

**Regulation Z:  
TRID including all  
August 1, 2018 Changes**



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

**Springfield, IL  
May 1, 2018**

**Lisle, IL  
May 2, 2018**

*Presented By:*



*Sponsored By:*



**Community Bankers for Compliance**

# Community Bankers for Compliance Program

## Regulation Z: TRID including all August 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. The next CBC 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.



### Future Presentations

During 2018, we intend to discuss Privacy, Regulation V, and FCRA in light of the privacy issues and breaches that continually impact our industry. The specific timing for this presentation has not been determined.

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.

# Community Bankers for Compliance Program

## 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



### 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.

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## DATES AND LOCATIONS

*CBAI dates and locations for the CBC Program are as follows:*

**Crowne Plaza, Springfield, IL**  
**May 1, 2018**

**Hilton Lisle/Naperville, Lisle, IL**  
**May 2, 2018**

*Registration begins at 8:30 a.m.*

*Each seminar runs from 9:00 a.m. to approx. 4:00 p.m.*

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# Community Bankers for Compliance Program

## CBC Program Member Fees

- No charge for the first person from a CBC Program member.
- \$190 for each additional person from a CBC Program member who is a member of Community Bankers Association of Illinois (CBAI).
- \$390 for each additional person from a CBC Program member who is not a member of CBAI.

## Individual CBC Seminar Session Fees

- \$400 for the first person for CBAI members.
- \$210 for each additional person for CBAI members.
- \$800 for the first person from non-CBAI members.
- \$420 for each additional person from non-CBAI members.

*Please check the location you wish to attend:*

**Crown Plaza  
Springfield, IL**

May 1, 2018

**Hilton Lisle/Naperville  
Lisle**

May 2, 2018

## 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,

Tina Horner - 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. Fax number: (217) 585-8738.