

# LEGAL ISSUES AND REGULATORY COMPLIANCE CONFERENCE

MAY 5-8 | MANCHESTER GRAND HYATT SAN DIEGO



## Legal Issues and Regulatory Compliance Conference

**Sunday, May 5, 2024**

**10:00 AM - 7:00 PM**

**Registration & CLE Desk**

*Location: Palm Foyer*

**12:30 PM - 1:45 PM**

**COMPLIANCE CONVERSATIONS TRACK: Loan Originator Compensation**

*Location: Seaport F*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to the loan originator compensation rule. Sponsored by Orrick.

Speakers

**Jed Mayk**, *Partner, Hudson Cook, LLP*

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

**12:30 PM - 1:45 PM**

**LITIGATION FORUM TRACK: Bankruptcy and Service Member Civil Relief Act (SCRA) Matters**

*Location: Seaport D*

This session covers the latest developments in bankruptcy law and how recent cases impact compliance responsibilities. In addition, matters pertaining to the Service Member Civil Relief Act will be addressed. Sponsored by Blank Rome.

Speakers

**Loren W. Coe**, *Member, Severson & Werson*

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

**Beverly Weber**, *Partner, Armstrong Teasdale LLP*

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

**1:45 PM - 2:00 PM**

**Refreshment Break**

*Location: Seaport Foyer*

Thank you to Dykema, our refreshment break sponsor.

**2:00 PM - 3:15 PM**

**COMPLIANCE CONVERSATIONS TRACK: RESPA Section 8**

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*Location: Seaport F*

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

Speakers

**Bella Guerrero**, *SVP, CCO, Guild Mortgage Company*

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

2:00 PM - 3:15 PM

**EMERGING ISSUES TRACK: Hazard and Property Insurance Challenges**

*Location: Seaport G*

The home insurance market is facing unprecedented volatility, significantly impacting the mortgage finance industry and homeowner experience. Hear what mortgage leaders say about insurance challenges and trends affecting our industry. Sponsored by Cooley.

Speakers

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

**Leesa Logan**, *NewRez LLC*

**Benjamin Madick**, *Co-Founder, Chief Executive Officer, Matic Insurance*

**Jeremy Switzer**, *Chief Credit Risk Officer, PennyMac Financial Services, Inc.*

2:00 PM - 3:15 PM

**LITIGATION FORUM TRACK: Key State Cases and Fair Lending**

*Location: Seaport D*

This session covers key state cases that impact compliance responsibilities with a focus on those that may indicate federal trends. In addition, the session highlights recent cases and litigation developments pertaining to Fair Lending. Sponsored by Blank Rome.

Speakers

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

**Brian McGrath**, *Partner, Hinshaw & Culbertson LLP*

**Tori Shinohara**, *Partner, Mayer Brown LLP*

3:15 PM - 3:30 PM

**Refreshment Break**

*Location: Seaport Foyer*

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Thank you to Dykema, our refreshment break sponsor.

3:30 PM - 4:45 PM

## **COMPLIANCE CONVERSATIONS TRACK: Fair Lending/Home Mortgage Disclosure Act (HMDA)**

*Location: Seaport F*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to Fair Lending and the Home Mortgage Disclosure Act. Sponsored by Orrick.

Speakers

**H. Joshua Kotin**, *Partner, Cooley LLP*

**Leslie Sowers**, *Partner, Husch Blackwell LLP*

3:30 PM - 4:45 PM

## **EMERGING ISSUES TRACK: Trends in Mortgage Fraud**

*Location: Seaport G*

Learn about the latest fraud schemes and trends impacting our industry and gain actionable advice on how to safeguard your company. Experts discuss how data is leveraged to mitigate financial risks, protect profitability, and stop common fraud schemes. Sponsored by Cooley.

Speakers

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

**Lora Grenier**, *National Sales Director*

**Todd Krell**, *Partner, CrossCheck Compliance LLC*

3:30 PM - 4:45 PM

## **LITIGATION FORUM TRACK: FDCPA, TCPA & FCRA**

*Location: Seaport D*

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

Speakers

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

**Kathleen M. Massimo**, *Partner, Houser LLP*

**Joel Tasca**, *Partner, Ballard Spahr LLP*

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5:00 PM - 6:00 PM

## **COMPLIANCE CONVERSATIONS TRACK: TILA RESPA Integrated Disclosure (TRID)**

*Location: Seaport F*

This session features a moderator-facilitated discussion where attendees ask questions and exchange information to learn how peers are approaching compliance challenges related to TILA RESPA Integrated Disclosure (TRID). Sponsored by Orrick.

Speakers

**Suzanne Garwood**, *Managing Director, Associate General Counsel, Chase*  
**Richard B. Horn**, *Managing Partner, Garris Horn LLP*

5:00 PM - 6:00 PM

## **EMERGING ISSUES TRACK: Data Breach Crisis - a "How To" on Next Steps and Best Practices**

*Location: Seaport G*

Data breaches are a daily event in the news. Regulators have implemented strategies to help prevent these events from happening and provide a course of action when they do. This session explores preparedness, response, and best practices when a breach occurs. Sponsored by Cooley.

Speakers

**Troy W. Garris**, *Managing Partner, Garris Horn LLP*  
**Laura LaRaia**, *Chief Legal Officer and Enterprise Risk Officer, MLD Mortgage, Inc. d/b/a The Money Store*  
**Arnel Manalo, CISSP**, *Chief Security Officer, ConvergentDS*  
**Randall Raw**, *Chief Information Security Officer, Veterans United Home Loans*

5:00 PM - 6:00 PM

## **LITIGATION FORUM TRACK: New York FAPA and "Junk Fees" Update**

*Location: Seaport D*

This session highlights recent cases and litigation developments relating to the New York Foreclosure Abuse Prevention Act (FAPA). In addition, the litigation surrounding "junk fees" is discussed. Sponsored by Blank Rome.

Speakers

**Simon A. Fleischmann**, *Partner, Locke Lord LLP*  
**Schuyler Kraus**, *Partner, Hinshaw & Culbertson LLP*

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**Aaron Mahler, Partner, Paul Hastings LLP**

6:00 PM - 7:00 PM

## **Opening Reception in the Exhibit Area: California Dreamin'**

*Location: Seaport Foyer*

Visit sponsors, catch up with old friends and meet new ones at the Opening Reception: California Dreamin'. Sponsored by Maddin Hauser.

## Monday, May 6, 2024

7:30 AM - 5:00 PM

### **Registration & CLE Desk**

*Location: Palm Foyer*

8:00 AM - 8:30 AM

### **Continental Breakfast**

*Location: Seaport Foyer*

8:00 AM - 5:00 PM

### **Exhibit Area Open**

*Location: Seaport Foyer*

8:30 AM - 10:00 AM

### **OPENING GENERAL SESSION: Global Insurance Crisis – a Conversation with the California Department of Insurance**

*Location: Seaport D*

MBA's CEO Bob Broeksmit provides an update on MBA's recent work in Washington on behalf of its members, then welcomes the California Department of Insurance, Deputy Commissioner, Julia Svetlana Juarez, who will address the current state of the insurance industry, including the impact of natural disasters, global economic conditions, and emerging risks. Hear what the California Department of Insurance is seeing, what they are doing, and learn about their Sustainable Insurance Strategy with solutions to ensure coverage, promote greater competition and increase consumer choices. Sponsored by Hinshaw & Culbertson.

#### Speakers

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

**Brian McGrath, Partner, Hinshaw & Culbertson LLP**

**Julia Svetlana Juarez, Deputy Commissioner, California Department of Insurance**

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

10:00 AM - 10:15 AM

### **Refreshment Break**

*Location: Seaport Foyer*

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10:15 AM - 11:30 AM

## **GENERAL SESSION: A Discussion of Key Issues with Industry Regulators**

*Location: Seaport D*

Join a panel of government regulators and enforcers to discuss recent activity and future priorities.

Speakers

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

**Mark McArdle**, *Assistant Director of Mortgage Markets, Consumer Financial Protection Bureau (CFPB)*

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

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

**Nathan Shultz**, *VP - Affordable Strategy and Policy, Freddie Mac*

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

11:30 AM - 12:45 PM

## **Listen Over Lunch: Politics, Policy, and Election Trends**

*Location: Seaport A*

Arrive right on time to claim your seat! Join us for a plated lunch and a lively discussion with MBA's expert lobbyists on policy and politics – and how it affects your clients and their businesses – as we head into one of the most consequential election seasons in decades. This special lunch session promises to be both enlightening and thought-provoking. Sponsored by Winnow Solutions.

Speakers

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

**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*

1:00 PM - 2:15 PM

## **APPLIED COMPLIANCE TRACK: Navigating the Complexities of RESPA Section 8 – Strategies for Compliance and Risk Mitigation**

*Location: Seaport F*

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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. Sponsored by FTI Consulting.

## Speakers

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

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

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

**Mike G. Silver**, *Partner, Husch Blackwell LLP*

1:00 PM - 2:15 PM

## **EMERGING ISSUES TRACK: Coming Changes to Servicing Rules and Credit Reporting**

*Location: Seaport G*

The industry awaits the highly anticipated proposed amendments from the Bureau to 'simplify and streamline' the loss mitigation provisions of the Mortgage Servicing rules. As forecasted, the Bureau endeavors to modernize Regulation X to recognize evolving loss mitigation waterfalls, preserve the use of 'streamline' loss mitigation solutions implemented during the pandemic, and maintain CARES Act like credit reporting standards. This panel discusses the risks, challenges, and benefits of modernization to the marketplace. Sponsored by Cooley.

## Speakers

**Krista Cooley**, *Partner, Mayer Brown LLP*

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

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

**Mark McArdle**, *Assistant Director of Mortgage Markets, Consumer Financial Protection Bureau (CFPB)*

1:00 PM - 2:15 PM

## **KEY UPDATES TRACK: Major Litigation Trends**

*Location: Seaport D*

Join our discussion on major litigation developments and trends affecting mortgage lending. Panelists discuss impactful enforcement actions and significant court rulings, providing their thoughts on what these

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developments mean for the mortgage industry. Sponsored by Bradley.

## Speakers

**Diana M Eng**, *Partner, Blank Rome LLP*

**Mallory J. Garner**, *Senior Managing Director and General Counsel, PennyMac Financial Services, Inc.*

**Paul Hancock, Esq.**, *Partner, K&L Gates, LLP*

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

**Alli J. Schoenthal**, *Partner, Co-Chair of the Banking and Consumer Financial Services practice, Goodwin*

2:15 PM - 2:30 PM

## Refreshment Break

*Location: Seaport Foyer*

2:30 PM - 3:45 PM

## APPLIED COMPLIANCE TRACK: Loan Originator Compensation

*Location: Seaport F*

This expert panel analyzes fact patterns and issues of top concern pertaining to loan originator compensation. 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. Sponsored by FTI Consulting.

## Speakers

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

**R. Andrew Arculin**, *Blank Rome LLP*

**Russell R. Bruch**, *Partner, Morgan Lewis & Bockius LLP*

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

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

2:30 PM - 3:45 PM

## EMERGING ISSUES TRACK: Lowering Borrower Costs and Improving Access - Compliance Considerations

*Location: Seaport G*

Amidst the current housing affordability crisis, companies require innovative approaches to solve the challenges faced by homebuyers. This expert panel discusses the competing demands of innovation, improving access to credit, lowering borrower costs, solving for low housing inventory, and remaining compliant. Description TBD Sponsored by Cooley.



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## Speakers

**Elizabeth Kemp**, *Senior Director, Fannie Mae Single Family*

**Tobias P. Moon**, *Partner, Chapman and Cutler*

**Stephen F.J. Ornstein**, *Partner, Alston & Bird, LLP*

**Jeremy Potter**, *Advisor, Bundle*

2:30 PM - 3:45 PM

## KEY UPDATES TRACK: CFPB Updates

*Location: Seaport D*

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 rules, fair lending, and more. Sponsored by Bradley.

## Speakers

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

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

**Matthew P. Previn**, *Partner, Consumer Financial Services, Paul Hastings LLP*

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

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

4:00 PM - 5:00 PM

## APPLIED COMPLIANCE TRACK: Selecting and Working with Outside Counsel

*Location: Seaport F*

Outside and internal counsel are essential partners in helping any organization manage risk, seize opportunities, and plan the future, and seamless integration with the business units is an important success factor. This discussion focuses on strategies for managing outside counsel relationships, addressing pain points, and effectively serving clients. Sponsored by FTI Consulting.

## Speakers

**Michael Briggs**, *General Counsel, SVP of Human Resources*

**John Grissom**, *Associate General Counsel and Executive Director, Wells*

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*Fargo Bank, N.A.*

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

**Carlos Pelayo**, *Chief Legal Officer, Mr. Cooper*

4:00 PM - 5:00 PM

## **EMERGING ISSUES TRACK: Realtor Litigation - The State of Play and the Way Forward**

*Location: Seaport G*

Hear this panel of experts discuss the outcome of the settlement in the NAR “cooperative compensation” litigation, the scope of the settlement, changes in real estate agent compensation, the potential changes in how buyers, sellers and their respective agents’ contract and get compensated, and the possible implications for the financing transaction, and how lenders engage with their Realtor® referral sources. There are many avenues for market evolution, not just a single new way of doing business. Don’t miss this important session as experts discuss the way forward. Sponsored by Cooley.

Speakers

**Jackie Mohr**, *Vice President, Assistant General Counsel, Business Lines, Zillow Home Loans*

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

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

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

4:00 PM - 5:00 PM

## **KEY UPDATES TRACK: Changes to State Reporting Requirements and State Licensing**

*Location: Seaport D*

State regulatory supervision and licensing issues grow more complicated and labor intensive each year. As more of our company’s resources are devoted to managing dozens of individual, branch, and company licenses, it is imperative to have the latest insights and strategies from the experts. Attend this panel of seasoned legal and regulatory compliance professionals for insights into the latest developments and hear their suggestions for navigating the patchwork of different state laws and regulations. Sponsored by Bradley.

Speakers

**Kate Goodman**, *Special Counsel, Cooley LLP*

**Melissa Koupal, CMCP**, *Senior Vice President, Servicing Risk and*

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5:00 PM - 6:00 PM

*Compliance, CMG Financial*

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

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

**John D. Socknat, Esq.**, *Partner, Ballard Spahr LLP*

**Networking Reception: Margaritaville Social**

*Location: Marina Courtyard, Lobby Level*

Join us for the Margaritaville Social for sunny tunes, networking, food and fun. Sponsored by Locke Lord LLP.

## Tuesday, May 7, 2024

7:30 AM - 5:00 PM

**Registration & CLE Desk**

*Location: Palm Foyer*

8:00 AM - 8:30 AM

**Continental Breakfast**

*Location: Seaport Foyer*

Start your day with breakfast sponsored by Sheppard Mullin.

8:00 AM - 5:00 PM

**Exhibit Area Open**

*Location: Seaport Foyer*

8:30 AM - 10:00 AM

**GENERAL SESSION: Judicial Perspectives**

*Location: Seaport D*

A panel of judges from districts across the nation discuss recent trends in the courts and share their perspectives on future impact.

Speakers

**The Honorable Karen S. Crawford**, *U.S. Magistrate Judge, Southern District of California*

**The Honorable Wesley Hsu**, *United States District Court, Central District of California*

**The Honorable Clifton Newman**, *South Carolina Circuit Court*

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

**The Honorable Laura Taylor**, *U.S. Bankruptcy Court, Southern District of California*

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

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10:00 AM - 10:15 AM

## **Refreshment Break**

*Location: Seaport Foyer*

10:15 AM - 11:45 AM

## **DATA PRIVACY, SECURITY & AI TRACK: Data Security and Best Practices to Protect Consumer Information**

*Location: Seaport F*

Bad actors threaten the security of consumer information daily. Attend this panel of industry experts to learn about the legal and compliance challenges of protecting data. This expert panel discusses the FTC Safeguards Rule, the NY DFS Cybersecurity Rule, compliance strategies including data mapping, third-party oversight, and more.

### Speakers

**Michael Egan**, *Partner, Cooley LLP*

**Jacqueline Goralczyk, Esq.**, *Partner, Deangelus Goralczyk PLLC*

**Wendy Lee**, *Shareholder, Buchalter*

**John V Levonick**, *Senior Partner, Garriss Horn LLP*

**David Shirk, CMCP**, *Managing Member, Shirk Law PLLC*

10:15 AM - 11:45 AM

## **EMERGING ISSUES TRACK: The Changing Landscape Around Borrower Contact and Collection Rules**

*Location: Seaport G*

This session discusses the recent changes in the regulations that govern borrower contact and collection rules in mortgage servicing. Panelists specifically address changes to the Telephone Consumer Protection Act (TCPA), the Fair Debt Collection Practices Act (FDCPA), New York's Foreclosure Abuse Prevention Act, and changes to the state Statutes of Limitations to collect. Experts also touch upon the recent trends in borrower communication preferences, methods for effective collection and engagement with borrowers, and how the integration of technology can assist in these efforts, while staying compliant. Sponsored by Cooley.

### Speakers

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

**Aaron Chastain, AMP**, *Partner, Bradley*

**Anoush Garakani, Esq.**, *Partner, Alston & Bird, LLP*

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

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

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10:15 AM - 11:45 AM

## **KEY UPDATES TRACK: Fair Lending**

*Location: Seaport D*

This session highlights key updates and compliance challenges pertaining to Fair Lending. Sponsored by Bradley.

Speakers

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

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

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

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

**Caroline Stapleton**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

11:45 AM - 1:00 PM

## **Networking Lunch**

*Location: Seaport A*

Lunch sponsored by Hudson Cook.

1:00 PM - 2:15 PM

## **DATA PRIVACY, SECURITY & AI TRACK: The Changing Landscape of Data Privacy**

*Location: Seaport F*

Evolving technology and increasingly sophisticated methods of data collection have led state and federal lawmakers to focus on how consumer data is collected and used. Industry participants must react to the myriad of rapid technological and regulatory changes. The panel discusses recent changes to the state privacy laws and the CFPB's Open Banking Rulemaking.

Speakers

**Gabriel Acosta**, *Regulatory Specialist, Mortgage Bankers Association*

**Theodore P. Augustinos**, *Partner, Locke Lord LLP*

**Amanda Lawrence**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

**Ashley Shively**, *Partner, Holland & Knight LLP*

1:00 PM - 2:15 PM

## **EMERGING ISSUES TRACK: Labor Law – Best Practices for Compensation and Recruiting in a Changing Landscape**

*Location: Seaport G*

With heightened competition in the mortgage industry our panel of experts discuss best practices for compliance, compensation, recruiting

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and retaining talent in a changing landscape. Sponsored by Cooley.

## Speakers

**Meredith Dante**, *Partner, Ballard Spahr LLP*

**Ari Karen, Esq.**, *Partner, Mitchell Sandler, PLLC*

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

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

1:00 PM - 2:15 PM

## **KEY UPDATES TRACK: Changes in Administrative Law and the Impact on Compliance**

*Location: Seaport D*

Recent court cases challenging the role of the courts in evaluating government regulations and administrative adjudications could result in significant changes in how key regulators operate and communicate. This panel will discuss the key Supreme Court cases that may change the legal landscape and how that could impact the future of regulations and change management. Sponsored by Bradley.

## Speakers

**Blake Chavis**, *VP, Associate General Counsel, Flagstar Bank, N.A.*

**Richard B. Horn**, *Managing Partner, Garriss Horn LLP*

**Levi William Swank**, *Partner, Goodwin*

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

2:15 PM - 2:30 PM

## **Refreshment Break**

*Location: Seaport Foyer*

2:30 PM - 3:45 PM

## **DATA PRIVACY, SECURITY & AI TRACK: Use of AI in the Mortgage Industry and the Evolving Regulatory Landscape**

*Location: Seaport F*

What is AI and how is it used in the mortgage industry? This session provides realistic case uses, the state and federal attempts to regulate AI use, the Biden Administration Executive Order and state-level AI laws, and much more.

## Speakers

**Leonard A. Bernstein, Esq.**, *Partner; Co-Chair, Financial Services Regulatory Team, Holland & Knight LLP*

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**Jenna Frader**, *Senior Manager, PwC*  
**Scott Long**, *Head of AI Practice, Guild Mortgage Company*  
**Kim Phan**, *Partner, Troutman Pepper*

2:30 PM - 3:45 PM

## **EMERGING ISSUES TRACK: Understanding UDAAP - Lessons from Key Cases and Supervision**

*Location: Seaport G*

The CFPB continues its broad application of its unfair, deceptive, and abusive practices (UDAAP) authority. Our panel of experts discuss lessons from key cases and provide their outlook on what to expect with supervision and enforcement. Description TBD. Sponsored by Cooley.

Speakers

**Richard E. Gottlieb**, *Partner, Glaser Weil*  
**Kari Hall**, *Partner, Paul Hastings LLP*  
**Robert R. Maddox**, **CMB, AMP**, *Partner, Bradley*  
**Jeff P. Naimon**, *Orrick, Herrington & Sutcliffe, LLP*  
**Vernon Tanner**, *VP, Chief Compliance Officer, AML/BSA/OFAC Officer, Mortgage, Primerica Mortgage LLC*

2:30 PM - 3:45 PM

## **KEY UPDATES TRACK: The State of the States - Key State Law Cases and Trends**

*Location: Seaport D*

Get the latest updates on key state cases and enforcement trends from state to state. This panel examines developing trends that could have a large impact on the industry down the road and offers thoughts on how to comply. Sponsored by Bradley.

Speakers

**Robert Finlay**, *Partner, Wright, Finlay & Zak, LLP*  
**Mike Flynn**, *Of Counsel, Buchalter*  
**Chris Hilliard**, **CRCM, CCEP**, *Chief Executive Officer and Founder, Winnow Solutions, LLC*  
**Jim M. Milano**, *Attorney at Law, McGlinchey Stafford*  
**Akeela White**, *Partner, Hinshaw & Culbertson LLP*

4:00 PM - 5:00 PM

## **Compliance Office Hours: Questions & Answers**

Have questions or matters to discuss? Join compliance experts for questions on these topics: Fair Lending, RESPA Section 8, Loan Originator

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Compensation and Labor Law, Data Privacy and Security, State Issues and Nationwide Multistate Licensing System & Registry (NMLS), TILA-RESPA Integrated Disclosures (TRID), and Servicing Issues.

## Wednesday, May 8, 2024

7:30 AM - 9:00 AM

**Committee Meeting: Legal Issues, Regulatory Compliance and Quality Assurance (Open to MBA Members; Closed to Media)**

*Location: Seaport A*

7:30 AM - 12:30 PM

**Registration & CLE Desk**

*Location: Palm Foyer*

8:45 AM - 9:15 AM

**Continental Breakfast**

*Location: Seaport Foyer*

Start your day with breakfast sponsored by Goodwin Proctor LLP.

9:15 AM - 11:15 AM

**Legal Ethics: Preserving Attorney-Client Privilege**

*Location: Seaport G*

This important legal ethics session focuses on how the mortgage industry can use the attorney-client privilege and work product immunity in navigating through our highly regulated landscape. The panel explores the nature and scope of the attorney-client privilege; how it is created and preserved; how it can be abused and lost; and how to speak with in-house and outside counsel to investigate, strategize, and defend the company. Panelists also focus on work-product immunity, including how it arises; when it may be asserted; and how it is created, used, and preserved. Current events and a hypothetical data incident are used to illustrate themes. Earn two CLE ethics hours by attending this compelling session.

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*

9:30 AM - 11:00 AM

**Right Sizing Your Compliance Management System (CMS) for Volume Today**

*Location: Seaport F*



# LEGAL ISSUES AND REGULATORY COMPLIANCE CONFERENCE

MAY 5-8 | MANCHESTER GRAND HYATT SAN DIEGO



Regulators require your CMS to match the size and complexity of your organization, and your volume in the current market is smaller. What does commensurate with size and complexity mean, and how do you reconcile introducing new products to increase volume? Join this panel to learn what type and size of CMS might be appropriate for your company's "new" size and complexity while efficiently and effectively managing compliance risk.

## Speakers

**Michael Berman**, *CEO, Ncontracts*

**Edward Kang**, *Partner, Alston & Bird, LLP*

**Maura K. McKelvey**, *Partner, Hinshaw & Culbertson LLP*

**Jehan Patterson**, *Counsel, Debevois & Plimpton*

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

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

**Colgate Selden**, *Partner, SeldenLindeke LLP*

9:30 AM - 11:00 AM

## Special Purpose Credit Programs and LEP

*Location: Seaport D*

Special Purpose Credit Programs that target underserved populations, such as limited English proficient (LEP) individuals, can be powerful tools to promote financial inclusion and economic mobility. This session navigates the challenges of creating and promoting such programs, the use of affirmative marketing techniques and how to avoid the risk of engaging in anti-discriminatory behavior, ensuring compliance with the Fair Housing Act (FHA), Equal Credit Opportunity Act (ECOA), Community Reinvestment Act (CRA), and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) regulations, and much more.

## Speakers

**Fed Kamensky**, *Partner, Weiner Brodsky Kider PC*

**Olivia Kelman**, *Partner, Mitchell Sandler, PLLC*

**Regina Lall**, *Chief Compliance Officer, Rate (formerly Guaranteed Rate)*

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

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

11:00 AM - 11:15 AM

## Refreshment Break

*Location: Seaport Foyer*

11:15 AM - 12:30 PM

## Closing Super Session

*Location: Seaport F*

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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. Every topic is fair game in this popular session that will address legislation and litigation as well as regulatory requirements.

## Speakers

**Laura C. Baucus**, *Member, Dykema Gossett PLLC*

**Joseph H. Hickey**, *Member, Dykema Gossett PLLC*

**Melissa Malpass**, *Senior Associate, Alston & Bird, LLP*

**Jason W. McElroy**, *Partner, Saul Ewing*

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

**Edward Miller**, *Managing Director, Conforma Compliance Group LLC*

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

**David Stickney**, *Director, FTI Consulting, Inc.*

**Michael S Waldron, Esq.**, *Founder & President, Compliability Solutions LLC*

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