

Compliance and Risk Management Conference

Sunday, September 10, 2023

10:00 AM - 6:00 PM

Registration

Location: Independence Foyer

1:00 PM - 2:00 PM

COMPLIANCE CONVERSATIONS TRACK: RESPA – MSA’s, AfBA’s, and Lead Generation (Closed to Media)

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), Marketing Service Agreements (MSAs), Affiliated Business Arrangements (AfBAs), Lead Generation and Dual Employment.

Speakers

Michael Flynn, *Of Counsel, Buchalter*

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

1:00 PM - 2:00 PM

LITIGATION FORUM: RESPA/TILA and Key State Cases and Trends (Closed to Media)

This session highlights recent cases and litigation pertaining to the Real Estate Settlement Procedures Act (RESPA), Truth in Lending Act (TILA), and key state cases that impact compliance responsibilities with a focus on those that may indicate federal trends.

Speakers

Robert Finlay, *Partner, Wright, Finlay & Zak, LLP*

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

Shaun K. Ramey, *Member, McGlinchey Stafford*

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

2:00 PM - 2:15 PM

Refreshment Break

2:15 PM - 3:15 PM

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

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 (LO) Compensation, specifically Dual Employment, including paying real estate agents for lead generation and allowing LO's to originate and act as real estate agent on a single transaction. Additional topics include recent supervisory highlights such as docking LO pay for unexpected fee increases/costs, and variable LO compensation to broker a deal.

Speakers

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

Sheila M. Strong, CMCP, *Partner and Co-founder, Strong Estrada PLLC*

2:15 PM - 3:15 PM

COMPLIANCE ROUNDTABLE: State Licensing and Examination Trends

Speakers

Jedd Bellman, *Senior Counsel, Orrick, Harrington & Sutcliffe, LLP*

Krista Cooley, *Partner, Mayer Brown LLP*

Melissa Koupal, CMCP, *Managing Partner, Regulatory Affairs, loanDepot.com, LLC*

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

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

2:15 PM - 3:15 PM

LITIGATION FORUM: TCPA/Marketing and Fair Lending (Closed to Media)

This session highlights recent cases and litigation developments related to the Telephone Consumer Protection Act (TCPA) and marketing trends and Fair Lending.

Speakers

Lauren E. Campisi, *Hinshaw & Culbertson LLP*

Shaun K. Ramey, *Member, McGlinchey Stafford*

2:15 PM - 3:15 PM

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

Please join the Risk Management Committee for our annual in person meeting to discuss hot topics and share insights with ongoing concerns. Discussion will be open and is intended to also provide a networking opportunity for the group. All MBA members are welcome to attend the meeting.

3:15 PM - 3:30 PM

Refreshment Break

3:30 PM - 5:00 PM

COMPLIANCE CONVERSATIONS TRACK: Fair Lending - LEP (Closed to Media)

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. Specific topics include serving Limited English Proficiency (LEP) consumers and the when, what, and hows of disclosures, translation requirements, charging LEP borrowers for translation, and much more.

Speaker

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

3:30 PM - 5:00 PM

LITIGATION FORUM: FCRA, FDCPA and Bankruptcy (Closed to Media)

This session features recent cases and litigation developments relating to the Fair Credit Reporting Act

(FCRA), Fair Debt Collection Practices Act (FDCPA) and Bankruptcy.

Speakers

Aaron Chastain, AMP, *Partner, Bradley*

Jarlath M. Curran, *Member, Severson & Werson*

Shaun K. Ramey, *Member, McGlinchey Stafford*

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

3:30 PM - 5:00 PM

SPECIAL SESSION: GSE Update

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.

Speakers

Bill Cleary, *Vice President, Single-Family Credit Risk Loan Quality, Fannie Mae*

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

5:00 PM - 6:00 PM

Opening Reception in the Exhibit Area: Better Together

Location: Independence Foyer

Sponsored by Bradley

Monday, September 11, 2023

7:30 AM - 8:30 AM

CRO Roundtable & Breakfast (Invitation Only)

7:30 AM - 8:30 AM

Fraud Issues Subcommittee Meeting (Open to MBA Members; Closed to Media)

The Fraud Issues Subcommittee meets in person during CRM. All MBA members are welcome to attend to learn what the committee is working on and hear from guest speakers.

7:30 AM - 5:30 PM

Registration

Location: Independence Foyer

8:00 AM - 8:30 AM

Continental Breakfast

Location: Independence Foyer

Sponsored by McGlinchey

8:00 AM - 5:00 PM

Exhibit Area Open

Location: Independence Foyer

8:30 AM - 10:00 AM

OPENING GENERAL SESSION: Washington Update

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 for Single Family Housing, U. S. Department of Housing and Urban Development*

Maria A. Fernandez, *Senior Associate Director, Federal Housing Finance Agency (FHFA)*

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

Phillip McCall, *President, ACES Quality Management*

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

10:00 AM - 10:15 AM

Refreshment Break in the Exhibit Area

Location: Independence Foyer

Sponsored by Azimuth

10:15 AM - 11:15 AM

GENERAL SESSION: Fraud Trends from Law Enforcement

Learn about the latest fraud schemes being tracked by the nation's leading agencies, and gain actionable advice to safeguard your company.

Speaker

James Guenthner, *Sr. Fraud Investigator, CMG Financial*

11:30 AM - 12:30 PM

GENERAL SESSION: Keeping up with the Changing Landscape of Data Privacy and Cyber Security

The mortgage finance industry confronts increasingly complex regulatory requirements around data privacy and cyber security. This session provides a deep dive into the latest developments and existing gaps that must be addressed, as well as what role Congress plays to ensure companies are adequately protecting consumers from exposure.

Speakers

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

Wendy Lee, *EVP, Chief Legal Officer, Sagent*

12:30 PM - 2:00 PM

Networking Lunch

2:00 PM - 3:00 PM

APPLIED COMPLIANCE TRACK: LO Comp/Employment (Closed to Media)

This expert panel analyzes fact patterns and issues of top concern pertaining to loan originator (LO) compensation and employment. Includes recent updates and changes you need to be aware of. Best practices and tips for avoiding common pitfalls and recent enforcement actions will be discussed. Sponsored by Mayer Brown.

Speakers

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

Jed Mayk, *Partner, Hudson Cook, LLP*

Steven vonBerg, *Counsel, Orrick, Harrington & Sutcliffe, LLP*

2:00 PM - 3:00 PM

FRAUD PREVENTION TRACK: Fraud Mitigation - The Devil's in the Data

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 how to analyze the data to determine how to stop common fraud schemes. Panelists also discuss how lenders can use data to mitigate financial risks and protect profitability.

Speakers

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

Katherine Hollister, *Chief Compliance Officer, Mann Mortgage LLC*

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

Steve Safavi, *AML Officer - Nationstar Mortgage, Mr. Cooper*

2:00 PM - 3:00 PM

KEY COMPLIANCE UPDATES TRACK: Major Litigation – What Compliance Professionals Need to Know (Closed to Media)

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

developments mean to compliance professionals.

Speakers

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

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

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

2:00 PM - 3:00 PM

RISK MANAGEMENT & QA TRACK: Insurance Challenges as Climate Risk Evolves

Climate risk is changing the real estate insurance environment drastically and swiftly. This session drills down on key impacts such as the rising cost of coverage, changing risk profiles, increased frequency and intensity of natural disasters, availability of coverage, and adaptation of mitigation efforts to reduce exposure to climate risk. Come away with insights to help educate borrowers and hone your expertise in this evolving landscape. Sponsored by Mayer Brown

Speakers

Kingsley Greenland, Director, Mortgage Risk Analytics, Verisk

Christopher Joles, Senior Vice President, Enterprise and Credit Risk, Planet Home Lending

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

3:15 PM - 4:15 PM

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

This expert panel analyzes fact patterns and issues of top concern pertaining to RESPA Section 8. Panelists cover prohibited activities, safe harbor transactions, penalties for non-compliance and recent enforcement actions. Sponsored by Mayer Brown.

Speakers

Holly Spencer Bunting, Partner, Mayer Brown LLP

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

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

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

3:15 PM - 4:15 PM

FRAUD PREVENTION TRACK: Strategies for Detecting and Preventing Fraud

Mortgage fraud is once again on the rise. Through case studies and examples from real fraud reviews, industry practitioners recommend strategies to better detect, prevent and manage suspicious activities. Get tips on how to use QC and LOS reports to monitor fraud. Learn about emerging fraud risks and gain insight on meeting the expectations of federal and state regulators on fraud prevention practices, including SARS and self-reporting.

Speakers

Kristin Broadley, *Chief Innovation Officer, QC Ally, LLC*

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

Kathie Thomas, CFE, *Strategic Efficiency Innovation, Certified Fraud Examiner, LCTS*

3:15 PM - 4:15 PM

KEY COMPLIANCE UPDATES TRACK: Recent CFPB Updates (Closed to Media)

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, and more.

Speakers

John Coleman, *Partner, Orrick, Harrington & Sutcliffe, LLP*

Suzanne Garwood, *Executive Director and Associate General Counsel, Chase*

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

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

3:15 PM - 4:15 PM

RISK MANAGEMENT & QA TRACK: Opportunities and Risks of Credit Scoring Changes

FHFA and the GSEs have announced future changes for the use and reporting of credit scores that have far-reaching implications for the lending process. This session reviews what risk and compliance professionals need to know to keep your organization on the right side of the rules.

Speakers

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

Thomas Lee, *FICO*

4:15 PM - 4:30 PM

Refreshment Break

Sponsored by Azimuth

4:30 PM - 5:30 PM

APPLIED COMPLIANCE TRACK: The Facts on Fair Lending (Closed to Media)

This expert panel analyzes fact patterns and issues of top concern pertaining to Fair Lending. In this session, we explore the latest updates and trends in fair lending, including regulatory changes, updated guidance, and emerging risks. Sponsored by Mayer Brown.

Speakers

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

Jonice Gray Tucker, *Partner, Paul Hastings LLP*

Tori Shinohara, *Partner, Mayer Brown LLP*

Vernon Tanner, **CRCM**, *VP - Real Estate Governance, AML/BSA, 1st Franklin Financial Corporation*

4:30 PM - 5:30 PM

mPOWER Event: Impactful Leadership in Times of Change (Closed to Media)

Hear practical advice and inspiration from industry leaders on how to make a positive and lasting impact in the workplace in times of change. Sponsored by QC Ally.

Speakers

Nicole Booth, *Chief Executive Officer, QC Ally, LLC*

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

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

5:30 PM - 6:30 PM

Networking Reception: Capital Connect

Location: Grand Foyer, Declaration Level

Sponsored by Baker Tilly

Tuesday, September 12, 2023

7:30 AM - 9:00 AM

ELEMENTS OF RISK WORKSHOP: Compliance in Risk Management

Understanding the intersection between risk and compliance management is critical for industry professionals working in either space, and for many organizations, the two components are managed by the same person or team. This session will help set the groundwork for the current regulatory landscape and how regulations fit in the residential loan lifecycle. After this foundation has been set, panelists will lead an open discussion on the latest trends, hot button issues, and pain points that compliance and risk managers are facing today. Much of the content for this session will be derived from MBA's flagship class, School of Mortgage Banking I, and will be led by CMBs and AMPs who have demonstrated a firm understanding of all aspects of the loan lifecycle.

Speaker

Jerra H. Ryan, CMCP, *Vice President, Firstline Compliance, LLC*

7:30 AM - 1:00 PM

Registration

7:30 AM - 9:00 AM

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

The Regulatory Compliance Subcommittee identifies, studies and evaluates key regulatory requirements and challenges, and provides policy guidance. All members are invited and encouraged to attend this meeting. Breakfast will be served.

8:30 AM - 9:15 AM

Continental Breakfast

Location: Independence Foyer

Sponsored by Hudson Cook

8:30 AM - 10:30 AM

Exhibit Area Open

Location: Independence Foyer

9:15 AM - 10:15 AM

FRAUD PREVENTION TRACK: Trending – The Looming Threat of Occupancy Misrepresentation

Hear from industry experts as they discuss current fraud trends as seen through the lens of CoreLogic and the GSEs. The increasing risk impact of occupancy misrepresentation is a primary focus.

Speaker

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

9:15 AM - 11:15 AM

LEGAL ETHICS: Key Issues of Confidentiality

This session uses hypotheticals to explore key issues involving one of our profession's core duties – maintaining client confidences. Among other things, the program addresses our confidential duty's strength, source, timing, and content. The program also covers exceptions: in the context of joint representations; when complying with laws or court orders; when clearing conflicts; when defending from clients' claims or criticism; and when seeking to collect unpaid fees. Finally, the program explores confidentiality of lawyers and

disclosure duties in the context of some misconduct of non-clients, including corporations' lawyers' "reporting up" of employee misconduct.

Speaker

Thomas E. Spahn, *Counsel, McGuireWoods LLP*

9:15 AM - 10:15 AM

RISK MANAGEMENT & QA TRACK: Adopting Best Practices for Pre-Funding QA and Post Closing QC

Come and hear from expert panelists as they discuss the pre-funding QA and post-closing QC requirements from the GSEs and how lenders are implementing these guidelines. Panelists will share how they targeted reviews to maximize capacity, identify high-risk loans, and meet the changes in reporting and timelines.

Speakers

Julie Baril, *QC Manager, Norcom Mortgage*

Jenevieve Impavido, *Vice President, LoanLogics*

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

9:15 AM - 10:15 AM

TRENDING COMPLIANCE ISSUES TRACK: Servicing – Key Compliance Considerations (Closed to Media)

Mortgage servicers continue to face significant risk in today's market and regulatory environment. Come join a panel of experts to discuss major programmatic updates and ongoing challenges in servicing. Discussion topics will include proposed changes to Regulation X, additional changes to loss mitigation options, HUD's recent OIG report, and the Bureau's most recent UDAAP Supervisory Highlights.

Speakers

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

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

Karin Lockovitch, *Sr. Managing Director, Treliant, LLC*

Marissa Yaker, Esq., *Deputy General Counsel, Regulatory Affairs, Padgett Law Group*

10:15 AM - 10:30 AM

Refreshment Break in the Exhibit Area

10:30 AM - 11:30 AM

FRAUD PREVENTION TRACK: Artificial Intelligence in Risk Assessment and Fraud Detection

Uncover the power of AI to minimize risk and combat fraud. This session discusses advanced algorithms and predictive analytics that enable lenders to assess borrower creditworthiness, detect suspicious patterns, and mitigate potential losses. Explore how AI-powered solutions are reshaping underwriting practices and enhancing compliance.

Speaker

Chris Tammen, *Product Marketing, Entrust*

10:30 AM - 11:30 AM

TRENDING COMPLIANCE ISSUES TRACK: FCRA/FDCPA and Statue of Limitations Issues (Closed to Media)

This session describes the practice of using attorney opinion letters in lieu of title insurance. Experts discuss the associated benefits, risks and limitations, and offer best practices for lenders to mitigate these risks.

11:45 AM - 1:00 PM

CLOSING SUPER SESSION: Regulatory Compliance (Closed to Media)

Speakers

Kate Goodman, *Special Counsel, Cooley LLP*

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

Lisa Lanham, *Partner, Ballard Spahr LLP*

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

Jed Mayk, *Partner, Hudson Cook, LLP*

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

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

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

11:45 AM - 1:00 PM

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

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 as long as your schedule allows.