### Monday, November 11th

- **Noon – 6:00 pm**  
  **Registration**  
  Star Ballroom Foyer

- **10:30 – Noon**  
  **Cyber Security Networking Roundtable**  
  Ballroom D-3

- **10:30 – Noon**  
  **Operations Networking Roundtable**  
  Ballroom D-2

- **12:30 – 3:00 pm**  
  **Texas Women Mortgage Bankers**  
  Ballroom C

- **3:00 – 5:00 pm**  
  **TDSML Mortgage Industry Seminar**  
  Ballroom D-1

- **5:00 – 5:30 pm**  
  **New member, future leader, and young mortgage banker mixer**  
  Ring of Honor

- **6:00 – 9:00 pm**  
  **Tailgate at The Cowboy Club at The Star**  
  Ticket Required

### Tuesday, November 12th

- **7:30 am**  
  **Registration & Continental Breakfast**  
  Star Ballroom Foyer

- **8:30 – 9:00 am**  
  **Welcome & Keynote**  
  Senator Birdwell  
  Ballroom A-B

- **9:00 – 10:00 am**  
  **Cyber Information Security for the Financial Industry** with Ketrick Kelley, CISM & Tobi Libbra, cyRM, IL Group  
  Ballroom A-B

- **10:15 – 11:00 am**  
  **FHA Update** with Brian Montgomery, Asst. Secretary for Housing - Federal Housing Commissioner  
  Ballroom A-B

- **11:00 – 11:15 am**  
  **Refreshment Break**

- **11:30 am – 12:15 pm**  
  **Operations: Ransomware Attack** with  
  Mark Nagiel, Supreme Lending  
  Ballroom D-3

- **Servicing Technology** with moderator  
  Cynthia Hager, Fairway Independent Mortgage Corp., Missy Frisinger, Paymentus, Farhat Kidwai, Cognizant  
  Ryan Petrey, BackInTheBlack, Sharon Zuniga, ServiceMac,  
  Ballroom D-1

- **5:00 – 5:30 pm**  
  **New member, future leader, and young mortgage banker mixer**  
  Ring of Honor

- **6:00 – 9:00 pm**  
  **Tailgate at The Cowboy Club at The Star**  
  Ticket Required
**Origination: Lifecycle Events from Purchase through Loan Application** with Linda J. H. Aparo, ReQuire Real Estate Solutions, and Brenda Clem, CMB, Pavaso, Inc.
Ballroom D-2

**Reverse: Current Events & Governmental Issues** (Fireside Chat) with Brian Montgomery, Federal Housing Commissioner, Scott Norman, National Reverse Lenders Association
Ballroom C

12:15 – 1:30 pm
Lunch & Keynotes
Louise Thaxton & Karen Vaughn with Veteran Focus
Ballroom A-B

1:45 – 2:30 pm
**Operations: A Time for Lax Regulatory Enforcement? Have you Read the News?** – Troy Garris, Garris Horn PLLC
Ballroom D-3

Ballroom D-1

**Origination: eMortgage Strategy** with Raj Jagani, Fannie Mae
Ballroom D-2

**Reverse Technology** with Thomas Martignoni, QuantumReverse, Wendy Peel, ReverseVision
Ballroom C

2:30 – 2:45 pm
Refreshment Break

3:00 – 3:45 pm
**Operations: AI vs Outsourcing** with Michael Barnett, Candor, Rajeev Kumar, FlatWorld Solutions, Alex Levi, AI Foundry
Ballroom D-3

**Servicing: Artificial Intelligence & Machine Learning** with Ashish Shreni, Cognizant
Ballroom D-1

**Origination & Reverse Sales** with Lindsay Anders, AMP, CMS, Assurance Financial, David Cook, Finance of America Reverse
Ballroom D-2

4:00 – 5:30 pm
**Closing Reception**
Ring of Honor