

MBA's 2026 HELOC and Home Equity Lending Workshop

September 1 | Washington, DC



Mortgage Bankers Association Headquarters
1919 M Street NW, Washington, DC 20036
Conference Room: B1

SUMMARY

MBA's HELOC and Home Equity Lending Workshop will examine the evolving HELOC and home equity market landscape and key drivers of borrower and investor demand. We will explore trends in originations through detailed data analytics, product design, and sales strategy, as well as regulatory and compliance requirements and risks. Ample time will be spent discussing the role of technology in transforming home equity lending and servicing – for example, through automated valuation models or AI-driven platforms – as means of improving turn times, risk monitoring, and ultimately, the customer experience. Networking through lunch followed by small group discussions and demo opportunities will cap off the day.

WHO SHOULD ATTEND

Heads of HELOC and home equity lending
Chief production officers
Managers of consumer lending products
Loan officers
Capital markets directors
Compliance specialists
Credit risk analysts and managers
Data analysts and FP&A managers for consumer lending products
Technology and other providers supporting home equity lending

AGENDA

7:45 AM – 8:30 AM

Registration and Continental Breakfast

8:30 AM – 8:45 AM

Welcome and Introductions

- Workshop objectives
- Attendee introductions
- Key attendee takeaways

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8:45 AM – 9:45 AM

Keynote: Home Equity Lending Today, Products, and Sales Strategies

Speakers:

Marina Walsh, CMB, Vice President, Industry Analysis, Mortgage Bankers Association (moderator)

Tom Davis, National Sales Director, Deephaven Mortgage, LLC

Steve Schipper, CFA, Managing Director, LendTrade

- Why are lenders originating HELOCs and home equity loans?
- What are the pros and cons of HELOCs and home equity loans compared to other consumer products, such as personal loans, credit cards, reverse mortgages, cash-out refinancings, and buy now pay later?
- Is there substantial investor interest in HELOC and home equity loans? Who is investing?
- Product options and sales strategies for borrower segments that vary by geography, age, race/ethnicity, income, etc.
- Overcoming misconceptions about home equity products
- Sales strategies, promotions and borrower outreach: is social media the new frontier?

9:45 – 10:00 AM

Break

10:00 AM – 11:00 AM

Trends in Home Equity Originations and Performance and Market Outlook

Speakers:

Jon Penniman, Director, Systems & Analytics, Mortgage Bankers Association (moderator)

Eddie Seiler, PhD, AMP, Associate Vice President, Housing Economics & Executive Director, RIHA, Mortgage Bankers Association

Ken Flaherty, Senior Manager, Retail Lending, Curinos

- Economic outlook for home equity lending
- Insights from the 2025 Home Mortgage Disclosure Act (HMDA) data
- Latest data on applications, cycle times, pull-through, loan balances, and utilization
- Performance of HELOCs and home equity loans relative to traditional mortgages and other consumer credit products
- Growth expectations for 2026 and beyond

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11:00 AM – 12:00 NOON

Capital Markets Outlets for Home Equity

Speakers:

Allen Price, Senior Vice President, Sales, Client and Transaction Management, BSI Financial, Inc.
Saket Nigam, CFA, Head of Partnerships, Spring EQ

- This session examines how HELOCs and closed-end seconds are priced, financed, and traded in 2026.
- Gain insight into investor preferences, credit and pricing dynamics, and execution challenges that impact scalability, liquidity planning, product strategy and returns.
- Discussion to also include alternative products such as Home Equity Investment loans.

12:00 NOON – 1:00 PM

Lunch

1:00 PM – 2:00 PM

Going Digital: How Technology is Transforming Home Equity Lending

Speakers:

Brian Vieux, CMB, President, MISMO (moderator)
Andria Lightfoot, PMP, CSM, SAFe, Vice President, Client Success, FirstClose
Vimi Vasudeva, Managing Director, Optimal Blue, LLC
Ivan Ahmed, Senior Director, Experian Information Solutions, Inc.

- Operational and financial challenges of home equity lending and servicing
- Enhancements to verifications of income, assets, and employment
- Update on eClosings and eNotes
- Case studies on digital transformation for improving workflows, timelines, underwriting processes, customer experience, risk management and compliance, and predictive analytics
- What artificial intelligence is bringing to the equation
- Resources for banks, credit unions, and independents to explore further

2:00 PM – 2:45 PM

Servicing HELOCs and Home Equity Loans: Financial and Operational Considerations

Speakers:

Jennifer McGuinness, Chief Executive Officer, Pivot Financial (moderator)
Daniel Giffin, Senior Manager, Product Management, ICE Mortgage Technology
David Vida, Chief Revenue Officer, LoanCare

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- Tracking and monitoring economic indicators, such as equity cushion and employment
- Communicating rate adjustments to borrowers
- Managing line freezes and curtailments
- Managing end-of-draw risk
- Managing natural disasters
- Improving HELOC utilization and customer retention
- Valuing the servicing of HELOCs and HE Loans

2:45 PM – 3:45 PM

Regulatory Developments, Compliance, and Risk Management

Speakers:

Alisha Sears, Director, Regulatory Counsel, Mortgage Bankers Association (moderator)

Matt Krueger, Chief Operating Officer, Symmetry Lending

Haydyn Richards, Partner, Bradley

- Overview of key regulations and considerations surrounding HELOC and home equity lending
- Legal interpretation for originating and servicing HELOCs compared to fixed-rate home equity loans and traditional mortgage products
- Treatment of disclosures, periodic statement requirements, account actions and changes, rescission, and advertising
- CRA treatment of HELOCs and home equity loans
- State law considerations and pending state legislation to watch
- Compliance risks in home equity lending and tactics for lenders to mitigate them

3:45 PM – 4:30 PM

Drinks and Discussion Topics

- Small group discussions. Topics may include:
 - Warehouse financing
 - Credit risk assessment
 - Cost to originate and service
 - Legal Q&A
 - Product demos

Wrap-up with next steps for MBA Research