MISMO Winter Summit
Agenda

January 10-13, 2022
Clearwater, FL

Thank You to our Sponsors:

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Monday, January 10th  
All times Listed in ET

NOTE TO PRESS: Monday's Educational Sessions and each of the 3 Coffee Chats throughout the week are OPEN to the Press. ALL other sessions (including Workgroup meetings) are CLOSED to the press.

Breakfast Sponsored By:  
Time: 7:30am – 9:00am  
Room: Belleair Room

Educational Content  
Note: All times listed in Eastern Standard Time (EST)

Opening Remarks  
Time: 9:00am – 9:25am  
Room: Aqualea

FHLB session – The Path to FHLB eNote Adoption  
Time: 9:25am – 10:15am  
Room: Aqualea

The Federal Home Loan Banks have been hard at work accelerating the industry’s digital future by modifying policy and systems to facilitate the acceptance of eNotes as pledged collateral. Attend this session to learn about the current state, how they got there and where they are going next.

- Moderator: Rachael Sokolowski, President, Magnolia Technologies, LLC
- Panelists:
  - Don DeAngelo, Associate Vice President Collateral Verification Manager, FHLB Atlanta
  - Mike May, Senior Manager Collateral Valuation and Review, FHLB Pittsburgh
  - Vonda Renfrow, Vice President Member Services, FHLB Des Moines

Putting Trust Back into the Trusted Data  
Time: 10:45am – 12:00pm  
Room: Aqualea

The financial crisis severed our ability to trust the data. So we created inefficient and expensive processes with checkers checking the checkers. Yet the industry seems to have multiple tools available to put trust back into the data. Join this session as experts explore the options for restoring trust in the data.

- Moderator: The Honorable Seth Appleton, President, MISMO
- Panelists:
  - Charlie Epperson, Chief Technology Officer, SigniaDocs/Evolve Mortgage Services
  - Laurie Laury, Chief Product Officer, Liquid Mortgage
  - Chris McEntee, Vice President Corporate Development, ICE Mortgage Technology
  - Brett Bode, Analyst, MidAmerica Mortgage
**Lunch Break: 12:00pm – 1:30pm**

| Newcomer Orientation | Time: 12:30pm – 1:20pm  
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Never been to a Summit before? Bring your lunch and attend this session to learn what to expect from the experience. Opportunities to be paired with an experienced MISMO Ambassador will be provided.

- **Speakers:**
  - David Barkley, Director-Business Initiatives, Freddie Mac
  - Ruth Eller, Principal-Industry Relations, CoreLogic

**Education Council Meeting (Invitation Only)**

*Time: 1:00pm – 1:30pm*

*Room: Siesta Key*

**Property Valuation – Change is All Around Us**

| Time: 1:30pm – 2:30pm  
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These days it seems that everything involved in assessing the value of a property is undergoing transformation. Traditional valuation methods are struggling with rapid price appreciation. Appraisal bias is a constant topic of conversation, as is the concern regarding diversity and aging in the appraiser community. And the GSEs are talking about massive change to the appraisal forms and related data. Join industry experts as they discuss the latest trends, technologies, and challenges in residential appraisal and what they may mean for your organization.

Participants interested in this session may also want to attend the Uniform Appraisal Dataset (UAD) deep dive session scheduled for Thursday, 1/13 at 10:30am.

- **Moderator:** Rick Hill, Vice President Industry Technology, MBA
- **Panelists:**
  - Shawn Telford, Chief Appraiser, CoreLogic
  - Ken DeFeo, Senior Manager, Single-Family Collateral Risk, Fannie Mae
  - Owen H. Munton, CMB, Vice President, Mortgage Production Manager, HancockWhitney Bank

**Break: 2:30pm – 3:00pm**
The past decade has seen a huge increase in the data required to originate and service a loan, with no sign that increases are abating. Yet having all of this data makes our industry a target for bad actors. And consumers are increasingly worried about how the data collected about them is being used. Perhaps we need to question what we really need to make decisions, or what we retain in our systems, or how we use the data.

- Moderator: Leslie Malicki, Director, Product Development, MGIC
- Panelists:
  - Rick Hill, Vice President Industry Technology, MBA
  - Brian Stucky, Team Lead Rocket Ethical AI, Rock Central
  - Kevin Clements, Senior Director Mortgage Product, Experian, Experian

Rates are going up so the market is moving from refi to purchase. At the same time loans are fast moving out of forbearance into modifications and workouts. What challenges are top of mind for servicers today and how can we work through them? Join our panel of industry experts to find out.

- Moderator: Chad Powers, Senior Vice President Servicing Technologies, Black Knight
- Panelists:
  - Jay Jones, Executive Vice President and Head of Servicing, Mr. Cooper
  - Matthew Tully, Senior Vice President Agency Affairs and Compliance, Sagent
  - Rachael Macaulay, Director Client Administration, SVP, Flagstar Bank

Closing Remarks: 4:45pm – 5:00pm

Residential Standards Governance Committee Meeting (Invitation Only)
Time: 5pm – 6:30pm
Room: Madiera
**Tuesday, January 11th**
*All times Listed in EST*

**Breakfast**  
**Sponsored By:** SAGENT  
Time: 7:30am – 9:00am  
Room: Belleair Room

**Coffee Talk – Opportunities and Risk of Artificial Intelligence (AI) and Machine Learning (ML) in Mortgage Lending**  
*Time: 8am – 8:45am  
Room: Aqualea A&B*

AI and ML have the potential to greatly improve risk management, while also reducing bias and disparate impact in lending. Yet they can also compound these same issues if not managed properly. Join us for a discussion on AI and ML including opportunities and risks of utilizing AI and ML in mortgage lending.

- **Panelists:**
  - Brian Stucky, Lead Rocket Ethical AI, Rocket Mortgage
  - Harsh Chowdary, Director Product Management, Roostify
  - Courtenay Dunn, Counsel, ICE Mortgage Technology

**Agency Updates – Brown Bag**  
*Time: 12:25pm – 1:25pm  
Room: Aqualea A&B*

The world does not stand still, and neither do the regulators or housing agencies. Attend this session to hear the latest from the US Department of Veterans Affairs, Ginnie Mae, and the GSEs as they talk about their latest initiatives.

- **Moderator:** Eric Wilson, Director of External Affairs and Government Relations, Veterans United
- **Panelists:**
  - Nicole Jackson, Senior Data Analyst, Ginnie Mae
  - John Bell, III, Acting Executive Director Loan Guaranty Services, US Dept of Veterans Affairs
  - James Babalitis, Senior Manager, Single-Family Mortgage Business – Digital Products, Fannie Mae
  - Kasie Lynn, Manager, Industry Standards, Freddie Mac
  - Denise Rivoal, Manager, Single-Family Mortgage Business – Digital Products, Fannie Mae
  - Colleen Flaxington, Director, Industry Standards, Freddie Mac
  - Sejal Patel, Sr. Product Manager, Single Family Mortgage Business, Digital Products, Fannie Mae
  - Mark Friend, Product Analyst, Fannie Mae
  - Sunil Vaid, Manager, Industry Standards, Freddie Mac
## Tuesday Community of Practice (CoP) and Development Workgroup (DWG) Meetings

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<tr>
<th>Name</th>
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<td>Title &amp; Closing CoP</td>
<td>Aqualea A&amp;B</td>
<td>9:00am – 10:30am</td>
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<td>Siesta Key</td>
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<td>Mortgage Insurance CoP</td>
<td>Longboat Key B</td>
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<td>Private Label DWG</td>
<td>Madeira</td>
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<td>Reference Architecture DWG</td>
<td>Aqualea C</td>
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<td>eMortgage CoP</td>
<td>Aqualea A&amp;B</td>
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<td>API CoP</td>
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<td>Business Process Model CoP</td>
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<td>eMortgage CoP</td>
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<td>Property &amp; Valuation CoP</td>
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<td>Servicing CoP</td>
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### Workgroup Daily Wrap-Up
Everyone is invited to the Daily Wrap-Up sessions where leaders of the workgroups that met that day provide a brief report out on what transpired in their meetings. The Wrap-Up provides a great opportunity to get a comprehensive perspective of MISMO’s efforts.

**Time:** 4:45pm – 5:15pm  
**Room:** Aqualea A&B

### Evening Reception
Everyone is invited to the Winter Summit reception and Annual Awards Ceremony. Come meet up with old friends and make some new ones. Don’t miss this opportunity to network and celebrate MISMO.

**Time:** 5:30pm – 7pm  
**Room:** Sky Terrace
**Wednesday, January 12th**

*All times Listed in EST*

**Breakfast** *Sponsored By: MGIC*

Time: 7:30am – 9:00am  
Room: Belleair Room

### Coffee Talk – Digital / e: Breaking Down Barriers One by One

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<tr>
<th>Time: 8am – 8:45am</th>
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A fully digital mortgage is only possible when lenders embrace “e” and eNotes can be accepted by every eVault. Join this session to hear the latest on MISMO’s efforts to enhance the interoperability of eNotes.

- **Moderator:** Philip Carter, Account Executive, Qualia
- **Panelists:**
  - Brian Pannell, Chief eServices Executive, DocMagic
  - Jonathan Kearns, VP Product, MISMO
  - Simon Moir, VP & Segment Leader GRC Banking Compliance, Wolters Kluwer

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

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<th>Name</th>
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<td>Fee Collaboration DWG</td>
<td>Aqualea C</td>
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<td>Credit Reporting CoP</td>
<td>Longboat Key B</td>
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<td>Emerging Technologies CoP</td>
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<td>AWG Brown Bag</td>
<td>Aqualea A&amp;B</td>
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*Sponsored By:* Qualia
Workgroup Daily Wrap-Up
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*Time: 4:45pm – 5:15pm*

*Room: Aqualea A&B*

Joint Committee Meeting *(Invitation Only)*

*Time: 5:30pm – 6:30pm*

*Room: Aqualea A&B*

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**Thursday, January 13th**

*All times Listed in EST*

**Breakfast** *Sponsored By:*

*Time: 7:30am – 9:00am*

*Room: Belleair Room*

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**Coffee Talk – Easing into “e” through Servicing**

We all know that one size does not fit all but sometimes we forget to apply the concept. Most lenders start their digital journey in the origination space but what if it were easier to adopt in servicing to get started? Did we just turn your world upside down? Don’t miss this session as we make the case for easing into “e” through servicing.

- **Panelists:**
  - **Angel Hernandez**, Head of Industry and Regulatory Affairs, Stavvy
  - **Lynne Chandler**, Digital Program Director, Ginnie Mae

*Sponsored By:*
Thursday Community of Practice (CoP) and Development Workgroup (DWG) Meetings

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<td>Business Glossary DWG</td>
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<td>Blockchain CoP</td>
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<td>Closing Instructions DWG</td>
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<td>UAD Deep Dive</td>
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<td>Architecture Work Group</td>
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<td>Credit Reporting CoP</td>
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<td>Decision Modeling CoP</td>
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<td>Servicing Transfers DWG</td>
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<td>eDoc/eMortgage Vault CoP</td>
<td>Aqualea A&amp;B</td>
<td>3:00pm – 4:30pm</td>
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Council of Chairs Forum Luncheon *(Invitation Only)*
*Time: 12:00pm – 1:30pm*
*Room: Belleair*

Workgroup Daily Wrap-Up
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*Room: Aqualea A&B*
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