



Saturday, October 26, 2024

8:00 AM - 6:00 PM

mPowering You: MBA's Summit for Women in Real Estate Finance (Separate Registration Required)

Location: Mile High Ballroom

Join us for mPowering You, MBA's Summit for Women in Real Estate Finance, taking place October 26, 2024, at the Colorado Convention Center in Denver, to experience powerful conversations, networking, takeaways, and energy. It's a full day where hundreds of industry women gather to learn from each other, create opportunities for one another, and stand united. Learn more and view the schedule and speakers at mba.org/mpoweringyou.

Speaker

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

1:00 PM - 5:00 PM

Registration

Location: Lobby F

3:00 PM - 7:00 PM

CMB Society Amazing Race and Reception

Location: Grand Hyatt Denver, Mt Elbert Room

The Certified Mortgage Banker (CMB) Society is excited to bring back the popular Amazing Race as a kick-off to MBA's Annual Convention. The Race kickoff will start about 3:00 PM from the Mt. Elbert Room at the Grand Hyatt Denver with a reception to follow beginning approximately at 4:30 PM. For those CMBs who are attending mPowering You, we hope you can make it at least to the reception! This is a paid event that is exclusive to members of the CMB Society. Registration deadline is October 15th. Please contact tferman@mba.org for more information.

Sunday, October 27, 2024

7:30 AM - 7:30 PM

Hydration Stations

Keep yourself hydrated during the Convention. Drop by a Hydration Station and fill up a complimentary water bottle. Sponsored by Freddie Mac.

7:30 AM - 7:30 PM

Meeting Pods



Location: Lobby F

No suite? No problem! MGIC makes meeting simple by sponsoring semi-private Meeting Pods so attendees can connect and do business right on the convention floor. Open Sunday to Tuesday during regular Convention hours on a first-come, first-served basis. Located near Registration. Sponsored by MGIC.

7:30 AM - 7:30 PM

Registration

Location: Lobby F

9:00 AM - 10:30 AM

DEI Advisory Committee Meeting (Committee Members Only)

Location: Room 202

9:00 AM - 6:00 PM

Headshot Cafe

Location: Lobby A

Stop by our professional photographer for a new headshot, complete with a makeup touchup. You'll receive the image file to update your social media presence. No additional fee. Sponsored by Chase.

9:00 AM - 6:00 PM

LinkedIn Profile Consultations

Location: Lobby A

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sponsored by Discover Home Loans. Sign up link: <https://calendly.com/dwcs/mba-annual24>

10:00 AM - 12:00 PM

Government Loan Production Subcommittee Meeting (Open to MBA Members; Closed to Media)

Location: Room 204

11:00 AM - 12:15 PM

Audit Committee Meeting (Committee Members Only)

Location: Rocky Mountain Executive Conference Room

11:00 AM - 1:00 PM

CMB Society Meeting and Luncheon (Society Members Only)

Location: Room 505-507

11:30 AM - 1:00 PM

Legal Issues and Regulatory Compliance Committee Meeting (Open to MBA Members; Closed to Media)

Location: Room 605

11:30 AM - 4:00 PM

Residential Future Leaders Program: Final Presentations (Open to MBA Members; Closed to Media)

Location: Room 402



12:00 PM - 5:00 PM

Member Engagement Suite

Location: Room 401

Join us in our member engagement suite, where you can meet our knowledgeable MBA team. We are excited to connect with you to provide personalized insights that can enrich your convention experience. Whether you're seeking industry insights, networking opportunities, or professional growth, our team is here to provide you with valuable information and answer any questions. Don't miss out on this chance to learn more about how to maximize membership and the Annual Convention.

12:00 PM - 1:30 PM

Opens Doors Foundation Board of Directors Meeting (Committee Members Only)

Location: Room 702

12:30 PM - 2:00 PM

MORPAC/MAA Steering Committee Meeting (Committee Members Only)

Location: Room 608

1:00 PM - 2:30 PM

Mortgage Technology Vendor Working Group (Open to MBA Members; Closed to Media)

Location: Room 203

1:00 PM - 2:30 PM

Secondary and Capital Markets Committee Meeting (Open to MBA Members; Closed to Media)

Location: Room 607

1:00 PM - 2:30 PM

State Legislative & Regulatory Committee Meeting (Open to MBA Members; Closed to Media)

Location: Room 610-612

2:00 PM - 3:30 PM

Investment Committee Meeting (Committee Members Only)

Location: Rocky Mountain Executive Conference Room

2:00 PM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Room 405

2:30 PM - 4:00 PM

Residential Loan Production Committee Meeting (Committee Members Only)

Location: Room 204

2:30 PM - 4:00 PM

Residential Technology (RESTECH) Forum (Closed to Media)

Location: Room 605

2:30 PM - 4:00 PM

Warehouse Lenders Executive Council Meeting (By Invitation Only)

Location: Room 702

4:00 PM - 5:00 PM

SPECIAL SESSION: Market Outlook

Location: Mile High Ballroom



Don't miss our latest forecast on the various forces impacting our industry. MBA's Chief Economist and his team provide perspective on the state of the economy, mortgage and housing markets, and company performance, and shed light on what we can expect for 2025 and beyond. Sponsored by ServiceLink.

Speakers

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

Jim R. Gladden, Jr., *SVP, Strategy & Retention, ServiceLink*

Joel Kan, *Vice President, Deputy Chief Economist, Mortgage Bankers Association*

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

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

5:00 PM - 6:00 PM

GENERAL SESSION: MBA Opening Ceremony: Installation of 2025 Officers, CMB & Future Leaders Graduations & Awards Presentation

Location: Mile High Ballroom

The Opening Ceremony honors leadership in the industry with the installation of MBA's 2025 officers, the graduation ceremony for this year's Certified Mortgage Banker (CMB) and Future Leaders classes, and several prestigious awards, including the Chairman's Award and the DEI (Diversity, Equity & Inclusion) Leadership Awards.

Speakers

Christine Chandler, *2025 MBA Chair-Elect; Executive Vice President, Chief Credit Officer & Chief Operating Officer, M&T Realty Capital Corporation*

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

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

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

6:00 PM - 7:30 PM

Matthew Rocco, Sr., *2023 MBA Chairman; President, Colliers Mortgage Annual25 Book Shop*

Location: THE HUB EXPO, Exhibit Hall F, Booth 323



Browse books written by our featured speakers and other authors we think you'll enjoy, as well as other items that make great gifts to take home. Be sure to pick up your copy of John Boehner's book before his book signing event on Tuesday.

6:00 PM - 7:30 PM

CMB and Future Leaders Reception (By Invitation Only)

Location: Room 505-507

6:00 PM - 7:30 PM

The Hot Spot in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F, Booth 407

Because work doesn't stop while you're in Denver, we're making Wi-Fi available in THE HUB EXPO. Reconnect and re-engage when you visit THE HOT SPOT sponsored by ICE Mortgage Technology.

6:00 PM - 7:30 PM

Welcome Party in THE HUB EXPO: ELEVATE Your Experience

Location: THE HUB EXPO, Exhibit Hall F

Follow the Denver Blue Bears from the opening ceremony to the welcome party for a Colorado experience right in THE HUB EXPO. A Colorado chili bar, gourmet mac and cheese bar, Colorado pie station, Denver-based musicians and Colorado craft beer are all on tap to elevate your evening. Sponsored by nCino.

6:15 PM - 6:45 PM

Market Outlook Q&A with MBA's Research Team on THE HUB STAGE

Location: THE HUB EXPO, Exhibit Hall F

Grab a drink at the opening reception and make your way to THE HUB STAGE for an informal Q&A with MBA's industry renowned research team members, Marina Walsh CMB, Vice President, Industry Analysis; and, Joel Kan, Vice President, Deputy Chief Economist.

Speakers

Joel Kan, Vice President, Deputy Chief Economist, Mortgage Bankers Association

Falen Taylor, Director, Public Affairs, Mortgage Bankers Association

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

Monday, October 28, 2024



6:00 AM - 7:00 AM

MBA's Move-It-Monday 5k

Location: F Atrium

Join MBA Runs, an organization founded as an MBA staff running group, for its annual fun run/walk for convention attendees! All levels are welcome to join the running group or separate walking group. Go at your own pace and enjoy starting your morning with the fresh Denver air on our 3-mile loop (or about 30 minutes). New this year is our partnership with the MBA Opens Doors Foundation. There is no requirement to donate, however, we'd love to have you help us run to fund a family this year! Learn more and sign-up here:

<https://forms.office.com/r/WNbF7Kfyzk>

7:00 AM - 5:00 PM

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7:00 AM - 5:00 PM

Registration

Location: Lobby F

7:30 AM - 8:30 AM

Continental Breakfast

Location: Mile High Ballroom Foyer

Start your day with a variety of breakfast favorites before getting your seat at the Main Stage. Sponsored by EY.

7:30 AM - 5:00 PM

Hydration Stations

Keep yourself hydrated during the Convention. Drop by a Hydration Station and fill up a complimentary water bottle. Sponsored by Freddie Mac.

8:00 AM - 5:00 PM

Headshot Cafe

Location: Lobby A

Stop by our professional photographer for a new headshot, complete



with a makeup touchup. You'll receive the image file to update your social media presence. No additional fee. Sponsored by Chase.

8:00 AM - 5:00 PM

LinkedIn Profile Consultations

Location: Lobby A

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sponsored by Discover Home Loans. Sign up link: <https://calendly.com/dwcs/mba-annual24>

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8:00 AM - 10:00 AM

OPENING GENERAL SESSION: What's Ahead in the Global Economy

Location: Mile High Ballroom

At a time when all eyes are on the Federal Reserve to keep inflation in check, economic advisor Mohamed El-Erian brings a fresh perspective to the challenges that central bankers face. His comments also address how the housing market is perceived here and abroad and the implications for policymakers, especially in an election year. Gain new insight from his view into the key trends that market participants should watch. The session begins with opening remarks on the state of the industry from MBA leaders and the awarding of The Lowrie-Woodward Distinguished Service Award. Sponsored by Freedom Mortgage Corporation.

Speakers

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



Mohamed A. El-Erian, *President, Queens College, Cambridge; Chief Economic Advisor, Allianz; Former CEO, and Co-Chief Investment Officer, PIMCO*

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

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

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

David Sheeler, *Senior Executive Vice President, Freedom Mortgage Corporation*

8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Room 405

10:00 AM - 5:00 PM

Annual25 Book Shop

Location: THE HUB EXPO, Exhibit Hall F, Booth 323

Browse books written by our featured speakers and other authors we think you'll enjoy, as well as other items that make great gifts to take home. Be sure to pick up your copy of John Boehner's book before his book signing event on Tuesday.

10:00 AM - 4:00 PM

Coaching Corner

Location: Lobby A

Need advice on a professional challenge? Sign up for a free 25-minute Speed Coaching session with a certified Fast Forward Coach and get expert guidance on whatever is top of mind for you. MBA and Fast Forward Group have partnered to offer best-in-class executive coaching packages to MBA members. The partnership makes it easier than ever to engage with a roster of certified coaches and at a discounted rate. Whether you're navigating a tough conversation at work, advice on how to motivate teams during difficult times, or simply balancing work and life, our coaches are here to help. Sessions are available on Monday and Tuesday, and Fast Forward Group will also be available to answer general questions about the partnership and packages. Sign up link: <https://calendly.com/lpaparo/mba-coaching-corner> Learn more about the coaching services available through your MBA membership at this link: <https://www.mba.org/conferences-and-education/education-courses/leadership/executive-coaching>

Speaker

Leslie Paparo, *Professional Coach, Fast Forward Group*



10:00 AM - 1:30 PM

CYBER LAB: Tabletop Experience: Strengthen Your Incident Response

Location: Hall F Lobby

Stop by the cyber lab just outside THE HUB EXPO to walk through a tabletop assessment with one of Richey May's cybersecurity experts. A tabletop assessment is an essential part of creating a robust Incident Response and Disaster Recovery plan. This hands-on, drop-in workshop is designed to help both business leaders and technical professionals navigate the challenges of maintaining operational resilience during crises. Our experts will walk you through realistic scenarios to take back to your company and use as you create your Incident Response plan.

Speakers

Parker Brissette, vCISO/Senior Cybersecurity Advisor, Richey May

Michael Nougier, CISO and Director of Cybersecurity Services, Richey May

Chris Williams, vCISO/Manager of Cybersecurity Services, Richey May

10:00 AM - 4:00 PM

The Coffee Spot in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F, Booth 729

Complimentary coffee, tea, and specialty drinks are available ALL DAY for attendees in THE HUB EXPO. Sponsored by CoreLogic.

10:00 AM - 5:00 PM

The Hot Spot in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F, Booth 407

Because work doesn't stop while you're in Denver, we're making Wi-Fi available in THE HUB EXPO. Reconnect and re-engage when you visit THE HOT SPOT sponsored by ICE Mortgage Technology.

10:00 AM - 5:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Exhibit Hall F

THE HUB EXPO is the heartbeat of the convention. Visit exhibitors, enjoy lunch, a snack, and complimentary coffee and cold beverages, gain insight from THE HUB STAGE or Breakout Sessions, and use the open seating for your meetings.

10:00 AM - 4:00 PM

The Refreshment Spot in THE HUB EXPO



Location: THE HUB EXPO, Exhibit Hall F, Booth 717

Complimentary cold beverages are available ALL DAY for attendees in THE HUB EXPO. Options include lemonade, iced tea, assorted soft drinks, and more. Sponsored by Bank of America.

10:00 AM - 10:30 AM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F

Drop by for a snack to fuel your morning. Sponsored by Enact.

10:15 AM - 11:00 AM

Q&A with Mohamed El-Erian on THE HUB STAGE

Location: THE HUB EXPO, Exhibit Hall F

Bring your questions about the economy and market dynamics for economist Mohamed El-Erian, who joins us for Q&A after his presentation on the Main Stage.

Speakers

Mohamed A. El-Erian, *President, Queens College, Cambridge; Chief Economic Advisor, Allianz; Former CEO and Co-Chief Investment Officer, PIMCO, University of Cambridge*

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

10:30 AM - 11:45 AM

GENERAL SESSION: Hear from Housing Leaders

Location: Mile High Ballroom

During this session, hear from top leaders of the institutions that are foundational to our economy and housing ecosystem.

Speakers

Christine Chandler, *2025 MBA Chair-Elect; Executive Vice President, Chief Credit Officer & Chief Operating Officer, M&T Realty Capital Corporation*

Naa Awaa Tagoe, *Deputy Director, Division of Housing Mission and Goals (DHMG), Federal Housing Finance Agency (FHFA)*

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

11:45 AM - 12:30 PM

GENERAL SESSION: GSE Update



Location: Mile High Ballroom

The leaders of Fannie Mae and Freddie Mac share their strategic vision and provide updates on top priorities.

Speakers

Priscilla Almodovar, *President and Chief Executive Officer, Fannie Mae*

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

Mike Hutchins, *President, Freddie Mac*

12:30 PM - 1:30 PM

Lunch

Location: THE HUB EXPO, Exhibit Hall F

Sponsored by Fannie Mae.

12:30 PM - 1:30 PM

Lunch with the Lobbyists

Location: THE HUB EXPO, Exhibit Hall F

Enjoy casual lunch conversation with registered lobbyists from the MBA's Legislative & Political Affairs team to discuss hot topics in Washington, key races in the 2024 elections, and an industry look ahead in the 119th Congress. Get your lunch from the buffet in THE HUB EXPO and find the marked tables.

12:30 PM - 1:15 PM

Sports Talk with Terrell Davis on THE HUB STAGE

Location: THE HUB EXPO, Exhibit Hall F

Hear from Denver sports icon and Broncos Hall of Famer, Terrell Davis. Sponsored by FICO.

Speakers

Terrell Davis, *Denver Broncos Icon, Pro Football Hall of Famer,*

Entrepreneur, and Philanthropist

Devin Norales, *Director - Scores, FICO*

1:00 PM - 4:30 PM

Commercial/Multifamily Future Leaders Program: Final Presentations and Graduation (Open to MBA Members; Closed to Media)

Location: Room 113

1:15 PM - 2:15 PM

Souvenir Football Signing with Terrell Davis on THE HUB STAGE

Location: THE HUB EXPO, Exhibit Hall F



1:30 PM - 2:45 PM

Speaker
Terrell Davis, *Denver Broncos Icon, Pro Football Hall of Famer, Entrepreneur, and Philanthropist*
Credit Union Network Meeting (Residential Credit Union Members Only; Closed to Media)
Location: Room 112

1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: AI, AVMs and Model Management from the Regulators' Perspective
Location: THE HUB EXPO, Exhibit Hall F

Address the practical challenge lenders face of embracing innovation while mitigating risk. Gain insight into the regulatory perspective on smart adoption of artificial intelligence (AI), automated valuation models (AVMs), and other game-changing tech advancements. Sponsored by Optimal Blue

1:30 PM - 2:30 PM

Speakers
Courtenay R. Dunn, *Senior Director of Government Affairs, ICE Mortgage Technology*
Sherry-Maria Safchuk, *Partner, Orrick, Herrington & Sutcliffe, LLP*
Tracy Stephan, *Chief Artificial Intelligence Officer, Federal Housing Finance Agency (FHFA)*
Kevin Stevens, *Senior Manager, Consumer Financial Protection Bureau (CFPB)*
Seever Sulaiman, *Chief Technology Officer, Optimal Blue, LLC*
MARKET OPPORTUNITIES AND OPERATIONS TRACK: Making Successful Connections
Location: THE HUB EXPO, Exhibit Hall F

Communication is key to finding new customers, fostering those relationships and retaining business. Gain a competitive edge by evolving your business to meet the changing needs of today's borrowers. Learn from some of the industry's most connected leaders on how to better engage with homebuyers on social media, provide valuable homebuyer education, and help open the possibility of homeownership and generational wealth to a new generation. Sponsored by FICO.

Speakers



Nikki Bialka, CRA Program Development Manager, Fifth Third Bank
Laura Brandao, CEO, Lighthouse Advisors
Don Nash, Vice President, Homeownership Council of America
Greg Sher, Managing Director, NFM Lending
Michael Singer, Director, FICO
Brian Vieaux, CMB, President & COO, FinLocker
Chris Vinson, CEO Mortgage Division, Windsor Mortgage a Division of Plains Commerce Bank

1:30 PM - 2:30 PM

POLICY PRIORITIES TRACK: RESPA at 50: Necessary Reforms to Modernize the Statute

Location: THE HUB EXPO, Exhibit Hall F

The Real Estate Settlement Procedures Act (RESPA) was signed into law in 1974 to define the disclosures a consumer receives at settlement. Now in its 50th year, it is due for some updates to reflect today's business. Learn about MBA's advocacy on this issue and how to add your voice and get a preview of the recently published White Paper. Sponsored by Bradley.

Speakers

Holly Spencer Bunting, Partner, Mayer Brown LLP
Aaron Chastain, AMP, Partner, Bradley
Suzanne Garwood, Managing Director, Associate General Counsel, Chase
Brian S. Levy, Esq., Of Counsel, Katten & Temple, LLP
Alisha Sears, Director, Regulatory Counsel, Mortgage Bankers Association
Michael Sullivan, CMCP, Senior Vice President and General Counsel, Pulte Mortgage LLC

2:00 PM - 5:00 PM

CYBER LAB: Hands-On Hacking Simulation

Location: Hall F Lobby

Sit in the hacker's seat during this hands-on simulation led by cybersecurity experts from Convergent DS. Visit the lab located just outside THE HUB EXPO to test your hacking skills in a safe environment. Technicians will guide you step-by-step through clues on one of the lab's computers to gain insight into what attackers look for. Don't miss this unique experience and opportunity to see how easy it can be for an attacker to take over a computer. Please allow 20-30 minutes to complete each scenario.



Speakers

Raymond Evans, *Director, Offensive Security, ConvergentDS*

JT Gaietto, *COO, ConvergentDS*

Justin Whitehead, *CEO, ConvergentDS*

2:30 PM - 4:00 PM

Tech Showcase on THE HUB STAGE: Fintech Solutions

Location: THE HUB EXPO, Exhibit Hall F

See fintech products showcasing the latest solutions in the mortgage industry. Join this session to see demos from Vesta, Candor Technology, SimplyIOA, IDIQ, Mortgage365, LenderLogix, Xactus, and Calyx Path.

Speaker

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

2:30 PM - 3:00 PM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F

Drop by for a snack to fuel your afternoon. Sponsored by Enact.

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: Fairway's Digital Journey to #1 in Customer Experience

Location: THE HUB EXPO, Exhibit Hall F

The cost savings and efficiency benefits of "going digital" are widely discussed and studied, but the real ROI may be in the customer experience. Hear how Fairway Independent Mortgage made the transition to an almost completely digital experience, rose to #1 in J.D. Power's 2023 mortgage origination satisfaction ranking, and maintains its position in the top 10 U.S. lenders. Sponsored by Optimal Blue.

Speakers

Christopher McEntee, *Vice President, Technology, ICE Mortgage Technology*

Mandie Pallone, *Branch Manager, Senior Loan Officer, Fairway Independent Mortgage Corporation*

Teri Pansing, *SVP Corporate Closing, Fairway Independent Mortgage Corporation*

3:00 PM - 4:00 PM

Erin Wester, *Vice President of Product Management, Optimal Blue, LLC*

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Tips to Prepare



and Adapt to New Credit Scoring Models

Location: THE HUB EXPO, Exhibit Hall F

The Federal Housing Finance Agency (FHFA) is transitioning the industry from the traditional tri-merge to an optional bi-merge credit report and incorporating two credit scoring models – FICO Score 10 T and VantageScore 4.0. Hear from credit experts who discuss the details and impacts of the upcoming changes, including actionable strategies for lenders to prepare and adapt to this significant industry transition effectively. Sponsored by FICO.

Speakers

Rikard Bandebo, *Executive Vice President, Chief Strategy Officer and Chief Economist, VantageScore Solutions, LLC*

Eric Czajka, Esq., *Vice President of Governance and Oversight, Rocket Mortgage, LLC*

Shelley Leonard, *President, Xactus*

Jay Plum, *Executive Vice President and Head of Mortgage, Fifth Third Bank*

Michael Singer, *Director, FICO*

Joseph Zeibert, CMB, AMP, *Vice President - Mortgage and Capital Markets, FICO*

3:00 PM - 4:00 PM

SPECIAL SESSION: Up Close with Government Lending Leaders

Location: Room 607

Hear from leading voices in government lending about recent program updates and priorities. Sponsored by Bradley

Speakers

The Honorable Julia Gordon, *FHA Commissioner, U.S. Department of Housing and Urban Development*

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

Gregory A. Keith, *Senior Vice President and Chief Risk Officer, Ginnie Mae*

Haydn J. Richards, Jr., *Partner, Bradley*

3:30 PM - 4:30 PM

Wholesale Lender Executive Forum (By Invitation Only)

Location: Room 112

4:00 PM - 5:00 PM

Networking Reception: Rocky Mountain Social

Location: THE HUB EXPO, Exhibit Hall F



4:15 PM - 4:45 PM

Election Jeopardy on THE HUB STAGE

Location: THE HUB EXPO, Exhibit Hall F

Meet us at THE HUB STAGE prior to the MBA Advocacy Reception and test your knowledge in Election Jeopardy. Join MBA staff from the Legislative & Political Affairs Team if you're up to the challenge!

Speakers

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

Madisyn Rhone, *Vice President of Legislative Affairs, Mortgage Bankers Association*

George Rogers, *Vice President of Legislative Affairs, Mortgage Bankers Association*

5:00 PM - 6:00 PM

Advocacy Reception (MAA (Mortgage Action Alliance) Members Sign-up at the door)

Location: Bluebird Ballroom Foyer, Terrace Level

Join MBA's Legislative and Political Affairs Team at the annual Advocacy Reception on Monday, October 28, from 5:00 PM to 6:00 PM MT located in the Bluebird Ballroom, the newest addition to the Denver Convention Center. Enjoy light refreshments, hear important updates from Capitol Hill, and mix and mingle with our advocacy and policy experts. Learn how you can get more involved, ask questions, and meet other industry advocates. This reception is open to all conference registrants. A special thanks to our event sponsors: MOR Lending and Mphasis Digital Risk.

6:00 PM - 7:00 PM

Opens Doors Foundation Reception (By Invitation Only)

Location: Bluebird Ballroom Foyer, Terrace Level

Tuesday, October 29, 2024

6:00 AM - 7:00 AM

MBA Runs Presents: Chair Yoga

Location: Room 111

Join MBA Runs, an organization founded as an MBA staff running group, for its inaugural yoga session presented by Jordan Higgins, a mortgage industry professional and seasoned yogi. Whether you're an experienced practitioner or a complete beginner, this session is tailored to suit your needs. Through gentle movements and mindful breathing exercises,



you'll release tension, increase flexibility, and improve your mental clarity. Plus, you'll gain practical skills that you can seamlessly incorporate into your daily routine, allowing you to take refreshing breaks and rejuvenate your mind and body throughout your workday. No special clothing is needed for this session. While we recommend pants or longer, loose skirts for comfort, feel free to come as you are for the day ahead. MBA Runs is also partnering with the MBA Opens Doors Foundation this year. There is no requirement to donate, however, we'd love your support! Learn more and sign-up here: <https://forms.office.com/r/WNbF7Kfyzk>

Speaker

Jordan Higgins, *Vice President Correspondent Sales, AmeriHome Mortgage, a Western Alliance Bank Company*

7:00 AM - 8:00 AM

Lender CIO Forum (Open to MBA Members; Closed to Media)

Location: Room 402

7:30 AM - 4:00 PM

Hydration Stations

Keep yourself hydrated during the Convention. Drop by a Hydration Station and fill up a complimentary water bottle. Sponsored by Freddie Mac.

7:30 AM - 4:00 PM

Meeting Pods

Location: Lobby F

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Location: Lobby F

8:00 AM - 9:00 AM

Continental Breakfast

Location: Mile High Ballroom Foyer

8:00 AM - 5:00 PM

Headshot Cafe

Location: Lobby A

Stop by our professional photographer for a new headshot, complete with a makeup touchup. You'll receive the image file to update your



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8:00 AM - 5:00 PM

LinkedIn Profile Consultations

Location: Lobby A

Sign up for a 15-minute LinkedIn Profile Consultation with an expert coach. Find out what your profile says about you and learn strategies to build and engage your network. Sponsored by Discover Home Loans. Sign up link: <https://calendly.com/dwcs/mba-annual24>

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8:00 AM - 5:00 PM

Press Room (Credentialed Media Only)

Location: Room 405

8:30 AM - 10:00 AM

GENERAL SESSION: mPower Event with Goldie Hawn

Location: Mile High Ballroom

mPower Founder Marcia Davies interviews Academy Award-winning actor Goldie Hawn. Beloved for her success in entertainment, she is also a fierce advocate for children through the work of her foundation. In this can't-miss interview, Goldie Hawn shares her insights and lessons learned from successfully navigating her career and balancing family life. The session opens with an update on MBA Opens Doors Foundation. RSVP: <https://mbaforms.mba.org/Annual24mPower> Session sponsored by FICO.

Speakers

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



9:30 AM - 4:00 PM

Goldie Hawn, Academy Award-winning Actor and Advocate
Julie May, Vice President & General Manager, B2B Scores, FICO
Annual25 Book Shop

Location: THE HUB EXPO, Exhibit Hall F, Booth 323

Browse books written by our featured speakers and other authors we think you'll enjoy, as well as other items that make great gifts to take home. Be sure to pick up your copy of John Boehner's book before his book signing event on Tuesday.

9:30 AM - 1:30 PM

CYBER LAB: Hands-On Hacking Simulation

Location: Hall F Lobby

Sit in the hacker's seat during this hands-on simulation led by cybersecurity experts from Convergent DS. Visit the lab located just outside THE HUB EXPO to test your hacking skills in a safe environment. Technicians will guide you step-by-step through clues on one of the lab's computers to gain insight into what attackers look for. Don't miss this unique experience and opportunity to see how easy it can be for an attacker to take over a computer. Please allow 20-30 minutes to complete each scenario.

Speakers

Raymond Evans, Director, Offensive Security, ConvergentDS

JT Gaietto, COO, ConvergentDS

Justin Whitehead, CEO, ConvergentDS

9:30 AM - 4:00 PM

The Coffee Spot in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F, Booth 729

Complimentary coffee, tea, and specialty drinks are available ALL DAY for attendees in THE HUB EXPO. Sponsored by CoreLogic.

9:30 AM - 4:00 PM

The Hot Spot in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F, Booth 407

Because work doesn't stop while you're in Denver, we're making Wi-Fi available in THE HUB EXPO. Reconnect and re-engage when you visit THE HOT SPOT sponsored by ICE Mortgage Technology.



9:30 AM - 4:00 PM

THE HUB EXPO is Open

Location: THE HUB EXPO, Exhibit Hall F

THE HUB EXPO is the heartbeat of the convention. Visit exhibitors, enjoy lunch, a snack, and complimentary coffee and cold beverages, gain insight from THE HUB STAGE or Breakout Sessions, and use the open seating for your meetings.

9:30 AM - 4:00 PM

The Refreshment Spot in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F, Booth 717

Your choice of cold beverages is now available ALL DAY for attendees at THE HUB EXPO. Options include lemonade, iced tea, assorted soft drinks, La Croix, and more. Sponsored by Bank of America.

10:00 AM - 1:00 PM

Coaching Corner

Location: Lobby A

Need advice on a professional challenge? Sign up for a free 25-minute Speed Coaching session with a certified Fast Forward Coach and get expert guidance on whatever is top of mind for you. MBA and Fast Forward Group have partnered to offer best-in-class executive coaching packages to MBA members. The partnership makes it easier than ever to engage with a roster of certified coaches and at a discounted rate. Whether you're navigating a tough conversation at work, advice on how to motivate teams during difficult times, or simply balancing work and life, our coaches are here to help. Sessions are available on Monday and Tuesday, and Fast Forward Group will also be available to answer general questions about the partnership and packages. Sign up link: <https://calendly.com/lpaparo/mba-coaching-corner> Learn more about the coaching services available through your MBA membership at this link: <https://www.mba.org/conferences-and-education/education-courses/leadership/executive-coaching>

Speaker

Leslie Paparo, Professional Coach, Fast Forward Group

10:00 AM - 10:30 AM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F

Drop by for a snack to fuel your morning. Sponsored by Mortgage



Connect, LP.

10:30 AM - 1:00 PM

COMBOG Meeting (By Invitation Only)

Location: Room 109

10:30 AM - 11:30 AM

GENERAL SESSION: A Conversation with Former Speaker of the House John Boehner

Location: Mile High Ballroom

Former Speaker of the House John Boehner, having held three of the highest seats in Congress, has unparalleled insight into the election process. In this informative and engaging conversation, he offers his perspective on the upcoming election. He also provides his recommendations for dealing with a federal government in transition. Join us to learn from his political experience as reflected in his recent book, *On the House: A Washington Memoir*.

Speakers

John Boehner, *Speaker of the U.S. House of Representatives (2011-2015), Senior Strategic Advisor, Squire Patton Boggs*

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

11:45 AM - 12:30 PM

Book Signing with John Boehner on THE HUB STAGE

Location: THE HUB EXPO, Exhibit Hall F

Don't miss this opportunity to purchase your copy of John Boehner's new book and have it signed! *On the House: A Washington Memoir* is available for purchase in THE HUB EXPO.

Speaker

John Boehner, *Speaker of the U.S. House of Representatives (2011-2015), Senior Strategic Advisor, Squire Patton Boggs*

11:45 AM - 12:30 PM

GENERAL SESSION: The Promise and Possibility of AI

Location: Mile High Ballroom

AI is transforming our lives and impacting how we conduct business, much like the internet did 30 years ago. Global thought leaders in artificial intelligence take the stage to share their compelling perspectives on the possibilities for future innovation.



Speakers

Laura Escobar, *2025 MBA Chair; President, Lennar Mortgage*
Olivia Peterson, *Director, Worldwide Public Sector Financial Services, Amazon Web Services*
David Tepoorten, *Director, Global Systems Integrator Partnerships, NVIDIA Corporation*

12:30 PM - 1:30 PM

Lunch

Location: THE HUB EXPO, Exhibit Hall F

12:45 PM - 1:15 PM

Tech Talk on THE HUB STAGE: Q&A on AI with AWS and PhoenixTeam

Location: THE HUB EXPO, Exhibit Hall F

We read every day about how artificial intelligence is going to change our world. Be prepared to ask these experts your questions.

Speakers

Rick Hill, *Vice President, Industry Technology, Mortgage Bankers Association*
Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*
Olivia Peterson, *Director, Worldwide Public Sector Financial Services, Amazon Web Services*

1:00 PM - 3:30 PM

RESBOG Meeting (By Invitation Only)

Location: Room 107

1:30 PM - 2:45 PM

Community Bank Network Meeting (Community Bank Members Only; Closed to Media)

Location: Room 112

1:30 PM - 2:30 PM

INNOVATION AND TECH TRACK: Protect Your Company from Evolving Cybersecurity Risk

Location: THE HUB EXPO, Exhibit Hall F

Cybersecurity experts share the latest intel on recent breaches. Learn from their proven strategies to best protect your company and mitigate your risk. Sponsored by Optimal Blue.

Speakers

Chetan (Che) Bhatia, *Vice President, Cyber Resilience, Stroz Friedberg, an Aon company*



1:30 PM - 2:30 PM

Jim Glennon, VP, Hedging and Trading Client Services, Optimal Blue, LLC

Christy Richardson, CTO, Pulte Mortgage LLC

Jason Shockey, CISO, Cenlar FSB

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Deep Dive into Mortgage Data and Profitability

Location: THE HUB EXPO, Exhibit Hall F

Take a closer look at the data presented by MBA's Research and Economics team in Sunday's Market Outlook. Engage in a discussion with finance professionals on maintaining profitability and viability in a tough mortgage market. Sponsored by FICO.

Speakers

Richard T. Bechtel, Jr., EVP, Head of U.S. Mortgage Banking, City National Bank

Allison Johnston, CMB, President, Success Mortgage Partners, Inc.

Michael Singer, Director, FICO

Jason Stenger, Chief Operations Officer, Movement Mortgage, LLC

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

Rita Young, EVP, Consumer Banking Division CFO, Regions Financial Corporation / Regions Mortgage

1:30 PM - 2:30 PM

POLICY PRIORITIES TRACK: Weathering the Insurance Crisis

Location: THE HUB EXPO, Exhibit Hall F

Natural disasters are increasing in frequency and intensity as insurance companies exit markets, drop coverage, and increase premiums. Explore the implications for lenders, servicers and homebuyers related to availability, affordability, investor guidelines, and defaults. Discover new strategies and insights to help you weather this storm. Sponsored by Bradley.

Speakers

Ethan Aumann, Senior Director, American Property Casualty Insurance Association

Peter Carroll, Executive, Public Policy & Industry Relations, CoreLogic

Christian W. Hancock, Attorney- Partner, Bradley

Donald White, Chief Risk Officer, PennyMac Financial Services, Inc.



1:30 PM - 3:00 PM

Tech Showcase on THE HUB STAGE: Live Demos on AI

Location: THE HUB EXPO, Exhibit Hall F

Join us to see the latest AI innovation for mortgage tech. Join us for live demos from LoanPASS, Friday Harbor, Insellerate, Sagent, Jaro, Blend, Optimal Blue, Ocrolus.

Speaker

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

2:00 PM - 4:00 PM

CYBER LAB: Tabletop Experience: Strengthen Your Incident Response

Location: Hall F Lobby

Stop by the cyber lab just outside THE HUB EXPO to walk through a tabletop assessment with one of Richey May's cybersecurity experts. A tabletop assessment is an essential part of creating a robust Incident Response and Disaster Recovery plan. This hands-on, drop-in workshop is designed to help both business leaders and technical professionals navigate the challenges of maintaining operational resilience during crises. Our experts will walk you through realistic scenarios to take back to your company and use as you create your Incident Response plan.

Speakers

Parker Brissette, *vCISO/Senior Cybersecurity Advisor, Richey May*

Michael Nougier, *CISO and Director of Cybersecurity Services, Richey May*

Chris Williams, *vCISO/Manager of Cybersecurity Services, Richey May*

2:30 PM - 3:00 PM

The Snack Station in THE HUB EXPO

Location: THE HUB EXPO, Exhibit Hall F

Drop by for a snack to fuel your afternoon. Sponsored by Mortgage Connect, LP.

3:00 PM - 4:30 PM

Affordable Homeownership Advisory Council Meeting (Committee Members Only)

Location: Room 110

3:00 PM - 4:00 PM

Ice Cream Social

Location: THE HUB EXPO, Exhibit Hall F, Booth 429

Join MBA's Legislative & Political Affairs team and MBA Advocacy



leadership to discuss the importance of industry grassroots and how to get involved today!

3:00 PM - 4:00 PM

INNOVATION AND TECH TRACK: Leveraging Big Data for Better Predictive Ability

Location: THE HUB EXPO, Exhibit Hall F

Get practical guidance on integrating the latest predictive tech into your current workflows. Big data managers talk about real-time data processing, AI-driven analytics and more. Sponsored by Optimal Blue.

Speakers

Matthew Kjernes, SVP, Enterprise Architecture and Software Engineering, CoreLogic

Devin Norales, Director - Scores, FICO

Brennan O'Connell, Director of Data Solutions, Optimal Blue, LLC

Brandon Rush, Senior Vice President, Freddie Mac

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

3:00 PM - 4:00 PM

MARKET OPPORTUNITIES AND OPERATIONS TRACK: Elevate Your Business with New Opportunities

Location: THE HUB EXPO, Exhibit Hall F

Learn about products and categories that may provide you with avenues to growth. Get advice on factors to consider when standing up a new HELOC or Second-Lien Program. Find opportunities in the \$13 trillion home equity market held by the 62+ demographic. Leave with strategies to find new business. Sponsored by FICO.

Speakers

Anita Padilla, Founder & CEO, MegaStar Financial Corp

Jeremy Potter, Advisor, Bundle

Kristen Sieffert, President, Finance of America

Michael Singer, Director, FICO

John Toohig, Managing Director, Raymond James & Associates

Terin Vivian, VP - Head of Loan Products, Freddie Mac

3:00 PM - 4:00 PM

POLICY PRIORITIES TRACK: Serving Our Veterans

Location: THE HUB EXPO, Exhibit Hall F



Serving veterans, active-duty military personnel and their spouses is a mission for some mortgage companies, and it's also good business. Attend this session to hear the latest updates from the Department of Veterans Affairs on origination and servicing topics, including the targeted foreclosure moratorium, the new Veterans Affairs Servicing Purchase (VASP) program, partial claims and more. Get expert guidance from leaders in this market sector. Sponsored by Bradley.

Speakers

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

Michael Blair, *Executive Vice President & Chief Operating Officer, LoanCare*

Nicole Jones, *Partner, Bradley*

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

3:15 PM - 4:00 PM

Tech Talk on THE HUB STAGE: Driving Productive Tech Partnerships

Location: THE HUB EXPO, Exhibit Hall F

Vendors are not just product providers – they can be great partners. Fostering productive relationships with them is critical to staying ahead of the competition. Get tips on aligning the players in your technology ecosystem for the best results.

Speakers

Matthew Birdseye, *Executive Vice President, Product and Pricing, Bay Equity, LLC*

Jodi Hall, *Strategic Advisor to UFCU, UFCU*

Sofia Rossato, *President and GM, Floify*

3:30 PM - 5:00 PM

Large Bank Operations Forum (By Invitation Only)

Location: Room 112

4:00 PM - 5:15 PM

Residential Education Networking Group Roundtable (Open to MBA Members; Closed to Media)

Location: Room 107

6:00 PM - 7:30 PM

Concert MBA (Doors open at 5:30 PM, Convention Badge Required)

Location: Mile High Ballroom

Speaker



Gloria Estefan, Grammy Award-Winning Singer, Actress, Songwriter, Author, Philanthropist and Humanitarian

Wednesday, October 30, 2024

7:30 AM - 8:30 AM

Information Security Workgroup (Open to All Attendees; Closed to Media)

Location: Room 405

8:00 AM - 8:30 AM

Breakfast Buffet

Location: 400 Foyer

8:00 AM - 10:00 AM

CYBER LAB: Hands-On Hacking Simulation

Location: 400 Foyer

Sit in the hacker's seat during this hands-on simulation led by cybersecurity experts from Convergent DS. Visit the lab located just outside THE HUB EXPO to test your hacking skills in a safe environment. Technicians will guide you step-by-step through clues on one of the lab's computers to gain insight into what attackers look for. Don't miss this unique experience and opportunity to see how easy it can be for an attacker to take over a computer. Please allow 20-30 minutes to complete each scenario.

Speakers

Raymond Evans, *Director, Offensive Security, ConvergentDS*

JT Gaietto, *COO, ConvergentDS*

Justin Whitehead, *CEO, ConvergentDS*

8:00 AM - 10:00 AM

Registration

Location: 400 Foyer

8:30 AM - 9:15 AM

GENERAL SESSION: Consumer Identity and Authentication in the Age of Digital Fakes

Location: Room 401

Generative Artificial Intelligence is providing new methods for bad actors to defraud lenders. Understanding the evolving risks and how to combat them will be critical to protecting mortgage transactions. Sponsored by KPMG.

Speakers

Lori Daigle, *Program Specialist, Identity Management, AAMVA*



9:15 AM - 10:15 AM

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

Pat Kinsel, *Chief Executive Officer and Founder, Proof*

GENERAL SESSION: Creating a Resilient Company

Location: Room 401

Protect corporate assets and consumer information – and keep your organization out of the headlines - by creating an efficient yet resilient company. In this session, speakers show how entities are improving their security posture while creating a flexible and cost-effective infrastructure. Sponsored by KPMG.

Speakers

Laurent Domb, *Chief Technologist Worldwide Federal Financial Services, Amazon Web Services*

John Hickman, III, *VP - Head of Product, Common Securitization Solutions*

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

Manoj Shetty, *Vice President, Head Of Infrastructure & Cloud, Common Securitization Solutions*

10:30 AM - 11:00 AM

GENERAL SESSION: Implementing GenAI Guardrails in Production

Location: Room 401

Chatbots are great, but there's so much more to successful implementation of Generative Artificial Intelligence (GenAI) in mortgage. Join us to see a production implementation of human-in-the-loop (HITL) content curation, retrieval augmented generation (RAG), and other guardrails deployed in a unique GenAI solution. See it in action in a live demo of Phoenix Burst and be ready to ask all your questions about building production applications using GenAI.

Speaker

Tela Mathias, *COO and Co-Founder, Phoenix Team, CEO/CTO Phoenix Burst*

11:00 AM - 12:00 PM

GENERAL SESSION: Cybersecurity Tabletop Exercise: Strengthen Your Incident Response

Location: Room 401

Join us for an interactive workshop designed to test and improve your



organization's readiness for cyber incidents and operational disruptions. Designed for both business leaders and technical professionals, you'll participate in realistic scenarios tailored to the industry's unique challenges, collaborate with cybersecurity experts to solve complex problems, gain insights from anonymized data collected during the conference's cyber lab exercises to see how your peers would respond to incidents, and leave with actionable strategies to enhance your incident response and business continuity plans. Sponsored by KPMG LLP

Speakers

Parker Brissette, *vCISO/Senior Cybersecurity Advisor, Richey May*

Michael Nougier, *CISO and Director of Cybersecurity Services, Richey May*

Chris Williams, *vCISO/Manager of Cybersecurity Services, Richey May*