

# Legal Issues and Regulatory Compliance Conference

Wednesday, May 14, 2025

10:00 AM - 7:00 PM

## **Registration**

*Location: Sapphire Northwest Foyer*

12:30 PM - 1:45 PM

## **COMPLIANCE CONVERSATIONS TRACK: Loan Officer Compensation**

*Location: Sapphire Ballroom B*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching Loan Officer Compensation.

Speakers

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

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

**R. Colgate Selden**, *Partner, SeldenLindeke LLP*

12:30 PM - 1:45 PM

## **KEY UPDATES TRACK: The Realtor Settlement – Changes and Challenges (CLE 1.25)**

*Location: Sapphire Ballroom A*

This panel will delve into the fallout of the National Association of Realtors (NAR) settlement. Attendees will gain insight into the implications of these changes for homebuyers and sellers, including new requirements for written agreements and compensation transparency. This panel of experts discusses business practices they are seeing in the market, associated compliance and business risks, and strategies that have staying power. Sponsored by Bradley.

Speakers

**Ian Magladry**, *Assistant General Counsel, Mortgages, Zillow Home Loans*

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

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

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

12:30 PM - 1:45 PM

**LITIGATION FORUM TRACK: TCPA/FCRA AND FDCPA (CLE 1.25)**

*Location: Sapphire Ballroom CD*

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

Speakers

**Gabriel Acosta**, *Regulatory Specialist, Mortgage Bankers Association*

**Christa Bieker**, *Partner, Mayer Brown LLP*

**Robert R. Maddox, CMB, AMP**, *Partner, Bradley*

**Brandon White**, *Partner, Holland & Knight LLP*

1:45 PM - 2:00 PM

**Refreshment Break**

*Location: Sapphire West Foyer*

Sponsored by Dykema.

2:00 PM - 3:15 PM

**COMPLIANCE CONVERSATIONS TRACK: RESPA Section 8**

*Location: Sapphire Ballroom B*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching RESPA Section 8.

Speakers

**Jed Mayk**, *Partner, Hudson Cook, LLP*

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

2:00 PM - 3:15 PM

**EMERGING ISSUES TRACK: Alternative Mortgage Products (CLE 1.25)**

*Location: Sapphire Ballroom A*

Dive into the world of alternative mortgage products. This session covers a range of topics, including home equity loans, non-traditional mortgages, and non-QM loans. Discover the legal intricacies, risks, and opportunities associated with innovative financing options, and gain insights on regulations, compliance, and best practices in navigating the evolving landscape of alternative mortgages. Sponsored by Cooley.

Speakers

**Josh Gaffney**, *General Counsel, Hometap Equity Partners*

**Kate Goodman**, *Partner, Cooley LLP*

**Daniel McPheeters**, *Head of Business Development*

**Tobias P. Moon**, *Partner, Chapman and Cutler*

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

2:00 PM - 3:15 PM

**LITIGATION FORUM TRACK: Key State Cases and FAPA (CLE 1.25)**

*Location: Sapphire Ballroom CD*

This session covers key state cases that impact compliance responsibilities with a focus on those that may indicate federal trends. In addition, the session highlights recent cases and litigation developments pertaining to the Foreclosure Abuse Prevention Act (FAPA.)

Speakers

**Robert R. Maddox, CMB, AMP**, *Partner, Bradley*

**Kathleen M. Massimo**, *Partner, Houser LLP*

**Adam Swanson**, *Partner, McCarter & English, LLP*

3:15 PM - 3:30 PM

**Refreshment Break**

*Location: Sapphire West Foyer*

Sponsored by Dykema.

3:30 PM - 4:45 PM

**COMPLIANCE CONVERSATIONS TRACK: Servicing Challenges**

*Location: Sapphire Ballroom B*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching challenges in servicing. Facilitators examine key topics that raise regulatory risk, including servicing and related fees, escrow account administration, default servicing and loss mitigation, and ongoing focus on FCRA and credit furnishing activities. Additional topics include LEP compliance, exam findings, and UDAAP violations.

Speakers

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

**Michael Merritt**, *SVP, Default & Customer Care, BOK Financial*

3:30 PM - 4:45 PM

**EMERGING ISSUES TRACK: Changes to the Appraisal Process and Appraisal Valuations (CLE 1.25)**

*Location: Sapphire Ballroom A*

Join us for an insightful session delving into the recent regulatory changes affecting the landscape of the appraisal process and valuation practices in mortgage lending. Explore the latest updates on the implementation of the AVM rule, GSE property inspection waivers, as well as technological advancements influencing how appraisals are conducted, and valuations are determined. Sponsored by Cooley.

Speakers

**Dan Hofacker**, *Managing Director - Home Lending Collateral Valuations Group, Chase*

**Bob Jaworski**, *Of Counsel, Holland & Knight LLP*

**Melissa Malpass**, *Senior Associate, Alston & Bird, LLP*

**Beji Varghese**, *Senior Managing Director*

3:30 PM - 4:45 PM

**LITIGATION FORUM TRACK: RESPA Litigation and Fair Lending (CLE 1.25)**

*Location: Sapphire Ballroom CD*

This session highlights recent Real Estate Settlement Procedures Act (RESPA) cases and litigation. In addition, litigation pertaining to Fair Lending will also be discussed.

Speakers

**Chava Brandriss**, *Partner, Davis Wright Tremaine, LLP*

**Robert R. Maddox, CMB, AMP**, *Partner, Bradley*

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

5:00 PM - 6:00 PM

**COMPLIANCE CONVERSATIONS TRACK: Fair Lending**

*Location: Sapphire Ballroom B*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching Fair Lending.

Speakers

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

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

5:00 PM - 6:00 PM

**EMERGING ISSUES TRACK: Labor Law Issues in the Mortgage Industry (CLE 1.0)**

*Location: Sapphire Ballroom A*

Join this session to learn about the latest on navigating non-compete and employee departure litigation, managing the challenges of returning to the office, DEI matters, and much more. Sponsored by Cooley.

Speakers

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

**Dominique Casimir**, *Partner, Blank Rome LLP*

**Ari Karen, Esq.**, *Partner, Mitchell Sandler, PLLC*

**Maria Kreiter, Esq.**, *Shareholder, Godfrey & Kahn, S.C.*

**Laura LaRaia, CMB, AMP**, *Chief Legal Officer and Enterprise Risk Officer, MLD Mortgage, Inc. d/b/a The Money Store*

5:00 PM - 6:00 PM

**LITIGATION FORUM TRACK: Bankruptcy and Data Breach Litigation (CLE 1.25)**

*Location: Sapphire Ballroom CD*

This session covers the latest developments in bankruptcy law and how recent cases impact compliance responsibilities. In addition, matters pertaining to data breach litigation will be addressed.

Speakers

**Simon Fleischmann**, *Partner, Troutman Pepper Locke*

**Michael Hogue**, *Shareholder, Greenberg Traurig, LLP*

**Robert R. Maddox**, *CMB, AMP, Partner, Bradley*

6:00 PM - 7:00 PM

**Exhibit Area Open**

*Location: Sapphire West Foyer*

6:00 PM - 7:00 PM

**Opening Reception: Bayside Bites**

*Location: Sapphire West Foyer*

Sponsored by Maddin Hauser.

Thursday, May 15, 2025

7:30 AM - 5:00 PM

**Registration**

*Location: Sapphire Northwest Foyer*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Sapphire West Foyer*

8:00 AM - 5:00 PM

**Exhibit Area Open**

*Location: Sapphire West Foyer*

8:30 AM - 10:00 AM

**OPENING GENERAL SESSION: Navigating the Legal Landscape – Reflection on the First 100 Days of the Trump 47 Administration**

*Location: Sapphire Ballroom CD*

MBA's CEO Bob Broeksmit provides an update on MBA's recent work in Washington on behalf of its members, then welcomes esteemed experts to discuss an in-depth analysis of the legal landscape shaped by the first 100 days of the new administration. Explore the significant policy shifts, regulatory updates, and legislative initiatives that have emerged, impacting the mortgage industry. Don't miss this opportunity to stay informed and prepared amidst the dynamic changes unfolding. Sponsored by Hinshaw & Culbertson.

Speakers

**Isaac Boltansky**, *Head of Public Policy, Pennymac*

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

**Brian McGrath**, *Partner, Hinshaw & Culbertson LLP*

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

**Ethan Saxon**, *Vice President of Legislative Affairs, Mortgage Bankers Association*

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

10:00 AM - 10:15 AM

**Refreshment Break**

*Location: Sapphire West Foyer*

Sponsored by Goodwin.

10:15 AM - 11:30 AM

**GENERAL SESSION: The Administrative State in the Crossfire – Diverging Visions for Financial Regulation**

*Location: Sapphire Ballroom CD*

Join this compelling session where two prominent law professors discuss the recent changes to the administrative state and its impact on mortgage lending practices. Hear from opposing viewpoints as these speakers delve into the legal, regulatory, and ethical considerations influencing the future of the federal agencies and implications for the mortgage industry. Don't miss this unique opportunity to gain a deeper understanding of this crucial intersection in the legal and regulatory environment. Sponsored by Berkeley Research Group.

Speakers

**Paul Noring**, *Managing Director, BRG*

**Christopher L. Peterson**, *John J. Flynn Endowed Professor of Law, University of Utah, S.J. Quinney College of Law*

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

**Todd Zywicki**, *George Mason University Foundation Professor of Law, Research Fellow of the Law & Economics Center, George Mason University Antonin Scalia School of Law*

11:30 AM - 12:45 PM

**LISTEN OVER LUNCH: Judge Joshua Wolson on the State of Litigation**

*Location: Sapphire Ballroom CD*

Arrive right on time to claim your seat for a conversation on the past, present and future of civil litigation. Topics include nascent AI and other tips for litigation efficiency and effectiveness, emerging trends and novel theories, big picture and little picture impressions, and more. Hear insight from an experienced and esteemed federal district judge in one of the busiest consumer litigation dockets in the country. Sponsored by Winnow.

Speakers

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

**Andrew K. Stutzman**, *Co-Chair, Financial Services Litigation, Stradley, Ronon, Stevens & Young, LLP*

**The Honorable Joshua Wolson**, *United States District Judge, Eastern District of Pennsylvania*

1:00 PM - 2:15 PM

**APPLIED COMPLIANCE TRACK: Customer Contact and Marketing (CLE 1.25)**

*Location: Sapphire Ballroom B*

This expert panel analyzes facts and patterns for using social media and other marketing tools in the mortgage space. Experts address Real Estate Settlement Procedures Act (RESPA) implications and also touch upon the recent trends in borrower communications and methods for effective collection and engagement with borrowers.

Speakers



**Patti Dietz**, *Chief Risk and Legal Officer, Lennar Mortgage*

**Kris Janssen**, *Associate General Counsel, Rocket Mortgage, LLC*

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

**David K. Stein, Esq.**, *Partner, Taft Stettinius & Hollister LLP*

**Marx Sterbcow**, *Managing Attorney, Sterbcow Law Group LLC*

1:00 PM - 2:15 PM

**EMERGING ISSUES TRACK: Business Controls - Effective Lines of Defense (CLE 1.25)**

*Location: Sapphire Ballroom A*

Join industry experts for an in-depth panel discussion on the evolving regulatory landscape, including an analysis of key risk categories—financial, stakeholder/customer, regulatory, reputational, and operational—and examination of the concepts of inherent and residual risk within the Three Lines of Defense model. Attendees gain insights into implementing effective business controls, with a focus on Risk and Control Self-Assessment (RCSA) and issue management. The discussion also explores oversight frameworks such as Fannie Mae's use of MORA (Mortgage Origination Risk Assessment) and Freddie Mac's CORE (Counterparty Operational Risk Evaluation). Sponsored by Cooley.

Speakers

**Michael Berman**, *CEO, Ncontracts*

**Dawn Gill, CMB, CMS**, *Vice President, Mortgage Servicing Controls, Pentagon Federal Credit Union*

**Karen M. Mastro, CMB, AMP**, *Senior Vice President, Business Controls, Rocket Mortgage, LLC*

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

**Tara Pettersen**, *Industry Consultant*

1:00 PM - 2:15 PM

**KEY UPDATES TRACK: Major Litigation Trends (CLE 1.25)**

*Location: Sapphire Ballroom CD*

Join our discussion on major litigation developments and trends affecting mortgage lending. Panelists discuss impactful enforcement actions and significant court rulings, providing their thoughts on what these

developments mean for the mortgage industry. Sponsored by Bradley.

Speakers

**Carlos Pelayo**, *Chief Legal Officer, Rocket Mortgage, LLC*

**Matthew P. Previn**, *Partner, Consumer Financial Services, Paul Hastings LLP*

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

**Sabrina Rose-Smith**, *Partner, Goodwin*

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

2:15 PM - 2:30 PM

**Refreshment Break**

*Location: Sapphire West Foyer*

Sponsored by Goodwin.

2:30 PM - 3:45 PM

**APPLIED COMPLIANCE TRACK: Loan Originator Compensation (CLE 1.25)**

*Location: Sapphire Ballroom B*

This expert panel analyzes fact patterns and issues of top concern pertaining to loan originator compensation. Discussion includes recent updates and changes you need to be aware of. Best practices and tips for avoiding common pitfalls and recent enforcement actions are discussed.

Speakers

**R. Andrew Arculin**, *Partner, Blank Rome LLP*

**Meredith Dante**, *Partner, Ballard Spahr LLP*

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

**Bella Guerrero**, *SVP, CCO, Guild Mortgage Company*

**Leslie Sowers**, *Partner, Husch Blackwell LLP*

2:30 PM - 3:45 PM

**EMERGING ISSUES TRACK: Changes to the Servicing Rules and Loss Mitigation (CLE 1.0)**

*Location: Sapphire Ballroom A*

Join this expert panel to discuss recent updates to Regulation X and the CFPB's efforts to change the rule. This discussion covers how the proposed rule may affect the industry, and how alternatives may better serve the mortgage market. Sponsored by Cooley.

Speakers

**Krista Cooley**, *Partner, Mayer Brown LLP*

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

**Brendan Kelleher**, *AVP, Government Housing Finance, Mortgage Bankers Association*

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

**Jim Petros**, *SVP, Chief Compliance Officer and Corporate Counsel, Carrington Mortgage Services, LLC*

2:30 PM - 3:45 PM

**KEY UPDATES TRACK: View from DC (CLE 1.0)**

*Location: Sapphire Ballroom CD*

Hear the inside view from Washington during this time of transition. This expert panel provides insights on making sense of the uncertainty and discusses how to chart a path forward. Sponsored by Bradley.

Speakers

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

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

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

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

4:00 PM - 5:00 PM

**APPLIED COMPLIANCE TRACK: The Complexities of RESPA Section 8 – Strategies for Compliance and Risk Management (CLE 1.0)**

*Location: Sapphire Ballroom B*

Through case studies and practical examples, attendees of this session gain a deeper understanding of the challenges associated with Section 8 of the Real Estate Settlement Procedures Act (RESPA) and explore strategies for mitigating regulatory compliance risks. Panelists cover prohibited activities, safe harbors, penalties for non-compliance and recent enforcement actions.

Speakers

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

**Emily R. Brenner**, *Executive Director & Assistant General Counsel, JP Morgan Chase*

**Holly Spencer Bunting**, *Partner, Mayer Brown LLP*

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

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

4:00 PM - 5:00 PM

**EMERGING ISSUES TRACK: Navigating Regulatory Waters – Insights from Former Regulators (CLE 1.0)**

*Location: Sapphire Ballroom A*

Join us for a thought-provoking session with esteemed former regulators from the CFPB and HUD as they share their perspectives on the latest changes under the new administration. Gain valuable insights into the evolving legal landscape impacting consumer protection, housing policies, and regulatory enforcement. Delve into discussions on the potential implications for industry stakeholders, legal professionals, and individuals navigating regulatory compliance. Sponsored by Cooley.

Speakers

**Benjamin B. Klubes**, *Former Acting General Counsel, U.S. Department of Housing and Urban Development*

**Mark McArdle**, *Regulatory Relations & Public Policy, Newrez LLC*

**Rae Oliver Davis**, *Former Inspector General, U.S. Department of Housing and Urban Development*

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

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

4:00 PM - 5:00 PM

**KEY UPDATES TRACK: Changes to FCRA, TCPA, and Debt Collection Rules (CLE 1.0)**

*Location: Sapphire Ballroom CD*

Discuss the changes to the rules of engagement pertaining to the Fair Credit Reporting Act (FCRA), the Telephone Consumer Protection Act (TCPA), and the Fair Debt Collection Practices Act (FDCPA). Sponsored by Bradley.

Speakers

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

**John DelPonti**, *Managing Director, BRG*

**Colleen Fox**, *Partner, Husch Blackwell LLP*

**Reid Manley**, *Partner, Burr & Forman, LLP*

5:00 PM - 6:00 PM

**Networking Reception: Sunset Sips**

*Location: Sapphire Terrace*

Sponsored by Troutman Pepper Locke.

Friday, May 16, 2025

7:30 AM - 8:30 AM

**MAA & MORPAC Advocacy Breakfast**

*Location: Sapphire Ballroom M*

This roundtable event, featuring MBA's MORPAC Chair Nanci Weissgold and MBA's VP of Legislative Affairs Ethan Saxon, offers a valuable opportunity to engage, contribute ideas, and gain insights into ongoing key policy topics, including tax policy and regulatory oversight, fair lending practices, data privacy and cybersecurity, and other issues that may affect you and your clients' businesses. Coffee and light breakfast to be served. RSVP: <https://bit.ly/4iHhb4N>.

7:45 AM - 8:45 AM

**COMMITTEE MEETING: Business Controls Subcommittee (Open to Members)**

*Location: Sapphire Ballroom I*

The Business Controls Subcommittee is dedicated to advancing scalable, sustainable risk and control

practices across the mortgage industry. Members engage in discussions intended to help with issue-spotting as well as proactive risk design—building systems that enable operational resilience, transparency, and long-term growth. The subcommittee is open to MBA member professionals who are actively managing Business Controls environments—as well as those looking to stand up or formalize their first line risk functions. By aligning control effectiveness with strategic execution, we aim to position Business Controls not as a compliance necessity, but as a core enabler of performance, customer trust, and enterprise value.

8:00 AM - 5:00 PM

**Registration**

*Location: Sapphire Northwest Foyer*

8:30 AM - 9:00 AM

**Continental Breakfast**

*Location: Sapphire West Foyer*

8:30 AM - 4:00 PM

**Exhibit Area Open**

*Location: Sapphire West Foyer*

9:00 AM - 10:15 AM

**GENERAL SESSION: State of AI - Use Case Demos, Policy Priorities, Operational Realities (CLE 1.25)**

*Location: Sapphire Ballroom CD*

Don't miss this State of Mortgage AI super session with lending and fintech perspectives on operationalizing AI safely, and AI use cases that are having the most impact right now. This lively format features panel discussion interspersed with fast live demos so you can see how AI is being deployed today by lenders and servicers. Come get eyes on the latest in lender/servicer AI products and get up to speed on how AI is rewiring the tech stack overall. Discussion includes delineating generative AI from decisioning AI for operations and compliance, how generative AI can (or shouldn't) reset tech development priorities, rethinking human-in-the-loop workflows in AI context, and more!

Speakers

**Theo Ellis**, *CEO, Friday Harbor*

**Mark Hansen**, *SVP Products, CMG Financial*

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

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

**Jay Promisco**, *President, Sierra Pacific Mortgage Company, Inc.*

10:15 AM - 10:30 AM

**Refreshment Break**

*Location: Sapphire West Foyer*

Sponsored by Wright, Finlay & Zak LLP.

10:30 AM - 11:45 AM

**DATA PRIVACY, SECURITY & AI TRACK: Preparing Your Incident Response Plan (CLE 1.25)**

*Location: Sapphire Ballroom B*

The mortgage industry has been the subject of several high-profile cybersecurity incidents. Attend this panel of industry experts to learn about the legal and compliance challenges of creating your incident response plan. This expert panel discusses relevant cybersecurity regulations, best practices, and how to position your clients for this growing threat.

Speakers

**Michael Egan**, *Partner, Cooley LLP*

**Michael Hollerich**, *Managing Director, BRG*

**John V Levonick**, *Senior Partner, Garris Horn LLP*

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

10:30 AM - 11:45 AM

**EMERGING ISSUES TRACK: Property and Hazard Insurance Challenges (CLE 1.25)**

*Location: Sapphire Ballroom A*

The U.S. home insurance market is facing unprecedented volatility, significantly impacting the mortgage finance industry and homeowner experience. This session drills down on key challenges such as the impact of soaring premiums on mortgage eligibility and affordability, tightening of GSE insurance requirements and lack of available coverage and the changing role of lender-placed insurance. Hear what industry executives say about insurance challenges, trends and solutions. Sponsored by Cooley.

Speakers

**Karen Collins**, *Vice President, Property & Environmental, American Property and Casualty Insurance Association*

**Kathleen Dufraine**, *Managing Director, Insurance Operations Executive & Head of the Corporate Flood Program, JP Morgan Chase*

**Patrick A. Sullivan**, *Vice President, Industry Relations and Compliance, Assurant*

**Heather Wright**, *Shareholder, Buchalter*

10:30 AM - 11:45 AM

**KEY UPDATES TRACK: Key State Cases and Trends (CLE 1.25)**

*Location: Sapphire Ballroom CD*

Get the latest updates on key state cases and enforcement trends from state to state. This panel examines developing trends that could have a large impact on the industry down the road and offers thoughts on how to comply. Sponsored by Bradley.

Speakers

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

**Robert Finlay**, *Partner, Wright, Finlay & Zak, LLP*

**Brian McGrath**, *Partner, Hinshaw & Culbertson LLP*

**Alli J. Schoenthal**, *Partner, Co-Chair of the Banking and Consumer Financial Services practice, Goodwin*

11:45 AM - 1:00 PM

**Networking Lunch**

*Location: Sapphire Ballroom CD*

Sponsored by Blank Rome LLP.

1:00 PM - 2:15 PM

**DATA PRIVACY, SECURITY & AI TRACK: Evolving Regulatory Environment on AI in the Mortgage Industry (CLE 1.25)**

*Location: Sapphire Ballroom B*

Regulators on both the federal and state level have begun to critically examine how financial institutions are developing and deploying AI. This session covers recent actions taken by legislators and regulators that impact the use of AI in the mortgage industry.

Speakers



**Gabriel Acosta**, *Regulatory Specialist, Mortgage Bankers Association*

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

**Wendy Lee**, *Managing Partner, LOGS Legal Group*

**Sherry-Maria Safchuk**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

**Gregory Szewczyk**, *Partner, Ballard Spahr LLP*

1:00 PM - 2:15 PM

**EMERGING ISSUES TRACK: Unpacking Administrative Law Evolution: Navigating Post-Loper Bright Landscape (CLE 1.25)**

*Location: Sapphire Ballroom A*

Considering the recent Supreme Court decision in Loper Bright, this panel explores the significant implications of overturning Chevron for administrative law. Attendees learn about the changes in legal precedents and how this affects regulatory agencies' authority and decision-making processes. Join legal experts and practitioners as they analyze the ramifications of this pivotal decision on regulatory authority, judicial deference, and the future of administrative agency actions. Sponsored by Cooley.

Speakers

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

**Joseph H. Hickey**, *Member, Dykema Gossett PLLC*

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

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

**Levi William Swank**, *Partner, Goodwin*

1:00 PM - 2:15 PM

**KEY UPDATES TRACK: Fair Lending Practices in the New Administration (CLE 1.25)**

*Location: Sapphire Ballroom CD*

This panel will delve into the evolving landscape of fair lending practices in the wake of recent Supreme Court precedence. Attendees will gain insights into the evolving regulatory environment, potential changes in enforcement priorities, and strategies for promoting fair access to credit. Sponsored by Bradley.

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*

2:15 PM - 2:30 PM

**Refreshment Break**

*Location: Sapphire West Foyer*

Sponsored by Wright, Finlay & Zak LLP

2:30 PM - 3:45 PM

**DATA PRIVACY, SECURITY & AI TRACK: How to Manage the Data Privacy Risks of AI (CLE 1.25)**

*Location: Sapphire Ballroom B*

The mortgage industry uses AI tools to help borrowers, streamline operations, and lower costs. Yet these tools rely on vast amounts of sensitive data. This session covers risk management strategies to keep consumer and company data protected while incorporating AI tools.

Speakers

**Gabriel Acosta**, *Regulatory Specialist, Mortgage Bankers Association*

**Angel R. Hernandez**, *Director, Financial Services, Guidehouse*

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

**Kim Phan**, *Partner, Troutman Pepper Locke*

**Dan Vasquez**, *Principal AI Architect, Rocket Mortgage, LLC*

2:30 PM - 3:45 PM

**EMERGING ISSUES TRACK: State Reporting Requirements and Evolving Licensing Issues (CLE 1.25)**

*Location: Sapphire Ballroom A*

Explore the intricate web of state reporting obligations, the dynamics of licensing requirements, and

developing examination trends in the mortgage industry. Experts discuss the current state of regulation and predictions considering the changing federal landscape. Stay ahead of changes and ensure compliance in your company. Sponsored by Cooley.

Speakers

**Jeffrey P. Barringer**, *Member, McGlinchey Stafford*

**Liz Facemire**, *Director, State Government Affairs, Mortgage Bankers Association*

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

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

**Katy L. Ryan**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

2:30 PM - 3:45 PM

**KEY UPDATES TRACK: Class Actions in the Mortgage Market (CLE 1.25)**

*Location: Sapphire Ballroom CD*

Delve into the evolving procedures for defending against class action lawsuits in the mortgage industry and understand the challenges involved. Join our panel of experts as they discuss recent class action cases and examine legal strategies and precedents. Attendees learn about the impact on industry regulations and gain insights into navigating class action litigation and mitigating risks. Sponsored by Bradley.

Speakers

**Samuel Bodurtha, Esq.**, *Partner, Hinshaw & Culbertson LLP*

**Richard E. Gottlieb**, *Partner & Co-Chair, Banking & Financial Services, Glaser Weil*

**Regina J. McClendon**, *Partner, Troutman Pepper Locke*

**Jason W. McElroy**, *Partner, Saul Ewing*

**Shawn Solon**, *Executive Vice President, Deputy Legal Officer - Enterprise Legal Affairs, Rocket Mortgage, LLC*

4:00 PM - 5:00 PM

**Compliance Office Hours: Questions & Answers**

Have questions or matters to discuss? Pop in and out of expert hosted discussions on these topics: RESPA - Room 410 A LO Comp and Employment Law - Room 410 B Servicing - Sapphire Ballroom CD Fair Lending - Sapphire Ballroom B Technology and Data Privacy and Security - Room 400A State Issues and Trends - Room 411 B Changes to Administrative Law and Agency Behavior - Sapphire Ballroom A

Saturday, May 17, 2025

7:30 AM - 9:00 AM

**COMMITTEE MEETING: Legal Issues and Regulatory Compliance (Open to Members)**

*Location: Sapphire Ballroom M*

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. Current topics include the political outlook at the federal and state level, Consumer Financial Protection Bureau supervisory and enforcement activities, and recent MBA advocacy efforts. LIRC members attending the Legal Issues Conference are encouraged to participate to help guide MBA's policy and advocacy priorities.

7:30 AM - 12:30 PM

**Registration**

*Location: Sapphire Northwest Foyer*

8:45 AM - 9:15 AM

**Continental Breakfast**

*Location: Sapphire West Foyer*

9:15 AM - 11:15 AM

**LEGAL ETHICS: All the President's Men – An Examination of the Ethical Duties and Boundaries of Attorneys (CLE 2.0)**

*Location: Sapphire Ballroom A*

There are ethical lines that attorneys cannot cross in representing clients, but the lines have not always been clear. After a series of disbarments and criminal convictions of attorneys serving in presidential administrations, and various actions against attorneys in corporate America, the ethical lines are brighter. This session explores the duties attorneys owe to their clients and the public, and whether the ethical boundaries permit or prevent certain actions. Rules governing professional conduct, the responsibilities of lawyers in upholding the law, protecting public interest, and the consequences of attorneys' actions (or inactions) are discussed.

Speakers

**Julie K. Kind**, *Director, Program Development, Mortgage Bankers Association*

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

9:30 AM - 11:00 AM

**EMERGING ISSUES TRACK: Navigating Cannabis Lending Legalities (CLE 1.5)**

*Location: Sapphire Ballroom B*

Explore the legal landscape of cannabis lending, covering crucial topics such as bank liability risks, potential DOJ rule changes on cannabis rescheduling, and upcoming legislative developments. Gain insights into managing legal risks in cannabis lending, understanding regulatory shifts, and preparing for potential legislative changes in the industry. Sponsored by Cooley.

Speakers

**Michael Cooper**, *Co-Founder & Managing Member, MadisonJay Solutions*

**Brendan Kelleher**, *AVP, Government Housing Finance, Mortgage Bankers Association*

**Whitt Steineker**, *Partner, Bradley*

9:30 AM - 11:00 AM

**KEY UPDATES TRACK: Decoding TRID - Navigating Compliance and Challenges in Real Estate Transactions (CLE 1.5)**

*Location: Sapphire Ballroom CD*

Join us for an in-depth session delving into the complexities of the TILA-RESPA Integrated Disclosure (TRID) rule and its impact on real estate transactions. Explore key compliance requirements, best practices for implementation, and common challenges faced by industry stakeholders. This panel of experts impart valuable insights on ensuring adherence to TRID regulations while streamlining the closing process. Sponsored by Bradley.

Speakers

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

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

**David Stickney**, *FTI Consulting, Inc.*

**Charles Townsend**, *Partner, Hinshaw & Culbertson LLP*

11:00 AM - 11:15 AM

**Refreshment Break**

*Location: Sapphire West Foyer*

11:15 AM - 12:30 PM

**Closing Super Session**

*Location: Sapphire Ballroom BF*

The conference wraps up with a facilitated super session featuring top legal and compliance experts. Bring your questions about the many issues discussed at the conference. Every topic is fair game in this popular session that will address legislation and litigation as well as regulatory requirements.

Speakers

**Laura C. Baucus**, *Member, Dykema Gossett PLLC*

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

**Michelle A. Mierzwa**, *Partner, Wright, Finlay & Zak, LLP*

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

**Stephanie Mulcahy**, *Partner, Hinshaw & Culbertson LLP*

**Josh Prever**, *Partner, Holland & Knight LLP*

**John D. Socknat, Esq.**, *Partner, Ballard Spahr LLP*

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