

**Monday, April 3, 2017**

**2:45PM - 3:50PM**

Home Equity Lending

Grapevine A

**Checking the Pulse: Lending Trends and Insights of the Home Equity Market**

Gain valuable industry insights from near real time origination and portfolio performance market data. This in-depth session will give attendees a market analysis at the national and regional levels. Attendees will receive an overview of metrics on origination growth, product and geographic performance, operational trends, competitive rate environment, branch productivity, portfolio performance, and more. Beyond the numbers, a panel of banking leaders will discuss their perspectives on the data, giving insights on today's rapidly changing home equity market.

**Speaker(s):**

**Matt Cammarota**, *Senior Vice President, Director of Consumer Lending, Webster Bank, N.A.*

**Seth Goldkrantz**, *Channel Executive for Home Equity, JPMorgan Chase*

**Jay Plum**, *Executive Vice President, Consumer and Mortgage Lending, Huntington Bank*

**Shaun Richardson**, *Senior Vice President, Icon Advisory Group, Ltd.*

**4:00PM - 5:00PM**

Home Equity Lending

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**Roundtable Discussion #1: Home Equity**

Join industry experts and your peers for a detailed discussion about home equity products, underwriting and fulfillment, and risk. This session, led by our three home equity sub-committees, will provide experts an opportunity to network, obtain data, and share best practices.

**Tuesday, April 4, 2017**

**9:55AM - 10:55AM**

Home Equity Lending

Grapevine A

**Consumer Lending Trends**

Join us for a high level discussion on key trends taking over the consumer lending marketplace. Personal loans are not only the fastest growing loan products, but they are impacting banks and other lenders in new ways. Explore what this means for the home equity marketplace, learn how home prices are affecting home equity originations, and discover the kinds of consumers who are entering repayment (end of draw) and how they perform on their HELOC's and mortgages.

**Speaker(s):**

**Kelley Motley**, *Director of Analytical Consulting, Experian*

**Thomas Parrish**, *Head of Retail Lending Product Management, BMO Harris Bank*

**Nidhi Verma**, *Senior Director of Research and Consulting, TransUnion*

**11:25AM - 12:25PM**

Home Equity Lending

Grapevine A

**Leveraging Technology to Enhance the Customer Experience**

The lending industry is failing to adopt new technologies and lagging behind. Join us to find out why process automation and artificial intelligence platforms pose the biggest threats and what the future of business processes holds. Institutions have the opportunity to improve processes and reduce operating costs, but they must leverage Big Data analytics and customer best practices. Explore the new emerging technologies and how to maximize their benefits. Listen in as Fiserv and Nomis share their expertise on increasing customer engagement in a dynamic world.

**Speaker(s):**

**Charles Sutherland**, *Vice President, Product Strategy, Fiserv*

**Rutger van Faassen**, *Vice President of Lending, Nomis Solutions*

**1:30PM - 2:30PM**

Home Equity Lending

Grapevine A

**Responding to the Appraisal Crisis: The Shrinking Pool of Available Appraisers**

At a time when home equity lending application-to-close timelines continue to expand, and the cost of appraisals is rising, the number of qualified appraisers is shrinking at an alarming rate. The risks of the appraiser shortage have a direct impact on home equity lending volumes and the borrower's experience. This

session will provide data on the availability of appraisers by market, the cost of appraisals by market and product type, and the impacts these issues have on home equity lending and borrowers. Panelists will outline state and federal regulatory issues that add complexity and describe why recent proposed changes to Dodd Frank alone may not correct the issue for years to come. Learn best practices on dealing with the appraiser shortage while discussing forward-thinking solutions.

**Speaker(s):**

**Mary Cline**, *Senior Vice President, Residential Appraisal Operations Director*, Huntington Bank

**Paul Doman**, *President and CEO*, Accurate Group

**Michael Moran**, *First Vice President, Residential R.E. Valuation Officer, Enterprise Risk*, SunTrust

**Kristy Young**, *Vice President, Consumer Loan Center Manager*, KeyBank

**3:00PM - 4:00PM**

Home Equity Lending

Grapevine A

**HMDA and HELOCs: New Requirements**

Get ahead of the curve and be the first to learn about the CFPB's new HMDA reporting requirements that will soon apply to HELOCs. Our experts will define the new requirements as well as explore pain points - the impacts to the people, processes, and technology - to comply with these new requirements. Learn how to effectively build your implementation plans, considerations for upstream/downstream impact, and what these changes mean for the future.

**Speaker(s):**

**John Brotherton**, *Senior Vice President, Product Executive*, Black Knight Financial Services

**Meredith Calcagni**, *Senior Manager*, PwC

**4:10PM - 5:10PM**

Home Equity Lending

Grapevine A

**Roundtable Discussion #2: Home Equity**

Due to popular demand, we are bringing back interactive sessions to stimulate more conversation about key topics related to home equity. Join industry experts and your peers for detailed discussions about home equity products, underwriting and fulfillment and risk. Don't miss your chance to network, obtain data and share best practices!