

# Auditing TRID



*Loan Estimate*  
*Closing Disclosures*  
*Timing*

***What is your audit plan to measure your compliance with the new regulations?***

**June 20 & 21, 2017**

**SHAZAM Education Center  
CBAI Headquarters  
Springfield, IL**

Presented By:



Sponsored By:



# Auditing TRID

We are finally into the dreaded TRID (Integrated Disclosures) changes, and it is time to begin to focus on auditing these new portions of the regulation to assure that the bank is in compliance. The regulations have had major impacts upon every bank for every size. The focus of this seminar is to discuss your audit plan in order to measure your compliance with the new regulations.



The seminar will cover three specific areas of audit:

- Timing of all the disclosures
- Completion of the Loan Estimate
- Completion of the Closing Disclosure

Auditing these areas means an extensive review of many issues. This makes the audit process even more difficult, as the interrelationships of the various portions of the documents and their timing adds much complexity to the process.

**Students should be prepared for a one and one-half day of training. Day 1 will begin with registration at 8:30 and seminar running 9:00 AM to 4:00 PM and Day 2 seminar beginning at 9:00 AM until Noon.**

Electronic worksheets will be provided to each attendee the working day prior to the seminar. Attendees can either print a copy or bring some sort of electronic device to use to follow the audit process. The worksheet will be provided in Excel, which will allow attendees to make changes as necessary to support their institutional needs.

Case studies will also be provided for group discussions.

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## Date and Location

This seminar is being offered on the following date and location as follows:

**June 20 & 21, 2017**

**SHAZAM Education Center**

**CBAI Headquarters**

**Springfield, IL**

**Hotel Reservations:** Baymont Hotel in Springfield at 217.529.6655. Special room rate - \$63.00

Registration begins at 8:30 AM on Day 1.

Day 1 seminar will run 9:00 AM to 4:00 PM. Day 2 will run 9:00 AM to Noon.

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## Who Should Attend

This program is designed specifically for bank auditors and others within the bank who are involved in the process of reviewing consumer mortgage loan files. While others may benefit from the presentation, the focus will be on the audit function.

## Detailed Manuals

Unlike most training programs, the Auditing TRID manual is written in full narrative. This enables the participants to focus their attention on the discussions instead of trying to take detailed notes. It also enables the banker to take the materials back to the bank as a reference to the regulations and as a training manual for other employees.

## Seminar Presenter

**Bill Elliott, CRCM, Senior Consultant and Manager of Compliance**

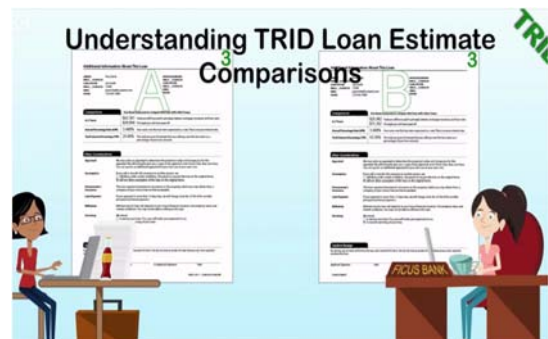


Bill Elliott has over 35 years of banking experience. As a compliance consultant and manager of the compliance division with Young & Associates, Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has 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 administration, credit administration, collections, and commercial loan workout.

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## AGENDA

- The potential impacts of the regulation
- The Timing Issues
- The Loan Estimate
- The Closing Disclosure
- Case Studies - Group Discussion



# Auditing TRID

## Registration Fees:

### *CBAI Members*

- \$435 for one person.
- \$405 each for two or more persons.

### *Prospective CBAI Members*

- \$835 for one person
- \$805 each for two or more persons.

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## 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  Pay at Door  Check in Mail  Credit Card\*

\* If paying by credit card (Visa and MasterCard accepted), please fill out the following information:

Name as it reads on card:

\_\_\_\_\_

Company name on card:

\_\_\_\_\_

Billing address of card:

\_\_\_\_\_

Card # \_\_\_\_\_

Exp. date \_\_\_\_\_ 3-digit security code \_\_\_\_\_

**TOTAL AMOUNT ENCLOSED: \$ \_\_\_\_\_**

*For additional information, call:*

Tracy McQuinn - Senior Vice President of Education and Special Events

Valerie Johnston - Vice President

Melinda McClelland - Vice President

Rebecca Ridgeway - Administrative Assistant

Jennifer Nika - Administrative Assistant

Department of Education and Special Events at 1-800-736-2224 for banks in Illinois  
or (217) 529-2265

or Terry Griffin - Chicago area Vice President, at (708) 714-3333 or Fax number: (217) 585-8738