

# BCG Monthly Telephone Briefing

## September 2015

### TRID – It's All About the Timing!

**T**here are various timing requirements for providing the Loan Estimate and Closing Disclosure under the TILA-RESPA integrated disclosure (TRID) rule. The Loan Estimate must be provided within three business days of receiving an application. And then there are timing rules for providing a revised Loan Estimate. And what is a business day anyway? With respect to the Closing Disclosure, it must be given at least three business days before consummation. There also are additional rules depending on whether the Closing Disclosure is provided in person, by mail or electronically. And then we have to deal with the waiting periods. We will dissect the timing rules and provide relevant examples to help you keep it all straight!

### Interagency Guidance on HELOCs Nearing The End of Their Draw Periods

As more and more HELOCs are nearing the end of their draw periods, the July 2014 interagency guidance on the subject is becoming of more and more importance. In this month's BCG Monthly Telephone Briefing, we will discuss this interagency guidance so that BCG members know how the agencies expect them to respond to HELOCs nearing the end of their draw periods.



### BCG Monthly Telephone Briefing

Friday, September 18  
12:00 –1:30 p.m.  
(with live Q&A)

Presented by  
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**A**ldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group<sup>®</sup> Members on **Friday, September 18, 2015**. This meeting will be presented live and will include two question and answer sessions. 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 an access code.

**CD Package:** Members can also register to receive a CD 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](http://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, fill out the form at <https://www.bankerscompliancegroup.com/pdf/2015-BCG-Monthly-Telephone-Briefing-Annual-Signup.pdf> and email it to Laura Jagerman at [LJagerman@ABLAWYERS.COM](mailto:LJagerman@ABLAWYERS.COM). Or you can sign up under "Profile" 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](http://www.bankerscompliancegroup.com/listen-while-you-work.php).