

2022 NAMFS Conference for Mortgage Field Services

May 2-3, 2022 Embassy Suites Orlando Lake Buena Vista South

Servicer Panel Discussion

May 3, 2022, 2:30-3:30 pm



Asha Miles
Freddie Mac



Betsy Hanson
Fmr Goldman
Sachs



Micole Booker
Flagstar



Todd Pawlinski
US Bank



Denia Ray
Moderator



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Servicing Panel:

Horizons Ahead & Mitigating Risk

2022 Conference

The
Horizon
Ahead



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PANELIST INTRODUCTION

Moderator: Denia Ray, EVP Nations Financial Services

Panelists:

In Person:

- Asha Miles, REO Preservation & Maintenance, Freddie Mac
- Betsy Hanson, Former Vice President at Goldman Sachs

Virtual:

- Todd Pawlinski, Vice President Property Preservation, US Bank
- Micole Booker, Asst. Vice President Property Preservation, Flagstar Bank

PANELIST DISCLAIMER



Please note that the Panelists answers do not reflect the opinion of their companies. Answers are personal opinions only. None of us have the crystal ball that we all wish we had, to predict any potential economic downturn.

DEFAULT PORTFOLIO #'S



Default Portfolios are still considerably less than pre-pandemic numbers. Do you foresee this changing in the next 12 months?

ECONOMIC DOWNTURN AHEAD?



Most of you have careers that have spanned over one or more economic downturns. Some of the Wall Street firms, as well as Fannie Mae, are predicting a small to modest economic downturn as early as next year? What are your thoughts?

ECONOMIC RISK?



If the country does take a downward turn, where do you think the most risk is in the mortgage industry overall?



Within the Property Preservation & Inspection Industry Sector, where do you feel the industry has the most risk, and why?



How can our Property Preservation & Inspection Partners help Servicers mitigate your risk, in this currently, challenging environment?

AUDIENCE Q&A





THANK YOU FOR ATTENDING



- HUD: [Housing Market Indicators Monthly Update March 2022 \(huduser.gov\)](https://huduser.gov)
- Fannie Mae: Modest Recession 2023 - [Fannie Mae: A recession is likely in 2023, but the hot housing market should cushion the blow \(yahoo.com\)](https://yahoo.com)
- Goldman Sachs: 20-30% Probability 2023 – [Goldman Sachs Increases 2023 Recession Odds \(investopedia.com\)](https://investopedia.com)
- Deutsche Bank: Mild Recession 2023 - [Deutsche Bank warns of looming recession in 2023 - Washington Times](https://washingtontimes.com)
- Morgan Stanley: Bear Market Prediction - [Stocks News: S&P 500 Ready to Join Bear Market, Says Morgan Stanley – Bloomberg](https://bloomberg.com)
- Chase: “Storm Clouds” ahead per Jamie Dimon - [JPMorgan CEO Jamie Dimon sees ‘storm clouds’ ahead for U.S. economy \(cnbc.com\)](https://cnbc.com)

