

2026 MISMO Fall Summit

August 24-27, 2026 Reston, VA

Monday, August 24, 2026

7:30 AM – 9:00 AM	Regency A / Foyer Terrace	Breakfast Sponsored by MGIC
8:00 AM – 8:45 AM	Champions Lounge	MISMO Link Office Hours, Powered by Viant Eye Have questions about MISMO Link Model Explorer, Dataset Management or MISMO Link AI? Join this interactive Office Hours for a live demonstration, product updates, and open Q&A with the team behind the platform. Whether you're just getting started or actively using MISMO Link, you'll have the opportunity to ask questions, see features in action, and learn practical tips for using MISMO Link to explore MISMO standards, accelerate research, and improve productivity. Bring your questions and discover how MISMO Link can support your organization's standards implementation and day-to-day work.
9:00 AM – 12:00 PM	Grand Ballroom D	Artificial Intelligence (AI) COP Sponsored by Cotality The Artificial Intelligence (AI) Community of Practice brings together industry experts and practitioners to advance AI standards for the mortgage industry while helping professionals stay informed on emerging technologies, industry trends, and evolving regulations. We plan to explore the true cost of AI adoption—including implementation, operational considerations, and return on investment — and take a deep dive into the MISMO FRAME to better understand its practical application for responsible AI.
	Regency B	Data Governance and Management COP DG&M promotes data governance and management best practices across the mortgage industry.
	Grand Ballroom A	Property and Valuation Services COP The Property and Valuation Services Community of Practice will be finalizing the implementation guide for the PaVS Procurement Dataset Specification. This spec is designed to support the request/ordering side of the transaction. This is especially interesting for initiatives such as UAD 3.6 which retires legacy form numbers for appraisals. The procurement specification standardizes a data-driven approach to ordering any property and valuation services. With final edits underway, the group welcomes industry feedback on how to make the guide as practical and valuable as possible as organizations prepare for the rapidly approaching UAD 3.6 deadline.
	Grand Ballroom C	Servicing COP The Servicing Community of Practice designs, develops, and maintains data standards used for electronic exchange between trading partners related to servicing activities. At the 2026 Fall Summit, the CoP will cover updates from the Servicing Transfers DWG, highlight status of the Servicing Reference Model changes, and discuss any emerging industry topics related to servicing.
12:00 PM – 1:30 PM		Lunch Break (on your own)
12:00 PM – 1:30 PM	Regency B	Newcomer Orientation Sponsored by Viant Eye

New to a MISMO Summit? We've got you covered.

Join this session to learn how to navigate the Summit, engage in workgroups, and maximize the value of your experience. Lunch will be provided, so come ready to connect and learn.

You'll also have the opportunity to be paired with an experienced MISMO Ambassador to help guide you throughout the event.

12:15 PM – 1:15 PM Champions Lounge

MISMO Link Office Hours

1:00 PM – 5:00 PM Grand Ballroom D

AI Governance in Action: Implementing FRAME in Your Organization Sponsored by Lucid Trust

Join MISMO for a 4-hour interactive workshop that will help you move from AI exploration to responsible implementation. Developed by MISMO for the mortgage industry, FRAME (Framework for Responsible AI in the Mortgage Ecosystem) provides practical guidance for evaluating AI use cases, managing risk, and establishing sound AI governance.

During this collaborative workshop, you'll work alongside industry experts and peers to apply FRAME through real-world mortgage scenarios, hands-on exercises, and guided discussions. You'll leave with practical tools, implementation strategies, and greater confidence in your organization's approach to responsible AI.

Whether you've already explored FRAME or are just beginning your AI governance journey, this workshop will equip you with actionable insights you can take back to your organization.

5:00 PM – 6:00 PM Grand Ballroom E-F

MISMO Welcome Reception Sponsored by Guidehouse

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

Tuesday, August 25, 2026

7:30 AM – 9:00 AM Regency A / Foyer Terrace

Breakfast Sponsored by Notarylive

8:00 AM – 8:45 AM Champions Lounge

MISMO Link Office Hours

9:00 AM – 9:15 AM Grand Ballroom D-G

MISMO Welcome

9:15 AM – 9:30 AM Grand Ballroom D-G

Fireside Chat with Ginnie Mae President, Joseph P. Gormley and MISMO President Brian Vieaux

9:45 AM – 10:30 AM Grand Ballroom D-G

Credit Super Session: One Stage. Five Industry Leaders. One Defining Conversation.

One of the most anticipated sessions at the MISMO Fall Summit, the Credit Super Session brings together executive leaders from Equifax, Experian, FICO, TransUnion, and VantageScore for a rare conversation moderated by Clayton Collins. As the mortgage industry navigates one of the most significant shifts in the history of credit scoring and reporting, these leaders will discuss what's changing, what it means for lenders and technology providers, implementation considerations, and how collaboration is helping shape the future of mortgage credit. You'll leave with practical insights, greater clarity on the road ahead, and the knowledge needed to prepare your organization for the next generation of mortgage lending.

10:30 AM – 10:50 AM	Foyer	Morning Break Sponsored by AmeriHome Correspondent
10:50 AM – 11:05 AM	Grand Ballroom D-G	Sessions to be announced!
11:05 AM – 11:25 AM	Grand Ballroom D-G	Washington Update: Inside the Issues Shaping Housing Finance Stay ahead of the policy and regulatory developments shaping the mortgage industry in this timely legislative update featuring Rachel Kelley with MBA and Brendan McKay with Broker Action Coalition. As Congress, federal agencies, and state policymakers continue to influence the lending landscape, this session will provide an insider's perspective on the latest legislative activity, regulatory priorities, and advocacy efforts affecting lenders of all sizes. Attendees will gain a better understanding of what changes are on the horizon, what they mean for their organizations, and how the industry is working together to shape policies that support a strong, efficient, and sustainable housing finance system.
11:30 AM – 12:00 PM	Grand Ballroom D-G	The Housing Finance Landscape: Regulatory Updates It is a dynamic time in Washington, D.C.! Hear the latest developments from the agencies shaping the nation's housing finance system. Christina Brown of U.S. Mortgage Insurers (USMI) and Suzanne Garwood of JPMorgan Chase will provide an overview of recent activity at the Federal Housing Finance Agency (FHFA), the U.S. Department of Housing and Urban Development (HUD), the Consumer Financial Protection Bureau (CFPB) and across the housing finance landscape. From policy priorities to regulatory developments affecting mortgage lending, this session will help attendees stay informed on the issues influencing the housing finance market and the broader mortgage ecosystem. Whether you're a lender, servicer, technology provider, or industry partner, you'll leave with valuable insights into what's changing today and what to watch in the months ahead.
12:00 PM - 1:30 PM		Lunch Break (on your own)
12:15PM – 1:15 PM	Champions Lounge	MISMO Link Office Hours
1:30 PM - 2:50 PM	Grand Ballroom D-G	Sessions to be announced!
	Grand Ballroom D-G	Fireside Chat (more details to come)
	Grand Ballroom D-G	Turning MISMO Standards into Consistent Processes with the BPM+ Reference Model Toolkit Business Process Management Plus or BPM+ is a practical way to map out how work happens, including the steps, decisions, and rules, so organizations can improve clarity across systems. MISMO's Decision Modeling Community of Practice developed a toolkit that helps organizations align BPM+ process standards with the MISMO Reference Model. Join this session to see how the toolkit brings the reference model to life through practical process and decision models.
	Grand Ballroom D-G	GSE Uniform Mortgage Data Program Updates Details and panelist coming soon!
2:50 PM - 3:10 PM	Foyer	Afternoon Break Sponsored by FICO
3:10 PM - 4:45 PM	Grand Ballroom D-G	Sessions to be announced!

5:00 PM - 6:00 PM	Grand Ballroom A-C	MISMO Matters Reception Sponsored by Xactus
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Wednesday, August 26, 2026

7:30 AM – 9:00 AM	Regency A / Foyer Terrace	Breakfast Sponsored by Sapiens
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8:00 AM – 8:45 AM	Champions Lounge	MISMO Link Office Hours
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9:00 AM - 12:00 PM	Grand Ballroom A	MISMO Boot Camp (Session 1) Registration Required MISMO's Boot Camp course streamlines the education process for both technical and business professional 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.
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Lake Anne

API COP

The API Community of Practice focuses on advancing industry alignment around API design and implementation using the MISMO Reference Model. The group provides a collaborative forum to share best practices and discuss real-world integration challenges.

Our summit session will include a hands-on session where attendees can select a MISMO dataset from the Resource Library and learn how to transform it into a MISMO-compatible API.

Regency B

Commercial and Other Real Estate Digital Notes DWG

The Commercial and Other Real Estate Digital Notes Development Workgroup focuses on advancing industry alignment around the use of digital notes for commercial and other real estate transactions. We will be working on creating questions and answers for our next work effort – the Commercial and Other Real Estate Note FAQ.

Grand Ballroom E-F

HERO (Housing Emerging Risks and Opportunities) COP

HERO identifies emerging risks and opportunities across the housing ecosystem to create resources that support consumers and stakeholders.

Lake Thoreau

Title & Closing COP

Join the Title and Closing Community of Practice for a timely discussion on property fraud, potential industry solutions, and the role MISMO may play in supporting prevention efforts. The group will also review MISMO's published Title and Closing products, highlight their practical benefits, and identify key organizations and industry roles for targeted outreach, implementation, participation, and feedback.

Grand Ballroom G

MISMO Board of Directors Meeting (Invitation Only)

12:00 PM - 1:30 PM		Lunch Break (on your own)
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12:15 PM – 1:15PM	Champions Lounge	MISMO Link Office Hours
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1:30 PM - 2:50 PM	Lake Thoreau	TIE (Technology Impact and Enablement) COP TIE identifies and evaluates emerging technologies that can strengthen mortgage processes, data standards, and industry innovation.
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	Grand Ballroom G	MISMO Sr. Advisors Meeting (Invitation Only)
1:30 PM - 4:30 PM	Grand Ballroom D	MISMO Tri-Party eNote Bailee Agreement Workshop Sponsored by DocsDirect This workshop will kick off an open discussion on a new industry initiative to explore standardizing the Tri-Party eNote Bailee Agreement. Today, organizations often manage numerous, similar agreements across lenders, warehouse lenders, and investors, which can add complexity and time to the process. During this session, participants will begin shaping a shared perspective on whether a MISMO-developed reference template could provide a more consistent and efficient starting point for these agreements. By aligning on common terms, the industry has an opportunity to reduce repetitive effort, streamline onboarding, and support broader adoption of eNotes. This is an interactive session designed to gather early input, surface key considerations, and help define the direction of the work effort. Attendees are encouraged to bring their experiences and ideas to help inform the path forward.
	Regency B	Business Process Model COP The Business Process Model Community of Practice focuses on aligning mortgage business processes with the MISMO Standards to create a map of where MISMO Products exist to support a loan process. We will continue to work on the next Life of Loan Release at the 2026 Spring Summit.
	Grand Ballroom E-F	Mortgage Insurance COP The Mortgage Insurance Community of Practice designs, develops, and maintains data standards in support of the mortgage insurance industry in the residential loan origination and servicing lifecycle. At the 2026 Fall Summit, the CoP will continue to work on annual maintenance to their work products, cover updates from the MI Claim Submission DWG, and continue to refine and prioritize potential future work.
	Lake Anne	Origination COP The Origination Community of Practice designs, develops, and maintains MISMO data standards and implementation guidance for forms and processes across the mortgage origination lifecycle, from application through processing, underwriting, and closing. At the 2026 Fall Summit, the CoP will cover updates from the Loan Application Data Exchange DWG and VA Docs to Data DWG, review revisions to the Loan Estimate Mapping Specification to finalize the revised dataset for submission to IM, and highlight UCD specification updates.
3:10 PM - 4:30 PM	Lake Thoreau	Secondary COP The Secondary Community of Practice focuses on advancing industry alignment across the secondary mortgage market by standardizing data, processes, and interactions that support loan delivery and investor transactions. We will be continuing to advance our work on the Commitment File Dataset Specification at the 2026 Fall Summit.
4:45 PM - 6:00 PM	Grand Ballroom D	Joint Committee Meeting (Invitation Only) This is a meeting of the Residential Standards Governance Committee and the Council of Chairs.

Thursday, August 27, 2026

7:30 AM – 9:00 AM	Regency A / Foyer Terrace	Breakfast
8:00 AM – 8:45 AM	Champions Lounge	MISMO Link Office Hours
9:00 AM – 10:20 AM	Lake Thoreau	Business Glossary COP The Business Glossary Community of Practice will provide an overview of its role within the broader MISMO community and how its work supports consistent, shared industry terminology. The group will also highlight the latest Business Glossary release, including key additions and updates developed to address the industry's evolving needs.
9:00 AM - 12:00 PM	Grand Ballroom A	MISMO Boot Camp (Session 2) Registration Required MISMO's Boot Camp course streamlines the education process for both technical and business professional 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.
	Grand Ballroom E-F	Credit Reporting COP The Credit Reporting Community works to develop, promote, and maintain credit data and standards that enable mortgage lenders, investors, servicers, vendors, borrowers, and other parties to exchange credit-related data more securely, effectively, and economically.
	Regency B	Digital Interoperability COP The Digital Interoperability Community of Practice brings together eVault vendors, document vendors, lenders, and the GSEs for collaboration and conversation to support scalable eNote adoption. We will be continuing discussions about interoperability issues and the upcoming MERS release.
	Lake Anne	Servicing Transfers DWG The Servicing Transfers Development Workgroup creates standards that streamline transfers for transferor and transferee servicers, reduce portfolio degradation for investors, and limit negative impacts on borrowers. At the 2026 Fall Summit, the DWG will continue to work on the development of the Industry Transfer of Servicing Dataset, discuss adoption efforts for the Loan Boarding Data segment, highlight status of the Financial Transactions and Investor Reporting segment, and discuss industry topics and potential future work.
12:00 PM - 1:30 PM		Lunch Break (on your own)
12:15 PM – 1:15 PM	Champions Lounge	MISMO Link Office Hours
1:30 PM - 4:30 PM	Lake Thoreau	Architecture Workgroup The Architecture Workgroup provides overarching technical direction for MISMO work products and serves as the technical liaison group for all COPs.
	Lake Anne	Decision Modeling COP The Decision Modeling Community of Practice focuses on advancing industry alignment around the standardized representation of decision logic using the MISMO Reference Model. The group provides a collaborative forum to explore implementation approaches, share best

practices, and improve consistency between business rules and data. We will be continuing work on using the BPM+ MISMO Reference Model File set to create the Default Servicing Waterfall specification.

Regency B

eMortgage COP

The eMortgage Community of Practice is dedicated to developing specifications, document profiles, and implementation guidelines for electronic mortgage documents across the full lifecycle. We will be getting updates from industry partners and collaborating on updates to our implementation guides.

Grand Ballroom E-F

Mortgage Compliance Dataset DWG Sponsored by Asurity

The MCD DWG maintains the Mortgage Compliance Dataset to help lenders provide standardized data during regulatory examinations.