MISMO Fall Summit
Agenda

September 20-23, 2021
Washington, DC

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**Monday, September 20th**

**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.

**Newcomer Orientation**
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.

*Time:* 12:30pm – 1:20 pm  
*Room:* Crystal 6

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

**9:00am Fall Summit Opening Remarks (Jefferson Ballroom)**

**Monday Sitdown with the MISMO Board Chair**

<table>
<thead>
<tr>
<th>Time: 9:20am – 10am</th>
<th>Room: Jefferson</th>
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MISMO is modernizing governance, introducing a new funding model, and adding resources to help us make good on the “More, Better, Faster” Board mandate. Join this session to hear Board Chair Kurt Pfotenhauer, Vice Chairman at First American; Board Vice Chair Chris McEntee, Vice President Corporate Development, ICE Mortgage Technology; and Budget Finance Committee Chair Steve Smith, Co-Founder and CEO, Finicity talk about their vision for MISMO.

- **Moderator:** Seth Appleton, President, MISMO
- **Panelists:**
  - Chris McEntee, Vice President Corporate Development, ICE Mortgage Technology
  - Kurt Pfotenhauer, Vice Chairman, First American Title Insurance Company
  - Steve Smith, Co-Founder and CEO, Finicity

**Executive Perspectives**

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<thead>
<tr>
<th>Time: 10:15am – 11am</th>
<th>Room: Jefferson Ballroom</th>
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Lender wants and needs are critical drivers for the rest of the mortgage finance ecosystem. Listen and learn from C-Suite perspectives as lenders and other executives talk about their company’s digital journey; related challenges; and, what’s needed today to help the industry accelerate their digital journey. Moderated by President & CEO of the MBA, Bob Broeksmit, this is a must-see session.

- **How important is interoperability to enabling the digital evolution?**
  - **Moderator:** Bob Broeksmit, President & CEO, MBA
  - **Panelists:**
    - Teri Pansing, Vice President Corporate Closing, Fairway Mortgage
    - Mike Patterson, COO, Freedom Mortgage
    - Cindy Keith, Chief Strategy Officer, NFM Lending
Agency Perspectives

Time: 11am – 11:45am
Room: Jefferson Ballroom

Housing Agency reps from all around town join us to talk about key initiatives, going digital, the need for seamless data exchanges (interoperability), and much, more. Moderated by MBA’s Chief Economist and MISMO Board Member Mike Fratantoni this is a session you won’t want to miss.

- Moderator: **Mike Fratantoni**, Chief Economist, MBA
- Panelists:
  - **Shawn Bucholtz**, Chief Data Officer, FHFA
  - **Sam Oliver**, VP Single Family Product Delivery, Freddie Mac
  - **Elizabeth Spring**, Regulatory Implementation Fellow, CFPB

Modernization And Transformation Journey at the Department of Veteran’s Affairs

Time: 1:30pm – 2:15pm
Room: Jefferson Ballroom

Join John E. Bell III, Acting Executive Director, Loan Guaranty Service, Department of Veterans Affairs (VA) as he talks about the modernization journey at the VA. Accompanied by key stakeholders from a large, VA lender, Veterans United, and others, participants will learn insights into how partnership, internal and external interoperability and communication are just a few of the critical ingredients needed to ensure a successful.

- Moderator: **Matt Seu**, Partner Mortgage and Fixed Income Practice, Actualize Consulting
- Panelists:
  - **John E. Bell III**, Acting Executive Director, Loan Guaranty Service, Department of Veterans Affairs (VA)
  - **Barbara Cooper-Jones**, Senior Vice President Enterprise Data and Technology Solutions, Ginnie Mae
  - **Matt Detelich**, Chief Product Officer, Veterans United

Digital Closing Interoperability: From “e” Eligibility to Transferring eNotes

Time: 2:15pm – 3pm
Room: Jefferson Ballroom

A fully digital mortgage is only possible when lenders embrace “e” and eNotes can be accepted by every eVault. Join this session to explore how “e” your organization can be and hear the latest on MISMO’s efforts to enhance the interoperability of eNotes.

- Moderator: **Jonathan Kearns**, Vice President Product, MISMO
- Panelists:
  - **Bryan Amick**, Truist, Senior Vice President, Mortgage Omni Strategy Leader
  - **Charlie Epperson**, Chief Technology Officer, Evolve Mortgage Services
  - **Camelia Martin**, Head of Industry and Regulatory Affairs, Snapdocs
Building Confidence and Efficiency into Non-Agency Data Exchanges - - What Are You Buying?  

Time: 3:15pm – 4pm  
Room: Jefferson Ballroom  

An efficient market requires that PLS investors are confident in their understanding of asset quality for their deals. What is needed to move from current state to more efficient non-agency deals? Can we provide trust in ways that makes PLS more competitive? Are there lessons to be learned from the Agency model? Join this session to learn more.  

- Moderator: Dan Fichtler, AVP Housing Finance Policy, MBA  
- Panelists:  
  - Julia Curran, Senior Director, SitusAMC  
  - Ramon Gomez, Managing Director, JP Morgan Chase  
  - Kristi Leo, President, Structured Finance Association  
  - Vanessa Purwin, Senior Director, S&P Global Ratings

ESG, D&I, and the Green Wave  

Time: 4pm – 4:45pm  
Room: Jefferson Ballroom  

ESG, D&I and the green wave are all anyone is talking about these days. But ask 3 people what they are and you’ll get 3 different descriptions. What are these things and what do they mean for the real estate finance industry? Join this session to get a primer and to hear how MISMO is joining the conversation.  

- Moderator: Pete Carroll, Executive, Public Policy and Industry Relations, CoreLogic  
- Panelists:  
  - Maulik Doshi, Chief Business Officer, RiskSpan  
  - Michael L. Miller, MAI, Chief Operations Officer, Enriched Data  
  - Christine Patruno, Executive Director – Capital Markets, JPM Chase

Residential Standards Governance Committee Meeting (Invitation Only)  
Time: 5pm – 6:30pm  
Room: Crystal 6

Special Reception Hosted by snapdocs  
Everyone is invited to a special reception hosted by Snapdocs.  
Time: 5pm – 7pm  
Room: Atrium
Tuesday, September 21st

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**Coffee Talk - MISMO Next Generation**

Time: 8am – 8:45am  
Room: Jefferson 1

MISMO standards only solve important industry issues when adopted and implemented by industry participants. The next generation of MISMO’s residential model will enable industry stakeholders to implement high value MISMO-based solutions in a more timely and cost-effective manner. Join this session to learn more about what’s planned and how you can get involved.

- **Moderator:** Jay Arneja, Principal Product Manager, SimpleNexus
- **Panelists:**
  - Elizabeth Green, Chief Product Solutions Officer Chief Data Officer, Loan Logics
  - Steve Acker, Owner, Closergeist
  - Domenic Virgilio, Solutions Architect, United Wholesale Mortgage

**Sponsored By:**

SIMPLENEXUS

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Room</th>
<th>Time (EST)</th>
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<tbody>
<tr>
<td><strong>Title &amp; Closing CoP</strong></td>
<td>Crystal 4</td>
<td>9:00am – 10:30am</td>
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<tr>
<td><strong>FIPS Code DWG</strong></td>
<td>Jefferson 3</td>
<td>9:00am – 12:00pm</td>
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<td><strong>Origination CoP</strong></td>
<td>Jefferson 2</td>
<td>9:00am – 12:00pm</td>
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<td><strong>Private Label DWG</strong></td>
<td>Jefferson 1</td>
<td>9:00am – 12:00pm</td>
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<tr>
<td><strong>Data Governance and Management CoP</strong></td>
<td>Crystal 4</td>
<td>10:30am – 12:00pm</td>
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<tr>
<td><strong>API CoP</strong></td>
<td>Jefferson 3</td>
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<td>Blockchain CoP</td>
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<tr>
<td>Business Reference Model CoP</td>
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<td>1:30pm – 4:30pm</td>
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<tr>
<td>Mortgage Insurance CoP</td>
<td>Crystal 4</td>
<td>1:30pm – 4:30pm</td>
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</tbody>
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**Education Council Meeting (Invitation Only)**
*Time: 12:30pm – 1:20pm*
*Room: Crystal 4*

**GSE Update Brown Bag**
The world does not stand still, and neither do the regulators or housing agencies. Attend this session to hear the latest from the GSEs on Uniform Mortgage Data Program (UMDP) activities such as the Uniform Residential Loan Application (URLA) roll-out and Residential Appraisal Dataset development.

*Time: 12:30pm – 1:20pm*
*Room: Jefferson 1*

**MISMO Board of Directors Meeting (Invitation Only)**
*Time: 1:30pm – 4:30pm*
*Room: Crystal 6*

**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: Jefferson 1*

**Evening Reception**
Everyone is invited to the Fall Summit reception. 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: Atrium*
MISMO BOOT CAMP COURSE (9am-4:30pm)  
Crystal 5

Register for the MISMO Boot Camp Course and attend while at the Fall Summit. Attend the course to learn about all of this and more:

- MISMO History, Mission, and Organization
- Membership, Tools & Resources
- Core Components of MISMO (Logical Data Model, Business Glossary, Business Reference Model, Decision Model)
- API Toolkit Intro
- XML Intro
- Overview of Reference Model Building Blocks

Notes: A separate registration and fee is required for this course.

Wednesday, September 22nd

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Coffee Talk – Modernizing Mortgage Transaction Data Exchanges  
Room: Jefferson 1  
Time: 8am – 8:45am

Why exchange 500 pieces of information when only 5 are needed for the decision at hand? What if we could use microservices to support efficient exchanges? Join this session to learn more about what MISMO is doing in this space. Bring ideas for transactions that may be “low hanging fruit” for the industry to standardize and create reference implementations.

- Moderator: Charlie Epperson, Chief Technology Officer, Evolve Mortgage Services
- Panelists:
  - Harsh Chowdhary, Director of Product Management, Roostify
  - Mick Smothers, Principal Architect-Banking, EY -
  - Keith Soura, Senior Software Engineer Platform, Better Mortgage

Sponsored By:

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

<table>
<thead>
<tr>
<th>Name</th>
<th>Room</th>
<th>Time (EST)</th>
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<tr>
<td>Emerging Technologies CoP</td>
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<tr>
<td>ESG CoP</td>
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<td>9:00am – 12:00pm</td>
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<tr>
<td>Fee Collaboration DWG</td>
<td>Crystal 3</td>
<td>9:00am – 12:00pm</td>
</tr>
<tr>
<td>Mortgage Insurance CoP</td>
<td>Crystal 4</td>
<td>9:00am – 12:00pm</td>
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<tr>
<td>Property &amp; Valuation CoP</td>
<td>Crystal 5</td>
<td>9:00am – 12:00pm</td>
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<td>Servicing CoP</td>
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<td>9:00am – 12:00pm</td>
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<td>Verifiable Smart Doc® DWG</td>
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<td>AWG Brown Bag</td>
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<td>Credit Reporting CoP</td>
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<td>MISMO 4.0 Next Gen DWG</td>
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<td>1:30pm – 4:30pm</td>
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<td>Remote Online Notarization DWG</td>
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<td>1:30pm – 4:30pm</td>
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<tr>
<td>Servicing Transfers DWG</td>
<td>Jefferson 1</td>
<td>1:30pm – 4:30pm</td>
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*Time:* 4:45pm – 5:15pm  
*Room:* Jefferson 1

**Joint Committee Meeting (Invitation Only)**

*Time:* 5:30pm – 6:30pm  
*Room:* Jefferson 1
Thursday, September 23rd

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Coffee Talk – Let’s Talk Title and Closing

A title or settlement issue can stop the mortgage transaction in its tracks resulting in delayed closings and less than stellar consumer experience. Join this session to hear the latest about title and closing; including challenges impacting title and closing today and recommendations for how they can be mitigated.

- Panelists:
  - Elizabeth Blosser, Vice President Government Affairs, ALTA
  - Rick Hill, Vice President Industry Technology, MBA
  - Eddie Oddo, VP Corporate Business Solutions, First American

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

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<thead>
<tr>
<th>Name</th>
<th>Room</th>
<th>Time (EST)</th>
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<tbody>
<tr>
<td>Business Glossary DWG</td>
<td>Jefferson 1</td>
<td>9:00am – 12:00pm</td>
</tr>
<tr>
<td>Closing Instructions DWG</td>
<td>Jefferson 3</td>
<td>9:00am – 12:00pm</td>
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<tr>
<td>Credit Reporting CoP</td>
<td>VIRTUAL ONLY</td>
<td>9:00am – 12:00pm</td>
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<tr>
<td>Decision Modeling CoP</td>
<td>Crystal 3</td>
<td>9:00am – 12:00pm</td>
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<tr>
<td>eMortgage CoP</td>
<td>Jefferson 2</td>
<td>9:00am – 12:00pm</td>
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<td>Secondary CoP</td>
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<td>eMortgage CoP</td>
<td>Jefferson 2</td>
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<td>Architecture Work Group</td>
<td>Crystal 3</td>
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<td>Loan Application Data Exchange DWG</td>
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<td>Residential Appraisal DWG</td>
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<tr>
<td>eDoc/eMortgage Vault CoP</td>
<td>Jefferson 2</td>
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**Council of Chairs Forum Luncheon (Invitation Only)**
*Time*: 12:00pm – 1:30pm  
*Room*: Crystal 5

**Workgroup Daily Wrap-Up**
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*Room*: Jefferson 1

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