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: Kevin George

2. a. Name of Accompanying Relative: _____ *OR* None ☑
   b. Relationship to Traveler: ☐ Spouse ☐ Child ☐ Other (specify): _____

3. a. **Dates:** Departure: 2/18/2020 Return: 2/21/2020
   b. Dates at Personal Expense, if any: _____ *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 (CSBS)

6. Describe Meetings and Events Attended: Informational panels on consumer lending product regulation and challenges with banking supervision, meetings with state banking supervisors from various states.

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: _____

OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
2020 MAR 10 PM 5:20
LEGISLATIVE RESOURCE CENTER

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

Signature of Traveler: _____ **Date:** 3/9/2020

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: Stephen F. Lynch **Date:** 3/9/2020

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: 2/18/2020 Date of Return: 2/21/2020
4. Name(s) of Traveler(s): Kevin George
   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	$820.38	$807.00	$266.78	$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: Michael Stevens 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 20 Street, NW, Floor 9; 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: Kevin George

2. Sponsor(s) who will be paying for the trip: Conference of State Banking Supervisors (CSBS)

3. City and State **OR** Foreign Country of Travel : San Francisco, California

4. a. Date of Departure: February 18, 2020 Date of Return: February 21, 2020

   b. Will you be extending the trip at your personal expense? ☐ Yes ☑ No

   If yes, list dates at personal expense: _____

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.**

   As Senior Economic Policy Advisor for Congressman Lynch I handle his financial services work.

   The CSBS conference agenda is directly related to the work of the Financial Services Committee.

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 15 JAN 2020

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
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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:* ☑

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:* ☑ **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 neccessary:***
    a. Mode of travel: Air ☑ Rail ☐ Bus ☐ Car ☐ Other ☐ (specify: _____)
    b. Class of travel: Coach ☑ 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:* ☑

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: ☑ **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 Squar 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:* ☑

U.S. House of Representatives
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18. **Total Expenses for each Participant:**

☐ Actual Amounts ☑ Good Faith Estimates	Total **Transportation** Expenses per Participant	Total **Lodging** Expenses per Participant	Total **Meal** Expenses per Participant
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. Donesa
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

Kevin George
Office of the Honorable Stephen Lynch
2268 Rayburn House Office Building
Washington, DC 20515

Dear Mr. George:

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 18 to 21, 2020, sponsored by the Conference of State Bank Supervisors.

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

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.

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 Agenda: Colin Carr, Representative Lynch

Hotel and Conference Location:

Hilton San Francisco Union Square
333 O'Farrell Street
San Francisco, California 94102

Tuesday, February 18

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.	Staff: Bill Young, Vice President, NMLS Business Services Tim Doyle, Senior Vice President, Policy and Development
2:15 PM - 2:30 PM	Break	
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	Staff Moderator: Bill Young, Vice President, NMLS Business Services Panelists: Meircee Boulahroud, Special Administrator of Mortgage Licensing, California Department of Business Oversight Robert Niemi, Senior Advisor Bradley
3:45 PM - 4:00 PM	Break	
4:00 PM - 5:00 PM	Renewal Discussion: Requirements, Policy, and Process During this session, open to regulators and industry, we provide a forum for attendees to discuss NMLS Annual Renewal. Regulators will have the opportunity to provide guidance to industry about how to increase their chances of getting approved	Staff lead discussion: Reece Chekan, Director Learning and Development, Operations

	faster. Industry will have a chance to ask questions about challenging renewal requirements and share their best practices with peers. Through this exchange policy issues will emerge and allow for further discussion	
6:00 PM - 8:00 PM	Dinner with CSBS Legislative Staff and Georgia Commissioner of Banking and Finance Commissioner Hagler will provide an overview of the recommendations made to the CSBS Board from the Fintech Industry Advisory Panel, a group of fintech companies that worked with CSBS to identify actionable steps for improving state licensing, regulation, and non-depository supervision and for supporting innovation in financial services. Many of those recommendations are well underway including detailed research on state consumer lending laws, development of a model state law for money transmission licensees, and a one-company, one-exam pilot to reduce the number of company compliance examinations without diluting state regulatory consumer protection responsibilities.	Sandy Sussman, Senior Director, Associate General Counsel, Policy & Supervision Dana Barbieri, Vice President, Legislative Policy and Supervision Kevin Hagler, Commissioner, Georgia Department of Banking and Finance

Wednesday, February 19

8:00 AM - 9:00 AM	Breakfast	No speaker
9:00 AM - 9:15 AM	Welcome address at the NMLS Annual Conference. The introduction to the conference will preview the content of the conference and discuss some of the innovative fintech policy initiatives underway in California.	Speaker: Mr. Manuel P. Alvarez Commissioner California Department of Business Oversight
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	Staff Moderator: Chuck Cross, Senior VP, NonBank Supervision & Enforcement, CSBS Panelists: John Ryan, President and CEO, CSBS Charles Clark, Director,

	they look into the future and imagine the path to Reengineering Nonbank Supervision.	Washington Department of Financial Institutions Maxwell Zappia, Deputy Commissioner, Minnesota Department of Commerce
10:30 AM - 10:45 AM	Break	
10:45 AM - 12:00 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.	Staff Moderator: Mary Pfaff, Senior Director, Policy & Supervision Speakers: Chris Romano, Non-Depository Bureau Chief, Montana Division of Banking and Financial Institutions Sanjay Tibrewal Chief Product Officer, ComplianceEase Kevin Byers Senior Director, Nonbank Supervision & Enforcement, CSBS
12:00 PM - 1:00 PM Union Square 8 (4 Floor)	Lunch with Texas Commissioner Charles Cooper to discuss examination of bank third party service providers. Currently, banks outsource a variety of critical business services to third-party service providers (TSPs) which include cloud computing solutions, payment systems and fintech partnerships. State and federal law authorizes bank regulators to examine TSPs to assess the potential risks they pose to individual client banks and the broader banking system. The group will discuss use of this authority, enhanced coordination efforts, and use of the authority with the multistate examination of Equifax following its major breach.	Charles Cooper, Banking Commissioner, Texas Department of Banking Dana Barbieri, Vice President, Legislative Policy, CSBS Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel
1:00 PM - 1:15 PM	Break	

1:15 PM - 2:30 PM	State Legislative Update - Mortgage and Debt Servicers 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.	Staff Moderator: Mary Pfaff, Senior Director, Policy & Supervision, CSBS Speakers: Samuel Wolling, Vice President, National Licensing, Guaranteed Rate, Inc. Tim Lange, Chief Operating Officer, Approved Licensing Lauren Valenzuela, Corporate Counsel, Performant Financial Corporation
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. This is a chance for informal discussions between industry and regulators to discuss issues of mutual interest. This is also a prime opportunity for Congressional staff to interact with state regulators to get a more granular perspective on state supervision, state/federal coordination, and emerging policy issues.	Tables are set up in conference area with regulators seated at tables arranged by state allowing time for discussion of issues and share experience.
6:00 PM - 8:00 PM	Dinner with CSBS Nonbank Supervision Staff **Working dinner discussing mortgage servicing prudential standards and efforts to re-engineer nonbank supervision. Following the financial crisis, the market share of nonbank mortgage servicers is now approaching parity with banks. The group will discuss efforts to update 2015 prudential standards to address nonbank financial stability. Updates on proposed standards will be shared along with current thinking regarding this framework in context of today's evolving nonbank mortgage servicing market.**	Chuck Cross, Senior Vice President, Nonbank Supervision & Enforcement, CSBS Kevin Byers, Senior Director, Nonbank Supervision & Enforcement, CSBS Dana Barbieri, Vice President, Legislative Policy and Supervision, CSBS Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel

Thursday, February 20

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. Various federal and state policy issues regarding non-bank supervision are also highlighted and discussed during the Ombudsman session.	Speaker: Scott Corscadden - Supervisor, Bureau of Loans Alabama State Banking Department
12:00 PM - 1:45 PM Lunch in Union Square 1 (4 Floor)	Lunch with Ed Leary, Commissioner of Utah Department of Financial Institutions Commissioner Leary will discuss his state's new fintech regulatory sandbox program. Four states now have passed legislation for regulatory sandboxes which are designed to be alternative regulatory mechanisms to facilitate the development or testing of innovation financial technology solutions. Existing regulatory requirements are adjusted to provide companies the opportunity to offer and test new products and services in a live environment, for a trial period, without the usual licensing process. Regulation of emerging fintech companies remains an issue of consideration for Congress.	Ed Leary, Commissioner of Utah Department of Financial Institutions Dana Barbieri, Vice President, Legislative Policy Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel
1:45 PM - 2:15 PM	Break	
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	Speakers: Gregory Keith, Senior Vice President and Chief Risk Officer / Deputy Assistant Secretary, U.S. Department of Housing and Urban Development Kevin Silva, Manager, Enterprise Risk Metrics,

	framework in context of today's evolving nonbank mortgage servicing market.	Federal Housing Finance Agency (FHFA) Nancy Wallace, Professor and Chair of the Real Estate Group, University of California Berkeley
3:30 PM 3:45 PM	Break	
3:45 PM - 5:00 PM	**State Examination System** SES is an exam management system created by state regulators for state regulators and the companies they supervise. It aims to facilitate the exchange of data and documentation, as well as all other aspects of the examination workflow. As a full-service examination management system, SES supports the supervision of nonbank and other financial services providers. With SES, state agencies can share the data and records needed within an efficient multi-state process, while keeping certain records confidential. This session will highlight a range of policy issues regarding the supervision of non-bank financial services providers currently under consideration by Congress.	Speakers: **Kyle Thomas, CSBS Vice President, Business Services** **Ned Pike, Senior Financial Examiner, Vermont Department of Financial Regulation**
6:00 PM - 8:00 PM	Offsite Conference Reception at The Mint	Staff assistance: Sandy Sussman, Senior Director, Legislative Policy/Associate General Counsel Dana Barbieri, Vice President, Legislative Policy and Supervision