

Independent Mortgage Bankers Conference

Monday, January 27, 2025

12:00 PM - 5:00 PM

Member Hospitality Suite

Location: Room 409

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

12:00 PM - 6:30 PM

Registration

Location: JW Grand Ballroom Foyer

2:00 PM - 3:45 PM

Warehouse Lender Executive Council (By Invitation)

Location: JW Grand Ballroom Salon 3&4

3:00 PM - 6:30 PM

Exhibit Area Open

Location: JW Grand Ballroom Foyer

3:00 PM - 4:00 PM

Open Meeting Time

Location: JW Grand Ballroom Foyer

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

4:00 PM - 5:30 PM

OPENING GENERAL SESSION: IMB Quarterly Report and Forecast

Location: JW Grand Ballroom Salon 5&6

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

Speakers

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

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

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

William C. Nelson, *Mortgage Action Alliance (MAA) Chair; Executive Vice President of Secondary, Standard Mortgage Corporation*

Scott Norman, *CEO, Texas Mortgage Bankers Association*

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

Nanci L. Weissgold, Esq., *MBA's 2025-2026 MORPAC Chair; Co-Chair, Financial Services Group, Alston & Bird, LLP*

5:30 PM - 6:30 PM

CMB and mPact Meet & Greet

Location: JW Grand Ballroom Foyer

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

5:30 PM - 6:30 PM

Welcome Party: Tapas and Tequila Tasting

Location: JW Grand Ballroom Foyer

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

6:15 PM - 7:30 PM

MORPAC Reception

Location: P6 Restaurant at the LINE Austin Hotel

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

Tuesday, January 28, 2025

6:00 AM - 7:00 AM

MBA's Sunrise 5K Run/Walk

Location: JW Marriott Austin Lobby

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

7:30 AM - 5:30 PM

Registration

Location: JW Grand Ballroom Foyer

8:00 AM - 8:30 AM

Breakfast

Location: JW Grand Ballroom Foyer

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

8:00 AM - 4:00 PM

Exhibit Area Open

Location: JW Grand Ballroom Foyer

8:00 AM - 5:00 PM

Member Hospitality Suite

Location: Room 409

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

8:30 AM - 10:00 AM

GENERAL SESSION: Crossing the Generational Divide in the Mortgage Industry

Location: JW Grand Ballroom Salon 5&6

Guest speaker Jason Dorsey shares unexpected discoveries and practical strategies to lead four generations to excellence. Real estate finance leaders are facing a never-before-seen challenge and opportunity: leading, inspiring, connecting, and unlocking performance with four different generations at the same time. The key for

leaders to cross the generational divide is having accurate insights and proven strategies grounded in data. In this inspiring and very entertaining presentation, generational researcher and bestselling author, Jason Dorsey, separates myth from truth to share what is going on with each generation, why, and exactly what leaders can do to inspire results now.

Speakers

Jason Dorsey, *Generational Researcher and Bestselling Author*

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

10:00 AM - 11:00 AM

Beverage Break and Book Signing with Jason Dorsey

Location: JW Grand Ballroom Foyer

Enjoy an extra caffeine kick to get you ready for the session ahead, sponsored by Essent. Be one of the first 50 in line for a complimentary copy of Jason Dorsey's book "Zconomy."

10:30 AM - 11:15 AM

GENERAL SESSION: How the Election Results May Impact Your Business

Location: JW Grand Ballroom Salon 5&6

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

Speakers

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

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

Bill Lowman, *Chairman, American Pacific Mortgage Corporation*

11:15 AM - 11:35 AM

GENERAL SESSION: Why Stan Middleman Is Betting Big on TPO

Location: JW Grand Ballroom Salon 5&6

Third-Party Origination (TPO) is another revenue source for mortgage lenders to close loans by working with mortgage brokers or loan correspondents. TPO allows lenders to expand their reach and access to new markets by partnering with third-party originators such as brokers, rather than relying solely on direct-to-consumer lending. In this intimate conversation, Stan will share his strategy on how he is leveraging TPO to

increase diversification of loan portfolios to further grow Freedom Mortgage. Stan will also discuss why he thinks TPO will provide the mortgage industry with growth opportunities and increase profitability.

Speakers

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

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

11:35 AM - 12:30 PM

mPower Event: The Leadership Edge: Mastering Body Language & Emotional Intelligence (Closed to Media)

Location: JW Grand Ballroom Salon 5&6

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

Speakers

Janine Driver, *New York Times Bestselling Author and International Trainer*

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

Dawn Williams, AMP, *Associate Vice President, Conference Programming, Mortgage Bankers Association*

12:30 PM - 1:30 PM

Networking Lunch

Location: JW Grand Ballroom Salon 7&8

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

1:30 PM - 1:50 PM

GENERAL SESSION: CMG is Putting "Service" Back in Loan Servicing

Location: JW Grand Ballroom Salon 5&6

California-based CMG Financial has put tremendous resources into loan servicing, bringing the operation in house, building their own platform and hiring top talent. Learn more about CMG's vision for servicing as a

market differentiator, giving them a definitive, distinctive advantage and making the investment payoff for the company and the consumer.

Speakers

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

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

1:50 PM - 2:10 PM

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

Location: JW Grand Ballroom Salon 5&6

Chart-topping companies share highlights from the winning strategies that won them top billing for customer service and workplace satisfaction. Hear why Veterans United and Evergreen Home Loans were ranked as great workplaces by Forbes and how Prosperity Home Mortgage rose to the top of JD Powers' ranking for customer satisfaction.

Speakers

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

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

Tamra Rieger, *President, Evergreen Home Loans*

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

2:10 PM - 2:30 PM

GENERAL SESSION: Top Insurance Issues for IMBs

Location: JW Grand Ballroom Salon 5&6

Today's insurance crisis is hitting IMBs hard from both sides. Join a frank discussion of the challenges of qualifying homebuyers with rising insurance costs and underwriting saleable loans that meet investor requirements.

Speakers

Justin Demola, *CMB, President, Lenders One*

Jay Jones, *Executive Vice President, Mortgage Servicing, Mr. Cooper*

Adam Shores, *Senior Vice President, State Government Relations, American Property Casualty Insurance Association*

Matthew VanFossen, CMB, *Vice Chair, 2015 MBA State Legislative and Regulatory Committee; Chief Executive Officer, Absolute Home Mortgage Corp.*

2:30 PM - 2:45 PM

GENERAL SESSION: Lennar Mortgage's Tech Success Stories

Gain insight into Lennar's innovation journey. Hear the story behind their approach to tech investment, including AI, the victories and the bumps along the road.

Speakers

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

Thomas Moreno, *Chief Information Officer, Lennar Mortgage*

2:45 PM - 3:00 PM

Refreshment Break

Location: JW Grand Ballroom Foyer

Recharge between sessions with refreshments sponsored by Essent.

3:00 PM - 3:45 PM

BREAKOUT SESSION: Compliance in a New Administration

Location: JW Grand Ballroom Salon 1&2

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

Speakers

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

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

Joshua Weinberg, CMCP, *Chair, 2025 MBA State Legislative and Regulatory Committee; President, Firstline Compliance, LLC*

Nanci L. Weissgold, Esq., *MBA's 2025-2026 MORPAC Chair; Co-Chair, Financial Services Group,*

3:00 PM - 3:45 PM

BREAKOUT SESSION: Financial Management Strategies that Return Profitability

Location: JW Grand Ballroom Salon 3&4

An expert panel of IMB executives discuss strategies that have worked to return IMBs to profitability and that can be used as a go-forward strategy for 2025 and beyond. Hear their insight on the root causes for the return to profitability, including expense reduction, revenue growth strategies, changes to best execution and servicing retained/released strategies.

Speakers

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

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

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

4:00 PM - 5:30 PM

Peer-to-Peer Roundtable (IMBs Only, Closed to Media)

Location: JW Grand Ballroom Salon 3&4

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

Speakers

Kevin Peranio, Paramount Residential Mortgage Group

Jason Stenger, Chief Operations Officer, Movement Mortgage, LLC

6:00 PM - 8:00 PM

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

Location: JW Grand Ballroom Salon 7&8

Join us for this annual tradition; the IMB can't-miss party of the year! Join us in the JW Grand Ballroom Salon 7&8 for our very own Austin City Limits Music Festival. This event features local food, drinks, and

performances from Austin's vibrant music scene. Come and capture the eclectic spirit of Austin and see why it's been crowned the "live music capital of the world." Sponsored by nCino.

Wednesday, January 29, 2025

7:30 AM - 2:00 PM

Registration

Location: JW Grand Ballroom Foyer

8:00 AM - 8:30 AM

Breakfast

Location: JW Grand Ballroom Foyer

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

8:00 AM - 2:00 PM

Exhibit Area Open

Location: JW Grand Ballroom Foyer

8:00 AM - 12:00 PM

Member Hospitality Suite

Location: Room 409

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

8:30 AM - 9:15 AM

GENERAL SESSION: Tech Trends We're Watching

Location: JW Grand Ballroom Salon 5&6

Get your Top Tech & AI Playbook for 2025! Tech-savvy IMBs discuss 2025 roadmaps, which tech categories are critical vs. expendable in lean markets, and how AI can (or shouldn't) reset development priorities -- and tech stack categories overall. Don't miss this fast, fun tech strategy and advice session with 3 top IMBs.

Speakers

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

Ramesh Sarukkai, *Chief Product and Technology Officer, Rate*

Sridhar Sharma, *Executive Vice President & Chief Information Officer, Mr. Cooper*

Chad Smith, *President and Chief Operating Officer, Better Mortgage*

9:15 AM - 9:35 AM

GENERAL SESSION: Looking Ahead with Guild Mortgage

Location: JW Grand Ballroom Salon 5&6

Guild Mortgage is widely respected as one of the best-managed IMBs in the market. Company CEO Terry Schmidt talks with MBA's Chief Economist Mike Fratantoni about how her team is looking at current market issues and positioning the company for the future.

Speakers

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

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

9:35 AM - 10:00 AM

GENERAL SESSION: Multicultural Lending Success Stories

Location: JW Grand Ballroom Salon 5&6

As we enter 2025, IMB leaders are looking for new ways to position themselves as the lender-of-choice for the fastest growing demographic markets. Join us as two innovative IMBs share their multicultural lending success stories and provide strategies and tips that have produced measurable results.

Speakers

Camilo Escalante, *Executive Director of Diverse Segments, Rate*

Marcia Griffin, *CEO and Founder, HomeFree USA*

Amanda Tucker, *Chief Risk & Compliance Officer, Atlantic Bay Mortgage Group, LLC*

10:00 AM - 10:15 AM

GENERAL SESSION: Unlock Growth for Your Team and Company

Explore how executive coaching can transform your team's performance and fuel your company's growth.

This session will reveal the proven impact of coaching on leadership development and business success, and how MBA's new partnership with Fast Forward Group makes it more accessible and affordable than ever. Join us for actionable strategies to invest in your people and drive lasting results.

Speakers

Katherine Shappley, *Chief Operating Officer, Fast Forward Group*

David Upbin, *Vice President, Education and Strategy, Mortgage Bankers Association*

10:15 AM - 10:30 AM

Refreshment Break

Location: JW Grand Ballroom Foyer

10:30 AM - 11:15 AM

ROUNDTABLE: Working with the GSEs (Closed to Media)

Location: JW Grand Ballroom Salon 3&4

Attend this interactive session to improve your partnership with the GSEs and provide feedback to senior staff. Topics include managing pricing changes and pipeline risk; working with the GSEs on Special Purpose Credit Programs (SPCPs) and other initiatives in the Equitable Housing Finance Plans; maximizing affordable lending products; balancing lenders' product mix; and managing the impact of rising insurance costs. Come prepared to engage with GSE staff and colleagues.

Speakers

Kevin Kauffman, *Senior Vice President - Seller Engagement, Freddie Mac*

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

Tim McCallum, *Senior Vice President and Head of SF Business Account Management, Fannie Mae Single Family*

11:30 AM - 12:15 PM

BREAKOUT SESSION: Cyber Vigilance

Location: JW Grand Ballroom Salon 1&2

Hear stories from the frontline about recent cybersecurity attacks. Experts close to the action describe what vulnerabilities were exploited and how, plus practical solutions to put in place now to safeguard your company.

Speakers

Chetan (Che) Bhatia, *Managing Director of Cyber Resilience and Engagement Management, Stroz Friedberg, an Aon company*

John Carr, *Director-Information Security, Rocket Mortgage, LLC*

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

11:30 AM - 12:15 PM

BREAKOUT SESSION: Mastering Retention and Capitalizing on Opportunities

Location: JW Grand Ballroom Salon 3&4

Whether rates are rising or falling, retaining your current customers is crucial. While low-rate refinances may be on hold for now, borrowers are still paying off existing loans early, and the top lenders are making the most of these opportunities. Learn strategies for helping customers with their next purchase in a competitive real estate environment and discover how to assist borrowers in leveraging their home equity through cash-out refinancing or equity financing.

Speakers

Jaime Becharas, *Vice President of Performance Marketing, NewRez LLC*

Conrad Ficca, *Loan Data Products, ICE*

Garth Graham, *Senior Partner, STRATMOR Group*

Nolan E. Turner, CMB, *Managing Director, Carrington Mortgage Services, LLC*

12:30 PM - 2:00 PM

GENERAL SESSION: Working Lunch with Top Tips to Go

Location: JW Grand Ballroom Salon 5&6

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

Speakers

Kate deKay, *Chief Executive Officer, Eustis Mortgage Corporation*

Garth Graham, *Senior Partner, STRATMOR Group*

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

Brett Ludden, *Managing Director, Sterling Point Advisors*

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

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