



MISMO Winter Summit Agenda

January 13th – 16th, 2024
Miramar Beach, FL

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Monday, January 13th

All times Listed in CT

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: Juniper Ballroom 2

Sponsored By:  **ncino**

Opening Remarks 9:00 - 9:05am

Operationalizing GenAI in Mortgage Servicing – What You
Need to Know

9:05am – 9:45am

Room: Juniper 6

Virtual: Via Livestream

Time to move beyond the chatbot and explore opportunities to make operations more efficient? Then this session is for you. Join us as industry leaders bring an operations perspective to where AI is being used and could be useful to bring efficiencies and enable humans to be more effective in their work.

Moderator

- Tela Mathias, Chief Operating Officer and Chief Technology Officer, Phoenix Burst;
Chief Operating Officer and Managing Partner, PhoenixTeam

Panelists

- Leslie Peeler, Chief Operating Officer, Cenlar

Demo Time: MISMO + GenAI
9:45am – 10:15am

Room: *Juniper 6*
Virtual: *Via Livestream*

Every home needs a strong foundation. So does your LLM. Join this session to see and hear about how and why industry participants are leveraging MISMO in their AI solutions.

Break 10:15am – 10:45am

Threading the Needle to Seamless AI Connections
10:45am – 11:15am

Room: *Juniper 6*
Virtual: *Via Livestream*

The proliferation of AI tools, resources, and platforms raises familiar questions. How will these new tools connect to existing resources? How will they “talk” to each other? Adding even more proprietary integrations is not the right answer. Join this session to explore the possibilities including what industry may need to support them.

Moderator

- Jonathan Kearns, Vice President Product, MISMO

Panelists

- Marvin Stone, Senior Vice President, Director of Strategic Initiatives, Lender Services Division, Stewart Title Guaranty Company

**KBA is So Passe: Exploring Ways to Verify Identity Beyond
KBA**

11:15am – 12:00pm

Room: *Juniper 6*

Virtual: *Via Livestream*

Verifying identities, in-person or virtually, has never been more important or more challenging. Knowledge Based Authentication (KBA) is becoming less effective as fraudsters become more sophisticated and take advantage of new technologies. Join this session to hear about options industry experts are exploring to overcome these issues.

Moderator

- Elizabeth Blosser, Vice President Government Affairs, ALTA

Panelists

- Tim Roufa, Manager, Identity Management, American Association of Motor Vehicle Association (AAMVA)
- Darren Louie, Vice President Product, Proof
- Angel Hernandez, Chief Strategy Officer, Stavvy

Lunch Break 12:00pm – 1:30pm

Newcomer Orientation

12:30pm – 1:25pm

Room: *Juniper 4*

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!

Complex Models, Bid Data, and the Future of Valuation
1:30pm – 2:00pm

Room: *Juniper 6*

Virtual: *Via Livestream*

Modern valuation assessments require lots of data and complex models which may bring other risks to your organization. What are the challenges and implications? How are they perceived by the regulators? What tools and resources are available, or coming soon, to help assess these risks? Join this session to find out!

Speakers

- Erica Vigen, Senior Product Manager, Real Estate Analytics, Clear Capital
- Carla Nott, Executive Director Valuations Process Management, JP Morgan Chase
- John Holbrook, Vice President, Digital Valuation Solutions, ICE

Enhancing Your Borrowers' Experience: eClose Adoption
2:00pm – 2:30pm

Room: *Juniper 6*

Virtual: *Via Livestream*

More and more we are hearing that consumer experience is a key driver for ROI. eClose is often cited as a tool for providing borrowers with the convenience and lower costs they demand. What's the latest on industry adoption of eClose? What barriers remain to scalability and how can they be overcome? Don't miss this important exploration of the topic.

Moderator

- Jim Voth, Managing Director, Falcon Capital Advisors

Panelists

- Camelia Martin, Vice President eMortgage Strategy and Industry Affairs, Snapdocs
- Angela Dodson, Senior Vice President Mortgage Change Management, U.S. Bank
- Eric Armstrong, Senior Vice President Enterprise Program Management, Mr. Cooper
- Joshua Stankard, Chief Executive Officer & Founder, NotaryLive

**Housing Agency Updates – U.S. Department of Veterans
Administration (VA)**
2:30pm – 2:50pm

Room: *Juniper 6*
Virtual: *Via Livestream*

What's the latest news on you need to know from the VA? Tune in to this session to find out!

Speakers

- Ryan Nelson, Chief, Business Insights and Data Solutions, U.S. Department of Veterans Affairs
- Jose Ferrer, U.S. Department of Veterans Affairs

Afternoon Coffee Break: 2:50pm – 3:15pm

GSE Updates: What You Need to Know
3:15pm – 3:40pm

Room: *Juniper 6*
Virtual: *Via Livestream*

Join this session to catch up on the most recent UMDP and other Fannie Mae and Freddie Mac news.

Speakers

- David Barkley, CMB, Business Initiatives Director, Freddie Mac
- James Babalitis, Senior Manager Single Family Digital Products, Fannie Mae
- Beth Bowser, Product Management Single Family, Fannie Mae
- Sunil Vaid, Manager Industry Standards, Freddie Mac

**Housing Agency Updates: U.S. Federal Housing
Administration
3:40pm – 3:50pm**

Room: *Juniper 6*
Virtual: *Via Livestream*

Need to know what's happening with FHA modernization and other program efforts? Then you'll want to hear what these FHA representative remarks.

Speakers

- Susan Borg, Deputy Director, U.S. Department of Housing and Urban Development

**Preparing Consumers to be Better Borrowers: Natural
Disaster Edition
3:50pm – 4:40pm**

Room: *Juniper 6*
Virtual: *Via Livestream*

We can't control the weather or prevent disasters from happening. But what if we could mitigate adverse impacts by helping consumers be better prepared for the costs of homeownership especially when it comes to natural disasters? What information and resources are available? What resources are needed? Join our panel of experts to explore this important topic.

Moderator

- Martha-Rosalind ("MR") Stainton, Partner, Potomac Point Group

Panelists

- Scott Giberson, Principal, Flood Compliance & Product Strategy, CoreLogic
- Bryanna A. Ruiz Fernandez, Director's Financial Analyst, Mortgage Markets, CFPB

Closing Remarks 4:45 - 4:50pm

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: Grand Lawn

Tuesday, January 14th

All times Listed in CT

Breakfast

Time: 7:30am – 9:00am

Room: Juniper Ballroom 2

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 (CT)</u> |
|---|--------------------|------------------|
| eMortgage COP | Juniper Ballroom 3 | 9:00am – 10:20am |
| | | |
| Environmental, Social, and Governance (ESG) COP | Elderberry Room | 9:00am – 12:00pm |
| | | |
| Mortgage Insurance COP | Juniper Ballroom 4 | 9:00am – 12:00pm |
| | | |
| Origination COP | Juniper Ballroom 5 | 9:00am – 12:00pm |
| | | |
| Break | | 12:00pm – 1:30pm |
| | | |
| eMortgage COP | Juniper Ballroom 3 | 1:30pm – 2:50pm |
| | | |
| Business Glossary COP | Juniper Ballroom 5 | 1:30pm – 4:30pm |
| | | |
| Decision Modeling COP | Elderberry Room | 1:30pm – 4:30pm |
| | | |
| Lender Forum - Invitation Only | Juniper Ballroom 1 | 1:30pm – 4:30pm |
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| MI Claim Submission DWG | Juniper Ballroom 4 | 1:30pm – 4:30pm |
| | | |
| eHELOC DWG | Juniper Ballroom 3 | 3:10pm – 4:30pm |
| | | |

Better Together: AI Decision Management

12:30pm – 1:25pm

Room: *Juniper 6*

Virtual: *Via Zoom*

What affect is AI having on decisioning in the mortgage industry? When does it make sense to pair AI and decision management? Join this session to learn more!

Speakers

- Simon Ringuette, Team Leader, Trisotech
- Brian Stucky, Team Lead Rocket Ethical AI, Rock Central

Evening Reception

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 to learn the identity of this year's award recipients.

Time: 4:45pm – 6:15pm

Room: Grand Lawn

Wednesday, January 15th

All times Listed in CT

Breakfast

Time: 7:30am – 9:00am

Room: Juniper Ballroom 2

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 (CT)</u> |
|--|--------------------|-------------------|
| API COP | Elderberry Room | 9:00am – 10:20am |
| AVM DWG | Juniper Ballroom 5 | 9:00am – 12:00pm |
| Credit Reporting COP | Juniper Ballroom 3 | 9:00am – 12:00pm |
| Servicing Transfers DWG | Juniper Ballroom 4 | 9:00am – 12:00pm |
| Verifiable Profile SMART Doc DWG | Juniper Ballroom 6 | 9:00am – 12:00pm |
| Data Governance and Management COP | Elderberry Room | 10:40am – 12:00pm |
| Break | | 12:00pm – 1:30pm |
| Blockchain COP | Elderberry Room | 1:30pm – 4:30pm |
| Business Process Model COP | Juniper Ballroom 3 | 1:30pm – 4:30pm |
| Federal Government Housing Agency Servicing Data DWG | Juniper Ballroom 4 | 1:30pm – 4:30pm |
| Housing Counseling DWG | Juniper Ballroom 6 | 1:30pm – 4:30pm |
| MISMO Senior Advisors – Invitation Only | Juniper Ballroom 1 | 1:30pm – 4:30pm |

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|---------------------------------------|--------------------|-----------------|
| Title Pricing API DWG | Juniper Ballroom 5 | 1:30pm – 4:30pm |
| | | |

Residential Standards Governance Committee (*Invitation Only*)

Time: 4:45pm – 6:00pm

Room: Juniper Ballroom 3

Thursday, January 16th

All times Listed in CT

Breakfast

Time: 7:30am – 9:00am

Room: Juniper Ballroom 2

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 (CT)</u> |
|---|--------------------|-------------------------|
| Servicing COP | Juniper Ballroom 4 | 9:00am – 10:20am |
| | | |
| VA Documents to Data DWG | Juniper Ballroom 6 | 9:00am – 10:20am |
| | | |
| Artificial Intelligence (AI) COP | Juniper Ballroom 3 | 9:00am – 12:00pm |
| | | |
| Title & Closing COP | Juniper Ballroom 5 | 9:00am – 12:00pm |
| | | |
| Property and Valuation Services COP | Juniper Ballroom 6 | 10:40am – 12:00pm |
| | | |
| Secondary COP | Juniper Ballroom 4 | 10:40am – 12:00pm |
| | | |
| Break | | 12:00pm – 1:30pm |
| | | |
| Title and Closing Docs to Data DWG | Juniper Ballroom 5 | 1:30pm – 2:50pm |
| | | |
| Architecture Workgroup | Juniper Ballroom 3 | 1:30pm – 4:30pm |
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| eDoc/eMortgage Vault Interoperability COP | Juniper Ballroom 6 | 1:30pm – 4:30pm |
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|--|--------------------|------------------------|
| Regulatory Compliance Examination File DWG | Juniper Ballroom 4 | 1:30pm – 4:30pm |
| Closing Instructions DWG | Juniper Ballroom 5 | 3:10pm – 4:30pm |
| | | |

Council of Chairs Forum Luncheon (*Invitation Only*)

Time: 12:00pm – 1:25pm

Room: Juniper Ballroom 1

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