

# Legal Issues and Regulatory Compliance Conference

Monday, May 4, 2026

10:00 AM - 7:00 PM

## **Registration**

*Location: Mezzanine Registration*

12:30 PM - 1:45 PM

## **COMPLIANCE CONVERSATIONS TRACK: Compliance in the Evolving Fair Lending Landscape**

*Location: Biscayne Ballroom*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching the evolving fair lending landscape. Sponsored by Orrick.

Speakers

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

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

12:30 PM - 1:45 PM

## **EMERGING ISSUES TRACK: Online Mortgage Marketing and Advertising: Legal Risks and Regulatory Expectations**

*Location: Grand Ballroom*

This panel examines the legal and compliance challenges associated with marketing and offering mortgage products through online and digital channels. Panelists explore how websites, chatbots, digital advertising, and automated consumer engagement tools can create Real Estate Settlement Procedures Act (RESPA), fair lending, and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) risks if not properly designed or monitored. The discussion highlights regulatory expectations, emerging enforcement trends, and practical considerations for managing compliance risk while marketing mortgage products in an increasingly digital environment.

Speakers

**Aaron Mahler**, *Partner, Paul Hastings LLP*

**Lance Morley**, *Deputy General Counsel, LendingTree*

**David Stickney, AMP, CMCP, Founder & Managing Principal, Arq Advisory LLC**

12:30 PM - 1:45 PM

**LITIGATION FORUM TRACK: Bankruptcy and Data Breaches**

*Location: Chopin Ballroom*

This session highlights recent cases and litigation developments relating to bankruptcy and data breaches. Sponsored by Orrick.

Speakers

**Stephen Thomas Masley, Partner, Hinshaw & Culbertson LLP**

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

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

1:45 PM - 2:00 PM

**Refreshment Break**

*Location: Mezzanine*

Sponsored by Wright, Finlay & Zak, LLP.

2:00 PM - 3:15 PM

**COMPLIANCE CONVERSATIONS TRACK: The Do's and Don'ts of Loan Originator Compensation**

*Location: Biscayne Ballroom*

This session features a moderator-facilitated discussion where attendees ask questions, exchange insights, and learn how peers approach loan originator compensation. Sponsored by Orrick.

Speakers

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

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

2:00 PM - 3:15 PM

**EMERGING ISSUES TRACK: Alternative Mortgage Types and Funding Mechanisms**

*Location: Grand Ballroom*

This panel explores the legal, regulatory, and compliance considerations surrounding the development and use of alternative mortgage products and non-traditional funding structures. Panelists examine how these products fit within existing federal and state regulatory frameworks, the key consumer protection and fair lending risks, and emerging supervisory and enforcement trends. Attendees gain practical insights into structuring, offering, and overseeing alternative mortgage options while managing legal risk in a changing market.

Speakers

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

**James M. Milano**, *Partner, Womble Bond Dickinson (US) LLP*

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

2:00 PM - 3:15 PM

**LITIGATION FORUM TRACK: Fair Lending and RESPA**

*Location: Chopin Ballroom*

This session highlights recent fair lending and RESPA cases and litigation. Sponsored by Orrick.

Speakers

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

**Mark Rooney**, *Partner, Spencer Fane LLP*

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

3:15 PM - 3:30 PM

**Refreshment Break**

*Location: Mezzanine*

Sponsored by Wright, Finlay & Zak, LLP.

3:30 PM - 4:45 PM

**COMPLIANCE CONVERSATIONS TRACK: How to Maintain Compliance with RESPA Section 8**

*Location: Biscayne Ballroom*

This session features a moderator-facilitated discussion in which attendees ask questions and exchange information to learn how peers are addressing challenges under the Real Estate Settlement Procedures Act

(RESPA) Section 8. Sponsored by Orrick.

Speakers

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

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

3:30 PM - 4:45 PM

**EMERGING ISSUES TRACK: The Risk Behind the Race – Employee Mobility, Data, and Licensing**

*Location: Grand Ballroom*

In an increasingly competitive marketplace, operational decisions around hiring, licensing, and data governance create significant legal and compliance risks. Recent litigation highlights how employee mobility, the use of proprietary information, and evolving licensing structures expose independent mortgage banks to unanticipated challenges and scrutiny. This session explores the intersection of operational integrity and competitive conduct, examining how common business strategies—particularly in high-pressure sales environments—lead to unexpected legal and regulatory consequences. Panelists discuss emerging litigation trends, data protection considerations, and the risks associated with multi-state licensing approaches and workforce movement.

Speakers

**Kelley Barnaby**, *Partner, Alston & Bird, LLP*

**Lisa Lanham**, *Shareholder, Greenberg Traurig, LLP*

**Robbie Massie, Esq.**, *Legal Counsel, Regulatory Compliance, Rocket Mortgage, LLC*

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

3:30 PM - 4:45 PM

**LITIGATION FORUM TRACK: Key State Cases, FCRA and SCRA**

*Location: Chopin Ballroom*

This session highlights recent key state cases and litigation, as well as developments related to the Fair Credit Reporting Act (FCRA) and the Servicemembers Civil Relief Act (SCRA). Sponsored by Orrick.

Speakers

**Sasha Leonhardt**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

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

**Fernando C. Rivera-Maissonet**, *Partner, Hinshaw & Culbertson LLP*

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

5:00 PM - 6:00 PM

**COMPLIANCE CONVERSATIONS TRACK: Federal & State Licensing and Reporting**

*Location: Biscayne Ballroom*

This session features a moderator-facilitated discussion in which attendees ask questions, exchange insights, and learn how peers address federal and state licensing and reporting challenges. Sponsored by Orrick.

Speakers

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

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

5:00 PM - 6:00 PM

**EMERGING ISSUES TRACK: Mortgage Compliance Dataset**

*Location: Grand Ballroom*

The Mortgage Compliance Dataset (MCD), developed by MISMO in partnership with CSBS and state regulators, is streamlining the state compliance examination process. By introducing standardized data and reporting, MCD enables more efficient, consistent, and targeted multi-state exams. This session explores how MCD reduces duplication, supports shared examination efforts across states, and helps regulators assess compliance more effectively through modern technology and data-driven approaches.

Speakers

**Kevin P. Byers, Sr.**, *Director, Conference of State Bank Supervisors*

**Kristopher Knabe**, *Counsel, Paul Hastings LLP*

**Melissa Patterson, CMCP**, *VP of Ops Compliance/Licensing, Atlantic Bay Mortgage Group, LLC*

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

**Stephanie Ziebell**, *Chief Legal Officer, Waterstone Mortgage Corporation*

5:00 PM - 6:00 PM

**LITIGATION FORUM TRACK: TCPA and FDCPA**

*Location: Chopin Ballroom*

This session covers the latest developments in the Telephone Consumer Protection Act (TCPA), how recent cases impact compliance responsibilities, and matters related to Fair Debt Collection Practices Act (FDCPA) litigation. Sponsored by Orrick.

Speakers

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

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

**Alexandra Temple, Esq.**, *Partner, Mitchell Sandler, PLLC*

6:00 PM - 7:00 PM

**Exhibit Area Open**

*Location: Mezzanine*

6:00 PM - 7:00 PM

**Opening Reception: South Beach Social**

*Location: Mezzanine*

Unwind after your travels and connect with colleagues in a relaxed setting inspired by the South Beach vibe. Enjoy refreshments, coastal-inspired bites, and lively conversation as you reconnect with peers and set the stage for an engaging and productive conference. Sponsored by Maddin Hauser.

Tuesday, May 5, 2026

7:30 AM - 5:00 PM

**Registration**

*Location: Mezzanine Registration*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Mezzanine*

Sponsored by Hudson Cook, LLP/Counselor Library.

8:00 AM - 5:00 PM

**Exhibit Area Open**

*Location: Mezzanine*

8:30 AM - 10:00 AM

**OPENING GENERAL SESSION: Breaking the Silence – How Julie K. Brown Uncovered the Jeffrey Epstein Story**

*Location: Grand Ballroom*

MBA President and CEO Bob Broeksmit provides an update on the association's advocacy efforts in Washington and highlights the key policy and regulatory issues facing the industry. He is then joined by award-winning investigative reporter Julie K. Brown of the Miami Herald for an inside look at the reporting that reignited national scrutiny of the Jeffrey Epstein case and exposed systemic failures within the legal system. Brown reveals how she revisited a closed case, identified overlooked victims, and methodically built trust with sources whose voices had long gone unheard. This discussion explores the legal, procedural, and institutional barriers Brown encountered, including sealed records, non-prosecution agreements, and resistance from powerful interests, and how persistence, documentation, and disciplined investigative methods helped overcome those challenges. Sponsored by: Hinshaw & Culbertson, LLP.

Speakers

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

**Julie K. Brown**, *Award-Winning Investigative Reporter, Miami Herald*

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

10:00 AM - 10:15 AM

**Refreshment Break**

*Location: Mezzanine*

Sponsored by Dykema

10:15 AM - 11:30 AM

**APPLIED COMPLIANCE TRACK: Loan Originator Compensation**

*Location: Biscayne Ballroom*

This expert panel analyzes facts and patterns pertaining to Loan Originator Compensation. Sponsored by Orrick.

Speakers

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

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

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

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

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

10:15 AM - 11:30 AM

**EMERGING ISSUES TRACK: Servicing Policy Updates**

*Location: Chopin Ballroom*

This session features an expert panel discussing recent servicing policy changes from federal agencies. Panelists discuss changes to advance default procedures, borrower contact rules, and related developments.

Speakers

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

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

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

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

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

10:15 AM - 11:30 AM

**KEY UPDATES TRACK: Major Litigation Trends**

*Location: Grand Ballroom*

This session examines major litigation developments and trends affecting mortgage lending. Panelists discuss impactful enforcement actions and significant court rulings and share their perspectives on what these developments mean for the mortgage industry. Sponsored by Cooley LLP.

Speakers

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

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

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

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

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

11:30 AM - 12:45 PM

**LISTEN OVER LUNCH: The Midterms – Trends and Predictions**

*Location: Grand Ballroom*

Housing affordability and access to credit remain central issues as the nation approaches the midterm elections. Industry experts explore how shifting political dynamics influence federal housing policy, regulatory priorities, and enforcement trends shaping the mortgage market.

Speakers

**Paul Bock**, *Partner, Thorn Run Partners*

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

**Alisha Sears**, *Director, Regulatory Counsel*

1:00 PM - 2:15 PM

**APPLIED COMPLIANCE TRACK: RESPA Section 8**

*Location: Biscayne Ballroom*

This expert panel analyzes fact patterns and issues of top concern pertaining to the Real Estate Settlement Procedures Act (RESPA) Section 8. Best practices and tips for avoiding common pitfalls, along with recent enforcement actions, are discussed. Sponsored by Orrick.

Speakers

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

**Suzanne Garwood**, *Executive Director, Associate General Counsel, Chase Home Lending*

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

**Mike G Silver**, *Partner, Spencer Fane LLP*

**Michael Kennedy Sullivan, CMCP**, *Senior Vice President and General Counsel, Pulte Mortgage LLC*

1:00 PM - 2:15 PM

**EMERGING ISSUES TRACK: Advanced Default Servicing Challenges**

*Location: Chopin Ballroom*

This panel of experts examines key topics in advanced default servicing that raise regulatory risk, including changing advance default procedures, conveyance issues, and bankruptcy developments. The discussion provides practical insights into navigating this evolving environment and highlights best practices.

Speakers

**Jason Bushby**, *Attorney- Partner, Bradley*

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

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

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

1:00 PM - 2:15 PM

**KEY UPDATES TRACK: Future of Federal Regulation**

*Location: Grand Ballroom*

As the political landscape evolves, mortgage compliance professionals face ongoing federal regulatory changes. This panel features experts discussing recent regulatory actions by the CFPB, OCC, FDIC, and other agencies. The discussion covers recent regulatory developments, enforcement trends, and the implications for firms and companies. Sponsored by Cooley LLP.

Speakers

**Aaron Mahler**, *Partner, Paul Hastings LLP*

**Mark McArdle**, *SVP, Regulatory Affairs and Public Policy, Newrez LLC*

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

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

*Goodwin*

2:15 PM - 2:30 PM

**Refreshment Break**

*Location: Mezzanine*

Sponsored by Dykema

2:30 PM - 3:45 PM

**APPLIED COMPLIANCE TRACK: Chatbot Chatter – Managing Fair Housing and ECOA Risks in AI Driven Lending**

*Location: Biscayne Ballroom*

As mortgage lenders increasingly deploy artificial intelligence tools, new fair lending and fair housing risks emerge that demand immediate attention from legal and compliance professionals. This session examines how AI-powered chatbots and digital agents can create disparate treatment and disparate impact risk through scripted responses, data inputs, algorithmic design, and consumer steering. Participants gain insight into how advocates and regulators evaluate AI-driven consumer interactions and what third-party risk management techniques should be developed. Sponsored by Orrick.

Speakers

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

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

**Diane Jenkins**, *CMB, Attorney, Asurity*

**Yana Rusovski**, *Of Counsel, Spencer Fane LLP*

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

2:30 PM - 3:45 PM

**EMERGING ISSUES TRACK: Strengthening Risk Management in a Changing Regulatory Environment**

*Location: Chopin Ballroom*

An expert panel reviews the fundamentals of effective risk management—Three Lines of Defense, AI-enabled controls, vendor oversight practices, and consistent risk-leveling criteria. Participants gain actionable insights to strengthen business controls, improve risk evaluation, elevate control effectiveness, and support organizational readiness amid ongoing regulatory changes.

Speakers

**Robert Brosh, Esq.**, *Director of Regulatory Intelligence, Ncontracts*

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

**Christian W. Hancock**, *Partner, Bradley*

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

2:30 PM - 3:45 PM

**KEY UPDATES TRACK: Class Actions in the Mortgage Industry**

*Location: Grand Ballroom*

This expert panel examines best practices for defending against class action lawsuits in the mortgage industry. Panelists discuss recent cases, legal strategies, and precedents while sharing insights on navigating class action litigation and mitigating risk. Sponsored by Cooley LLP.

Speakers

**Aaron Chastain, AMP**, *Partner, Bradley*

**Febronia Christ N'Dri**, *Vice President, Managing Senior Counsel, LoanCare*

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

**Keith Levenberg**, *Partner, Goodwin*

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

4:00 PM - 5:00 PM

**GENERAL SESSION: State Enforcement – Insights from Utah Attorney General Derek Brown**

*Location: Grand Ballroom*

Join The Honorable Derek Brown, Attorney General of Utah, for an insightful discussion on the evolving role of state attorneys general in shaping the legal and regulatory landscape for the mortgage industry. As states continue to have a leading role in enforcement, consumer protection, and regulatory oversight, this session explores how these developments impact lenders, servicers, and compliance professionals.

Speakers

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

**The Honorable Derek Brown, Utah Attorney General**

5:00 PM - 6:00 PM

**Networking Reception: Cinco de Mayo!**

*Location: Skylawn*

Recharge, reconnect, and keep the conversations going as we bring a touch of Cinco de Mayo fun to your conference experience. Enjoy festive flavors, refreshing drinks, and lively conversation. ¡Arriba! Sponsored by Troutman Pepper Locke.

Wednesday, May 6, 2026

7:45 AM - 8:45 AM

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

*Location: Trade Room*

The Business Controls Subcommittee is dedicated to advancing scalable, sustainable risk and control practices across the mortgage industry. Members engage in discussions intended to support issue-spotting and 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 - 9:00 AM

**MBA Advocacy Power Breakfast Briefing**

*Location: Sandringham, Level 2 – Mezzanine*

Join us for a focused breakfast conversation—coffee included—featuring MBA’s advocacy leaders and a federal lobbyist as guest speakers. This session will explore the policy priorities shaping today’s compliance landscape, from emerging regulatory developments and heightened compliance pressures to the rapidly evolving operational and policy environment. We’ll also dive into the growing role of artificial intelligence (AI) in mortgage compliance and consider its potential implications for the industry. Open to all conference registrants. RSVP today: <https://bit.ly/4cur1r0>

8:00 AM - 5:00 PM

**Registration**

*Location: Mezzanine Registration*

8:30 AM - 9:00 AM

**Continental Breakfast**

*Location: Mezzanine*

Sponsored by Sheppard.

8:30 AM - 4:00 PM

**Exhibit Area Open**

*Location: Mezzanine*

9:00 AM - 10:15 AM

**GENERAL SESSION: The Future of Fair Lending**

*Location: Grand Ballroom*

This session features top legal experts discussing recent changes to fair lending law, key legal and regulatory considerations, and the implications for the mortgage industry. The discussion covers recent proposed rules by the Consumer Financial Protection Bureau and the U.S. Department of Housing and Urban Development that limit the scope of disparate impact liability and examines shifting fair lending enforcement trends. Opening remarks begin with Trey Tagert, Senior Advisor in the Office of Fair Housing and Equal Opportunity (FHEO) at the U.S. Department of Housing and Urban Development.

Speakers

**Zachary Best**, *Partner, Relman Colfax PLLC*

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

**Dave M. Rosamond**, *Managing Director and Associate General Counsel, J.P. Morgan*

**Trey Tagert**, *Senior Advisor, Office of Fair Housing and Equal Opportunity, U.S. Department of Housing and Urban Development*

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

10:15 AM - 10:30 AM

**Refreshment Break**

*Location: Mezzanine*

Sponsored By Goodwin

10:30 AM - 11:45 AM

**DATA PRIVACY, SECURITY & AI TRACK: AI In the Mortgage Industry**

*Location: Biscayne Ballroom*

This session examines emerging risks and opportunities posed by artificial intelligence and how AI is rapidly

reshaping operational and compliance frameworks. Panelists provide a comprehensive policy update on accelerating state-level AI oversight and the growing national conversation around the need for consistent federal standards to reduce the confusion caused by a patchwork of state laws. Mortgage professionals gain practical clarity on how evolving AI regulation affects compliance obligations and industry practices, along with considerations for navigating upcoming federal and state developments. Sponsored by Orrick.

Speakers

**AJ S. Dhaliwal**, *Partner, Sheppard*

**Andrew Liput**, *President/Chief Executive Officer, Secure Insight*

**Caroline Stapleton**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

**Alex Stricker**, *Vice President, Charles River Associates*

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

10:30 AM - 11:45 AM

**EMERGING ISSUES TRACK: Climate, Coverage, and Collateral – The New Risk Landscape**

*Location: Chopin Ballroom*

This panel examines the growing legal and regulatory implications of climate-related risk and insurance availability for mortgage lenders and servicers. Panelists discuss how climate impacts influence property insurance markets, borrower affordability, and collateral risk. The session explores emerging regulatory expectations, litigation trends, and compliance considerations related to insurance coverage, disclosures, and risk management, and highlights practical approaches for navigating these evolving challenges.

Speakers

**Linda Case**, *EVP Loan Administration, Servbank*

**Kathleen Dufraigne**, *Managing Director, Insurance Operations Executive & Head of the Corporate Flood Program, J.P. Morgan*

**Scott Giberson, Sr.**, *Principal, Flood Compliance, Cotality*

**Dave Snyder**, *Vice President, International Policy, American Property and Casualty Insurance Association*

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

10:30 AM - 11:45 AM

**KEY UPDATES TRACK: Key State Cases and Trends**

*Location: Grand Ballroom*

Get the latest updates on key state cases and enforcement trends from state to state. The discussion examines emerging trends that could significantly impact the industry in the near future and offers guidance on how to comply. Sponsored by Cooley LLP.

Speakers

**Jeffrey P. Barringer**, *Partner, Womble Bond Dickinson (US) LLP*

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

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

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

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

11:45 AM - 1:00 PM

**LISTEN OVER LUNCH: Inside the CFPB – Priorities, Pressures and What’s Ahead**

*Location: Grand Ballroom*

Hear directly from the Consumer Financial Protection Bureau on its work implementing the Trump Executive Order on Mortgage Regulatory Reform. This session examines how the order could reshape the regulatory landscape for lenders and servicers, offering insights into anticipated rulemaking, evolving supervisory priorities, and potential enforcement trends. Sponsored by FTI Consulting.

Speakers

**Elie Greenbaum**, *Advisor to the Director, Consumer Financial Protection Bureau (CFPB)*

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

1:00 PM - 2:15 PM

**DATA PRIVACY, SECURITY & AI TRACK: Safeguarding Against Emerging Data Privacy Risks in the Mortgage Industry**

*Location: Biscayne Ballroom*

This session equips attendees with practical strategies to navigate rapidly evolving data privacy laws and

related litigation risks. Expert panelists examine recent enforcement trends and state-level developments, with a special emphasis on California regulations and their intersection with mortgage marketing and data security obligations. Attendees leave with concrete action steps to update policies, contracts, and monitoring frameworks to address consumer consent, incorporate global privacy controls into their compliance programs, and strengthen their overall risk management posture. Sponsored by Orrick.

Speakers

**JT Gaietto**, *COO, ConvergentDS*

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

**John C. Lynch**, *Partner, Troutman Pepper Locke*

**Brian Nettleingham**, *Shareholder, Maddin Hauser, P.C.*

**Ryan Smyth**, *Managing Director, Data Privacy and Cybersecurity, FTI Consulting, Inc.*

1:00 PM - 2:15 PM

**EMERGING ISSUES TRACK: Trends in Consumer Contact and Collection FDCPA/FCRA/TCPA**  
*Location: Chopin Ballroom*

This session brings together seasoned legal experts to unpack the latest litigation trends impacting borrower engagement under the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), and the Telephone Consumer Protection Act (TCPA). Attendees gain insights into recent court interpretations, enforcement actions, and compliance issues that servicers must navigate in today's evolving regulatory landscape. Panelists highlight how servicers can proactively manage risk and maintain compliant communication practices across borrower touchpoints.

Speakers

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

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

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

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

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

1:00 PM - 2:15 PM

**KEY UPDATES TRACK: Fair Lending at the Intersection of Policy, Practice, and Enforcement**

*Location: Grand Ballroom*

Fair lending continues to sit at the center of regulatory scrutiny, policy debate, and enforcement activity. This session examines how fair lending expectations are being shaped by evolving policy priorities, supervisory guidance, and recent enforcement actions, and what that means for day-to-day compliance and business practices. Panelists explore where theory meets execution, highlighting common risk areas, emerging trends, and practical steps institutions can take to align policies, controls, and operations with regulatory expectations in an increasingly complex environment. Sponsored by Cooley LLP.

Speakers

**Elena Grigera Babinecz**, *Shareholder, Baker, Donelson, Bearman, Caldwell & Berkowitz, P.C.*

**Andrew Glass**, *Partner, Nixon Peabody, LLP*

**Olivia Kelman**, *Partner, Mitchell Sandler, PLLC*

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

2:15 PM - 2:30 PM

**Refreshment Break**

*Location: Mezzanine*

Sponsored By Goodwin.

2:30 PM - 3:45 PM

**DATA PRIVACY, SECURITY & AI TRACK: Cyberattack Aftermath – How to Recover Your Data and Restore Control Over Your Systems**

*Location: Biscayne Ballroom*

In an era where cyberattacks continue to escalate across the mortgage industry, this session equips you with practical strategies to recover your data, restore system access, and resume operations after a breach. Our experts break down ransomware and data-exfiltration scenarios to illuminate what effective incident response and business continuity look like. The discussion also explores how organizations approach negotiating with attackers, including what's permissible, what's effective, and what every lender must consider before engaging. Sponsored by Orrick.

Speakers

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

**John Levonick**, *General Counsel, MAXEX, LLC*

**Keith Swiat**, *Managing Director, Cybersecurity, FTI Consulting, Inc.*

**Amy Worley**, *Head, Global Information Compliance Advisory & DPO, BRG*

2:30 PM - 3:45 PM

**EMERGING ISSUES TRACK: Fraud Frontlines – Legal Risk, Enforcement Trends, and Defensible Controls**

*Location: Chopin Ballroom*

Mortgage fraud is becoming more sophisticated, increasing legal, regulatory, and reputational risk for lenders and servicers. This session explores emerging fraud trends, enforcement priorities, and the legal implications most relevant to in-house counsel and their outside advisors. Panelists discuss identifying red flags, managing investigations, preserving privilege, and strengthening controls to mitigate liability and prepare for regulatory scrutiny.

Speakers

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

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

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

**Vaishali S. Rao**, *Partner, Hinshaw & Culbertson LLP*

2:30 PM - 3:45 PM

**KEY UPDATES TRACK: Labor Law Issues in the Mortgage Industry**

*Location: Grand Ballroom*

Stay current on the evolving labor and employment law issues shaping the mortgage industry. This session examines key legal and regulatory developments affecting workforce management, including non-compete and employee departure litigation, overtime classification and wage-and-hour compliance, and emerging considerations related to diversity, equity, and inclusion (DEI) initiatives. Panelists also explore practical strategies for managing workforce risk, addressing employee mobility, and navigating compliance challenges in a changing regulatory environment. Sponsored by Cooley LLP.

Speakers

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

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

**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*

4:00 PM - 5:00 PM

**Compliance Office Hours: Questions and Answers**

Have questions or matters to discuss? Pop in and out of expert-hosted discussions on these topics: RESPA - Raphael/Michelangelo, 2nd Floor; Loan Originator Compensation and Employment Law - Grand Ballroom, 2nd Floor; Servicing - Escorial/Al Hambra, 2nd Floor; Fair Lending - Trade Room, Lobby Level; Technology and Data Privacy & Security - Biscayne Ballroom, 2nd Floor; State Issues & Trends - Chopin Ballroom, 2nd Floor.

Thursday, May 7, 2026

7:15 AM - 9:15 AM

**Breakfast**

*Location: Grand Ballroom Foyer*

Sponsored by iink, Corp.

7:30 AM - 9:00 AM

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

*Location: Trianon Room*

The Legal Issues and Regulatory Compliance Committee is the key member group that identifies, studies, and evaluates legal and regulatory 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 levels, Consumer Financial Protection Bureau supervisory and enforcement activities, regulatory changes, 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.

9:15 AM - 11:15 AM

**LEGAL ETHICS: Illuminating Legal Limericks**

*Location: Chopin Ballroom*

Ethics education doesn't have to be dry. Illuminating Legal Limericks is an interactive program that uses clever limericks, each ending with a word the audience must guess, to explore the ethical challenges lawyers face in their practices and firms. Through real-world scenarios and audience participation, the session translates complex rules into practical guidance you can apply immediately. Topics include unauthorized and multijurisdictional practice; law firm creation and naming; supervision of paralegals, fee sharing, and file ownership; and ethical marketing practices, including content limitations and intrusiveness. Leave with clearer insight into your professional responsibilities, practical strategies to manage risk, and memorable lessons that keep ethics top of mind. This course is intended to satisfy two hours of legal ethics CLE credit (subject to state approval).

Speakers

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

**Thomas E. Spahn**, *Counsel, McGuireWoods LLP*

9:30 AM - 11:00 AM

**EMERGING ISSUES TRACK: From Case to Compliance – Lessons from State RESPA Enforcement**

*Location: Biscayne Ballroom*

State regulators are increasingly active in shaping how RESPA and its state equivalents are interpreted and enforced, often with expectations that differ from federal regulators. In this session, legal and compliance experts break down recent state enforcement actions and consent orders to reveal what those cases signal about regulatory priorities going forward. Attendees gain practical insights into translating these examples into stronger compliance frameworks and identifying emerging risk areas.

Speakers

**Charles Cain**, *Senior Vice President-National Agency, FNF Family of Companies*

**Peter Carroll**, *EVP, Public Policy and Industry Relations, Cotality*

**Eric D. Houser, Esq.**, *Managing Partner, Houser LLP*

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

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

9:30 AM - 11:00 AM

**KEY UPDATES TRACK: Special Purpose Credit Programs and Serving Limited English Proficiency Consumers**

*Location: Versailles Ballroom*

This panel examines the legal and compliance considerations surrounding Special Purpose Credit Programs (SPCPs) and serving consumers with Limited English Proficiency (LEP) in the current regulatory environment. Panelists discuss the statutory and regulatory framework governing Special Purpose Credit Programs (SPCPs) under the Equal Credit Opportunity Act (ECOA) and Regulation B, emerging supervisory and enforcement perspectives, and the fair lending risks associated with program design and implementation. The discussion also explores compliance considerations when offering mortgage products and services to Limited English Proficiency (LEP) consumers, including disclosures, marketing, and operational controls, and highlights how these issues increasingly intersect in fair lending risk management. Sponsored by Cooley LLP.

Speakers

**Windy A Hillman**, *Executive Director & Assistant General Counsel, J.P. Morgan*

**Fed Kamensky**, *Partner, Weiner Brodsky Kider PC*

**Melissa Malpass**, *Counsel, Alston & Bird, LLP*

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

**Kara Ward**, *Shareholder, Baker, Donelson, Bearman, Caldwell & Berkowitz, P.C.*

11:00 AM - 11:15 AM

**Refreshment Break**

*Location: Mezzanine*

Sponsored by Ballard Spahr LLP.

11:15 AM - 12:30 PM

**Closing Super Session**

*Location: Biscayne Ballroom*

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, which addresses legislation, litigation, and regulatory requirements. Sponsored by Ballard Spahr LLP.

Speakers

**Cole Braun, Esq.**, *Partner, Adams and Reese LLP*

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

**Leslie Meredith**, *Partner, Hinshaw & Culbertson LLP*

**Edward Miller**, *President, Elite Mortgage Consulting*

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

**R. Colgate Selden**, *Shareholder, Baker, Donelson, Bearman, Caldwell & Berkowitz, P.C.*

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

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