

Secondary and Capital Markets Conference and Expo

Sunday, May 19, 2024

10:00 AM - 6:30 PM

Registration

Location: 45th St. Registration Desk, 5th Floor

12:00 PM - 4:00 PM

Member Engagement Suite

Location: Lyceum, 5th Floor

Now, more than ever, we're committed to helping you make the most of your MBA membership benefits and resources. Let's connect to explore how you can enhance your company's engagement, education, research, and networking opportunities in the coming year. Schedule a meeting with Laura Hopkins, Vice President of Membership, by reaching out to her directly at lhopkins@mba.org or 202-557-2757.

2:30 PM - 5:30 PM

Open Meeting Time

Kick off your conference experience in high gear by booking meetings with your contacts before the conference program begins. Use the Directory in the MBA Events app to direct message other attendees and make new connections.

3:00 PM - 4:30 PM

Secondary & Capital Markets Committee Meeting (Committee Members Only)

Location: Astor Ballroom, 7th Floor

5:30 PM - 6:30 PM

Opening Reception: Manhattan Meet-Up

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

The night is young! Kick off your first night in the city that never sleeps by connecting with industry peers at the Manhattan Meet-Up. Enjoy light bites like tuna tartar, mezze and sushi, or make a meal of it at the short rib and risotto stations. Accompany the good food and great company with our specialty cocktail or other favorite beverage. Sponsored by US Bank.

Monday, May 20, 2024

6:45 AM - 7:30 AM

MBA's Move-It Monday 5K Walk/Run

Get your conference day started on the right foot and enjoy the sights and sounds of a NYC morning while connecting with fellow industry professionals. This event caters to all skill levels, whether you're a seasoned runner or casual walker. Join us bright and early for some fitness and fun. Meet up on the ground floor of the Marriott Marquis, near the Security Desk.

7:30 AM - 4:00 PM

Registration

Location: 45th St. Registration Desk, 5th Floor

8:00 AM - 9:00 AM

Continental Breakfast

Location: Broadway Ballroom Foyer, 6th Floor

Enjoy bagels, pastries, hard boiled eggs, yogurt. Sponsored by Essent Guaranty, Inc.

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Lyceum, 5th Floor

Now, more than ever, we're committed to helping you make the most of your MBA membership benefits and resources. Let's connect to explore how you can enhance your company's engagement, education, research, and networking opportunities in the coming year. Schedule a meeting with Laura Hopkins, Vice President of Membership, by reaching out to her directly at lhopkins@mba.org or 202-557-2757.

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Belasco, 5th Floor

8:30 AM - 9:45 AM

Opening General Session: The Political Outlook with CBS News' Margaret Brennan

Location: Broadway Ballroom, 6th Floor

Emmy Award-winning journalist Margaret Brennan brings her extensive experience as host of CBS News' Sunday morning program "Face the Nation," to MBA's Main Stage. Through a fast-paced overview of today's biggest news stories, she offers insight and analysis on the current election cycle and November presidential election. You'll leave with a better grasp of the breaking news shaping Washington, our country, and the world. The session opens with an update from Bob Broeksmit on the work MBA is doing with regulators, on Capitol Hill and across the industry. Sponsored by Freedom Mortgage.

Speakers

Margaret Brennan, *Moderator of CBS News' Face the Nation and CBS News' Chief Foreign Affairs Correspondent, CBS News*

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

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Suzanne M. Shuck, AMP, *Senior Executive Vice President and Chief Corporate Risk Officer, Freedom Mortgage Corporation*

9:30 AM - 5:00 PM

THE COFFEE SPOT

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Drop by all day for hot coffee, cold brew or something from the Espresso Bar, sponsored by Freddie Mac.

9:30 AM - 5:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

THE HUB is the heartbeat of the conference. Visit the exhibitors, use the open seating or catch something on THE HUB Stage.

9:45 AM - 10:15 AM

Refreshment Break in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 10:30 AM

GENERAL SESSION: Hear from HUD Acting Secretary Todman

In one of her first speaking engagements since being named Acting Secretary of the U.S. Department of Housing and Urban Development (HUD) in March, The Honorable Adrienne Todman, joins us to share her perspective and the latest department updates. Previously having served as Deputy Secretary, she executed on both policy and operational priorities including initiatives to increase housing supply, improve disaster response and recovery efforts, steer climate and resiliency endeavors, and enhance access to HUD's programs. Join the session to learn more about HUD's current priorities.

Speakers

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

The Honorable Adrienne Todman, *Acting Secretary, U.S. Department of Housing and Urban*

Development

10:30 AM - 11:00 AM

GENERAL SESSION: View From the Federal Reserve

Location: Broadway Ballroom, 6th Floor

Join us for a rare opportunity to hear directly from the Federal Reserve's Vice Chairman, Philip Jefferson. He joins us on the Main Stage to provide his insight on the economy and potential impacts on real estate finance.

Speakers

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

The Honorable Philip N. Jefferson, *Vice Chair, Board of Governors of the Federal Reserve System*

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

11:00 AM - 12:00 PM

GENERAL SESSION: Mortgage Market Trends

Location: Broadway Ballroom, 6th Floor

Take a deep dive into the economic data impacting the housing and mortgage markets and hear MBA's forecast for the industry.

Speakers

Jeana Curro, *Managing Director and Head of Agency MBS Research, Bank of America*

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

12:00 PM - 1:15 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Join us for a plentiful buffet featuring salad, entrees, sides and desserts. Plenty of open seating!

12:30 PM - 1:00 PM

THE HUB STAGE: Market Outlook Q&A

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Speakers

Mike Fratantoni, Ph.D., *Chief Economist, Senior Vice President, Research and Business Development, Mortgage Bankers Association*

Falen Taylor, *Director, Public Affairs, Mortgage Bankers Association*

1:00 PM - 1:30 PM

GENERAL SESSION: Looking Ahead with FHFA

Location: Broadway Ballroom, 6th Floor

Hear directly from the Deputy Director of the Federal Housing Finance Agency on current initiatives and priorities impacting your business. Sponsored by FICO.

Speakers

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Naa Awa Tagoe, *Federal Housing Finance Agency (FHFA)*

Monica Von Egidy, *Sr Manager - Mortgage and Capital Markets, FICO*

1:30 PM - 2:00 PM

GENERAL SESSION: A Discussion with Director Chopra

Location: Broadway Ballroom, 6th Floor

Gain perspective on the CFPB's regulatory priorities.

Speakers

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

The Honorable Rohit Chopra, *Director, Consumer Financial Protection Bureau (CFPB)*

2:00 PM - 2:30 PM

GENERAL SESSION: An Update from Ginnie Mae

Location: Broadway Ballroom, 6th Floor

Hear important program updates from Ginnie Mae. Sponsored by FICO

Speakers

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Sam Valverde, *Acting President, Ginnie Mae*

2:30 PM - 3:30 PM

THE HUB STAGE: Tech Showcase On The State Of PPE & Secondary Software

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Don't miss this year's first-ever MBA Secondary Tech Showcase specifically dedicated to PPE & Secondary systems that are the lifeblood of your business. From first touch with consumers and LOs through secondary operations, these systems are the glue across your full tech stack. Come see how this software category has evolved, where it's headed, and rapid-fire demos from 4 top players. Demos include ICE Mortgage Technology, Lender Price, Optimal Blue, and Polly with live Q&A after each demo hosted by The Basis Point's Julian Hebron plus cap markets execs who use these systems.

Speakers

Giuseppe Grieci, *Director, Business Development and Pricing Strategy, Freddie Mac*

Julian Hebron, *Founder and Chief Executive Officer, The Basis Point*

3:30 PM - 4:15 PM

THE HUB STAGE: Sports Talk with Yankees' Joe Girardi

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Best known for his time with the Yankees, Joe Girardi has made his mark on baseball as a player, manager, broadcaster and sports analyst. During Sports Talk, learn about his time as a catcher with the Chicago Cubs, Colorado Rockies, St. Louis Cardinals and New York Yankees, earning accolades as a World Series champion player and manager, an All-Star player and the 2006 National League Manager of the Year. Sponsored by Snapdocs.

Speakers

Joe Girardi, *Four-time World Series Champion Player and Manager New York Yankees*

Jason Walters, *Head of Sales, Snapdocs*

4:00 PM - 5:00 PM

Secondary Social in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

4:15 PM - 5:00 PM

THE HUB EXPO: Baseball Signing with Joe Girardi

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

After Sports Talk, get your place in line to meet Yankees' four-time World Series champion Joe Girardi and your chance for a signed baseball while supplies last. Sponsored by Snapdocs.

Speaker

Joe Girardi, *Four-time World Series Champion Player and Manager New York Yankees*

4:30 PM - 5:30 PM

MORPAC Leadership Reception (RSVP Required)

Location: JW Marriott Suite 4329, NYC Marriott Marquis NYC

This exclusive event will provide industry leaders an opportunity to mingle with industry leaders, including MBA Leadership, and discuss how we can move our advocacy programs and policy concerns forward. If interested in attending, please email Erin Reilly (ereilly@mba.org) or call 202-557-2751.

Tuesday, May 21, 2024

7:30 AM - 4:00 PM

Registration

Location: 45th St. Registration Desk, 5th Floor

8:00 AM - 9:00 AM

Continental Breakfast

Location: Broadway Ballroom Foyer, 6th Floor

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Lyceum, 5th Floor

Now, more than ever, we're committed to helping you make the most of your MBA membership benefits and resources. Let's connect to explore how you can enhance your company's engagement, education, research, and networking opportunities in the coming year. Schedule a meeting with Laura Hopkins, Vice President of Membership, by reaching out to her directly at lhopkins@mba.org or 202-557-2757.

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Belasco, 5th Floor

8:30 AM - 9:15 AM

GENERAL SESSION: Revisiting GSE Reform

Location: Broadway Ballroom, 6th Floor

With election season comes speculation on the potential of a renewed effort to release the GSEs from conservatorship. Hear the perspectives of industry policy analysts on the likelihood and impacts.

Speakers

Isaac Boltansky, *Managing Director and Director of Policy Research, BTIG*

Mark Jones, *2024 MBA Chairman; President, Union Home Mortgage*

Owen Lee, *2025 MBA Vice Chair; Chief Executive Officer, Success Mortgage Partners, Inc.*

Jaret Seiberg, *Managing Director and Financial Policy Analyst, TD Cowen*

9:15 AM - 10:00 AM

GENERAL SESSION: Market Matters with the GSEs

Location: Broadway Ballroom, 6th Floor

Learn about the latest areas of focus for the enterprises and gain insight on working with them. Policies, products, affordable mission goals, and technology enhancements are among the topics discussed.

Speakers

Devang Doshi, *Senior Vice President, Capital Markets, Fannie Mae Single Family*

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

Sonu Mittal, *Senior Vice President, Single-Family Acquisitions, Freddie Mac*

9:30 AM - 3:00 PM

THE COFFEE SPOT

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Drop by all day for hot coffee, cold brew or something from the Espresso Bar, sponsored by Freddie Mac.

9:30 AM - 3:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 11:00 AM

Open Meeting Time

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 10:30 AM

Refreshment Break in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

10:00 AM - 11:00 AM

THE HUB STAGE: Learn About the FICO Score 10 T

Meet the early adopters and learn how top mortgage lenders are benefitting from FICO Score 10 T, the latest and most powerful FICO Score ever. Gain a better understanding of key differences between Classic FICO Score and the newest FICO Score 10 T model, which will be required by Fannie Mae and Freddie Mac for all mortgage loan submittals in the years ahead. Gain valuable insights on how several top retail lenders are already using FICO Score 10 T to originate non-conforming mortgage loans and to ensure greater cash flow and liquidity to loans they securitize in the non-conforming marketplace. Get a sneak peek at FICO Score 10 T early adopter findings, including the latest on the first MBS based solely on FICO Score 10 T loans.

Speakers

Anna Benz, *Senior Vice President, Non-Agency Lending, Movement Mortgage, LLC*

Fadi Faraj, Jr., *CEO, Premier Lending, Inc.*

Jonathan B. Glowacki, FSA, CERA, MAAA, *Principal and Consulting Actuary, Milliman, Inc.*

Devin Norales, *Director - Scores, FICO*

11:00 AM - 12:00 PM

BREAKOUT SESSION: The Climate Landscape: Challenges and Opportunities

Location: Majestic Complex, 6th Floor

Environmental impacts are continuing to shape the way we do business and what the future looks like for the mortgage industry. The Federal Housing Finance Agency (FHFA) has recently shifted focus to property insurance challenges, large banks and agency investors are now adopting weather and catastrophe models, and the GSEs continue to progress in the Green MBS space. This panel explores the many ways climate considerations are impacting the secondary market now and what future developments are on the horizon.

Sponsored by CoreLogic.

Speakers

George Gallagher, *Senior Leader, Principal, Climate Risk, Natural Hazard and Spatial Solutions, CoreLogic*

Kingsley Greenland, III, *Director, Mortgage Risk Analytics, Verisk*

Jason Huang, *Director, RiskSpan, Inc.*

Rachel Robinson, *Rocket Mortgage, LLC*

11:00 AM - 12:00 PM

BREAKOUT SESSION: Why Basel Endgame Matters for the Mortgage Industry

Location: Shubert Complex, 6th Floor

Last year's instability in the banking system last spring led to a desire to tighten banking regulation. As a result, the industry is now faced with proposed Basel 3 Endgame requirements. These new regulations will have wide-ranging impacts that expand beyond big banks and into various segments of the mortgage market. Gain insight into the winners and losers under the proposal and why it has generated so much attention from Main Street to Capitol Hill. Sponsored by CoreLogic.

Speakers

Matthew Bisanz, *Partner, Mayer Brown LLP*

Deborah H. Jones, CMB, *SVP, Director of Secondary and Capital Markets, Citizens Bank*

Fran Mordi, CMB, AMP, *Vice President, Financial Management, Tax and Accounting Policy, Mortgage Bankers Association*

Matthew VanFossen, CMB, *Chief Executive Officer, Absolute Home Mortgage Corp.*

11:00 AM - 12:00 PM

THE HUB STAGE: AI, Generative AI, and the FHFA Tech Sprint

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

Learn about AI and generative AI's use cases in housing finance and how to be part of FHFA's upcoming TechSprint and how to be a part of it. Gain insight on the responsible development and adoption of generative AI tools and why FHFA is prioritizing this exploration. Bring your questions for this interactive

session about AI and FHFA's innovation and fintech priorities. Hear from past Tech Spring participants and learn more about the July TechSprint here: <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Announces-2024-Generative-AI-in-Housing-Finance-TechSprint.aspx>

Speakers

Jonathan Kearns, *Vice President, Product Development, MISMO, Mortgage Bankers Association*

Camelia Martin, *Vice President of eMortgage Strategy & Industry Affairs, Snapdocs*

Tracy Stephan, *Chief Artificial Intelligence Officer, Federal Housing Finance Agency (FHFA)*

12:00 PM - 1:15 PM

Lunch in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

12:00 PM - 1:30 PM

mPower Lunch: Five Truths and a Lie: Improving Your Reality by Confronting Your Illusions

Location: Broadway Ballroom, 6th Floor

As a professor to hundreds of students, an executive coach to nearly as many, and a mother to two young daughters, Dr. Meg Myers Morgan spends her day listening to the stories of others. Whether it's the student who claims she's not smart enough to pass the class, the client who declares she's not good enough to lead, or her daughters explaining why they didn't finish their homework, Dr. Morgan constantly works to distinguish the truths from the lies. This talk examines the stories you tell yourself, gives you strategies for improving your self-perception, and uncovers the five truths about confidence, attitude, boundaries, motivation, and energy that will change the way you approach your life and work. Sponsored by ICE Mortgage Technology. RSVP - mbaforms.mba.org/Secondary24mPower

Speakers

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

Kerri Girouard, *Vice President, Client Management and Client Success, ICE Mortgage Technology*

Meg Myers Morgan, Ph.D., *Associate Professor, Best-Selling Author, and Executive Coach, University of Oklahoma*

1:30 PM - 2:30 PM

BREAKOUT SESSION: Evaluating Investments in Mortgage Servicing Rights

Location: Shubert Complex, 6th Floor

Rates and regulatory and economic trends all factor into the MSR valuations market conditions and performance. Learn how MSR investors, valuation and hedge experts manage these risks in the current market conditions. Gain historical insight on the changes in MSR values from the pandemic's low mortgage rate environment, through the rapid rate increases brought on by hedging off inflation, to today's outlook for MSR values. Sponsored by CoreLogic.

Speakers

Jeff DerGurahian, *Chief Investment Officer and Head Economist, loanDepot.com, LLC*

Michelle Richardson, CMB, AMP, *CFO, Plaza Home Mortgage, Inc.*

Gagan Sharma, *Founder & Chief Executive Officer, BSI Financial Services*

Seth D. Sprague, CMB, *Director, Consulting Services, Richey May*

Austin Tilghman, Jr., *President and Chief Executive Officer, United Capital Markets, Inc.*

1:30 PM - 2:30 PM

BREAKOUT SESSION: Securitization Trends

Location: Majestic Complex, 6th Floor

Join this breakout session to learn about the latest trends in securitization. Panelists discuss what they are seeing in a variety of markets including agency MBS, the specified market, and private label securities. Hear their perspectives on future opportunities that may come with the expected rate changes in 2024. Sponsored by CoreLogic.

Speakers

Meghan Bruen, *Director, Residential Credit, Annaly Capital Management*

Li Chang, PhD, *Chief Executive Officer, Recursion*

Tom Davis, *Chief Sales Officer, Deephaven Mortgage LLC*

Barbara Pak, *Vice President, Single-Family Securitization, Freddie Mac*

Niels Poulsen, *Senior Director, Capital Markets, Fannie Mae Single Family*

2:30 PM - 3:00 PM

Refreshment Break in THE HUB EXPO

Location: THE HUB EXPO, Westside Ballroom, 5th Floor

3:00 PM - 4:00 PM

BREAKOUT SESSION: Government Lending and Securitization Outlook

Location: Shubert Complex, 6th Floor

FHA, VA and RHS housing programs continue to serve as vital channels for underserved communities, first-time borrowers and veterans to access mortgage credit. Representatives from these agencies share recent developments and their outlook on future policies and activities including Title One, HMBS, and more.

Sponsored by CoreLogic.

Speakers

Michelle C. Corridon, PMP, *Deputy Director, Policy, U.S. Department of Veterans Affairs*

Sarah Edelman, *Deputy Assistant Secretary, Office of Single-Family Housing, Federal Housing Administration, U.S. Department of Housing and Urban Development*

Gregory Middleman, *Executive Vice President, Freedom Mortgage Corporation*

Ingrid Ripley, *Executive Director, Single-Family Housing Guaranteed Loan Program, USDA Rural Development*

3:00 PM - 4:00 PM

BREAKOUT SESSION: New Credit Score Models: Assessing Risks and Benefits

Location: Majestic Complex, 6th Floor

FHFA's proposed changes to credit scoring models have implications for participants throughout the housing finance ecosystem: lenders, servicers, mortgage insurers, investors and rating agencies. The session explores the implications of the potential changes and how the industry can best prepare for a new paradigm.

Sponsored by CoreLogic.

Speakers

Sasha Hewlett, AMP, *Associate Vice President, Secondary & Capital Markets, Mortgage Bankers Association*

Jim Krueger, *SVP, Credit Risk Management, Arch Mortgage Insurance Company*

Michael P. Patterson, *Senior Executive Vice President and Chief Operating Officer, Freedom Mortgage Corporation*

Jeremy Schneider, *Managing Director, Sector Lead U.S. RMBS, S&P Global Ratings*

Wednesday, May 22, 2024

8:00 AM - 10:00 AM

Registration

Location: 45th St. Registration Desk, 5th Floor

8:30 AM - 10:00 AM

Breakfast Discussion: Cybersecurity

Location: Lyceum Complex, 5th Floor

Various players in the mortgage industry have been victims of cybercrime in recent months and the industry remains on high alert. Now more than ever our industry must stay vigilant when it comes to these sophisticated and constantly evolving technology threats. Join us to learn about the latest threats to our industry, how they can impact borrowers, lenders, and other market participants, and what you need to know to combat potential cybersecurity breaches. Sponsored by CoreLogic.

Speakers

Sofia Kokolis, *Chief Information Security Officer, Freedom Mortgage Corporation*

Christopher Porter, *Chief Information Security Officer, Fannie Mae Single Family*

Brad Robinson, *Senior Director - Cybersecurity Policy and Supervision, Conference Of State Bank Supervisors*

Chris Tammen, *Solutions Marketer, Entrust*