



U.S. House of Representatives COMMITTEE ON ETHICS

Employee Post-Travel Disclosure Form

Original Amendment

This form is for disclosing the receipt of travel expenses from private sources for travel taken in connection with official duties. This form does not eliminate the need to report privately-funded travel on the annual *Financial Disclosure Statements* of those employees required to file them. In accordance with House Rule 25, clause 5, **you must complete this form and file it with the Clerk of the House, B-81 Cannon House Office Building, within 15 days after travel is completed.** Please **do not** file this form with the Committee on Ethics.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

1. Name of Traveler: Avyark Mallik
2. a. Name of Accompanying Relative: _____ OR None
 b. Relationship to Traveler: Spouse Child Other (specify): _____
3. a. Dates: Departure: 02/15/20 Return: 02/21/20
 b. Dates at Personal Expense, if any: 02/15/18-02/18/20 OR None
4. Departure City: Washington, DC Destination: San Francisco, CA Return City: Washington, DC
5. Sponsor(s), Who Paid for the Trip: Conference of State Bank Supervisors
6. Describe Meetings and Events Attended: Attended meetings and sessions on multistate examinations & supervision of mortgage servicers and financial institutions, and on consumer protection updates from regulators.
7. Attached to this form are **each** of the following, *signify that each item is attached by checking the corresponding box:*
 - a. a completed *Sponsor Post-Travel Disclosure Form*;
 - b. the *Primary Trip Sponsor Form* completed by the trip sponsor **prior** to the trip, **including all attachments and** the *Grantmaking or Non-Grantmaking Sponsor Forms*;
 - c. page 2 of the completed *Traveler Form* submitted by the employee; **and**
 - d. the letter from the Committee on Ethics approving my participation on this trip.
8. a. I represent that I participated in each of the activities reflected in the attached sponsor's agenda.
Signify statement is true by checking the box:
 b. If not, explain: _____

LEGISLATIVE RESOURCE CENTER
2020 MAR 10 PM 2:51
U.S. HOUSE OF REPRESENTATIVES

I certify that the information contained on this form is true, complete, and correct to the best of my knowledge.

Signature of Traveler: Date: 02/26/20

I authorized this travel in advance. I have determined that all of the expenses listed on the attached *Sponsor Post-Travel Disclosure Form* were necessary and that the travel was in connection with the employee's official duties and would not create the appearance that the employee is using public office for private gain.

Name of Supervising Member: Maxine Waters Date: 02/26/20

Signature of Supervising Member:



U.S. House of Representatives

COMMITTEE ON ETHICS

Sponsor Post-Travel Disclosure Form

Original Amendment

This form must be completed by an officer of any organization that served as the primary trip sponsor in providing travel expenses or reimbursement for travel expenses to House Members, officers, or employees under House Rule 25, clause 5. **A completed copy of the form must be provided to each House Member, officer, or employee who participated on the trip within ten days of their return.** You must answer all questions, and check all boxes, on this form for your submission to comply with House rules and the Committee's travel regulations. Failure to comply with this requirement may result in the denial of future requests to sponsor trips and/or subject the current traveler to disciplinary action or a requirement to repay the trip expenses.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

1. Sponsor(s) who paid for the trip: Conference of State Bank Supervisors (CSBS)

2. Travel Destination(s): NMLS Conference; San Francisco, CA

3. Date of Departure: 2/15/20 Date of Return: 2/21/20

4. Name(s) of Traveler(s): Avyark Mallik

Note: You may list more than one traveler on a form only if *all* information is *identical* for each person listed.

5. Actual amount of expenses paid on behalf of, or reimbursed to, each individual named in Question 4:

	Total Transportation Expenses	Total Lodging Expenses	Total Meal Expenses	Total Other Expenses (dollar amount per item and description)
Traveler	\$961.48	\$807.00	\$232.00	\$0
Accompanying Family Member				

6. All expenses connected to the trip were for actual costs incurred and not a *per diem* or lump sum payment. Signify statement is true by checking box:

I certify that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature:  Date: 03/07/2020

Name: Michael Stevens Title: Executive Vice President

Organization: Conference of State Bank Supervisors (CSBS)

I am an officer of the above-named organization. Signify statement is true by checking box:

Address: 1129 20th St, NW, Suite 900; Washington, DC 20036

Telephone: 202-296-2840 Email: ssussman@csbs.org

Committee staff may contact the above-named individual if additional information is required.

If you have questions regarding your completion of this form, please contact the Committee on Ethics at 202-225-7103.



U.S. House of Representatives
COMMITTEE ON ETHICS

TRAVELER FORM

1. Name of Traveler: Avyark Mallik
2. Sponsor(s) who will be paying for the trip: Conference of State Bank Supervisors
3. City and State OR Foreign Country of Travel : San Francisco, CA
4. a. Date of Departure: 02/18/20 Date of Return: 02/21/20
 b. Will you be extending the trip at your personal expense? Yes No
 If yes, list dates at personal expense: 02/16/20-02/17/20
5. a. Will you be accompanied by a family member at the sponsor's expense? Yes No If yes:
 - (1) Name of Accompanying Family Member: _____
 - (2) Relationship to Traveler: Spouse Child Other (specify): _____
 - (3) Accompanying Family Member is at least 18 years of age: Yes No
6. a. Did the trip sponsor answer "Yes" to Question 8(c) on the *Primary Trip Sponsor Form* (i.e., travel is sponsored by an entity that employs a registered federal lobbyist or a foreign agent)? Yes No
 b. If yes, and you are requesting lodging for two nights, explain why the second night is warranted:

7. *Primary Trip Sponsor Form* is attached, including agenda, invitee list, and any other attachments and contributing sponsor forms: Yes No
 NOTE: The agenda should show the traveler's individual schedule, including departure and arrival times and identify the specific events in which the traveler will be participating.
8. Explain why participation in the trip is connected to the traveler's individual official or representational duties. **Staff should include their job title and how the activities on the itinerary relate to their duties.**
This conference will focus on updates of multistate examinations of mortgage servicers and how financial institutions will consider consumer protections. As Senior Counsel for the Consumer Protection and Financial Institutions Subcommittee of the Financials Services Committee, this is integral to my work
9. **Is the traveler aware of any registered federal lobbyists or foreign agents involved planning, organizing, requesting, or arranging the trip?** Yes No
10. For staff travelers, to be completed by your employing Member:

ADVANCED AUTHORIZATION OF EMPLOYEE TRAVEL

I hereby authorize the individual named above, an employee of the U.S. House of Representatives who works under my direct supervision, to accept expenses for the trip described in this request. I have determined that the above-described travel is in connection with my employee's official duties and that acceptance of these expenses will not create the appearance that the employee is using public office for private gain.

Signature of Employing Member

Date 1/15/20



U.S. House of Representatives

COMMITTEE ON ETHICS

Primary Trip Sponsor Form

This form should be completed by private entities offering to provide travel or reimbursement for travel to House Members, officers, or employees under House Rule 25, clause 5. A completed copy of the form (and any attachments) should be provided to each invited House Member, officer, or employee, who will then forward it to the Committee together with a *Traveler Form* at least 30 days before the start date of the trip. The trip sponsor should NOT submit the form directly to the Committee. The Committee website (ethics.house.gov) provides detailed instructions for filling out the form.

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001. Failure to comply with the Committee's Travel Regulations may also lead to the denial of permission to sponsor future trips.

1. Sponsor who will be paying for the trip: Conference of State Bank Supervisors (CSBS)

2. I represent that the trip will not be financed, in whole or in part, by a registered federal lobbyist or foreign agent. Signify that the statement is true by checking box:

3. **Check only one.** I represent that:

a. The primary trip sponsor has not accepted from any other source, funds intended directly or indirectly to finance any aspect of the trip: OR

b. The trip is arranged without regard to congressional participation and the primary trip sponsor has accepted funds only from entities that will receive a tangible benefit in exchange for those funds: OR

c. The primary trip sponsor has accepted funds from other source(s) intended directly or indirectly to finance all or part of this trip and has enclosed disclosure forms from each of those entities.

If "c" is checked, list the names of the additional sponsors: _____

4. Provide names and titles of ALL House Members and employees you are inviting. For each House invitee, provide an explanation of why the individual was invited (include additional pages if necessary): see attached Addendum

5. Is travel being offered to an accompanying family member of the House invitee(s)? Yes No

6. Date of Departure: February 18, 2020 Date of Return: February 21, 2020

7. a. City of departure: Washington, DC

b. Destination(s): San Francisco, CA

c. City of return: Washington, DC

8. **Check only one.** I represent that:

a. The sponsor of the trip is an institution of higher education within the meaning of section 101 of the Higher Education Act of 1965: OR

b. The sponsor of the trip does not retain or employ a registered federal lobbyist or foreign agent: OR

c. The sponsor employs or retains a registered federal lobbyist or foreign agent, but the trip is for attendance at a one-day event and lobbyist / foreign agent involvement in planning, organizing, requesting, or arranging the trip was *de minimis* under the Committee's travel regulations.

9. **Check only one of the following:**

a. I checked 8(a) or (b) above:

b. I checked 8(c) above but am not offering any lodging:

c. I checked 8(c) above and am offering lodging and meals for one night: OR

d. I checked 8(c) above and am offering lodging and meals for two nights: If you checked this box, explain why the second night of lodging is warranted: _____



U.S. House of Representatives
COMMITTEE ON ETHICS

10. Attached is a detailed agenda of the activities House invitees will be participating in during the travel (i.e., an hourly description of planned activities for trip invitees). Indicate agenda is attached by checking box: [X]

11. Check only one of the following:

- a. I represent that a registered federal lobbyist or foreign agent will not accompany House Members or employees on any segment of the trip. Signify that the statement is true by checking box: [X] OR
b. Not Applicable. Trip sponsor is a U.S. institution of higher education: []

12. For each sponsor required to submit a sponsor form, describe the sponsor's interest in the subject matter of the trip and its role in organizing and/or conducting the trip:

This conference brings together state and federal regulators, licensees and industry participants who come together to exchange information on NMLS user & regulatory compliance issues. Its consistent with CSBS' mission to support state supervisors in advancing the state banking system.

13. Answer parts a and b. Answer part c if necessary:

- a. Mode of travel: Air [X] Rail [] Bus [] Car [] Other [] (specify:)
b. Class of travel: Coach [X] Business [] First [] Charter [] Other [] (specify:)
c. If travel will be first class, or by chartered or private aircraft, explain why such travel is warranted:

14. I represent that the expenditures related to local area travel during the trip will be unrelated to personal or recreational activities of the invitee(s). Signify that the statement is true by checking box: [X]

15. Check only one. I represent that either:

- a. The trip involves an event that is arranged or organized without regard to congressional participation and that meals provided to congressional participants are similar to those provided to or purchased by other event attendees: [X] OR
b. The trip involves events that are arranged specifically with regard to congressional participation: []

If "b" is checked:

1) Detail the cost per day of meals (approximate cost may be provided):

2) Provide the reason for selecting the location of the event or trip:

16. Name, nightly cost, and reasons for selecting each hotel or other lodging facility:

Hotel Name: Hilton San Francisco Union Square City: San Francisco, CA Cost Per Night: \$269

Reason(s) for Selecting: Location of the conference

Hotel Name: City: Cost Per Night:

Reason(s) for Selecting:

Hotel Name: City: Cost Per Night:

Reason(s) for Selecting:

17. I represent that all expenses connected to the trip will be for actual costs incurred and not a per diem or lump sum payment. Signify that the statement is true by checking box: [X]



U.S. House of Representatives

COMMITTEE ON ETHICS

18. Total Expenses for each Participant:

<input type="checkbox"/> Actual Amounts	Total Transportation Expenses per Participant	Total Lodging Expenses per Participant	Total Meal Expenses per Participant
<input checked="" type="checkbox"/> Good Faith Estimates			
For each Member, Officer, or Employee	\$600	\$807	\$120
For each Accompanying Family Member	n/a	n/a	n/a

	Other Expenses (dollar amount per item)	Identify Specific Nature of "Other" Expenses (e.g., taxi, parking, registration fee, etc.)
For each Member, Officer, or Employee	\$895	Conference Registration Fee
For each Accompanying Family Member	n/a	n/a

NOTE: Willful or knowing misrepresentations on this form may be subject to criminal prosecution pursuant to 18 U.S.C. § 1001.

19. Check only one:

a. I certify that I am an officer of the organization listed below: OR

b. Not Applicable. Trip sponsor is an individual or a U.S. institution of higher education.

20. I certify that I am not a registered federal lobbyist or foreign agent for any sponsor of this trip.

21. I certify by my signature that the information contained in this form is true, complete, and correct to the best of my knowledge.

Signature: Michael Stevens Date: 1/15/2020

Name: Michael Stevens

Title: Senior Executive Vice-President

Organization: Conference of State Bank Supervisors

Address: 1129 20th Street, N.W. Suite 900

Telephone: 202-407-7160

Email: mstevens@csbs.org or ematson@csbs.org

If there are any questions regarding this form, please contact the Committee at the following address:

Committee on Ethics

U.S. House of Representatives

1015 Longworth House Office Building, Washington, D.C. 20515

Phone: 202-225-7103 General Fax: 202-225-7392

Theodore E. Deutch, Florida
Chairman

Kenny Marchant, Texas
Ranking Member

Grace Meng, New York
Susan Wild, Pennsylvania
Dean Phillips, Minnesota
Anthony Brown, Maryland

John Ratcliffe, Texas
George Holding, North Carolina
Jackie Walorski, Indiana
Michael Guest, Mississippi



ONE HUNDRED SIXTEENTH CONGRESS

U.S. House of Representatives

COMMITTEE ON ETHICS

Thomas A. Rust
Staff Director and Chief Counsel

David W. Arrojo
Counsel to the Chairman

Christopher A. Dones
Counsel to the Ranking Member

1015 Longworth House Office Building
Washington, D.C. 20515-6328
Telephone: (202) 225-7103
Facsimile: (202) 225-7392

February 10, 2020

Mr. Avyark Mallik
Committee on Financial Services
2129 Rayburn House Office Building
Washington, DC 20515

Dear Mr. Mallik:

Pursuant to House Rule 25, clause 5(d)(2), the Committee on Ethics hereby approves your proposed trip to San Francisco, California, scheduled for February 15 to 21, 2020, sponsored by Conference of State Bank Supervisors. We note that this trip includes three days at your personal expense.

You must complete an Employee Post-Travel Disclosure Form (which your employing Member must also sign) and file it, together with a Sponsor Post-Travel Disclosure Form completed by the trip sponsor, with the Clerk of the House within 15 days after your return from travel. As part of that filing, you are also required to attach a copy of this letter and both the Traveler and Primary Trip Sponsor Forms (including attachments) you previously submitted to the Committee in seeking pre-approval for this trip. If you are required to file an annual Financial Disclosure Statement, you must also report all travel expenses totaling more than \$390 from a single source on the "Travel" schedule of your annual Financial Disclosure Statement covering this calendar year. Finally, Travel Regulation § 404(d) also requires you to keep a copy of all request forms and supporting information provided to the Committee for three subsequent Congresses from the date of travel.

If you have any further questions, please contact the Committee's Office of Advice and Education at extension 5-7103.

Sincerely,

Theodore E. Deutch
Chairman

Kenny Marchant
Ranking Member

TED/KM:mso

2020 NMLS Annual Conference & Training - Agenda

The 2020 NMLS Annual Conference & Training will be held February 18-21, 2020 in San Francisco, California. This event attracts a growing number of state and federal regulators, licensees and general registrants who come together to exchange invaluable information on NMLS user and regulatory compliance issues that affect their organizations. Registrants will also get a first look at the State Examination System (SES), which is currently in pilot testing, and learn how to use the system to improve the exam process for companies!

Conference attendees participate in sessions, network and consult with peers through a set of tailored, industry-specific tracks. Regulators, licensees and registrants also interact to solve regulatory and industry issues.

Conference Travel and Agenda: Avy Mallik, Chairwoman Waters

Hotel and Conference Location: Hilton San Francisco Union Square
333 O'Farrell Street
San Francisco, California 94102

February 18, 2020

8:15 am ET - 11:15 am PT	Air Travel: Traveler departs from Dulles Airport (IAD) on United Flight UA 424 at 8:15 am, arriving San Francisco Airport (SFO) at 11:15 am
12:00 PM - 1:00 PM	Lunch
1:00 PM - 2:15 PM	CSBS Accreditation 101 Do you know what accreditation is? This session is designed to inform state regulators on the mortgage and MSB accreditation programs and how they can benefit your agency and enhance the state system of financial regulation. This session will briefly demo the new accreditation system.
1:00 PM - 2:15 PM	Networked Supervision and the New Frontier in License Administration. The age of networked supervision is upon us. In this session, state agencies will learn about the concept of networked supervision as it applies to licensing and licensee monitoring. Learn what's driving the evolution of regulatory modernization and provide input concerning the NMLS policies and processes necessary to make it work.
1:00 PM - 2:15 PM	SES Change Management in the Review Process Come to this session to receive a demo of the review processes in SES and join us in a facilitated discussion about how the system can be used in your review process.
2:15 PM - 2:30 PM	Break
2:30 PM - 3:45 PM	Are SES Standards your Standards? A facilitated discussion of the library functions and an exercise to help your agency understand the process you will go through as you prepare for SES's launch in your agency.
2:30 PM - 3:45 PM	NMLS Adoption & Utilization Roundtable Is your state agency interested in bringing on a new industry type or utilizing more functionality in NMLS? Come learn how to increase your use of NMLS from the SRR State Relations team and your peers just how easy the process really is!
2:30 PM - 3:45 PM	Temporary Authority - A Look Back to Inform the Future Hop into our DeLorean time machine as we review what happened after the implementation of S. 2155. We will review data that has been gathered over the first two months. Find out about the impacts of Temporary Authority including how many MLOs went through the Temporary Authority path, application turn-around time, as well as many other points of interest. Hello McFly! Are there further pain points that need to be addressed? Do you have suggestions for future enhancements? What could we have done better? This is the future of supervision!
3:45 PM - 4:00 PM	Break
4:00 PM - 5:00 PM	NMLS Data Products and SES Demo Breakouts
6:00 PM - 8:00 PM	Regulator-only Reception

2020 NMLS Annual Conference & Training - Agenda

February 19, 2020

7:30 AM - 4:30 PM	Registration
8:00 AM - 9:00 AM	Breakfast
9:00 AM - 9:20 AM	Welcome to the NMLS Annual Conference!
9:20 AM - 10:30 AM	Reengineering Nonbank Supervision In 2019, CSBS began issuing a series of chapters to a white paper titled Reengineering Nonbank Supervision. The final chapter, to be released at the NMLS Conference, will cover the state commissioners' long term view for supervision through a digital transformation of oversight and a paradigm shift in how regulators will think and interact with nonbanks. Join key commissioners as they look into the future and imagine the path to Reengineering Nonbank Supervision.
10:15 AM - 10:45 AM	Break
10:45 AM - 12:00 PM	NMLS Trends in Licensing Come hear a panel of industry and regulators talk about NMLS licensing trends, trends in functionality, features that are most used and those that are most helpful to industry and regulators.
10:45 AM - 12:00 PM	Past, Present and Future of MSB Supervision - REPEAT SESSION Come learn about MSB Supervision over the years - where we started, current state, and where we want to be. This session will also include discussion of the Integrated Schedule, new scheduling tactics (scheduling manners), and SES Scheduling.
10:45 AM - 12:00 PM	SES Pilot Participants Tell All - REPEAT SESSION Come hear from both regulator and company users who participated in the SES pilot.
10:45 AM - 12:00 PM	State Legislative Update - Mortgage and Debt Servicers - REPEAT SESSION Stay informed on current and upcoming state legislative issues affecting financial services. This session will be broken into two separate panels: one focused on mortgage, servicing (including student loan servicer licensing) and debt collection issues; and the second on money services businesses and consumer finance/small business regulation. Join us to hear from a panel of industry experts who engage daily in the state legislative and compliance arenas.
10:45 AM - 12:00 PM	Temporary Authority - A Look Back to Inform the Future Hop into our DeLorean time machine as we review what happened after the implementation of S. 2155. We will review data that has been gathered over the first two months. Find out about the impacts of Temporary Authority including how many MLOs went through the Temporary Authority path, application turn-around time, as well as many other points of interest. Hello McFly! Are there further pain points that need to be addressed? Do you have suggestions for future enhancements? What could we have done better? This is the future of supervision!
12:00 PM - 1:00 PM	Lunch no speaker
1:00 PM - 1:15 PM	Break
1:00 PM - 2:30 PM	Networked Supervision and the New Frontier in License Administration The age of networked supervision is upon us. In this session, you will learn about the concept of networked supervision and what's driving the evolution of regulatory modernization. Come discuss the pros and cons of networked supervision and help NMLS forge the policies and practices necessary to make it work.
1:15 PM - 2:30 PM	Annual Testing & Education Program Update A look back at the events and activities for the Mortgage Testing and Education Program and a look ahead at the year to come.

2020 NMLS Annual Conference & Training - Agenda

- 1:15 PM - 2:30 PM **Maintaining Your License During Business Changes**
Learn best practices surrounding necessary filings, notifications, and the regulator relationship after a license has been approved during this interactive presentation. Presenters provide competition quiz-bowl questions regarding business changes that occur post-licensure (i.e. address change; merger or acquisition; unexpected officer resignation; change in business model; launching of a new website or app; handling customer complaints; identifying agent fraud; timely MCR and MSBCR reporting; notification of material events; responding to examination findings; etc.) Scenarios include real-life regulatory actions that could have been avoided if different actions had been proactively taken.
- 1:15 PM - 2:30 PM **NMLS and SES: Working Together to Modernize Supervision - REPEAT SESSION**
A deep dive into the methods regulators can use to leverage NMLS data to inform exam scheduling, scoping and planning in SES. Learn how to connect and streamline the supervision process between the multiple applications within the NMLS ecosystem.
- 1:15 PM - 2:30 PM **State Legislative Update - MSBs and Consumer Finance**
Stay informed on current and upcoming state legislative issues affecting financial services. This session will be broken into two separate panels: one focused on mortgage, servicing (including student loan servicer licensing) and debt collection issues; and the second on money services businesses and consumer finance/small business regulation. Join us to hear from a panel of industry experts who engage daily in the state legislative and compliance arenas
- 2:30 PM - 3:00 PM **Break**
- 3:00 PM - 5:00 PM **Meet Your Regulator Session**
This session is where the System disappears and NMLS Users get to put faces to names. Come meet your state regulators!

February 20, 2020

- 8:00 AM - 9:00 AM **Breakfast**
- 9:00 AM - 12:00 PM **NMLS Ombudsman Meeting**
The NMLS Ombudsman meeting is a biannual opportunity for industry users to raise issues concerning the use and policies of NMLS and discuss these issues in-person with state regulators.
- 12:00 PM - 1:45 PM **Lunch with speaker**
- 1:45 PM - 2:15 PM **Break**
- 2:15 PM - 3:30 PM **Future of Branch Licensing**
Modern financial services interactions no longer take place exclusively face to face. The time of hand-written applications and Branch Manager spot checks have passed. Today, applications are run through advanced LOS with real time income, asset and credit analysis; borrowers are able to complete their signature through e-sign. Books and records are moving exclusively to the "cloud". This type of application will become increasing more common. With the incredible possibilities technology provides for the future, is branch based licensing and supervision still appropriate? This session will discuss how branch licensing fits into the modernized supervision landscape.
- 2:15 PM - 3:30 PM **Key Individual License Wizard - Solving Complex Problems - REPEAT SESSION**
This session will provide details as to the progress made on the KIWI, will include a demo of the prototype and solicit feedback on various aspects of the Wizard. It will also discuss the Wizard's approach to Foreign Nationals, amendments and ACNs.
- 2:15 PM - 3:30 PM **Mortgage Servicing Prudential Standards**
With the dramatic post-crisis expansion in market share of nonbank mortgage servicers, the volume such companies administer is now approaching parity with banks. Our panel reviews the 2015 prudential standards proposal published by CSBS and will provide updates and current thinking regarding this framework in context of today's evolving nonbank mortgage servicing market.

2:15 PM - 3:30 PM

SES Consumer Complaints Showcase- REPEAT SESSION

An early enhancement in SES will be functionality supporting the complaints resolution process. Come see how SES will improve this area of your work!

2:15 PM - 3:30 PM

State Legislation - Consumer Finance Laws

State regulators are continually working with companies that have new and innovative consumer lending products - from point-of-sale "instant" financing to advances on earned income. Come listen to industry innovators and their state regulators talk about the challenges of how to effectively regulate a constantly changing product offerings.

3:30 PM - 3:45 PM

Break

3:45 PM - 5:00 PM

ComplianceEase LEF Sandbox

Introduced at the 2019 NMLS Conference, the LEF Regtech Initiative was created to address and resolve data integrity, mapping, and translation issues between disparate lender loan origination systems and the Lending Examination Format (LEF), the data standard employed by the CFPB and state regulators to perform electronic compliance analyses on a mortgage lender's loan portfolio during mortgage examinations. Please join us as key players will discuss accomplishments to date, provide important updates, discuss on-going action items, and review goals for 2020. Participants will also get a firsthand look at the ComplianceEase® Pre-Exam Portal "sandbox" that will assist mortgage lenders in preparing for state and federal e-Exams by giving them an opportunity to test their data for accuracy and preview audit results before submitting the data to regulators.

3:45 PM - 5:00 PM

MLO Practice Analysis: What It Means for You

In 2020 SRR expects to conduct a Practice study on the role of a mortgage loan originator (MLO) as part of the process to ensure the validity of the National Test. Come and learn how regulators and mortgage industry representatives alike can participate in this critical study.

3:45 PM - 5:00 PM

SES What's Next - Preview of the Road Map

Come hear what is in store in the next versions of SES! This agile approach to development will continue, so come see what's been prioritized for the next release.

3:45 PM - 5:00 PM

State Legislation - Regulation of Student Loan Servicers

Last year, five additional states enacted new licensing laws for companies that service student loans bringing the total number of states to add new licenses to ten. The 2020 state legislative season promises to see that number increase. This panel of state regulators and industry participants will discuss the reasons for this rapid growth and issues surrounding implementation and compliance.

3:45 PM - 5:00 PM

Why Do I Have To Fill This Out? - A History of Call Reports

Come hear the story of why non-bank call reports were created! This panel of experts will explain the problems call reports solve for, for both regulators and industry.

February 21, 2020

8:30 am PT - 4:32 pm ET

Air Travel: Traveler departs from San Francisco Airport (SFO) at 8:30 am on United Flight UA 1672 at 8:30 am PT, arriving DC Reagan Airport (DCA) at 4:32 pm ET

Government
invites/
attendees

Addendum to House Ethics Form

Answer to Question #4

Staff invited are the following: Avy Mallik, Senior Counsel, Chairwoman Waters; Kevin George, Sr Economic Policy Advisor, Rep Lynch; & Colin Carr, Leg Director, Loudermilk. These members serve on the House Financial Services Committee.

Government
attendees

Name	Agency/Company Name	Title
Abrams, Lorelei	Illinois Division of Banking	Legal Counsel
Alexander, Bobbi	Nebraska Department of Banking and Finance	Non-Depository Licensing Coordinator
Anderson, Kirsten	Oregon Division of Financial Regulation	Mortgage Lending Program Manager
Axford, David	Tennessee Department of Financial Institutions	Chief Administrator of Licensing
Begin, Cindy	Massachusetts Division of Banks	First Deputy Commissioner
Bellman, Jedd	Maryland Office of Financial Regulation	Assistant Commissioner For Non-Depository Supervision
Benefield, Deanna	Wyoming Division of Banking	Licensing Specialist
Benson, Kaitlyn	Wisconsin Department of Financial Institutions	Examiner
Bery, Phyllis	Vermont Department of Financial Regulation	Regulatory & Consumer Affairs Administrator
Biretz, Jennifer	Idaho Department of Finance	Licensing Supervisor
Blume, Jami	Consumer Financial Protection Bureau	Program Manager
Bost, James	Mississippi Department of Banking & Consumer Finance	Examiner
Boulahroud, Meircee	California Department of Business Oversight	Special Administrator, Mortgage Licensing
Boyer, Kerri	South Carolina Department of Consumer Affairs	Licensing Attorney
Branam, Dana	Kansas Office of the State Bank Commissioner	Manager of Consumer Affairs
Brooks, Christine	Maryland Office of Financial Regulation	Director of Mortgage Supervision
Brown, Robin	Minnesota Department of Commerce	State Program Administrator Director
Brown, Sabrina	Maryland Office of Financial Regulation	Director Money Services and Consumer Credit Supervision
Burke, Nancy	New Hampshire State Banking Department	Licensing Supervisor
Butts, Tabitha	Indiana Department of Financial Institutions	Senior Licensing Analyst
Camp, Maureen	Washington Department of Financial Institutions	Mortgage Licensing Supervisor
Carbone, Valerie	Massachusetts Division of Banks	Counsel
Cames, Rod	Georgia Department of Banking & Finance	Deputy Commissioner, Non-Depository Financial Institutions Division
Carpenter, Brad	Idaho Department of Finance	Consumer Credit Examiner/Investigator
Castaneda, Michelle	Arizona Department of Financial Institutions	Supervisor
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Cooper, Charles	Texas Department of Banking	Commissioner
Corscadden, Scott	Alabama State Banking Department	Supervisor, Bureau of Loans
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Fournier, Kristine	Maine Bureau of Consumer Credit Protection	Principal Examiner
Franks, Candace	Arkansas State Bank Department	Bank Commissioner
Frazier, Emily	North Carolina Office of Commissioner of Banks	Financial Program Manager
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<u>Name</u>	<u>Agency/Company Name</u>	<u>Title</u>
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Private Sector

Showing 1 to 250 of 433 attendees

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Clark, Ruby	eBay Commerce Inc.	Governance & Operations Manager
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Khieu, May	NewDay USA	Chief Administrative Officer
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Knottingham, Nathan	Knowledge Coop	Director of Content Development
Konyk, Jack	Weiner Brodsky Kider PC	Executive Director, Government Affairs
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Koupal, Melissa	loanDepot	SVP
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Showing 251 to 433 of 433 attendees

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Name	Company	Title
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