



Securing the free and fair flow of data

Velocity

A TechSprint from the Federal Housing Finance Agency

AGENDA

DAY 1 – MONDAY, JULY 10, 2023	
9:00 - 10:30 AM EDT	Opening Day:
Opening Remarks	Sandra Thompson , Director, Federal Housing Finance Agency (FHFA)
Keynote Address	John Hope Bryant , CEO & Chairman, Operation Hope
The Growing Role of Data Science in Housing Finance	<p>In today's digital world, data fuels machine learning, AI, and many other technologies that have become part of our everyday lives. In this panel, we'll explore how predictive analytics, AI, and machine learning are transforming the mortgage process, shaping risk mitigation, and driving innovation in product offerings. This conversation will also address challenges such as data privacy and security, the use of alternative data sources, and the role of data science in fostering equitable systems.</p> <p>Speakers: Michael Akinwumi, Chief Tech Officer NFHA Pete Carroll, Executive Public Sector and Privacy, CoreLogic Melissa Koide, Founder and CEO, FinRegLab Joanna Smith-Ramani, Co-Executive Director, Aspen Institute Financial Security Program</p> <p>Moderator: David Ehrich, Co-Founder and Executive Director, Alliance for Innovative Regulation (AIR)</p>

12:00 - 1:00 PM EDT	Fintech Founders' Perspectives: Using Experience to Drive Change
<p>Join us for an engaging conversation with fintech founders who are spearheading transformative changes in the mortgage industry. Our panelists will share their unique entrepreneurial journeys, the inspirations and challenges that have shaped their ventures, and their visions for the future of mortgage fintech. Topics of discussion will include disruption of traditional practices, the role of fintech in financial inclusion, enhancing customer experience through technology, and navigating regulatory landscapes. This panel promises a unique look into the innovative minds driving change in today's mortgage industry.</p> <p>Speakers: Wemimo Abbey, Co-Founder & Co-CEO, Esusu Erin Allard, General Manager, Petal/Prism Data Misha Esipov, Co-Founder & CEO, Nova Credit</p> <p>Moderator: Amias Gerety, Partner, QED Investors</p> <p><i>*Please note this session will be virtual.</i></p>	

DAY 2 – TUESDAY, JULY 11, 2023	
1:00 - 2:00 PM EDT	Using Data as a Competitive Advantage: Lenders in the Age of Fintech
<p>Leading lenders discuss navigating the digital revolution in the mortgage industry. This panel will dive into the strategies used to leverage data as a competitive edge, balancing data-driven decision making with privacy concerns, and managing the opportunities and challenges of the fintech integration. Panelists will also share their vision on the future of the lending industry in light of emerging data trends. This conversation will provide a unique perspective on how data and technology are reshaping lending practices, offering invaluable insights for staying competitive in the age of FinTech.</p> <p>Speakers: David Battany, Executive VP, Guild Mortgage Jennifer Kouchis, Chief Mortgage Banking Officer, VyStar Credit Union Steve Majerus, CEO, Synergy One Lending Erik Schmitt, Managing Director, JP Morgan Chase</p> <p>Moderator: Faith Schwartz, Founder and CEO, Housing Finance Strategies</p> <p><i>*Please note this session will be virtual</i></p>	

DAY 3 – WEDNESDAY, JULY 12, 2023

10:00 - 11:00 AM EDT

Surviving the MortgageTech Winter: Where Do We Go from Here?

Join a panel of leading venture capitalists as they share their insights on the current state and future of the MortgageTech industry. This interactive discussion will delve into recent trends, investment opportunities, and challenges that startups face in the market. Panelists will provide unique perspectives on market consolidation, regulatory impacts, and the influence of the COVID-19 pandemic on investment strategies. Additionally, they will offer their vision of the relationship between traditional lenders and MortgageTech startups, and the technological innovations that could disrupt the industry. Don't miss this opportunity to understand the future of MortgageTech from the investors who help shape it.

Speakers:

Nate Levin, Managing Director, Parker89

Frank Rotman, Founding Partner, QED Investors

Jeremy Solomon, Partner, NYCA

Simon Taylor, Head of Strategy & Content, Sardine

Moderator: Peter Renton, Co-Founder and Chairman, Fintech Nexus

**Please note this session will be virtual.*

1:00 - 2:00 PM EDT

Building the Pipes: The Partnership Between Fintechs and Data Aggregators

Dive into the intricate world of collaboration between fintechs and data aggregators in this engaging panel discussion. Leaders from both realms will share their experiences, highlighting how these partnerships are driving innovation in the mortgage industry. The discussion will address key topics such as data quality and accuracy, enhancing customer experience, and navigating data privacy and security. Attendees will gain insights into how these collaborations are transforming decision-making and risk assessment, and what future partnerships might look like in this rapidly evolving industry. This panel promises a unique exploration of the 'coopetition' dynamics that shape the mortgage sector today.

Speakers:

Meredith Fuchs, General Counsel, Plaid

Shmulik Fishman, CEO & Founder, Argyle

Kurtis Lin, Co-Founder & CEO, Pinwheel

Lynn Sheck, SVP Sales Open Banking, Mastercard

Moderator: Don Cardinal, Managing Director, Financial Data Exchange

**Please note this session will be virtual.*

DAY 4 – THURSDAY, JULY 13, 2023

**9:00 AM- 12:30 PM
EDT**

Demo Day:

**Opening
Remarks**

Jason Cave, Deputy Director, Division of Conservatorship Oversight and Readiness, Federal Housing Finance Agency (FHFA)

**Fireside Chat:
Keeping Tech Fair for
the Consumer:
Navigating the
Intersection of
Innovation and
Equity**

As technology unlocks thrilling new prospects in the mortgage industry, it also presents the potential risk of perpetuating historical discriminatory practices. In this compelling fireside chat, our esteemed panelists will delve into the pressing question of how we can propel access to mortgage services, while staunchly upholding the principles of fairness and safety. This conversation will illuminate the recent evolution of consumer protection laws in the mortgage sector and pinpoint the most vital changes needed to guarantee fair lending. Crucially, our experts will also explore strategies to ensure technology serves all communities equitably, ensuring progress does not come at the expense of fairness.

Speakers:

Delicia Hand, Director, Financial Fairness Advocacy, Consumer Reports

Lisa Rice, President & CEO, National Fair Housing Alliance

Moderator: Jo Ann Barefoot, CEO and Co-founder, Alliance for Innovative Regulation (AIR)

Participant Demos

Panel of Judges:

Chris Brummer, Professor, Georgetown Law

David Coleman, President, Mortgage Industry Standards Maintenance Organization (MISMO)

Delicia Hand, Director, Financial Fairness Advocacy, Consumer Reports

Melissa Koide, CEO, FinRegLab

Steve Majerus, CEO, Synergy One

Faith Schwartz, Founder and CEO, Housing Finance Strategies

Moderator: David Ehrich, Co-Founder and Executive Director, Alliance for Innovative Regulation (AIR)

<p>Data and Access in Mortgage and Housing Finance: An Regulatory Perspective</p>	<p>Join us for an insightful discussion with regulators from the CFPB, the Federal Reserve, and the OCC. This panel will focus on the dynamic intersection of data usage, privacy, and digital innovation in the mortgage and housing finance industry. Panelists will address regulatory challenges and strategies, the role of emerging technologies, and the impact of global events on industry practices. This conversation promises to illuminate the future of the sector from a unique regulatory viewpoint.</p> <p>Speakers: Ann Epstein, Assistant Director Office of Competition and Innovation, CFPB Grovetta Gardineer, Senior Deputy Comptroller of Bank Supervision Policy, OCC Sunayna Tuteja, Chief Innovation Officer, Federal Reserve System</p> <p>Moderator: Anne Marie Pippin, Associate Director Office of Financial Technology, FHFA</p>
<p>Awards and Closing</p>	<p>Anne Marie Pippin, Associate Director Office of Financial Technology, FHFA</p>

