

BCG Monthly Telephone Briefing

April 2016

Hot Issues Under the TRID Rule

Nothing is perfect and the TILA-RESPA Integrated Disclosure (TRID) Rule is no exception. The rule fails to address several important situations and loan products. Alternatively, the rule may address a particular situation but provide little helpful guidance. As a result, BCG members have asked some really good TRID questions over the past few months. We are going to dedicate the entire April 2016 Monthly Telephone Briefing to those really good questions. Among other things, we will discuss:

- Whether a creditor must disclose loan-related fees that it absorbs;
- Whether HMDA's data reporting requirements are triggered when a creditor receives an application under TRID ("ALIENS");
- How to comply with the rule when dealing with mortgage brokers and settlement agents;
- What is the TRID "black hole" everyone is talking about?;
- What information goes on the written list of service providers;
- How to disclose construction loans; and
- A brief review of covered and exempt loans under TRID.

There will be plenty of practical examples and time for questions, as always.



BCG Monthly Telephone Briefing

Friday, April 15
12:00 –1:30 p.m.
(with live Q&A)

Presented by
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Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group[®] Members on **Friday, April 15, 2016**. This meeting will be presented live and will include a question and answer session. Members can ask questions by telephone or email. Each member that registers for the Monthly Telephone Briefing will be given a password and instructions to call in to the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one location or several locations concurrently. In this manner, several attendees can be accommodated in one conference room with a speakerphone. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." Registration closes at noon **one business day** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and single-use PIN.

CD-Rom: Members can also register to receive a CD-Rom package. This package, which includes any Handouts, is mailed to registrants approximately 2-3 weeks after the Briefing.

DOWNLOAD THE HANDOUTS

The Handouts are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handouts are posted. To download a Handout, go to www.bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "Download Handout Here" link at the end of each Briefing description.

CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ANNUALLY

Make the BCG Monthly Telephone Briefing a standing event at your office by registering once for the entire year. To sign up annually, **click here** and email the completed form to info@bankerscompliancegroup.com. Or your BCG Registration Contact can sign you up in the Online Event Registration System.

MISSED THE BRIEFING?

Should you or others at your institution miss the briefing, you can tune into our streaming audio available on the BCG website one week after the Briefing, at www.bankerscompliancegroup.com/listen-while-you-work.php.