



TRID Essentials (Webinar)

Part 1: October 2, 2017 ▪ 10:00am - 12:00pm

Part 2: October 6, 2017 ▪ 10:00am - 12:00pm

(Registration fee to cover both Parts 1 & 2)

The Consumer Financial Protection Bureau (CFPB) published a final rule to implement the new integrated disclosures (TRID) on November 20, 2013. The final rule was effective on October 3, 2015.

The TRID rules and guidance from the CFPB continue to evolve. A 2016 proposed rule to update the TRID regulation was replaced by a final rule on July 7, 2017. On the same date the CFPB published an additional proposal, to make further revisions, that had a 60-day comment period. The provisions of the final rule will be available in early October of 2017 and compliance will be mandatory on October 1, 2018.

This two-part webinar reviews the essential information from:

- The general rules contained in §1026.19
- The content rules and the detailed instructions for completing the loan estimate from §1026.37
- The content rules and the detailed instructions for completing the closing disclosure from §1026.38
- The recent final rules that impact the existing general and content rules

Daily TRID management continues to challenge many banks and lenders; this webinar provides a thorough review of the rules with emphasis on the recent revisions. Whether you are new to TRID or have been involved since its inception, this review of the essentials provides the information you need now.

Upon completion of the program participants understand:

- The coverage and exemption rules of TRID
- The timing and content rules for the Loan Estimate and the Closing Disclosure, including special rules for construction loans
- The limits on pre-disclosure activities
- When estimates are considered to be "in good faith" and the applicable tolerances
- When revised disclosures are allowed, including situations such as changed circumstances and borrower requests, and how they are delivered
- Changes before consummation that do not require a new waiting period
- Changes before consummation that require a new waiting period
- Rules regarding changes due to events occurring after consummation
- When refunds are required and how to make the refund
- Recent revisions that impact the requirements for:
 - ◊ Construction loans
 - ◊ Tolerance requirements
 - ◊ Calculating cash to close
 - ◊ Gift funds
 - ◊ Lender and seller credits
 - ◊ Principal reduction (principal curtailment)
 - ◊ Simultaneous second lien loans

Who Will Benefit

This program is designed for mortgage loan department managers, compliance officers, loan officers, auditors and others with responsibilities for preparing, delivering or auditing the new disclosures.

Workshop Instructors

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 40 years. In 35 years as a trainer over 125,000 bankers (and many examiners) have participated in Jack's live seminars and webinars. Jack's career began in 1976 as a federal bank examiner. He later headed the product and education divisions of a regional consulting company. There he developed loan and deposit form systems and software. He also developed and presented training programs to bankers in 43 states. Jack has been an instructor at compliance schools presented by a number of state bankers associations. As a contractor he developed and delivered compliance training for the FDIC for ten years. He is a Certified Regulatory Compliance Manager and a member of the National Speakers Association.

Kelly M. Owsley, CRCM is Director of Training Services for Compliance Resource, LLC. Kelly's career in banking began in 2000. Since then she has worked for financial institutions ranging in asset size from \$250 million to \$3 billion. Kelly has worked in numerous areas of the financial services industry including retail branch management, lending, product development and training. In addition, Kelly spent three years in a training and development role with CUNA Mutual Group servicing the largest credit union in the United States. Most recently, she served as the Vice President of Compliance, BSA Officer, and CRA Officer for a community bank in Kentucky where she was responsible for implementing and training all compliance related topics. Kelly holds a Bachelor of Science degree in Accounting from the University of Kentucky and is a Certified Regulatory Compliance Manager.



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Registration Form

(for additional registrations, please make copies)

Registrant 1

Registrant 2

Mr./Mrs./Ms. _____ Mr./Mrs./Ms. _____

Bank _____ Bank _____

Email Address _____ Email Address _____

Branch Street Address _____ Branch Street Address _____

City, State, Zip _____ City, State, Zip _____

Phone _____ Phone _____

Fax _____ Fax _____

Payment Options

- Check (Made payable to the Louisiana Bankers Association)
 Visa MasterCard American Express

Registration Fee for both Parts 1 & 2

\$330 per connection, LBA member
\$430 per connection, non-member

Card # _____ Expiration Date _____

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Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

- I am unable to participate in the live program. Please send me the recording.
 \$330 (member fee)
 \$430 (non-member fee)

***Recording and materials will be sent after the Part 2 October seminar.**

- This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

***Please Note: Recordings not eligible for SBET funding.**

Registration Fee for Parts 1 & 2

\$330 per connection, LBA member
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Submit registration and view rosters in the
Education Section of LBA's Website, www.lba.org.

Agenda

October 2 (Part 1)

10:00 a.m. Webinar Begins
12:00 p.m. Webinar Adjourns

October 6 (Part 2)

10:00 a.m. Webinar Begins
12:00 p.m. Webinar Adjourns

Louisiana Bankers Association
5555 Bankers Avenue
Baton Rouge, LA 70808
225-387-3282
Fax 225-343-3159

Webinar access codes and links will be sent to registrants with confirmation emails one week prior to session. A link will be sent for both parts of the webinar.