

Guest Speaker

Kimberly Smith

Kimberly Smith serves as the Senior Vice President of Wholesale at Smartfi Home Loans, a fast-growing reverse mortgage lender. She oversees the wholesale channel, growing the business through her visionary leadership and deep industry knowledge.

Kimberly is a highly accomplished professional with over 19 years of experience in the Reverse Mortgage Industry. She began her career at Financial Freedom in 2004 and quickly became the Western Regional Manager of Wholesale Sales. Throughout her career, she has held several executive positions, including SVP of Wholesale Lending at One Reverse Mortgage of Wholesale Lending at American Advisors Group. Her expertise in business-to-business sales and education, strategic planning and execution, and aptitude for leadership enable her to build and lead successful teams.

Kimberly's professional skills are complimented by her passion for, and expertise in, the Reverse Mortgage industry. Throughout her almost two decades of industry experience, Kimberly has created best-in-class customer service and HECM education, developed impressive workflows to support wholesale partnerships, and has advanced training on HECM and Proprietary Reverse Mortgages.

Outside of making significant contributions to the Reverse Mortgage industry, Kimberly enjoys spending time with her two boys, traveling, and sipping on a great glass of wine.

Kimberly's impressive educational background includes a Bachelor of Science in Business management and Economics from California Polytechnic State University-San Luis Obispo, where she graduated magna cum laude in 2003.



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Guest Speaker

Francis Mitchell

Francis “Fran” Mitchell has served in various senior, and progressive, roles focused on balance sheet strategies, asset liability management, fixed income portfolio management, liquidity management, and risk management throughout his career.

Most recently he was the Treasurer and Chief Investment Officer at Republic Bank (FRBK) as part of the new management team. Prior to that role, he worked in Truist Securities’ corporate and investment banking group in an advisory role to depositories focusing on balance sheet strategies and optimization. He has held several senior strategic roles, such as the SVP of Strategic Finance at Bar Harbor Bank (BHB) and as a portfolio manager at both Webster Bank (WBS) and TD Bank (TD) in managing their investment portfolios. Fran started his career as a fixed income trader at The Vanguard Group specializing in credit trading for the Bond Index desk.

He holds two Master degrees; a Master of Science in Financial Engineering from Temple and a Master in Business Administration from the University of Sao Paulo, in addition to a BS in Commerce & Engineering from Drexel University.



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Keynote Speaker

JP Nicols

JP Nicols is a top-rated speaker, writer, and advisor on innovation, strategy, and leadership at the intersection of fintech and traditional financial services.

He is cohost of Breaking Banks, the #1 global fintech podcast.

JP is also confounder of Alloy Labs, a consortium of banks totalling nearly \$500 Bn in assets, where he helps leaders create competitive advantage to counter disruption risk and drive new growth.

He has taught industry-leading best practices, tools, and frameworks at leading graduate schools of banking since 2015.



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Guest Speaker

Daniel Berkland

Daniel Berkland retired after a thirty-year career in federal financial institution examination. More recently he worked at the Conference of State Bank Supervisors, leading their efforts on supervision of cannabis, real estate appraisal, and commercial lending by state bank examiners. Over the past few years law firms, insurance companies, and banks have also engaged his consulting services.

At the Office of the Comptroller of the Currency (OCC) he was a credentialed national bank examiner working mostly with deeply troubled and failing national banks. Berkland testified at OCC administrative hearings and assessed compliance with enforcement actions at problem banks. In 1989, while detailed to the US Senate Banking Committee to work on the Financial Institution Reform, Recovery and Enforcement Act of 1989 (FIRREA), Berkland served as the Senate's lead on the enforcement and appraisals sections of FIRREA. He was principal supervision specialist and wrote the examination handbook for Fannie Mae and Freddie Mac when he worked at the Federal Housing Finance Agency.

Berkland is a graduate of Augustana University, Sioux Falls, South Dakota and lives in Arlington, Virginia.



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Guest Speaker

Tom Fay

Tom recently retired as Director, Capital Markets, Office of Examination & Insurance from the NCUA. Tom was instrumental in the formulation of many regulations that addressed the increasing size and complexity of the industry over the past few years related to interest rate risk, derivatives, liquidity and capital management.

Prior to the NCUA, Tom held roles at Fannie Mae during the mortgage crisis in the Controllers department supporting Debt and Derivatives activities and at the World Bank's Treasury Division. His career started in the New York City Investing Banking community working in both domestic and international risk management functions.

Tom is a graduate of Iona University and the Executive Development Program at the Wharton School, University of Pennsylvania.

Tom and family live outside of Washington DC in Northern Virginia. Tom enjoys tennis, hiking and playing guitar.



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Brean Speaker

Tory Houriet

Tory joined Brean Capital in 2016 as Co-head and Managing Director of the Financial Institutions Group and is based in our Chicago Office.

Tory has over 40 years of experience in trading and underwriting fixed income securities as well as advising institutional investors on how to analyze risk and reward in individual securities and entire fixed income portfolios. Starting in the securities industry in 1982, Tory has been well steeped in depository fixed income strategy, portfolio management, trading, and sales with particular emphasis on municipals, CMO's, pass-throughs, Agencies and asset backed securities. Tory was a founding principal of Fixed Income Capital Partners from 2002-2015.

Tory has been a featured speaker and instructor across the country for various banking and insurance company trade organizations as well as national and state banking regulatory agencies. Tory has also authored a number of articles that have appeared in nationally distributed publications. Tory holds a B.S. in Finance & Accounting from Miami University. He holds Series 24, 27, 53, 7, 79, 99, and 63 securities licenses and is CPA certified.



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Brean Speaker

Sri Batchu

Sri joined Brean Capital in January 2020 and serves as Managing Director, FIG, Analytics. He is based in our Chicago office.

Sri has over 20 years of experience in various roles in Financial Institutions and this background uniquely positions him to bridge the gap between complex financial theory and applied real-world decision making in fixed-income portfolio management. He is currently focused on developing decision-making methodology across the balance sheet for use by depository institutions.

Prior to joining Brean Capital, Sri spent 7 years trading various fixed income products including TBAs, US Treasuries, Eurodollars and Treasury futures.

Sri graduated from the University of Chicago with a Master's degree in Business Administration with a concentration in Strategy and Analytical Finance, and graduated from Mississippi State University with a Master's in Computer Engineering. He is a CFA charter holder and holds Series 7 and 63 licenses.



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Brean Speaker

Scott Buchta

Scott joined Brean Capital in 2012 as Senior Managing Director, Head of Fixed Income Strategy, and is based in our Franklin Office.

Scott has over 35 years of experience developing trading strategies for institutional clients across various fixed income sectors, with an emphasis on MBS, CMBS and other structured products. In addition to providing market insight and cross-sector relative value trade ideas, Scott also provides periodic commentary on macroeconomic themes, interest rates, mortgage prepayments and the housing markets.

Previously, Scott was a Senior Managing Director at Bear Stearns in the Financial Analytics and Structured Transactions department (F.A.S.T.) where he headed up the Mortgage Products Group and was a senior member of the Portfolio Strategies team. Scott also served as head of Fixed Income and Mortgage Strategy at Guggenheim Capital Markets, Braver Stern and Sandler O'Neill.

Scott holds a B.S. in Computer Science and Finance from Carroll University in Waukesha, Wisconsin. He holds his Series 7, 63, and 24 licenses.



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Brean Speaker

Conrad DeQuadros

Conrad joined Brean Capital in 2019, where he serves as Senior Economic Advisor.

Previously, he served at RDQ Economics (since 2008) and Bear Stearns (1999 to 2008) where he was responsible for analyzing and forecasting economic and financial market developments and supported sales and trading, capital markets, and research with analysis of the economy. Before joining Bear Stearns, Conrad was an economist at Nesbitt Burns in Toronto, Canada.

Conrad is a graduate of the University of Western Ontario, Canada. He holds his Series 7 and 63 securities licenses.



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Brean Speaker

Andy Pritchett

Andy joined Brean Capital in 2021 as Managing Director of Financial Institutions Group Strategy and is based in our Memphis Office.

Andy is a Seasoned Fixed Income Strategist and Treasury Management Professional with over 25 years in the banking, broker/dealer, ALM consulting and mortgage industries. He has been on both the institutional buy-side & sell-side and provided portfolio analysis and balance sheet strategies to financial institutions and portfolio managers nationwide, as well as a broad variety of research related to derivatives, economics, interest rates, investments, interest rate risk management, options and wholesale funding. Starting his banking and securities career in 1992, Andy has fine-tuned his expertise within these areas through notable opportunities including working for four of Alabama's five largest bank holding companies, Secondary Marketing at Regions Mortgage, Colonial BancGroup, and, most recently, five regional and primary broker dealers.

Andy has been a featured speaker at banking/credit union conferences and trade organizations as well as being quoted in numerous publications. Andy has also authored a number of articles that have appeared in nationally distributed publications. Andy has a B.S. in Corporate Finance & Investment Management from the University of Alabama. He holds Series 7 and 63 securities licenses.



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Brean Speaker

Bryan Faron

Bryan joined Brean Capital in 2013 as a Managing Director with his partner Vanessa, where they began Brean's Reverse Mortgage Trading Desk. Since joining, they have securitized and traded both agency and non-agency reverse mortgage bonds to various buy-side clients.

Prior to Brean, Bryan worked with Knight Capital Group as a Vice President, where he was active in secondary trading, GNMA H-REMIC securitizations, and marketing GNMA HECM backed CMOs. Earlier career opportunities included working for Deutsche Bank as an Associate in the Structured Credit Products Group, where he was introduced to reverse mortgages in 2007, just prior to GNMA entering the market. Post-graduation, he started his career at Deloitte & Touche as a mortgage-backed securitization collateral analyst and structurer working on Agency and Non-Agency transactions.

Bryan graduated from Boston University with a BS in Business Administration. He holds Series 7 and 63 Securities licenses.

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Brean Speaker

Chris Lomas

Chris joined Brean Capital in 2023 as a Director of Asset/Liability Management in the Financial Institutions Group and is based in our Memphis office.

Chris has extensive financial institution asset/liability management, fixed income, and modeling experience. Chris currently serves as Director for Brean Capital's Asset/Liability Management team. Throughout his career, Chris has been actively involved with depository institutions. Chris also has relevant experience speaking and teaching on topics of interest rate risk including presenting at Truist bond schools, teaching the Asset/Liability Management class for the Federal Reserves' Bank Management School, and presenting with the Financial Manager's Society.

Chris has worked as an ALM consultant for over 13 years. His financial institution experience includes running ALM models, developing balance sheet and wholesale growth strategies, reviewing ALCO policies and procedures, and presenting ALM results to the board of directors and ALCO committees. Prior to joining Brean Capital, Chris served as Director and Manager for Truist Securities' Asset/Liability Management team. In addition to his ALM experience, Chris served as Director for Truist Securities' Fixed Income Strategies group and Vice President in the Secondary Whole Loan Trading Group. In these roles, Chris was responsible for the development and implementation of balance sheet and investment portfolio strategies for institutional customers and managing the facilitation of loan sales and analytics between counterparties.

Chris earned his BA in Business Administration from Rhodes College. He holds the Chartered Financial Analyst (CFA) designation along with the following licenses: Series 7 (General Securities Representative) and Series 63 (Uniform Securities Agent State Law).

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Brean Speaker

Daniel P. Sigai

Dan joined Brean in March 2021 to partner with Gary Wang on the Whole Loan Trading desk within the Financial Institutions Group. Since then, they have executed on 400+ whole loan transactions for almost \$6B in combined balances across asset classes including residential mortgage, HELOC, auto, commercial, home improvement, equipment lease, and personal unsecured loans amongst many others.

Prior to Brean, Dan worked for 20 years as a seasoned residential mortgage capital markets executive with extensive knowledge in, and a results driven approach to: mortgage pricing, pipeline hedging and risk management, best execution analysis, Agency MBS trading, Non-Agency/private label MBS deal execution, and mortgage whole loan trading. Most recently Dan was a Senior Trader at Union Bank helping to build out their Agency mortgage trading desk. Prior to that, Dan held senior roles at both Banc of Manhattan Capital and Impac Mortgage Holdings, Inc. focusing on both Agency and Alt-A pricing, trading and deal execution. He began his career at State Street Global Markets, LLC as an Analyst on the buy-side of ABS/MBS securitizations.

Dan earned a BA in Biology from Brown University. He holds Series 7 and 63 securities licenses. A Boston native, Dan lived in Southern California for 17 years before finally moving to the greater Dallas, TX area in 2021. In his spare time he enjoys beach trips to Florida, California and Mexico and going wine tasting.



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Brean Speaker

Mark Evans

Mark has been in the financial services industry for over 30 years. At Brean Capital, Mark works on the SBA and Government Guaranteed Trading desk where he is involved in all aspects of SBA securities and loans.

Mark spent the majority of his career at Vining Sparks, serving as Director of Investment Strategies for 16 years, leading the firm's support of depository institutions' analytic, balance sheet, regulatory, and accounting needs. More recently, he was Director of Trading for 9 years, managing the firm's trading and risk.

Mark earned a BBA, Finance from The University of Memphis. He holds his series 7, 63, 24, 53, 55, 87, SIE, 57TO, 52TO, 79TO, and 99TO licenses.



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Brean Speaker

Joel Updegraff

Joel joined Brean Capital in 2022 as a Managing Director of Depository Services within the Financial Institutions Group (FIG) and is based in our Memphis Office.

Joel has decades of experience in the development and implementation of asset/liability management (ALM) services and consultation for financial institutions, depository-focused broker/dealers, depository regulatory agencies, and other relevant industry service providers. Over the decades, Joel has developed a unique, regulatory-sensitive approach to assisting depositories with their ALM, risk/return optimization, and capital markets initiatives.

Joel began his career in the banking industry in 1990, working closely with depository management as an FDIC Examiner. He ultimately held the position of Training Unit Chief, Office of Capital Markets, Division of Supervision in the FDIC's DC Headquarters. Similarly, Joel also served as a senior examiner for the NCUA's Office of Corporate Credit Unions, assisting with the safety and soundness reviews of capital markets initiatives of the nation's corporate credit unions.

Joel holds a BS in Finance from Bloomsburg University. He holds Series 24, 7, and 63 securities licenses.



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