



## Conference Agenda

### Tuesday, November 19

10:00 AM - 10:15 AM **Welcome Remarks**

- Kevin Kauffman, SVP, Seller Engagement, Freddie Mac

10:15 AM - 10:45 AM **Executive Talk: In Conversation with Naa Awaag Tagoe**

Join us for a sit-down interview with FHFA Deputy Director Naa Awaag Tagoe, as she talks about the government's housing finance priorities and how your business can rise to meet economic and market challenges to responsibly expand homeownership opportunities.

- Naa Awaag Tagoe, Deputy Director, Division of Housing Mission and Goals, Federal Housing Finance Agency (FHFA)
- Jeff Markowitz, Deputy CAO & SVP, External Affairs and Corporate Communications, Freddie Mac

10:45 AM - 11:15 AM **Market Forecast: What's Next in the Housing Industry?**

In this session, Len Kiefer, Freddie Mac Deputy Chief Economist, will discuss expectations for the economy and U.S. housing market for the remainder of the year, and into 2025. Learn more about the latest economic forces leading to solid economic growth and high inflation and the impacts to the housing market. He'll also discuss supply and demand factors and the impact it has on the purchase market and home prices.

- Len Kiefer, Senior Director, Deputy Chief Economist, Freddie Mac

11:15 AM - 12:00 PM **Learning Sessions**

**Expanding Homeownership and Overcoming Affordability Challenges**

Hear about innovative approaches to grow homeownership opportunities for more borrowers. Learn how affordable lending programs lower barriers to homeownership and help you grow your business.

- Jim Clement, Director, Seller Engagement, Freddie Mac

**Moving Towards a Digital Future**

Discover how digitization can help you overcome rising costs and changing borrower expectations. During this session, industry leaders will provide insights on how to unlock digital transformation to maximize your technology investment to create end-to-end efficiencies that boost the bottom line.

- Christina Randolph, VP, Seller Distribution, Freddie Mac
- Sudamys Alfonso, Senior Director, Seller Strategy and Optimization, Freddie Mac
- Brandon Rush, SVP, Head of Digital Experience, Freddie Mac



## Conference Agenda

### **Servicing + Technology: Innovative, Smart Solutions to Sustain Homeownership**

In this session, explore how cutting-edge servicing tools are developed and brought to the industry. Learn how leveraging automation, data-driven insights and digital tools can enhance efficiency, improve customer experience and support long-term homeowner success. Meet the product development and innovation leaders and discover how Freddie Mac is leading the way in developing smart, scalable solutions that empower Servicers to address challenges, manage risk and create lasting value for homeowners.

- Cecelia Raine, VP, Servicing Innovation & Engagement, Freddie Mac
- Kate Mossop, VP, Portfolio Product Owner Servicing Products & Offerings, Freddie Mac

### **Truth or AI: Building Resilience Against Next-gen Cyber Threats**

Listen to captivating intel on cybersecurity trends, social engineering, the latest in AI and more. We'll share how we're collaborating on simulation exercises to practice early detection of vulnerabilities to prevent real-time attacks. You'll also hear about lessons learned from other organizations, what Freddie Mac is doing to protect data and ways you can better guard your organization and client information.

- Betty Elliott, SVP and Chief Information Security Officer, Freddie Mac
- Jeffrey Norem, VP, Information Security, Freddie Mac
- Anthony Jairam, Cyber Security Senior Manager, Freddie Mac
- David Williams, Global Lead, FusionX

12:30 - 1:00 PM

### **Coffee & Conversations with a Freddie Mac Expert: Mike Reynolds**

Join us for an informal and engaging session over coffee, where you can CONNECT with a Freddie Mac expert. This is your chance to ask questions, discuss industry trends and gain valuable insights in a relaxed setting. Don't miss the opportunity for a meaningful conversation!

- Mike Reynolds, VP, Head of Servicing, Freddie Mac

1:00 - 1:45 PM

### **Learning Sessions**

#### **Run with LPA to Get the Most Out of Every Loan**

Calling all loan officers and underwriters! During this session, we'll demonstrate how new and upcoming capabilities in Loan Product Advisor® (LPA<sup>SM</sup>) can help you make home possible. You'll get actionable ways to uncover opportunities to make a loan and discover how to use automation to speed up underwriting with precision and quality.

- Jodi Eberhardt, Senior Director, Seller Strategy & Optimization, Freddie Mac
- Srijana Giri, Senior Director, Loan Products, Freddie Mac



## Conference Agenda

### **The Future is Now in Innovation in Servicing**

Explore how cutting-edge servicing technology and innovative smart solutions are helping to sustain homeownership. Learn how leveraging automation, data-driven insights and digital tools can enhance efficiency, improve customer experience and support long-term borrower success. Discover how Freddie Mac is working with industry partners in developing smart, scalable solutions that empower Servicers to address challenges, manage risk and create lasting value for homeowners.

- Cecelia Raine, VP, Servicing Innovation & Engagement, Freddie Mac
- Ryan Foxx, SVP, Early-Stage Default, ServiceMac, LLC
- James McVicker, Director of Professional Services, Back in the Black

### **To Price It Right: The Pursuit of Your Best Cash Execution**

At the heart of every Best Efforts execution decision is managing multiple dynamic variables to get the best outcome from your loan pipeline. In this session, we'll showcase opportunities, flexibilities and best practices for Cash execution. Whether you're new to selling to us or looking to improve your approach and increase your liquidity, come on down!

- Hakan Beygo, Senior Sales Director, Freddie Mac
- Giuseppe Grieci, Senior Director of Strategic Partnerships, Pricing and Business Development, Freddie Mac
- Susan Fraser, Pricing Manager, Freddie Mac
- Harvey Snider, Pricing Senior Director, Freddie Mac

### **Mortgage-Backed Securities: Market Outlook and Impacts to the Origination Community**

In this session, we'll discuss the outlook for MBS performance and highlight considerations for originators in the coming months. We'll also discuss enhancements to the Mission Index to enable lenders to form their own social pools. Hear more about the outlook for volatility, TBA trading, spec pool formation and other market dynamics.

- Joseph Rosner, VP and Head of Cash Window, Freddie Mac
- Jamie Miller, Senior Director, Single Class Securitization Issuance, Freddie Mac



## Conference Agenda

1:45 - 2:30 PM

### Learning Sessions

#### **Customer-Centric Servicing: Strategies for Improving Homeowner Experience**

Delivering a superior borrower experience is essential for mortgage servicers. Explore strategies for creating a customer-centric servicing operation, utilizing smart solutions and proactive issue resolutions.

- Donna Spencer, VP, Servicing Relationship and Performance Management, Freddie Mac
- Jamie Downey, Head of Customer Assistance, Home Lending, JP Morgan Chase
- Danielle Matthews, Director of Homeownership Services, NHS of Chicago

#### **Inside the Journey: How New Sellers Thrive with Freddie Mac**

Join Giuseppe Grieci, Freddie Mac's Senior Director of Strategic Partnerships, Pricing and Business Development, for a conversation with New Story Lending and Premium Mortgage on their journey to becoming Freddie Mac Sellers and key pathways to success since doing business with Freddie Mac – including business impact and growth, experience working with the team, access to market insights and expertise, operational efficiencies, innovation and more.

- Giuseppe Grieci, Senior Director of Strategic Partnerships, Pricing and Business Development, Freddie Mac
- Juan Rodas, CEO, New Story Lending
- David Gates, COO, Premium Mortgage

#### **AIM for Success: Getting More for Your Money**

Are you utilizing the digital solutions in Loan Product Advisor® (LPA<sup>SM</sup>) to their full potential? Hear from experts on how they use automation to simplify the asset, income, and employment verification process. Join this session to learn how our asset and income modeler (AIM) creates a trifecta of value: more efficiency, less costs, high quality. Don't just take our word for it – Michael Metz will be sharing VIP Mortgage's experience with AIM.

- Jodi Eberhardt, Project Management Senior Director, Freddie Mac
- Michael Metz, Chief Operations Officer, VIP Mortgage

2:30 - 2:45 PM

Live Demonstration  
**Optimal Blue**

2:45 - 3:00 PM

#### **Closing Remarks**

- Kevin Kauffman, SVP, Seller Engagement, Freddie Mac





## Conference Agenda

### Wednesday, November 20

#### 10:00 AM - 10:30 AM **Welcome Remarks & Executive Roundtable**

##### **Welcome Remarks**

- Terin Vivian, VP - Head of Loan Products, Freddie Mac

##### **Executive Roundtable**

As we wrap up 2024 and look ahead to 2025, the heads of Freddie Mac Single-Family share what's new to help you unlock more doors to homeownership. They'll discuss what Freddie Mac is doing to meet economic challenges, share updates on our innovative digital solutions, and preview what's ahead to help more families buy and keep homes they can afford.

- Terri Merlino, SVP & Chief Credit Officer, Freddie Mac
- Sonu Mittal, SVP – Head of Single-Family Acquisitions, Freddie Mac
- Ravi Shankar, SVP – Head of Single-Family Portfolio and Servicing, Freddie Mac

#### 10:30 AM - 11:15 AM **A Shifting Market Landscape: The Impact of Evolving Consumer Trends**

As the market evolves, key trends like interest rates, home prices, income growth, down payment assistance, demographics, financial education and social influences are reshaping the housing landscape. Join Freddie Mac experts to explore how these shifts impact lenders, servicers and homebuyers.

- Elizabeth Moesle-Walton, Market Research Director, Freddie Mac
- Yana Davidovich, Market Research Director, Freddie Mac

#### 11:15 AM - 12:00 PM **Learning Sessions**

##### **Quality Control Update – How Freddie Mac and Sellers are Working Together to Improve Loan Quality**

Freddie Mac Quality Control leaders discuss the latest trends in loan defects and repurchases and efforts both Freddie Mac and Sellers are taking to improve loan quality.

- Jeff Smith, VP, Quality Control & Operational Risk Management, Freddie Mac
- Stephen Nally, Senior Director, F/I Credit Risk Management, Freddie Mac
- Allison Koehler, Senior Director, SF Underwriting/Freddie Mac



## Conference Agenda

### **Defining Climate Change and Housing Resiliency**

Join this panel of subject matter experts as we define climate risk and examine its impact on loan performance and default rates. We'll conclude with the offerings and incentives available to borrowers that provide options for resiliency improvements and sustainability.

- Sacha Rosenthal, VP, Climate Officer, Freddie Mac
- Crissy Bellandi, Climate Risk & Resiliency Director, Freddie Mac
- Ryan Vaughn, Climate Risk Director, Freddie Mac

### **Optimizing Value and Leveraging Solutions as an Approved Seller and/or Servicer**

Join us for an insightful discussion with Freddie Mac leaders, who will share valuable guidance on how Sellers/Servicers can best position themselves for immediate impact and long-term success. Whether you are a newly approved Seller and/or Servicer or have a long-term relationship with Freddie Mac, you won't want to miss this discussion on how to leverage key subject matter expertise, research and data and a multitude of technology and mortgage solutions. Explore how to integrate available resources and implement best practice to create organizational efficiencies and borrower opportunities. This session will deliver actionable strategies to help you navigate the complexities of the market, discover time and resource efficiencies and optimize your operations to create a solid foundation for growth.

- Tammy Friedman, Director, Servicer Relationship & Performance Management, Freddie Mac
- Jonathan Kunkle, VP of Seller Engagement - West, Freddie Mac
- Christa Petrone, Senior Director Client Strategy, Freddie Mac
- Eric Wilson, VP of Seller Engagement - East, Freddie Mac

### **Navigating Servicing Policy**

Find out how Servicers make our policies work! Listen in as Freddie Mac's policy experts discuss what it takes to implement top servicing programs with Danielle Lang, Senior Director of Servicing Credit Policy at Rocket Mortgage. This session is sure to provide new perspectives from experts who can help you get the most from Servicing with Freddie Mac.

- Ben Gottheim, VP, Servicing Policy, Freddie Mac
- Ryan McGuinness, Mortgage Servicing Policy Director, Freddie Mac
- Danielle Lang, Senior Director, Servicing Credit Policy, Rocket Mortgage



## Conference Agenda

12:30 - 1:00 PM

### **Coffee & Conversations With a Freddie Mac Expert: Giuseppe Grieci**

Join us for an informal and engaging session over coffee, where you can CONNECT with a Freddie Mac expert. This is your chance to ask questions, discuss industry trends and gain valuable insights in a relaxed setting. Don't miss the opportunity for a meaningful conversation!

- Giuseppe Grieci, Senior Director of Strategic Partnerships, Pricing and Business Development, Freddie Mac

1:00 - 1:45 PM

### **Learning Sessions & Closing Remarks**

#### **Navigating Defaults: Best Practices for Managing Exceptions**

During this session, we'll cover when and how to escalate issues as exceptions, highlighting specific scenarios that require attention. Learn effective communication strategies for presenting exceptions to Freddie Mac to ensure prompt resolution. You'll get a clear understanding of best practices that empower you to manage issues proactively and enhance your partnership with Freddie Mac.

- Deloise Browne-Milner, Loss Mitigation Senior Manager, Freddie Mac
- Dean Meyer, Business Analysis Senior Tech Lead, Freddie Mac
- Dale Walters, Loss Mitigation Senior Manager, Freddie Mac
- Geoff Williams, Loss Mitigation Senior Manager, Freddie Mac

#### **Collaborating to Innovate: Freddie Mac & ICE Amplifying Digital Capabilities**

Freddie Mac and ICE are collaborating to leverage cutting-edge automation technology and industry expertise to streamline the end-to-end lending process. As the landscape continues to evolve, collaborating across the mortgage ecosystem has never been more critical. In this session, Freddie Mac and ICE experts will discuss:

- The importance of effective and collaborative relationships.
- Upcoming enhancements to empower your processes and uncover opportunity.
- The impact of technology on efficiency and loan quality.
- Christina Randolph, VP, Seller Distribution, Freddie Mac
- Marci Davis, VP Project Management, ICE Mortgage



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### **How to Manage Your Servicing Portfolio**

Leadership will provide an overview of different risk management practices and how Freddie Mac expects you to manage servicing on our behalf. By the end of this session, you'll have a clear understanding of best practices, helping you to manage issues proactively and enhance your partnership with Freddie Mac.

- Donna Spencer, VP, Servicing Relationship and Performance Management, Freddie Mac
- Ben Gottheim, VP, Servicing Policy & Quality Assurance, Freddie Mac
- Jeri Ji, Senior Director, Servicing Portfolio Analytics, Freddie Mac

### **Unlocking Business Potential: Homebuyer Insights and Opportunities**

Explore how to effectively gauge business opportunities by harnessing the power of consumer insights. We'll use our new methodology to identify market opportunity by sizing the potential homebuyers, based on certain credit characteristics and their affordability in the current market, and local housing supply. Dive deeper with national trends, by various income segments and more.

- Cindy Waldron, VP, Affordable Lending Research & Analytics, Freddie Mac
- Jaya Dey, Quantitative Analytics Director, Freddie Mac
- Sandra Heidinger, Senior Manager, Single-Family Affordable Lending, Freddie Mac

### **Closing Remarks**

- Kevin Kauffman, SVP, Seller Engagement, Freddie Mac