



MISMO Spring Summit Agenda

June 9th – 12th, 2025
Boston, MA

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Sunday, June 8th

All times Listed in ET

MISMITES Tour Boston

TBD

Plan to join fellow Summit attendees on Sunday, June 8th for a [Boston Duck Tours | Boston's Best Sightseeing Tour](#). Time is TBD.

More information will be posted and shared with all registrants on **May 12th** when tickets become available for purchase.

Tour price is \$54.99 and leaves from the New England Aquarium (.7 mile from Summit hotel)

Monday, June 9th

All times Listed in ET

NOTE TO PRESS: Monday's Educational Sessions are **OPEN** to the Press. ALL other sessions (including Workgroup meetings) are **CLOSED** to the press.

Breakfast

Time: 7:30am – 9:00am

Room: Nantucket

Sponsored By: 

Opening Remarks 9:00 - 9:15am

**HOI Perils – The Ripple Effects of an Unstable
Homeowners Insurance Market
9:15am – 10:00am**

Room: Grand Ballroom

Virtual: *Via Livestream*

Homeowners Insurance (HOI) premiums are skyrocketing, and coverage is shrinking for homeowners in at risk areas. Join this panel to learn more about how volatility in the HOI market is causing ripple effects across the entire mortgage ecosystem and what it means for your organization and clients.

Moderator: Rick Hill, Acting President, MISMO

Panelists

- Andy Davidson, President, Andrew Davidson & Co, Inc
- Harry Gardner, Director of Digital Services, ICE

**Simplify & Accelerate Adoption of the MISMO Standards
using AI
10:00am – 10:25am**

Room: Grand Ballroom

Virtual: *Via Livestream*

GenAI can be used to simplify complex technology implementations and reduce time to market. Amazon Web Services has partnered with MISMO to train Large Language Models (LLM's) on the MISMO standards and related work products. Join this session to learn about the use cases that have come out of the exercise. Find out what we learned and which use cases show the most promise for easing implementation challenges.

Speaker: Jonathan Kearns, Vice President of Product, MISMO

Break 10:25am – 10:45am

**Demo Time: Gen AI
10:45am – 11:05am**

Room: Grand Ballroom
Virtual: *Via Livestream*

MISMO hosts Demo's from organizations who are creating solutions using Generative AI. Details will be announced shortly.

**Modernizing the Implementation of MISMO Standards: An
Event Based Approach
11:05am – 11:35am**

Room: Grand Ballroom
Virtual: *Via Livestream*

Just like when building a home, a strong foundation is key for organizations seeking to make their operations more efficient, less complex, and less costly. Getting quality results requires starting with the data. Join this session to learn how one large lender is using the MISMO Reference Model and an event-based approach for information exchange to enhance data quality, reduce the potential for error, lower costs, and simplify operations.

Moderator: Becky Griswold, Partner, PhoenixTeam

Panelists

- Eric Litwin, Executive Vice President, Production and Capital Markets Technology, Pennymac Financial Services, Inc.
- Atif Salam, Enterprise Strategist/CxO Advisor, Amazon Web Services

**Open Banking: What Does It Mean for Mortgage?
11:35am – 12:00pm**

Room: Grand Ballroom
Virtual: *Via Livestream*

Open banking is gaining momentum in the United States creating a strategic opportunity to ensure the mortgage industry is prepared. Leveraging Open Banking standards can streamline verification processes, enhance fraud prevention, and improve borrower's experience ultimately driving efficiency and trust within the mortgage ecosystem. Delve deeper into the possibilities by attending this session and the corresponding Tuesday, 6/10 workshop.

Lunch Break 12:00pm – 1:30pm

Newcomer Orientation 12:30pm – 1:25pm

Room: *Grand Ballroom*

Virtual: *Via Livestream*

Never been to a MISMO Summit before? Don't worry, we've got you covered! Bring your lunch and attend this session to learn how to get the most out of your Summit experience. And don't miss your chance to be paired with an experienced MISMO Ambassador!

Speaker

- David Barkley, Director - Business Initiatives, Freddie Mac

Washington Today & Mortgage – Anticipating the Implications of Change 1:30pm – 2:15pm

Room: *Grand Ballroom*

Virtual: *Via Livestream*

Administrations come and go, bringing new policies, approaches, and changes that affect our industry. What could changes stemming from the current administration mean for the mortgage industry and your organization? Explore the implications with our panel of industry experts from across the mortgage ecosystem.

Moderator: Courtenay Dunn, Senior Director of Government Affairs, ICE

Panelists

- Justin Wiseman, Vice President, Managing Regulatory Counsel, MBA
- Suzanne Garwood, Managing Director, Associate General Counsel, Chase

Expanding the Originations Pipeline – Tapping into Home Equity 2:15pm – 2:45pm

Room: *Grand Ballroom*

Virtual: *Via Livestream*

During times like this, lenders are turning over every stone to find new ways to originate mortgages. Home Equity products are an area that are not utilized by every lender. Join this session to hear success stories of two lenders who have implemented eHELOCs into their pipeline and how diversifying their offerings has helped smooth out their bottom line.

Panelists

- Janelle Lindseth, Director of Product Strategy, Docutech, A First American Company
- Brian Pannell, Chief eServices Executive, DocMagic

Break 2:45pm – 3:10pm

Opening the Black Box to the State Regulatory System – A Conversation with a State Regulator

3:10pm – 3:30pm

Room: *Grand Ballroom*

Virtual: *Via Livestream*

Everyone is familiar with federal regulators, but the state regulators and their role feel like a black box to many. This session will feature a discussion focused on pain points and how collaboration with a broader group can ease compliance for lenders. They will also discuss the regulatory state examination and supervision system.

Speakers

- Kevin Byers, Senior Director, Conference of State Bank Supervisors
- Kevin Cuff, Deputy Commissioner - Mortgage Supervision, Massachusetts State Division of Banks

Expand Your Pipeline While Enhancing Mortgage Quality and Investor Confidence

3:30pm – 4:00pm

Room: *Grand Ballroom*

Virtual: *Via Livestream*

In today's market lenders must work harder than ever to connect with potential borrowers. What if it were possible to tap into a pipeline of potential homeowners preparing to be borrowers? When perspective homeowners begin their journey with housing counseling it helps them make informed decisions and reduces default risk. Join this session to learn more about how your organization can take advantage of this excellent opportunity.

Panelist

- David Young, NHRC Board Member, National Housing Resource Center

Count Down to Launch: UAD and Forms Redesign Readiness Check

4:00pm – 4:45pm

Room: *Grand Ballroom*

Virtual: *Via Livestream*

Get ready. Get set. Is your organization on track to being ready for the upcoming Uniform Appraisal Dataset (UAD) and Uniform Residential Appraisal Report (URAR) implementation deadlines? Join this session to ensure your readiness; learn about key resources; and prepare for adoption of the updated UAD and retire existing appraisal forms.

Evening Reception

Everyone is invited to join us at MISMO's Monday reception. Don't miss this opportunity to network and celebrate MISMO.

Time: 5:00pm – 6:00pm

Room: Ballroom Terrace

Tuesday, June 10th

All times Listed in ET

Breakfast

Time: 7:30am – 9:00am

Room: Nantucket

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

| <u>Name</u> | <u>Room</u> | <u>Time (ET)</u> |
|--|----------------|-------------------|
| Verifiable Profile SMART Doc DWG | Ballroom A | 9:00am – 10:20am |
| | | |
| Federal Government Housing Agency Servicing Data DWG | Adrienne Salon | 9:00am – 12:00pm |
| | | |
| MI Claim Submission DWG | Plymouth | 9:00am – 12:00pm |
| | | |
| Title & Closing COP | Concord | 9:00am – 12:00pm |
| | | |
| eHELOC DWG | Ballroom A | 10:40am – 12:00pm |
| | | |
| Break | | 12:00pm – 1:30pm |
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| Commercial eNotes DWG | Ballroom B | 1:30pm – 4:30pm |
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| Housing Counseling DWG | Ballroom A | 1:30pm – 4:30pm |
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| Mortgage Insurance COP | Plymouth | 1:30pm – 4:30pm |
| | | |
| Origination COP | Concord | 1:30pm – 4:30pm |
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| Regulatory Compliance Examination File DWG | Adrienne Salon | 1:30pm – 4:30pm |
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| Lender Forum - Invitation Only | Sturbridge | 1:30pm – 4:30pm |
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| MISMO Boot Camp (Session 1) 9:00am – 12:00pm on Tuesday and Wednesday | Room: <i>Sturbridge</i> Virtual: <i>N/A</i> |
| <p>MISMO's Boot Camp Course streamlines the education process for both technical and business professionals to understand how MISMO operates and develops standards, MISMO's Core Components and how to leverage them to meet industry challenges, the components of MISMO's XML reference model how it works and much more! Pass the Boot Camp exam to qualify for your Associate MISMO Standards Professional certification.</p> <p>Register Here!</p> | |

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| Open Banking Workshop 9:00am – 12:00pm | Room: <i>Ballroom B</i> Virtual: <i>Via Livestream</i> |
| <p>Open Banking regulations from CFPB are likely making their way to the industry soon. Workshop participants will discuss how the industry can collaborate to improve information exchange between financial institutions for verifications and more.</p> <p>Open banking refers to the practice of sharing customer financial data between banks and third-party providers (TPPs) using secure APIs (Application Programming Interfaces) with the customer's consent. This allows TPPs to build innovative financial applications and services, giving consumers more control over their financial information and access to a wider range of financial tools.</p> | |

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| GSE and Housing Agency Updates 12:30pm – 1:25pm | Room: <i>Ballroom A</i> Virtual: <i>Via Zoom</i> |
| <p>Tune into this session for an opportunity to hear the latest from GSE representatives about their work. Representatives will provide an update and answer questions.</p> | |

Evening Reception

Everyone is invited to join us at MISMO's Tuesday reception. Don't miss this opportunity to network and celebrate MISMO.

Wednesday, June 11th

All times Listed in ET

Breakfast

Time: 7:30am – 9:00am

Room: Nantucket

Coffee Break: 10:20am – 10:40am

Coffee Break: 2:50pm – 3:10pm

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

| <u>Name</u> | <u>Room</u> | <u>Time (ET)</u> |
|--|--------------------|-------------------------|
| Information Management | Plymouth | 9:00am – 10:20am |
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| VA Documents to Data DWG | Concord | 9:00am – 10:20am |
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| Artificial Intelligence (AI) COP | Ballroom A | 9:00am – 12:00pm |
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| Servicing Transfers DWG | Adrienne Salon | 9:00am – 12:00pm |
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| Data Governance and Management COP | Plymouth | 10:40am – 12:00pm |
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| Fee Modernization DWG | Concord | 10:40am – 12:00pm |
| | | |
| Break | | 12:00pm – 1:30pm |
| | | |
| Servicing COP | Adrienne Salon | 1:30pm – 2:50pm |
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| API COP | Ballroom A | 1:30pm – 4:30pm |
| | | |
| Blockchain COP | Plymouth | 1:30pm – 4:30pm |
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|--|----------------|-----------------|
| Business Process Model COP | Concord | 1:30pm – 4:30pm |
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| MISMO Senior Advisors – Invitation Only | Sturbridge | 1:30pm – 4:30pm |
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| Secondary COP | Adrienne Salon | 2:50pm – 4:30pm |

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| MISMO Boot Camp (Session 2) 9:00am – 12:00pm on Tuesday and Wednesday | Room: Sturbridge Virtual: N/A |
| <p>MISMO's Boot Camp Course streamlines the education process for both technical and business professionals to understand how MISMO operates and develops standards, MISMO's Core Components and how to leverage them to meet industry challenges, the components of MISMO's XML reference model how it works and much more! Pass the Boot Camp exam to qualify for your Associate MISMO Standards Professional certification.</p> <p><u>Register Here!</u></p> | |

Residential Standards Governance Committee (*Invitation Only*)

Time: 4:45pm – 6:00pm

Room: Adrienne Salon

Thursday, June 12th

All times Listed in ET

Breakfast

Time: 7:30am – 9:00am

Room: Nantucket

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

| <u>Name</u> | <u>Room</u> | <u>Time (ET)</u> |
|---|----------------|------------------|
| Business Glossary COP | Concord | 9:00am – 12:00pm |
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| Credit Reporting COP | Adrienne Salon | 9:00am – 12:00pm |
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| eMortgage COP | Ballroom A | 9:00am – 12:00pm |
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| Environmental, Social, and Governance (ESG) COP | Plymouth | 9:00am – 12:00pm |
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| Break | | 12:00pm – 1:30pm |
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| eMortgage COP | Ballroom A | 1:30pm – 2:50pm |
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| Architecture Workgroup | Adrienne Salon | 1:30pm – 4:30pm |
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| AVM DWG | Concord | 1:30pm – 4:30pm |
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| Decision Modeling COP | Plymouth | 1:30pm – 4:30pm |

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| eDoc/eMortgage Vault Interoperability COP | Ballroom A | 3:10pm – 4:30pm |
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Council of Chairs Forum Luncheon (*Invitation Only*)

Time: 12:00pm – 1:30pm

Room: Nantucket

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