

Independent Mortgage Bankers Conference

Monday, February 2, 2026

12:00 PM - 6:30 PM

Hospitality and Registration Area

Location: The Ritz-Carlton Ballroom Foyer

Pick up your badge, enjoy welcoming refreshments, and connect with other attendees in the open seating area. We're here to provide any information you need to make the most of your conference experience, including how to use the MBA Events mobile app. Sponsored by Bradley.

12:00 PM - 5:00 PM

Member Engagement Suite

Location: Kings Bay

Drop by for a break and beverage, hosted by MBA's Membership Team, and enter to win a locally-inspired gift. Meet with us to ensure you are optimizing your MBA membership through your company's engagement, education, research and networking opportunities in the year ahead. Contact Laura Hopkins, Senior Vice President of Membership, Meetings and mPower at lhopkins@mba.org or 202-557-2757.

2:30 PM - 3:00 PM

The Wayfinder Social for First-Time Attendees

Location: Kings Bay, Member Engagement Suite

Navigation is always easier when you have a crew, whether you're sailing the seas or a new conference. Join us before the sessions launch to chart your course and expand your professional fleet. MBA's Membership team will help steer you to the right destinations to connect with the people and ideas you need for your business.

3:00 PM - 6:00 PM

Exhibit Area Open

Location: The Ritz-Carlton Ballroom Foyer

4:00 PM - 4:30 PM

OPENING GENERAL SESSION: Beachfront Briefing from MBA's Chairman and CEO

Location: The Ritz-Carlton Ballroom

Start your conference experience with a clear view of the industry horizon. MBA's 2026 Chair Christine Chandler and President and CEO Bob Broeksmit set the stage with updates on the key developments in Washington and how they impact IMBs, from shifting regulatory currents to the association's latest advocacy efforts. Catch the wave of what's ahead and anchor your conference experience with insights that matter.

Speakers

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

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

Robert Villalon, CMB, AMP, *President, Mortgage Bankers Association of Florida; Regional Team Lead, National MI*

4:30 PM - 5:30 PM

GENERAL SESSION: Tides & Trends – MBA’s Forecast for IMBs

Location: The Ritz-Carlton Ballroom

Wade into the latest data with MBA’s signature quarterly report and forecast. This market scan provides the insights IMBs need to navigate what’s now and what’s next.

Speakers

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

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

5:30 PM - 6:30 PM

CMB Meet & Greet

Location: The Ritz-Carlton Ballroom Foyer

Meet up during the cocktail hour with fellow CMBs or drop by to ask them more about MBA’s Certified Mortgage Banker Designation.

5:30 PM - 6:30 PM

Coastal Cocktail Hour

Location: The Ritz-Carlton Ballroom Foyer

Kick off your conference experience with local fare while reconnecting with IMB friends and making new ones. Sponsored by Polly.

6:15 PM - 7:30 PM

MORPAC Reception (Open to all conference registrants and active MAA members)

Location: Plaza Ballroom

Make the most of your IMB26 experience by attending MBA’s MORPAC Reception. Enjoy an evening of

live musical entertainment, heavy hors d'oeuvres, and refreshments with an Amelia Island flair. Connect with industry peers, exchange valuable insights, and discover how collective influence strengthens our ability to reach policymakers and advocate for the issues that shape your business success. It's the perfect blend of networking, learning, and coastal ambiance. To RSVP and join/renew your annual MAA membership, visit <https://bit.ly/49j96R5>, or sign up at the door. A special thanks to our advocacy event sponsors: Cornerstone Servicing, Eustis Mortgage, and Standard Mortgage Corporation.

Tuesday, February 3, 2026

6:00 AM - 7:00 AM

MBA's Sunrise 5K Run/Walk

Location: Hotel Lobby

Breathe in the Ocean Air, Move by the Dunes. Start your morning with an energizing 5K run or walk along the stunning coastline of Amelia Island, starting at the luxurious Ritz-Carlton. This scenic route winds past swaying palms and sandy dunes with ocean breezes; no pressure, just movement, sunshine, and a few high-fives along the way. Whether you're chasing a new PR or just power walking for the post-run coffee, it's the perfect way to kick off the conference day. Meet in the hotel lobby. Register and complete waiver: <https://forms.office.com/r/4E62n6ZDvn>

7:00 AM - 6:00 PM

Hospitality and Registration Area

Location: The Ritz-Carlton Ballroom Foyer

Registration services are available all day, as well as refreshments and space to connect with other attendees in the open seating area. We're here to provide any information you need to make the most of your conference experience, including how to use the MBA Events mobile app. Sponsored by Bradley.

7:30 AM - 8:30 AM

Breakfast

Location: The Ritz-Carlton Ballroom Foyer

Fuel up for the day with a variety of breakfast favorites, plus plenty of coffee and open seating to network with other attendees. Sponsored by nCino.

7:30 AM - 4:00 PM

Exhibit Area Open

Location: The Ritz-Carlton Ballroom Foyer

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Kings Bay

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8:30 AM - 10:00 AM

GENERAL SESSION: Swim with the Shark: Daymond John's Keys to Success

Location: The Ritz-Carlton Ballroom

Get ready to meet entrepreneur Daymond John, founder of lifestyle brand FUBU and star of ABC's Shark Tank. A phenomenally successful businessperson for over 25 years, his journey began when he took out a \$100,000 mortgage on his mother's house and moved his business operation into its basement. During this high-energy session, he shares his approach to establishing the right mindset and following a few fundamental principles he calls his "S.H.A.R.K. Points." His story will resonate with your own and leave you energized for your next challenge!

Speaker

Daymond John, *Founder and CEO of FUBU; Star of ABC's Shark Tank*

8:30 AM - 9:00 AM

The Wayfinder Social for First-Time Attendees

Location: Kings Bay, Member Engagement Suite

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10:00 AM - 10:30 AM

Mid-Morning Refreshment Break

Location: The Ritz-Carlton Ballroom

Refuel for the sessions ahead. Sponsored by Essent.

10:30 AM - 11:10 AM

GENERAL SESSION: The Wave of Industry Consolidation

Location: The Ritz-Carlton Ballroom

The integration of property search, origination and servicing is leading the headlines and impacting the bottom lines of IMBs today. Hear the perspective of market participants and how they have used this strategy to meet today's challenges and driving future growth.

Speakers

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

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

Bob Tyson, *Chief Executive Officer, NFM Lending*

Eric Wilson, *VP Business Operations, Zillow Home Loans*

11:10 AM - 11:30 AM

GENERAL SESSION: Fishing for ROI on Tech Investment

Location: The Ritz-Carlton Ballroom

MBA Chairman-Elect Owen Lee interviews industry veteran Mark Cunningham about measuring ROI on your tech investment.

Speakers

Mark Cunningham, *CEO | Co- Founder, TRAiNED, Inc.*

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

11:30 AM - 12:00 PM

GENERAL SESSION: Charting the Policy Waters

Location: The Ritz-Carlton Ballroom

A milestone year of policy activity is behind us, but the real work is just beginning. Hear from leading policy voices on what's changing, what's still in play, and how year two could affect lenders, consumers, and the market. This session delivers clear, actionable insight into the regulatory and legislative trends that will define the next chapter, including topics like the GSEs, credit scores, the CFPB, and activities on the Hill

Speakers

Jennifer L. Hedgepeth, *Co-Chair, IMB Executive Council; Executive Vice President, Chief Operating Officer, DHI Mortgage Company*

Pete Mills, *Senior Vice President, Residential Policy and Strategic Industry Engagement, Mortgage Bankers Association*

George Rogers, *Vice President of Legislative Affairs, Mortgage Bankers Association*

12:00 PM - 1:15 PM

Coastal Connections Lunch

Location: The Ritz-Carlton Ballroom Foyer

Catch up with peers over lunch and enjoy the inspiring ocean vista. Sponsored by EverBank

12:00 PM - 1:15 PM

mPower Lunch: Anchored Together: The Power of Mentorship

Location: Plaza Ballroom

In a fast-changing industry, mentorship can be an anchor—providing stability, direction, and confidence. Hear from dynamic mentor–mentee duos as they discuss the guidance, trust, and shared purpose that shaped their journeys. Through honest stories and actionable advice, participants will discover how to cultivate grounding, meaningful relationships that support growth and resilience. Join Laura Hopkins, the new face of MBA’s mPower community, as she leads an engaging conversation. Enjoy a delicious lunch and meaningful networking and leave feeling inspired, mPowered and connected.

Speakers

Savannah Hooker, *Vice President of Mortgage Lending, A and N Mortgage Services Inc.*

Laura Hopkins, AMP, *Senior Vice President of Membership, Meetings and mPower, Mortgage Bankers Association*

Stephanie Paull, *Director of Legal Operations, NFM Lending*

Mindy Stearns, *Chief Kindness Officer, Kind Lending*

Neena Vlamis, *CEO and Founder, A and N Mortgage Services Inc.*

Latasha Waddy, *President, NFM Lending*

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

1:30 PM - 2:00 PM

GENERAL SESSION: Surfing the AI & Social Wave

Location: The Ritz-Carlton Ballroom

Learn the latest AI and social media tactics to build trusted brands, drive growth, and win business—while ensuring compliance, control, and consistency across your organization.

Speakers

Joseph Grassi, *Chief Risk Officer, loanDepot.com, LLC*

Sue Meitner, CMB, *Chief Sales Officer and President of Centennial Lending Group a division, Success Mortgage Partners, Inc.*

Sue Woodard, *Senior Advisor, STRATMOR Group*

2:00 PM - 2:30 PM

GENERAL SESSION: Take a Deep Dive into the Market Dynamics of M&A

Location: The Ritz-Carlton Ballroom

Be part of this interactive session that explores the market dynamics behind M&A and why it's happening across business sizes and models. Dig into key valuation variables, non-financial factors, and deal structures. Leave with your own blueprint to prepare your 12-month checklist for readiness to buy or sell.

Speakers

John Bosley, *President, Mortgage Lending, Planet Home Lending*

Julia Brown, *Founder, Telescope Advisors*

Rick Roque, PhD, CMB, *Vice President of New Growth, NFM Lending*

2:30 PM - 2:40 PM

GENERAL SESSION: The Next Wave of Mortgage Talent

Location: The Ritz-Carlton Ballroom

Speaker

David Upbin, *Vice President, Education and Strategy, Mortgage Bankers Association*

2:45 PM - 3:00 PM

Refreshment Break

Location: The Ritz-Carlton Ballroom Foyer

Recharge between sessions with refreshments. Sponsored by Essent.

3:00 PM - 3:45 PM

Roundtable: Working with the GSEs (Closed to Media)

Location: Talbot EFGH

Mortgage lenders rely on strong, transparent relationships with the GSEs to navigate evolving market conditions, credit standards, and policy changes. This session explores how mortgage bankers can effectively collaborate with Fannie Mae and Freddie Mac to enhance loan quality, streamline processes, and respond to shifting guidelines. Industry leaders and GSE representatives will discuss updates to credit policy, technology integrations, repurchase frameworks, servicing expectations, and the tools available to support lenders.

Speakers

Kevin Kauffman, *Senior Vice President - Seller Engagement, Freddie Mac Single-Family*

Tim McCallum, *SVP, Head of SF Market Engagement, Fannie Mae Single-Family*

Matthew VanFossen, CMB, *Chair, MBA's State Legislative and Regulatory Committee; Chief Executive Officer, Absolute Home Mortgage Corp.*

4:00 PM - 5:15 PM

Peer-to-Peer Roundtable (IMBs Only, Closed to Media)

Location: Talbot EFGH

Join this in-person meeting of MBA's Independent Mortgage Bankers (IMB) Network to exchange ideas with your peers on top issues. The IMB Network meets virtually on a regular basis and serves as a valuable forum for independent mortgage banker executives to share information on emerging industry trends, challenges, and solutions. Sponsored by Optimal Blue.

Speakers

Kevin Peranio, *IMB Network Co-Chair; Chief Lending Officer, Paramount Residential Mortgage Group*

Mickey Schilling, CMB, *IMB Network Co-Chair; Chief Revenue Officer, MegaStar Financial Corp*

6:00 PM - 8:00 PM

IMB Party: Sunset in the Keys

Location: Ritz Carlton Ballroom

Come find that “Lost Shaker of Salt” and experience the unmistakable charm of Key West, where vibrant color, coastal character, and laid-back island living set the tone. Capture the spirit in unapologetically relaxed surroundings where time slows down and the margaritas come easy. Enjoy the sounds of live island music that echo the rhythms of Duval Street while enjoying your Key West cuisine in a festive, tropical atmosphere. As the sun dips below the horizon, join your IMB colleagues in a celebration of coastal culture and carefree energy that defines Key West living. No passport required—just bring your best island state of mind.

Sponsored by Equifax.

Wednesday, February 4, 2026

7:30 AM - 1:00 PM

Exhibit Area Open

Location: The Ritz-Carlton Ballroom Foyer

7:30 AM - 1:00 PM

Hospitality and Registration Area

Location: The Ritz-Carlton Ballroom Foyer

Registration services are available, as well as refreshments and space to connect with other attendees in the open seating area. We're here to provide any information you need to make the most of your conference experience, including how to use the MBA Events mobile app. Sponsored by Bradley.

8:00 AM - 9:00 AM

Breakfast

Location: The Ritz-Carlton Ballroom Foyer

Finish strong with a healthy start before the day's sessions. Sponsored by TotalExpert.

8:00 AM - 12:00 PM

Member Engagement Suite

Location: Kings Bay

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8:30 AM - 9:10 AM

BREAKOUT SESSION: Growth in Non-Agency Lending

Location: Talbot D

Non-agency lending is rapidly gaining traction as borrowers seek alternatives to agency guidelines that do not meet their needs. Hear industry experts break down the drivers of this growth, the impact to their business, and what it means for a successful origination strategy going forward.

Speakers

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

Bill Lyons, *President & CEO, Griffin Funding, Inc*

Kevin Peranio, *IMB Network Co-Chair; Chief Lending Officer, Paramount Residential Mortgage Group*

Lisa Schreiber, *SVP Correspondent Lending, eResi Capital*

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

8:30 AM - 9:10 AM

BREAKOUT SESSION: Winning Strategies for Small to Midsized Lenders

Location: Talbot EFGH

As larger players scale through technology and M&A, small and midsize IMBs must find new ways to differentiate. This breakout provides practical strategies around niche market focus, partnership models, technology investments, capital strategies, and talent approaches to stay competitive and resilient.

Speakers

Christina Brown, *CMB, AMP, CRU, Chief Operations Officer, Atlantic Bay Mortgage Group, LLC*

Allison Johnston, *CMB, President, Success Mortgage Partners, Inc.*

Karen Kreutziger Powell, *Chief Executive Officer, Flat Branch Home Loans*

9:15 AM - 10:00 AM

GENERAL SESSION: Big Bets by the Biggest IMBs

Location: The Ritz-Carlton Ballroom

Large IMBs are making bold moves to position themselves for the next market cycle. Hear senior executives discuss the major bets they're placing across 6 key strategies: multi-channel origination, product breadth and niches, secondary market innovation, servicing, non-mortgage, and of course tech playbooks to power it all. Discover where the industry's biggest players believe the future is headed.

Speakers

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

David Neylan, *President & COO, Guild Mortgage Company*

Scott Stephen, *Chief Growth Officer, Rate*

Rob Van Raaphorst, *Senior Vice President, Rational 360*

10:00 AM - 10:30 AM

GENERAL SESSION: Riding the Tides: Retaining Customers and Protecting Margins

Location: The Ritz-Carlton Ballroom

Hear how leading IMBs are reimagining borrower engagement, strengthening post-close relationships, and delivering seamless experiences that drive repeat and referral business. The discussion highlights practical, scalable approaches to building customer loyalty that enhance efficiency, protect margins, and support long-term success, regardless of whether your company retains servicing or sells servicing rights.

Speakers

Christopher Mayer, PhD, *CEO, Longbridge Financial*

Michael P. Patterson, *Senior Executive Vice President and Chief Operating Officer, Freedom Mortgage Corporation*

Dave Savage, *Chief Growth Officer, TrustEngine*

10:30 AM - 10:45 AM

Mid-Morning Coffee Break

Location: The Ritz-Carlton Ballroom

Sponsored by Essent.

10:45 AM - 11:30 AM

BREAKOUT SESSION: Financial Management Hot Topics

Location: Talbot D

This session will focus on the key financial management challenges that IMBs will face in 2026 with respect to both origination and servicing. The panelists will deliver actionable insights to help lenders develop their tactics and strategies for the year ahead.

Speakers

Michael D. McAuley, *Principal, Garrett, McAuley & Co.*

Seth D. Sprague, CMB, *Director, Consulting Services, Richey May*

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

10:45 AM - 11:30 AM

BREAKOUT SESSION: Streamline Your State Exam BEFORE the Regulator Arrives

Location: Talbot EFGH

Discover how you can identify and remediate compliance issues internally before the examination begins. MISMO and the Conference of State Bank Supervisors developed a dataset, released in December 2025, that represents a major step forward in modernizing and automating compliance exams. Learn how you can benefit from this initiative, supported by many state regulators, to reduce friction in the exam process.

Speakers

Sheila Oliver, *Deputy Commissioner Escrow & Mortgage Lending Office (EMLO), California Department of Financial Protection and Innovation*

Judith Tribble, *EVP, Chief Compliance Officer, Lakeview Loan Servicing, LLC*

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

Brian Vieaux, *CMB, President, MISMO*

11:30 AM - 1:00 PM

GENERAL SESSION: Recap Lunch with Top Takeaways

Location: The Ritz-Carlton Ballroom

Complete your conference experience with a recap of the top takeaways from IMB26 while you enjoy a light lunch. Take your dessert to go to enjoy on your travels home!

Speaker

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