

Agenda—Tuesday, November 7, 2023

Group Meetings and Welcome Reception

9:00 a.m. – 4:00 p.m. Varies times and places watch for notices

3:00 p.m. – 6:30 p.m. Registration top of the stairs by the Wedding Chapel in Carson Tower

5:30 p.m. – 6:30 p.m. Welcome Marketplace Reception – Pebble Beach I & II

Agenda—Wednesday, November 8, 2023

General and Breakout Sessions

8:00 a.m. – 9:00 a.m. **Breakfast in the Marketplace Reception** – Pebble Beach I & II

9:00 a.m. – 5:00 p.m. **NCRA 31st Annual Conference Opening Session** – Bel Air I & II
Terry Clemans Executive Director, Mike Thomas 2023 NCRA President, and Heather Russell Schroder 2024 NCRA President

9:30 a.m. – 10:30 a.m.



OPENING KEYNOTE SESSION

Darren LaCroix

<https://darrenlacroix.com>

International Award-Winning Keynote Speaker

“Better Stories, Better Business” from his latest book

“Unforgettable Presentations”

<https://www.stagetimeuniversity.com/product/deliver-unforgettable-presentations-book/>

10:30 a.m. – 10:50 a.m. **Break** – Pebble Beach I & II

10:50 a.m. – 11:30 a.m. **Multifamily / Mortgage Concurrent Tracks** – Session I

Multifamily – St. Andrews

HUD’s Lynn Grosso – Assistant Director, Office of Fair Housing Enforcement on the AFFH 2023

Mortgage Concurrent Tracks – FHFA Credit Scores Panel Discussion –
Bel Air I & II

Daniel Fichtler, Sr. Advisor, Office of the Director and Kevin Sheehan, Sr. Counsel
FHFA

Richard Hill, MBA Vice President – Shawn Jobes, Informative Research MISMO
Credit Chair

Russ Donnan, Certified Credit Chief Technology Officer – Moderator

The topic of the year in mortgage credit reporting. Will the tri-merge become
a bi-merge and how will both new scores be mandated into use at the GSE's.
FHFA sets the tone for this transition and the MISMO working group will be very
active in making this happen.

11:30 a.m. – 12:15 a.m.

General Session – Regulator Update – FTC & CFPB – Bel Air I & II

State of the Consumer Reporting Industry with the FTC and the CFPB on the
latest from each respective agency on the Consumer Reporting regulatory,
privacy, and data security.

Jarad Brown – FTC Counsel and Asmani Sumeet – CFPB Counsel

12:15 p.m. – 1:15 p.m.

Lunch Break – Pebble Beach I & II

1:15 p.m. – 2:00 p.m.

Multifamily / Mortgage Concurrent Tracks – Session I

1:15 p.m. – 2:00 p.m.

Multifamily – Bel Air I & II

AFFH From the Landlord's Perspective – Erik Newmark – Sr. Counsel,
Karsaz Law

They wrote the book on landlord compliance:

<https://karsaz-law.com/the-karsaz-landlord-handbook/>

Mortgage Concurrent Tracks – St. Andrews

CreditXpert's new program

2:00 p.m. – 2:20 p.m.

Break – Pebble Beach I & II

With updated scores coming to the housing market, and being required for the
mortgage market by FHFA these sessions will provide what you need to know
on the latest score models from each company

2:20 p.m. – 3:00 p.m.

General Session – Credit Score Update – FICO 10T, Steven Hu, Lead Scientist,
Scores

3:00 p.m. – 3:30 p.m.

General Session – Credit Score Update – VantageScore 4.0, Tony Hutchenson,
Sr. VP

3:30 p.m. – 4:30 p.m.

A legal review of the ever-changing rules on consumer reports of all types.
Federal and state coverage on registration, taxation and more from the Foley
and Lardner Consumer Reporting Legal Team .

Christi Lawson, John Attala and Natasha Dempsey – Foley & Lardner LLP

Feature Event – Platinum Sponsor Meridian Link

The Fremont Street Experience

From the 2nd floor deck of the Troy Liquor Bar

with Music by Nashville's Kyle Austin

<https://www.kyleaustinmusic.com>



Agenda—Thursday, November 9, 2023

General and Breakout Sessions

- 8:00 a.m. – 9:00 a.m. **Breakfast in the Marketplace Reception** – Pebble Beach I & II
- 9:00 a.m. – 9:30 a.m. **The TransUnion Team**
- 9:40 a.m. – 10:10 a.m. **The Equifax Team**
- 10:20 a.m. – 10:50 a.m. **The Experian Team**
- 10:50 a.m. – 11:10 a.m. **Break** – Pebble Beach I & II
- 11:10 a.m. – 11:50 a.m. **2023 Litigation Fund and Legislative Update** – Mike Chapman (Registered Democrat) and Jeff Kramer (Registered Republican) are the NCRA lobby team in DC. Acting as moderator/referee Terry Clemans joins the guys to provide an update on NCRA legislative strategy for the technical correction needed for this Congress and a look towards the 2024 presidential election.
- 12:00 Noon – 1:15 p.m. **Awards Luncheon**
- 1:15 p.m. – 2:00 p.m. **Best Practices for Handling Consumer Disputes and Inquires
NCRA Compliance Services Update**
- 2:00 p.m. – 2:45 **FCRA Litigation Review**
Christi Lawson, John Attala and Natasha Dempsey – Foley & Lardner LLP
FCRA litigation is at a record level, you heard our plans from before lunch about a legislative fix, this session will go into depth about how to manage the risk.
- 2:45 p.m. – 3:15 p.m. **Break** – Pebble Beach I & II – End of Conference for non CRAs.
- 3:15 p.m. – ? **Closing Session** – CRA members only – Closed door session for NCRA leadership to hear what the members want from NCRA in 2024.

Thank you, safe travels and please complete your comment surveys!