Conference Agenda

SUNDAY, MARCH 13, 2016

2:00 PM - 4:00 PM IMPERIAL I

NAHREP NATIONAL BOARD OF DIRECTORS MEETING - Private Meeting

MONDAY, MARCH 14, 2016

2:30 PM - 4:30 PM ROOSEVELT ROOM

NAHREP CORPORATE BOARD OF GOVERNORS MEETING - Private Meeting

TUESDAY, MARCH 15. 2016

6:30 AM - 5:00 PM IMPERIAL WALL

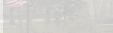
6:00 AM - 8:30 AM GRAND BALLROOM FOYER

7:45AM - 9:00AM HOTEL LOBBY/FRONT DRIVE

9:30 AM - 11:00 AM OFF-SITE

12:00 PM - 1:30 PM GRAND BALLROOM

Periscope LIVE STREAM



CONFERENCE REGISTRATION & HILL VISIT INFORMATION DESK

MORNING COFFEE BREAK

WHITE HOUSE BRIEFING DEPARTURES

WHITE HOUSE BRIEFING - Invitation Only

KEYNOTE LUNCHEON - Ticketed Event

As 16th Secretary of the U.S. Department of Housing and Urban Development and the second Latino to hold that position, Julián Castro gives an update on the state of housing in America. In his role, Secretary Castro has charged HUD with one goal: giving every person, regardless of their station in life, new opportunities to thrive. As the highest ranking housing official in government, he provides his vision for the future of real estate and housing in America.

KEYNOTE SPEAKER:

Secretary Julián Castro, U.S. Department of Housing and Urban Development

MASTER OF CEREMONIES:

David Acosta, Keller Williams Realty David Acosta Group

SPONSOR REMARKS: Glenda Gabriel, Bank of America

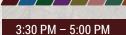
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2:00 PM - 3:00 PM ROOSEVELT ROOM

Periscope LIVE STREAM



GRAND BALLROOM (1/2)



STATE OF HISPANIC HOMEOWNERSHIP REPORT RELEASE

This invitation-only session features the authors of the State of Hispanic Homeownership Report, who take a look at the findings and implications of NAHREP's sixth annual report.

OPENING GENERAL SESSION

The NAHREP leadership team takes a look back at 2015 and discusses the various milestones the organization achieved in the last 12 months. They map out future goals and objectives for 2016 and beyond. Then, housing policy thought leaders convene on stage for a robust discussion on policy issues that are addressed by the country's leading real estate trade associations. The panelists break down NAHREP's annual policy positions and offer their insight on the intricate issues as policy experts.

WELCOME REMARKS:

Teresa Palacios Smith, 2015 NAHREP President

TITLE SPONSOR INTRODUCTION:

Brad Blackwell, Wells Fargo

STATE OF THE ASSOCIATION:

Gary Acosta, NAHREP Joe Nerv. 2016 NAHREP President

Housing Policy Townhall

MODERATOR:

MODERATOR:

PANELISTS: Marisa Calderon, NAHREP Aleiandro Becerra, NAHREP

Sergio Barajas, Freddie Mac

Marisa Calderon, NAHREP

PANELISTS:

Pete Carroll, Quicken Loans Armando Falcon, Falcon Capital Advisors Steve O'Connor, Mortgage Bankers Association Kurt Pfotenhauer, First American Title Insurance Company Joe Ventrone, National Association of REALTORS®

TUESDAY, MARCH 15, 2016 - CONTINUED

5:00 PM - 6:00 PM ROOSEVELT ROOM

6:00 PM - 8:00 PM OFF-SITE HOUSE OF SWEDEN 2900 K ST NW, WASHINGTON, DC

CHAPTER LEADERS & CORPORATE PARTNERS MEET & GREET

WELCOME RECEPTION

WELCOME COMMENTS:

National Association of REALTORS® Leo Pareja, 2016 NAHREP President Elect

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WEDNESDAY, MARCH 16, 2016

7:30 AM - 9:00 PM IMPERIAL WALL

8:00 AM - 9:30 AM **GRAND BALLROOM FOYER**

8:00 AM - 9:00 AM ROOSEVELT ROOM

8:00 AM - 9:00 AM IMPERIAL I

9:00 AM - 10:30 AM GRAND BALLROOM

Periscope LIVE STREAM

10:45 AM - 11:30 AM **GRAND BALLROOM**

Periscope LIVE STREAM

11:30 AM - 1:30 PM COLONNADE

Periscope LIVE STREAM

CONFERENCE REGISTRATION & HILL VISIT INFORMATION DESK

MORNING COFFEE BREAK

CORPORATE COUNCIL MEETING - Private Meeting

MARKETING COMMITTEE MEETING - Private Meeting

GENERAL SESSION 2

In the wake of the Federal Reserve interest rate increase, a panel of senior economists from various parts of the real estate industry make predictions on the future of interest rates into 2016 and the impact any changes will have on the housing industry. Then, mortgage experts converse on new and existing regulation that impacts mortgage availability and different products in the market that are most relevant to Hispanic homebuyers. They take a look at new industry-changing loan products and the nuances important to Latinos.

PROGRAM SPONSOR INTRODUCTION:

Phil Bracken, Radian Guaranty

The U.S. presidential race is in full swing across the states. With a slew of candidates from across the political spectrum, the stakes are high in the battle for the White House. Conservative political pundit and Fox News Channel correspondent Tucker Carlson and former Secretary of HUD under the Clinton administration Henry Cisneros square off in a lively bipartisan discussion on the impending presidential elections. The two political experts break down the likely outcomes the remaining candidates would have on Hispanic homeownership in 2017 and beyond.

GENERAL SESSION 3

PLATINUM AND ICONS MASTERMIND SESSION AND RECEPTION

The NAHREP Icons Mastermind Session is an invitation-only opportunity for the top agents, originators, and Platinum members from across the country. This session includes listing mastery, marketing and branding, and a forecast into future industry trends. Networking and refreshments will conclude this unique

Leo Pareja, 2016 NAHREP President Elect

AGENDA:

- · CORE Mastermind
- · What's Now Mastermind
- · Future Trends Mastermind

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Mortgage Availability Townhall

MODERATOR:

Mike Fratantoni, Mortgage Bankers Association

PANELISTS:

Danny Gardner, Freddie Mac Laurie Goodman, Urban Institute Brian Montgomery, The Collingwood Group Zach Oppenheimer, Fannie Mae Joe Rogers, Wells Fargo Mike Trapanese, VantageScore Solutions

Presidential Election Update

MODERATOR:

Interest Rates &

MODERATOR:

PANELISTS:

Corporation

Economic Outlook Panel

Jerry Ascencio, NAHREP Foundation

Mark Fleming, Ph.D., First American Financial

Eugenio Aleman, Wells Fargo

Svenja Gudell, Ph.D., Zillow

Joe Nery, 2016 NAHREP President

PANELISTS:

Tucker Carlson, Fox News Channel Political Correspondent Henry Cisneros, Former Secretary of HUD and Chairman of CityView

Reception Sponsored by



WEDNESDAY, MARCH 16, 2016 - CONTINUED

2:00 PM - 3:30 PM **GRAND BALLROOM**

Periscope LIVE STREAM



GENERAL SESSION 4

The most recent survey of NAHREP members provided insight into the challenges real estate professionals face in today's market. Respondents reported the primary barrier to homeownership across the U.S. is a consistent lack of affordable housing. Panelists discuss the issue as well as the status of new construction, underwater homeowners, and REO disposition strategies and their respective impact on housing inventory. A second panel of executives from up-and-coming lending institutions and industry veterans discuss what their respective companies are doing to foster the growth of Hispanic professionals in the industry. NAHREP estimates a need to double the number of Latinos servicing the real estate and mortgage industries to meet the coming demand. The panel discloses various initiatives that will be deployed to meet this demand.

Housing Inventory Townhall

MODERATOR:

Phil Bracken, Radian Guaranty

PANFLISTS:

Robert Dietz. Ph.D., National Association of Home Builders

Doug Duncan, Fannie Mae Frank Nothaft, CoreLogic

Growing the Hispanic Workforce in the Housing Industry

MODERATOR:

Tanya Reu Narvaez, Realogy

PANELISTS:

Patty Arvielo, New American Funding Tony Garcia, Wells Fargo

Jason Madiedo, Alterra Home Loans Jeff Schummer, Mortgage Bankers Association

3:45 PM - 5:00 PM GRAND BALLROOM

Periscope LIVE STREAM

GENERAL SESSION 5

NAHREP aims to defy the perception that the Hispanic market is a CRA box to check and to connect companies with the fastest growing segment of the population that is ripe for homeownership. Industry frontrunners from top real estate franchises and mortgage companies discuss the business potential and opportunities that lie in the Hispanic homebuyer market at two separate townhall events. The Hispanic market is no longer a niche market but central and core to any company set to grow.

Business Opportunity Townhall: Mortgage Industry

Maria Zywiciel, NAHREP Consulting Services

PANELISTS:

Cerita Battles. Wells Fargo Rose Ann Djelmane, Bank of America Gene Lugat, PrimeLending

Business Opportunity Townhall: Real Estate Industry

Leo Pareja, 2016 NAHREP President Elect

PANELISTS:

Gino Blefari, Berkshire Hathaway HomeServices Sherry Chris, Better Homes & Gardens Real Estate Geoff Lewis, RE/MAX

6:00 PM - 7:00 PM **GRAND BALLROOM FOYER**

7:00 PM - 10:00 PM

GRAND BALLROOM

Periscope LIVE STREAM

PRESIDENTIAL INSTALLATION GALA RECEPTION

PRESIDENTIAL INSTALLATION GALA - Ticketed Event

Now in his twelfth term, Congressman Luis V. Gutiérrez is an experienced legislator and energetic spokesman on behalf of his constituents in the heart of Chicago. He is nationally recognized for his tireless leadership championing issues of importance to Latinos, specifically his role in advocating for executive action by President Obama to provide deportation relief to long-term undocumented immigrants and their families. Recipient of the 2015 NAHREP Ernest J. Reves Award, Congressman Gutiérrez keynotes the Presidential Installation Gala where 2016 NAHREP President and Chicago native, Joe Nery, takes his place at the helm of the association.

MASTER OF CEREMONIES:

Tina Marie Estrada, NAHREP

KEYNOTE SPEAKER:

Congressman Luis V. Gutiérrez, Illinois 4th District

OUTGOING PRESIDENT REMARKS:

Teresa Palacios Smith, 2015 NAHREP President

INCOMING PRESIDENT REMARKS:

Joe Nery, 2016 NAHREP President

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NAHREP

THURSDAY, MARCH 17, 2016

6:00 AM - 5:00 PM **IMPERIAL FOYER**

7:00 AM - 9:30 AM GRAND BALLROOM FOYER

7:00 AM - 11:00 AM IMPERIAL II

8:00 AM - 5:00 PM **OFF-SITE**

CONFERENCE REGISTRATION & HILL VISIT INFORMATION DESK

MORNING COFFEE BREAK

HILL VISIT HOW-TO TRAINING

Attendees get first-hand training on how to conduct a successful meeting with lawmakers on Capitol Hill.

SPEAKER: Marisa Calderon, NAHREP

CAPITOL HILL VISITS

Capitol Hill visits give NAHREP members the opportunity to meet with key lawmakers to advocate NAHREP's policy plan and discuss issues that affect the industry and community. This unique opportunity allows NAHREP members to truly be the Voice for Hispanic Real Estate® and to participate first-hand in the policy making process. With the 2016 Policy Position Statement in hand, NAHREP members will participate in in-person meetings where they will share why NAHREP's policy positions are important to the future of the industry. The meetings allow NAHREP members the opportunity to advocate to their representatives to write legislation supporting NAHREP's key call-to-action.