

**2017 The Future of Residential Mortgage Lending**  
**September 27, 2017 • AT&T Conference Center • Austin, TX**  
**September 27, 2017 • Live Webcast**

**Wednesday Afternoon, Sep. 27, 2017**

**Presiding Officer:**

**Christopher W. Christensen**, PeirsonPatterson, LLP - Dallas, TX

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| 12:15 pm<br>In Austin Only | <p><b>Registration Room Opens</b></p> <p>Includes light refreshments.</p>   |
| 12:50 pm                   | <p><b>Welcoming Remarks</b></p>   |
| 1:00 pm<br>0.50 hr         | <p><b>Disruptive Technologies for the Mortgage Industry</b></p> <p>Hear what technology-induced changes are looming and how the mortgage industry needs to embrace disruption, given the latest advances and innovations in technology. Explore case studies and business outcomes involving big data and analytics, machine learning, cognitive computing, and blockchain technologies.</p> <p>Chitra Dorai, Fellow and Master Inventor, IBM Global Business Services - New York, NY</p>                       |
| 1:30 pm<br>0.50 hr         | <p><b>Politics at Home and Abroad</b></p> <p>Explore the political pressures in Washington and abroad that affect the residential mortgage market, and identify significant related litigation, legislation, regulation, and world capital market issues.</p> <p>Karen M. Neeley, Senior Counsel, Kennedy Sutherland LLP - Austin, TX<br/> Caleb Reppert, First American Title Insurance Company - Washington, DC</p>   |
| 2:00 pm<br>0.50 hr         | <p><b>Technology in Real Estate: Market Implications and Advice for Tech-Enabled Real Estate Start-Ups</b></p> <p>Examine how technology currently impacts the real estate market and how it may impact the real estate market in the future. Gain practical guidance on issues related to tech-enabled real estate start-ups.</p> <p>I. Bobby Majumder, Firmwide Co-Chair, India Practice and Dallas Office Managing Partner, Perkins Coie, LLP - Dallas, TX</p>   |
| 2:30 pm<br>0.50 hr         | <p><b>eClosing and Online Notarization from the Title Perspective</b></p> <p>Electronic signatures are commonplace in virtually all that we do today, except the mortgage closing process. Explore the acceleration in digitalizing the mortgage settlement process from traditional in office closings to the future of online closings to enhance the overall consumer experience.</p> <p>Scott Gillen, Stewart Title Company - Houston, TX<br/> Selene Kellam, Georgetown Mortgage, LLC - Georgetown, TX</p> |
| 3:00 pm                    | <p><b>Break</b></p>   |

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| <p>3:15 pm<br/>0.50 hr</p>        | <p><b>Managing Risk in a Global Banking Institution</b></p> <p>Hear about the major concerns looming for 2018 and general best practice tips for risk management, and discover how risk managers create value at their institutions.</p> <p>Nicholas Diieso, Vice President, Global Risk Management, Deutsche Bank - New York, NY</p>   |
| <p>3:45 pm<br/>0.50 hr</p>        | <p><b>Freddie Mac’s Duty to Serve Program</b></p> <p>This July, the Federal Housing Finance Agency concluded the comment period on Freddie Mac and Fannie Mae's proposed plans to implement Duty to Serve requirements. These plans—which could be put into effect as soon as January 2018—are designed to meet mandates that the GSEs provide leadership to facilitate a secondary market for mortgages on housing for very low-, low-, and moderate-income families in Manufactured Housing, Affordable Housing Preservation, and Rural Housing. Before these plans are put into effect, hear an overview of the new regulation, Freddie Mac’s Underserved Markets Plan, and related legal and structural challenges in these markets.</p> <p>Ann Epstein, Senior Director Project Management, Freddie Mac - Washington, DC</p> |
| <p>4:15 pm<br/>0.50 hr</p>        | <p><b>New TRID Same as Old TRID</b></p> <p>On July 7, 2017 the CFPB published a final rule amending the TRID regulations. Analyze the key components of the new rule and take a look back at implementation and production challenges with the TRID rule.</p> <p>Brian Webster, Senior Vice President, Strategic Planning Manager, Wells Fargo Home Mortgage - Columbia, MD</p>   |
| <p>4:45 pm<br/>0.50 hr</p>        | <p><b>eMortgage: Transforming the Digital Mortgage Experience</b></p> <p>Learn about the eMortgage process as an integral solution to significantly improving the borrower experience, building competitive advantage, and delivering operational and capital efficiencies. Discuss the digital transformation, why the time is right for eMortgages, and Fannie Mae’s commitment to meeting current and future needs of customers and the industry.</p> <p>Shane Hartzler, Director, eMortgage Strategy and Operations, Fannie Mae - Washington, DC</p>  |
| <p>5:15 pm<br/>In Austin Only</p> | <p><b>Adjourn to Reception</b></p>  |
| <p>In Austin Only</p>             | <p><b>Networking Reception</b></p>  |