



Total TRID Training (Webinars)

Part 1: Tuesday, June 8, 2021

Part 3: Wednesday, June 16, 2021

Part 2: Thursday, June 10, 2021

Part 4: Wednesday, June 23, 2021

All webinars will be held from 10:00am-12:00pm. Registration includes all four parts.

The Truth In Lending/Real Estate Settlement Procedures Integrated Disclosures (TRID) requirements are overwhelming for almost everyone, but especially so for someone with little or no experience with the requirements. The TRID rules were originally published in 2013 and were effective in October 2015. Final TRID 2.0 rules were published in July 2017, and were effective on October 1, 2018. The next version of the TRID rules are in development right now.

This four-part program provides the information needed to master the TRID rules. It focuses on origination of closed-end loans secured by real property. It does not cover open-end credit or credit that is unsecured or secured by collateral other than real property or a cooperative unit.

This program provides a very comprehensive review of the TRID rules, the Loan Estimate (LE), and the Closing Disclosure (CD). Whether you are new to TRID or a veteran seeking a review of the requirements this program will meet your needs.

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

The TRID rules are divided into the four parts. While it appears that certain content is repeated in more than one part, the content of certain disclosures vary between the LE and the CD, and there are definitely different rules for construction loans.

Part 1: June 8, 2021

- General Rules
 - Covered Transactions
 - Exempt Transactions
 - Predisclosure Activity
 - Early Disclosures
 - Loan Estimate
 - Shopping Disclosure
 - Toolkit
 - Tolerance
 - Good Faith
 - Revised Disclosures
 - LE
 - CD
- Waiver of Waiting Period

Part 3: June 16, 2021

- Closing Disclosure – Line-by-Line
 - General Information
 - Loan Terms
 - Projected Payments
 - Costs at Closing
 - Loan Costs
 - Other Costs
 - Calculating Cash to Close
 - Summaries of Transactions
 - Loan Disclosures
 - Loan Calculations
 - Other Disclosures
 - Contact Information
 - Air Table
 - AP Table
 - Confirm Receipt

Part 2: June 10, 2021

- Loan Estimate – Line-by-Line
 - General Information
 - Loan Terms
 - Projected Payments
 - Costs at Closing
 - Loan Costs
 - Other Costs
 - Calculating Cash to Close
 - Comparisons
 - Other Considerations
 - Air Table
 - AP Table
 - Confirm Receipt

Part 4: June 23, 2021

- TRID for Construction Loans
 - Scope
 - Timing
 - Appendix D
 - General Information
 - Loan Terms
 - Projected Payments
 - Loan and Other Costs
 - Calculating Cash to Close
 - Summaries of Transactions
 - Loan Disclosures
 - Air Table
 - AP Table
 - Loan Calculations
 - Other Disclosures
 - Contact Information
 - Confirm Receipt

Who Will Benefit

The program is designed for loan officers, compliance officers, loan support staff, marketing staff, auditors, and any others with responsibilities related to the TRID rules.



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Webinar Speaker

Jack Holzknicht is the CEO of Compliance Resource, LLC. He has been delivering the word on lending compliance for 45 years. In 40 years as a trainer over 150,000 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.

Registration Form

(for additional registrations, please make copies)

Please check for each day:

Registration Fees for LBA Members \$660 per connection for all four parts

Registration Fees for Non-Members \$1060 per connection for all four parts

<u>Registrant 1</u>		<u>Registrant 2</u>	
Mr./Mrs./Ms. _____		Mr./Mrs./Ms. _____	
Bank _____		Bank _____	
Email Address _____		Email Address _____	
Branch Street Address _____		Branch Street Address _____	
City, State, Zip _____		City, State, Zip _____	
Office Phone _____		Office Phone _____	
Cell _____		Cell _____	
<u>Tuesday, June 8, 2021</u>	<u>Wednesday, June 16, 2021</u>	<u>Tuesday, June 8, 2021</u>	<u>Wednesday, June 16, 2021</u>
<input type="checkbox"/> Live	<input type="checkbox"/> Live	<input type="checkbox"/> Live	<input type="checkbox"/> Live
<input type="checkbox"/> Recording	<input type="checkbox"/> Recording	<input type="checkbox"/> Recording	<input type="checkbox"/> Recording
<u>Thursday, June 10, 2021</u>	<u>Wednesday, June 23, 2021</u>	<u>Thursday, June 10, 2021</u>	<u>Wednesday, June 23, 2021</u>
<input type="checkbox"/> Live	<input type="checkbox"/> Live	<input type="checkbox"/> Live	<input type="checkbox"/> Live
<input type="checkbox"/> Recording	<input type="checkbox"/> Recording	<input type="checkbox"/> Recording	<input type="checkbox"/> Recording

Payment Options:

Check (Made payable to the Louisiana Bankers Association)

Visa MasterCard American Express

Card # _____ Expiration Date _____

Billing address _____

Name on Card (Please Print) _____

Signature _____ Amount to be Charged on Card \$ _____

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.**