



Top 10 Most Common TRID Issues (Webinar)

March 27, 2019 ☐ 10:00am - 12:00pm

The Consumer Financial Protection Bureau (CFPB) published a final rule to implement the Truth in Lending Act/Real Estate Settlement Procedures Act 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. After much industry confusion and concern regarding the new rules, the CFPB released a proposal to update the TRID regulation in July 2016. The final TRID Amendment was released on July 7, 2017, with a mandatory compliance date of October 1, 2018. The program explains selected issues from the final amendments and also explains changes made by the Economic Growth, Regulatory Relief and Consumer Protection Act, which was signed into law on May 24, 2018.

This two-hour program reviews selected TRID amendment issues and explains how the amendments impact the existing rule, including:

- 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

Daily TRID management continues to challenge many banks and lenders; this webinar provides a thorough review of the most common issues resulting from the amendments. Whether you are new to TRID or have been involved since its inception, this review of the amendments provides the information you need in order to implement the changes.

Participants receive a detailed manual that serves as a handbook long after the program is completed.

Upon completion of the program participants understand:

- The expanded scope of TRID coverage
- The rules for the timing and content of revised disclosures
- Guidance on sharing disclosures with various parties involved in the mortgage origination process
- Proper disclosure of construction loans
- How to disclose simultaneous subordinate lien loans
- Accurately disclosing the Calculating Cash to Close table
- Tolerance requirements for charges paid to all parties
- Clarification on when and how to disclose a rate lock
- Proper disclosure of lender and seller credits
- Revisions to disclosures of escrow disclosure requirements
- Changes made by the Economic Growth, Regulatory Relief and Consumer Protection Act

Who Should Attend:

This program is designed for managers of all departments that originate mortgage loans, compliance officers, loan officers, auditors and others with responsibilities for preparing, delivering or auditing the TRID disclosures.

Webinar Speaker:

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 42 years. In 37 years as a trainer over 130,000 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.

Webinar Registration:

Mr./Mrs./Ms. _____
 Bank _____
 Email Address _____
 Branch Street Address _____
 City, State, Zip _____
 Phone _____
 Fax _____

Please check:

Registration Fees for LBA Members

- Live Webinar Connection \$165 per connection
- Webinar Recording \$165 per recording

Registration Fees for Non-Members

- Live Webinar Connection \$265 per connection
- Webinar Recording \$265 per recording

Payment Options:

Check (Made payable to Louisiana Bankers Association)
 Visa MasterCard American Express
 Card Number: _____
 Expiration Date: _____ Amount to be charged: _____
 Name on Card: _____
 Billing Address: _____
 Signature: _____

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 are not eligible for SBET funding**

Submit Registration and view rosters in the Education Section of the LBA's website, www.lba.org

Webinar access codes will be sent to registrants with confirmation emails one week prior to session.