

## Agenda\*

**Event Location:** Hyatt Regency Crystal City  
2799 Jefferson Davis Hwy, Arlington, VA 22202

**Transportation:** Take the Blue or Yellow Metrorail Line to the Crystal City station. The hotel shuttle leaves the station every 15 minutes, or you may walk approximately a half mile from the station to the hotel. Valet parking is also available for \$30/day.

### **Sunday, September 21, 2014**

**3:00-5:00 P.M.**      **Registration – Regency Foyer**

### **Monday, September 22, 2014**

**7:30 A.M.-5:00 P.M.**      **Registration – Regency Foyer**

**9:00-9:45 A.M.**

**Opening Plenary: Creating Opportunity**

**Location: Regency Ballroom**

**The Honorable Julián Castro**, Secretary, U.S. Department of Housing and Urban Development

**The Honorable Theodore Tozer**, President, Ginnie Mae

Over the next two years, the U.S. Department of Housing and Urban Development will be laser focused on advancing policies that create opportunities for people across the country. Hear Secretary Julián Castro outline his top priorities including building a stronger HUD, helping families secure quality housing and an equal shot at the American dream, ending homelessness, and more. President Ted Tozer will describe Ginnie Mae's role in supporting these priorities, take a look ahead at what's next on the horizon, and how Ginnie Mae is transforming to meet to meet these challenges.

**9:45-10:30 A.M.**

**General Session Panel: State of the State: Trends and Observations**

**Location: Regency Ballroom**

**Barbara Cooper-Jones**, Senior Vice President, Office of Enterprise Data & Technology Solutions, Ginnie Mae

**John Getchis**, Senior Vice President, Office of Capital Markets, Ginnie Mae Management, Ginnie Mae

**Kathleen Gibbons**, Senior Advisor for Policy and Program Development, Ginnie Mae

**Gregory Keith**, Senior Vice President and Chief Risk Officer, Office of Enterprise Risk, Ginnie Mae

**Mary Kinney**, Executive Vice President & Chief Operating Officer, Ginnie Mae

\*Agenda last revised Sep. 18, 2014; subject to change

Since the conservatorship of Fannie Mae and Freddie Mac began in 2008, uncertainty remains. Many are wondering what's next for the housing finance industry and housing finance reform. However, as that issue continues to percolate, the industry is undergoing a game-changing transformation, including the increased presence of non-depository institutions in the mortgage origination universe and the proliferation of servicing transfers. The session will explore this and take a look at the ever-evolving technology that will have to meet the needs of the industry. What will it mean to you and your business? And, finally, what does all of this mean for risk management. Join us for a fireside chat with our panel as they weigh on the current market, new trends, and what's next in the industry?

**10:30-10:45 A.M. Break**

**10:45 A.M.-12:00 P.M. Breakout 1: What You Need to Know About Servicing Transfers**

**Location: Washington A/B**

**Jonathan Hughes**, Account Executive, Ginnie Mae

**Ana Rocha**, Account Executive, Ginnie Mae

**Akvile Sweetman**, Senior Account Executive, Ginnie Mae

Learn about the details of a successful servicing transfer. Topics covered will include the new PTS transfer system process, timeline and definitions based on the recent policy changes, pool certifications, due diligence practices and lessons learned. The session will also include transfer at issuance (formally known as PIIT) approval process.

**Breakout 2: Ginnie Mae MBS and the Capital Markets**

**Location: Potomac 5/6**

**John Getchis**, Senior Vice President, Office of Capital Markets, Ginnie Mae

**Greg Reiter**, Head of Residential Mortgage Research, Wells Fargo Securities LLC

This session will provide information on current MBS pooling trends with emphasis on the supply and demand drivers of market pricing. Differences between Ginnie I and Ginnie II MBS pricing dynamics and the preferences of dealers, investors and Ginnie Mae will also be outlined. The session will also explain how your pooling strategy creates your "brand" as a Ginnie Mae Issuer.

**Breakout 3: Ginnie Mae Explained– What We Do and Where We Are Going**

**Location: Potomac 3/4**

**Michael Drayne**, Senior Vice President, Office of Issuer & Portfolio Management, Ginnie Mae

How well do you understand Ginnie Mae? This session will explore the Ginnie Mae MBS program, and how Ginnie Mae is different from Fannie Mae and

Freddie Mac. It will also cover how Ginnie Mae is evolving to meet the challenges of today's complex, fast-moving housing finance industry.

**12:00-1:20 P.M.**

**Group Lunch**

**Location: Regency Ballroom**

**Kimberly Eaglin**, Special Assistant, Training Coordinator, Ginnie Mae

**1:30-2:45 P.M.**

**Breakout 4: Policy – Next Steps**

**Location: Potomac 3/4**

**Kathleen Gibbons**, Senior Advisor for Policy and Program Development, Ginnie Mae

**Stephanie Schader**, Program Development Manager, Ginnie Mae

Join this discussion of policy developments from the past year and a look at upcoming policy objectives. This session will explore Ginnie Mae program level topics such as buyouts, SCRA reimbursement, eligibility standards, and acknowledgement agreements, as well as housing finance reform, interagency cooperation, and Ginnie Mae's Dodd-Frank responsibilities. Please bring your questions and suggestions.

**Breakout 5: Workshop – Single-Family Reporting and Remitting Accurately**

**Location: Potomac 5/6**

**Stewart Spettel**, Director of Operations, Ginnie Mae

**Rick Garner**, Manager, Virtual Development Corporation

**Nancy Strickland**, Manager, Virtual Development Corporation

During this session Ginnie Mae experts will discuss common single-family reporting errors and investor reporting compliance issues.

**Breakout 6: Advanced Pooling of Multifamily Loans**

**Location: Washington A**

**Michelle Murphy**, Senior Mortgage-Backed Securities Specialist, Ginnie Mae

**Andrea Hunter**, Vice President, Bank of New York Mellon

Multifamily Issuers in this session will go beyond the basics of GinnieNET pooling and learn tips from Ginnie Mae's pool processing agent. Topics covered will include construction to permanent loan conversions, mortgage increases, cross-collateralized pools, "two for one" pooling, and issuance and settlement calendar tips. Some of these special situations require paper submissions, manual processing, special disclosures, and approvals from Ginnie Mae. Learning how to assemble such a pool package will prepare you for virtually any pooling situation. The last half of the session will be an open Q&A to address any pooling topic.

\*Agenda last revised Sep. 18, 2014; subject to change

**Breakout 7: Single-Family Issuer Operational Performance Profile (IOPP)**

**Location: Washington B**

**Erica Johnson**, Senior Mortgage Banking Analyst, Ginnie Mae

**Rene Mondonedo**, Senior Mortgage Banking Analyst, Ginnie Mae

**Matt Baker**, Manager, Deloitte

Ginnie Mae will roll out the Issuer Operational Performance Profile (IOPP) in early 2015. This session will show Issuers what they will actually see when logging into the system for the first time and provide them with training plans.

**2:45-3:00 P.M.**

**Break**

**3:00-4:15 P.M.**

**Breakout 8: Workshop – The Path to Pooling Single-Family Loans Successfully**  
**Regency Ballroom**

**Roy Hormuth**, Director of Single-Family, Ginnie Mae

**Andrea Hunter**, Vice President, Bank of New York Mellon

**Steven Stone**, Secondary Marketing Manager, Oceanside Mortgage

During this session, experts will discuss the pooling process. Learn about common errors in the process and how you can avoid them. You'll also have the opportunity to hear tips on best practices from a new Issuer.

**Breakout 9: Ginnie Mae 101 and Onboarding**

**Location: Washington A**

**Ebony Sorrell**, Account Executive, Ginnie Mae

As Government lending has increased over the past few years, Ginnie Mae has also seen an increase in lenders who desire to participate in our program. This session will help you understand the role Ginnie Mae plays in the housing finance industry and guide you through the onboarding process.

**Breakout 10: Managing Multifamily Portfolio Performance**

**Locations: Potomac 5/6**

**Zachary Skochko**, Senior Mortgage-Backed Securities Specialist, Ginnie Mae

Do you want to learn how Ginnie Mae's Multifamily Division analyzes its portfolio of 11,000 loans? In this session, you will see Ginnie Mae's Multifamily MBS performance presented in a variety of ways, with a special section on summarizing FHA's Interest Rate Reduction (IRR) activity. There will be a staff demonstration on how to quickly perform ad-hoc research on active and terminated pools. The session will be complete with handouts detailing a full array of charts and graphs and will conclude with a Q&A session with the entire division to answer all of your data and portfolio questions.

**4:15-5:00 P.M.**      **Networking Opportunity**  
**Location: Regency Foyer**

Ginnie Mae Account Executives and other staff will be on hand for a meet and greet as well as to follow-up on any questions you may have regarding today's sessions.

**Tuesday, September 23, 2014**

**9:00-10:00 A.M**      **Washington Report**

**Location: Regency Ballroom**

**Paul Miller**, Managing Director and Head of Financial Services/Real Estate Research, FBR & Co.

Hear the latest housing finance industry news from a Washington expert.

**10:00-10:15 A.M.**      **Break**

**10:15-11:45 A.M.**      **General Session Panel: Insuring and Guaranteeing Agency Partners**

**Location: Regency Ballroom**

**Kathleen Gibbons**, Senior Advisor for Policy and Program Development, Ginnie Mae

**Mike Frueh**, Director, Loan Guaranty Service, U.S. Department of Veteran Affairs

**Kevin Stevens**, Director, Single-Family, Federal Housing Administration

**Joaquin Tremols**, Director, Single-Family Housing Guaranteed Loan Division U.S. Department of Agriculture Rural Development

Senior executives of the FHA, VA and RHS programs will each give us a sweep of the most important recent developments for their agencies during this fiscal year and their major plans for next year. There will be a question and answer conversation among panelists, with some provocative topics to stimulate more back and forth with our audience. The session should catch you up on the past, help you plan for the future and give you significant information to consider as you make sense of today's market.

**11:45 A.M.-1:10 P.M.**      **Lunch on Your Own**

**1:15-2:15 P.M.**      **Breakout 1: Document Custody Standards**

**Location: Washington B**

**Stephanie Schader**, Program Development Manager, Ginnie Mae

**Susan Skiles**, Mortgage Banking Analyst, Ginnie Mae

Changes to Ginnie Mae's Appendix V, Document Custodian Manual will be presented and discussed as well as the top findings during the latest Document Custodian Compliance reviews.

\*Agenda last revised Sep. 18, 2014; subject to change

**Breakout 2: Workshop – Multifamily Reporting & Remitting Accurately**

**Location: Washington A**

**Stewart Spettel**, Director of Operations, Ginnie Mae

**Rick Garner**, Manager, Virtual Development Corporation

**Nancy Strickland**, Manager, Virtual Development Corporation

During this session Ginnie Mae experts will discuss common multifamily reporting errors and investor reporting compliance issues.

**Breakout 3: Single-Family Program Compliance: Top 10 Findings**

**Location: Potomac 5/6**

**Erica Johnson**, Senior Mortgage Banking Analyst, Ginnie Mae

**John Staudt**, Mortgage Banking Analyst, Ginnie Mae

**Paul St. Laurent III**, Lead Mortgage Banking Analyst, Ginnie Mae

**Donovan Chase**, ERS Manager, Deloitte

With the continued growth of Ginnie Mae’s MBS program, comes an increased need to effectively monitor counterparty performance. Ginnie Mae’s monitoring division will present information on what key indicators and tools are leveraged when assessing an issuer’s performance, including baseline monitoring, utilization of financial statement information, and on-site operational review results.

**Breakout 4: Single-Family Portfolio Performance Highlights**

**Location: Regency Ballroom**

**Roy Hormuth**, Director of Single-Family, Ginnie Mae

Ginnie Mae has experienced steady, increased growth in the share of the secondary mortgage market in the past few years. This session will share highlights from Ginnie Mae’s evaluation of the portfolio’s most recent performance, including issuance and delinquency trends.

**2:15-2:30 P.M.**

**Break**

**2:30-3:30 P.M.**

**Breakout 5: Managing Subservicing Partnerships**

**Location: Regency Ballroom**

**Leslie Meaux**, Director of Monitoring and Asset Management, Ginnie Mae

**Michael Webb**, Director of Enterprise Vendor Management and Procurement Services, EverBank Financial Corp.

Ginnie Mae’s program permits Issuers to utilize a third party to service their portfolios. This discussion will introduce you to some Issuers that have effectively incorporated an oversight approach that Ginnie Mae would categorize as best in class.

\*Agenda last revised Sep. 18, 2014; subject to change

**Breakout 6: Workshop – Understanding Ginnie Mae's Revised Acknowledgement Agreement**

**Location: Washington A**

**Kathleen Gibbons**, Senior Advisor for Policy and Program Development, Ginnie Mae

**Harlan Jones**, Senior Account Executive, Ginnie Mae

Senior Ginnie Mae staff will discuss recent changes to the agreement Ginnie Mae uses to acknowledge pledges of our Issuers' servicing portfolios. We will touch on our motives for acknowledging the rights of lenders to our Issuers, the advantages and the limitations to the agreement for us and for the creditor, and the ways in which you can use the agreement to facilitate funding for your organization.

**Breakout 7: Multifamily Program Compliance**

**Location: Potomac 5/6**

**Erica Johnson**, Senior Mortgage Banking Analyst, Ginnie Mae

**John Staudt**, Mortgage Banking Analyst, Ginnie Mae

**Paul St. Laurent III**, Lead Mortgage Banking Analyst, Ginnie Mae

**Donovan Chase**, ERS Manager, Deloitte

With the continued growth of Ginnie Mae's MBS program comes an increased need to effectively monitor counterparty performance. Ginnie Mae's monitoring division will present information on what key indicators and tools are leveraged when assessing a multifamily issuer's performance including baseline monitoring, utilization of financial statement information and on-site operational review results.

**3:30-3:45 P.M.**

**Break**

**3:45-4:15 P.M.**

**Breakout 8: MISMO Standards**

**Location: Washington B**

**Nicole Jackson**, Senior Data Analyst, Ginnie Mae

Ginnie Mae has created the MISMO-Compliant Pool Delivery Dataset (PDD) XML file for Issuers to submit single-family at issuance pool and loan data using the new Single-Family Pool Delivery Module (SFPDM) to be released in 2016. The new PDD XML file will replace the single-family electronic flat file layout currently submitted through GinnieNET. This session will share information about the technical implementation resources released to Issuers for the adoption of this new MISMO compliant PDD file. It will also suggest activities Issuers can perform to prepare for the release of Ginnie Mae's new SFPDM. Following the presentation on Ginnie Mae's MISMO Adoption effort, there will be a Q & A session. This discussion will aim to assist the Issuer

\*Agenda last revised Sep. 18, 2014; subject to change

community in successful implementation of the new MISMO-compliant PDD XML file.

**Breakout 9: Ginnie Mae Updates and Development**

**Location: Regency Ballroom**

**Belinda Jackson**, Director of Product and Process Development, Ginnie Mae  
**Victoria Vargas**, Director of Program Administration, Ginnie Mae

This session will provide a recap of new processes and highlight upcoming projects, include a streamlined investor reporting process, enhancements to document custodian transfers and issuer management changes.

**Breakout 10: FHA Note Sale Program**

**Location: Potomac 5/6**

**Erik Cribbs**, Financial Operations Analyst, Federal Housing Administration

The FHA note sale program is a popular option for servicers to use in managing their delinquent loans without having to take them through the entire foreclosure process. Severely delinquent FHA-insured loans are submitted through the note sale program and sold through competitive bid without FHA insurance. Once the loan is purchased, foreclosure is delayed for a minimum of six additional months, so the new servicer can work with the borrower to find an affordable solution to avoid foreclosure.

**Breakout 11: Multifamily Issuer Operational Performance Profile (IOPP)**

**Location: Washington A**

**Erica Johnson**, Senior Mortgage Banking Analyst, Ginnie Mae  
**Rene Mondonedo**, Senior Mortgage Banking Analyst, Ginnie Mae  
**Matt Baker**, Manager Deloitte

Ginnie Mae will roll out the Issuer Operational Performance Profile (IOPP) in early 2015. This session will show Issuers what they will actually see when logging into the system for the first time and provide them with training plans.

**4:15-5:00 P.M.**

**Closing Session: "Hot Topics" Q&A**

**Location: Regency Ballroom**

**Stephanie Schader**, Program Development Manager, Ginnie Mae

This Summit will conclude with an open floor. Ginnie Mae management will be on hand, so bring your comments and questions on today's industry hot topics.