

MORTGAGE BANKING

THE OFFICIAL SHOW GUIDE FOR MBA'S ANNUAL CONVENTION & EXPO 2026



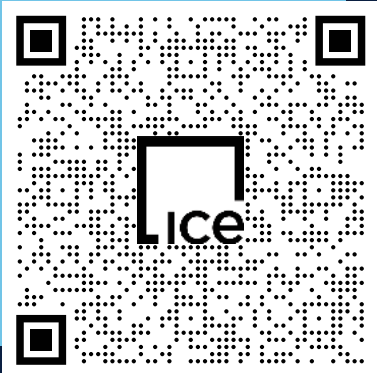
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**OWEN LEE,
THE HAPPY
WARRIOR**

**WHAT TO
DO IN THE
WINDY CITY**

**A YEAR IN
THE LIFE OF
A FUTURE
LEADER**

**JAN
DAVIS, MBA
NEWSLINK
2026 TECH
ALL-STAR**

**JAMES
DEITCH, MBA
NEWSLINK
2026 TECH
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**ADVOCACY
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A portrait of Owen Lee, a man with short brown hair, wearing black-rimmed glasses, a white dress shirt, a red patterned tie, and a dark blue pinstripe suit jacket. He is smiling and looking directly at the camera against a dark background.

Owen Lee

THE HAPPY WARRIOR

Credit: Owen Lee

BY MICHAEL TUCKER

OWEN LEE HAS BEEN CALLED PASSIONATE, tenacious and the consummate mortgage banker. MBA's Senior Vice President of Legislative & Political Affairs Bill Killmer has another name for the CEO of Success Mortgage Partners and MBA 2027 Chair: The Happy Warrior.

Killmer noted he met Lee at an early MBA Independent Mortgage Bankers conference in Palm Springs, Calif. "I was struck at the time that he was an executive whose increased participation would be a real boon for the national MBA," he recalled. "Boy, was I correct!"

"I've obviously come to know Owen quite well these past several years via his roles wearing many hats — as an Independent Mortgage Bankers Executive Council Co-Chair, our MORPAC Chairman for the 2023-2024 political cycle and MBA Board member on behalf of Success Mortgage Partners. Now, of course, during his service on the MBA leadership ladder. He's a true happy warrior and someone who will stand his ground on key policy priorities or membership-related issues with a smile on his face," Killmer said.

Lee graduated from Villanova University and Michigan State University College of Law and is a licensed title examiner. He

co-founded independent mortgage bank Success Mortgage Partners with his father, Vincent, in 2002. The firm, a top 100 VA lender, currently operates in 45 states and in Washington, D.C., with about 500 employees.

A regular refrain from Lee is the importance of MBA's advocacy work. In a major win for the industry, he helped push the bipartisan Homebuyers Privacy Protection Act — commonly referred to as the “trigger leads” law — over the finish line. The law, co-led by U.S. Reps. John Rose (R-Tenn.) and Ritchie Torres (D-N.Y.), forbids credit bureaus from selling mortgage leads to data brokers in most cases unless the borrower specifically allows it.

Lee noted the previous landscape for trigger leads made it harder for servicers to contact borrowers to offer them real solutions or options.

“With the trigger leads bill, the thing that was most exciting to me is that it was primarily an MBA win. We lobbied on that for three years, and it was a true victory in every sense,” Lee recalled. “The first year that we went to Capitol Hill to discuss it, nobody in Congress really knew what a trigger lead was. We had to explain to them exactly what it meant and how predatory it was; they had no idea that this was going on.”

“The second year, members of Congress would say something like: ‘Oh yeah, trigger leads. Isn’t that the thing that John Rose is involved with? Who’s on that bill?’ Then, the third year we started to hear: ‘Oh yeah, we almost passed trigger leads with the Defense Authorization bill. Yeah, we’re actually co-sponsoring that one.’”

“So, within three years, political leaders went from not knowing what it meant to passing it into law. So, advocacy absolutely makes a difference, and it’s at the core of what MBA does,” Lee concluded.

Another example: MBA’s advocacy for veterans, especially after the expiration of the partial claim options for VA loans and the VA Servicing Purchase Program. Lee testified in March at a House hearing about H.R. 1815, the VA Home Loan Program Reform Act, which created a practical and permanent partial claim program aligning with existing programs across other federal housing agencies. “This



Owen Lee testifies before the House Committee on Veterans' Affairs.

law ensures veterans are not left behind during moments of financial stress,” Lee said at the hearing.

Lee told members of Congress that since 2020, SMP has closed between \$100 and \$220 million dollars in VA loans each year. “And I am proud that over the last six years, SMP has helped more than 3,100 veteran families secure the dream of homeownership,” he said.

Killmer noted Lee’s acumen as a trained lawyer and mortgage industry spokesman and executive serves him well with policymakers at the highest levels. “And he’s not apologetic or shy when it comes to asking our association members to raise the level of their collective game — be that the giving of their time, efforts and energies — or their PAC dollars,” he added. “Owen’s the genuine article. The industry’s fortunate to have him playing a leadership role

Credit: House Committee on Veterans' Affairs

as our incoming Chair — and hopefully, for many more years to come!”

Nanci Weissgold, partner with Alston & Bird and MBA’s 2025–2026 MORPAC Chair, noted she first worked closely with Lee when he served as MORPAC Chair, “and it quickly became clear why he is such a respected leader within our industry,” she said. “Owen has a unique ability to command a room — with his signature booming voice, confidence, charisma and deep understanding of our industry — but what truly sets him apart is his willingness to lead with conviction. He is tenacious, fearless and unwavering in his commitment to the causes he believes in.”

Last year, Lee co-chaired MBA’s Board-level Tax Task Force with MBA 2026 Chair Christine Chandler. That task force prepared the industry for the debate surrounding the One Big Beautiful Bill Act, the large tax and

spending package signed into law on July 4, 2025. MBA President and CEO Bob Broeksmit, CMB, noted the law preserved or strengthened and made permanent numerous pro-housing and pro-economic growth tax provisions that MBA’s special task force identified. “We believe these provisions will benefit homeowners and renters, increase housing production and improve the financial outcomes of our single-family and commercial/multifamily members’ businesses,” he said.

“I think the Board-level Tax Task Force is a great example of MBA getting excellent things done for our industry,” Lee commented. “We lobbied different people for a year on that bill, and we got very favorable outcomes for housing. My number one thing while chairing MBA — and the reason I got involved with MBA in the first place — is advocacy. We absolutely have to tell our own story because if we don’t

Leading With Passion

LEE SAID THE MOST REWARDING PART OF BEING ON MBA’S LEADERSHIP LADDER

is the people you meet and the friendships you make. “Obviously, there is a business aspect involved, because we all have that in common,” he observed. “But you get an opportunity to realize that there are a lot of really great people in our industry, and we should be thankful for that.”

His colleagues on MBA’s leadership ladder speak highly of him, too. Christine Chandler, 2026 MBA Chair and executive vice president at M&T Realty Capital Corp., noted Lee has a unique ability to bridge the gap between residential and commercial real estate. “Over the past three years, I’ve come to appreciate not only his strong voice and industry



Credit: Anneliese Mahoney

From left: Bob Broeksmit, Ramon Gomez, Mark Jones, Owen Lee and Stanley Middleman at MBAAnnual25.

tell our own story, others will tell it for us. And that doesn't lead to anything good."

For his part, Broeksmit called Lee a "consummate mortgage banker," ideally suited to chair MBA. "He knows the business from the ground up, and he brings that practical knowledge of the challenges and opportunities our members face with a real and abiding passion for our industry to his new role."

"Owen's experience in advocating for MBA, its members and the consumers and communities they serve is deep and substantive," Broeksmit continued. "From chairing MORPAC to testifying before Congress, from meeting with senior administration officials to cultivating relationships with lawmakers, including attending both the Republican and Democratic

presence, but also his genuine commitment to advancing our industry and doing what is right," she said. "Owen leads with passion, purpose and veracity, and I could not be more proud to see him guide MBA into 2027."

John Hedlund, 2026 MBA Vice Chair and vice chairman of ICE Mortgage Technology, said Lee has consistently been a thoughtful, passionate and highly engaged leader. "Owen takes the time to listen, understand the issues and thoughtfully consider different perspectives," Hedlund said. "He builds collaborative, consensus-driven positions based on what is best for our members and the industry as a whole — not simply what benefits his company or business channel. The MBA, its members, partners and the

broader real estate finance industry should be thrilled to have Owen Lee serving as MBA Chair. I know I am."

2025 MBA Chair and president of Lennar Mortgage Laura Escobar also used the word passion to describe Lee. "The industry is fortunate to have Owen stepping into the MBA Chair role. Owen is pure passion and drive — relentless, all in and completely committed to moving the needle for all of us. We need that kind of energy at the helm. Owen, congratulations and I can't wait to see what you get accomplished!" ■



Credit: Owen Lee

From left: Declan Lee, Owen Lee, Heather Lee, Maura Lee and Patrick Lee in 2026.

national conventions in 2024, Owen relishes the opportunity to deliver our message in ways that lead to tangible results.”

Broeksmit said he eagerly anticipates Lee’s year as MBA Chair to advance mortgage banking at this critical time for our country.

Marcia Davies, who founded mPower, MBA’s effort to provide networking and personal development opportunities for women in real estate finance, recently retired as MBA’s chief operating officer. She recalled that Lee has been “enthusiastically engaged” with MBA for years. “From policy issues to business challenges, Owen brings perspectives from his expansive experience in the industry. And on a personal note, I have been grateful for his unwavering support of mPower and its mission of securing a stronger future for women in our industry,” she said.

“You know, I’ve been called passionate,” Lee said. “I’m passionate about a few things. I’m passionate about affordability, because I think there are definitely things that can be done that are currently not being done that would improve affordability immediately. It doesn’t need to be a multiyear plan.”

“I’d like to conclude with one more thing I’m passionate about, and that’s the best part of my regular job: the team at Success Mortgage Partners,” Lee added. “There’s zero chance I could take on this MBA job without the people from our company carrying an extra burden because of the time I spend with the MBA, and the best part of my day job is getting to work with them.” ■

A PASSION FOR HELPING: MBA Opens Doors and Camp Sweeney

LEE LIVES IN NORTHVILLE, MICH., WITH HIS WIFE, HEATHER, and their three children, Maura, Patrick and Declan. Declan was diagnosed with Type 1 diabetes in 2016. “One ray of sunshine, one absolute gift, was Camp Sweeney,” Lee said. “Located an hour north of Dallas, Camp Sweeney is the largest camp for kids with Type 1 in North America. It is run by a man named Dr. Ernie Fernandez, a Dallas-based pediatric endocrinologist. A man who I am convinced will get a ‘fast pass’ to heaven when his number is finally called. The education and fun that the camp provides for Type 1 kids is lifesaving. Literally.”

Declan Lee, 22, recently gave the keynote address at Sweeney de Mayo, a fundraising gala for the camp. “Raising money to fight this insidious disease has become a passion of Declan’s,” Owen Lee said. “[That evening,] 450 people heard Declan’s story. Hundreds of thousands of dollars will be raised to help kids who cannot afford a session at Camp Sweeney. Years will be added back to their lives.”

In addition to supporting Camp Sweeney and serving on its Board of Directors, Lee serves on the Board of Directors of the MBA Opens Doors Foundation. MBA Opens Doors helps families with sick children with their mortgage or rental payment while their child

is in treatment, allowing families to focus on their child’s medical needs rather than on their housing payment. The nonprofit organization surpassed a big milestone in 2026: it has assisted more than 20,000 families since its founding in 2011.

Debra W. Still, former vice chairman of Pulte Financial Services and chair of the MBA Opens Doors Foundation Board (and 2013 MBA Chair) said she has witnessed firsthand the positive impact Lee has made on the families the foundation serves. “Owen’s dedication extends beyond advocacy for housing finance professionals; he is deeply committed to supporting families facing the challenges of caring for a sick or injured child while struggling to meet their housing obligations,” she said. “On behalf of my fellow board members and the more than 20,000 families the foundation has assisted, I am grateful for Owen’s unwavering leadership, generosity and passion for the Opens Doors mission. Those same qualities will continue to serve MBA and its members exceptionally well when he is MBA’s 2027 Chair.”

For his part, Lee said he considers the Opens Doors Foundation the very best of our industry. “100 cents of every dollar go toward helping families, and to me, that’s the most important thing: to help a family, to help somebody that you don’t know, in the time of their greatest need, to remove a gigantic worry from them. If a parent goes on leave through the Family Medical Leave Act because their child becomes ill, it can be hard for them to make their rent or mortgage payment. To help them with that, and to do it 20,000 times — that’s pretty special.” ■



WHAT TO DO IN THE

Windy City

BY ANNELIESE MAHONEY

THIS YEAR, THE MORTGAGE BANKERS ASSOCIATION ANNUAL CONVENTION AND EXPO IS HEADED TO CHICAGO from Oct. 11–14.

One of the largest cities in the U.S., Chicago offers visitors a veritable buffet of history, culture and architectural wonder.

“We are excited to bring MBA’s Annual convention to the vibrant city of Chicago — a destination renowned for its energy, innovation and world-class hospitality,” said MBA Vice President of Conferences and Meetings Elaine Howard. “With its iconic skyline, rich culture and central location, Chicago provides the

perfect backdrop for meaningful connections, fresh ideas and an unforgettable convention experience.”

“Although I ‘may’ be biased, as a homegrown product of the great city of Chicago, I see our city as a perfect option for the MBA to host its annual event,” said James Harris, CMB, Illinois Mortgage Bankers Association president and senior vice president, strategic markets, at Wintrust Mortgage. “Chicago’s Midwest location makes travel easier and more convenient for just about anyone. The Hyatt Regency is in the heart of downtown Chicago



and is within walking, or a short Uber, distance to many popular attractions.”

He also had some local eats to recommend: “You certainly want to try out Chicago food ‘staples’ (a.) Deep Dish Pizza; (b.) Chicago Hot Dog/Maxwell Street Polish; (c.) Chicago Italian Beef,” Harris listed.

After you sample the local cuisine and whether you end up with just a little free time around the conference, or stay for a few extra days, here are some fun Chicago attractions to check out. ■



Credit: iStock

Get the Lay of the Water With an Architectural Boat Tour

Represented by the two blue lines on the Chicago flag, the Chicago River bisects the city. The river is home to a storied history — its flow reversal in the late 19th century is viewed as one of the most significant engineering feats of all time.

So, a great way to orient yourself in the city is via a boat tour, particularly one that highlights the city's striking architecture. Many of the most well-known Chicago buildings, such as the Tribune Tower, Wrigley Building and Marina City, line the river's banks. Many tours also take a quick detour into Lake Michigan.

While there are many options, some highly rated ones include [Wendella Boat Tours](#) and the [Chicago Architecture Center River Cruise](#).

Visit One of the Most Luminous Architects

Located just outside of the bounds of Chicago in Oak Park is the [Frank Lloyd Wright Home and Studio](#), which is known as the first project Wright had complete artistic control over. It was completed in 1909; Wright designed and built about a quarter of the work throughout his illustrious career on its grounds. The historic district surrounding the home has the greatest number of residences designed by Wright anywhere in the world.

Within Chicago proper, there are multiple examples of Frank Lloyd Wright's distinctive "Prairie School" style. In Hyde Park is Robie House, a UNESCO World Heritage Site that offers guided tours. There's also the Rookery, an office building in the Loop that was erected in 1888 and partly redesigned by Wright a few decades later.



Credit: iStock



Set Off for a Museum

If you're enjoying soaking up history and culture, Chicago is home to a number of world-class museums. One of the most noteworthy is the **Art Institute of Chicago**. Famous works housed there include Grant Wood's "American Gothic," Edward Hopper's "Nighthawks" and Georges Seurat's "A Sunday on La Grande Jatte." (John Hughes fans will recall the famous "Ferris Bueller's Day Off" scene where Alan Ruck's Cameron gets lost in that last painting.)

Another popular stop is the **Field Museum of Natural History**, featuring the world's best-preserved and most complete T. rex, SUE. Other notable exhibits include Inside Ancient Egypt, Evolving Planet, The Ancient Americas, the Grainger Hall of Gems and the Ronald and Christina Gidwitz Hall of Birds. Temporary exhibits open during the Annual convention include the Pokémon Fossil Museum, which pairs paleontology with Pokémon characters.

While it's not quite a museum, the **Shedd Aquarium** has a wide range of water-based species, including beluga whales, sharks and sea lions. The aquarium offers animal encounters with some residents, including penguins, a shark feeding tour and sea otters.

Additional museum options include the **Griffin Museum of Science and Industry**, the **Museum of Contemporary Art** and the **Chicago History Museum**.



Rock Out at the Tribune Tower

If you're a history or geography buff, a fun stop is the **Tribune Tower**, a neo-Gothic skyscraper originally built for the Chicago Tribune newspaper. Now — in a successful example of adaptive reuse — it's a residential building. But, around the perimeter, 150 rock and stone fragments are embedded into the walls. They include pieces from the Great Pyramid of Giza, the Taj Mahal, the Holy Door at St. Peter's Basilica in Rome, the Great Wall of China, Abraham Lincoln's tomb, a piece of the World Trade Center and many others.



To Bean or Not to Bean

Is that really a question? The Chicago “Bean” — which is **officially known as Cloud Gate** — is one of the most recognizable landmarks in the city. Sitting in Millennium Park and inspired by liquid mercury, the 110-ton sculpture reflects Chicago's iconic skyline. Millennium Park also features other outdoor art, including **The Crown Fountain**, an offbeat video sculpture-based water feature. And connected to Millennium Park is Maggie Daley Park, named for the former first lady of the city who passed away in 2011. After extensive renovations about a decade ago, it now features an ice-skating ribbon, climbing walls and multiple children's attractions and play areas.

Feeling Blue?

There's one thing that's sure to solve that: Navy Pier. A 3,300-foot pier perched on the shoreline of Lake Michigan, it contains shops, restaurants, live theater, children's entertainment and parks, among other attractions and entertainment. A nearly 200-foot Ferris wheel **called the Centennial Wheel** sits at Navy Pier, offering sweeping views of the city and lake, and you can keep the fun going with other games and rides at Pier Park. Chicago Shakespeare Theater also calls Navy Pier home. Running from Sept. 11-Oct. 18 will be **"Play On!"** — a reimagining of the bard's "Twelfth Night" told via the jazz music of Duke Ellington.



Credit: iStock



Credit: Shutterstock

Check Out the Nation's First Planetarium

MBA's Annual Convention will this year recognize America's 250th anniversary with its theme "Come Together" and Chicago has plenty of historic firsts to check out. For example, there's Adler Planetarium, the first planetarium in the United States. Opened in 1930 by local businessman Max Adler, it welcomes more than half a million visitors each year.

In addition to an onsite astronomy museum, Adler Planetarium has two immersive dome theaters featuring multiple daily shows, including "Worlds Beyond Earth," "Dark Side of the Moon," and "The Universe Explained." The planetarium provides **'Scopes at the Adler**, which allows visitors to check out infinity and beyond from the Telescope Terrace. On Wednesdays, the planetarium stays open late, offering the opportunity to see the night skies.



Take a Break for Some Laughs

One of the most famous institutions in Chicago is The Second City, launching the careers of **comedy greats** like Joan Rivers, John Belushi, Chris Farley, Steve Carrell, Catherine O'Hara and Tina Fey, among many others. Continuously operating in Chicago since 1959, it still regularly provides classes and education and hosts improv and sketch comedy shows.

Overlapping with the Annual Convention **will be options** like "Pandemonium, Please Hold," "Reality Detox: The Improv Experience," and the visiting production "Wheel of Improv."

But, if comedy isn't quite your jam, Chicago offers plenty of other live performance venues. Another popular one is the **Lyric Opera of Chicago**, which will be hosting "Don Giovanni" from Oct. 10–Nov. 1. Composed by Mozart and sung in Italian (with projected English titles), the opera promises: "sharp humor, high drama, and an exquisite score."

Or Take Yourself Out to the Ball... Park

While we're not sure how the Chicago Cubs or the Chicago White Sox will be faring in the playoffs come convention time, there are two ballparks within the bounds of the Windy City.

Wrigley Field, with its distinctive ivy-covered outfield walls, is also the only stadium in the MLB without padded walls. And, its scoreboard is still manual. The ballpark **offers tours**, with variations for gamedays and non-gamedays.

The other major league field in Chicago features a familiar name — Rate Field. A more recent addition to the MLB stadium set, it just recently added a new attraction: the Pope Leo XIV seat, where the now-pope sat to watch Game 1 of the 2005 World Series. While Rate Field doesn't offer regular public tours, **there is a form** to fill out to request a private tour.





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A Year in the Life of a Future Leader

Courtesy of MBA Education

Future Leaders network at an event in Washington, D.C.

BY ANNELIESE MAHONEY

IDENTIFYING AND PREPARING THE NEXT GENERATION OF LEADERS IS VITAL to any industry, and mortgage banking is no exception. With that aim in mind, the Mortgage Bankers Association's Education department offers the Future Leaders Program each year — with separate tracks for residential and commercial participants. The program helps emerging executives and real estate finance professionals with strong leadership potential build their skills and network with others on the same path.

“Not only are the participants in the program emerging leaders at their organizations, but they are also future leaders of our industry

at large,” said Shawn McGory, sales support and program delivery specialist with MBA Education. “Future Leaders participants attend MBA's National Advocacy Conference and MBA's Annual Convention as part of the program, two conferences that introduce them to influential people, emphasize the importance of advocating for the mortgage banking industry and allow them to hear from guest speakers that are shaping mortgage banking for the better. There is no doubt that this program benefits the industry as a whole, both presently and in the future.”

But what does the journey of a Future Leader actually look like? A number of current

and past participants in the Residential Future Leaders program shared their experiences with us, for an inside look at a program that will produce many of the industry's rising stars.



Technically speaking, that journey starts with one thing: the decision of a (future) Future Leader to apply. The enrollment period opens in August, with applications due in early December. (For the 2027 class, the deadline is Dec. 4.)

Residential real estate finance professionals with high leadership potential and individuals who have demonstrated a commitment to a career in residential real estate finance are encouraged to apply. Those factors, as well as recommendations from higher-ups in their respective firms and others in the industry, are taken into account for the applicants.



Future Leaders meet for discussions on leadership and the industry.

“Several factors prompted me to apply for the Future Leaders program. I had a friend who took the course and spoke very highly of it, which sparked my interest in learning more about it. In doing so, I realized that the program was of tremendous value — not only could I expand my leadership skills, but I could learn more about my personal motivations, strengths and weaknesses. In addition to

expanding my knowledge, I would meet more people in the mortgage industry, increasing my own personal network as well as becoming a more active member of the industry,” recalled Stephanie Griffin, vice president of consulting and advisory services at SitusAMC and a member of the Future Leaders class of 2025. “In taking the program, I was able to achieve all of these things and more.”

In terms of advice, Claire Barber, managing attorney at Barber Law and also a member of the class of 2025, offers: “Don’t wait until you think you’re ‘ready.’ Come into the program with humility and curiosity, and say yes to every opportunity, especially the ones that push you outside your comfort zone. The biggest value isn’t just the curriculum; it’s the people. Invest in those relationships.”



The next pivotal point for the Future Leaders is when they find out they’re accepted to the program. Participants usually find out about their acceptance in December.

“I was incredibly excited and honored. I knew how respected the program was, so being selected felt like both a privilege and a responsibility,” Barber recalled. “It was validation that I was on the right path, but it also challenged me to show up ready to contribute and make the most of every opportunity.”

Those opportunities are plentiful. After a virtual kickoff event where participants are able to meet and interact for the first time, the program has its first in-person session at the National Advocacy Conference in Washington, D.C.

MBA’s National Advocacy Conference, held each April, provides opportunities for all participants to network with peers from



Courtesy of MBA Education

Future Leaders network at the National Advocacy Conference.

their state delegation and others, as well as to meet with their respective elected officials in Congress.

For Future Leaders participants, who attend NAC each year, there's even more going on. They get to officially meet their Future Leader program peers and assigned team, complete leadership exercises, gain a shared understanding of the groups' current challenges and hear from key senior leaders in the industry.

"Attending the National Advocacy Conference as part of the Future Leaders program was an incredible experience because it brought together two things that are critical to our industry: leadership development and advocacy. It gave us the opportunity to engage directly with policymakers and better understand how legislation and regulation impact lenders, technology providers and ultimately the consumers we serve. Seeing the advocacy process firsthand reinforced the importance of staying involved and ensuring our industry's voice is heard," said Courtney

Dodd, head of marketing at Floify and a member of the 2026 Future Leaders class.

"NAC is one of my favorite conferences to attend. I enjoy seeing how advocacy connects policy, industry priorities and relationship-building, which gave me a broader appreciation for how leadership extends beyond a day-to-day role," said John McMullen, AMP, a senior policy specialist in MBA's Residential Policy and Strategic Industry Engagement group and a participant in the Future Leaders 2026 program. "[Future Leaders] complements the conference well. The Future Leaders program gives you dedicated time to develop professionally while still allowing you to participate in the conference and engage with the industry."



The next event for the Future Leader participants is a June session at MBA's headquarters in Washington, D.C. Participants continue to work on leadership topics and challenges, as well as team-building. And, they

get to hear from industry leaders like Christy Soukhamneut, CMB, chief strategy officer at Stockton Mortgage.

Soukhamneut, who is the lead Residential Future Leaders class instructor, is also an alumna of the program. She shared the benefits she sees from it. “After 30 years in this industry, I’ve had mentors who opened doors for me and I’ve watched too many talented people struggle without that same support. Leading this program lets me pay that forward. I get to help shape leaders who will run this industry long after I’m gone,” Soukhamneut said.



Future Leaders attend the National Advocacy Conference and participate in visits to Capitol Hill.



Future Leaders pose with Washington Nationals “racing presidents” Thomas Jefferson and George Washington at MBA’s National Advocacy Conference.

In terms of what Soukhamneut hopes participants get out of the program, she listed: “Confidence to lead with their own voice. Technical skills matter, but this industry needs leaders who can navigate ambiguity and make decisions under pressure. I want participants to leave knowing they belong in rooms where big calls get made.”

It’s also at the June session that the participants begin working on their final project, which will be presented at the next MBA Annual Convention. The final project is a real business case study that each Future Leaders team works on between the June session and MBA Annual, broken up into a strategy paper and a final presentation in front of a panel of judges at MBA Annual. It gives participants great practice in executive presence, which is emphasized as very important throughout the program.



Future Leaders tour Gettysburg, Pa., as part of the summer session.



Future Leaders hike at Gettysburg.

Part of the June session includes a trip to Gettysburg, Pa., to visit the Lincoln Leadership Institute, where participants learn how to apply leadership practices from the Civil War to modern-day problems.

“The visit to Gettysburg was one of the most memorable parts of the program. While it was fascinating from a historical perspective, the leadership lessons were what resonated most. We discussed decision-making under pressure, communication, accountability, and how leadership often requires making difficult choices with incomplete information. It was a powerful reminder that while industries and circumstances change, the fundamentals of strong leadership remain timeless,” recalled Dodd.



After a summer working on their final projects, participants join MBA’s Annual Convention (to be held next year in Nashville, Tenn.) and present those projects to a panel of industry experts.

“After months of preparation and hard work, there was a lot of anticipation leading up to the presentation. I was able to channel that energy into staying focused and engaged,” remembers Sabeen Uddin Kennedy, senior compliance analyst at DHI Mortgage and member of the class of 2024. “Our team had a clear understanding of our individual roles, which gave us confidence and allowed us to rely on one another throughout the presentation and during the Q&A session. That trust carried through every aspect of the experience. By the end, there was an incredible sense of accomplishment and relief knowing we had successfully delivered the project. Having colleagues from our organizations in attendance made the experience even more meaningful. Their support and encouragement reminded us of the people who believed in us and helped make our participation in the program possible.”



David Upbin (left) and Christy Soukhamneut speak to a Future Leaders group.



Future Leaders conduct a team-building exercise in Washington, D.C.

Once participants finish the program, they receive recognition on the mainstage at the Opening Session at the Annual Convention and get inducted into the Future Leaders Alumni Group.

“Experiencing the Annual Convention as a Future Leaders participant gave the event a unique sense of community. Sharing the

journey with fellow participants created relationships that made the convention feel more collaborative and meaningful,” Kennedy continued. “After months of working together toward a common goal, crossing the finish line as a team brought a sense of accomplishment unlike any other professional experience I have had.”



A past winning team at MBA Annual.



A toast to Future Leaders graduates at MBA Annual.

While the official program may be over, participants are forever part of the Future Leaders group. They're encouraged to stay involved and give back.

"Future Leaders was just the beginning of my journey with the MBA. After completing the program, Barber Law joined the MBA as an associate member because I wanted our firm to be part of the conversations shaping the future of the mortgage industry," Barber recalled. "I plan to stay engaged by attending MBA events, continuing to invest

in the relationships I made in Future Leaders, and continuing to serve through leadership opportunities whenever I can."

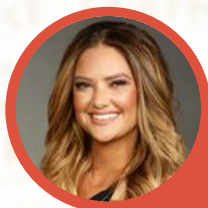
"It is so cool to see the quotes from these dynamic and influential graduates of the Future Leaders program," said MBA Vice President of Education and Strategy David Upbin. "They are individuals I have learned a great deal from and continue to learn from. That is the most rewarding part of the program for me. We all learn from each other, no matter our age, years of experience or role in the industry." ■

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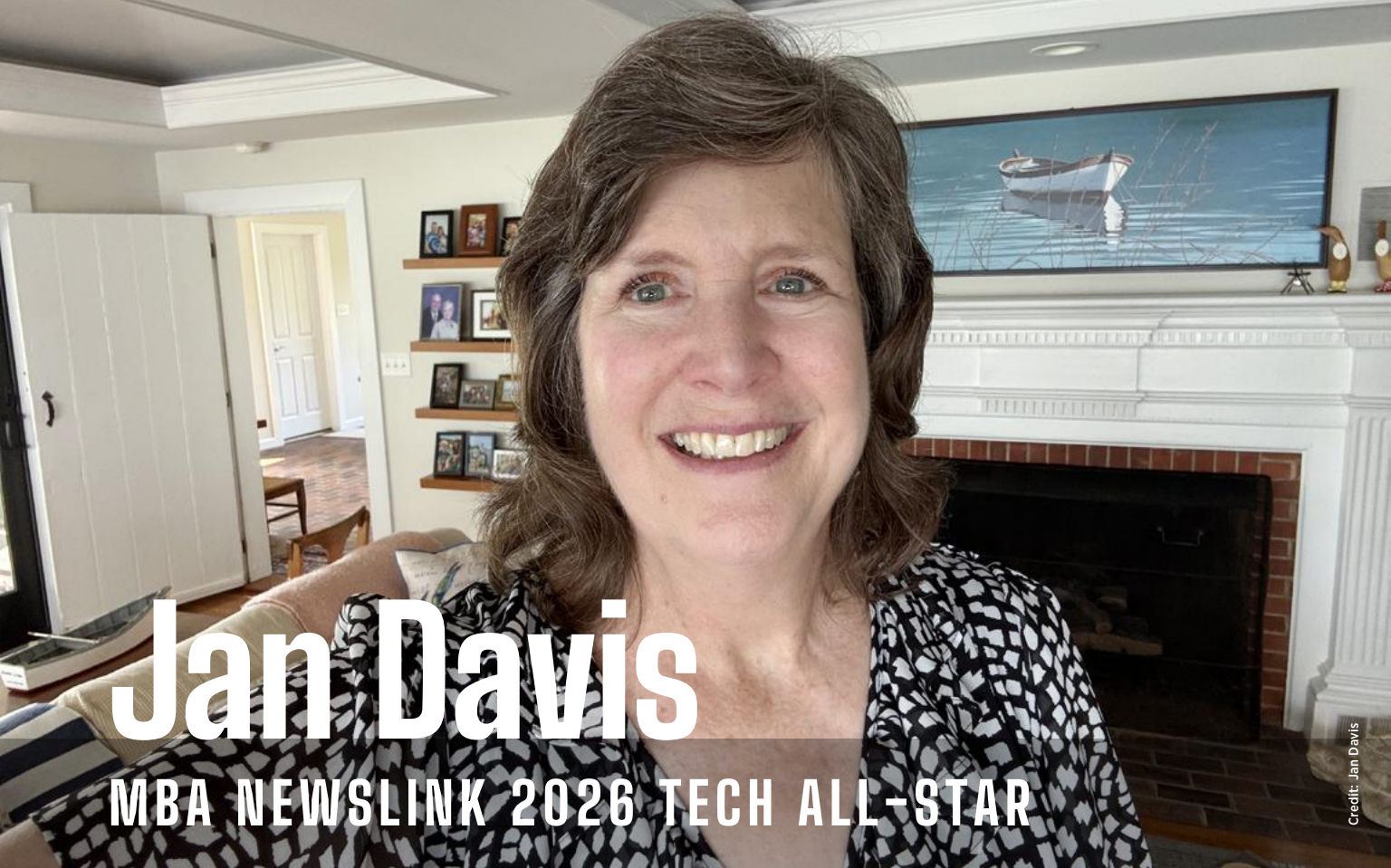
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Jan Davis

MBA NEWSLINK 2026 TECH ALL-STAR

Davis vacationing in Virginia's Northern Neck.

BY CHARLYNE H. MCWILLIAMS

WHEN JAN DAVIS STARTED WORKING at the Mortgage Industry Standards Maintenance Organization in 2012, she was the organization's only full-time employee. By the time she retired last year, the mortgage industry's standards body had grown into a force of hundreds of volunteer contributors, and the common language it built for exchanging data had been adopted and embedded in systems across the industry.

"The industry was growing and constantly changing," Davis recalled of those early days. "It was a great ride!"

During her decade-plus with MISMO, Davis helped facilitate contributors from every

corner of the industry in building standards that reduce friction, cut exceptions and enable better decisions on clean information. "It's amazing how far the industry has come with leveraging the standards and really getting the standards adopted and embedded within their systems, just in the past 10 years," she said.

Brian Vieaux, CMB, president of MISMO, said Davis' imprint on the organization — and the industry — will last. "Jan leaves behind a remarkable legacy, not just at MISMO, but across the entire mortgage industry," he said. "During her tenure with MISMO, her leadership, expertise and unwavering commitment helped build the strong foundation that continues

to support our growth, collaboration and innovation today. Her fingerprints are on countless standards and initiatives that have improved the way our industry works together. I am deeply grateful for professionals like Jan, who so selflessly invested their knowledge and experience to advance the industry for everyone. Her impact will be felt for many years to come, and this recognition as an MBA NewsLink Tech All-Star is both well-earned and richly deserved.”

That work, and the four-decade pursuit of clean, quality, usable data behind it, is why Davis is an MBA NewsLink 2026 Tech All-Star. Ask her about technology, and she will tell you there was something more important behind it.

“It’s always been about the data, and moving the data,” Davis said. “How do you get the data right? How do you make sure you have the data that folks need to make decisions?”

Even her last act at MISMO was an exercise in analysis and effectively positioning people. In the year before retirement, Davis partnered with colleagues to break the organization’s key functions into building blocks and reassemble them around what it needed most, creating a dedicated membership, sales and marketing team and realigning the rest of the staff around operations and standards facilitation.

FROM AUDITOR TO DATA PIONEER

Davis started her career as an accountant. She always liked math, but being an accountant alone didn’t seem to be enough, so she pursued a then-novel degree in accounting information systems. She was in the second graduating class of the program. She began at KPMG as an auditor, where the job was fundamentally about collecting data to understand processes and financials.

Fannie Mae was one of her audit clients.

A week at mortgage banking school convinced her the industry was worth a closer look, and she soon joined the company when the opportunity presented itself and worked in its data warehouse before “data warehouse” was even a term. She stayed at Fannie Mae for more than 20 years but never sat still. She spent time in the controller’s group, where she helped build a model to forecast corporate earnings, then returned to the warehouse with a bigger portfolio: provisioning data for building Fannie Mae’s decision models, including the engine behind Desktop Underwriter.

“I just had the data part, getting that copious amount of data, and cleaning it, and working with it,” Davis said. “A lot of us had a part in being able to make that happen.”

Her team also helped crack one of the industry’s quiet data puzzles: property matching, building the routines that determine whether records from different sources describe the same home. Later, in single-family operations, she owned the exceptions — everything that fell out of the systems. “It was kind of like, put your money where your mouth is, Jan,” she recalled. “All of a sudden, you’re in the spot to actually work with the technology teams to put things in place to prevent exceptions from even coming in the door.”

Along the way, she watched the tools change almost beyond recognition, from suitcase-sized PCs and mainframe green screens to data on tapes and floppy disks. “I missed punch cards by one year,” she said. “Thank goodness.” The tools changed. Her mission didn’t.

A TOOL, NOT A SOLUTION

Ask Davis whether technology has delivered on the promises made back when automated underwriting first arrived, and her answer is direct: “We’re still on the climb up. I think sometimes we get caught up in the new and the shiny, and we forget that there are people involved.”

Her favorite metaphor is older than the industry. “Hundreds of years ago, technology was having a hammer,” she said. “If you didn’t know how to use it, if you didn’t apply it in a good way, well, so what? It’s not helping you.” Her father put it more simply: make sure you get the right tool for the job.

That philosophy shapes her view of AI. She believes it can compress weeks of human analysis into almost no time at all, flagging exceptions in a database that once took teams of people running program after program. But she urges the industry to start with the business problem, not the technology, and to be thoughtful about unintended consequences. She points to MISMO’s AI framework as a practical starting point for organizations that want guardrails in place. “We need to make sure that we understand what we don’t understand,” she said.

NO I IN TEAM

Asked what she is most proud of, Davis doesn’t name a system or a standard. She names people. “There is nothing that happens because only one person did it,” she said. “Teams make it happen.” She counts MISMO, with its small staff and hundreds of industry volunteers accomplishing shared goals, as the ultimate proof.

Her advice to her younger self is characteristically practical. Keep a sense of humor. Join or build teams that challenge you to grow. Take the assignment nobody else wants, because “you’re gonna learn more than the folks who decided that they weren’t gonna do it.” And build teams with a diverse set of skills: “A team with nine goalies is gonna fail every single time.”



Davis hiking near Asheville, N.C., last fall.

ABOVE ALL, “ENJOY THE RIDE”

Even in accepting the award, Davis deflects the spotlight. “The mortgage industry is full of very talented, industrious, hardworking, smart people who have made important contributions to advancing the industry,” she said. “I just want to say thank you to all of them. Thank you to MBA for this opportunity to be recognized for the work that I’ve done, but in the great scheme of things, the work that I did was a team effort.”

Data, she likes to say, tells a story. Hers is the story of a Tech All-Star. ■

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James Deitch, CMB

MBA NEWSLINK 2026 TECH ALL-STAR

Credit: James Deitch

Jim hiking in Leadville, Colo. “I love to hike,” he says. “Prior hiking trips have included Papua New Guinea, Cambodia, Australia and Eastern Europe.”

BY CHARLYNE H. MCWILLIAMS

JIM DEITCH, CMB, CO-FOUNDER AND CEO OF TERAVERDE, can tell you exactly how much better the mortgage industry could be, because he has considered the numbers.

It takes about 70 hours of labor to process a typical loan; General Motors builds a Cadillac Escalade in 45. Residential loan origination spends roughly 65 cents of every revenue dollar on people, Deitch has found. Commercial airlines spend 28 cents, and Major League Baseball spends 45. For every dollar the mortgage industry spends on technology, it spends \$15 on compensation. In the automotive industry, that figure is less than a dollar.

Collectively, consumers spend about \$100 billion a year on the costs of buying a home, from Realtor commissions to credit, appraisal and title. A large portion of that total is manual labor, rework and duplication, Deitch contends.

He has spent 40 years pressing the industry to change, first as a bank chief financial officer in 1988, then as president or CEO of five other banks, including two depository institutions, and now leading Teraverde. The serial entrepreneur and trained CPA has used his position and knowledge to spread the message about the importance of effective technology through speaking engagements and three books (“Digitally Transforming the

Mortgage Banking Industry: The Maverick's Quest for Outstanding Profit and Customer Satisfaction," "Strategically Transforming the Mortgage Banking Industry," and "Disruptive Fintech"). He is currently writing an article on how past waves of automation changed the nature of jobs without reducing employment.

Deitch's tremendous contribution to the advancement of technology use in the mortgage industry is why he is an MBA NewsLink 2026 Tech All-Star.

To be recognized for the award is "very gratifying," Deitch said, humbly, and then continued to point back to what the industry needs. "It's an opportunity to really highlight the promise of what is possible with technology. And it's really about the cost of credit to the borrower and the borrower experience."

A PASSION THAT STARTED AT HOME

Deitch's drive to improve the homebuying process is personal. Both of his children went through the mortgage process, and neither was impressed. His daughter called him mid-transaction and said, "Dad, your industry's really screwed up. I've been asked for the same thing four times. I'm paying for stuff I don't even understand." His son, who works for a technology company, delivered a similar verdict.

"When you hear that from your kids, and it's your life's work, it hurts," Deitch said.

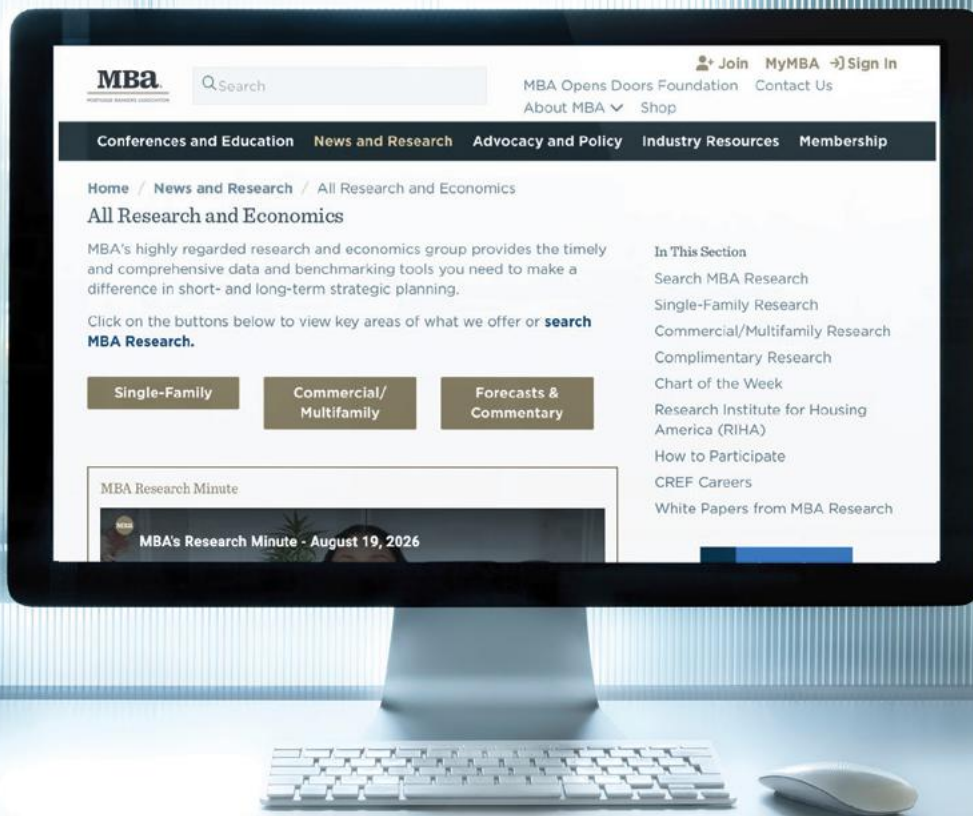
Like many in the industry, Deitch didn't set out to be a mortgage banker. After an early career in capital markets and international trade finance, a friend recruited him in 1988 to serve as CFO of a struggling bank heavily involved in mortgage lending. He helped restore it to profitability and fell in love with the business.

He recalls sitting down early in his career with a borrower who had credit issues, a divorce and, on paper, little chance of qualifying. When he asked what she wanted, she answered simply: a clean, reliable home for herself and her daughter. Careful questioning uncovered 1099 income from a second job she hadn't counted and a relative willing to help with the down payment. The loan closed, and she made her payments on time.

"We can have a tremendously positive influence on people," Deitch said. That experience shaped the slogan one of his later companies adopted: help people buy, afford and enjoy the home of their dreams, with "enjoy" meaning enough reserves and staying power that a borrower never feels the sting of foreclosure.



Jim with his daughter Christina, a cancer survivor who waited until her daughter was born to start chemotherapy. "She inspired me to get involved with the MBA Opens Doors Foundation beginning in 2013," he says.



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THE DATA BEHIND THE MISSION

Deitch has been pressing the industry to harvest the promise of technology ever since. In 1996, a company he founded was among the first three lenders to pilot Freddie Mac's Loan Prospector. The tool showed real promise, he said, but resistance from employees who were comfortable with the old way of working, and from shifting requirements, stunted the tech's gains. Thirty years later, he sees the same pattern.

To make the point, Deitch surveyed audiences at two industry technology events, ICE Experience and MeridianLink Live. Asked what percentage of the automation they were already paying for they actually used, attendees answered 21%. The responses were anonymous, and he believes they were honest. Asked how much more profit per loan they would earn if they used all the technology and data at their fingertips, the average answer was \$2,700. At the time, MBA reported lenders were earning about \$700 per loan.

"You know what the issue is, you know what you're not doing, you know what the opportunities are. What's holding you back?" Deitch said. "That's the question I ask every day."

For perspective, he pointed to the credit card industry, which extends \$50,000 and \$75,000 unsecured lines with a decision made in about 30 seconds at a cost under \$100. Mortgage lenders take 45 days and spend \$12,000 or more to make a secured-credit decision with comparable loss exposure.

Curious about how the industry used to work, he said he got a 1936-copy of FHA underwriting guidelines, which covered affordability, income and credit reputation

in 64 paragraphs. Today's Fannie Mae and Freddie Mac seller guides each run about 1,000 pages.

The failure, he argued, is rarely the technology itself. "The promise is, how do we get the use of technology to refine business processes and people's behavior to deliver as good or better of a risk-evaluated product with a lot less friction and cost to the borrower and to do it much faster," he said. "If that's on my grave, it was done, I'd be happy."

ADVICE TO HIS YOUNGER SELF AND THE INDUSTRY

Asked what he would tell his younger self, he didn't hesitate: "Push harder, sooner," he said frankly. "Be a little bit more of a rebel, a little bit more of a maverick." And never accept "that's the way we've done it" as an answer.

Deitch rejects the fear that automation will eliminate jobs, pointing to Henry Ford's assembly line, the airline industry and the internet, each of which changed the nature of work rather than reducing it. "It will increase the richness of what you do; it will increase the value of what you do," he said. "It won't eliminate your job unless you say, I'm just not willing to change."

His challenge to the industry is simple: grab the 80% of automation already bought and paid for, and the \$2,700 per loan slipping through the cracks. Help him make his children proud. ■



MORPAC *Direct* opened its 2026 fundraising year with a high-level reception and dinner featuring Senate Republican Leader John Thune (R-SD) and Senate Banking Committee senior member Mike Rounds (R-SD).

BY ANNELIESE MAHONEY

ELECTION YEAR DYNAMICS HAVE MADE POLICY MOVEMENT FASTER, louder and more consequential than anything our industry has seen in recent memory. In that environment, the Mortgage Bankers Association's public policy infrastructure isn't just helpful — it's indispensable. But what does that actually look like in practice? To unpack what's happening — and why sustained engagement will define our industry's influence in 2026 and beyond — MBA NewsLink sat down with several of our advocacy leaders, including champions of Mortgage Action Alliance (MAA), MORPAC and MORPAC *Direct*. Their insights reveal a clear throughline: when MBA's members mobilize,

policymakers listen, and the industry's voice lands exactly where decisions are being made.

MBA NEWSLINK: Why is advocacy so essential to MBA's strategy this year?

ADVOCACY TEAM: As the nation heads toward the midterms, election-year dynamics have accelerated regulatory and legislative activity across housing and mortgage finance. Agencies are issuing proposals at a rapid clip, Congress is reacting to shifting political priorities and the issues affecting lenders, servicers and consumers are evolving week by week. Advocacy is no longer reactive-

it's a strategic function capable of shaping outcomes in real time.

A clear example is the recent passage of the 21st Century ROAD to Housing Act, the most comprehensive federal housing legislation in more than a decade. MBA played a central role throughout the bill's development by identifying operational challenges, collecting and sharing member insights and working closely with lawmakers to shape provisions that expand housing supply, modernize federal programs and strengthen access to sustainable mortgage credit.

With the ROAD to Housing Act now law, the industry enters a new phase. The legislation codifies several longstanding MBA priorities, reinforces the importance of workable regulatory frameworks and underscores how coordinated advocacy can drive meaningful, bipartisan policy outcomes. While implementation work continues across federal agencies, the law's passage offers powerful proof of what sustained engagement can achieve: a more stable, accessible and accountable housing finance system for borrowers, lenders and communities nationwide.

MBA NEWSLINK: Can you tell us about the association's advocacy efforts as they relate to grassroots advocacy? What part does that play?

ADVOCACY TEAM: Grassroots is the backbone of MBA's advocacy strategy. When thousands of members mobilize — especially as constituents — policymakers take notice.

Bill Nelson, executive vice president of secondary and mortgage operations at Standard Mortgage Corp., and our 2025–2026 MAA Chair, likes to say: "Grassroots advocacy is how we make sure policy is shaped by the



During NAC26, the Louisiana delegation met to refine their talking points and coordinate their Hill Day schedule.

people who understand the full real estate finance ecosystem — from residential lending to commercial and multifamily finance — and the real-world consequences of regulations for borrowers, communities and markets.”

By bringing residential, commercial and multifamily voices into the conversation, MBA helps ensure policymakers understand how decisions made in Washington affect borrowers, communities and markets nationwide.

MAA sees this daily. Positive legislation often advances only when MBA and MAA members share real-world operational insights, and harmful proposals can be stopped when constituents speak up. Increasingly, this mobilization must happen within hours, reflecting the speed of today's legislative and regulatory environment.

MBA NEWSLINK: We've heard about MORPAC for years, but what is the new program: MORPAC Direct? What impact has it had on MBA's advocacy efforts?

ADVOCACY TEAM: MORPAC Direct, which we launched in June of 2025, is our newest political giving program. It allows members



MBA members joined Vice President of Political Affairs Jamey Lynch, AMP, and Associate Director of Political Affairs Erin Reilly at MORPAC's reception during IMB26.

to make earmarked contributions directly to candidates while maintaining full transparency and compliance.

MBA's 2024 Chairman Mark Jones serves as the MORPAC *Direct* chair. He describes the program as a "force multiplier" for political engagement. It enables members to support candidates who understand housing finance, strengthens bipartisan relationships essential to stable, data-driven policymaking, and expands access to congressional committee leadership and other key decisionmakers, significantly enhancing the industry's advocacy effectiveness. Just as importantly, the program offers a streamlined, member-driven way to amplify the industry's voice.

"In a year defined by rapid policy movement, MORPAC *Direct* has helped elevate MORPAC's visibility, credibility, and impact, ensuring policymakers hear directly from professionals who understand the mortgage ecosystem," Jones said.

MBA NEWSLINK: Incoming MBA Chair Owen Lee, co-owner and CEO of Success Mortgage Partners, Inc., has served as MORPAC Chair and has long been involved in MBA's advocacy efforts. What role should we expect advocacy to play during his tenure?

ADVOCACY TEAM: Lee has consistently championed advocacy as a foundational pillar of MBA's mission. His perspective is straightforward:

- Advocacy protects borrowers by safeguarding the ability of companies to serve them.
- Advocacy ensures workable regulation grounded in market realities.
- Advocacy strengthens long term system health across housing finance.

Lee views advocacy as a strategic investment that pays dividends in stability, clarity and opportunity for the entire industry.

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Credit: AOB Photo

MBA President & CEO Bob Broeksmit and Senior Vice President for Legislative & Political Affairs Bill Killmer speak with House Democratic Leader Hakeem Jeffries (D-NY) at a June MORPAC *Direct* event.

MBA NEWSLINK: What else would you like readers to know about MBA's current advocacy efforts?

ADVOCACY TEAM: MBA's advocacy programs — MORPAC, MORPAC *Direct* and MAA — are delivering results because members are showing up. But the pace of policy activity isn't slowing. Sustained engagement is the only way to sustain impact.

MBA's Senior Vice President of Legislative & Political Affairs Bill Killmer points out that the strength of MBA's advocacy programs is no accident — it's the product of committed members, disciplined political engagement and a unified industry voice that resonates on Capitol Hill.

These programs exist because our members believe in the power of a strong, coordinated industry voice. Every contribution, every action

alert, every conversation with a policymaker builds the foundation for our success. Advocacy isn't theoretical — it's the day to day work of influencing outcomes that matter to lenders, servicers, and the borrowers they serve. When our members engage, we win. It's that simple.

Ultimately, advocacy succeeds when the industry shows up — together, consistently and with purpose. ■

The advocacy team is composed of MBA's Vice President of Political Affairs **Jamey Lynch**, Associate Director **Erin Reilly**, and Manager **Mike Fiegoli**, and is led by Senior Vice President for Legislative and Political Affairs **Bill Killmer**, who oversees the department and its grassroots strategy.



The MBA Opens Doors Foundation

BY THE NUMBERS

Credit: iStock

BY ANNELIESE MAHONEY

The Mortgage Bankers Association's Opens Doors Foundation provides mortgage and rental payment assistance grants to parents and guardians caring for a critically ill or injured child. In a huge milestone, Opens Doors announced this summer that it has helped its 20,000th family since it was founded in 2011.

"Surpassing 20,000 families helped mark a considerable milestone for Opens Doors," said Deborah Dubois, president of the MBA Opens Doors Foundation. "I continue to be in awe of the individuals and companies that come together year over year to support our mission. Were it not for their generosity, thousands of families would continue to struggle with

housing payments while also trying to get their child through a medical crisis. I am grateful to an industry that prioritizes families and communities."

With that major accomplishment in mind, let's take a look at some other important numbers that highlight Opens Doors' mission, success and real impact.

\$32 Million: That's the amount of money in mortgage and rental assistance grants that the Opens Doors Foundation has provided to the 20,000 families assisted.

14 Hospitals, Nine States: The first hospital in Opens Doors' network was Children's National



Ashton



Emmett



Tambe



Nayloni



Danna



Vivian

Photos Courtesy of MBA Opens Doors Foundation

Hospital in D.C., with a partnership established in 2012. Late last year, Opens Doors established a relationship with its 14th hospital, Nicklaus Children's Hospital in Miami.

150: That's the average number of grants currently made by the foundation per month. For reference, that compares with the first year of Opens Doors' existence, when 37 grants were made, all to one hospital.

\$2,000: That's the maximum amount per grant. Mortgage grants make up about 39% of all grants and use 44% of all funds. Grants for rent payments make up about 61% of all grants, with 56% of all funds. The average grant issued is \$1,696.

46%: That's the percentage of families who have a child under the age of one, with 68% of families caring for a child under six who is in treatment. Nineteen percent have a child

with a chronic illness, 14% have a child with heart disease, 14% are children who were born prematurely and 12.6% are children experiencing a sudden critical illness or injury.

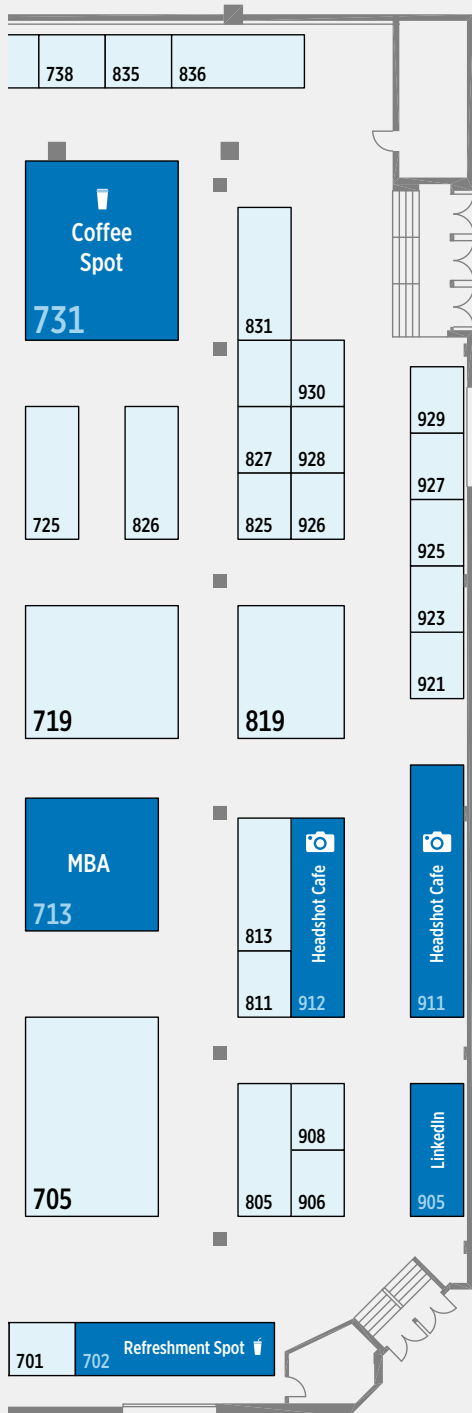
\$60,000: More than half — 55% — of families who receive grants earn less than that amount per year. Thirteen percent of families have an annual income under \$10,000.

99%: That's the percentage of the Opens Doors funding that comes from MBA members. There are more than 8,000 individuals from member companies who have participated in Opens Doors' mission.

100%: That's the percentage of the Opens Doors Foundation's administrative and operational expenses covered by the Mortgage Bankers Association. That means that all donated funds go to a family in need of housing assistance. ■

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Hyatt Regency, Riverside Center

SUNDAY, OCTOBER 11
6:00 PM–7:30 PM

MONDAY, OCTOBER 12
10:00 AM– 5:00 PM

TUESDAY, OCTOBER 13
9:30 AM–4:00 PM

* All times subject to change

Meet with dozens of industry-leading exhibitors, grab coffee or a cold beverage from our Coffee Spot and Refreshment Spot, stay connected with free WiFi at the Hot Spot, and enjoy lunch, snacks, and plenty of open seating for casual networking. Stop by the MBA Booth to pick up your official convention t-shirt or hat and gain valuable insights from dynamic programming on **THE HUB STAGE** and in dedicated Breakout Sessions. Plus, don't miss fun, nightly receptions and upgrade your online profile with the Headshot Cafe and LinkedIn Profile Consultations. **THE HUB EXPO** is the heartbeat of MBA's Annual Convention!

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Exhibitor List

EXHIBITOR	BOOTH	EXHIBITOR	BOOTH	EXHIBITOR	BOOTH
ACES Quality Management	611	Gateless, Inc.	303	Place	319
Advantage Partners Solutions	612	Genstone Field Services	836	Plaid, Inc.	531
Aletyx, Inc.	908	GoSourceValServ Inc., DBA as GoSource Solutions	401	Polly	220
Areal.ai (Docu.ai Inc.)	921	HousingWire	819	PropMix.io, LLC	835
Array US, Inc	535	Idaho Housing and Finance Association	314	Quest Advisors, Inc.	520
Asurity	409	IDI	906	Reggora	400
Balerion AI	826	iEmergent	304	Rexera	426
Banks Valuation	825	iink, Corp.	637	RiskExec	215
Birchwood Credit Services, Inc.	313	InContact Inc. (Verse.ai)	209	Sagent	725
Blue Sage Solutions	331	Infrd, Inc.	305	Sapiens	211
BrokerVA, DBA of Willow Processing	923	InSellerate	327	Saris AI	736
Byte Software	419	Inveritax, LLC	636	Service 1st	300
Candor Technology	316	JazzX AI	410	Siemens	925
Capgemini	712	KensieMae LLC	203	SN Servicing Corporation	414
Clear Capital	719	LexisNexis Risk Solutions	309	Snapdocs	608
Cognizant	310	Lively Root	625	Speridian Technologies, LLC	738
Connexions Software	732	Mastercard, Inc.	619	Splitero	537
Copperlane	405	MeridianLink	519	Stellar Innovative Solutions Corp.	728
Cornerstone Licensing Services	416	MetaSource, LLC	926	Sutherland Mortgage Services	212
Courted Real Estate, Inc.	536	Mezzo, LLC	706	Tavant	720
CSC	601	MISMO	811	TENA Companies, Inc.	500
Dart Appraisal	413	MMI	204	The Mitas Group, Inc.	306
Deluxe Corporation	805	Mortgage Bankers Association	713	Thomson Reuters Confirmation	708
DocMagic	525	Mortgage Information Services, Inc.	421	TRUE	714
Dovenmuehle Mortgage, Inc.	615	MOZAIQ, LLC	411	Upstart	735
Exactus Appraisal Management, LLC	534	Nashville Convention & Visitors Corp	436	ValueLink Software	726
FICO	605	National Van Lines, Inc.	831	VantageScore	705
FICS	404	NFTY Technology	631	VariVerge, LLC	827
Finance of America	522	Ocrolus	620	Veros Real Estate Solutions	406
Finastra	813	Optimal Blue, LLC	325	Vesta	614
FirstClose	202	Outamation, Inc.	734	Visionet Systems Inc.	627
Flatworld Mortgage Solutions, LLC	312	Paradatec, Inc.	701	Wilqo	532
Floify	600	Paymentus	428	Wipro Limited	222
Friday Harbor	602	Pivo Real Estate	431	Wolters Kluwer	929
FTI Consulting, Inc.	433	Place	219	Xactus	502



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