



MISMO FALL SUMMIT AGENDA

September 25-29th, 2017
Washington, DC

Monday, September 25th

Education Sessions

Note: All sessions on Monday will be held in the *Virginia Ballroom* unless otherwise noted

Summit Kick Off **8:55am**

MISMO – The Future is Now (FSSI) **9:00am**

MISMO is actively working to build on the foundation of today's standards and pave the way for new types of standards, tools, and products to support tomorrow's mortgage industry. Attend this session to learn about pilot activities, see a demo of the new logical data model tool, SPARX and to learn how you can get involved.

Data Visualization **9:55am**

It takes a leap of faith to believe in something you cannot see. Do you trust your data because it's coming from some authorities? How do I know if the data I am looking is the whole picture, or, just one piece of the puzzle? This talk is to explore if viewing data from another angle can provide a new perspective for better insight, and hence a better decision.

Applying Standards to Solve Housing Agency Business Issues **10:30am**

The world does not stand still, and neither do the regulators or housing agencies. This is a don't miss session. Attend to hear the latest about HMDA; Ginnie Mae; and GSE reporting requirements.

This session is sponsored by [Pavaso](#)

Building Better Buildings**11:30am**

Consumers in the residential and commercial arenas are demanding more energy efficient homes and buildings. Attend this session to learn from Maria T. Vargas, Director, US Department of Energy's Better Buildings Challenge, about DOE initiatives in this space, why they are important, where they are going and what tools are available in the market to assess efficiency.

Lunch Break (on your own)**noon-1:30pm****Lunchtime Brown Bag Sessions (Bring your lunch)****12:30-1:25pm**

- **Detailed GSE Updates** *(in Virginia Ballroom)*
The GSEs have many initiatives underway that could affect your organization. The Uniform Closing Dataset mandate is live today, September 25, 2017. Further, there is new information about the Uniform Loan Delivery Dataset (ULDD) Phase 3; Uniform Residential Loan Application (URLA); and the Uniform Loan Application Dataset (ULAD). The GSEs also have update to present specific to their eMortgage initiatives. Attend this session to learn about these initiatives and what they may mean to your organization.
- **New Attendee Orientation** *(in Williamsburg/Yorktown)*
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. Be sure to bring your lunch!

Building Solutions to Solve Industry Business Issues**1:30pm–2:30pm**

At MISMO we are building solutions to solve industry business issues. Join this session to learn about the need for a standardized template for closing instructions; how on-line notary standards may accelerate the digitalization of mortgages; and the potential for standardization of FHLB member reporting. Learn more about the business issues being discussed so you can get involved in helping to build the solutions.

This session is sponsored by [Pavaso](#)

MISMO Prepares for the Future**2:30pm–3:00pm****Break****3:00pm–3:15pm****[Blockchain Workshop](#)****3:15-4:45pm**

With millions of consumers borrowing to purchase millions of properties, and served by thousands of lenders, closing agents, service providers, and others, the large mortgage ecosystem may greatly benefit from the distributed ledger concepts that are the foundation of Blockchain. This multifaceted session is designed to inform and engage the audience as panelists do a deep dive into potential use cases for distributed ledger and have a lively discussion on points, and counterpoints, for leveraging distributed ledgers for specific business issues. All of this is a preamble for smaller group blockchain working sessions on Tuesday.

The Blockchain Workshop is sponsored by [ChromaWay](#)

Monday Additional Meetings / Events

- Residential Standards Governance Committee
(By invitation only)

5:00-6:30pm

Williamsburg/Yorktown

Tuesday, September 26th

Special Training Opportunity

MISMO's Course 3 (Implementation Framework- Case Study Part 2) will be offered from 9am-4:30pm. Please note that a separate registration is required for this course.

This course is designed for business and technology professionals who are currently (or who may soon be) involved in the consideration, planning, and/or development of a MISMO-based project. The course provides an interactive case study of considerations for preparing and consuming a message. This includes discussions on tool choices, review of business requirements and technical specifications, testing the message, schema validation, using XPATH for mapping verification and several demonstrations.

[See here for more information and to register](#)

Tuesday Workgroup Meetings

- [eMortgage Workgroup](#) **1:30pm-3:00pm**
Madison
- [Online Notary DWG](#) **3:00-4:30pm**
Madison
- [Business Glossary DWG](#) **9:00am-noon**
Washington I & II
- [Property & Valuation Services](#) **9:00 am-noon**
Luray
- [Mortgage Insurance](#) **1:30pm-4:30pm**
Luray
- [Secondary Workgroup](#) **9:00am-4:30pm**
Adams

Tuesday Additional Meetings / Events

Blockchain Breakout Session A

9:00am – 4:30pm

Roanoke

Discussion Topic: Borrower Id Verification

The focus of this breakout will be around the acquisition of a borrower from potential to prospect to pipeline. The challenges here are in identify verification in part, but also obtaining the information as the potential borrower may interrogate online listing, take part in open houses, etc. How to solve the challenge of getting data about those self-service market situations from the portals and ensure you have a lock on the right borrower.

Blockchain Breakout Session B

9:00am – 4:30pm

Williamsburg

Discussion Topic: Single Source of Truth - Increase transparency through document collaboration

The Origination process requires collaboration of data and document from many parties which is often fraught with poor coordination and disconnects on the final version of data and documents. The goal is to explore the capabilities of blockchain to serve as a single source of truth for Origination Loan Data / Document Collaboration and Shared Database to increase transparency to all parties, reduce compliance challenges created by invalid or conflicting data and documents, and reduce the cost and time to originate a mortgage.

Blockchain Breakout Session C

9:00am – 4:30pm

Washington III

Discussion Topic: Single Source of Truth – Digital Vault – Loan

The break out group challenge for origination / property occurs at the beginning of the mortgage process; that is exploring using blockchain as the single source of truth for all origination loan data and documentation that originators, investors, purchasers, or other interested parties may rely upon. When considering the activities associated with the asset over the course of its' remaining economic life, whether remaining on a lender's balance sheet, securitized, or actively purchased and sold, blockchain may prove to be an attractive solution to capturing, securing and confirming information in an immutable and auditable format for use.

Blockchain Breakout Session D

9:00am – 4:30pm

Richmond

Discussion Topic: Property

The challenge with property is how to capture, coordinate, and securely provision all the various data aspects of property for all interested and authorized parties. Currently the commonly

considered source of truth for information on real property in the US is established by statute within each state and typically involves a registrar for each county. Establishing clear title, and understanding the history of a particular piece of real estate can be time consuming and expensive, and the data can be incomplete or inconsistent from a Housing Finance perspective. How can we leverage the MISMO Standard and Blockchain technology to improve the situation?

In this breakout session we will explore the concept of using a distributed ledger that captures information on a piece of real property that records every transaction or change to that property in perpetuity. Think of replacing all the various county registrars, etc. with a ledger that works for a much larger jurisdiction such as a state – potentially all of the US. This could record lot information, building on the property, improvements (including permits), taxes and assessments, sales, references to mortgages, zoning and rezoning – and other things we haven't thought of yet. Using the concept of a geo hash to confidently identify a given property and align the various geocoding, identifying elements (construction type, # of bedrooms, Sq. Ft., etc) along with chain of title information, periodic valuations and inspections as well as any rehabs and repairs. Recording property inspections on the ledger may be one of many interesting use cases for this break out group.

Daily Wrap Up

4:30pm – 5:00 pm
Madison

Reception

5:30pm-7:00pm
Crystal Ballroom

Membership & Revenue Committee Meeting (by Invitation only)

1:30pm- 4:30pm
Blue Ridge

Education Committee Meeting (by Invitation Only)

4:30pm - 5:30pm
Williamsburg

Wednesday, September 27th

Wednesday Workgroup Meetings

- Origination 9:00am - 4:30pm
Adams
- Mortgage Insurance 9:00am - noon
Roanoke
- Credit Reporting 1:30pm - 4:30pm
Roanoke
- BREW 9:00am - noon
Washington III

- [Title Insurance](#) 1:30pm - 4:30 pm
Washington III
- [Servicing](#) 9:00am - 4:30pm
Washington I & II
- [Online Notary DWG](#) 9:00am-noon
Richmond

Wednesday Additional Meetings / Events

Special Event: Breakfast of [Champions](#) (by Invitation Only) 8:00am – 9:00 am
Madison

[Strategic Planning Committee](#) Meeting (by Invitation Only) 9:00am - noon
Williamsburg

[Architecture WG](#) Brown Bag Lunch Meeting 12:30pm – 1:30pm
Adams

[Board of Directors](#) Meeting (by Invitation Only) 1:30pm-4:30pm
Williamsburg

Daily Wrap Up 4:30pm-5:00pm
Adams

MISMO Scorecard Briefing (by Invitation Only) 5:00pm-6:00pm
Adams

[Residential Standards Governance](#) Cocktail Reception (by Invitation Only) 6:00pm

Thursday, September 28th

Thursday Workgroup Meetings

- [Business Reference Model DWG](#) 9:00am-4:30pm
Madison
- [Logical Data Model DWG](#) 9:00am-4:30pm
Adams

Thursday Additional Meetings/Events

Council of Chairs Luncheon Meeting (by Invitation Only)

Noon -1:30pm

Williamsburg

Daily Wrap Up

4:30pm-5:00pm

Madison

Thursday Evening Group Event:

Take a Boat Ride to National Harbor!

Join us for an evening in [National Harbor](#). Plan to make your way to the [Potomac Riverboat Company](#) (which is located at the Alexandria, VA City Marina at 105 North Union Street – behind the Torpedo Factory Art Center) and catch the **6:45pm** Water Taxi, along with fellow Summit attendees, for a 20 minute ride across the river to the National Harbor.

Transportation *to/from* the Potomac Riverboat Company is not provided. Please coordinate for a taxi or other transportation.

Round trip tickets for the Water Taxi cost \$16 and can be purchased, in advance, [HERE](#). Return trip option leave National Harbor at 8:35pm, 9:55pm, and 11:15pm. Choose whichever option works best for you when you purchase your ticket.

While at National Harbor, you may choose to visit the [MGM Grand](#), enjoy the spectacular views from the [Capital Wheel](#) or visit any of the many shops and attractions. Tickets for the Capital Wheel can be purchased on the pier when you depart the Water Taxi.

Friday, September 29th

Friday Workgroup Meetings

- **Government Forum (by Invitation Only)** **9:00am-12:00pm**
Richmond
- **Architecture WG MISMO Engineering Guidelines (MEG)**
Review and Update Session **9:00am-5:00pm**
Luray
- **Closing Instructions DWG** **9:00am-5:00pm**
Roanoke

