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## MISMO WINTER SUMMIT AGENDA

January 7-11, 2019  
Clearwater, FL

*Thank you to our sponsors for making this event possible:*



## **Monday, January 7<sup>th</sup>**

*Education sessions will be offered throughout Monday in the Aqualea Ballroom unless otherwise noted*

### **Themes for Monday's Education Content:**

- New and emerging technologies and what they may mean for the industry
- Reducing costs, increasing margins, and delighting your customers
- The latest updates on reporting requirements from the GSEs and other housing agencies

### ***Monday Meetings / Events***

#### **Fresh Perspectives on Solutions in the Digital Age**

**9am – 9:45am**

There are still many questions and uncertainties surrounding the digital transformation of the mortgage industry. Attend this session to hear experts from across the industry provide their perspectives on commonly asked questions and how to solve the problems that we all face in the current environment.

#### **A Peek into the Private Label RMBS Market and the Potential for Standardization**

**9:45am – 10:30am**

Attend this session to get a glimpse into the private label securities market from multiple perspectives as presented by representatives from ratings agency; third party reviewer; originator and investor perspectives. The panel will talk to the current state of private label RMBS, including challenges and opportunities and cover the new MISMO PL RMBS Standardized Dataset initiative.

#### **Break**

**10:30am – 10:45am**

#### **Magic 8 Ball – What will the Industry Look Like in 3-5 Years?**

**10:45am – 11:30am**

MISMO is embarking on a project to collaborate with industry participants from across the mortgage ecosystem to establish a view on what the mortgage market may look like in 3 to 5 years and what MISMO's role could, or should be, in that vision. The results will help guide MISMO strategic planning activities over the next couple of years. Attend this session to hear the results of an initial workshop on the topic.

#### **The Case for Uniform Mortgage Servicing Data Standards**

**11:30am - Noon**

Adoption of servicing data standards is no longer just a good idea. Attend this session to hear Karan Kaul of the Mortgage Servicing Collaborative at the Urban Institute lay out the business case for why the time has come for the real estate finance industry to embrace and adopt industry servicing data standards now.

#### **Orientation for Newcomers**

**12:30 - 1:30 pm**

**Madeira**

Never attended a MISMO Summit before? New to MISMO? Be sure to mark your calendar for the lunchtime orientation session that will be offered on Monday at lunch time. Please bring your lunch.

#### **Emerging Technologies – Blockchain Demos**

**1:30pm – 3pm**

Tired of simply talking about blockchain? Join this session to see and experience live demonstrations of actual industry blockchain applications.

## Break

3pm – 3:15pm

## Agency and GSE Update Brown Bag

3:15pm – 4pm

The world does not stand still, and neither do the regulators or housing agencies. This is must see session! The GSEs and other agencies have many initiatives underway that could affect your organization including new information about the Uniform Loan Delivery Dataset (ULDD) Phase 3; Uniform Residential Loan Application (URLA); the Uniform Loan Application Dataset (ULAD); the Uniform Appraisal Dataset (UAD) and the Uniform Closing Dataset (UCD).

## Mortgages and the Microservices Economy – Driving Down Costs While Enhancing the Customer Experience

4pm – 4:45pm

With everyone going to light weight services and APIs it is expected that many aspects of the loan manufacturing and servicing life cycles will change as organizations work to delight their customers and make processes more efficient and cost effective. How will they do this? Join this session to hear the latest thinking from industry experts.

## [Residential Standards Governance Committee Meeting](#)

5:00pm – 6:30pm

Madeira

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## Tuesday, January 8<sup>th</sup>

### *Tuesday Community of Practice (CoP) and Development Workgroup (DWG) Meetings*

- [eMortgage CoP](#)

9:00am-3:00pm  
Aqualea A&B

  - General and Industry updates
  - Final review of the updated eClosing I-guide
  - Working session on updating the eVault I-Guide
  - Working session on the Schema version for SMART Doc 1.02 DTD for Improved validation and testing
- [Property and Valuation Services CoP](#)

9:00am - Noon  
Madeira
- [Logical Data Model Redesign DWG](#)

9:00am – Noon  
Aqualea C
- [Decision Modeling CoP](#)

10:30am-noon  
Siesta Key

  - Overview of the Decision Modeling Community of Practice and current activities
  - Elect 2019 Decision Modeling CoP leadership

- Demonstrate live DMN decision services
  - Discuss decision services' place in the MISMO B2C/API/microservices world
  - Identify decisions in the BREF Life of Loan business process model
- [Business Reference Model DWG](#) **1:30pm – 4:30pm**  
Siesta Key
    - Overview of the Business Reference Model DWG (who we are, what we do)
    - Review MISMO Life of Loan
    - Collaborate with other workgroups (DWGs and CoPs) on additional MISMO Life of Loan content
    - Create Business Reference Model Guidelines (MEG)
    - Plan for work up to the Spring Summit
  - [Verifiable SMARTDOC 3.0 Profile DWG](#) **3:00pm – 4:30pm**  
Aqualea A&B
  - [Mortgage Insurance CoP](#) **1:30pm - 4:30pm**  
Madeira
    - Election of CoP Leaders
    - Work on Uniform Loan Application Dataset (ULAD) and MISMO 2.x and 3.x requirements for Mortgage Insurance
    - Review proposed new MI Activation transaction

### ***Tuesday Additional Meetings / Events***

[Membership and Revenue](#) Committee Meeting (by invitation only) **9:00am - Noon**  
Sand Key

**SCOUT Task Force Meeting** **1:30pm – 3:00pm**  
Aqualea C

The Scout Program is MISMO's effort to listen, hear and learn what is impacting your business today and how the Standards can be leveraged to address, Legal, Regulatory, Risk, interoperability or other issues which may be affecting your business. If it is affecting you, it is probably affecting many others. By leveraging the Standards Process, we can identify industry trends, find common issues and use the collaborative process to help reduce the friction which is so costly to all parties involved. Come and visit us. We would love to hear from you.

[Strategic Planning Committee](#) Mtg (by invitation only) **1:30pm – 4:30 pm**  
Sand Key

Daily Wrap Up **4:30pm – 5:00pm**  
Aqualea A&B

[Education Committee \(by invitation only\)](#) **4:00pm – 5:00pm**  
Madeira

Cocktail Reception and [Annual Award](#) Ceremony **5:30pm-7:30pm**

## Wednesday, January 9<sup>th</sup>

### *Wednesday Community of Practice (CoP) and Development Workgroup (DWG) Meetings*

- [Blockchain CoP](#) **9:00am – 4:30pm**  
Aqualea A, B, & C
  - Election of CoP Leaders
  - Morning Session will focus on Blockchain Education
  - Afternoon Working Session on the following areas:
    - Operational Framework
    - Use Cases
    - White Paper Review
  
- [Title Insurance CoP](#) **10:30am-Noon**  
Madeira
  
- [Remote Online Notarization DWG](#) **10:30am – Noon**  
Siesta Key
  - Review the status of the standards publication through MISMO
  - Present plans on RON educational webinars
  - Present communication plans and materials to promote the standards across industries
  - Ask for and align volunteers on other communication needs
  
- [Servicing CoP](#) **9:00am - Noon**  
Sand Key
  - Election of CoP Leaders
  - Overview of Servicing CoP Work
  - Review and discuss servicing components within the MISMO Business Reference Model and Business Glossary
  - Review approach for Private Label RMBS DWG and determine participation from Servicing CoP
  
- [Secondary CoP](#) **1:30pm—4:30pm**  
Siesta Key
  - Election of CoP Leaders
  - Overview of the Secondary COP work
  - Review and Discuss Updates to the MISMO HMDA Toolkit Deliverables
    - Outstanding work: 2018 vs 2019 HMDA
    - BCFP (CFPB) HMDA Reporting Announcements
  - Review and Discussion of Secondary Components in MISMO Business Reference Model and Business Glossary

- [Closing Instructions DWG](#) **1:30pm-4:30pm**  
Madeira
- [Mortgage Insurance](#) **9:00am—10:30am**  
Madeira
  - Continuation of Agenda from Tuesday

### ***Wednesday Additional Meetings / Events***

- [Architecture Workgroup](#) Brown Bag Lunch Session **12:30-1:30pm**  
Aqualea A, B, & C
  - [Board of Directors](#) Mtg (by Invitation Only) **1:30pm – 4:30pm**  
Sand Key
  - Daily Wrap Up **4:30pm-5:00pm**  
Aqualea A, B, & C
  - Joint Committee Meeting (by invitation only) **5:00pm–6:00pm**  
Aqualea A, B, & C
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## **Thursday, January 10<sup>th</sup>**

### ***Thursday Community of Practice (CoP) and Development Workgroup (DWG) Meetings***

- [Private Label RMBS DWG](#) **9:00am-4:30pm**  
Aqualea C
- [Origination CoP](#) **9:00am-Noon**  
Aqualea A&B
  - Election of 2019 Origination Community of Practice leadership
  - ULAD update
  - Overview of the Origination CoP
    - 2018 Achievements
    - Current Activities
    - 2019 Goals and Initiatives Planning
  - Discussion of new UCD specification
  - Remainder of session: Continue to work on developing data point and enumeration definitions currently missing from the LDD

- [Business to Consumer DWG](#) **1:30pm – 3:00pm**  
Aqualea A&B
- [Fee Naming DWG](#) **1:30pm – 4:30pm**  
Madeira
- [3<sup>rd</sup> Party Oversight Questionnaire DWG](#) **9:00am - noon**  
Siesta Key
- [Data Governance and Management CoP](#) **1:30am – 4:30pm**  
Siesta Key
  - Review Status of Proposed CoP Artifacts for 2019-2020
  - Share Executive Call to Action Presentation
  - Create/review the Data Governance & Management Program Framework Template
- [Credit Reporting CoP](#) **1:30pm – 4:30pm**  
Longboat Key B
- [Business Glossary DWG](#) **3:00-4:30pm**  
Aqualea A&B
  - Status of v1 content release and Proof of Concept demo in AnalytixDS tool
  - Testing results, user profiles defined, MEG progress
  - Defining and elect roles to drive specific BGloss initiatives forward (ex. Editor, Data Steward, Tool Admin)
- [Emerging Tech CoP](#) **9:00am - noon**  
Madeira
  - Election of CoP Leaders
  - 2019 Emerging Technology CoP Year in Preview
    - How emerging technologies apply to the industry and to MISMO standards
    - Identifying and focusing on appropriate emerging technologies
    - White paper on the vision of APIs and microservices in Q2
    - Collaboration with other MISMO communities of practice and workgroups
  - Artificial Intelligence Legal and Regulatory Fireside Chat
  - Experian UltraFICO and Boost Interactive Deep Dive
    - Continue discussion from Monday's panel
    - Explore general lessons learned
    - Data integrity and cleansing
    - Driving decision making
    - Consumer sentiment
    - Interplay between UltraFICO and Boost
    - Critiques and potential for improvements
    - How will UltraFICO and Boost impact lending in the future?

### ***Thursday Additional Meetings/Events***

Business Executive Team (BET) Meeting

**10:30am – noon**

Sand Key

Daily Wrap Up

**4:30pm-5:00pm**

Aqualea A&B

[Council of Chairs](#) Luncheon Meeting (by Invitation Only)

**Noon -1:30pm**

Belleair Room

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**Friday, January 11<sup>th</sup>**

There are no sessions currently scheduled.