



AGENDA

7:30 - 8:30 — Registration and Continental Breakfast

8:30 - 9:30 — Introductions, US Condo Market Data

Introductions and Announcements

Audience poll – what are the hot button topics, what are key takeaways you hope to leave with?

- **Matt Jones - Associate Vice President of Government Housing Finance, MBA**
- **Joel Kan - Deputy Chief Economist, MBA**

In a market where housing affordability is challenging and for-sale inventory remains low, condominiums remain an attractive and viable option for potential homebuyers. Hear experts discuss current data on condos, demographics, and home prices, and how they may impact the condo business.

- **Molly Boesel, Principal, Economist, Office of the Chief Economist, CoreLogic**

9:30 - 10:15 — FHA Condo Policy Overview

Eighty percent of FHA's purchase business is for first-time homebuyers, thus it is no surprise that FHA policies on condo lending are critically important. In this session, hear about recent policy developments and the primary factors that differentiate FHA with respect to condo lending.

- **Michael McArdle, Branch Chief: Tech Branch I/Condo, U.S. Dept of Housing and Urban Development**

10:15 – 10:30 – BREAK

10:30 - 11:15 — Insurance Challenges in Condo Lending

Insurance challenges have been on the rise, both from a homeowner's perspective, but also when it comes to master policies on condo projects. Our panel of experts will share perspectives from the insurance industry, agency, and lender's point of view.

- **Maeghan Gale, Insurance Policy Director, Freddie Mac**
- **Eric Goldberg, Department Vice President and Counsel, American Property and Casualty Insurance Association**
- **Gretchen Rowe, Vice President Project Review, NewRez**

11:15 - 12:00 — VA Condo Policy Overview

The VA continues to empower Veterans to choose where they call home. Hear updates on condo policy and the direction of the VA condo lending program. There will be an opportunity for Q&A and peer discussion as well.

- **Adele Marie Coldman, Policy Senior Staff Appraiser, U.S. Department of Veterans Affairs**
- **Terry Rouch, Assistant Loan Director, Loan Policy and Valuation, U.S. Department of Veterans Affairs**

12:00 - 1:00 – LUNCH

1:00 - 2:00 — GSE Perspectives on Condo Lending – Policy Updates

Fannie Mae and Freddie Mac guidelines provide the framework for condo lending in the conventional space. This session will provide the latest commentary from the GSEs regarding eligibility, and other key issues.

- **Moderator: Matt Jones, Associate Vice President of Government Housing Finance, MBA**
- **Jacquie Doty, Sr. Director, Collateral Risk Policy, Collateral Credit Management, Single Family Acquisitions, Freddie Mac**
- **Jodi Horne, Director, Single-Family Collateral Risk Management, Fannie Mae**

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2:00 – 2:30 – New Construction Trends and Regulatory Issues

- *Matt Jones, Associate Vice President of Government Housing Finance, MBA*
- *Teri Hyde, Vice President, National Subdivision Department, Pulte Mortgage*

2:30 – 2:45 Break

2:45 – 3:00 – State and Local Condo Discussion

This session will provide the opportunity to discuss state specific regulations impacting condo lending.

- *Liz Facemire, Director of State Government Affairs, MBA*
- *William Kooper, Vice President of State Government Affairs and Industry Relations, MBA*

3:00 - 4:30 – Lender Perspectives on the Condo Market

Condo lending leaders share how recent market and policy challenges have impacted their business, recap the day's discussions and to identify priorities going forward.

- *Moderator: John McMullen, Sr. Specialist, Residential Policy, MBA*
- *Nanci Hankinson, Vice President, Project and Loan Quality Standards, Cardinal Financial*
- *Tim Parent, Vice President of Project Standards, CMG Financial*
- *Kim Jones, Vice President of Condo, New American Funding*

Summit adjourns