

Compliance and Risk Management Conference

Sunday, September 22, 2024

10:00 AM - 6:00 PM

Registration

Location: Independence Foyer, Independence Level

1:00 PM - 2:00 PM

COMPLIANCE CONVERSATIONS TRACK: Loan Originator Compensation (Closed to Media)

Location: Independence I, Independence Level

This session features a facilitated discussion where attendees can ask questions and exchange information to learn how peers are approaching compliance challenges related to Loan Originator Compensation.

Speakers

Jim M. Milano, *Attorney at Law, McGlinchey Stafford*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

Steve vonBerg, CMB, *Counsel, Orrick, Herrington & Sutcliffe, LLP*

1:00 PM - 2:00 PM

LITIGATION FORUM TRACK: RESPA/TILA and Junk Fees (Closed to Media)

Location: Independence A, Independence Level

This session highlights recent cases and litigation pertaining to the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), and Junk Fees.

Speakers

Aaron Mahler, *Partner, Paul Hastings LLP*

Reid Manley, *Partner, Burr & Forman, LLP*

Scott Samlin, *Partner, Blank Rome LLP*

Justin Wiseman, *Vice President, Managing Regulatory Counsel, Mortgage Bankers Association*

2:00 PM - 2:15 PM

Refreshment Break

Location: Independence Foyer, Independence Level

2:15 PM - 3:15 PM

COMPLIANCE CONVERSATIONS TRACK: RESPA Section 8 (Closed to Media)

Location: Independence I, Independence Level

This session features a facilitated discussion where attendees can ask questions and exchange information to learn how peers are approaching compliance challenges related to the Real Estate Settlement Procedures Act (RESPA) – Section 8.

Speakers

Richard J. Andreano, Jr., Esq., CMCP, *Partner, Ballard Spahr LLP*

Melissa Koupal, CMCP, *Senior Vice President, Servicing Risk and Compliance, CMG Financial*

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

2:15 PM - 3:15 PM

LITIGATION FORUM TRACK: Key State Cases and Trends and Bankruptcy (Closed to Media)

Location: Independence A, Independence Level

This session highlights recent cases and litigation developments related to bankruptcy and key cases across states.

Speakers

Simon A. Fleischmann, *Partner, Locke Lord LLP*

Reid Manley, *Partner, Burr & Forman, LLP*

Brian McGrath, *Partner, Hinshaw & Culbertson LLP*

2:15 PM - 3:15 PM

Risk Management Committee Meeting (Open to MBA Members; Closed to Media)

Location: Farragut/Lafayette, Independence Level

3:15 PM - 3:30 PM

Refreshment Break

Location: Independence Foyer, Independence Level

3:30 PM - 5:00 PM

COMPLIANCE CONVERSATIONS: Fair Lending, LEP, and SPCPs (Closed to Media)

Location: Independence I, Independence Level

This session features a facilitated discussion where attendees can ask questions and exchange information to learn how peers are approaching compliance challenges related to Fair Lending, Limited English Proficiency (LEP), and Special Purpose Credit Programs (SPCP).

Speakers

Daniella Casseres, Esq., *Partner, Mitchell Sandler, PLLC*

Monika L. McCarthy, *Managing Director & General Counsel, CrossCheck Compliance LLC*

Joshua Weinberg, CMCP, *President, Firstline Compliance, LLC*

3:30 PM - 5:00 PM

LITIGATION FORUM TRACK: FCRA/FDCPA/TCPA Trends (Closed to Media)

Location: Independence E, Independence Level

This session features recent cases and litigation developments relating to the Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA) and the Telephone Consumer Protection Act (TCPA).

Speakers

Lauren E. Campisi, *Partner, Hinshaw & Culbertson LLP*

Sasha Leonhardt, *Orrick, Herrington & Sutcliffe, LLP*

Reid Manley, *Partner, Burr & Forman, LLP*

Andrew K. Stutzman, *Co-Chair, Financial Services Litigation, Stradley, Ronon, Stevens & Young, LLP*

3:30 PM - 5:00 PM

SPECIAL SESSION: GSE Update

Location: Independence A, Independence Level

Join MBA's Chief Economist, Mike Fratantoni, as he hosts representatives from Fannie Mae and Freddie Mac for a timely update on the critical changes that impact underwriting and QC practices. Sponsored by Freddie Mac.

Speakers

Mike Fratantoni, PhD, *Chief Economist and Senior Vice President of Research and Industry Technology, Mortgage Bankers Association*

Duane Gilkison, *Senior Director, Loan Quality Compliance, Fannie Mae*

Stephen Nally, AMP, *Senior Director, Single Family Quality Control, Freddie Mac*

5:00 PM - 6:00 PM

Opening Reception in the Exhibit Area - Capital Connect

Location: Independence Foyer, Independence Level

Monday, September 23, 2024

7:30 AM - 8:30 AM

CRO Roundtable (By Invitation Only)

Location: Lafayette Park, Independence Level

7:30 AM - 8:30 AM

MORPAC Breakfast (Open to MAA Members, RSVP Required)

Location: Constitution DE, Constitution Level

Join MBA's Legislative and Political Affairs team and industry leaders for this MORPAC breakfast to hear an update on the 2024 election and the latest relevant news in Washington. MORPAC, MBA's federal, bi-partisan political action committee (PAC), is a crucial component of our advocacy success at MBA. Election results matter – and impact the tone and implementation of the full range of compliance and risk management issues. Get a jump on gauging the impact the various electoral scenarios will have on policies you help your colleagues and clients navigate every day. RSVP at morpac@mba.org. A special thanks to our advocacy event sponsor, Bradley.

7:30 AM - 5:30 PM

Registration

Location: Independence Foyer, Independence Level

8:00 AM - 8:30 AM

Continental Breakfast in the Exhibit Area

Location: Independence Foyer, Independence Level

8:00 AM - 4:30 PM

Exhibit Area Open

Location: Independence Foyer, Independence Level

8:30 AM - 10:00 AM

OPENING GENERAL SESSION: Washington Update

Location: Independence A, Independence Level

MBA's CEO Bob Broeksmit provides an update on recent developments by Washington policymakers and MBA's advocacy work. Following his remarks, hear directly from key regulators on agency priorities impacting regulatory compliance and delivery and servicing of loans to government agencies. Sponsored by ACES Risk Management.

Speakers

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

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

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

Trevor Gauthier, *Chief Executive Officer, ACES Quality Management*

William Merrill, AMP, CMS, *Associate Director, Federal Housing Finance Agency (FHFA)*

Samuel I. Racoosin, *Managing Director and Associate General Counsel, Chase*

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

Kevin Stevens, *Senior Manager, Consumer Financial Protection Bureau (CFPB)*

Justin Wiseman, *Vice President, Managing Regulatory Counsel, Mortgage Bankers Association*

10:00 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

10:15 AM - 11:15 AM

GENERAL SESSION: Fraud Trends from Law Enforcement

Location: Independence A, Independence Level

Learn about the latest fraud schemes being tracked by the FBI, Secret Service and FinCEN, and gain actionable advice to safeguard your company. Sponsored by Mayer Brown.

Speakers

Krista Cooley, *Partner, Mayer Brown LLP*

Rahul Mittal, *Cyber Security Advisor, U.S. Department of Homeland Security*

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

Justin Palmerton, *Supervisory Special Agent, Money Laundering, Forfeiture and Bank Fraud Unit, Federal Bureau of Investigation*

Matthew Riportella, *Supervisory Special Agent, Economic Crimes Unit, Federal Bureau of Investigation*

Steve Safavi, *AML Officer, Mr. Cooper*

11:30 AM - 12:30 PM

GENERAL SESSION: Election 2024 - What it Means for Housing

Location: Independence A, Independence Level

Addressing housing affordability continues to be an important priority for both political parties. Join this expert panel for a discussion on key market trends and how the upcoming election will impact the housing market.

Speakers

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

David M. Dworkin, *President & CEO, National Housing Conference*

Edward J. Pinto, *Senior Fellow and Codirector, American Enterprise Institute*

Ted Tozer, *Senior Fellow, Urban Institute*

Justin Wiseman, *Vice President, Managing Regulatory Counsel, Mortgage Bankers Association*

12:30 PM - 1:45 PM

Networking Lunch

Location: Independence A, Independence Level

2:00 PM - 3:00 PM

APPLIED COMPLIANCE TRACK: Fair Lending/UDAAP Compliance and Concerns (Closed to Media)

Location: Independence I, Independence Level

This expert panel analyzes fact patterns and issues of top concern pertaining to Fair Lending/UDAAP. In this session, we explore the latest updates and trends, including regulatory changes, updated guidance, and emerging risks.

Speakers

Aaron Chastain, AMP, *Partner, Bradley*

John Coleman, Jr., *Partner, Orrick, Herrington & Sutcliffe, LLP*

Jonice M. Gray, *Partner & Chair, Consumer Financial Services, Paul Hastings LLP*

Michelle L. Rogers, *Partner & Financial Services Enforcement Group Leader, Cooley LLP*

Justin Wiseman, *Vice President, Managing Regulatory Counsel, Mortgage Bankers Association*

2:00 PM - 3:00 PM

FRAUD PREVENTION TRACK: Spot, Stop and Roll - Beating Fraud

Location: Franklin/McPherson, Independence Level

The key to avoiding financial loss associated with fraudulent loans is in the data. This session focuses on what lenders should be examining, data collection methods, and creating processes to analyze data. Learn about current fraud trends impacting the industry and how to leverage data and analytics to protect your business.

Speakers

Bridget A. Berg, *Senior Leader, Product Management, CoreLogic*

Sean Sowards, *Director, Mortgage Fraud Investigations, Fannie Mae*

2:00 PM - 3:00 PM

KEY COMPLIANCE UPDATES TRACK: Title Talk - Navigating Title Insurance, AOLs and Waivers (Closed to Media)

Location: Independence A, Independence Level

In this session attendees come away with a thorough understanding of the risks and benefits of title insurance, Attorney Opinion Letters (AOL) and GSE title waiver programs. Risk and compliance professionals won't want to miss this up to the minute session discussing the latest to ensure protection of a clear title. Sponsored by Paul Hastings.

Speakers

Erin Brady, *General Counsel, Stockton Mortgage Corporation*

Charles Cain, *Senior Vice President-National Agency, FNF Family of Companies*

Gary Funk, *Senior Director, Product Owner, Single Family Loan Products, Freddie Mac*

Brian S. Levy, Esq., *Of Counsel, Katten & Temple, LLP*

Aaron Mahler, *Partner, Paul Hastings LLP*

Trip X. Riley, III, *Partner, Saul Ewing*

2:00 PM - 3:00 PM

RISK MANAGEMENT & QA TRACK: The Vex of Valuation Processes in a Changing Market

Location: Independence E, Independence Level

Challenges in valuation are pressing on many fronts—from appraisal disputes and reconsiderations of value, new GSE requirements, the regulators' AVM final rule, the adoption of new AVM technology, to the integration of AI. Change is on the horizon. Join this group of experts to discuss the future of valuation processes and regulations.

Speakers

Kenon Chen, *Executive Vice President, Strategy and Growth, Clear Capital*

Scott DiBiasio, *Director, Government Affairs, Appraisal Institute*

Eric Fox, *Chief Economist, Veros Real Estate Solutions*

Scott Reuter, *Chief Appraiser and Director of Valuation, Single Family, Freddie Mac*

Shawn Telford, *Chief Valuation Officer, CoreLogic*

3:15 PM - 4:15 PM

APPLIED COMPLIANCE TRACK: Loan Originator Compensation/Employment (Closed to Media)

Location: Independence I, Independence Level

This expert panel analyzes fact patterns and issues of top concern pertaining to loan originator compensation and employment. Discussion includes recent updates and changes you need to be aware of. Best practices and tips for avoiding common pitfalls and recent enforcement actions are discussed.

Speakers

Lanique Eubanks, *Senior Counsel - Regulations, Consumer Financial Protection Bureau (CFPB)*

Jed Mayk, *Partner, Hudson Cook, LLP*

Colgate Selden, *Partner, SeldenLindeke LLP*

Sheila M. Strong, CMCP, *Partner, Strong Estrada PLLC*

Michael Sullivan, CMCP, *Senior Vice President and General Counsel, Pulte Mortgage LLC*

3:15 PM - 4:15 PM

CYBERSECURITY AND AI TRACK: Securing Assets – Cybersecurity Protection in Financial Services (Closed to Media)

Location: Independence E, Independence Level

The financial services industry is seeing a surge of high-profile cyber incidents targeting mortgage lenders, servicers and title companies that have led to data theft and exposure of millions of consumers. The sophistication of bad actors has led to complex requirements on data security. Attend this panel to learn about the practical and regulatory challenges to collecting and safeguarding data, protecting against third-party vulnerabilities, how to strengthen cybersecurity defenses, and much more.

Speakers

Christos Bettios, *Chief Information Officer, NFM Lending*

Michael Egan, *Partner, Cooley LLP*

Chris Hilliard, CRCM, CCEP, *Chief Executive Officer and Founder, Winnow Solutions, LLC*

Kim Phan, *Partner, Troutman Pepper*

Kody Shipley, *Senior Manager, Banking Transformation, PwC*

3:15 PM - 4:15 PM

KEY COMPLIANCE UPDATES TRACK: Fireside Chat with the CFPB (Closed to Media)

Location: Independence A, Independence Level

Join this fireside chat with Eric Halperin, CFPB's Assistant Director for Enforcement to discuss the Bureau's past enforcement actions (involving mortgage lenders, junk fees, and other subject matters), increased staffing efforts in the Office of Enforcement, cooperation with state AGs and federal enforcement partners, focus on individual accountability, enforcement priorities for the year ahead, and much more. Sponsored by Paul Hastings.

Speakers

Michael Bresnick, *Chair, Financial Services Investigations and Enforcement Practice, Venable LLP*

Eric Halperin, *Assistant Director for Enforcement, Consumer Financial Protection Bureau (CFPB)*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

3:15 PM - 4:15 PM

RISK MANAGEMENT & QA TRACK: QA Strategies for Today's Market

Location: Franklin/McPherson, Independence Level

As the GSEs update their guidelines and tailor them to today's purchase dominated market, lenders are updating their processes and increasing their use of eClosing solutions. This session examines the latest strategies to succeed in today's high-interest rate purchase environment while mitigating inherent risks.

Speakers

Tim Cooper, *Manager, Digital Practice, Falcon Capital Advisors*

Jason Emory, *SVP, Quality Control, PrimeLending*

Candace Kubida, *Senior Director, Loan Quality, Fannie Mae*

Helen Law, *AMP, SVP, Quality Control - Originations & Servicing, Planet Home Lending*

Amanda Phillips, *Executive Vice President of Compliance, ACES Quality Management*

4:15 PM - 4:30 PM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

4:30 PM - 5:30 PM

APPLIED COMPLIANCE TRACK: RESPA Section 8 (Closed to Media)

Location: Independence I, Independence Level

Through case studies and practical examples, attendees of this session gain a deeper understanding of the challenges associated with Section 8 of the Real Estate Settlement Procedures Act (RESPA) and explore strategies for mitigating regulatory compliance risks. Panelists cover prohibited activities, safe harbors, penalties for non-compliance and recent enforcement actions.

Speakers

Suzanne Garwood, *Managing Director, Associate General Counsel, Chase*

Jason W. McElroy, *Partner, Saul Ewing*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

Matthew Sheldon, *Partner, Co-Chair of the Banking & Consumer Financial Services Practice, Goodwin*

David K. Stein, Esq., *Partner, Taft Stettinius & Hollister LLP*

4:30 PM - 5:30 PM

CYBERSECURITY AND AI TRACK: The Absolutes of AI Implementation

Location: Franklin/McPherson, Independence Level

The law governing artificial intelligence (AI) implementation is highly volatile, and the legal, compliance, and risk landscape is changing rapidly. Learn in this session what you need to know about the different types of AI services being offered to the mortgage lending and servicing marketplace, effective AI governance, vendor management and how to approach contracting with vendors with respect to testing for fair lending purposes, data privacy, security, storage, limiting hallucinations, and much more.

Speakers

Kristin Broadley, *Founder, Assurance Solutions*

Andrew Glass, *Partner, K&L Gates, LLP*

Alfred Pitzner, *Managing Director, Conforma Compliance Group LLC*

Anthony W. Schweiger, CMB, Managing Principal/CEO, The Tomorrow Group

David Shirk, CMCP, Managing Member, Shirk Law PLLC

4:30 PM - 5:30 PM

KEY COMPLIANCE UPDATES TRACK: CFPB Developments (Closed to Media)

Location: Independence A, Independence Level

This panel of experts discusses recent updates to CFPB Rules, new initiatives, and enforcement actions. Topics include updates and requirements that can impact risk management strategies, rules pertaining to marketing communications, data privacy, mortgage servicing, debt collection, fair lending, and more. Sponsored by Paul Hastings.

Speakers

Jonice M. Gray, Partner & Chair, Consumer Financial Services, Paul Hastings LLP

Richard B. Horn, Managing Partner, Garriss Horn LLP

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

Jeff P. Naimon, Orrick, Herrington & Sutcliffe, LLP

Tori Shinohara, Partner, Mayer Brown LLP

Mike G. Silver, Partner, Husch Blackwell LLP

4:30 PM - 5:30 PM

RISK MANAGEMENT & QA TRACK: New Business Models for Managing Mortgage Risk and Fraud Prevention in the Post-Pandemic World

Location: Independence E, Independence Level

Many aspects of the mortgage business have changed since the pandemic, making today's risk management a different ballgame. Panelists discuss the benefits and pitfalls of managing remote employees, the evolving regulatory landscape, changing secondary market requirements, fraud prevention and more. Join us for this discussion on future possibilities.

Speakers

Jason Emory, SVP, Quality Control, PrimeLending

Laura LaRaia, *Chief Legal Officer and Enterprise Risk Officer, MLD Mortgage, Inc. d/b/a The Money Store*

Bob Niemi, CMB, *Director of Government Affairs, Weiner Brodsky Kider PC*

Sharon Reichhardt, *EVP of Operations, ACES Quality Management*

5:30 PM - 6:30 PM

Networking Reception - Monumental Mixer

Location: Grand Foyer, Declaration Level

Tuesday, September 24, 2024

7:30 AM - 9:00 AM

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

Location: Farragut/Lafayette, Independence Level

7:30 AM - 1:00 PM

Registration

Location: Independence Foyer, Independence Level

8:30 AM - 9:15 AM

Continental Breakfast in the Exhibit Area

Location: Independence Foyer, Independence Level

8:30 AM - 10:30 AM

Exhibit Area Open

Location: Independence Foyer, Independence Level

9:15 AM - 10:15 AM

FRAUD PREVENTION TRACK: Addressing Fraud Through Common Sense Underwriting

Location: Franklin/McPherson, Independence Level

This session provides practical tips on how lenders can mitigate financial risks and protect profitability by identifying fraudulent loans and common fraud schemes very early in the origination process.

Speakers

Robb Hagberg, *Executive Director - Secured Lending Fraud Risk, Chase*

Katherine E. Hollister, *Head of Risk & Compliance, Jet HomeLoans, LLC*

Helen Law, AMP, *SVP, Quality Control - Originations & Servicing, Planet Home Lending*

9:15 AM - 11:15 AM

LEGAL ETHICS: Federal Regulation of Lawyers

Location: Independence E, Independence Level

Historically, lawyers have been allowed to regulate themselves through voluntary bar associations with government oversight limited to the judiciary. And most of that oversight was exercised at the state level. In the last half-century, several events have so deeply impacted the American public's view of lawyers that the federal government has reacted by at least considering federal regulation of lawyers. This session takes us through the role of lawyers in Watergate, Enron, and the mortgage crisis, and reviews the federal government's response.

Speakers

Julie K. Kind, *Director, Program Development, Mortgage Bankers Association*

Daniel T. Plunkett, *Chair, Enterprise Litigation and Investigations Group Co-Chair, McGlinchey Stafford*

Sanford (Sandy) P. Shatz, *Of Counsel, McGlinchey Stafford*

9:15 AM - 10:15 AM

RISK MANAGEMENT & QA TRACK: Solving for Property and Hazard Insurance Challenges

Location: Independence A, Independence Level

The US home insurance market is facing unprecedented volatility, significantly impacting the mortgage finance industry and homeowner experience. This session drills down on key challenges such as the impact of soaring premiums on mortgage eligibility and affordability, tightening of GSE insurance requirements and lack of available coverage and the changing role of lender-placed insurance. Hear what mortgage and insurance experts say about insurance challenges and trends affecting our industry and what steps can be taken to lessen the impact on borrowers.

Speakers

Kathleen Dufraine, *Managing Director, Insurance Operations Executive & Head of the Corporate Flood Program, JP Morgan Chase*

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

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

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

Prasant Sar, Jr., *Head of Single-Family Servicing Policy and Asset Management, Federal Housing Finance Agency (FHFA)*

9:15 AM - 10:15 AM

TRENDING COMPLIANCE ISSUES TRACK: Servicing Compliance Part 1 Loss Mitigation Updates (Closed to Media)

Location: Independence I, Independence Level

The federal housing agencies have introduced several novel and complex loss mitigation policies heavily affecting servicers' operations. Such policies include FHA's Payment Supplement, VA's VASP program, and upgrades to the GSEs Flex Modification. Join this panel as experts explore the issues affecting servicers' ability to meet and maintain ongoing compliance as deadlines loom. Sponsored by Paul Hastings.

Speakers

Febronia Christ N'Dri, *Vice President, Managing Senior Counsel, Regulatory Relations and Exams, LoanCare*

Krista Cooley, *Partner, Mayer Brown LLP*

Reid F. Herlihy, Esq., *Partner, Ballard Spahr LLP*

Melissa J. Klimkiewicz, *Senior Counsel, Orrick, Herrington & Sutcliffe, LLP*

Aaron Mahler, *Partner, Paul Hastings LLP*

Jim Petros, *SVP, Chief Compliance Officer and Corporate Counsel, Carrington Mortgage Services, LLC*

10:15 AM - 10:30 AM

Refreshment Break in the Exhibit Area

Location: Independence Foyer, Independence Level

10:30 AM - 11:30 AM

CYBERSECURITY AND AI TRACK: Risks of AI, Identity Theft, and Deepfakes in the Mortgage Industry

Location: Independence A, Independence Level

Artificial intelligence (AI) is creating enhanced opportunities for bad actors to impersonate individuals and redirect funds away from legitimate destinations. This expert panel explores emerging risks emanating from AI, and solutions to help protect your company and borrowers. You won't want to miss the discussion of this rapidly growing threat.

Speakers

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

Chris Joles, *SVP, Chief Credit Risk Officer and Investor Relations, Planet Home Lending*

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

Ike Suri, *Chairman & Chief Executive Officer, FundingShield LLC*

10:30 AM - 11:30 AM

KEY COMPLIANCE UPDATES TRACK: Behind the Headlines - Analyzing the Implications of the NAR Settlement

Location: Franklin/McPherson, Independence Level

The industry is one month past the settlement's compliance date. This panel of experts discuss business practices they are seeing in the market, associated compliance and business risks, and strategies that have staying power.

Speakers

Ian Magladry, *Assistant General Counsel, Mortgages, Zillow Home Loans*

Timothy P. Ofak, *Partner, Weiner Brodsky Kider PC*

Alisha Sears, *Director, Regulatory Counsel, Mortgage Bankers Association*

Matt Troiani, *Senior Counsel, Director of Legal Affairs, National Association of Realtors*

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

10:30 AM - 11:30 AM

TRENDING COMPLIANCE ISSUES TRACK: Servicing Compliance Part 2 - Regulation X Modernization (Closed to Media)

Location: Independence I, Independence Level

Comments to the Consumer Financial Protection Bureau's long-awaited proposal amending the Servicing rules under Regulation X have been submitted. Join this panel as experts explore the issues, comments, and application of the Bureau's proposal affecting borrowers, servicers, and the mortgage market. Sponsored by Paul Hastings.

Speakers

Kari Hall, *Partner, Paul Hastings LLP*

Brendan Kelleher, *Associate Director, Loan Administration, Mortgage Bankers Association*

Jonathan Kolodziej, *AMP, CMCP, Partner, Bradley*

Steve Sharpe, *Senior Attorney, National Consumer Law Center*

Ruth Van Veldhuizen, *Senior Counsel, Office of Regulations, Consumer Financial Protection Bureau (CFPB)*

Nanci L. Weissgold, Esq., *Co-Chair, Financial Services & Products Group and Co-Leader, Consumer Financial Services Team, Alston & Bird, LLP*

11:45 AM - 1:00 PM

CLOSING SUPER SESSION: Regulatory Compliance (Closed to Media)

Location: Independence I, Independence Level

The conference wraps up with a facilitated super session featuring top legal and compliance experts. Bring your questions from the many issues discussed at the conference. This popular session addresses legislation and litigation as well as regulatory requirements. Casual attire is welcome; come for as long as your schedule allows.

Speakers

R. Andrew Arculin, *Blank Rome LLP*

Shayna Arrington, *Chief Risk Officer, Servbank*

Chava Brandriss, *Partner, Davis Wright Tremaine, LLP*

Troy W. Garris, *Managing Partner, Garris Horn LLP*

Michael Y. Kieval, *Partner, Weiner Brodsky Kider PC*

H. Joshua Kotin, *Partner, Cooley LLP*

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

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

Leslie Sowers, *Partner, Husch Blackwell LLP*

11:45 AM - 1:00 PM

CLOSING SUPER SESSION: Risk Management, QA and Fraud (Closed to Media)

Location: Independence E, Independence Level

Wrap up this week's learning during an energetic, interactive closing super session featuring leading experts in Risk Management, Quality Assurance and Fraud. Bring your comments and questions on the hot topics from the conference for this impactful discussion. Casual attire is welcome; come for as long as your schedule allows.

Speakers

Sheila M. Klostermann, CMB, CRU, *Director - Quality Assurance, Enact*

Tara Pettersen, *Chief Risk and Compliance Officer, CMG Financial*

Jerra H. Ryan, CMB, CMCP, SVP, *Firstline Compliance, LLC*

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

Sean Sowards, *Director, Mortgage Fraud Investigations, Fannie Mae*