



# TRID - The Forms Are you Doing it Correctly?

ELIGIBLE FOR  
CPE & CRCM  
CREDITS

**A two-hour webinar focusing on the content of the Loan Estimate and Closing Disclosure; including revisions to the rules.**

## OVERVIEW

Financial institutions depend heavily on software to create disclosures. Although we assume the software is doing it correctly, of course, this is not necessarily so. It is critically important for the person inputting the information to make sure he or she is inputting the information correctly ("garbage in, garbage out"). Also, it is common for parameters to be reset when there is a software update, which can also cause us to become out of compliance. Ultimately, people responsible for providing the Loan Estimate (LE) and Closing Disclosure (CD) must know enough about the rule's instructions to know when "this doesn't look right."

Although the Consumer Financial Protection Bureau (CFPB) has published rules to clarify and revise these instructions, institutions continue to grapple with the complexity of the rule.

It is important for institutions to understand what should be disclosed in these forms, and how the CFPB's recent clarifications are and what changes institutions to expect from their software providers.

## HERE IS WHAT YOU WILL LEARN:

- The content of the LE and CD
- What information is required in the LE and the CD, and what information is not
- How to disclose odd transactions – adjustable rate, balloon, and construction loans
- Impact of the recent CFPB revisions
- What information is required to be provided to the borrower and to the seller

## WHO SHOULD ATTEND

This program is suitable for all personnel involved in consumer mortgage lending, including loan officers, loan processors, and mortgage brokers. Compliance officers and auditors responsible for ensuring the financial institution is fulfilling its regulatory responsibilities will also find the program valuable.

## PRESENTER

Anetria Connell, Vice President, ProBank Austin

## CERTIFICATE OF COMPLETION/CPE & CRCM CREDITS

A certificate of completion will be available to only the registrant after the duration of the conference. *Please note each person must be a registered attendee to be eligible for credit.* This webinar is approved by NASBA for 2.4 CPE credits and eligible for 2.5 CRCM credits through the ABA Professional Certifications. Visit their website at: <https://www.aba.com/Training/Certifications/Pages/default.aspx>

**Field of Study:** Specialized Knowledge

**Prerequisites/Advanced Preparation:** Basic Knowledge of Lending Regulations

REGISTER TODAY!

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800-523-4778

## DATE/TIME

**Tuesday, April 2, 2019**

2:00 pm – 4:00 pm Eastern

1:00 pm – 3:00 pm Central

12:00 pm – 2:00 pm Mountain

11:00 am – 1:00 pm Pacific

*All times listed are Daylight Savings Time, where observed.*

## REGISTRATION INFORMATION

Your registration of \$285 entitles you to a single Internet connection at one physical location and permission to make copies of the written materials for anyone else participating during the live webinar event. Additional locations are available at a discounted rate of \$155 each. Additional locations may be registered by fax, mail or phone call to ProBank. **Any recording, transmission, retransmission, or republishing of any portion of this webinar or additional copying or use of printed materials is prohibited.**

Prior to the webinar, you will receive an email with necessary instructions on how to join the program from Registrar at ProBank Austin ([registrar@probank.com](mailto:registrar@probank.com)) and Webinar Information ([no-reply@telspan.com](mailto:no-reply@telspan.com) and/or [webconference@telspan.com](mailto:webconference@telspan.com)). Please add these to your list of approved email addresses. The instruction email will also contain information on how to download your program materials. *(You will need Adobe Reader, available free at: [www.adobe.com](http://www.adobe.com)).*

**Four Ways to Register/Order** (All registrations/orders must be prepaid.)

1. **Mail and make checks payable to:** ProBank Austin, 950 Breckenridge Lane, Suite 280, Louisville, KY 40207
2. **Fax with credit card info to ProBank at:** 502-451-6755
3. **Call ProBank with credit card info at:** 800-523-4778, select option 1.
4. **Register online at [www.probank.com](http://www.probank.com) for a single location only:** To register multiple locations, please use the order form or call 800-523-4778 and select option 1.

**Webinar Cancellation Policy:** If you are registered and unable to attend a live webinar, please notify us prior to the webinar date and we will either provide you with a recording of the webinar or transfer your registration to another webinar. If ProBank cancels a webinar for any reason, we will either transfer your registration to another webinar or grant a full refund. Refunds will not be granted for "no shows" or for cancellations received on or after the webinar date. Substitutions are welcome at any time.

**Questions? Call 800-523-4778:** For program questions, more information or refunds, select option 1 (or ext. 205 or ext. 235). For administrative policies, such as complaint resolution, select ext. 222.

## FORMAT/INSTRUCTIONAL METHOD: GROUP-LIVE

An online presentation and any additional supplemental materials, as applicable, will serve as the basis of the presentation. You will have the option to stream the audio through your computer or dial-in using a telephone number/PIN. Ample time will be dedicated to taking questions from attendees. Be sure to submit your questions during the webinar, as we are unable to offer telephone or email support after the presentation.



NATIONAL ASSOCIATION OF STATE BOARDS OF ACCOUNTANCY

ProBank Austin, Louisville, KY, is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.learningmarket.org](http://www.learningmarket.org).



**REGISTRATION FORM**

**TRID - The Forms**  
**Are you Doing it Correctly?**

**Tuesday, April 2, 2019 2:00 PM to 4:00 PM EDT**

*Instructions for participating in the webinar and the URL for accessing the materials will be emailed to you.  
(You will need Acrobat Reader, available free at: www.adobe.com).*

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CREDIT CARD #

EXPIRATION DATE

SECURITY/CVV CODE

CARDHOLDER'S NAME

CARDHOLDER'S BILLING ADDRESS

CARDHOLDER'S BILLING CITY/STATE/ZIP

SIGNATURE

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*Copy this form as needed to register additional sites (must accompany first site location registration to qualify for discount).*