MISMO Spring Summit
Agenda

June 3rd – 6th, 2024
San Francisco, California

Thank You to our Sponsors:

Gold Level Sponsors

ICE

Bronze Level Sponsors

ActualizeConsulting
ncino
PHOENIXTEAM
SAGENT
snapdocs
Stavvy

Monday, June 3rd

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

Note: All times listed in Pacific (PST)

Breakfast
Time: 7:30am – 9:00am
Room: Atelier II

Monday 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 (PST)***
Housing Counseling DWG	Sculptor	**9:00am – 12:00pm**
Mortgage Insurance CoP	Atelier I	**9:00am – 12:00pm**
Break		**12:00pm – 1:30pm**
Remote Online Notarization DWG	Sculptor	**1:30pm – 2:50pm**
MI Claims Submission DWG	Atelier I	**1:30pm – 4:30pm**
Title Pricing API DWG	Sculptor	**3:10pm – 4:30pm**

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

Time: 5:00pm – 6:00pm
Room: Gallery Foyer

Tuesday, June 4th

All times Listed in PST

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

Note: All times listed in Pacific (PST)

Breakfast
Time: 7:30am – 9:00am
Room: Gallery I

Sponsored By: nCino

Opening Remarks 9:00 - 9:05am

Executive Perspectives on the Future of Servicing

9:05am – 9:45am

Room: *Gallery Ballroom*
Virtual: *Via Livestream*

The one thing in life you can count on is change. What changes will we see in servicing over the next several years? Attend this session to learn what senior industry executives are expecting and what that may mean for your organization.

Moderator

- Matt Tully, Senior Vice President, Chief Compliance Officer, Sagent

Speakers

- Jason Braxton, Senior Vice President, Customer Service, NewRez
- Brandon Latman, Senior Vice President, Head of Default, Mr. Cooper
- Kiran Sahota, Executive Vice President, Technology, Freedom Mortgage

Standardizing State Examination Data with the Mortgage Compliance Dataset

9:45am – 10:15am

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

It's time to turn the page and overcome frustrations with loan examination file formats. The MISMO community, in concert with CSBS, has developed the new Mortgage Compliance Dataset to standardize the data and format for state loan examination file submissions. Join this session to learn from CSBS, state regulators, and vendors how this new standard can enable your organization to enhance compliance going forward.

Speakers

- Kevin Byers, Senior Director, Conference of State Bank Supervisors (CSBS)

Speakers

- Michael Jackman, Senior Advisor, Asurity
- Sonya McCumber, Senior Vice President Compliance, SitusAMC
- Sheila Oliver, Deputy Commissioner, Escrow and Mortgage Lending Office, State of California
- Michael Stidham, Director, Regulatory Affairs, Rocket Mortgage, LLC

AM Coffee Break: 10:15am – 10:45am

Sponsored By ActualizeConsulting

What is the "Secret Sauce" for Successful AI Implementations?

10:45am – 11:40am

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

Artificial Intelligence (AI) continues to be the talk of the town. Let's peel back a layer or two and find out what an AI journey looks like; what are the keys to success; what does quality data have to do with it? Join us to explore these questions and more along with showing a few demonstrations.

Speakers

- Julian Hebron, Founder and Chief Executive Officer, The Basis Point
- Marc Hernandez, Co-Founder & CEO, Aequalend
- Julie Midgley, Managing Director Financial Services Advisory, KPMG
- Leah Price, Financial Technology and Innovation Specialist, FHFA

e-Eligibility: The Key to Unlocking Efficiency and Accelerating Loan Velocity

11:40am – 12:00pm

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

Industry research shows that digitally closed loans improve borrower experience and lender profitability by eliminating errors, automating manual processes, and enabling faster delivery to the secondary market. Join this session to learn how you can harness the power of e-eligibility to achieve digital closings at scale and maximize your organization's profitability.

Speakers

- Jonathan Kearns, Vice President Product, MISMO
- Camelia Martin, Vice President of eMortgage Strategy & Industry Affairs, Snapdocs

Break 12:00pm - 1:25pm

Newcomer Orientation

12:30pm – 1:25pm

Room: *Salon II*

Virtual: *N/A*

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
- David Coleman, President, MISMO

GSE Credit Score and Reporting Changes – Industry Implementation Updates

1:30pm – 1:50pm

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

Recent FHFA announcements shed new light on the implementation timeline as well as the timing and availability of historical data specific to the VantageScore 4.0 model. What might this mean for your implementation roadmap? What questions remain? 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

- Shawn Jobe, Vice President, Software and Product Development, Credit Interlink, Inc.

Making the Mortgage Industry Less Vulnerable to Cyber Attacks

1:50pm– 2:35pm

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

Recent headlines remind us that the mortgage industry is not immune from cyber security threats. Arm yourself with knowledge about what's happening in the industry and how you can make your organization less vulnerable. Learn what MBA is doing in this space including what resources are available and coming soon to support your organization. Listen as industry experts opine on areas where industry standards may be helpful.

Panelists

- Adam Chaudhary, President, FundingShield
- J-T Gaietto, Co-founder & Chief Operating Officer, ConvergentDS
- Michael Housch, Chief Revenue Officer & Chief Information Security Officer, Dark Matter Technologies

Recipe for a Building Your Organization's Data Governance Framework

2:35pm – 2:55pm

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

Wondering how your data governance framework compares to industry best practices? Building out a data governance framework for your organization? Attend this session to learn about MISMO data governance resources and how you can use them to enhance data governance and management at your organization.

Speakers

- Lisa Dorsey, Vice President Data Governance, Fannie Mae Single Family
- Howard Ellison, Data Architect, United Wholesale Mortgage
- John "JP" Pomaranski, Director, Actualize Consulting

Break 2:55pm - 3:25pm

Professionally Speaking: The Path to Becoming a MISMO Certified Consultant

3:25pm – 3:45pm

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

MISMO recently announced the first four companies awarded the MISMO Certified Consultant designation. Join this session to learn why MISMO Certified Consultant should be your first call if your company needs consulting support. New CMSPs and AMSPS will be recognized immediately prior to the session.

Speakers

- David Coleman, President, MISMO
- Geran Combs, Managing Director, Actualize Consulting
- Meghan Tidgewell, President, Tidgewell Results Experience

GSE and Housing Agency Updates

3:45pm – 4:50pm

Room: *Gallery Ballroom*

Virtual: *Via Livestream*

Tune into this session for an opportunity to hear the latest from GSE, FHA, and VA representatives about their work. Representatives will provide an update and answer questions.

Moderator

- David Barkley, Director – Business Initiatives, Freddie Mac

Speakers

- Susan Borg, Deputy Director, Federal Housing Administration
- Colleen Flaxington, Director, Freddie Mac
- Sandra Martz-Griebe, Advisor, Fannie Mae
- Denise Rivoal, Manager, Fannie Mae
- Sunil Vaid, Manager, Freddie Mac
- Ryan Nelson, Chief Business Insights and Data Solutions, U.S. Department of Veterans Affairs

Closing Remarks 4:45- 4:50pm

Evening Reception

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

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

Wednesday, June 5th

All times Listed in PST

Breakfast
Time: 7:30am – 9:00am
Room: Gallery I

FHFA Credit Score and Reporting Change Implementation Workshop

9:00am – 2:50pm

Room: *Gallery Ballroom*
Virtual: *Via Zoom*

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.

Coffee Break: 10:20am – 10:40am

Lunch & Learn: Industry Opportunities for Blockchain Technology

12:30pm – 1:25pm

Room: *Gallery Ballroom II*
Virtual: *Zoom*

Join this session to learn how blockchain technologies can be used in mortgage to gain efficiencies; explore mortgage industry use cases for blockchain; and how you can get involved through the MISMO Blockchain CoP.

Speakers

- Devin Caster, Principal, Product Solutions, CoreLogic
- Rishi Godse, Principal Technical Architect, USAA
- Shawn Jobe, CMSP, Vice President Software and Product Development, Credit Interlink

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		
Name	***Room***	***Time (PST)***
Business Glossary CoP	Sculptor	**9:00am – 10:20pm**
Credit Reporting CoP	Gallery Ballroom II	**9:00am – 12:00pm**
Decision Modeling CoP	Artisan	**9:00am – 12:00pm**
eMortgage CoP	Gallery Ballroom III	**9:00am – 12:00pm**
Regulatory Compliance Exam File DWG	Salon I	**9:00am – 12:00pm**
Title and Closing CoP	Sculptor	**10:40am – 12:00pm**
Break	Foyer	**12:00pm – 1:30pm**
Credit Reporting CoP	Gallery Ballroom II	**1:30pm – 2:50pm**
eMortgage CoP	Gallery Ballroom III	**1:30pm – 2:50pm**
Title and Closing Docs to Data DWG	Sculptor	**1:30pm – 2:50pm**
Business Process Model CoP	Artisan	**1:30pm – 4:30pm**
Federal Government Housing Agency Servicing Data Standard DWG	Salon I	**1:30pm – 4:30pm**
MISMO Senior Advisors - Invitation Only	Salon II	**1:30pm – 4:30pm**
eDoc/eMortgage Vault Interoperability CoP	Gallery Ballroom III	**3:10pm – 4:30pm**
ESG CoP	Gallery Ballroom II	**3:10pm – 4:30pm**
Origination CoP	Sculptor	**3:10pm – 4:30pm**

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

Thursday, June 6th

All times Listed in PST

Breakfast
Time: 7:30am – 9:00am
Room: Gallery I

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 (PST)***
eHELOC DWG	Artisan	**9:00am – 10:20am**
Artificial Intelligence – Continuing the Conversation	Gallery Ballroom III	**9:00am – 12:00pm**
Architecture WG	Salon II	**9:00am – 12:00pm**
AVM Working Session (Invitation Only)	Gallery Ballroom II	**9:00am – 12:00pm**
Servicing Transfers DWG	Salon I	**9:00am – 12:00pm**
API, Emerging Tech, and Blockchain CoPs	Sculptor	**9:00am – 12:00pm**
Verifiable SMART Docs DWG	Artisan	**10:40am – 12:00pm**
Break		**12:00pm – 1:30pm**
Servicing CoP	Salon I	**1:30pm – 2:50pm**
AVM Working Session (Invitation Only)	Gallery Ballroom II	**1:30pm – 4:30pm**

Fee Modernization DWG	Salon II	**1:30pm – 4:30pm**
Verifiable Forum	Artisan	**1:30pm – 4:30pm**
Secondary CoP	Salon I	**3:10pm – 4:30pm**

Council of Chairs Forum Luncheon ***(Invitation Only)***
Time: 12:00pm – 1:25pm
Room: Atelier I

Follow us on LinkedIn: