

Compliance Event

Tuesday, July 16, 2019, 9:00 am to 4:00 pm

8:30 am to 10:15 am	Coffee
9:00 am	Moderator
9:00 am to 10:00 pm	Modernization Presentations Lyle Radke, Fannie Mae Scott Reuter, Freddie Mac
10:00 am to 11:00 pm	Modernization Roundtable Discussion
11:00 am to 11:15 am	Break
11:15 am to 12:00 pm	Quality Control Discussion Leader: Katherine Owen, Bank of America
12:00 pm to 1:00 pm	Lunch
1:00 pm to 2:15 pm	Third Party Oversight Discussion Lead: Andrew Bough, Solidifi
2:15 pm to 2:30 pm	Break
2:30 pm to 3:30 pm	Fee Panel Management Discussion Lead: Tony Pistilli, Computershare
3:30 pm to 4:00 pm	State Regulatory Update Discussion Lead: Nanci Weissgold, Alston & Bird LLP

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Wednesday July 17, 2019, 8:30 am to 4:00 pm

You have been invited to attend **Collateral Matters**, a roundtable discussion focused on real estate valuations and collateral risk. This is a high level, roll up your sleeves, thoughtful discussion with participants representing every stakeholder within the housing finance system.

We will explore the three pillars of the “iron triangle”- *faster, better, cheaper* as we discuss how to “reengineer the appraisal process”.

8:30 am to 8:45 am | **Joan Trice, Allterra Group, LLC**
Introduction: Overview of event objectives.

Data and Market Research

8:45 am to 9:15 am | **Frank Gregoire, NAR**
Know Before You Buy - a standardized form and disclosure to gather from the borrower at time of application. Ample discussion time will be available to amend any modifications to this proposal.

9:15 am to 9:45 am | **Lee Trice-Valucentric**
Field Inspection - a discussion on what data points are needed during the inspection process. What should the appraiser observe about the neighborhood? Rick will demonstrate process improvements in data collection and practical application.

9:45 am to 10:15 am | **Jeff Bradford, Bradford Technologies**
Analysis and Report Writing-what national standard will be assigned to measuring a home? Are current quality ratings and condition ratings adequate? What training and experience is necessary? What data elements can be auto-filled? What oversight is necessary?

10:15 am to 10:30 am | **Break**

10:30 am to 11:00 am | **Brad Davis, Morgan Stanley**
Central Repository of Data- discuss ideas on how to leverage transparency and advanced collateral risk analysis using a real property database (public utility) to benefit all stakeholders

11:00 am to 11:30 am | **Scot Rose, Class Valuation**
Technology - some applications of technology that can assist the appraiser to be more efficient and drive a quality driven report

11:30 am to 12:00 pm | **John Russell- ASA**
What’s policy got to do with anything? A thoughtful discussion on policy and privacy issues and the ethos of a reformed housing finance system.

12:00 pm to 1:00 pm | **Lunch**

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Collateral Risk Analysis

1:00 pm to 1:30 pm	Art Lindo, Federal Reserve Board The importance of collateral valuation to prudential regulators.
1:30 pm to 2:00 pm	Cliff Rossi, University of Maryland, Robert H. Smith School of Business What data is needed for Collateral Risk Analysis? What are the buckets of risk? How can machine learning assist in the valuation process? How can AI be leveraged to ensure safety and soundness in housing finance?
2:00 pm to 2:30 pm	Ted Tozer, Milken Institute Common Securitization Platform
2:30 pm to 2:45 pm	Break
2:45 pm to 3:15 pm	Melissa Stegman- Center for Responsible Lending Who puts the V in LTV? Discussion of the importance of confidence in collateral valuation to the consumer. A purchase of a home is the single largest investment of most consumers. It is imperative that homebuyers do not overpay and have confidence that investing in the American Dream can lead to wealth building.
3:15 pm to 4:00 pm	Joan Trice, Allterra Group, LLC Wrap Up and Action Plan

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