

REGULATION Z: TRID
Including all Summer 2018 and
October 1, 2018 Changes



***A review of Regulation Z
as it impacts TRID.***

LIVE REGULATORY SEMINAR

November 13, 2018

MIBA Office

106 E. High Street

Jefferson City, MO 65101

Presented By:



Sponsored By:



MISSOURI
INDEPENDENT
BANKERS
ASSOCIATION

Community Bankers for Compliance

Community Bankers for Compliance Program

REGULATION Z: TRID including all Summer 2018 and October 1, 2018 Changes



Just when we think we have a regulation learned, the CFPB changes the requirements. This happens frequently, and TRID, unfortunately is no exception. This session will focus on a review of the entire regulatory text as it impacts TRID. The manual will be divided into TRID Timing, the Loan Estimate, and the Closing Disclosure. It will include all changes that can be made any time, but must be in place soon. While most of the changes are clarifications, there is some new material to review. We discussed those changes

in a previous session, but they were not discussed in the context of the entire regulation. This session will accomplish that goal.

We will cover each provision of the regulation in detail, with emphasis on the practical implications of the changes. Included will be the entire regulatory text and commentary, as well as our discussion of the requirements you must meet.

The subjects for the regulatory update will be determined by circumstances and releases from the various agencies.

Who Should Attend

Compliance Officers should attend this session. In addition, all personnel with responsibilities for mortgage lending, including management, lenders, and processors should attend. Senior management, auditors, and others should also consider joining us for this session.



AGENDA

Regulatory Update

- Subjects as released by the CFPB and other federal agencies.

TRID

- TRID Timing Issues
- The Loan Estimate – field by field
- The Closing Disclosure – field by field



Community Bankers for Compliance Program

Date, Location, and Hotel Information

November 13, 2018

**Live seminar will be held at
MIBA's Office ~ 106 E. High Street
Jefferson City, Missouri 65101**

Hotel Accommodations:

DoubleTree by Hilton/JC - \$119 per night (573) 636-5105

Capitol Plaza Hotel - \$99 per night (573) 636-1234

Room block name: MIBA

Light breakfast & Registration: 8:30 AM / Seminar: 9 AM - approx. 4 PM

Future Presentations



Other subjects for future seminars will be shaped by regulatory events as they unfold. The CBC quarterly compliance program remains committed to providing as much up to the minute information as possible. The program will closely monitor releases from the CFPB and other agencies to accomplish this goal.

Seminar Presenter

**Bill Elliott, CRCM, Senior Consultant and Manager of Compliance
Young & Associates, Inc.**



With over 35 years of banking experience, Bill Elliott leads the compliance department at Young & Associates, Inc. where he conducts compliance reviews, leads compliance seminars, conducts in-house training, and writes compliance articles and training materials. During his career as a banker, Bill spent 15 years as a compliance officer in a large community bank. He has also been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments including loan review, consumer/commercial loan processing, mortgage loan processing, loan and credit administration, collections, and commercial loan workout.

Community Bankers for Compliance Program

Missouri CBC Program Membership:

- There is no charge for those bank employees who are paid CBC program members.
Confirm your attendance by email to mlawson@miba.net or call 573.636.2751, Michelle Lawson.

The CBC Program membership includes 4 live quarterly seminars, compliance hotline, monthly Compliance Update newsletter, and CBC Members Only webpage.

Missouri CBC Individual Seminar Session Fees:

- \$335 for the first person for MIBA members.
- \$180 for each additional person for MIBA members.
- \$670 for the first person for prospective MIBA members.
- \$360 for each additional person for prospective MIBA members.

DATE AND LOCATION

November 13, 2018

Meeting Location:

MIBA Office
106 E. High Street
Jefferson City, MO 65101

Hotel Accommodations:

The DoubleTree/JC
\$119.00 per night
Phone #: 573.636.5101
Capitol Plaza Hotel - \$99.00 per night
Phone #: 573.636.1234
Room block name: MIBA

Light breakfast/registration: 8:30 AM
Seminar: 9:00 AM - approx. 4:00 PM

REGISTRATION FORM

Designated Banker:

Name _____

Bank _____

Address _____

City _____ State _____ ZIP _____

Telephone _____ Fax _____

E-mail _____

E-mail address is required for registration.

Additional Delegates:

I have special needs, please contact me before the seminar.

Please select your payment method:

Check Enclosed Check in Mail Credit Card*

* If paying by credit card (Visa, MasterCard, and American Express accepted), please fill out the following information, a 3% fee will apply:

Name as it reads on card: _____

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Billing address of card: _____

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Check here to receive the *Compliance Update* newsletter via e-mail.

For additional information, please contact:

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Director of Operations

Missouri Independent Bankers Association

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