



# 19<sup>th</sup> ANNUAL WESTERN HUD LENDERS' CONFERENCE

September 19-21, 2018

*The InterContinental Hotel, San Francisco*

## Wednesday, September 19, 2018

	Topic	Speakers
10:00 am - 1:00 pm	<b>CONFERENCE REGISTRATION</b> LOCATION: 5 <sup>TH</sup> FLOOR FOYER	<b>SPONSORED BY: CBRE</b>
12:00 pm - 1:15 pm	<b>NETWORKING LUNCH</b> LOCATION: PACIFIC TERRACE, 4 <sup>TH</sup> FLOOR	<b>SPONSORED BY: WALKER &amp; DUNLOP, DOMINION DUE DILIGENCE GROUP</b>
1:15 pm - 2:30 pm	<b>1.1-KEYNOTE SPEAKER: 3 THOUGHTS ON MULTIFAMILY HOUSING</b> LOCATION: 5TH FLOOR BALLROOM	<b>MODERATOR: STEPHANIE MCFADDEN, CBRE</b>  <b>RICHARD K GREEN - LUSK CHAIR IN REAL ESTATE, PROFESSOR, PRICE SCHOOL OF PUBLIC POLICY AND MARSHALL SCHOOL OF BUSINESS, UNIVERSITY OF SOUTHERN CALIFORNIA</b>
2:30 pm - 3:00 pm	<b>1.2-HUD HEADQUARTERS UPDATE</b>	<b>MODERATOR: BRUCE MINCHEY, DOUGHERTY MORTGAGE</b> <b>Patricia Burke – Director of Office of Production, HUD HQ</b>



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	Topic	Speakers
3:00 pm –3:20 pm	<b><i>BREAK</i></b> LOCATION: 5TH FLOOR FOYER	<b><i>SPONSORED BY: KANTOR TAYLOR PC</i></b>
3:20 pm –3:30 pm	<b><i>RAFFLE TIME! MUST BE PRESENT TO WIN!</i></b>	<b><i>SPONSORED BY: CBRE</i></b>
3:30 pm –4:30 pm	<b><i>1.3-HIGHLIGHTS FROM THE WEST</i></b>	<b><i>MODERATOR: STEPHANIE MCFADDEN, CBRE</i></b> Tom Azumbrado – Regional Director, Multifamily West Region  Angela Corcoran – Production Division Director, Multifamily West Region
4:30 pm –5:00 pm	<b><i>1.4-DATA INTEGRITY</i></b>	Shannon Bergman – Branch Chief, HUD San Francisco  <b><i>SPONSORED BY: FOX ROTHSCHILD LLP</i></b>



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**Topic**

**Speakers**

5:30 pm  
–7:30pm

**WELCOME RECEPTION –  
PRESS CLUB**  
LOCATION: 20 YERBA BUENA  
LANE, 8 MINUTE WALK FROM  
HOTEL

**BRING YOUR NAME BADGE  
FOR ENTRY**

*JOIN US FOR A SAMPLING OF  
CALIFORNIA WINES AND LIGHT  
APPETIZERS AT THIS SPACIOUS  
WINE BAR AND LOUNGE.  
SPONSORED BY: WALKER &  
DUNLOP, DOMINION DUE  
DILIGENCE GROUP*

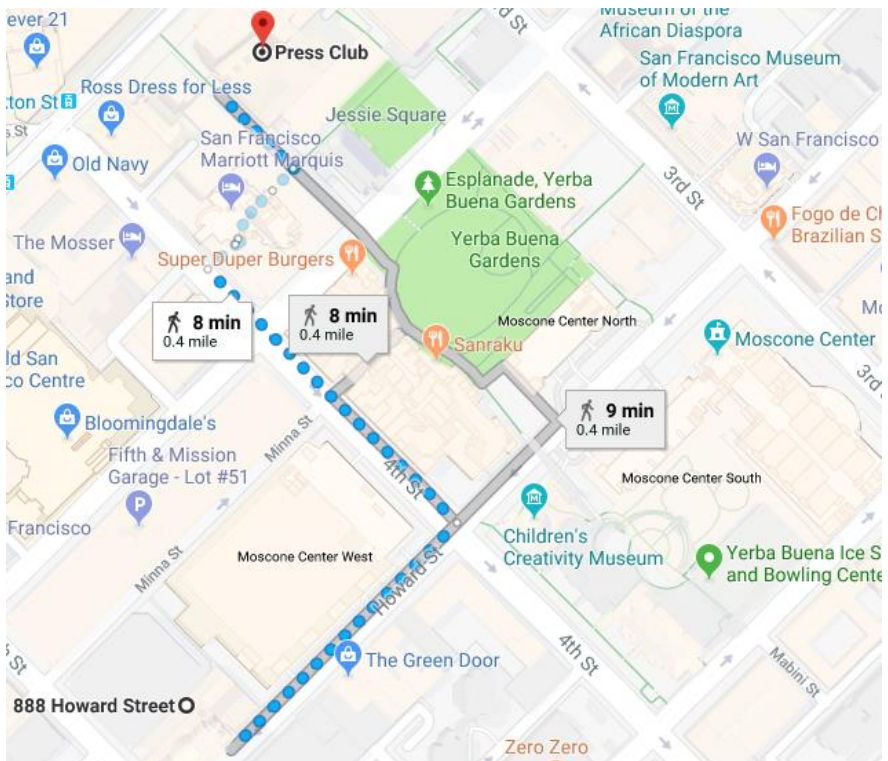
8 min (0.4 mile)

via Howard St and 4th St  
Mostly flat

**888 Howard St**  
San Francisco, CA 94103

- ↑ Head northeast on Howard St  
0.1 mi
- ↶ Turn left onto 4th St  
0.2 mi
- ↷ Turn right toward Yerba Buena Ln  
98 ft
- ↶ Slight left toward Yerba Buena Ln  
23 ft
- Walk for 135 ft  
135 ft
- ↑ Head northeast toward Yerba Buena Ln  
69 ft
- ↶ Turn left onto Yerba Buena Ln  
Destination will be on the right  
236 ft

**Press Club**  
20 Yerba Buena Ln, San Francisco, CA 94103





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**Thursday, September 20, 2018**

	Topic	Speakers
7:30 am – 9:00am	<b><i>CONTINENTAL BREAKFAST</i></b> LOCATION: 5TH FLOOR FOYER	<b><i>SPONSORED BY: EBI CONSULTING</i></b>
9:00 am – 10:30 am	<b><i>2.1-M/C HAMMER – U CAN'T MISS THIS! A HIP-HOP ANALYSIS OF MORTGAGE CREDIT TRENDS</i></b>	<b><i>MODERATOR: SCOTT THURMAN, GREYSTONE</i></b>  Peggy Lawrence, FHA Chief Underwriter, Berkeley Point  Tom Bernaciak, Deputy Director, HUD MAP Production  Debbie VanHoosen – Vice President, Berkadia  <b><i>SPONSORED BY: RED CAPITAL GROUP</i></b>
10:30 am –10:45am	<b><i>BREAK</i></b> LOCATION: 5TH FLOOR FOYER	<b><i>SPONSORED BY: KROOTH &amp; ALTMAN, LLP</i></b>




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	Topic	Speakers
10:45 am -11:30 am	<b>2.2-LENDER NARRATIVE UPDATE</b>	<b>MODERATOR: RAELEE JONES, WELLS FARGO BANK</b>  Bob Warren, Chief Underwriter, Berkadia  Ed Foulon, FHA Platform Mgr/Chief Underwriter, Key Bank  <b>SPONSORED BY: ROCKPORT MORTGAGE</b>
11:30 am -12:15 pm	<b>2.3-DON'T GET GREEN AROUND THE GILLS: GREEN MIP BEST PRACTICES</b>	<b>MODERATOR: TERRY WELLMAN, PNC REAL ESTATE</b>  Jesse A. Pasco, Senior Program Director, EBI Consulting  Phil Winterland – Energy & Sustainability Group Manager, EBI Consulting  Kevin Han, Technical Specialist - HUD Headquarters  <b>SPONSORED BY: LOVE FUNDING</b>




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**Thursday, September 20, 2018**

	Topic	Speakers
12:15 pm -1:15 pm	<b>NETWORKING LUNCH</b> LOCATION: PACIFIC TERRACE	<b>SPONSORED BY: PARTNER ENGINEERING AND SCIENCE, INC.</b>
1:15 pm - 2:30 pm	<b>2.4-FIVE BILLBOARDS INSIDE WASHINGTON, DC</b> LOCATION: 5TH FLOOR BALLROOM	<b>MODERATOR: STEPHANIE MCFADDEN, CBRE</b> Sharon Walker, Associate Vice President of Multifamily, Commercial Multifamily Group, Mortgage Bankers Association



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	Topic	Speakers
2:30 pm - 3:30 pm	<b>2.5-CONCURRENT SESSION #1: ENVIRONMENTAL UPDATE</b> LOCATION: 5TH FLOOR BALLROOM	<b>MODERATOR: LESLIE DUCHENE, CBRE</b>  <b>Scott Chiu</b> – National Client Manager, Partner Engineering and Science, Inc.  <b>Kimberly Taynton</b> – MAP Underwriter, Paragon Mortgage  <b>Sara Jensen</b> – Environmental Specialist, HUD-Seattle  <b>Chris Bellegante</b> – Appraiser, HUD- Denver  <b>SPONSORED BY: RED CAPITAL</b>
2:30 pm - 3:30 pm	<b>CONCURRENT SESSION #2: ATTORNEY ROUNDTABLE DISCUSSION (ATTORNEYS ONLY, PLEASE)</b> LOCATION: SUTTER ROOM, 5 <sup>TH</sup> FLOOR	<b>MODERATOR: JEREMY FRANKEL, ZIEGLER</b>  <b>Paul Renno</b> – Levy, Levy and Levy <b>Larry Levy</b> – Levy, Levy and Levy <b>Samantha Schneck</b> – Fox Rothschild LLP




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	Topic	Speakers
3:30 pm – 3:45 pm	<b><i>BREAK</i></b> LOCATION: 5TH FLOOR FOYER	<b><i>SPONSORED BY: LEVY, LEVY, AND LEVY</i></b>
3:45 pm – 4:45 pm	<b><i>2.6-NEW ADVENTURES IN TAX EXEMPT BONDS &amp; AFFORDABLE HOUSING FINANCE</i></b>	<b><i>MODERATOR: TERRY WELLMAN, PNC REAL ESTATE</i></b> <b>Wade Norris</b> – Managing Partner, Norris George & Ostrow PLLC <b>Harrison Smith, Esq.</b> – Krooth and Altman <b>Rania Galan</b> – Associate, Ballard Spahr <b>Erica Kodiyan</b> - Underwriting Branch Chief, HUD SF <b><i>SPONSORED BY: ROCKPORT MORTGAGE</i></b>





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## Thursday, September 20, 2018

**5:30 pm – 7:30 pm** – **RECEPTION – TABLETOP TAP HOUSE**

LOCATION: 175 4<sup>TH</sup> STREET, 6 MINUTE WALK FROM HOTEL.

**BRING YOUR NAME BADGE FOR ENTRY.**

*JOIN US FOR A FUN EVENING AT THIS GAME HALL. TRY YOUR LUCK AT BILLARDS, PING PONG OR CASINO TABLES. TOP WINNERS WILL BE ELIGIBLE FOR RAFFLE PRIZES.*

**SPONSORED BY: JONES LANG LASALLE MULTIFAMILY, KEYBANK AND GREYSTONE**

6 min (0.3 mile)

via Howard St and 4th St  
Mostly flat

⚠ Use caution—walking directions may not always reflect real-world conditions

**888 Howard St**

San Francisco, CA 94103

↑ Head northeast on Howard St

0.1 mi

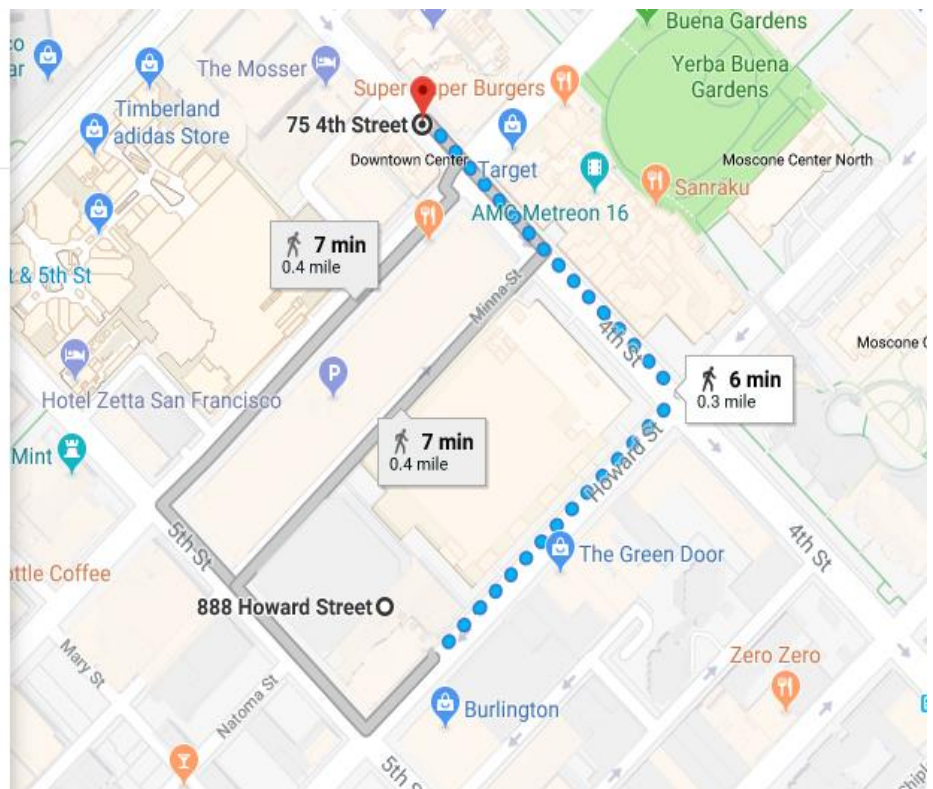
↶ Turn left onto 4th St

0.1 mi

**75 4th St**

San Francisco, CA 94103

These directions are for planning purposes only. You may find that construction projects, traffic, weather, or other events may cause conditions to differ from the map results, and you should plan your route accordingly. You must obey all signs or notices regarding your route.





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## Friday, September 21, 2018

 Topic	Speakers
<p>7:30 am – 9:00 am</p> <p><b><i>CONTINENTAL BREAKFAST</i></b> <i>LOCATION: 5TH FLOOR FOYER</i></p>	<p><b><i>SPONSORED BY: WELLS FARGO BANK</i></b></p>
<p>9:00 am</p> <p><b><i>CASINO WINNER RAFFLE</i></b></p>	<p><b><i>TERRY WELLMAN, PNC</i></b></p>
<p>9:05 am – 10:15 am</p> <p><b><i>3.1-WHO'S MY UNDERWRITER? A FUN EXPLORATION OF THE TRIALS AND TRIBULATIONS OF UNDERWRITING IN TODAY'S FHA</i></b>  <i>LOCATION: 5TH FLOOR BALLROOM</i></p>	<p><b><i>HOST: SCOTT THURMAN, GREYSTONE</i></b> <b><i>Contestant: Shannon Bergman – Branch Chief, HUD SF</i></b> <b><i>The Underwriters:</i></b></p> <ul style="list-style-type: none"> <li>• <b><i>Forty Semadeni</i></b> – FHA Chief Underwriter, NorthMarq Capital</li> <li>• <b><i>Quinn Nakano</i></b> – Analyst, Wells Fargo</li> <li>• <b><i>Jocelyn Sison</i></b> – Deputy Chief Underwriter, CBRE</li> </ul> <p style="text-align: center;"><b><i>SPONSORED BY: LOVE FUNDING</i></b></p>




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 Topic	Speakers
<b>10:15 am – 11:30 am</b>	<b>3.2-SIX DEGREES OF SEPARATION – FROM KEVIN BACON TO DAVIS BACON</b>
	<b>MODERATOR: RAELEE JONES, WELLS FARGO BANK</b> <b>Pat Burke</b> , Director of Office of Production, HUD, Headquarters <b>Rebecca Clark</b> , Regional Government Enforcement Coordinator for Government Contracts, Department of Labor <b>Rob Hazelton</b> , Dominion Due Diligence <b>Sharon Walker</b> , Assistant Vice President, Mortgage Bankers Association <b>SPONSORED BY: DOUGHERTY MORTGAGE LLC</b>
<b>11:30 am – 12:00 pm</b>	<b>WRAP UP, RAFFLE &amp; SNACKS</b> LOCATION: 5TH FLOOR FOYER
	<b>SPONSORED BY: PARTNER ENGINEERING AND SCIENCE, INC.</b>



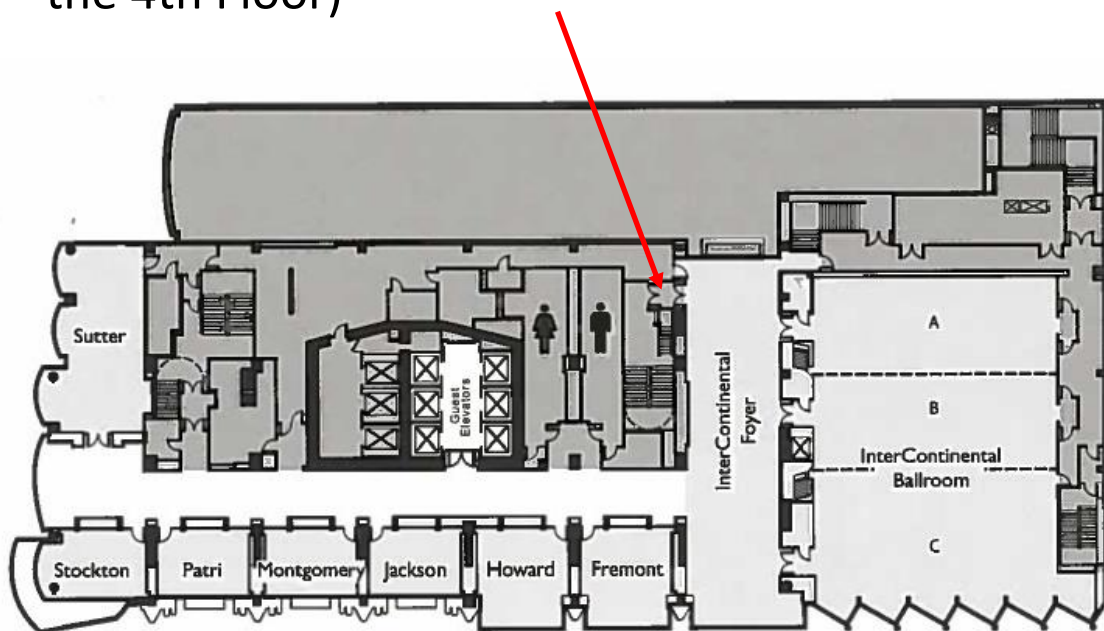
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## Map of 5th Floor

- **Ballroom – A, B and C**
- **Additional Dining Seating – Howard and Fremont**
- **Self Service Coat Rack – Jackson**
- **Thursday Attorney Roundtable - Sutter**
- **Stairwell access to Lunch venue (Pacific Terrace on the 4th Floor)**



## Wi-Fi Access in Meeting Space:

- **Wi-Fi Network Name: WMAC**
- **Wi-Fi Password: WMAC2018**



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## Corporate Members - Lenders

Arbor  
 Bank of America Merrill Lynch-FHA Team  
 Bank of Montana  
 Barings Multifamily Capital  
 Bellwether Enterprise Real Estate Capital  
 Berkadia  
 Berkeley Point Capital  
 Bonneville Mortgage Company  
 Capital One Multifamily Finance, LLC  
 CBRE  
 Centennial Mortgage, Inc.  
 Cosmopolitan Capital Funding, LLC  
 Dougherty Mortgage LLC  
 Dwight Capital  
 Eastern Mortgage Capital  
 Gershman Mortgage  
 Grandbridge Real Estate Capital LLC  
 Greystone Funding Corporation  
 Highland Commercial Mortgage  
 Housing and Healthcare Finance, LLC  
 Hunt Mortgage Group  
 Jones Lang Lasalle Multifamily, LLC  
 KeyBank  
 Love Funding  
 M&T Realty Capital Corporation  
 NorthMarq Capital  
 Paragon Mortgage Corporation  
 PGIM Real Estate Finance  
 PNC Real Estate  
 PR Mortgage & Investments  
 Red Capital Group  
 Rockport Mortgage Corporation  
 Rose Community Capital  
 SunTrust  
 Walker & Dunlop  
 Wells Fargo Bank  
 X-Caliber Capital Corp.

## Associate Members

ACRESWorld, Inc.  
 AEI Consultants  
 AFL-CIO Housing Investment Trust  
 Ballard Spahr LLP  
 BBG, Inc.  
 Dominion Due Diligence Group  
 EBI Consulting  
 Fox Rothschild LLP  
 Intervest Engineering and Development, Inc  
 JPS & Associates, Inc.  
 Kantor Taylor PC  
 Krooth & Altman, LLP  
 Levy, Levy and Levy  
 Monticello Asset Management, LLC  
 Murphy Consulting LLC  
 Newmark Knight Frank  
 Norris George & Ostrow PLLC  
 Pacific Real Estate Appraisal  
 Partner Energy  
 Partner Engineering and Science, Inc.  
 Peasley & Derryberry PLC  
 Pepper Hamilton LLP  
 Vorys, Sater, Seymour and Pease LLP



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## ***Welcome to the 9th Annual WMAC Conference in San Francisco!***

*I'd like to personally welcome each of you to San Francisco and to the 19th Annual WMAC Conference. The Western Mortgagee Advisory Council is your organization, and we are here to provide a forum for discussion, action, and vision. Every year brings us new challenges, and 2018 didn't disappoint. We hope that WMAC members can come together to address the challenges of the day, ranging from process to policy. We welcome our partners from HUD in San Francisco and Denver, and we appreciate their active participation in our conference and throughout the year. Together, we can learn from each other, support each other, and create new pathways forward.*

*So please participate – loudly! – and make your voice heard! Looking forward to a great conference, thanks to you!*

*President*

*Western Mortgagee Advisory Council*