

# Independent Mortgage Bankers Conference

Monday, January 27, 2025

12:00 PM - 5:00 PM

## **Member Hospitality Suite**

*Location: Room 409*

Drop by for a break and beverage, hosted by MBA's Membership Team, and enter to win an Austin-themed gift basket! Meet with us to ensure you are optimizing your MBA membership through your company's engagement, education, research and networking opportunities in the year ahead. Contact Laura Hopkins, Vice President of Member Relations at [lhopkins@mba.org](mailto: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**

*Location: JW Grand Ballroom Foyer*

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

**CMB and mPact Meet & Greet**

*Location: JW Grand Ballroom Foyer*

Meet up at the Welcome Party with fellow CMBs or young professionals or drop by to ask them more about MBA's Certified Mortgage Banker Designation and mPact network for young professionals.

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](mailto: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 Hospitality Suite**

*Location: Room 409*

Drop by for a break and beverage, hosted by MBA's Membership Team, and enter to win an Austin-themed gift basket! Meet with us to ensure you are optimizing your MBA membership through your company's engagement, education, research and networking opportunities in the year ahead. Contact Laura Hopkins, Vice President of Member Relations at [lhopkins@mba.org](mailto:lhopkins@mba.org) or 202-557-2757.

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.

10:30 AM - 11:15 AM

**GENERAL SESSION: How the Election Results May Impact Your Business (Closed to Media)**

*Location: JW Grand Ballroom Salon 5&6*

With new government leadership comes marketplace and regulatory change. Hear the perspectives of leading industry executives and share your own about the challenges and opportunities IMBs may face as the new administration takes hold. Learn how to work with MBA to advocate on your behalf.

Speakers

**Bill Cosgrove**, *CMB, 2015 MBA Chairman; Chief Executive Officer, Union Home Mortgage*

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

11:15 AM - 11:35 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*

11:40 AM - 12:00 PM

**GENERAL SESSION: Award-Winning Companies - How These IMBs Rose to the Top**

*Location: JW Grand Ballroom Salon 5&6*

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*

**Justin Messer**, *President & CEO, Prosperity Home Mortgage, LLC*

**Tamra Rieger**, *President, Evergreen Home Loans*

**Loreli Wilson**, *Director of People Services, Veterans United Home Loans*

12:00 PM - 1:30 PM

**mPower General Session: The Leadership Edge: Mastering Body Language & Emotional Intelligence for Women in Power**

*Location: JW Grand Ballroom Salon 5&6*

Get your lunch and return to the ballroom to be inspired and entertained by 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. 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 - 1:00 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 - 1:50 PM

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

*Location: JW Grand Ballroom Salon 5&6*

Housing supply and affordability are getting lots of press, and rates are fluctuating 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*

1:50 PM - 2:15 PM

**GENERAL SESSION: Putting “Service” Back in Loan Servicing**

*Location: JW Grand Ballroom Salon 5&6*

California-based CMG Financial has put tremendous resources into loan servicing, bringing the operation in house, building their own platform and hiring top talent. Learn more about CMG’s vision for servicing as a market differentiator, giving them a definitive, distinctive advantage and making the investment payoff for the company and the consumer.

Speakers

**Paul Akinmade**, *Chief Strategy Officer, CMG Financial*

**Courtney Thompson**, *Executive Vice President, Head of Servicing, CMG Financial*

2:15 PM - 2:45 PM

**GENERAL SESSION: Insurance**

Speaker

**Greg Sher**, *Managing Director, NFM Lending*

2:45 PM - 3:00 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 in a New Administration**

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

Speakers

**Joseph Grassi**, *IMB Executive Committee Co-Chair; Chief Risk Officer, loanDepot.com, LLC*

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

3:00 PM - 3:45 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 (IMBs Only, Closed to Media)**

*Location: JW Grand Ballroom Salon 3&4*

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 Hospitality Suite**

*Location: Room 409*

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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.

Speaker

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

9:15 AM - 9:35 AM

**GENERAL SESSION: Looking Ahead with Guild Mortgage**

*Location: JW Grand Ballroom Salon 5&6*

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 - 10:00 AM

**GENERAL SESSION: Multicultural Lending Success Story**

*Location: JW Grand Ballroom Salon 5&6*

10:00 AM - 10:15 AM

**GENERAL SESSION: Growing Your Team and Company**

Learn how individual or team executive coaching can do to help your staff and company grow and how a new partnership between MBA and Fast Forward Group can make it more affordable.

10:15 AM - 10:30 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:**

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*