





| EPIC BREAKOUT | DAY | DATE | START | END | LENGTH | ROOM | EPIC BREAKOUT TRACK by EPIC LOAN SYSTEMS | PRESENTER | SPONSOR |
|---------------|-----|-----------|----------|----------|--------|-----------|---|---|---|
| | THU | 1/23/2020 | 9:30 AM | 10:00 AM | 30 MIN | Fins Left | The Importance of ACH within EPIC | Paulo Pereira Director of Client Support EPIC Loan Systems |  |
| | THU | 1/23/2020 | 10:30 AM | 11:00 AM | 30 MIN | Fins Left | Understanding EPIC's Calculation Methods | Cynthia Espinal Client Services Specialist EPIC Loan Systems | |
| | THU | 1/23/2020 | 11:30 AM | 12:00 PM | 30 MIN | Fins Left | Marketing Rules: How to Best Utilize Them Within the EPIC System | John Benicy Client Training Specialist EPIC Loan Systems | |
| | THU | 1/23/2020 | 3:00 PM | 3:40 PM | 40 MIN | Fins Left | EPIC API Deep Dive | Ken Maier VP of Technology EPIC Loan Systems | |

| COMPLIANCE | DAY | DATE | START | END | LENGTH | ROOM | COMPLIANCE BREAKOUT TRACK by LEADSMARKET | PRESENTER |
|------------|-----|-----------|---------|----------|---------|-------------------|--|--|
| | THU | 1/23/2020 | 9:00 AM | 12:00 PM | 3 HOURS | Hemisphere Dancer |  How to Create Meaningful Work in a "Dirty" Industry This deep dive into compliance fundamentals is a must-attend session for compliance professionals, executives and team leaders. | Jason Romrell General Counsel LeadsMarket Donald Ung VP of Compliance LeadsMarket |

| GENERAL BREAKOUT | DAY | DATE | START | END | LENGTH | ROOM | GENERAL BREAKOUT TRACK | PRESENTER / SPONSOR |
|------------------|-----|-----------|----------|----------|--------|---------------------|---|---|
| | THU | 1/23/2020 | 9:00 AM | 9:30 AM | 30 MIN | Continental Drifter | Advanced Decisioning and Credit Underwriting | Ranga Kothamasu - Usio IQ Decisioning Engine |
| | THU | 1/23/2020 | 10:40 AM | 11:10 AM | 30 MIN | Continental Drifter | Advanced Decisioning and Credit Underwriting | Ranga Kothamasu - Usio IQ Decisioning Engine |
| | THU | 1/23/2020 | 3:00 PM | 3:30 PM | 30 MIN | Continental Drifter | The Art & Science of Profitable Lead Acquisition | John Miller - CEO - LeadSherpa, a ConnectMedia software Jack Murray - CEO, FixMedia Ivy Touchstone - COO, IT Media |

| DAY | DATE | START | END | LENGTH | ROOM | TRIBAL TRACK by NAFSA | PRESENTER / SPONSOR |
|-----|-----------|----------|----------|--------|------------|--|--|
| THU | 1/23/2020 | 9:25 AM | 9:50 AM | 25 MIN | Fins Right | Tribal Lending Litigation Update | Maranda Compton Partner Van Ness Feldman, LLP |
| THU | 1/23/2020 | 10:00 AM | 10:40 AM | 40 MIN | Fins Right | <div style="display: flex; align-items: center;"> <div style="background-color: red; color: white; padding: 5px; writing-mode: vertical-rl; transform: rotate(180deg);">PANEL</div>  </div> <p>The Tribal Lending Eco-System Moderator: Mika Leonard - COO - Native American Financial Services Association</p> <p>Panelists: Jessi Lorenzo - President - LDF Holdings Beth Kiphart - CFO, LDF Business Development Corporation Trina Starr - Director of Operations, LCO Financial Services Ben Ray - Tribal Administrator and CEO, Big Valley Band of Pomo Indians</p> | |
| THU | 1/23/2020 | 11:20 AM | 12:00 PM | 40 MIN | Fins Right | <div style="display: flex; align-items: center;"> <div style="background-color: red; color: white; padding: 5px; writing-mode: vertical-rl; transform: rotate(180deg);">PANEL</div>  </div> <p>Tribal Lending: Impacting a Community Moderator: Mika Leonard - COO- Native American Financial Services Association</p> <p>Panelists: Steve Parker – CEO, Plain Green, LLC Chairman John Shotton - Board of Trustees, AWL, INC – Chairman, Otoe-Missouria Tribe</p> | |
| THU | 1/23/2020 | 2:50 PM | 3:35 PM | 45 MIN | Fins Right | <div style="display: flex; align-items: center;"> <div style="background-color: red; color: white; padding: 5px; writing-mode: vertical-rl; transform: rotate(180deg);">PANEL</div>  </div> <p>Tribal Lending Best Practices: Remaining Compliant Moderator: Mika Leonard - COO - Native American Financial Services Association</p> <p>Panelists: Eric Lau - Chief Legal Officer and General Counsel, AWL, Inc. Kevin Cline - Regulatory Agent, Guidiville Indian Rancheria Shilee Mullin - Attorney at Law - Spencer Fane LLP Dyllan Linehan - LCO Assistant Attorney General / TLE Counsel, LCO Tribe</p> | |