



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Surviving a TRID Compliance Exam

Tuesday, May 18, 2021

2 - 3:30 p.m.

Examiners and auditors require full compliance with the detailed, technical TILA/RESPA Integrated Disclosure (TRID) requirements, including the 2018 TRID amendments. Given the complex requirements, mortgage lenders need to perform internal reviews and analyze mortgage practices to ensure their disclosures and procedures are compliant – and ensure they are appropriately positioned to push back on overstated or incorrect findings.

While a full review and analysis of the TRID requirements is not possible, this webinar provides answers to common questions and likely areas of examiner or auditor scrutiny. Timing requirements, written lists of providers, and tolerance levels are specifically analyzed. Documentation and record retention requirements are also discussed.

HIGHLIGHTS

- Explain the timing requirements for Loan Estimates, written lists of providers, revised Loan Estimates, and Closing Disclosures
- Understand tolerance levels, cure options, and when they can be “reset”
- Verify documentation options for intent to proceed, changed circumstances, and a borrower’s receipt of required disclosures
- Answer common questions to assist in documenting compliance efforts
- Identify regulatory sections and resources for additional research and confirmation

TAKE-AWAY TOOLKIT

- Definition of “application” and the two definitions of “business day”
- Summary of the 2018 TRID amendments
- Resource with answers (and regulatory citations) to frequently asked questions
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR!

Understanding TRID Tolerance Cures on Thursday, September 30, 2021

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for mortgage lenders, compliance staff and audit teams with the goal of ensuring everyone is on the same page when preparing for or responding to a TRID exam or audit.

ABOUT THE PRESENTER

Steve Van Beek is an attorney at Howard & Howard Attorneys PLLC where he concentrates his practice in the area of financial regulations. He assists financial institutions throughout the country manage and reduce compliance, legal and reputation risks. Van Beek received his bachelor’s from Hope College, Holland, MI and his J.D. from George Mason University School of Law, Arlington, VA and is a member of the American Bar Association.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The live webinar allows you to have up to three audio and Internet connections to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allow entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts are emailed to you prior to the broadcast. You need the most-current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within two business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Options 1 and 2 described above.

NEW! Listen to the on-demand web link on your iPad, iPhone, Android. Instructions will be emailed to you with the on-demand link.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE

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Surviving a TRID Compliance Exam
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Choose Your Training Option:

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