MISMO Winter Summit
Agenda

January 8th – 11th, 2024
Houston, Texas

Thank You to our Sponsors:

Gold Level Sponsors

Silver Level Sponsors

Bronze Level Sponsors

Monday, January 8th

Educational Content

Note: All times listed in Central Time (CT)

Breakfast
Time: 7:30am – 9:00am
Room: Lakeside

Sponsored By: **Actualize**Consulting

Opening Remarks 9:00 - 9:05am

GSE and Housing Agency Updates	Time: 9:05am – 10:00am
	Room*: Woodlands Ballroom*

Tune into this session for an opportunity to hear the latest from the GSEs and housing agency representatives about their work. Representatives will provide an update and answer questions.

Speakers
- Migdaliz Bernier, Director, Home Mortgage Insurance Division, FHA
- David Barkley, Director, Business Initiatives, Freddie Mac
- Michelle Corridon, Deputy Director, Policy, Loan Guaranty Service, Veterans Benefits Administration
- Kasie Lynn, Project Manager, Freddie Mac
- Elizabeth Bowser, Product Management, Fannie Mae
- Mark Friend, Product Management, Fannie Mae

Break 10:00-10:20am

Artificial Intelligence (AI): Mortgage Industry Vignettes – Part 1

Time: 10:20am – 11:30am
Room: *Woodlands Ballroom*

Take a walk with us through the smoke and behind the mirrors to discuss the lay of the land and explore mortgage industry AI use cases and product demonstrations. Representatives from AWS, Rocket, KPMG, Mortgage Connect, nCino, Inc., and BaseCap Analytics will be participating.

Moderator: Rick Hill

Panelists:
- Jason Ahl, Head of Mortgage Solutions, BaseCap Analytics
- Teresa Blake, Principal, Advisory Financial Services, KPMG
- Felipe Millon, Senior Manager, Federal Financials, AWS
- Layton Vitanza, Head of Loan Services Product, CITCO Fund Services
- Brandon Walker, Enterprise Architect, AI Strategy, Rocket Companies

Using Our "SMARTs" to put Trust into Title and Closing Data

Time: 11:30am – 12:00pm
Room: *Woodlands Ballroom*

MISMO has been working hard to put the V3 SMART Doc Verifiable Profile to the test teaming up with industry title and closing experts to develop standardized transaction datasets for title pre-close, close, and post-close forms and wrapping them in a V3 SMART Doc Verifiable Profile enabling automated validation and eliminating redundant checking. Join this session to hear what we've learned using the Closing Disclosure and Loan Estimate as examples and find out where we're going next.

Moderator: Jonathan Kearns, Vice President Product, MISMO

Panelists:
- Jeff Bode, President, Click n' Close, Inc.
- Charlie Epperson, Chief Product Officer, Stavvy
- Marvin Stone, SVP, Director of Strategic Initiatives, Stewart

Break 12:00-1:30pm

Newcomer Orientation

Time: 12:30pm – 1:25pm
Room: *Palmetto Ballroom I*

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.

Artificial Intelligence (AI): Mortgage Industry Vignettes – Part II

Time: 1:30pm – 2:20pm
Room: *Woodlands Ballroom*

Take a walk with us through the smoke and behind the mirrors to discuss the lay of the land and explore mortgage industry AI use cases and product demonstrations. Representatives from AWS, Rocket, KPMG, Mortgage Connect, nCino and BaseCap Analytics will be participating.

<u>Moderator:</u> Rick Hill, Vice President, Industry Technology, MBA

<u>Panelists:</u>
- Jay Arneja, Vice President, Product/Partnerships Closing Solutions, nCino. Inc.
- Gabe Minton, Executive Vice President, Chief Information Officer, Mortgage Connect

Extra! Extra! Hear All About Expanded MISMO Certification Program

Time: 2:20pm – 2:30pm
Room: *Woodlands Ballroom*

MISMO technology and business certifications will continue to be an area of focus in 2024 as we launch multiple new certification programs, including an eVault certification, SMART Doc® Validation Certification, and a Certified Consultant program. Attend this session to learn more.

<u>Speaker</u>: David Coleman, President, MISMO

FHFA Velocity Tech Sprint: What's Next?

Time: 2:30pm – 2:50pm
Room: *Woodlands Ballroom*

Velocity Tech Sprint teams had just five minutes to make their pitch at the sprint. What would industry learn from the teams if they had more time? To find out the FHFA FinTech team completed deep dive discussions with each of the ten Tech Sprint teams. Join this session to find out what they learned and what all this means for the industry going forward.

<u>Speakers</u>
- Anne Marie Pippin, Associate Director, Office of Financial Technology, FHFA

Break 2:50-3:10pm

Credit Score and Reporting Changes – Industry Implementation Updates

Time: 3:10pm – 3:30pm
Room: *Woodlands Ballroom*

Have you considered what the credit score model and reporting changes required by FHFA mean from an implementation perspective? What resources are, or will be, available to help? What should your organization be doing now to prepare? Join this session to find out.

Speakers:
- Ruth Eller, National Alliance Manager, Equifax
- Shawn Jobe, CMSP, Vice President and Head of Business Development, Informative Research

Celebrating 25 Years of Industry Collaboration and Standards Development

Time: 3:30pm – 4:45pm
Room: *Woodlands Ballroom*

Join this session to learn about MISMO and the impact that its contributions have made on the mortgage industry over the past 25 years. Learn also about what's in store for the future and how it might impact you and your organization.

Moderator: David Coleman, President, MISMO

Panelists:
- Harry Garder, Director of Digital Services, ICE Mortgage Technology
- Gabe Minton, Executive Vice President & Chief Information Officer, Mortgage Connect, LP
- Rick Hill, Vice President Industry Technology, MBA

Closing Remarks 4:45 - 4:50pm

Evening Reception – MISMO's 25th Anniversary
Everyone is invited to join us in celebrating MISMO's 25th Anniversary. Come meet up with old friends and make some new ones. Don't miss this opportunity to network and celebrate MISMO.

Time: 5:00pm – 6:00pm
Room: Sunset Terrace

Sponsored By:

Fannie Mae   Freddie Mac
We make home possible®

Breakfast
Time: 7:30am – 9:00am
Room: Lakeside

Sponsored By: **Stavvy**

Coffee Talk – Pro Tips for Exploring Performance of VantageScore4.0 Over Time

Time: *8am – 8:45am*
Room: Palmetto I & II

With the upcoming credit score changes on the horizon, lenders need to understand how the VantageScore4.0 model performs over time with different cohorts of loans. Join this session to obtain foundational information on tools and resources that can be used to support your analysis.

Speakers:
- Tony Hutchinson, SVP Industry and Government Relations, VantageScore
- Atif Merza, VP Digital, VantageScore
- Andrada Pacheco, SVP of Data Science and Modeling, VantageScore

Sponsored By: **VantageScore**

Credit Reporting CoP - FHFA Credit Score and Reporting Change Implementation Workshop

Time: *9am – 4:30pm*
Room: Palmetto I & II

Required credit score and reporting changes will impact processes from across the loan lifecycle and just about everyone involved. Requirements are still being firmed up but we know enough to collaborate on a readiness checklist, credit score change implementation guide, and related important operational / implementation issues. Join us to ensure the items most important to your organization are on the list and to help shape the future of standardized credit score information exchange.

Demystifying Artificial Intelligence, Digital Identity and Blockchain

Time: *12:30pm – 1:25pm*
Room: Palmetto I & II

Join this session to bust some myth's and learn why the mortgage industry is talking about AI, Blockchain, and Digital Identity these days.

Speakers

- Devin Caster, Principal, Product Solutions, CoreLogic
- Rishi Godse, Principal Technical Architect, USAA
- Shawn Jobe, Vice President, Head of Business Development, Informative Research
- Eric Lapin, President, FormFree

FHFA Velocity Tech Sprint — Continuing the Momentum

Time: *1:30pm — 4:30pm*
Room: Juniper Suite

Next Step Discussion: 1:30pm — 2:50pm

The inaugural FHFA Velocity Tech Sprint and subsequent deep dives in 2023 surfaced several compelling ideas and themes for industry collaboration and technology innovations that could expand access to mortgages and/or enhance the efficiency of the mortgage process. Join FHFA to hear their analysis and provide your feedback on the themes identified. Session facilitated by FHFA Office of Financial Technology staff.

2024 Tech Sprint Focus Area Development: 3:10pm — 4:30pm

Summit attendees are invited to attend this facilitated session to get in on the ground floor of planning for the FHFA's 2024 Tech Sprint by attending this facilitated session to share your insights around potential areas of focus for the 2024 Tech Sprint. Session facilitated by FHFA Office of Financial Technology staff.

Coffee Break: 10:20am — 10:40am   **Coffee Break: 2:50pm — 3:10pm**

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

Workgroup meetings will take breaks from 10:20am — 10:40am and 2:50pm — 3:10pm

Name	Room	Time (CST)
Title & Closing CoP	Juniper Suite	**9:00am — 10:20am**
Architecture Workgroup	Woodlands Ballroom I	**9:00am — 12:00pm**
Credit Reporting CoP	Palmetto Ballroom I & II	**9:00am — 12:00pm**
Emerging Tech CoP	Palmetto Ballroom III	**9:00am — 12:00pm**
Data Governance and Management CoP	Magnolia	**9:00am — 12:00pm**
ILAD DWG	Juniper Suite	**10:40am — 12:00pm**
Break		**12:00pm — 1:30pm**
API CoP	Palmetto Ballroom III	**1:30pm — 4:30pm**
Business Glossary CoP	Magnolia	**1:30pm — 4:30pm**

[Credit Reporting CoP](#)	Palmetto Ballroom I & II	**1:30pm – 4:30pm**
[ESG CoP](#)	Woodlands Ballroom I	**1:30pm – 4:30pm**
Senior Advisors Meeting – Invitation Only	Sycamore	**1:30pm – 4:30pm**
FHFA Velocity Tech Sprint	Juniper Suite	**1:30pm – 4:30pm**

Evening Reception & Annual Contributor Awards Ceremony
Everyone is invited to join us at MISMO's Tuesday reception and Annual Contributor Awards Ceremony. Don't miss this opportunity to network, celebrate MISMO and learn who this year's award recipients are.

Time: 5:00pm – 6:15pm
Room: Sunset Terrace

Wednesday, January 10th

Breakfast
Time: 7:30am — 9:00am
Room: Lakeside

Coffee Talk — Elevating the Conversation on the Paperless Mortgage	Time: *8am — 8:45am*
	Room: Palmetto Ballroom I

As an industry we've made significant progress enabling the paperless mortgage with automated underwriting; verifications; eClosings; eSign; RON; and more. But adoption seems to still be lagging. Join this session to discuss what's holding back industry adoption and what can be done to overcome current hurdles.

Moderator:

- Jay Arneja, Vice President Product / Partnerships Closing Solutions, nCino, Inc.
- Jonathan Kearns, Vice President of Product, MISMO
- Rachael Sokolowski, President, Magnolia Technologies, LLC

Sponsored By: ncino

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

Workgroup meetings will take breaks from 10:20am — 10:40am and 2:30pm — 2:50pm

Name	*Room*	*Time (CST)*
Blockchain CoP	Juniper Suite	**9:00am — 12:00pm**
Business Process Model CoP	Palmetto Ballroom III	**9:00am — 12:00pm**
Decision Modeling CoP	Sycamore	**9:00am — 12:00pm**
eMortgage CoP	Palmetto Ballroom I & II	**9:00am — 12:00pm**
Servicing Transfers DWG	Woodlands Ballroom I	**9:00am — 12:00pm**
Title Pricing API DWG	Magnolia	**10:40am — 12:00pm**
Break		**12:00pm — 1:30pm**

eMortgage CoP	Palmetto Ballroom I & II	**1:30pm – 2:50pm**
PaVS CoP	Magnolia	**1:30pm – 2:50pm**
Servicing CoP	Sycamore	**1:30pm – 2:50pm**
AI Framework Discussion – Invitation Only	Woodlands Ballroom II	**1:30pm – 4:30pm**
Housing Counseling DWG	Palmetto Ballroom III	**1:30pm – 4:30pm**
Commercial eNotes DWG	Juniper Suite	**3:10pm – 4:30pm**
e-Eligibility Exchange Forum	Palmetto Ballroom I & II	**3:10pm – 4:30pm**
Origination CoP	Sycamore	**3:10pm – 4:30pm**
Secondary CoP	Magnolia	**3:10pm – 4:30pm**

Residential Standards Governance Committee *(Invitation Only)*
Time: 4:45pm – 6:00pm
Room: Woodlands Ballroom I

Thursday, January 11th

Breakfast
Time: 7:30am − 9:00am
Room: Lakeside

Coffee Break: 10:20am − 10:40am   **Coffee Break: 2:50pm − 3:10pm**

Thursday Community of Practice (CoP) and Development Workgroup (DWG) Meetings		
Workgroup meetings will take breaks from 10:20am − 10:40am and 2:50pm − 3:10pm		
Name	**Room**	**Time (CST)**
Remote Online Notarization DWG	Palmetto Ballroom I	**9:00am − 10:20am**
Mortgage Insurance CoP	Palmetto Ballroom III	**9:00am − 12:00pm**
eDoc/eMortgage Vault Interoperability CoP	Palmetto Ballroom I	**10:20am − 12:00pm**
Break		**12:00pm − 1:30pm**
eHELOC DWG	Palmetto Ballroom I	**1:30pm − 2:50pm**
FHLB Collaboration − Invitation Only	Palmetto Ballroom II	**1:30pm − 4:30pm**
Regulatory Compliance DWG	Juniper Suite	**1:30pm − 4:30pm**
VA Docs to Data DWG	Palmetto Ballroom III	**1:30pm − 4:30pm**
Verifiable SMART Docs DWG	Palmetto Ballroom I	**3:10pm − 4:30pm**

Council of Chairs Forum Luncheon *(Invitation Only)*
Time: 12:00pm − 1:25pm

Room: Woodlands Ballroom I

Follow us on LinkedIn and Twitter: