BACK TO BACK!

16th Annual Eastern Secondary Market Conference

WITH EXHIBITS

66th Annual Convention

June 18—20, 2019

Hyatt Regency
Coconut Point
Bonita
Springs,
Florida

Networking
Education
Secondary and
Convention
Attendees

Exhibitor Information
In the Spring of 2018, The MBA of Florida Executive Committee polled past attendees, sponsors and members with the question, “Would there be value in having the Eastern Secondary Market Conference and State Annual Convention during the same event and date?” Historically the events were held separately and at different times of year.

When the MBA of Florida Executive Committee met, they considered all the comments, weighed the benefits and issues of making the change, and listened to the overwhelming 82.4% poll response of YES! – the decision was made to bring the events BACK TO BACK.

There are so many positives!

Number one reason is to manage your budgets and our budgets by bringing value.!

**Attendees** experience both events for a very reasonable fee. If you have only attended our convention and are interested in learning more about the secondary market, this is the best way to do it. Our secondary attendees can come to the convention portion to hear more great speakers and see what’s happening specific to Florida and more. ONLY $100 in addition to your registration fee, you get access to both events.

**Exhibitors for the first time ever, you can exhibit at the Secondary Conference and Annual Convention!** We have been asked to include exhibits at our Annual Convention and this makes it happen, both for one fee. We have times beginning with the Secondary event going into the Annual Convention where you will be able to meet with so many more industry professionals for a very inexpensive exhibit fee. There are TWO PREMIUM Exhibit Areas this year!

**Sponsors** get substantial value for the sponsorship with more exposure to attendee from both events! Two sponsorships available that includes exhibit space and reps or attendee registration. Please refer to the forms to exhibit and sponsors for more complete information.

The [MBA of Florida](https://www.mbaflorida.org)'s leadership, 2019 Secondary Conference and Convention Committees are very excited about this new venture. We are all looking forward to connecting with you in June at the beautiful Hyatt Regency Coconut Point, Bonita Springs.
Welcome Exhibitors

We invite you to join us for our first ever Back to Back 16th Annual Eastern Secondary Market Conference and 66th Annual Convention

Thy Hyatt Regency Coconut Point in Bonita Springs, Florida is perfect for this event!

Please refer to the floor plan of the exhibit room further in this packet. We have planned all receptions, breakfast, breaks, and lunch to be in the exhibit room with all non-conflict times. The exhibits open on Tuesday with the Secondary Conference and continues all day Wednesday, going into the Convention programs that afternoon and we have a final breakfast with you on Thursday morning, after which the exhibits conclude. We expect to sell out this year with this new option of both events back to back, so please get your registration in as soon as possible. We look forward to your participation.

Networking Opportunities

It’s no secret the 1.1 reason to attend a conference is networking and education is 1.2. Almost equal!

The MBA of Florida conference committee carefully outlined the program, exhibit times and room set-ups to maximize your time with us. To make sure our dedicated speakers have the audience they deserve we ask everyone to be aware of the sessions going on and make your appointments in between these times. Tuesday, Wednesday and Thursday evenings are left available for you to have time to interact with your customers at your evening events and dinners after the receptions.

Communications

Please be aware that we provide everyone the registration list about two weeks prior to the conference. This list is for use by you only to make connections prior to the conference. If we get knowledge of the list going to others not related to this conference, it may affect the ability for us to offer this very useful option in the future. Thank you for your consideration in this matter.

Sponsorship Opportunities

There are four levels of sponsorships available and two of those include your booth and reps.

See the sponsorship form for complete information including ad deadlines, specs, etc.

Exhibit Fees

The fee is $550, include one rep and only $285 for extra reps.

We have TWO PREMIUM spaces this year. Please see the exhibit registration form for details on all pricing and options.
EXHIBITOR DETAILS and HELPFUL INFORMATION

PLEASE SEE THE FLOOR PLAN WITHIN THE FOLLOWING PAGES

(THE FLOOR PLAN IS NOT 100% TO SCALE OF LOCATIONS OF THE ROUND TABLE SEATING. THE RECEPTIONS WILL HAVE THE INCLUSION OF SCATTERED HIGHTOPS, ETC. THE FLOOR PLAN IS SUBJECT TO CHANGE, DEPENDENT ON NUMBER OF EXHIBITORS.)

- Exhibitor table placements will be done approximately three weeks from the conference date, earlier if we sell out and are able to make the full placements.
- Priority is given to Platinum and Gold sponsors first, and then all others are placed on a first come-first served basis.
- Displays allowed that fits into the allotted space of at least 8’ wide. We have some spaces that are 10’ wide, and if you require this size, please check the exhibit form.
- You will be listed on the full attendee listing, so that everyone that reviews this list has your contact information in one spot and there will have a map with your location in the attendee packets.
- Electrical is available for a separate fee, which needs to be pre-ordered on your form.
- Pricing at a Glance-For complete details and to register refer to the exhibitor registration form.

$550—either size, 10’ or 8’ wide tabletop exhibit space (if you require the 10’ wide space, let us know on the registration form.) Your space includes table, two chairs, wastebasket and one internet connection per table. (The resort wi-fi is available in the guest rooms, main lobby, the conference foyer, and all outdoor spaces. It does not reach down the hallways to the meeting rooms.)

(Exhibit Fees Includes one representative for full conference registration.)
$285—Extra Representatives (Includes full conference.)

$1,500—ONLY TWO PREMIUM SPACES AVAILABLE. This includes a conversation area with a couch, chairs, table and includes two Representatives for both events. Refer to floor plan for these two locations. (These two spaces are SOLD.)

$100 Electrical if needed, check off on the form.

Exhibit Schedule

The full conference and convention schedule with speakers is included further on in this brochure
Tuesday June 18th
10 AM—4 PM Exhibitor Set-Up
5:30—7 PM Exhibit Grand Opening Welcome Reception

Wednesday June 19th
8—9 AM Breakfast with Exhibitors
10—10:30 AM Refreshment Break with Exhibitors
11:30 AM—1 PM Luncheon with the Exhibitors
3—3:30 PM Refreshments Break with Exhibitors
5:30—7 PM Evening Reception with Exhibitors

Thursday June 20th
7:30—9 AM Closing Breakfast with Exhibitors
All exhibit materials must load out by 2 PM
SHIPPING—Handling—On-Site Information

Hyatt Regency Coconut Point Resort & Spa
5001 Coconut Road, Bonita Springs, FL 34134

Hold For: MBAF, June 18-20, 2019

Exhibit Company Name & Assigned Both Number (important):

Name individual who is responsible for shipping payment
(must be a registered guest):

Box (s) # _______ of ________

Storage space is extremely limited. Small packages will be accepted (3) business days prior to the meeting date. Important that the boxes are labeled correctly to ensure that they arrive on time to the booth location. Each received package will be subject to a $20 per box handling fee (incoming) VIA the hotel. A 6.5% Sales Tax will apply to all shipments. The hotel does not arrange or handle incoming/outgoing freight and cannot store large crates. They also do not store empty boxes so you will need to store under the exhibit table or your room. At the conclusion of the program, outgoing boxes will be directed through the Business Center, which is managed by PSAV AV.

Exhibitors/vendors will need their own pre-printed labels or if they use hotel FedEx Ground or UPS labels, they will need their own FedEx or UPS account numbers or credit card information for the labels. An outgoing handling fee of $10 per box applies, plus the cost of shipping (on their own accounts), and a 6.5% Sales Tax will apply.
Color Indications:
Tabletops with ORANGE lines behind the tables are 10' wide spaces (15 spaces)
Tabletops with BLUE lines behind the tables are 8' wide spaces (10 spaces)

PREMIUM Special—ONLY Two Available-Premium spaces include the entire corner area outlined in yellow, including couch, coffee table and two chairs. The tabletop exhibit area IS included as shown. Premiums are not a sponsorship item and is addition to any sponsorship donation and is not included in the Platinum or Gold Special. Location’s #6 and #20. You may decorate/bring an easel to use near the corner with your company name, or a separate company display, and use this during the in between times for your specific appointment meetings.
Materials Drop Off Information

- The Front Drive should not be used for any deliveries. If a box is able to be carried, or wheeled in, then it can be brought in the front doors. This is to avoid Bell Staff getting tied up moving boxes because this is an Event Setup Department function.

- For heavy boxes, load-in at the Loading Dock located along the north side of the building. At the stop sign in front of the hotel drive, make a right turn and then a left turn at the next stop sign, and the Loading Dock is on the left-hand side with a sign. Please see the attached map.

- There are two bays at the Loading Dock. Keep to one side of the dock to load-in because they have a lot of truck movement throughout the day. Vehicles may not be left unattended at the Loading Dock without checking-in with the hotel inside the dock doors. Upon entrance, stop at the Security Desk just inside the Loading Dock doors to obtain a visitor pass from Security Staff. All exhibitors/vendors and staff are required to have a pass from Security while onsite working. Security can direct you to the Event Space. If you need a flat-bed cart to move items off of the dock, please let hotel staff know, and Event Setup Team will assist. Hotel staff is unable to unload or load a truck for any reason due to insurance restrictions, but they will assist once the items are off of the vehicle and on the Loading Dock platform if needed.

Very Easy Access!
Hotel Information

Hyatt Regency Coconut Point
5001 Coconut Road
Bonita Springs, Florida 34134

Link to make your hotel room reservation online:
Room Reservation #800-233-1234
Direct: 239-444-1234 (This is for you records, please do not call directly to book your room)

Hotel Room Rate: $199 Single/Double Occupancy
($15 resort fee, discounted from $30)

HOTEL ROOM RESERVATION CUT OFF DATE: MAY 17, 2019
PLEASE DON’T GET LEFT OUT, MAKE YOUR RESERVATION IN TIME.

Approximate driving distances to the hotel within Florida:

Naples—20 miles / 30 mins
Tampa—150 miles / 2 hours 25 mins
Miami—140 miles / 2 hours 10 mins
Jacksonville—300 miles / 5 hours
Tallahassee—400 miles / 6 hours
Orlando—229 miles / 3 hours 30 mins

If you are flying in:
Southwest Florida Int’l Airport (RSW)
12 miles / 20 mins
(the hotel is very close to the airport!)

Flying Times to SWFL From:

New York, about 3 hours
Atlanta, about 1 hour 45 minutes
Denver, less than 4 hours
San Francisco, about 7 hours
Washington DC, less than 2 hours
Today’s events are focused on secondary market sessions, exhibits are open, with plenty of networking time for your appointments in between sessions

7 AM Certified Mortgage Banker (CMB) Oral Exams
CMB Oral Exams will take place for eligible students.

9 AM—1 PM Open Time for Networking / Business Appointments Until the Sessions Begin

10 AM—4 PM Exhibitor Registration Open and Set Up Time
10 AM Attendee Registration Open

Secondary Programs Begin

1—2 PM Current State Mortgage Originations and Housing Trends – How Home Pricing and Affordability are impacting mortgage originations and Secondary Marketing today and in the near future. Trends in CRA, impact of home prices on home affordability, first-time homebuyers, and more.
An in-depth discussion by Ed Pinto, Codirector, AEI Center on Housing Markets and Finance; Resident Fellow, American Enterprise Institute
Moderator: Nitin Dave, Southern Trust

2 PM Open Time for Networking / Business Appointments Until Session Begins at 2:30 PM

2:30—3:30 PM Managing Liquidity Panel—Hear from a panel of industry experts, discussing the best practices in managing liquidity in today’s challenging mortgage market from warehouse lines to servicing execution.
Michael Culbertson, Executive Director, Mortgage Finance Corporate Client Banking & Specialized Industries, JP Morgan
Stanley C. Middleman, President and CEO, Freedom Mortgage Corp.
Tom Millon, CMB, CEO and Chairman- ComputerShare Loan Services
Moderator: Seth Sprague, CMB, Principal, STRATMOR Group

3:30 PM Open Time for Networking / Business Appointments Until Session Begins at 4 PM
4-5:30 PM Digital Mortgages – They’re Here. Now.
Remember all those conversations you’ve been a part of about the various hurdles standing between the starting blocks and the finish line of digital mortgage implementation? Be ready to engage in a new dialogue, because progress is being made! A panel of industry experts will share with you how they implemented digital mortgages and how you can too! Prepare questions - or just be ready to learn - about closing a digital mortgage, investors and warehouse lenders purchasing and funding eNotes, and the technology necessary to move your business forward.

**Brent Chandler**, Founder, CEO, FormFree Holdings Corporation

**James M. Deitch**, CPA, CMB, Chief Executive Officer, Teraverde

**Scott Gillen**, CMB. Sr. Vice President, Industry Relations/Marketplace Strategy, Stewart Title

**Rick Triola**, Founder and CEO, NotaryCam

**Moderator: Ron Crowe**, AMP, MERSCORP Holdings

5:30—7 PM Exhibit Grand Opening Welcome Reception
Our exhibitors will welcome you to enjoy plenty of food and refreshments while visiting everyone to see what new products and services are available to add to the success of your business. Enjoy catching up and meeting new friends tonight.

**Wednesday June 19**

- Morning: focus is on secondary market, exhibits, plenty of networking time for appointments
- Afternoon: Three Crossover Sessions of interest to ALL attendees and officially the Annual Convention begins at 4:30

7 AM Attendee Registration Open
8—9 AM Breakfast with Exhibitors

7 AM **Open Time for Networking / Business Appointments and Breakfast with the Exhibitors Until the First Session Begins at 9 AM**

9—10 AM **Agency & MSR Market Update Panel**—Hear from Fannie Mae about the latest developments with Fannie Mae Servicing Marketplace and Freddie MAC FAST program along with a quick update/recap on the rollout of the common securitization platform. The MSR market update on who is buying, who is selling and execution levels available in both the Bulk and Co-Issue Markets

**Hakan Beygo**, Senior Director, Single-Family Office of the Client, Freddie Mac

**Dave Ellenberger**, Capital Markets MSR Lead, Fannie Mae

**(Speaker and Moderator) Seth Sprague**, CMB, Principal, STRATMOR Group
16th Annual Eastern Secondary Market Conference—Wednesday Continued

10 AM Open Time for Networking / Business Appointments and Exhibit Visits Until the First Session Begins at 10:30 AM

10:30–11:30 AM CEO Panel—Interactive roundtable discussion of Mortgage CEOs discussing the challenges and best practices of managing a mortgage business in a rising rate environment and their outlook for the future of the Mortgage business. Topics to include prudent investments / strategies today that will provide positive outcomes in the future, pitfalls to avoid and future challenges.

Bill Cosgrove, CMB, CEO and Owner, Union Home Mortgage and MBA Chairman 2015
Stanley C. Middleman, President and CEO, Freedom Mortgage Corp.
Tom Millon, CMB, CEO and Chairman, ComputerShare Loan Services
Moderator: Michael Azzarello, CMB, Caliber Home Loans

11:30 AM—1 PM Luncheon with the Exhibitors—Take some extra time to enjoy a great lunch and visit some exhibitors you may have missed earlier.

The Secondary specific programs conclude but Stay Right There!

We have three very powerful Crossover sessions to close the Secondary Conference and begin the Annual Convention.

These sessions are of interest to both event attendees and include very important updates and information for all.
1—2 PM A Conversation with Robert D. Broeksmit, CMB President & Chief Executive Officer, MBA and Bill Cosgrove CMB, CEO and Owner, Union Home Mortgage

Hear about the market dynamics and important information on the current regulatory and political environment facing our industry from two industry leaders.

Bob is a senior finance executive and corporate officer with a 33-year career in the mortgage sector. He has directed all aspects of lending activities, including marketing, sales, operations, secondary marketing, loan servicing, and default management. He has also served as a mortgage underwriting expert testifying on many large, high-profile cases.

Bill is President - CEO & 100% stockholder of Union Home Mortgage Corp and 2015 Chairman, Mortgage Bankers Association (MBA) His mortgage banking career began in 1986 as a residential loan officer. In 1994 Mr. Cosgrove joined Union National Mortgage Co. and in 1998 was named President. Mr. Cosgrove purchased and became 100% stockholder of the company in 1999. In 2013, the Company’s name was changed to Union Home Mortgage Corp. to reflect the Company’s mission of supporting successful homeownership in America.

Moderator: Matthew Goldman, CLO, CRO, Atlantic Home Loans

2—3 PM Modernizing the Housing Finance Marketplace, Leveraging Blockchain, Bringing Mortgage into the 21st Century

Hear from a panel of industry experts, discussing modernizing the housing finance marketplace, leveraging blockchain and bringing mortgage lending into the 21st Century.

Patrick Burns, Co-Founder and CEO, Spruce
Brent Chandler, Founder, CEO FormFree Holdings Corporation
Julie Jones, Chief Innovation Officer, Class Valuation
Bernadette Kogler, Co-Founder and CEO of RiskSpan Inc.

Moderator and Panel Member: Faith Schwartz, Owner, Housing Finance System Strategies, LLC

One More Crossover Session This Afternoon—See Next Page
Crossover Sessions Continued—then
Annual Convention Programs Officially Begins

3—3:30 PM Refreshments Break with Exhibitors

3:30—4:30 PM The Strategic Transformation of the Mortgage Banking Industry
The residential housing and lending space in the United States is one of the most regulated areas of the economy. Margins are under pressure, and new competitors are entering the space. There is an imperative for mortgage bankers to rapidly examine strategy and find ways to become disruptors in leading needed changes in the mortgage banking business.

There are many choices—strategic choices—facing lenders. These choices involve digital and well as strategic transformation. This session explores the seismic changes underway and presents a clear method to digital and strategic transformation, using a data driven approach. You will gain knowledge of the key strategic drivers of profitability, a data driven model to maximize profit and a digital transformation methodology to transform your business.

James M. Deitch, CPA, CMB, Chief Executive Officer, Teraverde
Moderator: Tim Allen, CMB, aboutMYmortgage.com

66th Annual Convention Programs Officially Begins

4:30—5:30 PM Annual Business Meeting—Everyone please attend to see how your association works!
- MBAF Presidents Address and Welcome
- Presentation by Deborah Dubois, President, MBA Opens Doors Foundation
  The MBA Opens Doors Foundation is dedicated to providing the comforts of home to families in crisis. Through our home grant program, we provide mortgage and rental payment assistance grants to parents and guardians caring for a critically ill or injured child, allowing them to take unpaid leave from work and spend precious time together without jeopardizing their cherished homes.
- Legislative Report, Eric Prutsman, MBAF Legislative Representative
- Committee Reports, Committee Chairs
- Nominating Report/Election of Officers
- Board of Directors and Committee Awards of Appreciation
- Recognition of new CMB’s

5:30—7 PM Evening Reception with Exhibitors—Enjoy this time to relax, check out new products and enjoy some wonderful food and drinks prior to dinners! We have not had exhibits at the convention for many years, and by popular request included time during our convention event after the secondary conference.

Special Note: Meet James M. Deitch, CPA, CMB, author of The Strategic Transformation of the Mortgage Banking Industry. All proceeds from the purchase of his book at the reception will be donated directly to the Opens Doors Foundation.
Today’s events continue for our Annual Convention program with exciting sessions, final time with exhibitors and more!

7:30—9 AM Closing Breakfast with Exhibitors
This is your final chance for a visit with the exhibitors.

8—9 AM Incoming Local Chapter Presidents Breakfast and Election of Local Chapter Representative - All incoming Local Chapter Presidents attend for discussion and introductions to each other and to also choose your representative.

7:30 to 9:00 AM Florida Certified Mortgage Banker (CMB) Breakfast Meeting
RSVP at the time of your registration and is required to attend (for seating counts.) This is for anyone interested in becoming a CMB or is a CMB. You will be in the right place to get assistance and mentoring for moving forward for your designation.

Speaker James M. Deitch, CPA, CMB, Chief Executive Officer, Teraverde
Moderator: Tim Allen, CMB, aboutMYmortgage.com

9—10 AM The Secrets to Being a Networking Superstar - Networking. It can bring up thoughts of small talk, large events filled with people we don’t know, and handing out business cards to everyone. But that isn’t really what networking is or even how to do it successfully. Join us for an hour and we will share with you the secrets and strategies for networking that truly pays off.

Kelli Brookman, Genworth
Convention Opening Day Welcome, by MBAF President, Matthew Goldman, CLO, CRO, Atlantic Home Mortgage
Moderator: Dawn Henshaw, Genworth
10—11 AM Metrostudy Updates, This session will include: National economic and housing trends and forecast

A look at each local housing market in Florida – Jax, Orlando, Tampa, Sarasota, Naples-Ft. Myers, and South Florida, including a comparison of new vs resale and more!

Metrostudy is the industry’s largest residential data provider. They provide proprietary sets of pricing and product, sales and traffic reports blended with public demographics, economic and permit data representing 900 localities and 96 percent of U.S. markets, including over 40,000 active and future subdivisions. Metrostudy supports six major industry segments — builders and developers, building product manufacturers, financial institutions, school districts, utilities and commercial retail — with essential must-have data and insights. Metrostudy tracks more than 3.2 million lot and land parcels and gathers details on more than 100 million households and over 360 remodeling activity markets.

David A. Cobb, Regional Director, South Florida Metrostudy | A Hanley Wood Co.

Moderator: Christie Buff, Mortgage Guaranty Insurance Corp.

11—11:30 PM Refreshments Break / Time to Return Calls and Check Messages

11:30 AM—12:30 PM Get in the Green Zone—Understanding the real reasons why some people out-sell, out-earn and outlast everyone else.

It’s a fact that 80% of all mortgages are originated by just 20% of all loan officers. Why does this happen? And what are today’s top producers doing differently than everyone else? This fun and fast-paced presentation reveals the true answers with specific “how to” ideas and approaches anyone can adopt for their mortgage business.

Doug Smith, Douglas Smith and Associates

Moderator: Sherry Gallitz, Union Home Mortgage

12:30—2 PM Installation Luncheon with Presentation of the Brown L Whatley Award

The Installation Banquet takes place at the luncheon with everyone’s favorite presentation to our Brown L. Whatley award winner. Food is always delicious and the company exceptional. Join us to congratulate this year’s winner.

The Award

The prestigious Brown L. Whatley Award is presented each year by the Mortgage Bankers Association of Florida. It recognizes the individual member who has made the most significant contribution to the advancement of the Association and the mortgage banking industry in Florida. From the beginning, it was the intention that the Award honor outstanding individual service rather than express appreciation for service in high elective office.

The Award represents a meaningful encouragement and incentive for participation by individual members in the Mortgage Bankers Association of Florida. Since 1955, the Brown L. Whatley Award has been presented annually to an outstanding member as an expression of appreciation by fellow members of the Association. By their distinguished accomplishments, the individuals receiving the Award add honor and prestige to the Award itself.
2—3 PM The Future of Work: How to Recruit and Manage the Next Generation Workforce
Managing and recruiting across generational differences requires an understanding of the changing values and culture at work. Millennials seek careers that allow them to have purpose and a larger impact on society, and six in ten Millennials are open to a new job opportunity. Every culture and generation has their own preferences that companies should understand in order to effectively recruit and retain their talent. Participants in this session learn practical strategies to build a strong and diverse team through recruitment and retention techniques and gain a greater understanding of the shift in workforce culture.
Kristin Messerli, Founder and CEO, Cultural Outreach
Moderator: Robert Villalon, National MI

3—3:15 PM Quick Break / Return Calls and Check Messages—Don’t miss the start of the next session, delighting you with a cookie and champagne toast!

3:15—4:30 PM mPower: The Power & Influence of Women
The executive panel, led by MBA’s Marcia M. Davies, will present challenges and solutions in today’s workplace and share insights for what it takes to lead in the mortgage industry. Leave with new perspectives, personal and professional advice, and best practices to help you excel. This is a great professional development and networking opportunity sure to make you feel mPowered!
Jean Bradley, VP Strategic Business Development, Essent Guaranty
Yvette Clermont, CMB, AMP, Branch Manager & Mortgage Consultant, Inlanta Mortgage, Inc.
Maria Fregosi, Chief Financial Officer, Home Point Financial
Panel Moderator: Marcia Davies, Chief Operating Officer and Founder of mPower Mortgage Bankers Association
Session Moderator: Dawn Henshaw, Genworth Mortgage Insurance

4:30 – 6:30 PM Final Reception with MPAC Drawings—This is the annual MPAC fundraiser that is fun, fast paced with so many donated wonderful items you can win to take home, all benefits the Mortgage Bankers Political Action Committee and the work in Tallahassee for your professional industry.

Friday June 21

8—10 AM 2019/2020 Board of Directors Breakfast and First Meeting
Speaker Listing and Bios

Hakan Beygo, Hakan Beygo, Senior Director, Single-Family Office of the Client, Freddie Mac
speaks Wednesday 9—10 AM

Jean Bradley, VP Strategic Business Development, Essent Guaranty
speaks Thursday 3:15—4:30 PM

Robert D. Broeksmit, CMB, President & Chief Executive Officer, Mortgage Bankers Association
speaks Wednesday 1—2 PM

Kelli Brookman, Genworth
Speaks Thursday 9—10 AM

Patrick Burns, CEO, Spruce
speaks Wednesday 2—3 PM

Brent Chandler, Founder, CEO, FormFree Holdings Corporation
speaks Tuesday 4—5 PM and speaks Wednesday 2—3 PM

Yvette Clermont, CMB, AMP, Branch Manager & Mortgage Consultant, Inlanta Mortgage, Inc.
speaks Thursday 3:15—4:30 PM

David A. Cobb, Regional Director, South Florida, Metrostudy | A Hanley Wood Co.
speaks Thursday 10:30—11:30 AM

Bill Cosgrove, CMB, CEO and Owner, Union Home Mortgage, and MBA Chairman 2015
speaks Wednesday 10:30—11:30 AM and 1—2 PM

Michael Culbertson, Executive Director, Mortgage Finance Corporate Client Banking &
Specialized Industries, JP Morgan
speaks Tuesday 2:30—3:30 PM

Marcia Davies, Chief Operating Officer and Founder of mPower, Mortgage Bankers Association
speaks Thursday 3:15—4:30 PM

James M. Deitch, CPA, CMB, Chief Executive Officer, Teraverde
speaks Tuesday 4—5 PM and Wednesday 3:30—4:30 PM and
Thursday 7:30—9 AM

Deborah Dubois, President, Mortgage Bankers Association Opens Doors Foundation
Speaks Wednesday 4:30 PM

Dave Ellenberger, Capital Markets MSR Lead, Fannie Mae
Speaks Wednesday 9—10 AM

Maria Fregosi, Chief Financial Officer, Home Point Financial
speaks Thursday 3:15—4:30 PM

Scott Gillen, CMB, Sr. Vice President, Industry Relations/Marketplace Strategy, Stewart Title
speaks Tuesday 4-5 PM

Julie Jones SVP, Valuation Transformation & Engagement, Class Valuation
speaks Wednesday 2—3 PM

Bernadette Kogler, Co-founder and CEO of RiskSpan Inc.
speaks Wednesday 2—3 PM

Kristin Messerli, Founder and CEO, Cultural Outreach
speaks Thursday 2—3 PM

Stanley C. Middleman, President and CEO, Freedom Mortgage Corp.
speaks Tuesday 2:30-3:30 PM and Wednesday 10:30—11:30 AM

Tom Millon, CMB, CEO Computershare Loan Services USA
speaks Tuesday 2:30-3:30 PM and Wednesday 10:30—11:30 AM

Ed Pinto, Codirector, Center on Housing Markets & Finance; Resident Fellow, American Enterprise Institute
speaks Tuesday 1—2 PM

Faith Schwartz, Owner - Housing Finance System Strategies, LLC
speaks Wednesday 2—3 PM

Doug Smith, Doug Smith and Associates
speaks Thursday 11:30 AM—12:30 PM

Seth Sprague, CMB, Principal, STRATMOR Group
speaks Wednesday 9—10 AM

Rick Triola, Founder and CEO, NotaryCam
speaks Tuesday 4—5 PM
Hakan Beygo
Senior Director
Single Family Sales and Relationship Management
Freddie Mac

Hakan Beygo is Senior Director in the Single-Family Office of the Client division. He is responsible for the bulk loan acquisition channel, the servicing-released execution businesses, and managing secondary market advisors. These businesses help customers manage their balance sheets by providing liquidity through bulk loan sales and servicing rights sales or acquisitions. They also provide execution options to customers through integration with secondary market advisory firms.

Mr. Beygo has over 26 years of experience in the mortgage business. Prior to joining Freddie Mac, he was Senior Vice President of Business Development and Investor Relations for SunTrust Mortgage, where he managed relationships with SunTrust's external counterparties, including Government-Sponsored Entities, mortgage insurance providers, rating agencies, and private investors. He was also responsible for trading and transaction management for sales and acquisitions of non-performing and re-performing mortgage loans and mortgage servicing rights.

Mr. Beygo also worked at Wells Fargo Home Mortgage in various leadership roles, including setting up and leading the Asset-Backed Securities trading desk, hedging and trading agency and non-agency mortgages, correspondent bulk loan acquisitions, risk-based pricing, securities valuation, and credit risk management. He has also worked as a consultant at PwC, Actualize Consulting and the World Bank.

Freddie Mac provides liquidity, stability and affordability to the nation’s residential mortgage markets. Freddie Mac supports communities by providing mortgage capital to lenders. Today, Freddie Mac is making home possible for one in four home borrowers and is one of the largest sources of financing for multifamily housing. For more information, please visit www.FreddieMac.com and follow us on Twitter @FreddieMac.

Jean Bradley
Vice President
Strategic Business Development
Essent Guaranty, Inc.

The motto Bradley lives by is “connecting people everywhere.” With over 30 years of mortgage industry experience, Jean joined Essent in September 2015 and is responsible for client strategy and business development.

In addition to her tenure in the industry, Jean is a highly engaged MBA member. She serves as an active leader and mentor through MBA’s mPower community, promoting the advancement of women in sales leadership and relationship development in the mortgage insurance and lending sectors. Bradley began serving on the Board of Directors for MBA Opens Doors in 2018 and promotes the mission of the foundation to help vulnerable families with critically ill or injured children stay in their homes while the children are under medical treatment.

Bradley holds a B.A. in Mass Communications & Journalism with a minor in Business from St. Bon-aventure University as well as the Executive Advanced Leadership program at University of Virginia, Charlottesville, VA
Robert D. Broeksmit, CMB
President & Chief Executive Officer
Mortgage Bankers Association

Robert (Bob) Broeksmit is President and CEO of the Mortgage Bankers Association (MBA). Bob is a senior finance executive and corporate officer with a 33-year career in the mortgage sector. He has directed all aspects of lending activities, including marketing, sales, operations, secondary marketing, loan servicing, and default management. He has also served as a mortgage underwriting expert testifying on many large, high-profile cases.

Prior to joining MBA in 2018, Bob served as President and Chief Operating Officer with Treliant, heading the firm's mortgage litigation support practice and serving diverse financial services clientele including large banks, independent mortgage lenders, community banks, credit unions, and service providers to the mortgage industry. As a Washington-based financial services consultancy, Treliant's mortgage practice included strategic advisory for executive management and corporate boards; litigation defense, including file reviews, litigation strategy, expert reports, and expert testimony; CFPB examination preparation and implementation of mortgage regulations promulgated by the CFPB and other regulators; and operational aspects of mortgage banking, ranging from origination to servicing and loss mitigation.

Before Treliant, Bob held senior leadership positions in the mortgage business, including fourteen years with Chevy Chase Bank (including after its purchase by Capital One), where he was Executive Vice President and President of its B.F. Saul Mortgage Company subsidiary. Bob also was a Vice President at Prudential Home Mortgage for seven years. He has overseen annual originations of $9 billion, a balance sheet of $10 billion in residential mortgages, and a servicing portfolio of $20 billion. He also held positions at Great Western Mortgage, Krupp Residential Mortgage, and The Money Store.

Bob has served as the Chairman of the Mortgage Bankers Association's Residential Board of Governors and as a member of its Board of Directors. Firms under his leadership have garnered multiple awards for servicing operations excellence, including Freddie Mac's Tier One and Hall of Fame designations. He is a Certified Mortgage Banker (CMB) and a graduate of Yale University.

Kelli Brookman
Genworth

With over 25 years in the mortgage industry, Kelli Brookman knows the importance of creating and delivering training that is about real-life, in-the-field, usable skills and knowledge. Having held positions as an underwriter, originator and servicing manager, she knows the importance of impactful trainings and presentations that deliver tools and techniques to achieve success.

For the last 18 years, Kelli has focused her career on Learning and Development with specific emphasis on sales and management training. She has been a keynote speaker for lender sales conferences across the country, a panelist and speaker at national MBA events, and has trained thousands of loan officers on everything from technical skills to closing the deal and generational selling. She has been named one of the 50 Most Influential Women in the Mortgage Industry and is passionate about developing content that enables people to achieve their potential.
Patrick Burns  
Co-Founder and CEO  
Spruce

Prior to starting Spruce, Patrick spent 3 years as Product Manager at Betterment, the largest automated investment service with 400,000 customers and $15 billion under management. the new standard in powering real estate transactions.

Spruce blends technology and customer-centric experiences to empower forward thinking real estate companies and mortgage lenders with an API-driven approach to title and settlement services, nationwide.

He has an MA in Statistics from Yale, and a BA in Physics from Oxford.

Brent Chandler  
Founder, CEO  
FormFree Holdings Corporation

Brent Chandler is a widely recognized innovator in mortgage and financial services technologies who has 25 years’ experience on the leading edge of trading, personal finance, wealth management and consumer financial services. Brent created AccountChek® by FormFree® in 2007 after his own frustrating homebuying experience fueled an obsession with making loans simpler and safer for everyone. Prior to that, Brent was part of the team that created the world’s first online trade while at CheckFree (acquired by Fiserv). He later ran several startups in the online and algorithmic trading spaces and was instrumental in leading the “aggregation revolution” while at CashEdge (acquired by Fiserv), where he oversaw sales and development of the CashEdge Wealth Management platform.

He’s also held senior-level positions on Wall Street at Merrill Lynch and Fidelity, where he became an expert in the mechanics of finance, witnessed the infancy of online trading and learned how to use algorithmic black boxes to enhance the performance of institutional and personal portfolios through more efficient exchanges.

Brent serves on the advisory board of Jawdrop, is a member of FourAthens Tech Incubator and is an active mentor for Georgia’s Terry College of Business Entrepreneurship Program. He also serves on the board of directors for the American Red Cross of Northeast Georgia.
Yvette Clermont, CMB, AMP
Branch Manager & Mortgage Consultant
Inlanta Mortgage, Inc.

Yvette Clermont, CMB is a 22 year Mortgage Banker and Branch Manager with offices in both Sarasota, Florida and De Pere, Wisconsin. She current serves as the President of the Gulf Coast Mortgage Banker Association as well as on the MBA MORPAC committee.

She holds the distinguished designation of Certified Mortgage Banker, Certified Mortgage Planning Specialist and has been listed on the Top 1% Mortgage Originators list three years in a row.

She also serves on her company’s Advisory Board and has been awarded the prestigious Five Star Mortgage Professional award by her peers.

David Cobb, South Florida Regional Director
Metrostudy | A Hanley Wood Company

David Cobb's professional real estate experience spans over thirty years. For the past two decades, David has managed multiple home building divisions in Florida, primarily for large, public home building companies. His areas of expertise include P and L responsibility, land acquisition and development, single and multi-family product design, supply chain, value engineering, finance and accounting, marketing, and professional sales associate training and development. A state certified residential contractor, licensed real estate broker, and HERS rater.

David has been responsible for the construction of 10,000 new homes with a market value exceeding $2 billion.

Since 2013, David is the South Florida Regional Director for Metrostudy, the nation's leading provider of market information to the housing, retail, and related industries.

David earned his Bachelor’s degree in business management at the University of Texas at Austin, and a Master of Business Administration degree, with honors, at Rollins College in Winter Park, Florida.

Metrostudy is the industry’s largest residential data provider. They provide proprietary sets of pricing and product, sales and traffic reports blended with public demographics, economic and permit data representing 900 localities and 96 percent of U.S. markets, including over 40,000 active and future subdivisions. Metrostudy supports six major industry segments — builders and developers, building product manufacturers, financial institutions, school districts, utilities and commercial retail — with essential must-have data and insights. Metrostudy tracks more than 3.2 million lot and land parcels and gathers details on more than 100 million households and over 360 remodeling activity markets.
Bill Cosgrove, CMB, President & CEO
100% stockholder of Union Home Mortgage Corp. and 2015 Chairman, Mortgage Bankers Association (MBA)

Union Home Mortgage Corp. is headquartered in Strongsville, Ohio. Bill’s mortgage banking career began in 1986 as a residential loan officer. In 1994 Mr. Cosgrove joined Union National Mortgage Co. and in 1998 was named President. Mr. Cosgrove purchased and became 100% stockholder of the company in 1999. In 2013, the Company’s name was changed to Union Home Mortgage Corp. to reflect the Company’s mission of supporting successful homeownership in America.

Then Union National started with 30 employees closing 58 million in lending in 1999. In 2017, Union Home has over 900 employees closing 2.5 billion in lending throughout the United States.

In 2007-2008 Mr. Cosgrove was President of the Ohio Mortgage Bankers Association. He is the first person from Ohio to serve as both President of the Ohio MBA and Chairman of National MBA. He has served the National Mortgage Bankers Association’s Residential Board of Governors, the Steering Committee of RESBOG and the Board of Directors, culminating with being Chairman of the national association in 2015. From 2008 to 2010, Bill was the National Chairman for MBA’s MORPAC Committee. This prestigious appointment consists of leading the fund raising efforts for MORPAC throughout the country. MORPAC raised $1.1 million for industry activism during Bill’s Chairmanship of MORPAC. In 2000 at the age of 38 he was named in Crain’s Cleveland Business “40 under 40” honored as one of the top 40 young executives in Northeast Ohio. In 2003 Mr. Cosgrove was inducted into the Bedford, Ohio High School Distinguished Hall Of Fame for his accomplishments in Mortgage Banking. In 2004, he earned the coveted Certified Mortgage Banker designation (CMB). In 2008, he was awarded the distinguished Hoddup Award for his many contributions to the Ohio Mortgage Bankers Association, and In 2011 Bill was awarded the National Mortgage Bankers Associations Burton C. Wood, National Legislative Service Award. In 2016, Bill was awarded the MBA Andy Woodward Distinguished Service Award. The highest honor bestowed on an individual member of the Mortgage Bankers Association.

Bill Cosgrove is often invited to speak on behalf of the mortgage banking industry and especially his over 32 years’ experience as a leading Independent Non-Bank Mortgage Lender. Bill has testified on behalf of the industry in Washington D.C before the House Financial Services Sub Committee, Senate Banking Committee and the Ohio House of Representatives. He has been interviewed by national publications, The Wall Street Journal, USA Today, numerous trade publications, local and national news networks.
Michael A. Culbertson has been in the residential mortgage business for over 40 years. He has served in most capacities in the business from being a residential loan officer to managing two large regional banking mortgage divisions. He has worked at Dade Federal Savings and Loan, Firstate Financial Bank in Orlando, Old Kent National Bank, Huntington National Bank, and Mercantile Bank.

Currently, Michael is the national Warehouse Risk Executive responsible for all mortgage warehouse risk and credit for JP Morgan, located in Houston, Texas. He works within the Corporate Client Bank at JP Morgan. He has worked for the company for the last eight years.

Currently, JP Morgan Chase is the largest warehouse provider to non-bank financial institutions in the country.

Michael has been very active in supporting mortgage banking through its trade organizations. He has served twice as the president of the Mortgage Bankers Association of Central Florida and as the president of the Mortgage Bankers Association of Florida. He is a past recipient of the Brown L. Whatley Award. This award has been presented since 1955 to the most outstanding member of the year, which recognizes outstanding contributions to the association and the banking industry in the state of Florida.

Michael has also been active in various civic activities, including serving as the president of the Maitland Chamber of Commerce, president of the Maitland Historical Society, and the Orange County Foundation for Public Schools.

Michael splits his time between Houston, Texas and Deland, Florida. He has been married for the last 40 years to Colleen Culbertson, has a daughter Amanda, and two grandchildren, Natalie and Maddox.
Marcia M. Davies
Chief Operating Officer and Founder of mPower
Mortgage Bankers Association

As COO, Marcia is responsible for ensuring cross-organizational alignment and facilitating the implementation of strategic initiatives, as well as maintaining oversight of key organizational priorities. She is also the lead strategist for MBA’s external activities, providing leadership, guidance and overall management to the public affairs and marketing divisions. In addition, Marcia provides strategic direction and management of MBA’s Conferences, Membership, Education, Information Technology and Office Services divisions. She is also a Board member of MBA’s Opens Doors Foundation.

Previously, Marcia worked at the U.S. Department of Housing and Urban Development (HUD), as Senior Advisor to the Assistant Secretary for Housing and Federal Housing Commissioner. She directed HUD's industry relations program to strengthen relationships, garner support, streamline communications and resolve policy and regulatory issues. Before joining HUD, Marcia spent 21 years at Freddie Mac, where she held a variety of officer positions in communications, customer outreach, marketing, servicing relations and policy.

Marcia is the founder of mPower - MBA Promoting Opportunities for Women to Extend their Reach -- MBA’s networking platform for women in the real estate finance industry. Under her leadership, mPower has grown into an engaged community of more than 4,000, providing best-in-class conference and webinar programming, networking events, and online opportunities to stay engaged. Through mPower, more women are positioned to achieve leadership roles and are well represented in all segments of the industry.

Marcia is a member of the NAWRB Diversity and Inclusion Leadership Council (NDILC). She is also a member of Women in Housing Finance and the International Women’s Leadership Association. Most recently, Marcia received Five Star’s Laurie A. Maggiano Legacy award which recognizes a woman who through her tireless efforts, collaboration and ingenuity has powerfully influenced the industry and homeownership nationwide. Marcia is also the recipient of the NAWRB 2018 Industry Revolutionary Award and the CIF Diversity & Inclusion 2018 Trailblazer Award. In 2015, she was honored by HousingWire as one of its 2015 Women of Influence.

Marcia is a graduate of the Katharine Gibbs School in Montclair, N.J.
James M. Deitch, CPA, CMB  
Co-Founder and CEO  
Teraverde

James is an entrepreneur, having founded two national banks, several mortgage banking ventures, and four technology-oriented companies. He currently serves as co-founder and CEO of Teraverde group of companies. Teraverde is a professional advisor to financial services companies.

Teraverde helps banks and mortgage bankers achieve greater profitability, streamlined operations and process improvement while staying fully compliant with regulatory requirements. Prior to Teraverde, Deitch was co-founder, Chairman and CEO of American Home Bank N.A. Under Deitch’s leadership, American Home Bank has been cited as one of the fastest growing companies in the United States by INC. Magazine. The Bank was named one of the top 50 residential lenders in the United States by SourceMedia, publisher of American Banker. American Home Bank was ultimately acquired by BBT.

Jim is a frequent author for industry publications. Most recently, he authored “Digitally Transforming the Mortgage Banking Industry”, which was a #1 best selling new release in its category. His next book, “Strategically Transforming the Mortgage Banking Industry” was released in October, 2018. It attained #1 best selling new release in its category.

Deborah E. Dubois  
President  
MBA Opens Doors Foundation

Deborah Dubois is the President of the MBA Opens Doors Foundation, a 501c3 charitable organization founded by the Mortgage Bankers Association (MBA). As President, Deborah is responsible for the day-to-day management of the Foundation, as well as the development and execution of strategies that ensure its sustainability and growth. In collaboration with MBA’s Chief Operating Officer and the Foundation’s Board of Directors, Deborah plays a lead role in defining the Foundation's short-and long-term goals, including its hospital partnership strategy, grants program and revenue model. Previously, Deborah served as the Chief Development Officer for The Center for Public Integrity, a non-profit investigative journalism newsroom, where she led the fundraising and resource development operations, strengthening existing donor relationships and bringing new donors the organization’s roster as a critical point in the organization’s history. Prior to the Center for Public Integrity, Deborah spent 10 years in senior executive positions, overseeing development operations, marketing, communications, and membership for social justice organizations, and 15 years in international, technology and consulting organizations.

Deborah holds an undergraduate degree from Cornell University and an MBA degree from The George Washington University.
David Ellenberger
Capital Markets MSR Lead
Single-Family Mortgage Business
Fannie Mae

David Ellenberger is the MSR Lead on Fannie Mae’s Capital Markets Pricing & Sales Desk, reporting to the Director of Single Family Account Management. His responsibilities include servicing strategy and execution, including the Servicing Marketplace (SMP) ensuring that Fannie Mae remains at the forefront of the rapidly evolving MSR market. Common topics discussed with lenders, servicers and vendors are best execution, servicing pricing & valuation strategies and technology & integration.

David was the MSR Product Manager at Compass Analytics prior to his current role. In his prior role, he managed servicer and originator relationships and gained a deep understanding of servicing valuation.

Maria Fregosi
Chief Financial Officer
Home Point Financial

Maria Fregosi is experienced in the fields of finance, investment banking, mortgage banking, securities and domestic and international finance. As a founding executive team member at Home Point, she has held a variety of roles in the previous 4 years. Her current responsibilities include financial planning and analysis, treasury, capital markets, servicing portfolio management, new products, risk and non-agency originations. Ms. Fregosi has been involved with investment banking, portfolio management and asset and mortgage securitization for over 30 years in both the US and European markets. She served in executive roles at Hamilton Group Funding and ABN AMRO where she was the founder of the residential and commercial mortgage securitization program and the mortgage capital markets group.

Ms. Fregosi is a summa cum laude graduate of the State University College of New York at Buffalo with a BA in Economics and she has an MBA in Finance from the Simon School at the University of Rochester.
In his twelve-year tenure with Stewart, Scott has managed key national lender relationships and has been critical to development of Stewart’s overall lender strategy through various market cycles, overseeing client relationships including Stewart’s GSE relationships. Currently, Scott is responsible for Stewart’s digital strategies to enhance the overall closing experience with consumers and transactional partners.

Scott’s tenure in the mortgage business started in 1982, holding various positions in mortgage servicing and origination operations roles. Prior to joining Stewart, Scott served as Director of Sales and Marketing for Mortgage Resource Network. There his responsibilities included the ongoing management and oversight of MRN's sales and marketing efforts. Scott served as a senior executive at Harbor Financial Mortgage Corporation, a Houston based independent mortgage banker. Scott has also worked for several years as a private consultant, where he oversaw the liquidation of several large prime and subprime lenders assisting in several due diligence and audit projects.

He is an active member in industry trade associations, serving on various MBA and TMBA committees, several tenures on the board of the Texas Mortgage Bankers Association and is the President of the Houston Mortgage Bankers Association. He also currently serves on the Housing Policy Council Executive Committee, an integral lobbying arm of the Financial Services Round Table. He received his Bachelor of Arts degree from the University of Texas, is a graduate of the Mortgage Bankers Associations School of Mortgage Banking and Future Leaders programs. He received the Certified Mortgage Banker (CMB) designation from the Mortgage Bankers Association in 1997 as well as the Larry Temple Distinguished Service Award from the Texas Mortgage Bankers Association.
Bernadette Kogler  
Co-founder and CEO  
RiskSpan Inc.

Bernadette is a seasoned executive with over 25 years of experience in consumer lending and structured finance. She is an expert at leading organizations in developing innovative yet practical solutions to strategic and operational problems. Her deep expertise spans the entire lending lifecycle, from loan origination, to servicing, to capital markets transactions and asset management.

Bernadette is a leader in risk management, analytics, financial modeling and technology. Throughout her career, she has delivered solutions to the country’s largest private financial institutions, Government Sponsored Enterprises and Federal Government Agencies. A respected expert on mortgage finance issues, she is the author of several articles and research studies for a variety of clients.

Bernadette began her career in the Treasury Department of Prudential Insurance Company and then served for ten years with KPMG’s Mortgage and Structured Finance Practice. She holds an MBA from Seton Hall University and BS in Finance from Villanova University.

RiskSpan Inc., a leading provider of data and analytics for mortgage and the capital markets. She is also co-founder of SmartLink b, RiskSpan’s fintech affiliate improving market efficiencies through machine learning and distributed ledger technologies for structured finance.
Kristin Messerli
Founder
Cultural Outreach

Kristin Messerli is a national speaker and founder of Cultural Outreach, helping businesses better reach and serve next gen consumers and underserved markets. After starting her business in 2013, she has worked with over 50 companies of all sizes across the U.S. and has spoken at over 100 conferences, including the Mortgage Bankers Association, the American Bar Association, and Harvard Business School. Kristin is also the Managing Editor for Mortgage Women Magazine and sits on the MBA's Diversity and Inclusion Committee. She co-authored the MBA's Compliance Toolkit for Section 342 and is published in numerous publications on the topic of diversity and millennials in housing.

Kristin holds over 13 years of experience working in multicultural business and social work. Prior to starting her business, Kristin was a social worker and community educator in the Latino immigrant community. She also led teams of volunteers locally and abroad to develop sustainable business practices, and she has consulted for multinational social enterprises with the Center for Creation of Economic Wealth (CCEW). Kristin was trained by former McKinsey consultants at the University of Oklahoma, where she earned her Master of Public Administration.
Stanley C. Middleman
President and CEO
Freedom Mortgage Corporation

Stanley C. Middleman is the founder and Chief Executive Officer of Freedom Mortgage Corporation, a national, full-service mortgage company headquartered in Mount Laurel, NJ. The company is one of the largest mortgage originators and mortgage servicers in the United States. Freedom Mortgage has been ranked on the Inc. 5000 list of America’s Fastest Growing Companies for six consecutive years, earning a place on the Inc. 5000 Honor Roll for 2018.

The company attributes its significant expansion in recent years to robust organic growth and strategic acquisitions, reflecting the company’s commitment to industry leadership. Currently, Freedom Mortgage has just under 5,000 employees and contractors in over 80 locations throughout the country.

In addition to his role leading Freedom Mortgage, Mr. Middleman is a prominent business strategist, real estate investor, and philanthropist. He is an active member of the Mortgage Bankers Association, where he serves on the MBA Board of Directors as well as the MBA Residential Board of Governors (RESBOG). Mr. Middleman is also a member of the Housing Policy Executive Council and serves on the NAHREP Corporate Board of Governors. He is active in community affairs and serves on several non-profit boards.

Mr. Middleman has over 30 years’ experience in the financial services industry. He has served on numerous advisory boards, including Freddie Mac and Ellie Mae Inc. He was the recipient of the Smart CEO Corporate Culture Award and the Temple University Fox School of Business Corporate Award. In November 2018 Freedom Mortgage will be presented with the Chairman’s Award in honor of their service to our community and their support of Liberty USO.

Mr. Middleman is a graduate of Temple University with a BS in Accounting.
Tom Millon, CFA, CMB
CEO
Computershare Loan Services USA

Tom serves as CEO of Computershare Loan Services US, including Specialized Loan Servicing, Credit Risk Solutions, Capital Markets Cooperative, and Property Solutions. He founded Capital Markets Cooperative (“CMC”) in 2003 and is considered one of the nation's top executives in the mortgage capital markets. Tom is a recognized author, frequent speaker, and expert in mortgage finance.

Tom was instrumental in the development and growth of a number of companies in the mortgage industry. From 1999 to 2003, as the Director of Capital Markets for Ohio Mortgage Banking, he built an industry-leading capital markets group. During his tenure, the company’s origination volume quintupled to $30 billion.

From 1991 to 1999, Tom was a Partner, Managing Director and Member of the Board of Directors of Tuttle & Company, a leading risk management and securities trading firm. Tuttle & Company specialized in managing optional interest rate risk for mortgage bankers. Tom helped build the firm from five employees and a handful of clients to over 100 employees and a client base consisting of many of the largest US banking institutions. Tom’s trading desk managed over 10% of the U.S. mortgage industry’s origination volume prior to Microsoft’s acquisition of Tuttle & Company in 1999.

Prior to 1991, Tom was a member and floor trader on the Chicago Board of Trade and was an analyst with Merrill Lynch Capital Markets.

In May of 1986, Tom graduated from The Wharton School of Business of the University of Pennsylvania. Currently, he serves as a Director on the Board of The Wharton School of the University of Pennsylvania’s Institute for Urban Research—a think-tank dedicated to housing reform and urban planning and design of cities around the world.

Tom is a member of the Mortgage Bankers Association where he serves on the MBA’s committee for GSE reform. Tom is also on the advisory board of the Common Securitization Platform—a joint venture between Fannie Mae and Freddie Mac, dedicated to standardizing the agency mortgage-backed security.

Tom holds the Chartered Financial Analyst (CFA) and Certified Mortgage Banker (CMB) designations. He is FINRA (Financial Industry Regulatory Authority) Series 3 licensed and is a member of the National Futures Association, the Association for Investment Management and Research, and the Security Analysts Society of San Francisco.
American Enterprise Institute (AEI) resident fellow Edward J. Pinto is the codirector of AEI’s Center on Housing Markets and Finance. He is currently researching policy options for rebuilding the US housing finance sector and specializes in the effect of government housing policies on mortgages, foreclosures, and on the availability of affordable housing for working-class families. Pinto writes AEI’s monthly Housing Risk Watch, which has replaced AEI’s FHA Watch. Along with AEI resident scholar Stephen Oliner, Pinto is the creator and developer of the AEI Pinto-Oliner Mortgage Risk, Collateral Risk, and Capital Adequacy Indexes.

An executive vice president and chief credit officer for Fannie Mae until the late 1980s, Pinto has done groundbreaking research on the role of federal housing policy in the 2008 mortgage and financial crisis. Pinto’s work on the Government Mortgage Complex includes seminal research papers submitted to the Financial Crisis Inquiry Commission: “Government Housing Policies in the Lead-up to the Financial Crisis” and “Triggers of the Financial Crisis.” In December 2012, he completed a study of 2.4 million Federal Housing Administration (FHA)–insured loans and found that FHA policies have resulted in a high proportion of working-class families losing their homes.

Pinto has a J.D. from Indiana University Maurer School of Law and a B.A. from the University of Illinois at Urbana-Champaign.

Faith Schwartz
Owner
Housing Finance System Strategies, LLC

Faith Schwartz created an advisory services firm in 2016 to support on-going efforts to modernize the housing finance marketplace, bringing mortgage into the 21st century. Her work ranges from advisory committees, board membership, and leadership roles in growing organizations. Her clients include publicly traded financial services firms, trade associations, fintech’s, and non-profits. In 2018 through April, 2019, Faith served as the Acting President of FormFree to support their growth and scale for next gen. Today she serves on the board and as an Executive Advisor to Fintech company FormFree, a leading asset, income and employment verification services company that is transforming and streamlining lending. She draws from her 30 plus years of leadership in all aspects of the mortgage industry. The highlight of Faith’s career was through the housing crisis where she led the HOPE NOW Alliance. She convened the industry, non profits and government to coordinate a response to the housing crisis and mitigate foreclosures. Faith served on the Federal Reserve Consumer Advisory committee through the housing crisis and worked closely with the Fed Governors and Federal Resever Banks for many years. Faith is an author and has testified regularly on issues impacting the housing crisis to congress and the Federal Reserve Board, where she also served on the Fed consumer advisory committee.

Board Director Activity: RiskSpan, Inc., a technology, data and analytics to include Blockchain company, FormFree, Fintech firm focused on the DNA of the consumer, National Fair Housing Alliance (NFHA), a leading civil rights organization, and Class Appraisal, a nationwide AMC focused on transforming valuation and focusing on technology. Faith is also a Trustee to Saint Anselm’s Abbey School, Washington DC. Faith was the Founder and Chairman of Hope LoanPort, 2010, the only 501(c)3 industry technology non-profit and recently stepped down after servicing on the board for eight years and Chairman. She is a member of Women in Housing Finance, DC where she held the role of President of the organization.

Faith held leadership roles in many aspects of the mortgage industry to include as EVP of TMC mortgage, SVP CoreLogic and Freddie Mac. She started her career at Dominion Bankshares Mortgage Company (DBMC) as VP Capital Markets and wholesale lending, pricing, acquiring and securitizing mortgages where she work for the first decade of her career. Faith received the Housing Wire Vanguard award in 2018 and was recognized as one of Mortgage Bankings most powerful women from National Mortgage Magazine 2018. Other awards include Housing Wire’s Women of Influence in 2012 and a lifetime achievement award from the Five Star Institute. She holds a BSBA in accounting from Shippensburg State College and an MBA with a finance concentration from the University of Pittsburgh.
Seth Sprague, CMB  
Principal  
STRATMOR Group

Seth Sprague joined STRATMOR Group as a Principal early in 2019 with more than 20 years of mortgage banking and servicing valuation experience. Seth specializes in mortgage servicing rights (MSRs), servicing, cash flows, liquidity and mortgage profitability strategies.

Prior to joining STRATMOR, Seth served as EVP of Trading & Analytics at PHOENIX, an advisory firm for MSR and whole loan trading, mortgage services and analytics. His primary responsibilities at Phoenix included managing bulk and flow MSR transactions and strategic valuation solutions to meet the needs of PHOENIX clients. Additionally, Seth served as Senior Vice President—Servicing Asset Manager at SunTrust Mortgage for more than 10 years, where he led the servicing rights valuation team.

In 2018, Seth was selected as Secretary of the MBA’s Certified Mortgage Banker (CMB) Society and serves on several committees with the Mortgage Bankers Association (MBA) including the Financial Management Steering Committee, MBA’s Servicing Council for the 21st Century, MBA’s BASEL III and the Servicing Compensation Working Group. Seth is a frequent speaker at various MBA and other industry conferences, often speaking on liquidity and the overall challenges present in the mortgage industry. An instructor with the MBA’s School of Mortgage Banking (SOMB) program since 2007, Seth teaches “Servicing/MSR Day” and is an instructor for the MBA School of Mortgage Servicing. In 2019, Seth taught “The Secondary Market” for NAMMBA (The National Association of Minority Mortgage Bankers of America).

Seth holds an MBA from the University of Colorado – Denver and an undergraduate degree from the University of Richmond with a concentration in accounting.

Doug Smith  
Douglas Smith and Associates

Doug Smith is a 35-year banking and mortgage industry veteran, a nationally-known speaker, author, and sales training expert. Doug has delivered more than 2,000 presentations and workshops around the country for banks, mortgage lenders and industry associations.

He has published over 300 feature articles in national business magazines and is the author of Climbing the Ladder of Success and Green Zone Selling.
Rick Triola began his career in real estate, mortgage and technology as an Oppenheimer investment banker more than 35 years ago. After spending several years in commercial real estate, Rick helped lead one of California's largest independent escrow companies. He founded eSigning solutions provider Settleware in 1999 and NotaryCam, the pioneering leader in on-demand notarization and mortgage closing solutions, in 2014.

NotaryCam is the first venture-backed, on-demand notary service in the world. The company has facilitated more than 100,000 legally-binding online notarizations in all 50 US states and more than 70 countries. Triola leads NotaryCam as it works with its partners to facilitate 100% online mortgage closings through its patented eClose360 platform. NotaryCam is endorsed by the National Association of Realtors® (NAR), the National Notary Association (NNA), the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). Its network of trained and certified eNotaries is the largest and highest-paid in the world.