

Servicing Solutions Conference and Expo

Monday, February 3, 2025

12:00 PM - 5:00 PM

Registration

Location: Landmark Circle, Lobby Level

Tuesday, February 4, 2025

7:30 AM - 6:00 PM

Registration

Location: Landmark Circle, Lobby Level

9:00 AM - 6:00 PM

GRAVITAS Confidence Closet

Location: Landmark Circle, Lobby Level

The dress whisperer is in the house! Don't miss this opportunity to see the latest GRAVITAS collection and round out your wardrobe.

10:00 AM - 6:00 PM

Headshot Cafe

Location: Landmark Circle, Lobby Level

Smile for the camera! Stop by and have your professional headshot taken.

12:00 PM - 5:00 PM

LinkedIn Profile Consultations

Location: Landmark Circle, Lobby Level

Put your best foot forward. Get the advice of a professional on how to showcase your interests, skills and experience on your LinkedIn profile. Sign up at: <https://calendly.com/dwcs/mbaservicing25> Sponsored by MCS.

2:00 PM - 3:15 PM

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

Location: Cumberland B, Exhibition Level

Join us for an opportunity to engage with your industry peers and exchange ideas and best practices. Through facilitated group discussions, hear how others are dealing with the same servicing challenges you are. Pre-

registration is required. Space is limited to approximately 80 attendees with a maximum of two attendees per company, please. To attend, you must be: • A servicing executive (manager or above), • Employed by an MBA member company whose dues are based on servicing portfolio volume, • Registered for the conference. Register for the Roundtable in advance at: <https://www.surveymonkey.com/r/ServiceLinkRT2025>. Sponsored by ServiceLink.

Speakers

Chad Hohl, *Executive Director, Investor Portfolio Management, Wells Fargo Home Mortgage*

Jason W. Lane, *Senior Vice President, MidFirst Bank*

Miriam Moore, *Division President, Default Services, ServiceLink*

Sara Singhas, AMP, *Director, Strategic Industry Engagement, Mortgage Bankers Association*

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

Kim Yowell, *Executive Vice President, Servicing, Fairway Independent Mortgage Corporation*

3:00 PM - 5:00 PM

Member Engagement Suite

Location: Reunion Ballroom A, Lobby Level

3:30 PM - 5:00 PM

Loan Administration Committee Meeting (Committee Members Only)

Location: Reunion Ballroom BC, Lobby Level

The Loan Administration Committee (LAC) is MBA's member-led policy-setting group for the residential mortgage servicing industry. In addition to discussing the political outlook at the federal and state levels and a market update, the Committee will discuss MBA's advocacy efforts urging the Consumer Financial Protection Bureau to finalize the proposed amendments to its Regulation X mortgage servicing rule and issues related to the rising escrow cost for borrowers. LAC members attending the Servicing Solutions Conference are encouraged to participate to guide MBA's policy advocacy priorities.

Speakers

Adam Elaroussi, *Senior Policy Analyst, Federal Housing Finance Agency (FHFA)*

Chad Hohl, *Executive Director, Investor Portfolio Management, Wells Fargo Home Mortgage*

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

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

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

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

5:00 PM - 6:00 PM

Opening Reception in THE HUB - Lone Star Social

Location: Marsalis Hall, Exhibition Level

Wednesday, February 5, 2025

7:30 AM - 5:00 PM

Registration

Location: Landmark Circle, Lobby Level

8:00 AM - 8:30 AM

Continental Breakfast

Location: Landmark Circle, Lobby Level

8:00 AM - 4:00 PM

LinkedIn Profile Consultations

Location: Landmark Circle, Lobby Level

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8:00 AM - 5:00 PM

Member Engagement Suite

Location: Reunion Ballroom A, Lobby Level

8:30 AM - 10:00 AM

OPENING GENERAL SESSION: Crossing the Generational Divide in the Servicing Industry

Location: Landmark Ballroom CD, Lobby Level

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. Sponsored by ICE Mortgage Technology.

Speakers

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

Jason Dorsey, *Generational Researcher and Bestselling Author*

J.C. Wells, *Vice President, Business Development, ICE*

9:00 AM - 5:00 PM

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Headshot Cafe

Location: Landmark Circle, Lobby Level

Smile for the camera! Stop by and have your professional headshot taken.

10:00 AM - 3:00 PM

Coaching Corner

Location: Landmark Circle, Lobby Level

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 Wednesday and Thursday, and Fast Forward Group will also be available to answer general questions about the partnership and packages. Sign up through the Calendly link below: <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>

10:00 AM - 4:00 PM

COFFEE SPOT in THE HUB

Location: Marsalis Hall, Exhibition Level

10:00 AM - 10:30 AM

Q&A with Jason Dorsey on THE HUB STAGE

Location: Marsalis Hall, Exhibition Level

Continue the conversation on the value of the intergenerational workplace with Jason Dorsey. Sponsored by ICE Mortgage Technology.

Speakers

Jason Dorsey, *Generational Researcher and Bestselling Author*

Falen Pitts, *Director, Public Affairs, Mortgage Bankers Association*

10:00 AM - 10:30 AM

Refreshment Break in THE HUB

Location: Marsalis Hall, Exhibition Level

10:00 AM - 5:00 PM

THE HUB is Open

Location: Marsalis Hall, Exhibition Level

10:30 AM - 11:15 AM

GENERAL SESSION: Executive Perspectives on Servicing

Location: Landmark Ballroom CD, Lobby Level

Top executives discuss the latest challenges faced by the mortgage servicing industry including evolving MSR market trends amidst an Administration change. This panel discusses the increasing complexities of ever-changing regulations and compliance requirements, technological advancements, changing customer preferences, the need to balance cost and efficiency, and more. Panelists also discuss emerging industry risks, such as property insurance, cybersecurity and loan performance. Sponsored by Assurant.

Speakers

Shayna Arrington, *Chief Risk Officer, Servbank*

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

Patrick Couture, *SVP, Servicing Platform Development, Planet Home Lending*

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

David Schneider, *Chief Executive Officer & President, Cenlar FSB*

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

Greg M. Tuttle, *SVP, Global Housing Product Line Executive, Assurant*

11:00 AM - 12:00 PM

MBA Booth: Office Hours - Education Team

Location: Booth #411, Marsalis Hall, Exhibition Level

Meet with members of the MBA Education team to learn how you can advance your career this year.

11:30 AM - 12:30 PM

BUSINESS OPERATIONS TRACK: Financial and Operational Considerations in the Servicing Retained/Released Decision in a Volatile Market

Location: Landmark Ballroom A, Lobby Level

Hear from a diverse panel of servicing experts discussing the current trends in the retained/released decision and servicing in house or using a sub-servicer including the financial and operational opportunities and challenges. Discussion includes the increased use and emphasis on data to help serve the long-term needs of borrowers and the differences between Fannie Mae, Freddie Mac and Ginnie Mae servicing.

Speakers

Aaron Iuteri, *Senior Vice President, Client Experience, Servbank*

Cristi Richey, *Vice President, Business Account Management Solutions, Fannie Mae Single Family*

Chris Sabbe, *Vice President, Sub Servicing Product Executive, PHH Mortgage*

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

11:30 AM - 12:30 PM

INNOVATION & TECHNOLOGY TRACK: Top Real-World AI Use Cases in America's \$14T

Mortgage Servicing Sector

Location: Landmark Ballroom B, Lobby Level

This insightful discussion of AI in America's \$14T mortgage servicing sector features concrete examples and expert insights demonstrating how AI is revolutionizing document management, risk assessment, and customer interactions in servicing. See real examples of streamlined operations, reduced costs, and enhanced customer experiences.

Speakers

Omer Farooque, *SVP Technology, Sagent*

Prasad Kodibagkar, *Practice Head - Mortgage, Financial Services, Codvo.ai*

Wendy Lee, *Shareholder, Buchalter*

Eyal Leeder, *Co-Founder, AskTuring.ai*

Jacinta Lucey, *Vice President, Business Services, Aspen Grove*

11:30 AM - 12:30 PM

POLICY & COMPLIANCE TRACK: The Evolution of Loss Mitigation Policy - A Comprehensive Review (CLE 1.0)

Location: Reunion Ballroom E, Lobby Level

Servicers continue to implement extensive changes to loss mitigation policy. Regulators continue to propose new obligations, such as amendments to the servicing rules under Regulation X and FHA's permanent loss mitigation waterfall. Join a lively discussion on the state of play of loss mitigation policies evolving in the industry today. Sponsored by Bradley.

Speakers

Revathi Jose, *Vice President & Assistant General Counsel, Chase*

H. Joshua Kotin, *Partner, Cooley LLP*

Kyle Owens, *Partner, Bradley*

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

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

11:30 AM - 12:30 PM

SERVICING LITIGATION TRACK: The 4-1-1 on FCRA, FDCPA and Bankruptcy, and TCPA (CLE 1.0)

Location: Reunion Ballroom G, Lobby Level

These experts discuss the latest litigation trends and highlights in Bankruptcy, the Fair Credit Reporting Act (FCRA), the Fair Debt Collection Practices Act (FDCPA), and the Telephone Consumer Protections Act (TCPA).

Speakers

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

Aaron Chastain, AMP, *Partner, Bradley*

Krista Cooley, *Partner, Mayer Brown LLP*

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

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

12:30 PM - 1:30 PM

Lunch in THE HUB

Location: Marsalis Hall, Exhibition Level

12:30 PM - 1:30 PM

Tech Showcase on THE HUB STAGE

Location: Marsalis Hall, Exhibition Level

Today's market requires tough "need vs. want" tech stack decisions. This can't-miss session delivers the State of the Servicing Tech Stack analysis plus the first of two rapid-fire fintech demo packs running live on THE HUB STAGE both days of MBA Servicing. Hosted by The Basis Point's Julian Hebron, MBA's Tech Showcase will help you make smart decisions that will serve you now and age well as the market changes. This fast, fun, informative session includes demos from the following companies: SAP Pioneer, Outamation, Haven Servicing, KASTLE, and Willow Servicing.

Speaker

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

1:30 PM - 2:30 PM

BUSINESS OPERATIONS TRACK: Emerging Trends in Borrower Communications

Location: Landmark Ballroom A, Lobby Level

This panel explores the latest trends in borrower communications and practical approaches to maximize their potential value. Topics include AI, digital experiences, compliance, translation, cloud architecture, and more!

Speakers

Michael Blair, *Chief Operations Officer, LoanCare*

Angel R. Hernandez, *Chief Strategy Officer, Stavvy*

Mel L. Reid, *CMB, AMP, Senior Vice President, Head of Core Mortgage Servicing, Citizens Bank*

Michael Scheevel, *Vice President, Messagepoint Inc.*

Donna R. Spencer, *AMP, Vice President, Servicing Relationship, Freddie Mac*

1:30 PM - 2:30 PM

CLIMATE RISK TRACK: Road to Recovery - Managing Loss Draft Processing

Location: Reunion Ballroom G, Lobby Level

Help your customers repair and rebuild faster after a natural disaster through effective loss draft processing. Join us to learn best practices in loss draft management including borrower engagement, expediting and monitoring repairs and handling common challenges such as delayed repairs and mortgage clause errors.

Speakers

Javad Arain, *Director, Product Development, Assurant*

Courtney Ehinger, *Senior Vice President of Performing Servicing, Mr. Cooper*

Michael Greenbaum, *Chief Operating Officer, Safeguard Properties*

Tammy Nguyen, *Senior Leader, National General Lender Services*

1:30 PM - 2:30 PM

POLICY & COMPLIANCE TRACK: A Conversation with the Agencies (CLE 1.0)

Location: Reunion Ballroom E, Lobby Level

Join a panel of leaders from the administrative agencies who discuss Administration transition and ongoing

servicing policy priorities. Sponsored by Bradley.

Speakers

Anna Craft, *Partner, Bradley*

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

Jeffrey Little, *General Deputy Assistant Secretary, FHA, U.S. Department of Housing and Urban Development*

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

Stephanie A. Schader, *Senior Policy Advisor, Ginnie Mae*

Elizabeth Spring, *Senior Servicing Program Manager, Consumer Financial Protection Bureau (CFPB)*

2:00 PM - 3:00 PM

MBA Booth: Office Hours - Advocacy Team

Location: Booth #411, Marsalis Hall, Exhibition Level

Meet with members of the MBA Advocacy team to learn how you can support your industry and make meaningful change.

2:30 PM - 3:00 PM

Refreshment Break in THE HUB

Location: Marsalis Hall, Exhibition Level

3:00 PM - 4:00 PM

GENERAL SESSION: Post-Election Analysis - Impact on the Mortgage Markets and Servicing Policy

Location: Landmark Ballroom CD, Lobby Level

Join industry experts as they discuss post-election insights, potential changes, and how servicers are impacted. Sponsored by Moder Solutions.

Speakers

Isaac Boltansky, *Managing Director and Director of Policy Research, BTIG*

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

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

Steve Schachter, *EVP, Head of Growth Strategy, Moder Solutions, LLC*

Faith Schwartz, *Founder & Chief Executive Officer, Housing Finance Strategies, LLC*

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

4:00 PM - 5:00 PM

MBA Booth: Office Hours - Membership Team

Location: Booth #411, Marsalis Hall, Exhibition Level

MBA's Membership team will be ready to answer your questions and help you make the most of your membership in 2025!

4:00 PM - 5:00 PM

Networking Reception in THE HUB - Tex-Mex Mixer

Location: Marsalis Hall, Exhibition Level

Thursday, February 6, 2025

8:00 AM - 5:00 PM

Member Engagement Suite

Location: Reunion Ballroom A, Lobby Level

8:00 AM - 9:00 AM

MORPAC Breakfast

Location: Reunion Ballroom B, Lobby Level

Hear from MBA's VP of Legislative Affairs Madisyn Rhone and MORPAC Chair, Nanci Weissgold, Partner and Co-Chair of the Financial Services Group, Alston & Bird, as we preview the first 100 days of the Trump administration and the 119th Congress and their ability to pursue policy priorities, including GSE release and a comprehensive tax debate. Email Erin Reilly (ereilly@mba.org) to RSVP.

8:00 AM - 4:30 PM

Registration

Location: Landmark Circle, Lobby Level

8:30 AM - 9:00 AM

Continental Breakfast

Location: Landmark Circle, Lobby Level

8:30 AM - 2:30 PM

LinkedIn Profile Consultations

Location: Landmark Circle, Lobby Level

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9:00 AM - 10:00 AM

GENERAL SESSION: Market Outlook

Location: Landmark Ballroom CD, Lobby Level

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

Speakers

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

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

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

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

9:00 AM - 5:00 PM

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10:00 AM - 2:30 PM

COFFEE SPOT in THE HUB

Location: Marsalis Hall, Exhibition Level

10:00 AM - 10:30 AM

Market Outlook Q&A on THE HUB STAGE

Location: Marsalis Hall, Exhibition Level

Can't get enough information about market conditions? Join MBA's market experts for a Q&A session on the HUB Stage directly following their presentation on the Main Stage. Sponsored by Safeguard Properties.

Speakers

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

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

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

10:00 AM - 10:30 AM

Refreshment Break in THE HUB

Location: Marsalis Hall, Exhibition Level

10:00 AM - 2:30 PM

THE HUB is Open

Location: Marsalis Hall, Exhibition Level

10:30 AM - 11:30 AM

mPower Event: Five Truths and a Lie - Improving Your Reality by Confronting Your Illusions

Location: Landmark Ballroom CD, Lobby Level

As a professor to hundreds of students, an executive coach to nearly as many, and a mother to two young daughters, Meg Myers Morgan, Ph.D., spends her day listening to the stories of others. Whether it's the student who claims she's not smart enough to pass the class, the client who declares she's not good enough to lead, or her daughters explaining why they didn't finish their homework, Dr. Morgan constantly works to distinguish the truths from the lies. This talk examines the stories you tell yourself, gives you strategies for improving your self-perception, and uncovers the five truths about confidence, attitude, boundaries, motivation, and energy that will change the way you approach your life and work. Sponsored by Cognizant Technology Solutions. Register now to take charge of your narrative and set yourself up for success! <https://mbaforms.mba.org/mPowerServicing25>

Speakers

Anitha Deepak, *Senior Client Partner, Cognizant*

Elaine Howard, *Vice President of Meetings & Conferences, Mortgage Bankers Association*

Meg Myers Morgan, Ph.D., *Associate Professor, Best-Selling Author, and Executive Coach, University of Oklahoma*

10:45 AM - 11:45 AM

Tech Showcase on THE HUB STAGE

Location: Marsalis Hall, Exhibition Level

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Speaker

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

11:30 AM - 12:30 PM

MBA Booth: Office Hours - Research & Policy Teams

Location: Booth #411, Marsalis Hall, Exhibition Level

Following the highly anticipated Market Outlook session, join Joel Kan and Marina Walsh in the MBA booth to discuss their insights. MBA's Residential Policy team will also be in the booth to answer your questions on the evolving landscape of Servicing policy.

11:30 AM - 1:00 PM

Networking Lunch in THE HUB

Location: Marsalis Hall, Exhibition Level

12:15 PM - 1:00 PM

Book Signing with Meg Myers Morgan on THE HUB STAGE

Location: Marsalis Hall, Exhibition Level

Don't miss this opportunity to purchase a copy of Dr. Meg Myers Morgan's new book Everything Is Negotiable and have it signed. Sponsored by Cognizant Technology Solutions. Copies of the book are available for purchase in THE HUB EXPO.

Speaker

Meg Myers Morgan, Ph.D., *Associate Professor, Best-Selling Author, and Executive Coach, University of Oklahoma*

1:00 PM - 2:00 PM

BUSINESS OPERATIONS TRACK: The Devil's in the Data – Identifying Risks that Impact Default Servicing and Property Disposition

Location: Landmark Ballroom A, Lobby Level

What does the data tell us about the state of mortgage borrowers and the strength of the housing market? This group of servicing experts discusses economic and market conditions impacting default servicing and property disposition.

Speakers

Daren Blomquist, *Vice President, Market Economics, Auction.com*

Jeri Ji, *Senior Director - Servicing Portfolio Analytics and Liquidation Strategy, Freddie Mac*

Brandon Lawler, *Director of Real Estate Marketing and Sales, Fannie Mae Single Family*

Rick Sharga, *Senior Vice President, Industry Relations, Hello Solutions*

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

1:00 PM - 2:00 PM

CLIMATE RISK TRACK: Navigating the Insurance Crisis

Location: Reunion Ballroom E, Lobby Level

The home insurance market is facing unprecedented volatility, significantly impacting the mortgage industry. In this session, learn about the current trends in home insurance and the impact on servicing processes and borrowers — from major premium increases to reduced availability of insurance policies. Come away with insights on strategies that can help solve some of the most pressing insurance challenges and streamline the end-to-end experience for mortgage entities and borrowers.

Speakers

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

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

Jose Perez, *Executive Vice President, OSC, a Steamboat Group Company*

Gretchen Rowe, *Vice President, Project Review, Newrez*

Greg M. Tuttle, *SVP, Global Housing Product Line Executive, Assurant*

1:00 PM - 2:00 PM

INNOVATION & TECHNOLOGY TRACK: Securing Assets - Cybersecurity Protection

Location: Landmark Ballroom B, Lobby Level

The financial services industry has seen a surge of incidents at banks, nonbanks and vendors. These system or cyber-attacks resulted in data theft for millions of customers, exposed vulnerabilities and in some cases, prohibited business from being conducted. As a result, servicers face increased oversight, and the industry is reevaluating defensive measures. This discussion explores how lenders can strengthen their resilience against these threats.

Speakers

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

Sofia Kokolis, *Chief Information Security Officer, Freedom Mortgage Corporation*

Jason Shockey, *CISO, Cenlar FSB*

1:00 PM - 2:00 PM

MBA Booth: Office Hours - MISMO

Location: Booth #411, Marsalis Hall, Exhibition Level

Meet with members of the MISMO team to learn about their latest initiatives, educational opportunities, and events.

1:00 PM - 2:00 PM

POLICY & COMPLIANCE TRACK: The Latest in Mortgage Servicing Compliance and Enforcement (CLE 1.0)

Location: Reunion Ballroom G, Lobby Level

This session examines key topics that raise regulatory risk, including servicing and related fees, escrow account administration, default servicing and loss mitigation, and ongoing focus on FCRA and credit furnishing activities. While “junk” fees and credit reporting issues are at the top of the CFPB’s list, the servicing landscape is also changing. Additional topics include LEP compliance, the impact of proposed changes to the CFPB’s Mortgage Servicing Rules, exam findings, and UDAAP violations. Sponsored by Bradley.

Speakers

Aaron Chastain, AMP, Partner, Bradley

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

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

Michael Merritt, SVP, Default & Customer Care, BOK Financial

2:00 PM - 2:30 PM

Refreshment Break in THE HUB

Location: Marsalis Hall, Exhibition Level

2:30 PM - 3:30 PM

BUSINESS OPERATIONS TRACK: Building the Foundation for the Future of Servicing

Location: Landmark Ballroom A, Lobby Level

The future of servicing depends on our industry’s ability to efficiently exchange servicing data. Whether that exchange is lender to servicer; servicer to GSE or housing agency; it must be clearly defined and easy to read electronically. Join this session to learn about advancements in servicing data standards including the new Loan Boarding Dataset and opportunities to have a voice in agency servicing modernization efforts.

Speakers

Haris Jusic, *Product Solution Manager (VP), ICE*

Rachael Macaulay, *Senior Vice President | Head of Servicing, Flagstar Bank, N.A.*

Joseph Prince, *Senior Vice President, Servicing Operations, Newrez LLC*

Sujatha Viswanathan, *Senior Director, Servicing Data Strategy, Freddie Mac*

2:30 PM - 3:30 PM

INNOVATION & TECHNOLOGY TRACK: The Practical Uses and Interpretations of Responsible AI

Location: Landmark Ballroom B, Lobby Level

Responsible AI, governance, guardrails – the integration is a delicate balance. Join this session to learn what it means to build genAI solutions responsibly, assess the ROI, guard against AI bias and hallucinations, explain results to regulators, and more. Hear from experts solving these problems every day.

Speakers

Rishi Choudhary, *CEO, Kastle*

Bin He, *Vice President, Data Science, CoreLogic*

Tela Mathias, *CEO and CTO Phoenix Burst, COO PhoenixTeam, PhoenixTeam*

Gabe Minton, *Executive Vice President, Chief Information Officer, Mortgage Connect LP*

Josh Reicher, *SVP and Chief Digital Officer, Cenlar FSB*

2:30 PM - 3:30 PM

POLICY & COMPLIANCE TRACK: Unpacking the J.D. Power Servicer Survey (CLE 1.0)

Location: Reunion Ballroom G, Lobby Level

Join this panel of representatives from companies with different business models, as they discuss their vision of a stellar customer experience, successes and challenges. Learn how they incorporate the findings of the J.D. Power Servicer Survey to improve performance. Sponsored by Bradley.

Speakers

Aaron Chastain, *AMP, Partner, Bradley*

Bruce Gehrke, Jr., *Senior Director, J.D. Power*

Amy D. Mulloy, CMB, AMP, *Vice President, Real Estate Servicing & Support, Navy Federal Credit Union*

Ramie Word, *Senior Vice President, Voice of the Customer, Mr. Cooper*

2:30 PM - 3:30 PM

SERVICING LITIGATION TRACK: State of the States - Servicing Legislation and Law (CLE 1.0)

Location: Reunion Ballroom E, Lobby Level

Learn from loan servicing experts about the latest impacts of state legislation and case law around the country. Join this panel and get informed about new and hot topics impacting loan servicers' operational requirements, potential liability areas and recommendations for proactive compliance.

Speakers

Anna Craft, *Partner, Bradley*

Liz Facemire, *Director, State Government Affairs, Mortgage Bankers Association*

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

Michelle A. Mierzwa, *Partner, Wright, Finlay & Zak, LLP*

Adam Swanson, *Partner, McCarter & English, LLP*

3:45 PM - 4:45 PM

BUSINESS OPERATIONS TRACK: Operationalizing VASP and the FHA Payment Supplement (Closed to Media)

Location: Landmark Ballroom A, Lobby Level

Mortgage servicers implemented two transformational loss mitigation programs over the past year - FHA's Payment Supplement Account (PSA) and the Veterans Affairs Servicing Purchase (VASP) program. Join industry leaders in a round table discussion and explore the challenges of operationalizing two novel approaches to providing payment in relief in a high-interest rate environment. This session is a 101 discussion on PSA and VASP and ideal for servicers or team members less familiar with the two programs.

Speakers

Mignonne Davis, CIA, *Director, Risk & Compliance, Richey May*

Michael R. Drawdy, *Executive Vice President, PennyMac Financial Services, Inc.*

Jason W. Lane, *Senior Vice President, MidFirst Bank*

Jackie Torres, *Senior Vice President, Support Administration, LoanCare*

3:45 PM - 4:45 PM

CLIMATE RISK TRACK: Weathering the Storm - Actionable Steps to Identify and Reduce Climate Risk

Location: Reunion Ballroom E, Lobby Level

The changing climate is reshaping the mortgage servicing industry, with more frequent extreme weather events leading to increased delinquencies and distressed properties. This session covers adaptation strategies, regulatory and compliance challenges, and the role of technology and data in mitigating risks. We'll also explore community engagement and social responsibility, providing actionable insights to help servicers navigate the complexities of climate change.

Speakers

Linda Case, *EVP Loan Administration, Servbank*

Scott Giberson, Sr., *Principal, Flood Compliance, CoreLogic*

Sacha Rosenthal, *Vice President, Single Family Climate Officer, Freddie Mac*

Patrick A. Sullivan, *Vice President, Industry Relations and Compliance, Assurant*

Heather Wright, *Shareholder, Buchalter*

3:45 PM - 4:45 PM

INNOVATION & TECHNOLOGY TRACK: Acting on Insights – Improving the Borrower Experience

Location: Landmark Ballroom B, Lobby Level

In this investigative workshop session, hear from industry leaders on the best ways to utilize existing feedback loops or create new ones to enhance the overall borrower experience. With a focus on the borrower self-service experience, put on your detective hat and analyze clues, follow leads, and confront customer feedback. Ultimately, uncover the true solution for improving the borrower's self-service offerings by simply listening to your borrowers.

Speakers

Trina Forbess, *SVP - Product Delivery Director, ICE*

Erik Skinner, *SVP, Head of Customer Experience Office, ICE*

3:45 PM - 4:45 PM

POLICY & COMPLIANCE TRACK: Hot Topics Roundtable (Closed to Media) (CLE 1.0)

Location: Reunion Ballroom G, Lobby Level

Join us for an educational session designed to enhance your professional knowledge and skills. Through structured group discussions, gain insights into how industry peers are tackling common servicing challenges. This session is open to all associate members of the Loan Administration Committee, including technology providers, property preservation vendors, foreclosure firms, and outside counsel. Topics include the use of AI in servicing, addressing surplus funds issues with mortgages that have secretary-held liens, property preservation guidelines and protecting communities, FHA/VA recoverability and its impact on liquidity, and strategies to get ahead of state and local legislation issues. Sponsored by Bradley.

Speakers

Gabriel Acosta, *Regulatory Specialist, Mortgage Bankers Association*

Kellie Chambers, *President & COO, MSI*

Jodi Gaines, *Chief Executive Officer, Claims Recovery Financial Services (CRFS)*

Kyle Owens, *Partner, Bradley*

Tim Rood, *CEO, Impact Capitol, LLC*

Joseph Smith, II, *Managing Director, Stretto*

Friday, February 7, 2025

8:00 AM - 12:00 PM

Registration

Location: Landmark Circle, Lobby Level

8:30 AM - 9:00 AM

Continental Breakfast

Location: Landmark Circle, Lobby Level

9:00 AM - 12:00 PM

Servicing Super Session (Closed to Media)

Location: Landmark Ballroom B, Lobby Level

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

Speakers

Michael R. Drawdy, *Executive Vice President, PennyMac Financial Services, Inc.*

Jodi Gaines, *Chief Executive Officer, Claims Recovery Financial Services (CRFS)*

Ben Gottheim, *Vice President, Mortgage Servicing Policy, Freddie Mac*

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

Donna Schmidt, *President & CEO, DLS Servicing*

Rick Sharga, *Senior Vice President, Industry Relations, Hello Solutions*

Joseph Smith, II, *Managing Director, Stretto*

Patrick A. Sullivan, *Vice President, Industry Relations and Compliance, Assurant*

David Vida, *Executive Vice President, Chief Revenue Officer, LoanCare*

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

Heather Wright, *Shareholder, Buchalter*