



# TRID Essentials

August 20, 2019 ▪ 8:30am - 3:30pm  
The Bankers Center ▪ Baton Rouge, LA

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. After much industry confusion and concern regarding elements of the regulation, 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.

This one-day program reviews the TRID regulations, as amended in 2018, 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

## WHY

Daily TRID management continues to challenge many banks and lenders; this one-day program provides a thorough review of the revised TRID Rule. Whether you are new to TRID or have been involved since its inception, this review provides the information you need in order to fully comply with this massive regulation.

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

## TOPICS

Upon completion of the program participants understand:

- Coverage and exemption requirements
- Timing requirements for the Loan Estimate and the Closing Disclosure
- Limitations on pre-disclosure activities
- Rules for providing revised Loan Estimates and Closing Disclosures
- Subsequent Changes
- Transactions Involving Sellers
- Prohibition on fee for disclosure
- Issues related to the Special Information booklet
- The basic content of the Loan Estimate
- The basic content of the Closing Disclosure
- Guidance on disclosures for construction 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 Instructor

**Jack Holzknecht** is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 43 years. In 38 years as a trainer over 145,000 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.



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## Registration Form

(for additional registrations, please make copies)

### Registrant 1

Mr./Mrs./Ms. \_\_\_\_\_

Bank \_\_\_\_\_

Email Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

### Registrant 2

Mr./Mrs./Ms. \_\_\_\_\_

Bank \_\_\_\_\_

Email Address \_\_\_\_\_

Branch Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

### Payment Options

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

### Registration Fee

\$250, per LBA member  
\$450, per non-member

Card # \_\_\_\_\_ Expiration Date \_\_\_\_\_

Credit Card Billing address \_\_\_\_\_

Name on Card (Please Print) \_\_\_\_\_

Signature \_\_\_\_\_ Amount to be Charged on Card \$ \_\_\_\_\_

- ☐ I am unable to attend. Please send me \_\_\_\_\_ copies of the manual for :  
☐ \$175 (member fee)  
☐ \$375 (non-member fee)  
(includes shipping and handling)

**\*Manuals will be shipped after the 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: Manual not eligible for SBET funding.**

### Location

The Bankers Center  
5555 Bankers Avenue  
Baton Rouge, LA 70808  
Phone: 225-387-3282  
Fax: 225-343-3159

### Registration Fee

\$250, per LBA member  
\$450, per non-member

### Agenda

8:15 a.m. Registration  
8:30 a.m. Program Begins  
12:00 p.m. Lunch  
3:30 p.m. Program Adjourns

### Cancellation Policy

Due to commitments we must make to secure a class, we need your help. If you must cancel your registration, please do so at least 3 business days prior to the seminar date to avoid a \$125 cancellation fee. Any registrant who does not cancel will be billed the full registration fee and sent the manual. Substitutions are welcome at no additional charge

### Hotel Information

Residence Inn by Marriott - Towne Center at Cedar Lodge  
7061 Commerce Circle, Baton Rouge, LA 70809.

For reservations, call (225) 925-9100 and ask for the "Louisiana Bankers Association special room rate of \$127."

### Candlewood Suites

5353 Bankers Avenue, Baton Rouge, LA 70808

For reservations, call (225) 925-3353 and ask for the "Louisiana Bankers Association special room rate of \$89 by mentioning the rate code IX3UX." [Click here](#) to book online.