



04/01/2019 9:30AM - 10:30AM

Home Equity, Deep Dive Workshop

Maryland C

How to Drive Retention and Growth by Thinking of Your Consumer Data Differently

Today's consumers are hungry for information – particularly about their homes. What if you could help satisfy consumers' appetite for what matters most to them by sharing the data you already have about their properties? Banks collect a wealth of non-traditional customer data, but have traditionally kept it for internal use only. By providing ongoing information about a customer's home with your customer, you can provide a value-added service that can strengthen your relationships, increase their satisfaction and keep you top of mind when consumers are considering other banking or investment products.

During this informative one-hour session, you will learn:

- How you can leverage the non-traditional data you have to help improve your customer's understanding of their most important asset;
- How other industries are using this data-sharing to benefit their businesses;
- Different ways you can effectively apply this data transfer within your operations to grow your business; and
- How positioning your bank as a customer's trusted advisor can lead to more business.

Speaker(s):

Sandra Madigan, *Director of Enterprise Strategy*, Black Knight

Julian Grey, *Mortgage Market Leader*, Black Knight Data & Analytics Division

04/01/2019 12:15PM - 1:30PM

Home Equity

Maryland C

Accelerating Innovation NOW in Home Equity Lending

There is plenty of buzz about innovation, but actual progress in the home equity industry has been slow. Have you wondered how to accelerate innovation in your organization, leading to tangible value?

In this session, you will learn:

- Innovative approaches to transform the home equity application process from lead nurturing through funding;
- Strategies to reduce the cost and effort of making loans by applying your organization's capabilities in new ways; and
- How to apply technology and design to improve customer experience.

Speaker(s):

PK Parekh, *Senior Vice President*, *Discover Home Equity Loans*, Discover Bank

Matt Cammarota, *Senior Vice President, Director of Consumer Lending*, Webster Bank, N.A.

Domenick Forte, *Executive Vice President*, Citizens Financial Group

Moderator:

Paul Doman, *President and Chief Executive Officer*, Accurate Group

04/01/2019 1:40PM - 2:40PM

Home Equity

Maryland C

Evolution & Technology for Lenders

From the customer facing front end to the fulfillment process in the back end, technology is paving the way for a better consumer experience and creating greater efficiency for banks.

In this session, you will learn:

- How to drive digital transformation to meet shifting consumer expectations; and
- How your fulfillment center can provide a seamless process for the customer.

Speaker(s):

Jorge Ponce, *Director of Product and Vendor Management*, FirstClose

Alden Seabolt, *Consumer Lending Product Lead*, Blend

Soofi Safavi, *Managing Director*, Black Knight's Applied AI Group

Moderator:

Mark Bosma, *Senior Vice President, Residential Lending Business Development Manager*, TIAA Bank

04/02/2019 9:20AM - 10:20AM

Home Equity

Maryland C

Checking the Pulse: Home Equity Leading Trends & Insights

Discuss observations and client perspectives on near real-time origination and portfolio performance market data across real estate and consumer lending segments.

In this session, you will learn:

- The current and future impact of a strong consumer, rising rate environment, fintech; and
- Alternative financing options on home equity lending from new account acquisitions through balance performance.

Speaker(s):

Shaun Richardson, *Senior Vice President*, Informa Financial Intelligence

Rutger Van Fassen, *Vice President, Consumer Lending*, Informa Financial Intelligence

04/02/2019 10:55AM - 11:55AM

Home Equity

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Home Equity Roundtable Discussions

Engage industry experts and peers about home equity products, underwriting and fulfillment and risk. Led by CBA's three home equity sub-committees, this session will provide attendees an opportunity to network, obtain data and share best practices.

04/02/2019 1:45PM - 2:45PM

Home Equity

Maryland C

Who Ate My Home Equity?

The Great Recession caused a significant pull-back in home equity lending.

In this session, you will learn:

- How the economic and credit landscape in the U.S. specifically compares and contrasts with consumer borrowing pre-recession, during the recession and post-recession;
- Overall metrics of the current health of consumers in the market and the implications specifically for the home equity marketplace; and
- Where new origination dollars are going in the economy and who the consumers are that are taking out home equity loans versus competing traditional personal loans and marketplace fintech loans.

Speaker(s):

Michele Raneri, *Vice President, Consumer Analytics, Experian*

04/02/2019 3:15PM - 4:15PM

Home Equity

Maryland C

Emerging Credit Risks in Home Equity

Home Equity bankers need to be mindful so we don't repeat the same mistakes in the next slowdown. What is the impact of rising interest rates on HELOCs?

In this session, you will learn:

- Where in the country the housing market is starting to overheat;
- Credit trends on delinquencies, losses across the consumer lending wallet and how it may impact the home equity and real estate markets;
- How the next slowdown might be different than what we have seen in the past; and
- Steps banks are taking to improve their credit scoring modeling (e.g. expand use of alternative credit metrics and machine learnings) to help mitigate risk in the future.

Speaker(s):

William Harrod, *Chief Credit Officer, First Financial Bancorp*

Jeff Keltner, *General Manager, Powered by Upstart, Upstart*

Skylar Olson, *Director of Economic Research and Outreach, Zillow*

04/02/2019 4:25PM - 5:25PM

Home Equity: A View From the Customer

Customer experiences and expectations may explain why demand for home equity loans continues to disappoint despite hot real estate markets and rising interest rates. In addition, consumers increasingly want speed and transparency when applying for a loan. How can lenders raise their game?

In this session, you will learn:

- Key consumer needs and expectations that banks must meet to keep home equity a relevant solution;
- How banks compete with non-bank competition; and
- Results from recent consumer surveys showing how to improve your customer experience and understand areas in which the expectations of customers and bankers are still not aligned.

Speaker(s):

Craig Martin, *Managing Director, Wealth & Lending, J.D. Power*

Steve Barkin, *Senior Director, Global Lending Services, Nomis Solutions*