

Portfolio Defense Annual Conference
“Raising the Bar”
Embassy Suites
Napa, California

Sunday, September 11

5:30-6:30 PM Cocktails and Registration, Embassy Suites

7:00 PM Welcoming Dinner, UVA Trattoria,
1040 Clinton (@Brown) Street
Downtown Napa

Monday, September 12

7:00-8:00AM Breakfast, Embassy Suites

8:00-8:15AM Welcome and opening remarks, Sauvignon Room
Peter DeForest, Portfolio Defense Consulting Group

8:15-9:15 AM Partner Presentations on Analytic Innovation

Designing a CB-based Surrogate Custom Model Development
Database, for a new lending product
Timothy Bates, Washington Mutual Bank

Case Study – Multiple Model Generations in a Sub-Prime Lending
Environment; the benefits of new variables, splits and data sources
Al Appelman, DriveTime Automotive Group

9:15-10:15 AM Market Trends - Home Equity Industry Benchmark Study Results
James Leath, Fidelity National Financial

10:15-10:45 AM Morning Break

10:45-11:45 AM Industry Roundtable Discussion – Transforming Real-Estate Secured
Lending; uses of new strategies, data, or technologies that are helping
transform the industry
James Allen, HSBC Mortgage
James Leath, Fidelity National Financial
Chris Nelson, Zoot Enterprises

11:45-1:00 PM	Luncheon, North Pool Patio
1:00-2:00 PM	Market Trends - The Economic and Housing Market Outlook Dr. Mark Zandi, Economy.com
2:00-3:00 PM	Research Results - Mortgage Portfolio Modeling, the Competing Risks of Prepayment and Default Dr. Kyle Lundstedt, Andrew Davidson and Company
3:00-3:15 PM	Afternoon Break
3:15-4:00 PM	Research Results - Improving Response Model results with Economic and Geographic Data sources Randall Smith, Portfolio Defense Consulting Group Peter DeForest, Portfolio Defense Consulting Group
4:00-4:45 PM	Research Results - Understanding Variable Interactions for Better Scorecards Dr. Samuel Buttrey, Portfolio Defense Consulting Group Jimmy Nam, Portfolio Defense Consulting Group
4:45-5:20 PM	New Technologies - Evaluating Electronic Signatures Saul Gamoran, DocuSign Corporation Tom Gonser, DocuSign Corporation
5:30-6:30 PM	Cocktails, Embassy Suites
7:00 PM	Dinner, ZinsValley Restaurant, 3253 Browns Valley Road, Napa

Tuesday September 13

- 7:00-8:15 AM Breakfast, Embassy Suites
- 8:15AM Day's Session Begins, Sauvignon Room
- 8:15-9:00 AM New Technologies: Use of "Information Taxonomies" for Improved Credit Risk MIS and Information Access
Gary Carlson, Schemalogic
- 9:00-9:45 AM Research Results - Testing New Data Sources for Improved Sub-prime Decisions; and Using Score Adjustors
Jimmy Nam, Portfolio Defense Consulting Group
Peter DeForest, Portfolio Defense Consulting Group
- 9:45-10:15 AM Morning Break
- 10:15-11:00 AM Innovation Case Study - Introducing DebitBureau
Brian Jacques, eFunds
- 11:00-11:45 AM New Technologies - Decision Making Automation Challenges and the Lessons Learned
Dom Athiprayoon, Adaptivate Corporation
Michael Lorenat, Adaptivate Corporation
- 11:45-1:00 PM Luncheon and Closing Remarks, North Pool Patio