



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Analyzing TRID Tolerance Cures: Clarifying the Confusion

Wednesday, May 9, 2018

2 - 3:30 p.m.

The TILA/RESPA Integrated Disclosure (TRID) requirements continue to cause confusion for mortgage lenders. Specifically, the TRID tolerance levels and properly conducting the good-faith analysis of fees and charges are key concerns during TRID examinations and audits. This webinar reviews mortgage lenders' obligations to track, monitor, and comply with the various TRID tolerance levels. Examples are used to demonstrate proper calculation of the 10% cumulative tolerance category and the associated good-faith analysis. The training analyzes the increased difficulty presented by situations where multiple loan estimates have been issued and the need to determine which fees and charges to use for the good-faith analysis. Lenders' options and requirements for providing tolerance cures are also addressed. Attendees learn TRID tolerance levels, best practices for tracking fees and charges, and the requirements for curing tolerances on the closing disclosure.

HIGHLIGHTS

- Conducting the good-faith analysis for tolerance violations
- Examples of when a revised loan estimate can "reset" tolerance levels
- Best practices for tracking revised disclosures and the appropriate fees for the good-faith analysis
- Options for providing tolerance cures on the closing disclosure
- Post-consummation events triggering a tolerance cure and corrected closing disclosure

TAKE-AWAY TOOLKIT

- Examples of tolerance violations and cure processes
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

DON'T MISS THIS RELATED WEBINAR!

Final Preparation for CFPB's TRID Amendments, Effective October 1, 2018 on Thursday, August 16, 2018

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for mortgage lenders, compliance staff, and audit teams. Having representatives from each department ensures everyone is on the same page regarding the TRID tolerance levels and required cures.

ABOUT THE PRESENTER

Steven Van Beek, Esq., NCCO, is an attorney at Howard & Howard Attorneys PLLC where he concentrates his practice in the area of financial regulations. He assists financial institutions throughout the country manage and reduce compliance, legal, and reputation risks. Prior to joining Howard & Howard, he served as the vice president of regulatory compliance at the National Association of Federal Credit Unions (NAFCU). He received his bachelor's from Hope College, Holland, MI, and his J.D. from George Mason University School of Law, Fairfax, VA, and is a member of the American Bar Association.

THREE REGISTRATION OPTIONS

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2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

NEW! Listen to the on-demand web link on your iPad, iPhone, or Android. Instructions are emailed to you with the on-demand link.

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2 - 3:30 p.m.

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