

# Mid-Winter Housing Finance Conference

Sunday, March 10, 2024

2:00 PM - 6:00 PM

**Registration and Hospitality Room**

*Location: Salon III*

6:30 PM - 8:00 PM

**Welcome Reception**

*Location: Buffalos*

Monday, March 11, 2024

7:00 AM - 8:00 AM

**Breakfast**

*Location: Ballroom Pre-Function I*

7:00 AM - 12:00 PM

**Registration and Hospitality Room**

*Location: Salon III*

8:00 AM - 9:15 AM

**OPENING GENERAL SESSION: Industry Landscape**

*Location: Salon I*

MBA's President and CEO, Bob Broeksmit, CMB, recaps the latest developments in Washington impacting our industry. MBA's Chairman Mark Jones takes the discussion further with a focus on today's enforcement environment featuring a panel of leading industry attorneys with insight into recent actions.

Speakers

**Robert D. Broeksmit, CMB**, *President & Chief Executive Officer, Mortgage Bankers Association*

**John Coleman, Jr.**, *Partner, Orrick, Herrington & Sutcliffe, LLP*

**Mark Jones**, *2024 MBA Chairman; President, Union Home Mortgage*

**Robert R. Maddox, CMB, AMP, Partner, Bradley**

**Andrea K. Mitchell, Managing Partner, Mitchell Sandler, LLC**

**Nanci L. Weissgold, Co-Chair, Financial Services & Products Group and Co-Leader, Consumer Financial Services Team, Alston & Bird, LLP**

9:30 AM - 10:30 AM

**GENERAL SESSION: Market Outlook**

*Location: Salon I*

MBA's Chief Economist provides the current mortgage market forecast, including the latest economic trends, rates, housing supply and profitability data. Following the presentation, join your peers in exchanging insights and asking questions to help provide clarity on the issues most essential to your decision-making. Sponsored by Mphasis Digital Risk.

Speakers

**Mike Fratantoni, PhD, Chief Economist and Senior Vice President of Research and Industry Technology, Mortgage Bankers Association**

**Sarah Quinlan, Managing Director and Founder, SAQ Economic Advisory LLC**

3:00 PM - 6:00 PM

**Registration and Hospitality Room**

*Location: Salon III*

4:00 PM - 5:00 PM

**GENERAL SESSION: Fireside Chat with the GSEs**

*Location: Salon I*

Gain insight on the latest programs and priorities at Fannie Mae and Freddie Mac.

Speakers

**Laura Escobar, 2024 MBA Chair-Elect; President, Lennar Mortgage**

**Kevin Kauffman, Senior Vice President - Seller Engagement, Freddie Mac**

**Tim McCallum, Senior Vice President and Head of Single-Family Business Account Management, Fannie Mae Single Family**

5:00 PM - 6:00 PM

**Cocktail Reception**

*Location: Ballroom Pre-Function I*

6:00 PM - 7:00 PM

**GENERAL SESSION: The Political Landscape**

*Location: Salon I*

It's presidential election season again – making it time to hear meaningful perspectives from both sides of the aisle. The panel will cover key industry issues such as tax, housing policy, and expectations for future regulatory and legislative conditions (under multiple scenarios) – as well as providing insight and views on the implications of the coming 2024 elections. Sponsored by First American

Speakers

**Bill Killmer**, *Senior Vice President, Legislative and Political Affairs, Mortgage Bankers Association*

**Alden Knowlton**, *Policy, Senior Manager, Coinbase*

**Kurt Pfothauer**, *Vice Chairman, First American*

Tuesday, March 12, 2024

7:00 AM - 8:00 AM

**Breakfast**

*Location: Ballroom Pre-Function I*

7:00 AM - 12:00 PM

**Registration and Hospitality Room**

*Location: Salon III*

8:00 AM - 9:00 AM

**GENERAL SESSION: Looking Ahead with FHA and Veterans Affairs**

*Location: Salon I*

MBA CEO Bob Broeksmit moderates a discussion on ongoing priorities at VA and FHA with John Bell and Nate Shultz. The session begins with an update on the MBA Opens Doors Foundation.

Speakers

**John Bell**, *Executive Director, Loan Guaranty Service, U.S. Department of Veterans Affairs*

**Robert D. Broeksmit, CMB**, *President & Chief Executive Officer, Mortgage Bankers Association*

**Nathan Shultz**, *FHA Chief of Staff, U.S. Department of Housing and Urban Development*

**Debra W. Still, CMB**, *2013 MBA Chairman; Chairman, MBA Opens Doors Foundation; Vice Chair, Pulte Financial Services*

9:15 AM - 10:15 AM

**GENERAL SESSION: Cyber Risk is Business Risk**

*Location: Salon I*

When a breach occurs, the risks are extensive and touch many facets of the organization. Get a full look at the risks and related costs of a cybersecurity breach.

Speakers

**Alex Brown**, *Director, Cybersecurity Business Development, Richey May*

**Mike Fratantoni, PhD**, *Chief Economist and Senior Vice President of Research and Industry Technology, Mortgage Bankers Association*

**Kurt Pfotenhauer**, *Vice Chairman, First American*

**Debra W. Still, CMB**, *2013 MBA Chairman; Chairman, MBA Opens Doors Foundation; Vice Chair, Pulte Financial Services*

11:30 AM - 12:30 PM

**Epic Ski Race**

*Location: Beaver Creek Mountain Epic Course*

4:00 PM - 6:00 PM

**Registration and Hospitality Room**

*Location: Salon III*

5:00 PM - 6:00 PM

**Cocktail Reception**

*Location: Ballroom Pre-Function I*

6:00 PM - 8:00 PM

**Dinner Event with NBC News' Chuck Todd**

*Location: Salon I*

A self-described political junkie, Chuck Todd has earned a reputation as one of the most passionate journalists and sharpest analysts in American media. He is NBC News' political director and, from 2014-2023, served as the revered moderator of Meet the Press—the network's flagship Sunday morning talk show, the longest-running broadcast in television history, and the number one-rated Sunday public affairs program for several consecutive years. After an exceptional dinner, MBA Chairman Mark Jones will interview Todd about current events and the political landscape. Cocktails at 6:00, Dinner seating at 7:00. Winners of Epic Ski Race announced.

Speakers

**Mark Jones**, 2024 MBA Chairman; President, Union Home Mortgage

**Chuck Todd**, Chief Political Analyst at NBC and Moderator of Meet the Press from 2014-2023, NBC News

Wednesday, March 13, 2024

7:30 AM - 8:30 AM

**Breakfast**

*Location: Ballroom Pre-Function I*

7:30 AM - 10:00 AM

**Registration and Hospitality Room**

*Location: Salon III*

8:00 AM - 9:30 AM

**CLOSING SESSION: Implications of Real Estate Agent Commission Changes**

*Location: Salon I*

A recent court decision and related litigation concerning real estate agent compensation could take years to resolve. But in the meantime, the market can be expected to develop and test new approaches to the negotiation and payment of buyer agent commissions, which may, in turn, have significant implications on current business models. Join us for an open discussion of where things stand and what this could mean for lenders.

Speakers

**Pete Mills**, *Senior Vice President, Residential Policy and Strategic Industry Engagement, Mortgage Bankers Association*

**Jackie Mohr**, *Vice President, Assistant General Counsel, Business Lines, Zillow Home Loans*