



The TRID Dirty Dozen: Navigating the Landmines

(90-minute webinar – available live or on-demand)

Wednesday, August 4, 2021

This is a morning webinar

8:00 AM Pacific

9:00 AM Mountain

10:00 AM Central

11:00 AM Eastern

[Register Here](#)

TRID violations are all too common. Don't cost your institution time and money by not effectively navigating the landmines. Join us to learn the top 12 errors when completing the LE and CD, and review sample integrated disclosures for fixed rate, adjustable rate, and construction loans.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Define loans covered by TRID rules
- Describe the requirements for each section of the LE and CD
- Distinguish a loan's purpose under TRID versus HMDA and URLA
- Explain when a revised Loan Estimate is necessary
- Understand requirements for single-close and separate construction and permanent-phase closings for construction loans
- Review your projected payment amounts and other calculations for accuracy
- Test charges subject to tolerance standards
- Recognize when a corrected CD is required

WEBINAR DETAILS

TRID continues to top the list of the most cited violations. The issues may be as small as a missed checkbox or as large as a fee increase that results in a tolerance cure to the borrower. Over the last several years, the compliance efforts of loan operations teams have been devoted to implementing TRID and ensuring borrower disclosures are timely and accurate. As TRID rules grow and evolve, examiners are diving deeper into disclosures and processes to ensure you are providing accurate documents to applicants and borrowers.

This session will provide sample integrated disclosures for fixed rate, adjustable rate, and construction loans. It will address regulatory requirements, dive into the guidance, and review the top 12 errors made when completing the Lending Estimate and Closing Disclosure.

WHO SHOULD ATTEND?

This informative session is designed for loan officers, loan operations personnel, compliance officers, and internal auditors.

TAKE-AWAY TOOLKIT

- TRID tolerance chart
- Formulas to test TRID calculations
- Sample completed forms
- Employee training log
- Interactive quiz

DON'T MISS THESE RELATED WEBINARS!

Surviving a TRID Compliance Exam

on Tuesday, May 18, 2021

Understanding TRID Tolerance Cures

on Thursday, September 30, 2021

MEET THE PRESENTER

Dawn Kincaid, Brode Consulting Services, Inc.

Dawn Kincaid began her banking career while attending The Ohio State University. She has over 20 years' experience in client service, operations, information technology, administrative and board relations, marketing, and compliance. Most recently Dawn served as the Senior Vice President of Operations for a central-Ohio-based community bank, where she created and refined policies and procedures, conducted self-audits and risk assessments, and organized implementation of new products and services. Dawn has served in the roles of Compliance, BSA/AML, CRA, Privacy, and Security Officer. She has led training initiatives, prepared due diligence information, completed a variety of regulatory applications, coordinated internal and external audits and exams, and presented for numerous state associations.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the BOTH Option to receive all the benefits listed above! Full registration descriptions can be found [here](#).

If you need help with anything, please drop us an email at support@financialedinc.com or call 406.442.2585