

2023 LGY Conference Agenda
May 2 - May 4, 2023
Kansas City, MO

Time	Topic	Duration	Speaker(s)	Location	Description/Notes
LENDER AGENDA Day 1 - Tuesday, May 2, 2023					
7:30 AM	Registration	75	N/A	Exhibit Hall Foyer	
8:45 AM	Welcome (starts promptly at 8:45 am)	30	Mark Connors	Exhibit Hall Section B	
9:15 AM	Director's Welcome	45	John Bell III	Exhibit Hall Section B	Why VA loans should be the product of choice for Veterans.
10:00 AM	Keynote Speaker	45	Michael Frueh	Exhibit Hall Section B	Overall Industry/Economic Trends.
10:45 AM	Break	15			
11:00 AM	Lender Scorecard	45	Shawn Buermann, Bryant Lacey	Exhibit Hall Section B	Discuss overall national performance and review the metrics VA is using to evaluate performance and oversight.
12:00 PM	Lunch	60			
1:00 PM	Top 10 things Loan Production Officers want you to know (COEs, Title 32, FF exemption – Memo Rating, Surviving Spouse, etc.)	55	Jayson Bernal, Kent Koehler	Exhibit Hall Section B	VA Loan Production Officers (LPOs) will discuss the many facets of their operations and you'll gain valuable insight into best practices. This will be presented in a "Town Hall" like setting.
2:00 PM	Energy Efficiency & VA Home Loans	45	Terry Rouch, James Heaslet, Heather Sborz	Exhibit Hall Section B	Discussion around VA Energy Efficient Mortgages (EEM) and energy efficiency initiatives.
2:45 PM	Break	15			
3:00 PM	Tidewater and Reconsideration of Value (ROV)	55	Myron Head, Jim Havas, Elizabeth White	Exhibit Hall Section B	Understand what is needed for better results and turn times.
4:00 PM	Open Forum	55	LGY Panel - Loan Production and Valuation Officers	Exhibit Hall Section B	
5:30 PM	Day 1 Adjournment				
LENDER AGENDA Day 2 - Wednesday, May 3, 2023					
7:30 AM	Administrative Notes	15	Mark Connors	Exhibit Hall Section B	
7:45 AM	Appraisal Bias (PAVE)	45	James Heaslet, Myron Head, Terry Rouch	Exhibit Hall Section B	Lenders and Appraisers responsibility in collateral review to fight off Appraisal Bias.
8:30 AM	The Ins and Outs of Lender/Servicer Audits	55	Stephen Stacey, Jason Higgins	Exhibit Hall Section B	The Monitoring Unit (MU) is tasked with oversight of lenders and servicers who make and service VA Guaranteed Loans. After a loan is made by a lender it is the responsibility of the MU to review the closed loans to ensure the VA Lender's Handbook was followed in areas of income, debts, appraisals etc. When deficiencies are found, they are documented in a report and sent to the lender/servicer to be corrected. The MU will follow up with the lender/servicer until the deficiencies are satisfied.
9:30 AM	Modernization of VA Technology: Vision and Execution	55	Colin Deaso, James Heaslet, Jeff Bolla, Steve Varlas, Katie Graham-Wagner	Exhibit Hall Section B	During this session, VA technology experts will provide a review of VA's technology posture including strategy, recently deployed work and what's on the near-term horizon.
10:30 AM	Break	15			
10:45 AM	Refinancing Loans	55	Jyssica Sule, Stephanie Li, Heather Sborz	Exhibit Hall Section B	Overview of net tangible benefits requirements for refinances and acceptable cure options for non-compliance.
11:45 AM	Lunch	60			
12:45 PM	Assisted Appraisal Processing Program (AAPP)	40	James Heaslet	Exhibit Hall Section B	Understanding the board flexibilities of VA appraisals and the use of other Appraisers.
1:25 PM	Geopolitical Environment and its Impact on the Economy and Housing	45	Tim Rood	Exhibit Hall Section B	Discussion on the government's tradeoffs between public policy objectives and prudent risk management across the housing agencies and enterprises. Discussion to include "how did we get here?" and "how could this all end for the mortgage and real estate industries?".
2:10 PM	Credit Underwriting/Alternative Credit/Medical Debt	50	Jennifer Tillery, Jyssica Sule, Heather Sborz	Exhibit Hall Section B	Discuss general credit underwriting issues, the use of non-traditional or alternative credit when underwriting VA loans, and VA's position on certain collections.
3:00 PM	Top 10 things Valuation Officers want you to know	55	Elizabeth White, Jim Havas, Myron Head	Exhibit Hall Section B	VA Valuation Officers (VOs) will discuss the many facets of their operations and you'll gain valuable insight into best practices. This will be presented in a "Town Hall" like setting.

4:00 PM	Open Forum	55	LGY Panel - Loan Production and Valuation Officers	Exhibit Hall Section B	
5:30 PM	<i>Day 2 Adjournment</i>				
LENDER AGENDA Day 3 - Thursday, May 4, 2023					
7:30 AM	Administrative Notes	15	Mark Connors	Exhibit Hall Section B	
7:45 AM	AI Versus the Human Touch	55	Elysia Stobbe	Exhibit Hall Section B	How to maximize your earning potential by finding your niche and combining the perfect blend of automation and authenticity.
8:45 AM	VA Lending Forum - A Panel Discussion on Lending to Veterans	75	Moderated by Sue Huber, Chairman of MBA's Loan Production Subcommittee; James Heaslet; REALTORS®: James Martin and Amy McCoy; Loan Officer: Ross Pierson	Exhibit Hall Section B	VA Lending Forum - A Panel Discussion on Lending to Veterans
10:00 AM	<i>Break</i>				
10:20 AM	Assumptions/Release of Liability Processes/Procedures	55	Jyssica Sule, Heather Sborz, Terry Rouch	Exhibit Hall Section B	Remember when rates were below 3.0 %? Learn more about VA requirements/restrictions of assuming a VA guaranteed loan in our current mortgage market.
11:15 AM	Conversation on Mortgage Product Innovation	45	Terry Rouch	Exhibit Hall Section B	Your opportunity to provide your thoughts on the future of VA loan products, present innovative ideas, considerations for VA policymakers as they work to expand the opportunity for homeownership to Veterans.
12:00 PM	<i>Lunch</i>				
1:00 PM	Valuation Policy Updates	55	James Heaslet	Exhibit Hall Section B	Gain a strong understanding the changes in Collateral UW and how to apply them.
2:00 PM	Open Forum	55	LGY Panel - Loan Production and Valuation Officers	Exhibit Hall Section B	
3:00 PM	<i>Closing Remarks</i>				