



AGENDA

Location:

Mortgage Bankers Association Headquarters
1919 M St NW, Floor B1, Washington, DC 20036

DAY 1: Wednesday, September 9

8:00 AM

Registration Begins; Continental Breakfast

8:30 AM – 9:15 AM

Welcome and Introductions

- Symposium Objectives
- Attendee Introductions:
 - What's your current role?
 - What keeps you up at night?
- Key Attendee Takeaways

9:15 AM – 10:15 AM

Live from Washington, DC and the States: Top Regulatory Priorities in the Mortgage Industry

Speakers:

Justin Wiseman, Vice President for Residential Policy, Managing Regulatory Counsel
Public Policy and Industry Relations, MBA

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

- Major updates from key federal regulators (CFPB, HUD, FHFA) and Congress and implications for mortgage operations.
- State-level regulatory trends, from mini-CFPB actions to licensing changes and new compliance mandates.
- What's on the horizon: origination and servicing regulatory and legislative developments to watch for and how to prepare.
- MBA member resources to stay attuned to latest policy changes.

10:15 – 10:30 AM

Break



10:30 AM – 12 NOON

Labor Law Issues in 2026 and Beyond: New Rules, New Challenges

Speakers:

Russell Bruch, Partner, Morgan, Lewis & Bockius LLP
Meredith S. Dante, Partner, Ballard Spahr

- Federal and state overtime laws
 - Implications of the passage of the One Big Beautiful Bill on overtime and wage and hour.
 - Tracking and accounting for compensable time
 - Calculating overtime pay for loan officers and other mortgage employees
- Non-competes and employee departures
- The latest from the DOL including updates to its independent contractor tests and changes to the wage and hour audit violation penalty
- DEI legal matters today
- Remote and hybrid work considerations
- Other labor law issues on the radar

12 NOON – 1:00 PM

Lunch

1:00 PM – 1:45 PM

Loan Originator Compensation: Where We Stand Today and Where We Could be Headed

Speakers:

Rich Andreano, Practice Leader, Ballard Spahr's Mortgage Banking Group
Annie Willett, Associate, Garris Horn LLP

- LO Compensation rule and interpretations.
- Top areas of gray in LO compensation today.
- The state of the CFPB and implications for LO Compensation rule.
- Recent class actions related to loan originator compensation.
- Other mortgage-specific legal considerations related to mortgage industry employment.

1:45 PM – 2:30 PM

Artificial Intelligence: HR's Role in Governance and Applications

Speakers:

Rick Hill, Vice President, Industry Technology
Caroline M. Stapleton, Partner, Orrick

- Key components of an effective AI usage policy.



- Emerging responsibility of HR to develop internal AI usage policies that address risk and guardrails.
- How AI is being applied in the HR function – from recruiting and resume screening to onboarding and training.
- Legal and ethical implications of AI in the hiring and selection process.
- MBA resources on artificial intelligence

2:30 PM – 3:15 PM

Legal Office Hours

- Bring your specific questions to this Q&A session with our legal experts, moderated by Rich Andreano.

3:15 – 5:00 PM

Discussion Breakout Sessions

- Smaller group discussions on a variety of hot topics with short summary presentations to all attendees
- Topics may include:
 - HR Systems and Technology: Payroll, Employee Monitoring and Tracking, LO Compensation
 - HR and Artificial Intelligence: How are AI Tools Being Used by HR Managers? What AI Policies is Your Company Putting in Place?
 - Employment Contracts: LO Onboarding & Offboarding, Non-Competes, Non-Solicits
 - Employee Recruitment, Turnover, and Succession Planning
 - Change Management: The People Side of Mergers, Acquisitions, New or Retiring Branches and Other Major Organizational Changes
 - Employee Benefits - Education, Health, Retirement etc.
 - Legal Q&A

5:00 PM

Adjourn

5:00 PM – 6:00 PM

Networking Reception

AON



DAY 2: Thursday, September 10

8:00 AM

Continental Breakfast

8:30 AM – 9:15 AM

Mortgage Market Outlook

Speakers:

Joel Kan, CMB, Vice President and Deputy Chief Economist, Industry Surveys and Forecasts

Marina Walsh, CMB, Vice President of Industry Analysis, MBA

- Employment, GDP, the federal funds rate, consumer prices and other economic indicators affecting the mortgage industry.
- Volume and rate forecast.
- Mortgage loan performance.
- Industry profitability and mortgage company performance – revenues, expenses, productivity.

9:15 AM – 10:00 AM

Human Resource Executive Perspectives Panel

Speakers:

Jenny Masoud, Director, Analytics, MBA, (moderator)

Jodi Bailey, SVP Total Rewards and HRIS, Planet Home Lending

Emily Harvey, Chief Human Resources Officer, Flat Branch Mortgage, Inc.

Ana LeBlanc, Director of Human Resources, INTERLINC Mortgage

- How are you prioritizing your time these days?
- How is the role of an HR executive evolving?
- How have employee needs changed?

10:00 – 10:15 AM

Break

10:15 AM – 11:30 AM

Mortgage Banking Compensation Survey Results (Open to All Symposium Attendees)

Speakers:

Rachel Hastings, Director, Human Capital Solutions, Aon

Adrienne Sund, Partner, Head of U.S. Consumer Banking, Aon



- Production
 - Survey Results for Key Sales and Fulfillment Positions
 - Pay and Performance Analyses
- Loan Servicing
 - Survey Results for Default, Call Center and Other Servicing Positions
 - Trends in Offshoring and Outsourcing
- Executive Management and Support Functions
 - Compliance and Risk
 - HR Organizational Structures
- Roundtable Discussions and Market-Trend Polling

11:30 AM

Adjourn

MBA's HR Symposium 2026 is intended to qualify for **SHRM-CP®** or **SHRM-SCP®** credits upon approval by applicable licensing entities.

