

TRID Essentials



April 3, 2025

Courtyard by Marriott, Columbia

TOPICS

- General Rules
- Predisclosure Activity
- Loan Estimate - Line-by-Line
- Shopping Disclosure
- Tolerance
- Revised Disclosures
- LE
- CD
- Waiver of Waiting Period
- Projected Payments
- Costs at Closing
- Calculating Cash to Close
- Confirm Receipt
- Closing Disclosure – Line-by-Line
- Calculating Cash to Close
- Summaries of Transactions
- TRID for Construction Loans

WHY

This seminar examines the intricacies of the TRID rules and highlights various tripwires to avoid at your institution. You'll come away with a comprehensive understanding of TRID, the Loan Estimate (LE), and the Closing Disclosure (CD), and receive a detailed manual that can serve as a handbook long after you've completed the series.

SCHEDULE

- | | |
|-----------|-----------------|
| 8:30 a.m. | Registration |
| 9 a.m. | Seminar Begins |
| Noon | Lunch Provided |
| 1 p.m. | Seminar Resumes |
| 4 p.m. | Adjournment |

SEMINAR OVERVIEW

Though TRID has been a part of the compliance landscape for nearly a decade, its complexity makes it one of the most commonly cited violations year after year. To achieve compliance with TRID's string of guidelines, and numerous amendments throughout the years, you need more than a cursory overview.

The Truth in Lending/Real Estate Settlement Procedures Integrated Disclosures (TRID) requirements are a string of guidelines dictating what information lenders need to share with borrowers and when they must provide it. TRID rules also regulate what fees lenders can charge and how these fees can change as the mortgage matures.

WHO SHOULD ATTEND

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.

LOCATION

Courtyard by Marriott
3301 LeMone Industrial Blvd.
Columbia, MO 65201
573-443-8000

Seminar participants should contact the hotel directly for reservations at (573)443-8000 and ask for the MBA room block. A block of rooms is reserved for the evening of Wednesday, April 2. The group rate is \$109 per room per night, plus tax based on single or double occupancy. Deadline to receive at group rate is Monday, March 3. Early reservations are encouraged!

CONTINUING EDUCATION

This seminar has been submitted for American Bankers Association (ABA) Professional Certifications and Continuing Professional Education on the National Registry (CPE).

SPEAKER INFORMATION



Kimberly Boatwright has more than two decades of experience working in the financial services industry. Ms. Boatwright is a well-regarded financial industry risk and compliance professional with a strong background in program development and implementation. She is a thought leader who specializes in Fair Lending, Anti-Money Laundering, OFAC and consumer compliance. During her career she has worked for and consulted with all types of financial institutions helping to establish and evolve compliance and risk programs. She is a frequent public speaker, trainer, and author on compliance and risk management topics. Kimberly is a Certified Regulatory Compliance Manager, Certified Anti-Money Laundering Specialist, and a Fair Lending Expert.

Registration Form

REGISTRATION INFORMATION

First Person Member Fee..... \$295
 Each Additional.....\$250
 Nonmember Fee..... \$1080

The program fees include training materials, lunch and refreshments. The cost of meals included in this registration fee for this seminar is \$32. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

CANCELLATIONS/ REFUNDS

Full refunds will be granted for cancellations received by MBA at least 10 days before the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted five days prior to the seminar. Substitutions are always permitted.

DIETARY RESTRICTIONS AND DISABILITIES

If you have any dietary restrictions or any disabilities that require special assistance, contact Eric Lawson at 573-636-8151 and explain how we may best accommodate your needs.

IMAGE USE POLICY

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- Check enclosed, payable to MBA.
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Three Ways to Register

-  573-636-8151
-  mobankers.com
-  Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
 P.O. Box 57
 Jefferson City, MO 65102

