

Independent Mortgage Bankers Conference

Monday, January 27, 2025

12:00 PM - 5:00 PM

Member Engagement Suite

Location: Room 409

Now more than ever, we want to ensure you are optimizing your MBA membership benefits and resources. Meet with us to maximize your company's engagement, education, research and networking opportunities in the year ahead. Schedule a time by contacting Laura Hopkins, Vice President of Member Relations at lhopkins@mba.org or 202-557-2757.

12:00 PM - 6:30 PM

Registration

Location: JW Grand Ballroom Foyer

2:00 PM - 3:30 PM

Warehouse Lender Executive Council (By Invitation)

Location: JW Grand Ballroom Salon 7

3:00 PM - 6:00 PM

Exhibit Area Open

Location: JW Grand Ballroom Foyer

3:00 PM - 4:00 PM

Open Meeting Time

Arrive before the first session for some time to meet with your industry partners one-on-one in our open seating area.

4:00 PM - 5:30 PM

OPENING GENERAL SESSION: IMB Quarterly Report and Forecast

Location: JW Grand Ballroom Salon 5&6

Get the latest market intel to take action for your company. Hear the latest quarter's report-out on the financial performance of independent mortgage companies overall. Gain insight into how the data may impact your business decisions for the rest of 2025 and 2026. This session kicks off the conference with opening remarks from MBA leadership.

Speakers

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

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

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

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

5:30 PM - 6:30 PM

Welcome Party: Tapas and Tequila Tasting

Location: JW Grand Ballroom Foyer

Kick off your conference experience with some favorite Austin fare and live music while reconnecting with IMB friends and making new ones. Sponsored by Polly.

6:15 PM - 7:30 PM

MORPAC Reception

Location: P6 Restaurant at the LINE Austin Hotel

Attend the MORPAC Reception during MBA's Independent Mortgage Bankers Conference at the P6 restaurant, a rooftop cocktail bar in downtown Austin, located in the LINE Austin Hotel. Enjoy light refreshments and apps, hear important updates from Capitol Hill, and be a part of the conversation to help find solutions to our industry issues. Learn how you can get more involved in MBA's Political Programs, ask questions, and network with other conference attendees. Email morpac@mba.org to RSVP today! This reception is open to all conference registrants and current "active" MAA members. Opt-in for MAA will be available at the event and your RSVP will automatically renew or start your membership.

Tuesday, January 28, 2025

6:00 AM - 7:00 AM

MBA's Sunrise 5K Run/Walk

Location: JW Marriott Austin Lobby

Kickstart your Tuesday with a refreshing run/walk around Lady Bird Lake, where you can network with colleagues while soaking in the beautiful scenery. Get your dose of fresh air and connection – join MBA Runs for a morning jog or walk that's sure to invigorate both body and mind! Learn more and sign-up here: <https://forms.office.com/r/MQ757y9hvx>

7:30 AM - 5:30 PM

Registration

Location: JW Grand Ballroom Foyer

8:00 AM - 8:30 AM

Breakfast

Location: JW Grand Ballroom Foyer

Fuel up for the day with a variety of breakfast favorites, plus plenty of coffee and open seating to network with other attendees.

8:00 AM - 4:00 PM

Exhibit Area Open

Location: JW Grand Ballroom Foyer

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Room 409

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8:30 AM - 10:00 AM

GENERAL SESSION: Crossing the Generational Divide in the Mortgage Industry

Location: JW Grand Ballroom Salon 5&6

Guest speaker Jason Dorsey shares unexpected discoveries and practical strategies to lead four generations to excellence. Real estate finance leaders are facing a never-before-seen challenge and opportunity: leading, inspiring, connecting, and unlocking performance with four different generations at the same time. The key for leaders to cross the generational divide is having accurate insights and proven strategies grounded in data. In this inspiring and very entertaining presentation, generational researcher and bestselling author, Jason Dorsey, separates myth from truth to share what is going on with each generation, why, and exactly what leaders can do to inspire results now.

Speakers

Jason Dorsey, *Generational Researcher and Bestselling Author*

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

10:00 AM - 11:00 AM

Beverage Break and Book Signing with Jason Dorsey

Location: JW Grand Ballroom Foyer

Enjoy an extra caffeine kick to get you ready for the session ahead. Choose from coffee, tea and soft drinks. Jason Dorsey's book "Zconomy" is available for purchase and he will be on hand to sign your copy.

Sponsored by Essent.

10:00 AM - 10:20 AM

GENERAL SESSION: Why Stan Middleman Is Betting Big on TPO

Location: JW Grand Ballroom Salon 5&6

Third-Party Origination (TPO) is another revenue source for mortgage lenders to close loans by working with mortgage brokers or loan correspondents. TPO allows lenders to expand their reach and access to new markets by partnering with third-party originators such as brokers, rather than relying solely on direct-to-consumer lending. In this intimate conversation, Stan will share his strategy on how he is leveraging TPO to increase diversification of loan portfolios to further grow Freedom Mortgage. Stan will also discuss why he thinks TPO will provide the mortgage industry with growth opportunities and increase profitability.

Speakers

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

Stanley C. Middleman, *Chief Executive Officer, Freedom Mortgage Corporation*

11:00 AM - 12:00 PM

BREAKOUT SESSION:

11:00 AM - 12:00 PM

BREAKOUT SESSION: Winning in a Refi Market

12:00 PM - 1:30 PM

mPower Lunch: The Leadership Edge: Mastering Body Language & Emotional Intelligence for Women in Power

Location: JW Grand Ballroom Salon 5&6

You'll be inspired and entertained during this networking lunch featuring Janine Driver, a New York Times best-selling author and international trainer who also has 17 years of experience in federal law enforcement. Janine will introduce you to innovative, science-based communication strategies. Learn to master body language, harness your emotional intelligence, and stay ahead in negotiations—essential skills for driving results, building trust, and achieving long-term success. Don't miss this opportunity to become a leader who intuitively reads people, anticipates their moves, and confidently closes deals. RSVP:

<https://mbaforms.mba.org/mPowerIMB25>. Sponsored by Lennar Mortgage.

Speakers

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

Janine Driver, *New York Times Best Selling Author and International Trainer*

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

12:00 PM - 1:30 PM

Networking Lunch

Location: JW Grand Ballroom Salon 7&8

Catch up with peers over lunch featuring an Austin-inspired menu. Sponsored by EverBank.

1:30 PM - 2:00 PM

GENERAL SESSION: How the Election Results May Impact Your Business

Location: JW Grand Ballroom Salon 5&6

New government leadership at the federal and state level often yields change in regulatory bodies and economic priorities. Gain insight on what effects your business may feel and when.

Speakers

Bill Killmer, *Senior Vice President, Legislative and Political Affairs, Mortgage Bankers Association*

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

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

2:00 PM - 2:20 PM

GENERAL SESSION: From Headlines to Homebuyers — the Real Story on Supply

Housing supply and affordability are getting lots of press, and rates are dropping at the same time. Be positioned to get new business as these market forces converge. Hear practical ways to prepare programs to meet homebuyer needs and make homeownership attainable.

Speakers

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*

Debra W. Still, CMB, 2013 MBA Chairman; Chairman, MBA Opens Doors Foundation; Vice Chairman,, Pulte Mortgage LLC

2:20 PM - 2:45 PM

GENERAL SESSION: Award-Winning Companies — How Did They Do It?

Chart-topping companies share highlights from the winning strategies that won them top billing for customer service and workplace satisfaction.

Speakers

Tamara King, Vice President, Strategic Industry Engagement, Mortgage Bankers Association

Tamra Rieger, President, Evergreen Home Loans

2:30 PM - 2:45 PM

Refreshment Break

Location: JW Grand Ballroom Foyer

Recharge between sessions with refreshments sponsored by Essent.

3:00 PM - 3:45 PM

BREAKOUT SESSION: Compliance Hot Topics

Dive deeper into the practical compliance issues related to changes in the Administration.

Speakers

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

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

3:00 PM - 4:00 PM

BREAKOUT SESSION: Financial Management

Speakers

Michael Fontaine, CMB, Co-President/COO, Plaza Home Mortgage, Inc.

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

4:00 PM - 5:30 PM

Peer-to-Peer Roundtable

Don't miss this special opportunity for meaningful interaction with your peers. Based on your survey feedback, this lenders-only session will be an open forum on the topics you request most. Facilitated by dynamic leaders, you'll have a chance to share your perspective and gain others' insight. (You must be registered with an MBA IMB member company with the code IMB on your badge to attend). Beverages served.

Speakers

Kevin Peranio, *Chief Lending Officer, Paramount Residential Mortgage Group*

Jason Stenger, *Chief Operations Officer, Movement Mortgage, LLC*

6:00 PM - 8:00 PM

IMB25's Austin City Limits Music Festival Party at the JW Marriott

Location: Edge Terrace, 5th Floor

Join us for this annual tradition; the IMB can't-miss party of the year! Join us on the JW Marriott's Edge Terrace for our very own Austin City Limits Music Festival. This event features local food, drinks, and performances from Austin's vibrant music scene. Come and capture the eclectic spirit of Austin and see why it's been crowned the "live music capital of the world."

Wednesday, January 29, 2025

7:30 AM - 2:00 PM

Registration

Location: JW Grand Ballroom Foyer

8:00 AM - 2:00 PM

Exhibit Area Open

Location: JW Grand Ballroom Foyer

8:00 AM - 12:00 PM

Member Engagement Suite

Location: Room 409

8:00 AM - 8:30 AM

Smart Start Breakfast

Location: JW Grand Ballroom Foyer

Finish strong with a healthy start before the day's sessions.

8:30 AM - 9:15 AM

GENERAL SESSION: Tech Trends We're Watching

Location: JW Grand Ballroom Salon 5&6

Tech-savvy IMBs talk about how they're using tech solutions, including artificial intelligence (AI) to move the needle forward as the market improves.

9:15 AM - 9:35 AM

GENERAL SESSION: Looking Ahead

Speakers

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

Terry L. Schmidt, *Chief Executive Officer and Director, Guild Mortgage Company*

9:35 AM - 9:55 AM

GENERAL SESSION: Servicing Strategy

Location: JW Grand Ballroom Salon 5&6

9:55 AM - 10:15 AM

GENERAL SESSION: Multicultural Lending Success Story

10:00 AM - 10:15 AM

Refreshment Break

Location: JW Grand Ballroom Foyer

10:30 AM - 11:15 AM

BREAKOUT SESSION: Operational Challenges with Servicing

Speaker

Joshua Weinberg, CMCP, President, Firstline Compliance, LLC

10:30 AM - 11:15 AM

BREAKOUT SESSION: Staying Vigilant about Cybersecurity

11:30 AM - 12:15 PM

BREAKOUT SESSION:

Speaker

Greg Sher, Managing Director, NFM Lending

11:30 AM - 12:15 PM

BREAKOUT SESSION: Working with the GSEs

12:30 PM - 2:00 PM

GENERAL SESSION: Working Lunch with Top Tips to Go

Location: JW Grand Ballroom Salon 5&6

Get your lunch from the buffet and find a seat to hear top tips from leading industry consultants. Leave with actionable insights (and dessert!) to take home.

Speakers

Garth Graham, Senior Partner, STRATMOR Group

Karen Kreutziger Powell, Chief Executive Officer, Flat Branch Mortgage, Inc.

Brett Ludden, Managing Director, Sterling Point Advisors

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

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