



2026 EDUCATION CONFERENCE

PRESENTED BY



Welcome to the



 March 12, 2026

 7.30 AM - 4.30 PM



SPEAKER

Dr. Michael Fratantoni

Chief Economist, Vice President of Research and Development, MBA, Washington, D.C.



SPEAKER

Michelle Berman-Mikel

Berman Media PD



SPEAKER

Julie Wink-Huber

Executive Vice President, Xactus



SPEAKER

Eric Levin

Co-Founder of Model Match



SPEAKER

CareyAnn Cyr

CMG Home Loans

Trade Show

Open 7:30 AM - 4:00 PM

www.MBAKY.org

Conference Agenda

March 12, 2026

University of Louisville
ShelbyHurst Campus
Conference Center

Event Timeline

7:30 AM	Trade Show & Registration Opens	
8:30 AM	Welcome	JASON HEFLIN, MBAKY BOARD PRESIDENT LOWER
9:00 AM	Dr. Michael Fratantoni	NAVIGATING 2026: ECONOMIC FORCES SHAPING MORTGAGE BANKING
10:00 AM	Michelle Berman	BEYOND THE ALGORITHM: BUILDING LOCAL INFLUENCE THAT DRIVES PRODUCTION
11:15 AM	Julie Wink-Huber	THE FUTURE OF CREDIT SCORING: WHAT FICO 10T & VANTAGESCORE 4.0 MEAN FOR MORTGAGE LENDING
12:00 PM	Lunch & Networking	
1:00 PM	Eric Levin	UNLOCK HIDDEN REVENUE FROM CLOSED LOAN DATA
2:00 PM	Breakout Sessions	
	Artificial Intelligence & the Mortgage Industry: Opportunity, Risk, Reality Will Vickers, Arch MI	
	Preparing for the New Uniform Residential Appraisal Report (URAR) – Are You Ready? Josh Spoonmoore, Appraiser & Becky Epperson, Absolute Lending Logistics	
3:00 PM	CareyAnn Cyr	THE NEXT LEVEL ORIGINATOR BUILDING A BUSINESS THAT WINS IN ANY MARKET
4:00 PM	Closing	JASON HEFLIN, MBAKY BOARD PRESIDENT LOWER



CONFERENCE DETAILS

Notes



BREAKOUT
SESSIONS

2:00 - 2:55 PM



JOSH SPOONMORE
PRESIDENT &
CERTIFIED
RESIDENTIAL
APPRAISER



BECKY EPPERSON
CHIEF REVENUE
OFFICER AND,
ABSOLUTE LENDING
LOGISTICS LLC



WILL VICKERS
VP OF TECHNOLOGY,
ARCH MI

ARTIFICIAL INTELLIGENCE
& THE MORTGAGE
INDUSTRY: OPPORTUNITY,
RISK, REALITY

PREPARING FOR THE NEW
UNIFORM RESIDENTIAL
APPRAISAL REPORT (URAR) -
ARE YOU READY?



CONNECT WITH US



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PLATINUM

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