level

This session features a facilitated discussion where attendees can ask questions and exchange information to learn how peers are approaching RESPA Section 8. Sponsored by FTI Consulting.

Speakers

Brian S. Levy, Esq., *Of Counsel, Katten & Temple, LLP*

Loretta Salzano, Esq., *President, Franzen and Salzano, PC*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

1:00 PM - 2:00 PM

LITIGATION FORUM TRACK: Key State Cases and Bankruptcy (Closed to Media)

Location: Independence A, Independence Level

This session highlights recent cases and litigation developments related to Key State Cases and Bankruptcy.

Speakers

Gabriel Acosta, *Regulatory Specialist, Mortgage Bankers Association*

Aaron Chastain, AMP, *Partner, Bradley*

Christian W. Hancock, *Partner, Bradley*

Brian McGrath, *Partner, Hinshaw & Culbertson LLP*

2:00 PM - 2:15 PM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

2:15 PM - 3:15 PM

COMPLIANCE CONVERSATIONS TRACK: Loan Originator Compensation (Closed to Media)

Location: Independence I, Independence Level

This session features a facilitated discussion where attendees can ask questions and exchange information to learn how peers are approaching compliance challenges related to Loan Originator Compensation.

Sponsored by FTI Consulting.

Speakers

Richard J. Andreano, Jr., Esq., CMCP, *Partner, Ballard Spahr LLP*

Steve vonBerg, CMB, *Counsel, Orrick, Herrington & Sutcliffe, LLP*

2:15 PM - 3:15 PM

LITIGATION FORUM TRACK: RESPA Litigation and Fair Lending (Closed to Media)

Location: Independence A, Independence Level

This session highlights recent cases and litigation developments related to Real Estate Settlement Procedures Act (RESPA) litigation and Fair Lending.

Speakers

Aaron Chastain, AMP, *Partner, Bradley*

Richard B. Horn, *Managing Partner, Garriss Horn LLP*

Trip X. Riley, III, *Partner, Chair of Consumer Financial Services Group, Saul Ewing*

2:15 PM - 3:15 PM

Risk Management Committee Meeting (Open to MBA Members; Closed to Media)

Location: Farragut/Lafayette, Independence Level

Join the Risk Management Committee for our annual in-person meeting, where members discuss timely topics, share insights, and address ongoing concerns. MBA's Rick Hill and Sasha Hewlett provide an update on credit scoring modernization and highlight key implementation challenges. This open forum also offers an excellent opportunity to connect and network with peers. All MBA members are welcome to attend.

Speakers

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

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

3:15 PM - 3:30 PM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

3:30 PM - 5:00 PM

COMPLIANCE CONVERSATIONS TRACK: Fair Lending (Closed to Media)

Location: Independence I, Independence Level

This session features a facilitated discussion where attendees can ask questions and exchange information to learn how peers are approaching compliance challenges related to Fair Lending. Sponsored by FTI Consulting.

Speakers

Mike Flynn, *Of Counsel, Buchalter*

Troy W. Garriss, *Managing Partner, Garriss Horn LLP*

3:30 PM - 5:00 PM

LITIGATION FORUM TRACK: FCRA/FDCPA and TCPA (Closed to Media)

Location: Independence E, Independence Level

This session features recent cases and litigation developments relating to the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), and the Telephone Consumer Protection Act (TCPA).

Speakers

Aaron Chastain, AMP, *Partner, Bradley*

Anoush Garakani, Esq., *Partner, Alston & Bird, LLP*

Timothy P. Ofak, *Partner, Weiner Brodsky Kider PC*

Mark E. Rooney, Esq., *Partner, Hudson Cook, LLP*

3:30 PM - 5:00 PM

SPECIAL SESSION: GSE Update

Location: Independence A, Independence Level

Join MBA's Chief Economist, Mike Fratantoni, as he hosts representatives from Fannie Mae and Freddie Mac for a timely update on the critical changes that impact underwriting and QC practices.

Speakers

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

Duane Gilkison, *Senior Director, Loan Quality Compliance, Fannie Mae Single-Family*

Stephen Nally, AMP, *Senior Director, Single Family Quality Control, Freddie Mac Single-Family*

5:00 PM - 6:00 PM

Opening Reception in the Exhibit Area - Capital Connect

Location: Independence Foyer, Independence Level

Whether you're looking to deepen existing relationships or forge new ones, this is your opportunity to connect with peers, industry leaders, and thought influencers in a relaxed and inviting setting. Sponsored by Bradley.

Monday, September 29, 2025

7:30 AM - 8:30 AM

Business Controls Subcommittee (Open to MBA Members; Closed to Media)

Location: Penn Quarter B, Declaration Level

In this meeting, an overview of the Business Controls Sub-Committee and outline on how this workgroup serves as a collaborative forum is provided. The sub-committee is committed to sharing operational risk management strategies, examining industry trends and regulatory developments, exchanging best practices, and tackling challenges related to business controls. Breakfast is served.

7:30 AM - 8:30 AM

CRO Roundtable (By Invitation Only)

Location: Franklin/McPherson, Independence Level

7:30 AM - 8:30 AM

Fraud Prevention Subcommittee Breakfast Roundtable (Open to MBA Members; Closed to

Media)

Location: Penn Quarter A, Declaration Level

Join the Fraud Prevention Subcommittee for our in-person meeting, a valuable opportunity to reconnect and collaborate face-to-face. The program will feature a market outlook and economic update from MBA's Deputy Chief Economist, Joel Kan, followed by open discussions on the issues that matter most to you and your business. This forum also provides time to share insights, exchange best practices, and network with peers who are equally committed to advancing fraud prevention in the industry.

Speaker

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

7:30 AM - 8:30 AM

MORPAC Breakfast (Open to MBA Members, Sign up for MAA at the door)

Location: Tiber Creek, Declaration Level

Start your day by connecting with industry leaders and peers at this valuable networking breakfast. Enjoy the chance to exchange ideas and gain fresh perspectives on pressing policy issues, including the future of Fannie Mae and Freddie Mac, housing affordability and access, regulatory shifts across the housing finance landscape, and the latest developments in Washington that may impact mortgage lending, servicing, and risk management, such as the looming September 30 government funding deadline. Don't miss this opportunity to stay informed while building relationships that matter. Sponsored by Bradley. RSVP here.
<http://bit.ly/42tcMgu>

7:30 AM - 5:30 PM

Registration

Location: Independence Foyer, Independence Level

8:00 AM - 8:30 AM

Continental Breakfast

Location: Independence Foyer, Independence Level

Sponsor: Hudson Cook – Counselor Library

8:00 AM - 4:30 PM

Exhibit Area Open

Location: Independence Foyer, Independence Level

8:30 AM - 10:00 AM

OPENING GENERAL SESSION: State of the States – Navigating 2025's Regulatory Shifts in Housing Finance

Location: Independence A, Independence Level

MBA's CEO Bob Broeksmit provides an update on recent developments by Washington policymakers and MBA's advocacy work. Following his remarks, join us for an important conversation with state regulation experts. As 2025 ushers in a wave of regulatory changes across the housing finance landscape, staying ahead of state-level regulatory and compliance updates is more critical than ever. This panel explores the latest developments in state regulations impacting mortgage lending, servicing, and risk management. Topics include managing state-to-state audits, cross-state standardization efforts, updated asset exemption thresholds, and the growing influence of digital compliance mandates. Join industry experts and regulatory specialists as they unpack what these changes mean for your compliance strategy—and how to adapt with confidence in a rapidly evolving environment. Sponsored by ACES Quality Management.

Speakers

Kirsten L. Anderson, *Deputy Administrator, Financial Regulation, Oregon Department of Consumer and Business Services*

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

Trevor Gauthier, *Chief Executive Officer, ACES Quality Management*

Kat Hyland, *Deputy Commissioner of Financial Regulation, Maryland Department of Labor*

Michelle L. Rogers, *Global Chair, Financial Services, Cooley LLP*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

Tony Vasile, *SVP, Nonbank Supervision & Enforcement, Conference of State Bank Supervisors*

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

10:00 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

10:15 AM - 11:15 AM

GENERAL SESSION: Behind the Badge - Fraud Trends from Law Enforcement

Location: Independence A, Independence Level

Join experts from law enforcement and white-collar defense for a behind-the-scenes look at how fraud cases unfold, and what puts financial institutions in the crosshairs. Learn which types of conduct draw regulatory and criminal scrutiny, how routine inquiries can quickly escalate, and what makes an institution a target. The

session highlights the vital, often unsung, role that risk, QA, compliance, and fraud teams play in prevention and early detection. Experts also discuss emerging fraud schemes on their radar and practical strategies to protect your organization.

Speakers

Lawrence J. Cameron, *Partner, Troutman Pepper Locke*

Stephanie Glad CFE, CAMS, CFCS, *Program Manager - Mail Fraud, United States Postal Inspection Service*

Fran Mordi, CMB, AMP, *Vice President, Financial Management, Tax and Accounting Policy, Mortgage Bankers Association*

Stavros Nikolakakos, *Deputy Special Agent in Charge - Washington Field Office, United States Secret Service*

Laura Walker, *Supervisory Special Agent - Washington Field Office, Federal Bureau of Investigation*

11:30 AM - 12:15 PM

GENERAL SESSION: Policy, Risk, and the Road Ahead – A Conversation with Dr. Mark Calabria (Closed to Media)

Location: Independence A, Independence Level

Join us for a timely and thought-provoking discussion featuring Dr. Mark Calabria, former Director of the Federal Housing Finance Agency and current Associate Director for Treasury, Housing, and Commerce at the Office of Management and Budget. With decades of experience shaping housing policy from Capitol Hill to the White House, Dr. Calabria brings a unique perspective on the evolving regulatory landscape, fiscal priorities, and what's next for mortgage compliance and risk management. Attendees gain perspective on how Washington's priorities may shape compliance and strategy across the mortgage industry. Don't miss this opportunity to hear directly from one of the nation's most influential voices on housing finance policy. Sponsored by BRG.

Speakers

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

Mark A. Calabria, Ph.D., *Associate Director for Treasury, Housing, and Commerce, Office of Management and Budget*

Michael Hollerich, *Managing Director, BRG*

12:30 PM - 1:30 PM

Networking Lunch

Location: Independence Foyer, Independence Level

1:30 PM - 2:30 PM

APPLIED COMPLIANCE TRACK: Loan Originator Compensation/Employment (Closed to Media)

Location: Independence I, Independence Level

This expert panel analyzes fact patterns and issues of top concern pertaining to Loan Originator Compensation and Employment. In this session, we explore the latest updates and trends, including regulatory changes, updated guidance, and emerging risks.

Speakers

Russell R. Bruch, *Partner, Morgan Lewis & Bockius LLP*

Kris D. Kully, *Partner, Mayer Brown LLP*

Jed Mayk, *Partner, Hudson Cook, LLP*

Jeff P. Naimon, *Partner, Orrick, Herrington & Sutcliffe, LLP*

Sheila M. Strong, CMCP, *Partner, Strong Estrada PLLC*

1:30 PM - 2:30 PM

FRAUD PREVENTION TRACK: Industry Fraud Risk – Best Practices in Residential Mortgage Lending

Location: Farragut/Lafayette, Independence Level

Fraud remains a serious and evolving threat to the residential mortgage industry, especially in today's digital-first environment. This expert panel explores emerging fraud schemes, best practices for detection and prevention, and how to build a proactive, tech-enabled fraud risk strategy. Attendees gain actionable insights through real-world case studies, collaborative approaches, and proven tools to strengthen fraud defenses. Sponsored by FTI Consulting.

Speakers

Tony Consaga, *Senior Director, Financial Crimes, Freddie Mac Single-Family*

Todd Krell, *Partner, CrossCheck Compliance LLC*

Creighton Oswald, CMB, *Managing Director, FTI Consulting, Inc.*

Matt Seguin, *Senior Principal Product Management, Cotality*

Sean Sowards, *Director, Mortgage Fraud Investigations, Fannie Mae Single-Family*

1:30 PM - 2:30 PM

KEY COMPLIANCE UPDATES TRACK: Calling, Collecting, Complying - The New Rules of Borrower Engagement (Closed to Media)

Location: Independence A, Independence Level

This session examines key regulatory developments shaping the mortgage servicing landscape, with a spotlight on the Fair Credit Reporting Act (FCRA), the Telephone Consumer Protection Act (TCPA), and the Fair Debt Collection Practices Act (FDCPA). Industry experts unpack the legal and operational implications of recent changes, offering insights into how they impact borrower communication practices, collections strategies, and overall compliance risk.

Speakers

Courtney Brown, *Vice President- Compliance & Financial Crimes, Cenlar FSB*

Lauren E. Campisi, *Partner, Hinshaw & Culbertson LLP*

Michael Eising, MBA, CMB, CMCP, RCMS, *Chief Compliance Officer, Ruoff Mortgage*

Wendy Lee, *Managing Partner, LOGS Network*

David Shirk, CMCP, *Managing Member, Shirk Law PLLC*

1:30 PM - 2:30 PM

RISK MANAGEMENT & QA TRACK: Storm Surge - Insurance Gaps & Mortgage Risk

Location: Independence E, Independence Level

As natural disasters grow more frequent, severe, and widespread—and affordable property insurance becomes increasingly elusive—mortgage lenders face mounting exposure. This session examines the evolving financial risks tied to climate events and insurance gaps and explores strategies lenders can use to protect portfolios and strengthen resilience.

Speakers

Ronnie L. Johnson, *Partner, Holland & Knight LLP*

Holly Li, *Net Zero Finance Program Director, Ceres Accelerator for Sustainable Capital Markets*

Holly Li, *Net Zero Finance Program Director, Ceres Accelerator for Sustainable Capital Markets*

Jeremy Porter, PhD, *Chief Economist, First Street: Climate Risk Financial Modeling*

Suzanne M. Shuck, AMP, *Senior Executive Vice President and Chief Corporate Risk Officer, Freedom Mortgage Corporation*

2:45 PM - 3:45 PM

APPLIED COMPLIANCE TRACK: Fair Lending/UDAAP Compliance (Closed to Media)

Location: Independence I, Independence Level

This expert panel analyzes fact patterns and issues of top concern pertaining to Fair Lending and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP). Best practices and tips for avoiding common pitfalls and recent enforcement actions are discussed.

Speakers

Andrew Glass, *Partner, Nixon Peabody, LLP*

Kari Hall, *Partner, Paul Hastings LLP*

Olivia Kelman, *Partner, Mitchell Sandler, PLLC*

Justin Wiseman, *Vice President, Managing Regulatory Counsel, Mortgage Bankers Association*

2:45 PM - 3:45 PM

EMERGING TECHNOLOGY BENEFITS & CHALLENGES: The Benefits and Risks of Generative AI

Location: Independence E, Independence Level

This expert panel explores the transformative impact of generative AI on the mortgage industry from optimizing internal operations to revolutionizing customer engagement. Attendees discover how AI-powered chatbots are elevating the borrower experience, and how loan originators are using generative tools to support smarter, faster lending decisions. The session also delves into the emerging risks, including the growing threat of AI-enabled fraud and the implications for regulatory compliance and consumer trust.

Speakers

Pat Kinsel, *Chief Executive Officer and Founder, Proof*

Amanda Lawrence, *Partner, Orrick, Herrington & Sutcliffe, LLP*

Kim Phan, *Partner, Troutman Pepper Locke*

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

Paula Tuffin, *General Counsel, Chief Compliance Officer, Better Mortgage*

2:45 PM - 3:45 PM

KEY COMPLIANCE UPDATES TRACK: D.C. Dynamics - Policy Insights (Closed to Media)

Location: Independence A, Independence Level

As the political landscape continues to evolve, mortgage compliance professionals must stay ahead of federal regulatory and legislative changes. In this session, our panel of legal experts unpack recent political developments, including agency actions, the changes from the previous administration, legislative shifts, and the practical impact on compliance frameworks. Attendees gain actionable insights into risk mitigation, policy, and strategic planning in the current political environment.

Speakers

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

Jonice M. Gray, *Partner & Chair, Consumer Financial Services, Paul Hastings LLP*

Mitch Kider, *Chairman and Managing Partner, Weiner Brodsky Kider PC*

Samuel I. Racoosin, *Managing Director and Associate General Counsel, Chase*

2:45 PM - 3:45 PM

RISK MANAGEMENT & QA TRACK: Clean QC – Nailing GSE Reverification Standards

Location: Farragut/Lafayette, Independence Level

The GSEs each bring unique requirements to QC reverification, creating a complex compliance landscape for lenders. In this session, a representative from Fannie Mae and leading QC vendors will highlight common mistakes, clarify expectations, and share practical tips to help lenders streamline their processes and stay audit-ready.

Speakers

Jamie Huseeth, *VP Loan Origination QC Division, TENA Companies, Inc.*

Candace Kubida, *Senior Director, Loan Quality, Fannie Mae Single-Family*

Helen Law, *AMP, SVP, Quality Control - Originations & Servicing, Planet Home Lending*

Sharon Reichhardt, *EVP of Operations, ACES Quality Management*

Jessica Wright, *Senior Director, Rocket Mortgage, LLC*

3:45 PM - 4:00 PM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

4:00 PM - 5:00 PM

APPLIED COMPLIANCE TRACK: RESPA Section 8 (Closed to Media)

Location: Independence I, Independence Level

Through case studies and practical examples, attendees of this session gain a deeper understanding of the challenges associated with the Real Estate Settlement Procedures Act (RESPA) Section 8 and explore strategies for mitigating regulatory compliance risks.

Speakers

Holly Spencer Bunting, *Partner, Mayer Brown LLP*

Suzanne Garwood, *Managing Director, Associate General Counsel, Chase*

Michael Y. Kieval, *Partner, Weiner Brodsky Kider PC*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

Matthew Sheldon, *Partner, Co-Chair of the Banking & Consumer Financial Services Practice, Goodwin*

4:00 PM - 5:00 PM

EMERGING TECHNOLOGY BENEFITS & CHALLENGES: Strengthen Your Core - Internal Cyber Risk Strategies

Location: Farragut/Lafayette, Independence Level

Cyber threats are evolving—and so are regulatory expectations. In this session, a panel of experts shares practical strategies for reducing cybersecurity risk across mortgage operations. Learn how to strengthen your

defenses with tools and frameworks like Zero Trust Architecture, Privileged Access Management, and comprehensive risk assessments to limit internal access and prevent data breaches.

Speakers

Gabriel Acosta, *Regulatory Specialist, Mortgage Bankers Association*

Thomas Clerici, *Chief Information Security Officer, Freedom Mortgage Corporation*

Michael Egan, *Partner, Cooley LLP*

Chris Hilliard, CRCM, CCEP, *Chief Executive Officer and Founder, Winnow Solutions, LLC*

Amy Worley, *Chief Privacy Officer, BRG*

4:00 PM - 5:00 PM

KEY COMPLIANCE UPDATES TRACK: Reg X Rewired - What Servicers Need to Know (Closed to Media)

Location: Independence A, Independence Level

Federal agencies have rolled out new and increasingly complex loss mitigation policies that are reshaping servicing operations. In this session, a panel of experts will break down recent rulemaking, highlight key changes, and share actionable strategies to help servicers navigate today's evolving regulatory landscape.

Speakers

Krista Cooley, *Partner, Mayer Brown LLP*

LeAllen Frost, *Executive Vice President & Deputy General Counsel - Head of Litigation, Pennymac*

Kaitlin Hildner, *AVP, RPSIE Policy, Mortgage Bankers Association*

Revathi Jose, *Vice President & Assistant General Counsel, Chase*

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

4:00 PM - 5:00 PM

RISK MANAGEMENT & QA TRACK: Navigating Market Shifts with Data as Your Compass

Location: Independence E, Independence Level

In today's unpredictable market and regulatory environment, staying ahead means being informed. This session dives into how forward-looking data and market intelligence can help institutions anticipate risk,

uncover opportunities, and make smarter decisions. Learn from experts as they share actionable insights and cutting-edge tools to strengthen your strategy.

Speakers

Nikki Bialka, *Sr. CRA Program Development Manager, Fifth Third Bank*

Josh Goldberg, *Director, Summit Consulting, LLC*

Michael Hollerich, *Managing Director, BRG*

Laird Nossuli, *Chief Executive Officer, iEmergent*

5:00 PM - 6:00 PM

Networking Reception: Monumental Mixer

Location: Grand Foyer, Declaration Level

Tuesday, September 30, 2025

7:30 AM - 9:00 AM

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

Location: Penn Quarter, Declaration Level

7:30 AM - 1:00 PM

Registration

Location: Independence Foyer, Independence Level

8:30 AM - 9:15 AM

Continental Breakfast

Location: Independence Foyer, Independence Level

Sponsored by: Mortgage Connect

8:30 AM - 10:30 AM

Exhibit Area Open

Location: Independence Foyer, Independence Level

9:15 AM - 10:15 AM

FRAUD PREVENTION TRACK: Fraud Recycled - Old Scams in a New Market

Location: Farragut/Lafayette, Independence Level

Fraud schemes from the past are making a comeback, refreshed for today's housing market. Join leading fraud prevention experts for a timely discussion on how old tactics are being repurposed to exploit modern lending practices. Learn how to spot these recycled schemes and strengthen your defenses before they strike. Sponsored by FTI Consulting.

Speakers

Julie Baril, *VP Quality Control, SWBC Mortgage*

Lisa R. Binkley, *Chief Operations Officer, NCS/National Credit-Reporting System, Inc.*

Robb Hagberg, *Executive Director - Secured Lending Fraud Risk, Chase*

Katherine E. Hollister, *Director of Risk Management & Compliance, Jet HomeLoans, LP*

Denise James, *Xactus*

9:15 AM - 10:15 AM

RISK MANAGEMENT & QA TRACK: Pressure to Precision - Adapting Resilient Risk Frameworks

Location: Independence A, Independence Level

As regulatory expectations continue to evolve, mortgage lenders must adapt their risk and control frameworks to navigate increasing scrutiny—particularly at the state level. This session examines how organizations can strengthen business controls and risk oversight considering shifting legal and compliance obligations.

Speakers

Sara Avery, *Chief Operational Risk Officer, Cenlar FSB*

Michael Berman, *CEO, Ncontracts*

Mignonne Davis, *CIA, AMP, Director, Risk & Compliance, Richey May*

Cindy Patterson, *VP, Business Controls Manager, Pulte Mortgage LLC*

9:15 AM - 10:15 AM

TRENDING COMPLIANCE ISSUES TRACK: State Spotlight – Navigating Evolving Regulatory and Legislative Frontiers (Closed to Media)

Location: Independence I, Independence Level

State-level developments continue to reshape the compliance landscape, with regulators and lawmakers responding to emerging risks, changes in Administration, and evolving consumer protection priorities. This panel explores recent events in state licensing that may have ripple effects across the states alongside new trending legislative activity targeting fee transparency, foreclosure, technology, and community reinvestment act standards. Attendees gain timely insights into how state legislative sessions ended this year and how these changes may affect operational risk, policy development, and long-term compliance strategy.

Speakers

Jeffrey P. Barringer, *Member, McGlinchey Stafford*

Jedd Bellman, *Partner, Orrick, Herrington & Sutcliffe, LLP*

Melissa Koupal, CMCP, *Executive Vice President, Risk and Compliance, CMG Financial*

Bob Niemi, CMB, *Director of Government Affairs, Weiner Brodsky Kider PC*

Haydn J. Richards, Jr., *Partner, Bradley*

9:15 AM - 11:15 AM

LEGAL ETHICS: Lessons in Legal Ethics from the Wisdom of Yogi Berra

Location: Independence E, Independence Level

Using the wit and wisdom of baseball legend Yogi Berra, this session takes a lighthearted but insightful look at the ethical and professional responsibilities of in-house and outside counsel in today's complex business world. Through real-world scenarios and classic Berra-isms, the panel will examine rules of professional conduct, client identification and representation, conflict management, and the challenges of advising multiple entities. You'll walk away with practical guidance helping your clients reach their goals, while keeping your own on track. Because while "you can observe a lot by watching," this session will help you understand even more. And yes, it'll be over when it's over.

Speakers

Alexander Green, *Member, McGlinchey Stafford*

Sanford (Sandy) P. Shatz, *Of Counsel, McGlinchey Stafford*

Shannon "A.J." Singleton, *Legal Ethics Attorney, General Counsel, Stoll Keenon Ogden PLLC*

10:15 AM - 10:30 AM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

10:30 AM - 11:30 AM

KEY COMPLIANCE UPDATES TRACK: Navigating NMLS Modernization and Reporting Changes

Location: Independence A, Independence Level

Join representatives from the Conference of State Bank Supervisors (CSBS) for an in-depth discussion on the latest developments in the Nationwide Multistate Licensing System (NMLS). This session explores how ongoing modernization efforts are aligning with evolving industry dynamics, including remote work trends and updated prudential standards. Attendees gain valuable insights into how these changes impact licensing compliance and what to expect moving forward.

Speakers

Amy Greenwood-Field, *Partner, McGlinchey Stafford*

Jessan Groenendyk, *Data Analytics Specialist, Conference of State Bank Supervisors*

Jim Payne, *Assistant Deputy Director, Conference of State Bank Supervisors*

Elizabeth Rychlinski, *Senior Director, Conference of State Bank Supervisors*

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

10:30 AM - 11:30 AM

RISK MANAGEMENT & QA TRACK: Valuation Challenges Amidst a Declining Market

Location: Farragut/Lafayette, Independence Level

With a lower forecast for property value appreciation in the next few years, the accuracy of appraisals and property valuations is imperative for assessing the credit quality of lending portfolios. Join the session to hear experts discuss state level markets, obstacles in assessing property values with the changing tides and what lenders can do to minimize risk to portfolios and maintain compliance.

Speakers

Kenon Chen, *Executive Vice President, Strategy and Growth, Clear Capital*

Wes Costello, *EVP of Sales Operations, AnnieMac Home Mortgage*

Yana Rusovski, *Of Counsel, Spencer Fane LLP*

Shawn Telford, *Chief Valuation Officer, Cotality*

10:30 AM - 11:30 PM

TRENDING COMPLIANCE ISSUES TRACK: Mind the Gap - Risk and Compliance in Non-Agency Lending (Closed to Media)

Location: Independence I, Independence Level

This session examines the shifting compliance and risk landscape in non-agency mortgage lending, where heightened regulatory scrutiny and market complexity are raising the stakes for lenders. Attendees gain valuable insights into emerging legal challenges, enforcement priorities, and practical strategies for navigating compliance in a fast-changing environment. Panelists also discuss risk management approaches across the full mortgage lifecycle—from origination and servicing to secondary market execution.

Speakers

Gina Botello, *SVP, QC Originations, Carrington Mortgage Services, LLC*

Edward Miller, *Managing Director, Conforma Compliance Group LLC*

F.M. "Dank" Pinckney, III, *General Counsel, Deephaven Mortgage LLC*

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

11:45 AM - 1:00 PM

CLOSING SUPER SESSION: Regulatory Compliance (Closed to Media)

Location: Independence I, Independence Level

The conference wraps up with a facilitated super session featuring top legal and compliance experts. Bring your questions from the many issues discussed at the conference. This popular session addresses legislation and litigation as well as regulatory requirements. Casual attire is welcome; come for as long as your schedule allows.

Speakers

Kate Goodman, *Partner, Cooley LLP*

Laura LaRaia, CMB, AMP, *Chief Legal Officer and Enterprise Risk Officer, MLD Mortgage, Inc.*

d/b/a The Money Store

Monika L. McCarthy, *Managing Director & General Counsel, CrossCheck Compliance LLC*

James M. Milano, *Attorney at Law, McGlinchey Stafford*

Alfred Pitzner, *Managing Director, Conforma Compliance Group LLC*

R. Colgate Selden, *Partner, SeldenLindeke LLP*

Mike G Silver, *Partner, Spencer Fane LLP*

Leslie Sowers, *Partner, Husch Blackwell LLP*

11:45 AM - 1:00 PM

CLOSING SUPER SESSION: Risk Management, QA and Fraud (Closed to Media)

Location: Independence E, Independence Level

Wrap up this week's learning during an energetic, interactive closing super session featuring leading experts in Risk Management, Quality Assurance and Fraud. Bring your comments and questions on the hot topics from the conference for this impactful discussion. Casual attire is welcome; come for as long as your schedule allows.

Speakers

Courtenay R. Dunn, *Senior Director of Government Affairs, ICE*

Jason Emory, *SVP, Quality Control, PrimeLending*

Melissa Grindel, *CMCP, EVP / Head of Compliance & Product, ActiveComply, LLC*

Lore M Haines, *SVP, Quality Control/Compliance Officer, Eustis Mortgage Corporation*

Chris Joles, *SVP, Chief Credit Risk Officer and Investor Relations, Planet Home Lending*

Jerra H. Ryan, *CMB, CMCP, Senior Vice President, Firstline Compliance, LLC*