8:30 AM - 9:15 AM  Coffee Service

**Session 1**  Welcome Comments and Opening Keynote
9:15 AM – 9:45 AM  Remarks Jerry Ascencio, Chairman, Hispanic Wealth Project
Remarks Congressman Tony Cárdenas, CA-29
Remarks Cerita Battles, SVP Head of Retail Diverse Segments, Wells Fargo

**Session 2**  State of Hispanic Wealth
9:50 AM - 10:35 AM  Description Along with the formal release of the 2019 State of Hispanic Wealth Report, HWP Staff Director Noerena Limón and a panel of industry experts discuss the implications of current trends impacting the growth of Hispanic household wealth today.
Moderator Noerena Limón, SVP, Public Policy & Industry Relations, NAHREP
Panelists Victor Arias, Chairman, Latino Business Action Network
Ralph McLaughlin, Deputy Chief Economist, CoreLogic
Danyelle Solomon, VP, Race and Ethnicity Policy, Center for American Progress

10:35 AM – 10:50 AM  Break

**Session 3**  Latinos and Entrepreneurship
10:50 AM - 11:45 AM  Description Latinos are driving small business growth and contributing more than $700 billion in sales annually to the overall U.S. economy. Businesses in tech are among the fastest growing and most successful, driving the growth in Latino scaled businesses. This panel discussion will feature an insider’s perspective on increasing the number of Latino scaled businesses and how they will need to evolve in order to stay competitive in a technology-driven market.
Moderator David Acosta, 2019 President, NAHREP
Speakers Michael Valdes, SVP Global Servicing, Realogy
Leo Pareja, CEO, Remine
Damiano Raigoza, Chief Business Development Officer, Uulala

**Luncheon**  Building Wealth Through Hotel Ownership
11:45 AM - 1:15 PM  Description The Latino Hotel Association invites you to experience the wealth generating potential of hotel ownership. A panel of industry experts share best practices on hotel development, financing and operational management so you can leverage your skills and drive your business to the next level.
Introduction Lynette Montoya, President and CEO, Latino Hotel Association
Moderator Jerry Ascencio, Chairman, Hispanic Wealth Project
Panelists Juan Corvinos, VP, Development Latin American & the Caribbean
Adam Sherer, SVP, Lodging Development (East), Marriott Select Brands
Brian Quinn, VP, Head of Development, New Construction Brands, Choice Hotels International
<table>
<thead>
<tr>
<th>Session 4</th>
<th>Access to Credit and Homeownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>1:15 PM - 2:00 PM</td>
<td>Description: How do we increase access to credit for Hispanics in an ever changing federal housing environment? A panel discussion will discuss FHA modernization efforts and the GSE efforts to increase access to credit for first-time homebuyers.</td>
</tr>
<tr>
<td>Moderator</td>
<td>Marisa Calderon, Executive Director, NAHREP</td>
</tr>
<tr>
<td>Panelists</td>
<td>Keith Bickel, SVP, Public Policy Executive, Bank of America&lt;br&gt;Raghu Kakumanu, SVP, Housing Policy and Capital Markets, Wells Fargo</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Session 5</th>
<th>NAHREP 10 Certified Trainer and Mentorship Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>2:00 PM - 2:45 PM</td>
<td>Description: In an effort to escalate forward momentum on closing the wealth gap experienced by Latinos, the Hispanic Wealth Project launched the NAHREP 10 Certified Trainer program, a platform for NAHREP leaders to expand the reach of the wealth disciplines to a broader audience. A panel of NAHREP 10 Certified Trainers share their program experience and vision for the future.</td>
</tr>
<tr>
<td>Moderator</td>
<td>Luis Padilla, Owner Broker, RE/MAX Realty</td>
</tr>
<tr>
<td>Panelists</td>
<td>Jona Gamboa, Real Estate Agent, Keller Williams&lt;br&gt;Diana Gomez-McGurk, Mortgage Loan Consultant, Homeowners Financial Group&lt;br&gt;Joe Velazquez, SVP, National Builder Division, Bank of America</td>
</tr>
</tbody>
</table>