



“Platinum & Pearls” (of Wisdom)

THURSDAY, MAY 4

- 1:00-4:30 pm **Conference Registration**
- 2:30-4:30 pm **SPECIALISTS MEETING – CYBER ATTACKS ARE OUT OF CONTROL – What You Should Know and Steps to Protect Your Company and Clients**
- Erik Rasmussen, Managing Director
Kroll Cyber Security, LLC
(Former U.S. Secret Service Agent)
- 5:00-7:00 pm **WELCOME RECEPTION & GOLF AWARDS**

FRIDAY, MAY 5

- 7:30 am – 5:00 pm **SPONSOR EXHIBITS**
- 8:00 am – 12 Noon **Registration**
- 8:00 - 8:45 am **Buffet Breakfast**
- 8:45 - 9:00 am **Welcome/Opening Remarks**
- 9:00-10:00 am **“TECHNOLOGY TRENDS AND EFFECTS ON REAL ESTATE”**
Aaron Norris – The Norris Group
- 10:00-10:15 am **BREAK**

10:15 - 11:45 am **“Understanding CFPB Enforcement under Unfair Deceptive or Abusive Acts or Practices (UDAAP),” RESPA Violations Running Wild, and More More. . .**

- Marx D. Sterbcow, Managing Attorney, Sterbcow Law Group, LLC
- Matthew S. Davis, Esq., Davis & Davis Law Group, APC

11:45 am - 1:15 pm **MEMBERSHIP LUNCHEON - UPDATE**

- **Guest Speaker**, Charles “Chuck” Lily, Deputy Commissioner, Financial Services, Department of Business Oversight (DBO)

1:15 - 2:45 pm **“UCD, UCI, MISMO, HMDA” and Many More Acronym’s that Will Affect Your Business**

- Rick Hill, Vice President, Mortgage Bankers Association (MBA), Executive Vice President MISMO
- Brian Webster, Senior Vice President, Business Capability Development, Wells Fargo Home Lending

2:45 – 3:00 pm **BREAK**

3:00 – 4:30 pm **“DEPARTMENT OF BUSINESS OVERSIGHT (DBO) REGULATORY PANEL” - UPDATE**

- Kathleen Partin, Supervising Examiner, Escrow Law Program
- Paul Liang, Senior Examiner (Specialist), Escrow Law

5:00 – 6:00 pm **RECEPTION**

6:00 -10:00 pm **70th Celebration and Gala Dinner and Dancing**

SATURDAY, MAY 6

8:00 am – 4:00 pm **SPONSOR EXHIBITS**

8:00 - 8:45 **Buffet Breakfast**

9:00 – 10:00 am **PERSPECTIVES ON THE REAL ESTATE ECONOMY AND ITS IMPACT ON THE MARKET PLACE**

- Steven Thomas
Reports on Housing

10:00 - 10:15 am **BREAK**

10:15 am – Noon **ESCROW ATTORNEY PANEL & POTPOURRI SESSION** – Back by popular demand is our Distinguished Escrow Attorney Panel where these

very talented attorneys will cover a range of current escrow topics and issues: Including, but not limited to: Financial Code 17420 and RESPA's Section 8 Provision regarding Kickbacks, Advertising and Other Compensation for Business; General Provisions and Recent Real Estate Cases Affecting Escrow, Cyber Security and Wire Fraud Issues; and, many other federal and state regulatory cases.

- Matthew S. Davis, Esq., Davis & Davis Law Group, APC
- Jennifer Felten, Esq., RELaw, APC
- Steven Ray Garcia, Esq., Garcia Legal, APC
- Rose Pothier, Esq., Pothier & Associates

12:00 – 1:15 pm

MEMBERSHIP LUNCHEON

1:15 – 2:45 pm

LENDER PANEL

EIC has conducted this year two Lender Related Panels dealing with Escrow/Lender Relationships and RealEC and Lenders. This Panel will bring these and other Lender related topics forward for an interactive discussion. Panelists will include representatives from Mortgage Lenders and California Mortgage Bankers Association.

- Susan Milazzo, Executive Director, California Mortgage Bankers Association
- Sally Freudenberg, Wells Fargo
- Jennifer Pitts, Mountain West Financial

2:45 - 3:00 pm

BREAK

3:00 - 4:30 pm

LEGISLATIVE/REGULATORY PANEL – This will be the opportunity for EIC Members to interact on our National and State Legislative/Regulatory initiatives many including: An exemption from Dodd-Frank Act, Pending DBO audit and lease accounting rules, including many other short/long term state legislative and policy initiatives.

- Nancy Silberberg, Altus Escrow; President, Escrow Institute of California
- Juliana Tu, Viva! Escrow; Vice President, EIC National Affairs Committee
- PJ Garcia, Beach Pacific Escrow; Vice President, EIC State Affairs Committee
- Art Davis, Federal Legislative & Regulatory Advocate
- Tim Egan, Chief Executive Officer & State Legislative/Regulatory Advocate, Escrow Institute of California

5:00 pm

CONFERENCE ADJOURNMENT – Enjoy the evening with one of our Bank Affiliates.