MISMO Winter Summit
Agenda

January 13th – 16th, 2025
Miramar Beach, FL

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Sunday, January 12th

MISMITES GO BIKING!
2:00pm – 3:00pm

Join us for some pre-Summit fun with a leisurely bike ride on Sunday, January 12th from 2-3pm. Bikes provided at no charge.

Look for more details and meet-up location in the "*Info & Tips*" email that Summit registrants will receive on January 9th.

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: ılıl 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
- Sergey Dyakin, Chief Information Officer, Celink
- Jay Jones, Executive Vice President, Mortgage Servicing, Mr. Cooper
- Leslie Peeler, Chief Operating Officer, Cenlar

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

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.

Moderator
- Rick Hill, Acting President, MISMO

Panelists:
- Sundeep Mathur, Vice President FinTech Practice, Tavant
- Srikanth Kandadai, Senior Manager, Accenture

Break 10:10am – 10:35am

AI in Mortgage: Legal and Regulatory Update
10:35am – 10:45am

Room: *Juniper 6*

Virtual*: Via Livestream*

Innovations like Generative Artificial Intelligence (GenAI) are bringing about exciting new opportunities. But it's important to remember that there are federal, state and local legal legislative and regulatory considerations to keep in mind. Join this session to hear the latest on the lay of the land concerning GenAI from MBA's Regulatory and State Government Affairs team.

Moderator
- Gabriel Acosta, Regulatory Specialist, Residential Policy & Strategic Industry Engagement, MBA

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
- Patrick Hartford, Vice President Architecture and Engineering, Rocket Companies

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
- Justin Earley, Senior Vice President, Chief Innovation Underwriter, First American Title
- Angel Hernandez, Chief Strategy Officer, Stavvy
- Darren Louie, Vice President Product, Proof
- Tim Roufa, Manager, Identity Management, American Association of Motor Vehicle Association (AAMVA)

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!

Moderator
- Erica Vigen, Senior Product Manager, Real Estate Analytics, Clear Capital

Speakers
- John Holbrook, Vice President, Digital Valuation Solutions, ICE
- Andy Martin, Director of Machine Learning Engineering, Real Estate Transaction AI, Zillow Group
- Carla Nott, Executive Director Valuations Process Management, JP Morgan Chase

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
- Eric Armstrong, Senior Vice President Enterprise Program Management, Mr. Cooper
- Angela Dodson, Senior Vice President Mortgage Change Management, U.S. Bank
- Camelia Martin, Vice President eMortgage Strategy and Industry Affairs, Snapdocs
- 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, Information Technology, 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
- Sylvia Alvarez, Founder and Executive Director, Housing & Education Alliance
- Scott Giberson, Principal, Flood Compliance & Product Strategy, CoreLogic
- Bryanna A. Ruiz Fernandez, Director's Financial Analyst, Mortgage Markets, CFPB
- Sylvia Alvarez, Founder and Executive Director, Housing & Education Alliance

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

Name	Room	Time (CT)
eMortgage COP	Juniper Ballroom 6	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 6	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
MI Claim Submission DWG	Juniper Ballroom 4	1:30pm – 4:30pm
eHELOC DWG	Juniper Ballroom 6	3:10pm – 4:30pm

Better Together: AI Decision Management
12:30pm – 1:25pm

Room: *Juniper 6*

Virtual: *Via Zoom*

What effect 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		
Name	**Room**	**Time (CT)**
API COP	Elderberry Room	**9:00am – 10:20am**
AVM DWG	Juniper Ballroom 5	**9:00am – 12:00pm**
Credit Reporting COP	Juniper Ballroom 6	**9:00am – 12:00pm**
Servicing Transfers DWG	Juniper Ballroom 4	**9:00am – 12:00pm**
Verifiable Profile SMART Doc DWG	Juniper Ballroom 3	**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 6	**1:30pm – 4:30pm**
Federal Government Housing Agency Servicing Data DWG	Juniper Ballroom 4	**1:30pm – 4:30pm**
Housing Counseling DWG	Juniper Ballroom 3	**1:30pm – 4:30pm**
MISMO Senior Advisors – Invitation Only	Juniper Ballroom 1	**1:30pm – 4:30pm**

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 6

Thursday, January 16th

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		
Name	**Room**	**Time (CT)**
Servicing COP	Juniper Ballroom 4	**9:00am – 10:20am**
VA Documents to Data DWG	Juniper Ballroom 3	**9:00am – 10:20am**
Artificial Intelligence (AI) COP	Juniper Ballroom 6	**9:00am – 12:00pm**
Title & Closing COP	Juniper Ballroom 5	**9:00am – 12:00pm**
Property and Valuation Services COP	Juniper Ballroom 3	**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 6	**1:30pm – 4:30pm**
eDoc/eMortgage Vault Interoperability COP	Juniper Ballroom 3	**1:30pm – 4:30pm**

[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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