

Sunday, April 5

9:00am - 6:30pm
Grand Ballroom Foyer

REGISTRATION
Registration

10:30am - 12:00pm
Grand Ballroom B

PRE-SUMMIT WORKSHOP
What's New in ComplianceAnalyzer
Open Session

SPEAKERS

Brian Chu, ComplianceEase | Suzanne Burgess, ComplianceEase

10:30am - 12:00pm
Grand Ballroom C

PRE-SUMMIT WORKSHOP
ComplianceEase User Advisory Council
By Invitation Only

SPEAKERS

Erik Knight, NewRez Financial LLC | Laura LaRaia, First Guaranty Mortgage Company
Sanjay Tibrewal, ComplianceEase | Karol Villavicencio, ComplianceEase | Gary Shao, ComplianceEase

12:00pm - 1:00pm
Grand Ballroom A & Foyer

SESSION BREAK
Lunch

For ComplianceEase Clients and Regulators attending Sunday pre-Summit workshops

1:00pm - 2:30pm
Grand Ballroom B

PRE-SUMMIT WORKSHOP
How to Improve Field Exam Productivity with e-Exams
Regulator-Only Session

SPEAKERS

Gary Shao, ComplianceEase | Suzanne Burgess, ComplianceEase

1:00pm - 2:30pm
Grand Ballroom C

PRE-SUMMIT WORKSHOP

How to Improve Compliance Department Efficiency with DecisionMonitor
ComplianceEase Client-Only Session

SPEAKERS

Sanjay Tibrewal, ComplianceEase | Sonya McCumber, ComplianceEase

2:30pm - 2:45pm
Grand Ballroom A & Foyer

SESSION BREAK
Break

2:45pm - 3:45pm
Grand Ballroom B

BREAKOUT SESSION: REGULATOR TRACK

How Regulators Use Call Reports to Prioritize Risk

Mortgage Call Reports were first collected in the Nationwide Multistate Licensing System in 2011. Since that time, CSBS has been working with regulators to develop reports and tools to help them conduct research, monitor state and national trends, address data quality issues and identify risks. This session will cover the past, present and (expected) future of the Mortgage Call Report as a tool for supervision.

SPEAKERS

Moderator: Chris Moore, Conference of State Bank Supervisors
Panelists: TBA | TBA | TBA

5:00pm - 6:30pm
Grand Ballroom Foyer

EXHIBIT MARKETPLACE

Welcome Reception

Light fare and drinks provided

SPEAKERS

Welcome: Michael Jackman, ComplianceEase
Motivational Speaker: Thomas Valles, Disney's *McFarland, USA*

Monday, April 6

8:00am - 5:00pm
Grand Ballroom Foyer

REGISTRATION
Registration

8:00am - 8:45am
Grand Ballroom A & Foyer

EXHIBIT MARKETPLACE
Networking Breakfast

8:45am - 9:00am
Grand Ballroom B & C

FIRESIDE CHAT
Summit Chair's Welcome Remarks
Welcome to the 3rd Annual Risk & Compliance Summit!

SPEAKERS

Dan Smith, ComplianceEase

9:00am - 9:45am
Grand Ballroom B & C

MONDAY KEYNOTE
Opening Keynote: 2020 Election and the Impact to the Industry
The 2020 elections could potentially have major impact on our industry's regulatory outlook and even the government's future role in the mortgage industry. The next Administration (whether Blue or Red) will set the CFPB's agenda, determine the future status of the GSEs and either step-up or roll back enforcement of a wide variety of consumer protection measures, including TRID. This presentation will touch on these major issues at stake for industry participants and potential outcomes where the industry must once again be prepared to shift at a moment's notice.

SPEAKERS

Keith Becker, Federal Housing Administration

9:45am - 10:45am
Grand Ballroom B & C

FIRESIDE CHAT

The Scoop: CFPB and State Regulators' Next Steps

This session will explore the groundwork that has been set by state and federal regulators with a look towards future goals and industry participation. The session will also cover dialogue and cooperation between the states and the CFPB.

SPEAKERS

Moderator: Lucy Morris, Hudson Cook, LLP

Panelists: Troy Garris, Garris Horn PLLC | TBA | TBA

10:45am - 11:15am
Grand Ballroom A & Foyer

EXHIBIT MARKETPLACE
Refreshment Break

11:15am - 12:15pm
Grand Ballroom B & C

FIRESIDE CHAT

QM Patch: Market Ramifications

In 2018, the QM Patch accounted for 16% of total originations or \$260 billion in volume. But now the Patch is on borrowed time. Whether the CFPB re-writes the rule, the GSEs exit conservatorship, or the Patch expires altogether, we're headed for significant change. Is the industry ready? What are the implications for lenders and the opportunities and risks for investors? Join our expert panel for an in-depth discussion.

SPEAKERS

Moderator: Sharif Mahdavian, Kroll Bond Rating Agency

Panelists: Jed Mayk, Hudson Cook, LLP | Ed Pinto, AEI | Jeremy Potter, Quicken Loans

12:15pm - 1:30pm
Grand Ballroom A & Foyer

EXHIBIT MARKETPLACE

Luncheon Keynote: The Return of Private RMBS

Industry pundits have been predicting the return private label RMBS for more than a decade. But thanks to the growth and performance of non-QM assets over the past few years the non-agency issuance market is finally expanding beyond Jumbo MBS. This panel will discuss the kinds of deals that are coming to market, the levels of diligence and rating agency scrutiny that they are receiving and investor expectations. It will also discuss the potential impact of the expiring QM Patch and how this may affect originators who are used to selling under the Patch.

SPEAKERS

Paul Anselmo, Evolve Mortgage Services

1:30pm - 2:30pm
Grand Ballroom B

BREAKOUT SESSION: RISK TRACK

The Untold Cost of Risk & Compliance

2019 will go down in the record books for a number of reasons. Mortgage origination volume in the US was significantly higher than predictions and origination / compliance costs soared to record highs. New technology innovations pave new roads for banks, non-banks and the GSEs. The panel will discuss how changing customer preferences, technology, and market characteristics are driving change that could lead to consumer harm.

SPEAKERS

Moderator: Teresa Blake, KPMG

Panelists: Maria Moskver, Cloudvirga | Chad Polen, KPMG | TBA

1:30pm - 2:30pm
Grand Ballroom C

BREAKOUT SESSION: COMPLIANCE TRACK

Are You Complying with the New Servicing Rules?

The CFPB Servicing rules regarding Reg Z, which took effect in 2018, covered a wide range of servicing operations, from billing statements, servicing transfers, to insurance and default and loss mitigation processes and communications. Was that the full extent or are there more changes to come? This panel will discuss how the industry is coping with the new rules, what to expect in 2020 and the latest developments.

SPEAKERS

Moderator: Nanci Weissgold, Alston & Bird LLP

Panelists: Joe Furlong, MIAC Analytics | Cynthia Berman, Freedom Mortgage Corp
Sonya McCumber, ComplianceEase

2:30pm - 2:40pm	SESSION BREAK Break
2:50pm - 3:50pm Grand Ballroom B	BREAKOUT SESSION: RISK TRACK The Deluge of New Data Security Rules In the first half of 2019, more than 4 billion records were exposed by data breaches. Today more than half the states (26) have data protect laws, with California and New York being among the strongest. This panel will look at various state and federal regulations that could come into play on the event a cyber security breach. What prudent steps must a company take to prevent this, what are the requirements in the event of a breach and what, beside reputational damage, are the consequences? SPEAKERS Moderator: Ken Markison, Weiner Brodsky Kider PC Panelists: Kathleen Benway, Alston & Bird LLP Scott Brooks, Quicken Loans TBA
2:50pm - 3:50pm Grand Ballroom C	BREAKOUT SESSION: TECH / INNOVATION TRACK The Compliance Risks of Technology Advancements in Origination The development of fintech innovations, specifically including AI, robotics and blockchain, will likely have a significant effect on the mortgage origination process. The advancement of this technology allows for improved communication and reporting. It changes the dynamics of the way in which the lender interacts with the consumer as well as the regulators. It also can drastically advance the process of regulatory inquires and audits. Automation helps to streamline regulatory change, understand relevance and relationships, and reduce time-to-compliance. This panel will address the pros and cons of being innovative and adopting to new technology advancements and the associated compliance risks. SPEAKERS Moderator: Debbie Hoffman, Symmetry Blockchain Advisors, Inc. Panelists: Narayan Bharadwaj, Cognizant TBA TBA
3:50pm - 4:00pm Grand Ballroom A & Foyer	EXHIBIT MARKETPLACE Refreshment Break

BREAKOUT SESSION: REGULATOR TRACK

Regulatory Exams: An Interactive and Pragmatic Discussion

In many ways, regulatory examinations are nothing new – they’ve been around for decades. But it’s also very true that in a number of ways, the current crop of regulatory examinations are something very new indeed. The players have changed, their focus has changed, and their methodologies have changed. And make no mistake, they’re going to continue to change and evolve going forward. This panel will discuss today’s realities, how we got here and where we’re likely headed in the future, to help empower those of you who must guide your companies’ efforts to successfully prepare for and engage in future regulatory exams.

4:00pm - 5:00pm
Grand Ballroom B

SPEAKERS

Moderator: Jack Konyk, Weiner Brodsky Kider PC

Panelists: Jeremy Windham, Alabama Banking Department | Sheila Strong, Amerifirst Home Mortgage | TBA

BREAKOUT SESSION: TECH / INNOVATION TRACK

mPower: Leadership and Learnings

Hear from successful industry leaders who will share their experiences in leading teams. We will explore their successes and what challenged them along the way. Join the discussion and get practical advice and inspiration on how to make a positive impact in the workplace.

4:00pm 5:00pm
Grand Ballroom C

SPEAKERS

Moderator: Marcia Davies, Mortgage Bankers Association

Panelists: Laura Escobar, Eagle Home Mortgage | Susan Stewart, SWBC Mortgage | TBA



5:00pm - 5:15pm

SESSION BREAK
Break

BREAKOUT SESSION: TECH / INNOVATION TRACK

Re-Engineering Non-Bank Supervision with RegTech

To Be Announced

SPEAKERS

Moderator: Kevin Byers, Conference of State Bank Supervisors

Panelists: John Levonick, Ballard Spahr LLP | TBA | TBA

5:15pm - 6:15pm
Grand Ballroom B

5:15pm - 6:15pm
Grand Ballroom C

BREAKOUT SESSION: COMPLIANCE TRACK

The State Examination System's (SES) New World Order

In late February CSBS announced the nationwide roll out of SES, the first nationwide technology platform to bring state regulators and companies into the same technology space to manage supervisory processes. Learn about some of the functionality SES provides, including end-to-end examination management, multi-state examination scheduling, information sharing and more. This session will offer a short demonstration of SES and thoughts on the future of state supervision through the use of the new platform.

SPEAKERS

Moderator: Tony Vasile, Conference of State Bank Supervisors

Panelists: Colgate Selden, Promontory MortgagePath LLC | Ashley Nestorovska, Quicken Loans | TBA

6:15pm - 7:15pm
Grand Ballroom Foyer

EXHIBIT MARKETPLACE

Happy Hour Reception

Light fare and drinks provided

Tuesday, April 7

8:00am - 5:00pm
Grand Ballroom Foyer

REGISTRATION
Registration

8:00am - 8:45am
Grand Ballroom A & Foyer

EXHIBIT MARKETPLACE
Networking Breakfast

8:45am - 9:45am
Grand Ballroom B

BREAKOUT SESSION: COMPLIANCE TRACK
Becoming Agile: Why the Compliance Officer Role Needs to Change
To Be Announced

SPEAKERS

Moderator: Amanda Phillips, Ballard Spahr LLP
Panelists: Sadie Gurley, Digital Risk | Brooke Anderson-Tompkins, 1st Priority Mortgage, Inc. | Mary Walraven, MetaSource

8:45am - 9:45am
Grand Ballroom C

BREAKOUT SESSION: RISK TRACK
The Aftermath of Data Breaches
To Be Announced

SPEAKERS

Moderator: Evan Bredahl, RicheyMay Technology Solutions
Panelists: James Chareq, Hudson Cook, LLP | Amy Mushahwar, Alston & Bird LLP | TBA

9:45am - 10:00am

SESSION BREAK
Break

10:00am - 11:00am
Grand Ballroom B

BREAKOUT SESSION: COMPLIANCE TRACK

What Compliance Officers Need to Know About AI-Based AUS

With AUS and the use of AI, Compliance Officers and their teams need to remain on top of the “Black Box” engines. One way to combat this is to conduct fair lending testing. Because we do not know which triggers are being pulled in the “black box” AUS systems, Compliance Officers must understand the resulting data after the AUS runs to ensure that no concerns arise. If there are concerns, what is a Compliance Officer looking for in the testing results and what are items or workflows that can be shifted on the front-end? Additionally, as non-QM products continue to grow, Compliance Officers need to understand how the business units are making the underwriting decisions for the non-QM population of loans.

SPEAKERS

Moderator: Laura LaRaia, First Guaranty Mortgage Corporation

Panelists: Laurie Sullivan, FGMC | Valerie Hletko, Buckley, LLP | David Skanderson, Charles River Associates

10:00am - 11:00am
Grand Ballroom C

BREAKOUT SESSION: REGULATOR TRACK

CSBS “Vision 2020” (Including Regulator Oversight of FinTech)

In recent years, state regulators have broadened the scope of how agencies work together, especially as technology is rapidly changing the landscape of financial services. State regulators are advancing a set of initiatives known as CSBS Vision 2020, our plan to modernize and harmonize multistate licensing and network supervision. This panel will discuss how technology is changing the industry and how state regulators are also adjusting in this new environment.

SPEAKERS

Moderator: Bill Matthews, Conference of State Bank Supervisors

Panelists: Rhoshunda Kelly, MS Department of Banking | TBA | TBA

11:00am - 11:30am
Grand Ballroom Foyer

EXHIBIT MARKETPLACE
Refreshment Break

11:30am - 12:30pm
Grand Ballroom B

BREAKOUT SESSION: REGULATOR TRACK

Regulatory Data Requests – Myths and Facts

Have you ever wondered why regulators request data, and what they do with the data you provide? Everyone seems to have their own thoughts, but do you really know? This conversation with regulators will help demystify the process.

SPEAKERS

Moderator: Rick Hill, Mortgage Bankers Association

Panelists: Lakshman Kannan, PwC | Leonard Ryan, QuestSoft | TBA

BREAKOUT SESSION: RISK TRACK

Modern Risks: Social Media, Corporate Culture, and Fintech

Led by Housing Finance Strategies leader, Faith Schwartz, this panel will focus on how corporate culture, strong 24/7 social media, and fintech make a powerful combination for the shifts going on in the mortgage market. Dana Dillard, executive at Mr. Cooper will take you through their journey in changing the name to Mr. Cooper. What they did well, what they would do differently and why it matters. Nicole Booth, leader at Quicken loans, will describe their culture, highly defined by technology and self describes themselves as a tech company who is very consumer focused. Chase Housing leader Suzanne Garwood will describe the transformation going on at Chase home loans around millennials, fintech and the future. This panel will explore risk compliance and progress in the face of "big data and technology". Three different companies, highly successful and leaders in housing.

SPEAKERS

Moderator: Faith Schwartz, Housing Finance Strategies, LLC

Panelists: Nicole Booth, Quicken Loans | Dana Dillard, Mr. Cooper | Suzanne Garwood, JPMC

11:30am - 12:30pm
Grand Ballroom C

EXHIBIT MARKETPLACE

Luncheon Keynote: Are Non-Banks Really a Systemic Risk?

The changing origination landscape: What's driving the growth of non-bank lending and what it means for compliance.

SPEAKERS

Stanley Middleman, Freedom Mortgage Corporation

12:30pm - 1:30pm
Grand Ballroom A & Foyer

1:30pm - 2:30pm
Grand Ballroom B & C

FIRESIDE CHAT
Prudential Standards for Non-Bank Servicing
To Be Announced

SPEAKERS

Moderator: Bob Niemi, Bradley Arant Boult Cummings LLP
Panelists: Isaac Boltansky, Compass Point | TBA | TBA

2:30pm - 2:45pm

SESSION BREAK
Break

2:45pm - 3:45pm
Grand Ballroom B&C

FIRESIDE CHAT
Five Years After TRID: We Still Aren't Getting it Right

It's hard to believe that TRID is now five years old. But even as memories of the industry's massive operational and compliance readiness efforts begin to fade, TRID errors continue to plague the industry. This panel will examine what's gone right, what's still a challenge and where the industry focus needs to be going forward. CFPB's recent request for TRID re-assessment will also be discussed.

SPEAKERS

Moderator: Scott Samlin, Blank Rome LLP
Panelists: Craig Riddell, LoanLogics | Paula Leber, CMG Financial | Cathy Hunt, Evolve Mortgage Services

3:45pm - 4:15pm
Grand Ballroom A & Foyer

EXHIBIT MARKETPLACE
Refreshment Break

4:15pm - 5:15pm
Grand Ballroom B & C

TUESDAY KEYNOTE

Closing Keynote: New Business Models: Opportunities and Risks
To Be Announced

SPEAKERS

Moderator: David Lykken, Transformational Mortgage Solutions
Panelists: Regina Lowrie, DYTRIX | TBA | TBA

5:15pm - 5:30pm
Grand Ballroom B & C

COMPLIANCEEASE CHAIRMAN'S CLOSING

Closing Remarks
Thank you for another great Summit!

SPEAKER

John Vong, ComplianceEase

Wednesday, April 8

8:00am - 9:00am
[Clark Room](#)REGISTRATION
Registration8:00am - 9:00am
[Clark Room](#)LEF MINI-SUMMIT
Continental Breakfast9:00am - 12:00pm
[Clark Room](#)

LEF MINI-SUMMIT

LEF Mini-Summit

The fourth LEF Mini-Summit is a continuing industry and regulatory discussion on an important data quality and data standards initiative that is critical to ensuring efficient, effective and accurate state mortgage examinations. Mortgage lenders will be required to upload and submit transaction data in a specific file format (the Lending Examination Format, or LEF) regardless of the lender's choice of loan origination system (LOS), compliance vendor or document provider. These series of mini-summits bring together mortgage lenders, state and federal regulators, ComplianceEase, and other third-party service providers with an end goal of seamless data uploads to the regulators. Conference attendees interested in attending can make the corresponding selection when registering.



Registration for the Risk and Compliance Summit is **NOT** required. To register for the LEF Mini-Summit **ONLY** [click here](#).