

IMB22

INDEPENDENT MORTGAGE BANKERS

Conference

JAN 24-27
NASHVILLE, TN

Monday, January 24, 2022

10:00 AM - 5:30 PM

Member Engagement Suite

Location: Interchange, Level 2

1:00 PM - 5:00 PM

New! Open Meeting Time

Location: Meeting Pods, Grand Hall Foyer, Level 2

Arrive, get your badge and start connecting. Hit the ground running by setting up meetings before the opening reception. Open seating available in our semi-private Meeting Pods.

1:00 PM - 6:00 PM

Registration

Location: Grand Hall Foyer, Level 2

2:00 PM - 4:30 PM

Warehouse Lender Executive Roundtable (By Invitation Only)

Location: Brickyard, Level 2

3:00 PM - 5:00 PM

IMB Executive Council Meeting (Council Members Only)

Location: Grand Hall B, Level 2

5:00 PM - 6:00 PM

CMB Meet & Greet

Location: Grand Hall Foyer, Level 2

5:00 PM - 6:00 PM

Opening Reception in the Exhibit Area: Boots and Bourbon Social

Location: Grand Hall Foyer, Level 2

Let the fun begin, Tennessee style! Nashville is known for its music and casual vibe. Pull on your boots and join us for a relaxed reception featuring an acoustic musician, a bourbon-tasting station and a chance connect with other IMBs.

Tuesday, January 25, 2022

7:30 AM - 5:30 PM

Member Engagement Suite

Location: Interchange, Level 2

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7:30 AM - 5:00 PM

Registration

Location: Grand Hall Foyer, Level 2

8:00 AM - 8:30 AM

Continental Breakfast

Location: Grand Hall Foyer, Level 2

8:00 AM - 4:00 PM

Exhibit Area Open

Location: Grand Hall Foyer, Level 2

8:00 AM - 5:00 PM

New! Open Meeting Time

Location: Meeting Pods, Grand Hall Foyer, Level 2

Visit exhibitors and set up your own meetings using our conveniently located semi-private Meeting Pods, whenever you have a break in your schedule.

8:30 AM - 9:45 AM

Opening General Session: The Strengths Revolution

Location: Grand Hall D, Level 2

Marcus Buckingham is an authority on what the world's most effective leaders and highest-performing people do differently. His "Strengths Revolution" started, as all revolutions do, with the simplest of insights: when employees spend most of their time using their greatest talents and engaged in their favorite tasks, both they and their organizations win. In this session, learn to focus on cultivating your employees' strengths, not just improving on their weaknesses, and see a dramatic increase in efficiency and productivity, including better turnover rates, customer satisfaction, profits, and resiliency. Marcus's strengths-based approach is a win/win scenario that, without exaggeration, will define the future of work.

Speakers

Bob Broeksmit, CMB, *President & Chief Executive Officer, Mortgage Bankers Association*

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Marcus Buckingham, *New York Times Best-Selling Author, Researcher, and Founder of the Strengths Revolution*

Laura Escobar, *Co-Chair, MBA's IMB Executive Council; President, Lennar Mortgage*

Eddy Perez, CMB, *Co-Chair, MBA's IMB Executive Council; Co-Founder and CEO, EPM*

9:45 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Grand Hall Foyer, Level 2

10:15 AM - 11:15 AM

General Session: Outlook on the Mortgage Market for IMBs

Location: Grand Hall D, Level 2

Get the latest forecast for the industry, including an analysis of current economic, housing market and mortgage market trends. Tailored to the IMB sector, this presentation focuses on lender profitability and other business metrics for you to consider as you develop your business strategy for 2022 and beyond.

Speakers

Michael Fratantoni, Ph.D., *Chief Economist and Senior Vice President of Research and Industry Technology, Mortgage Bankers Association*

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

11:15 AM - 11:30 AM

Mortgage Market Q&A in the Exhibit Area

Location: Grand Hall Foyer, Level 2

11:30 AM - 12:30 PM

Breakout Session: Cost to Originate

Location: Grand Hall C, Level 2

As mortgage industry volume subsides from levels of the past two years and margins continue to tighten, lenders need to contain production costs and optimize resources to ensure long-term financial viability. This session breaks down the various

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components of the cost to originate. Panelists discuss cost containment strategies through technology improvements, workflow efficiencies, and personnel cost management.

Speakers

Erin Dee, *Chief Operating Officer, LoanPeople, LLC*

Kristin Golab, CPA, *Assurance Senior Manager, Plante & Moran, PLLC*

Michael Jones, *Chief Financial Officer, Thrive Mortgage*

Dustin Pfluger, CPA, *Partner, CWDL*

12:30 PM - 1:30 PM

Networking Lunch

Location: Summit Ballroom D, Level 4

1:30 PM - 2:20 PM

General Session: Managing Fair Lending for IMBs

Location: Grand Hall D, Level 2

Your company's data tell a story—one that regulators want to hear. An expert panel discusses the importance of evaluating your risk and conducting the appropriate analysis to prepare for a Fair Lending exam. Leave with practical takeaways to develop your strategy for expanding your company's lending and maintaining compliance. Maximize your knowledge by attending the companion breakout session, "Seizing Opportunities and Growing Market Share."

Speakers

Jonice Gray Tucker, *Partner, Buckley LLP*

Mark Jones, *2022 MBA Vice Chair; Chief Executive Officer & Co-Founder,, Amerifirst Home Mortgage*

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

2:15 PM - 2:30 PM

Refreshment Break in the Exhibit Area

Location: Grand Hall Foyer, Level 2

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2:30 PM - 3:30 PM

Breakout Session: Seizing Opportunities and Growing Market Share

Location: Grand Hall D, Level 2

There's an industry call to action and acknowledgment from the regulators and industry stakeholders that there needs to be an intentional focus on closing the homeownership gap. Learn strategies for developing a purchase origination strategy while leveraging diversity as a best practice to grow market share and profitability. Learn from a true case study how an IMB approached the multicultural market and realized the benefits of increasing homeownership in communities of color while growing profitability. This session will provide attendees with a blueprint for success for 2022 and beyond.

Speakers

Laird Nossuli, *Chief Executive Officer, iEmergent*

J. Tony Thompson, *CMB, AMP, Founder & CEO, NAMMBA National Association of Minority Mortgage Bankers of America*

Tim Wilson, *President & CEO, Prosperity Home Mortgage, LLC*

2:30 PM - 3:30 PM

Breakout Session: The Pros and Cons of Production Channels

Location: Grand Hall C, Level 2

Participate in a discussion that dives deep into the benefits and challenges of the various production channels in today's market. Leaders in retail, wholesale, correspondent, and consumer direct lending share their strategies for success and insights into opportunities in each channel.

Speakers

Brian Hale, *Founder & Chief Executive Officer, Mortgage Advisory*

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Partners LLC

John Hedlund, Chief Operating Officer and Managing Director,
AmeriHome Mortgage, a Western Alliance Bank Company

Christine Rhea, President/CEO, *Mortgage Investors Group*

David Schroeder, Executive Vice President, *Wholesale Production,
Caliber Home Loans, Inc.*

3:30 PM - 3:45 PM

Refreshment Break in the Exhibit Area

Location: Grand Hall Foyer, Level 2

3:45 PM - 4:45 PM

Breakout Session: M&A Market Review

Location: Grand Hall D, Level 2

If you pay attention to the industry news, you likely have a sense that mortgage merger and acquisition (M&A) activity is hot right now. But is that factual or just a fiction told by buyers trying to attract sellers? What type of transactions are getting done, and what alternatives exist for Independent Mortgage Bankers who are looking to monetize their business. Learn from active buyers in the market what they look for, as well as lenders who have capitalized through an Employee Stock Ownership Program.

Speakers

Garth Graham, Senior Partner, *STRATMOR Group*

William Lowman, CEO, *American Pacific Mortgage Corporation*

Terry Schmidt, CMB, President, *Guild Mortgage Company*

3:45 PM - 4:45 PM

Breakout Session: Servicing Economics – State of Mortgage

Servicing and the MSR Market

Location: Grand Hall C, Level 2

See where we've been and what might be in store for the bulk and co-issue MSR markets. We dive into differences between government and conventional MSR markets and factors that could present game-changers. The panel also considers the post-

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forbearance servicing world including delinquency rates; loan workout performance; and servicer profitability, expenses, and productivity.

Speakers

Ken Adler, *Managing Director and Head of Agency, Annaly Capital Management*

Seth Sprague CMB, *Principal, STRATMOR Group*

5:30 PM - 7:30 PM

MBA Advocacy Reception (Open to MAA members; sign up at the door)

Location: AJ's Good Time Bar (421 Broadway, Nashville, TN 37203)

Join MBA Advocacy for a honky-tonk reception at AJ's Good Time Bar, walking distance from the Grand Hyatt Nashville. Western wear highly encouraged! Enjoy some southern comfort delish, and an open bar to include a Tennessee whiskey tasting with rooftop vibes. See you there!

Wednesday, January 26, 2022

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Interchange, Level 2

8:00 AM - 5:00 PM

Registration

Location: Grand Hall Foyer, Level 2

8:30 AM - 9:00 AM

Continental Breakfast

Location: Grand Hall Foyer, Level 2

8:30 AM - 4:00 PM

Exhibit Area Open

Location: Grand Hall Foyer, Level 2

8:30 AM - 4:00 PM

New! Open Meeting Time

Location: Meeting Pods, Grand Hall Foyer, Level 2

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located Meeting Pods.

9:00 AM - 9:50 AM

Breakout Session: Ten Things Every Mortgage Banker Must Do in 2022

Location: Grand Hall D, Level 2

Attend this session for 10+ important initiatives to accomplish in 2022 to keep your company moving ahead despite a challenging market. These specific and actionable recommendations will help you and your team to increase revenue, control costs, and better manage risk, not only in 2022, but every year thereafter.

Speaker

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

10:00 AM - 11:00 AM

General Session: A Home for All

Location: Grand Hall D, Level 2

MBA's 2022 Chair, Kristy Fercho, takes the main stage today to discuss some of the industry's leading initiatives. Learn how you and your company can play a leadership role in providing housing opportunities, giving back to your community and reaching underserved markets. After an update on the Opens Doors Foundation, Kristy and a special guest discuss strategies you can use through advocacy, partnerships and industry connections to support MBA's efforts to ensure fair, equitable and responsible lending for persons and communities of color.

Speakers

Kristy Fercho, *2022 MBA Chair; Executive Vice President & Head of Home Lending, Wells Fargo*

Doreen Graves, *West TN Liaison, Tennessee Housing Development Agency*

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11:00 AM - 11:15 AM

Refreshment Break in the Exhibit Area

Location: Grand Hall Foyer, Level 2

11:15 AM - 12:30 PM

General Session: How To Make Smart Tech Decisions In 2022

Location: Grand Hall D, Level 2

Your 2022 tech strategy isn't just about the pivot to purchase, a single customer experience for originations/servicing, or powering multi-channel models. It's about investing in this future as budgets tighten. This session is designed to give you demos of the newest fintech startups, the latest products from larger fintech players, and how to connect the dots and make smart decisions for your budget, your tech stack, and your consumers. Don't miss this power hour hosted by The Basis Point's Julian Hebron and featuring demos from five companies. Demos by 5 companies: InGenius - LO Recruiting, Realtor Targeting, CRA Compliance; Finlocker - Borrower Readiness & Lifetime Retention; ICE Mortgage Technology - Complete eClose Solution; HouseCanary - ComeHome Customer Engagement Platform; Truework - Modernized Employment/Income Verification

Speaker

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

12:30 PM - 2:00 PM

mPower Lunch: How to Negotiate: From Higher Salary to Life Satisfaction (and Everything in Between)

Location: Summit Ballroom B, Level 4

Dr. Meg Myers Morgan uses research, personal experience, case studies and laugh-out-loud commentary to guide us in personal and professional negotiation. She shares the top three reasons women don't negotiate, outlines steps to overcome the fear of negotiation (and any conflict!), and offers tips for successful negotiation, no matter what you're after.

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Speakers

Marcia M. Davies, *mPower Founder; Chief Operating Officer, Mortgage Bankers Association*

Dr. Meg Myers Morgan, *Author, Executive and Leadership Coach*

12:30 PM - 2:00 PM

Networking Lunch

Location: Summit Ballroom D, Level 4

12:30 PM - 1:00 PM

Q&A on Tech Demos in Exhibit Area

Location: Grand Hall Foyer, Level 2

2:00 PM - 3:15 PM

General Session: IMB Talks

Location: Grand Hall D, Level 2

In the spirit of the hockey season and Nashville's own Predators team, we're inspired by NHL-great Wayne Gretzky's famous line, "skate to where the puck is going, not where it has been." Hear from four different leaders with four different perspectives on where they're "skating" to stay ahead of the mortgage industry in 2022.

Speakers

Jean Bradley, *Vice President, Business Development & Strategy, Essent Guaranty, Inc.*

Brent Chandler, *Founder & Chief Executive Officer, FormFree*

Laura Escobar, *Co-Chair, MBA's IMB Executive Council; President, Lennar Mortgage*

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

Eddy Perez, CMB, *Co-Chair, MBA's IMB Executive Council; Co-Founder and CEO, EPM*

David Sheeler, *Executive Vice President, Correspondent Lending, Freedom Mortgage Corporation*

3:15 PM - 3:30 PM

Refreshment Break in the Exhibit Area

Location: Grand Hall Foyer, Level 2

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3:30 PM - 4:30 PM

Breakout Session: Finding the Loans - Products, Market and Channel Strategy

Location: Grand Hall C, Level 2

Explore new products as the industry moves into a purchase market. Learn how companies are expanding their product offerings and using various channels to stay competitive in 2022 and beyond.

Speakers

Kathryn Amor, *Chief Product Officer, Finance of America Companies*

Robert Chrane, *CEO, Down Payment Resource*

Marla Guillaume, *Director of Multi-Channel Origination, Thrive Mortgage*

Steven Schwalb, *Partner, Angel Oak Mortgage Solutions*

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

Bridget Williams, *Senior Vice President, Correspondent Sales, AmeriHome Mortgage, a Western Alliance Bank Company*

3:30 PM - 4:30 PM

Breakout Session: Regulatory Hot Topics

Location: Grand Hall D, Level 2

You won't want to miss this staple of the IMB Conference. Come with your questions to ask the panel of legal experts prepared to answer your questions on a variety of state and federal regulatory topic.

Speakers

Daniella Casseres, *Partner, Mitchell Sandler, LLC*

Ari Karen, *Partner, Mitchell Sandler, LLC*

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4:30 PM - 5:30 PM

Loretta Salzano, *President, Franzen and Salzano, PC*
Sanford (Sandy) Shatz, *Of Counsel, McGlinchey Stafford*
Sheila Strong, CMCP, *Senior Vice President of Compliance & General Counsel, Amerifirst Home Mortgage*

IMBs Unplugged - Happy Hour Headstart (IMB Members Only - Closed to Media)

Location: Summit AB, Level 4

After two years apart, come join the IMB Network for our only in-person meeting of the year. You'll break out into smaller peer groups to discuss critical issues affecting your businesses, complete with some light afternoon refreshment! Share your experiences, and learn from peers in an informative and informal setting. IMB Co-chairs Chris Jones of PRMI and John Hudson of Mortgage Financial Services will facilitate this IMBs-only session.

Speakers

John Hudson, CRMS, EVP, *Head of Wholesale Lending, Mortgage Financial Services, LLC*

Christopher Jones, President, *Retail Lending, Primary Residential Mortgage, Inc.*

6:00 PM - 8:00 PM

Annual IMB Party: Moon Over Music City

Location: Lou/Na Rooftop Bar at the Grand Hyatt

Indulge in an evening under the stars at Lou/Na, Nashville's newest and most glamorous rooftop bar and lounge. Enjoy the best of Nashville at this private party, up and away from the crowds of Broadway. Enjoy live music and stunning views of Upper Broadway and Nashville Yards. Delicious bites, special drinks, including our sponsor's own craft cocktail, great conversation and crackling fire pits complete the evening. Join us for this memorable event and the perfect opportunity to see industry friends and make new

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ones.

Thursday, January 27, 2022

8:00 AM - 10:00 AM

Registration

Location: Grand Hall Foyer, Level 2

8:30 AM - 10:00 AM

Closing Breakfast and Session: Biscuits, Bacon and Brainstorming

Location: Grand Hall C, Level 2

Join us for breakfast and brainstorming before you leave town. Enjoy a hot breakfast featuring Nashville's favorite breakfast fare and participate in a facilitated open forum. It's a final chance to raise issues and questions from the week and learn more about what MBA's working on on your behalf in Washington.

Speakers

John Hudson, CRMS, EVP, Head of Wholesale Lending, Mortgage Financial Services, LLC

Bill Killmer, SVP, Legislative and Political Affairs, Mortgage Bankers Association

Tamara King, Vice President of Residential Policy and Member Engagement, Mortgage Bankers Association

Pete Mills, SVP, Residential Policy and Member Engagement, Mortgage Bankers Association