


CLIENT ADVISORY BOARD SPRING 2026

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AGENDA


7:30 –
8:30 AM

BREAKFAST & NETWORKING

 Cutting Garden

8:30 –
9:00 AM

WELCOME & OPENING REMARKS


 Garden House South Meeting

Shelley Leonard & Sasha Stair

- Welcome & CAB disclosure
- Introduction of new CAB members
- Key business updates & critical information for the Board

9:00 –
10:00 AM

PRODUCT STRATEGY & ROADMAP

 Garden House South Meeting

Responding to Your Needs (Greg Holmes):

- “Here’s what we heard from you & how we responded”
- Where client feedback has directly influenced product & strategy decisions

Automated Waterfall Strategy (Mike Brown):

- Positioning Automated Waterfall within the broader verification & decisioning ecosystem
- How waterfall logic reduces unnecessary re-verification, borrower friction, & operational touches
- Implications for pull-through, cycle times, & QC defensibility
- Demo (Katy Howell)

Asset & Income Verification Strategy (Thomas Lloyd):

- Asset VerificationX with Plaid
 - Strategic vision for Income CalculationX
 - Self-employed & non-traditional income challenges
 - How Income CalculationX addresses verification friction while supporting investor & audit expectations
- Demo (Zach Campeau)

10:00 –
10:30 AM

MORNING BREAK & CAB INTERVIEWS

 Bell Suite Meeting

10:30 –
11:30 AM

PRODUCT ROADMAP OVERVIEW – NOW / NEXT / FUTURE

📍 Garden House South Meeting

Mike Brown

- What we are delivering today
- What's coming next based on lender needs
- Longer-term vision for intelligent verification
- Light bulb ideas
- What other pain points do you have that we aren't addressing?

11:30 AM –
12:00 PM

XMII UPDATE & MARKET DISCUSSION

📍 Garden House South Meeting

Thomas Lloyd & Craig Ungaro

12:00 –
12:45 PM

LUNCH

📍 Cutting Garden

12:45 –
2:15 PM

CREDIT MODERNIZATION

📍 Garden House South Meeting

Mike Brown & Michael Crockett

- FICO® 10T, VantageScore® 4.0 adoption & lender readiness
- Trigger lead legislation — early impacts & mitigation strategies
- Credit cascade strategies & sequencing considerations
- FICO® Mortgage Direct License Program

2:15 –
3:00 PM

AFTERNOON BREAK & CAB INTERVIEWS

📍 Bell Suite Meeting

3:00 –
4:30 PM

FACILITATED LENDER PEER DISCUSSION

📍 Garden House South Meeting

Candice McNaught & Sasha Stair

- Market outlook, cost to originate, & automation/AI

4:30 –
5:00 PM

RECAP, KEY TAKEAWAYS & NEXT STEPS

📍 Garden House South Meeting

Shelley Leonard & Sasha Stair

5:30 PM

EVENING EVENT & DINNER

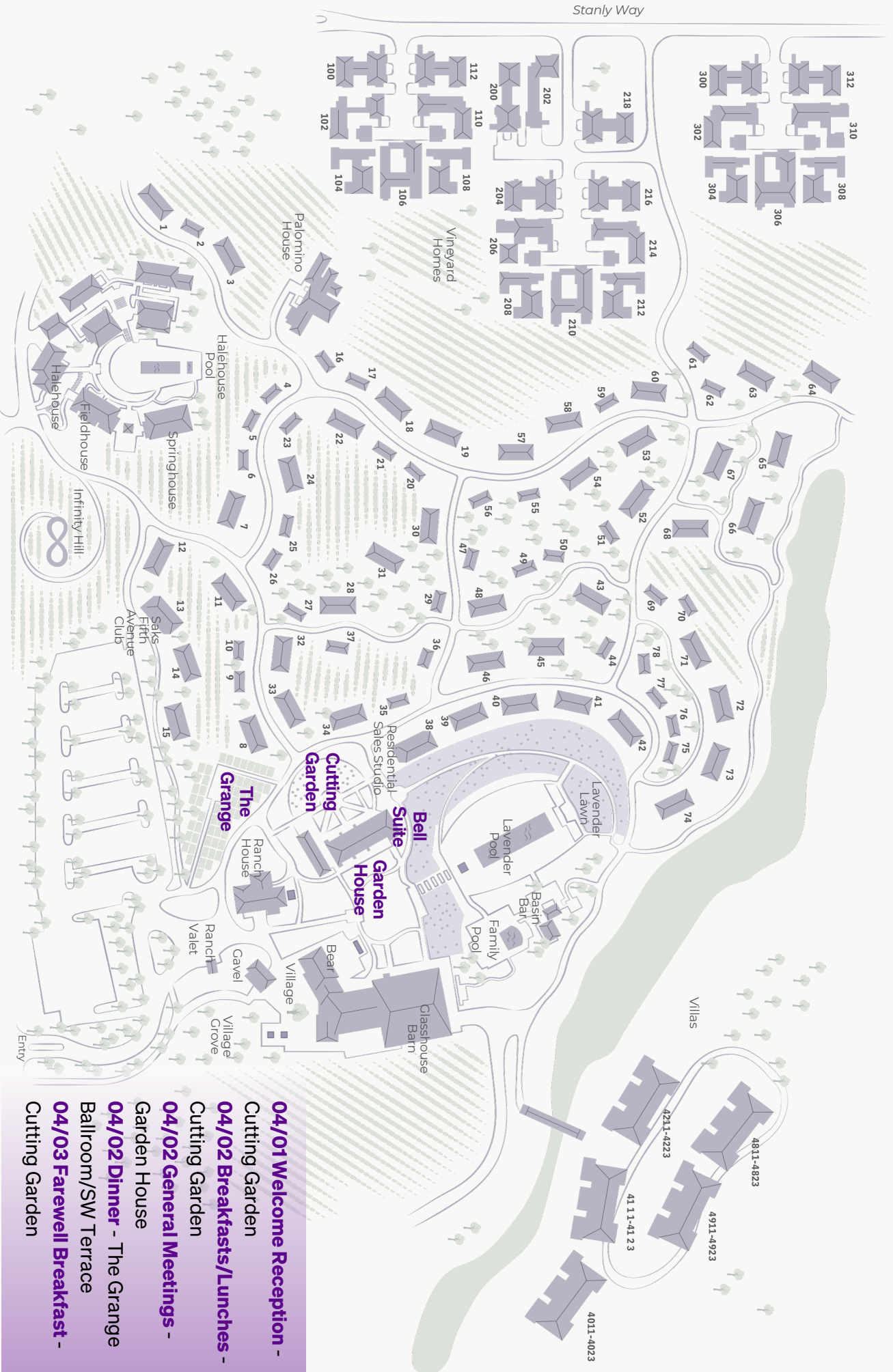
📍 The Grange

Special Guest | Alex MacDonald, MacDonald Vineyards

Featuring a rare pour of MACDONALD Cabernet Sauvignon from the famed To-Kalon Vineyard. Produced by brothers Alex and Graeme MacDonald from historic Oakville benchland vines, this organically farmed, dry-grown Cabernet is prized for its structure, minerality, and signature warm-gravel character, an exceptional match for refined cuisine.



STANLEY RANCH NAPA VALLEY



- 04/01 Welcome Reception -**
Cutting Garden
- 04/02 Breakfasts/Lunches -**
Cutting Garden
- 04/02 General Meetings -**
Garden House
- 04/02 Dinner -** The Grange
- Ballroom/SW Terrace**
- 04/03 Farewell Breakfast -**
Cutting Garden