



**TOMORROW'S
SERVICING
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MBA's SERVICING SOLUTIONS
CONFERENCE & EXPO 2022
FEBRUARY 22-25 | HYATT REGENCY ORLANDO

Monday, February 21, 2022

12:00 PM - 5:00 PM

Registration

Location: Regency Ballroom Foyer

Tuesday, February 22, 2022

7:30 AM - 6:00 PM

Registration

Location: Regency Ballroom Foyer

9:00 AM - 6:00 PM

GRAVITAS Confidence Closet

Location: Regency Foyer

2:00 PM - 3:15 PM

**Servicers-Only Roundtable (Open to MBA Regular Members,
Closed to Media)**

Location: Orlando M

Join us for an opportunity to engage with your industry peers to exchange ideas and best practices. Through facilitated group discussions, hear how others are dealing with the same servicing issues you're facing. Preregistration is required and space is limited to approximately 80 attendees (40 per room) with a maximum of two attendees per company, please. In order to attend, you must be: A servicing executive (manager or above) With an MBA member company whose dues are based on servicing portfolio volume Registered for the conference Preregister at <https://www.surveymonkey.com/r/Serv22RT>

Speakers

Shayna Arrington, *Chief Compliance Officer, The Money Source Inc.*

Brendan Kelleher, *Director, Public Policy & External Affairs, Rocket Mortgage, LLC*

Sara Singhas, *AMP, Director, Loan Administration, Mortgage*



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Bankers Association

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

3:00 PM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Celebration 16

3:30 PM - 5:00 PM

LAC and Government Loan Servicing Subcommittee Meeting (Open to MBA Members, Closed to Media)

Location: Orlando N

Any registered attendee employed by an MBA member company is welcome to attend the in-person meeting of the Government Loan Servicing Subcommittee, which normally meets by phone. The meeting will feature guest speakers addressing HUD and VA servicing issues.

5:00 PM - 6:00 PM

CMB Meet and Greet

Location: Regency Ballroom, Booth #513

5:00 PM - 6:00 PM

Opening Reception in THE HUB: Margaritaville

Location: Regency Ballroom

Wednesday, February 23, 2022

7:30 AM - 5:30 PM

Registration

Location: Regency Ballroom Foyer

8:00 AM - 8:30 AM

Continental Breakfast

Location: Windermere Ballroom Foyer

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Celebration 1

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Celebration 16

8:30 AM - 10:00 AM

Opening General Session: The Strengths Revolution

Location: Windermere Ballroom

Marcus Buckingham is an authority on what the world's most

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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

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

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

9:00 AM - 6:00 PM

GRAVITAS Confidence Closet

Location: Regency Foyer

10:00 AM - 4:30 PM

COFFEE SPOT in THE HUB

Location: Regency Ballroom

10:00 AM - 3:45 PM

INNOVATION STAGE in THE HUB

Location: Regency Ballroom

12:15 - 12:45 PM Spotlight Session: Standardized and Shared Law Firm Audits
1:00 - 1:10 PM Demo: Clarifier
1:15 - 1:25 PM MortgageFlex Systems Servicing and Self-Service Borrower Portal
1:30 - 1:40 PM Sagent
4:30 - 5:00 PM MBA Advocacy Jeopardy Challenge

10:00 AM - 10:30 AM

Refreshment Break in THE HUB

Location: Regency Ballroom



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10:00 AM - 5:30 PM

THE HUB is Open

Location: Regency Ballroom

10:00 AM - 10:45 AM

THE MEETING SPOT in THE HUB

Location: Regency Ballroom

10:30 AM - 11:15 AM

GENERAL SESSION: Government Loan Servicing Update

Location: Windermere Ballroom

Hear directly from key government leaders about important servicing updates and upcoming priorities at their agencies.

Speakers

John Bell, *Acting Executive Director, Loan Guaranty Service, U.S. Department of Veterans Affairs*

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

Julienne Joseph, *Deputy Assistant Secretary, Office of Single-Family Housing, FHA, U.S. Department of Housing and Urban Development*

Leslie Meaux Pordzik, *Senior Vice President, Office of Issuer & Portfolio Management, Ginnie Mae*

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

11:30 AM - 12:30 PM

GENERAL SESSION: Building Resiliency for Crisis Preparedness

Location: Windermere Ballroom

Gain insight and recommendations for a proactive approach to crisis preparedness. An expert panel reflects on lessons learned from the industry's response to the current pandemic, past climate events and the 2008 housing crisis and offers insight on how to build solutions for greater resiliency.

Speakers



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Janet Jozwik, *Managing Director, RiskSpan, Inc.*

Carolyn Lese, *Director, PwC*

William Maguire, *Vice President of Servicing Portfolio
Management, Freddie Mac*

Pete Mills, *Senior Vice President, Residential Policy & Member
Engagement, Mortgage Bankers Association*

Stephen Staid, *Executive Vice President, Mortgage Practice
Strategy, Sourcepoint*

12:30 PM - 1:30 PM

Lunch in THE HUB

Location: Regency Ballroom

12:30 PM - 2:00 PM

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

Location: Orlando Ballroom

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.

Speakers

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

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

2:00 PM - 3:00 PM

**BUSINESS OPERATIONS TRACK: Navigating Post-Forbearance Loss
Mitigation**

Location: Plaza G

Servicers navigate homeowners through a graceful exit from forbearance while safeguarding investors' portfolios from embedded risk. This session presents insight from the top servicing



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and compliance professionals as they offer strategies on how to enhance operations, manage costs, and assist homeowners during recovery.

Speakers

Susan Allen, *Head of Product, Experian Information Solutions, Inc.*

John Lawrence, *EVP, Loan Servicing, Selene Finance*

The Honorable Brian Montgomery, *Founding Member, Gate House Strategies, LLC*

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

Reg Shepherd, *Executive Principal, Client Relations, Xome*

2:00 PM - 3:00 PM

INNOVATION & TECHNOLOGY TRACK: Today's Transformational Tech Solutions

Location: Plaza H

Technology is changing how we service loans in more ways than you may even know. From underlying decisioning models using artificial intelligence to video interaction with borrowers, the technologies of the future are already transforming our industry. Attend this session to hear about the latest trends.

Speakers

Sapan Bafna, *AMP, Senior Leader, Advanced Delivery Engines, CoreLogic*

Angel Hernandez, *Head of Industry & Regulatory Affairs, Stavvy*

Erik Skinner, *Black Knight*

Courtney Thompson, *Chief Product Officer, Sagent*

2:00 PM - 3:00 PM

LITIGATION FORUM: FDCA & FCRA

Location: Plaza K



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Get an update on the latest litigation activity around the Fair Debt Collection Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA).

Speakers

Aaron Chastain, *Partner, Bradley Arant Boult Cummings, LLP*
Thomas Fritzlen, *Partner, Armstrong Teasdale LLP*

2:00 PM - 3:00 PM

POLICY & COMPLIANCE TRACK: Practical Compliance Considerations for Servicers

Location: Plaza I

Hear tips for critical analysis, comprehensive decisioning and considerate implementation around compliance events you or your sub-servicer face today. Topics include Fair Servicing, state/federal considerations for the Homeowner Assistance Fund, managing and staffing for 2022 foreclosure referrals, fraud prevention in remote closings, and something we have not seen before, loss mitigation and loan mods in a rising rate environment. Join us for a lively discussion of these hot topics

Speakers

Lisa Drew, *Lyons McCloskey, LLC*
Robert Maddox **CMB, AMP**, *Partner, Bradley Arant Boult Cummings, LLP*
Melanie Reid **CMB, AMP**, *Senior Vice President & Mortgage Servicing Transfer & Post Closing Manager, Citizens Bank*
Carla Ulufanua, *VP Default Management, Guild Mortgage Company*

3:00 PM - 3:30 PM

Refreshment Break in THE HUB

Location: Regency Ballroom

3:30 PM - 4:30 PM

BUSINESS OPERATIONS TRACK: CARES Act and Credit Reporting



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Location: Plaza G

This panel covers the CARES Act, the FAQs released, and other trending issues as they relate to credit reporting, including post-accommodation. Associated issues are also addressed, such as foreclosure continuance, operational best practices, and technology accommodations. Bring your experience and questions and join this interactive discussion.

Speakers

Eric Ellman, *Senior Vice President, Public Policy and Legal Affairs, Consumer Data Industry Association*

Allen Price, *Senior Vice President, Business Development, BSI Financial Services*

Marissa Yaker, *Managing Attorney, Regulatory Affairs, Padgett Law Group*

3:30 PM - 4:30 PM

INNOVATION & TECHNOLOGY TRACK: Technology's Role in Servicing Portfolio Retention

Location: Plaza H

Learn technology-driven strategies to turn payoffs into more profitable servicing relationships. Today the vast majority of borrowers get their next loan from another lender. Explore methods to identify them sooner and provide ongoing value and additional loan opportunities.

Speakers

Trina Forbess, *Senior Vice President, Servicing Technologies Product Innovation, Black Knight*

Alex Kutsishin, *CEO, Sales Boomerang*

Owen Lee, *Chief Executive Officer, Success Mortgage Partners, Inc.*



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3:30 PM - 4:30 PM

Philip Mancuso, President & Chief Investment Officer, EPM
LITIGATION FORUM: Bankruptcy & State Issues
Location: Plaza K

Get an update on the latest litigation activity related to Bankruptcy, as well as trending state litigation issues.

Speakers

**Michael McCormick, Senior Partner, McCalla Raymer Leibert
Pierce, LLC**

**Andrea Tromberg, Board Member, American Legal & Financial
Network (ALFN)**

3:30 PM - 4:30 PM

**POLICY & COMPLIANCE TRACK: Managing Compliance with
Evolving Servicing Regulations**
Location: Plaza I

In keeping with the Biden Administration's focus on Fair Lending, the Consumer Financial Protection Bureau (CFPB) and other state and federal regulators have made it clear that servicing compliance will take center stage moving forward, leaving servicers to navigate an uncertain regulatory landscape. This session reviews recent and pending regulatory changes related to mortgage servicing and offers best practices for strengthening servicing QC procedures to ensure compliance.

Speakers

Shayna Arrington, Chief Compliance Officer, The Money Source Inc.

Reid Herlihy, Partner, Ballard Spahr LLP

Amanda Phillips, EVP of Compliance, ACES Quality Management

Nicole Upshur, Regulatory Compliance Counsel, Ncontracts

4:30 PM - 5:30 PM

Networking Reception in THE HUB: Soak up the Sun Social



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5:30 PM - 6:30 PM *Location: Regency Ballroom*
**MBA Advocacy Reception (Current "active" MAA Members Only,
Sign up at the door)**
Location: Regency Ballroom Foyer

Thursday, February 24, 2022

7:30 AM - 5:00 PM **Registration**
Location: Regency Ballroom Foyer

8:00 AM - 5:00 PM **Member Engagement Suite**
Location: Celebration 1

8:00 AM - 5:00 PM **Press Room (Credentialed Media Only)**
Location: Celebration 16

8:30 AM - 9:00 AM **Continental Breakfast**
Location: Windermere Ballroom Foyer

9:00 AM - 10:30 AM **General Session: Market Outlook**
Location: Windermere Ballroom

Learn what economic and market forces are impacting the servicing business now and how that could impact your business objectives and performance goals. Get an analysis of servicer profitability, expense and productivity, plus the latest results on delinquencies, forbearances and loan workout performance.

Speakers

Joel Kan, Associate Vice President of Economic and Industry Forecasting, Mortgage Bankers Association

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

9:00 AM - 6:00 PM **GRAVITAS Confidence Closet**
Location: Regency Foyer

10:30 AM - 3:00 PM **COFFEE SPOT in THE HUB**
Location: Regency Ballroom

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10:30 AM - 2:00 PM

INNOVATION STAGE in THE HUB

Location: Regency Ballroom

12:15 - 12:25 PM Tech Demo: Stavvy
12:30 - 1:00 PM Spotlight
Session: Standardized and Shared Law Firm Audits
1:00 - 1:10 PM
Spotlight Session: HouseCanary

10:30 AM - 11:00 AM

Refreshment Break in THE HUB

Location: Regency Ballroom

10:30 AM - 3:00 PM

THE HUB is Open

Location: Regency Ballroom

10:30 AM - 11:00 AM

THE MEETING SPOT in THE HUB: MARKET OUTLOOK Q&A

Location: Regency Ballroom

11:00 AM - 12:00 PM

BUSINESS OPERATIONS TRACK: Keeping Up Connection and Culture in a Remote Workforce

Location: Plaza G

The servicing industry has quickly and successfully transformed into a remote and hybrid workforce in response to the pandemic. Leaders must continue to build team culture and a remote mindset at the same time. Hear from peers with success stories in onboarding and training new employees remotely, using technology to help stay connected, integrating workers with different needs and work styles, and more. Gain insight on inclusive leadership and leave with 10 tips to up your culture game in a remote environment.

Speakers

Dana Dillard, *Principal, Housing Finance Strategies, LLC*

Michael Merritt, Sr. *Vice President Default Mortgage Servicing, BOK Financial*

Alyson Roberts, *Vice President, U.S. Bank Home Mortgage*



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11:00 AM - 12:00 PM

Ramie Word, SVP Customer Care & Client Delivery, Mr. Cooper
INNOVATION & TECHNOLOGY TRACK: AI/ML Advances in Servicing

Location: Plaza H

Artificial Intelligence and Machine Learning (AI/ML) are already transforming the mortgage industry. AI has the potential to improve the consumer experience while reducing risk. Yet like with all innovative technologies, new threats must be identified and addressed. Listen in as experts discuss the growth of AI/ML in the mortgage industry.

Speakers

Prabhakar Bhogaraju, Executive Vice President, Head of Strategy & Product Development, FinLocker

Rick Hill, Vice President, Industry Technology, Mortgage Bankers Association

11:00 AM - 12:00 PM

POLICY & COMPLIANCE TRACK: Servicing Exams and the CARES Act

Location: Plaza I

Servicers should be prepared for CFPB exams that focus on the CARES Act and related issues. Servicers must comply with various requirements and expectations, including contacting borrowers before the end of forbearance, diligently obtaining documents for post-forbearance options, accurately reporting credit information, and updating policies and procedures accordingly. The panel will discuss the impact of these and related issues on CFPB servicing exams.

Speakers



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12:00 PM - 1:00 PM

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

Monique Riccobelli, *Commercial and Consumer Loan Servicing Director and Senior Vice President, The Huntington National Bank*

Lunch in THE HUB

Location: Regency Ballroom

12:00 PM - 1:30 PM

mPact Lunch

Location: Barrel Spring 2

12:30 PM - 1:00 PM

**INNOVATION STAGE in THE HUB SPOTLIGHT SESSION:
Standardized and Shared Law Firm Audits**

Speakers

Mark Atencio, *Executive Vice President, Lyons McCloskey, LLC*

Douglas Bales, *In-House Counsel, Lyons McCloskey, LLC*

Lisa Drew, *Lyons McCloskey, LLC*

Robert Lyons, *Lyons McCloskey, LLC*

Michael Waldron, *General Counsel/CCO, Community Loan Servicing, LLC*

1:30 PM - 2:30 PM

**INNOVATION & TECHNOLOGY TRACK: Making Mortgage
Blockchain Real For Servicers In 2022**

Location: Plaza H

Blockchain isn't "a solution looking for a problem" if you know the playbook, and this panel will give you the blockchain playbook for servicing. We'll cover 4 key areas: (1) how blockchain will handle first-lien mortgages in 2022, (2) how it works within your existing tech stack, (3) which blockchains matter for servicing and why, and (4) what to expect in cost and efficiency gains.

Speakers

Jackie Frommer, *Chief Operating Officer, Figure Technologies, Inc.*

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



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1:30 PM - 2:30 PM

Daniel Sogorka, President & CEO, Sagent
POLICY & COMPLIANCE TRACK: Servicing Loans Post-Moratorium
Location: Plaza I

This session focuses on default servicing issues observed in the first six months following the end of the extended foreclosure moratoria. Topics include compliance with new and emerging federal regulation including the changes to Regulation X; compliance with state law restrictions imposed during and after the moratoriums; judicial response to the resumption of foreclosure and the standards of evidence imposed to prosecute cases going forward; and much more.

Speakers

Sasha Cohen, Senior Vice President & Corporate Counsel,
Community Loan Servicing, LLC
Sally Garrison, Managing Member, The Mortgage Law Firm
Lisa Lee, Esq., Shareholder, KML Law Group, P.C.
Lance Olsen, Managing Partner Pacific Northwest, McCarthy & Holthus, LLP

2:30 PM - 3:00 PM

Refreshment Break in THE HUB
Location: Regency Ballroom

3:00 PM - 4:30 PM

PROPERTY PRESERVATION TRACK: Super Session of Hot Topics for 2022 Presented by Safeguard Properties
Location: Plaza G

Join us for an action-packed 90 minute rundown of hot topics in the property preservation space in 2022, facilitated by expert speakers. Topics include: Determining Occupancy: Best practices used in the field to provide the most accurate occupancy information Investor Compliance: Conveyance strategies and mitigating book loss Data Overload: Approaches to pinpoint key



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high-risk data points
Navigating Specific State Requirements: How to keep compliant and updates on any pending legislation

Speakers

Michael Greenbaum, *Chief Operating Officer, Safeguard Properties*

Chip Nolan, *AVP, M&T Bank Corporation*

Talia Ramirez, *Assistant Vice President, Computershare Loan Services*

Elizabeth Squires, *Director, Client Account Management, Safeguard Properties*

Carla Ulufanua, *VP Default Management, Guild Mortgage Company*

3:00 PM - 4:00 PM

ROUNDTABLE DISCUSSION: Risk Rating 2.0

Location: Plaza I

For the first time in almost 50 years, the NFIP's premium rating structure has been updated. Risk Rating 2.0 incorporates modern insurance industry technologies to price flood insurance for each home individually rather than by flood zone. It will provide more accurate rates as property-specific characteristics, such as a building's unique elevation, distance to water and cost to rebuild will be factored in, as well as other flood risk factors. While most policyholders will not see significant rate increases immediately, some will see increases when rates for existing policies go into effect on April 1st which may become significant year over year. Join us to learn more about what Risk Rating 2.0 is and how to help prepare your customers for the changes.

Speakers

Don Brown, CRP, CCS, *President and CEO, Navigator Consulting, LLC*

Robert Cole, *Executive Vice President, National Risk Brokerage*



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3:00 PM - 4:00 PM **Scott Giberson, Principal, Flood Compliance, CoreLogic**
ROUNDTABLE DISCUSSION: Successors in Interest
Location: Plaza H

Join your peers for an update on Successors in Interest and the additional challenges presented by COVID. Facilitated by subject matter experts, come ready to ask questions, share insights and make new connections to help you meet the requirements ahead.

Speaker

Nanci Weissgold, Co-Chair, Financial Services & Products Group, Alston & Bird, LLP

3:00 PM - 4:00 PM **Roundtable Discussions: Roundtable on Homeowner Assistance Fund**
Location: Atlantic

The Homeowner Assistance Fund (HAF) is a new \$9.9 billion financial assistance program administered by the Treasury Department and authorized by the American Rescue Plan Act of 2021. HAF was established to mitigate COVID-19 financial hardships by providing funds for qualified mortgage and housing expenses. This Roundtable will be an opportunity to discuss HAF implementation; servicer collaboration; regulatory compliance and public policy considerations.

Speaker

Gisele Roget, Principal, Overbrook Square Group

Friday, February 25, 2022

8:00 AM - 12:00 PM **Registration**
Location: Regency Ballroom Foyer

8:30 AM - 9:00 AM **Continental Breakfast**
Location: Windermere Ballroom Foyer



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9:00 AM - 12:00 PM

Servicing Super Session

Location: Orlando M

Join your colleagues at the Super Session for an energetic discussion on the latest issues in servicing. Bring your comments and questions on today's industry hot topics. This session is interactive and a great forum and summarizing the week's learning. Casual attire welcome; come for as long or as little as your schedule allows.

Speakers

Ben Gottheim, *Senior Director, Mortgage Servicing Policy, Freddie Mac*

Robert Lyons, *Lyons McCloskey, LLC*

Loretta Salzano, *President, Franzen and Salzano, PC*

David Vida, *EVP, Computershare Loan Services*

Michael Waldron, *General Counsel/CCO, Community Loan Servicing, LLC*