

**Webinar Seminar presented by Indiana Bankers Association Partnering with Financial Ed**  
**The TILA/RESPA Integrated Disclosure Line-by-Line Part 2: Closing Disclosure**  
**Tuesday, April 21, 2015                      3:00 pm - 4:30 pm Eastern Time**

## Program Content

Are you ready for the August 1, 2015, implementation? The new integrated mortgage disclosures, which combine the Truth in Lending and RESPA mortgage disclosures, are designed to simplify mortgage disclosures for consumers. For lenders, brokers, and settlement agents, they present significant training and compliance challenges, in addition to timing issues arising from advance delivery rules for the closing disclosure.

This is the second webinar in a two-part series that will go through the new integrated mortgage disclosures. Part 2 will address how to complete the closing disclosure, including the similarities and differences from the HUD-1 and HUD-1A forms and final TILA disclosures used today. It will also cover the new timing rules for advance delivery of the closing disclosure and any revisions, which will impact scheduling closings, especially when last-minute changes are commonplace. All parties need to understand these requirements.

## Covered Topics

- Completing the closing disclosure for fixed-rate transactions and ARMs
- Key changes from the HUD-1 and final TIL used now
- When the closing disclosure can and cannot be revised and when a new waiting period is triggered that could delay closing
- Who can provide the closing disclosure?
- Consummation versus settlement – what this distinction means for the closing process
- Post-consummation events that require a revised closing disclosure
- Curing a tolerance violation
- Other disclosures contained within the closing disclosure
- New timing requirements when the new integrated disclosures are implemented

## TAKE-AWAY TOOLKIT

- Integrated disclosures fact sheet
- Annotated loan estimate showing regulatory citations for reference
- A management action plan (MAP) to get you to the August 1, 2015, launch date
- Employee training log
- Quiz you can administer to measure staff learning and a separate answer key

**DON'T MISS PART 1!**

This program is the second of two in a series. There's still time to register for: "The TILA/RESPA Integrated Disclosure Line-by-Line Part 1: Loan Estimate" That was on Tuesday, March 24, 2015. If you missed it, you can order an archive of the live webinar, complete with handout materials.

## Who Should Attend?

This informative session is designed for consumer mortgage loan operations and underwriting personnel, mortgage loan originators, mortgage department managers, and compliance officers.

**Presenter– Lisa Zigo, Brode Consulting Services, Inc.**

**Lisa Zigo** began her career as a loan-review specialist at a multi-bank holding company, after receiving a Bachelor's in Finance from Youngstown State University in 1991. She completed her certification in Loan Review, the PBA Commercial Lending School, and the Penn State Management Program. In 2000, Lisa accepted a position with a community financial institution and served as VP and Director of Credit Administration. She became Senior VP and Director of Operations in 2009. Her responsibilities included loan and deposit operations, item processing, IT, vendor management, and compliance. In 2012, Lisa joined Brode Consulting Services and uses her broad experience and compliance expertise to provide assistance to community financial institutions in loan review, compliance administration and reviews, strategic planning, management assessments and developing programs to manage risk and develop sound internal programs and best practices.

## 1. Live Webinar

The **LIVE WEBINAR** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number & pass code that will allow entrance to the seminar. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at [www.adobe.com](http://www.adobe.com).

## 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, & handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date.

**As an added bonus, you will also receive a FREE audio/visual CD ROM.\*** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this “off-the-shelf” training program for those that could not attend the live seminar and for future training.

**LIMITED AVAILABILITY:** The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar.

### 3. Both Live Webinar & On-Demand Web Link

Includes options 1 and 2 above

## Cancellation Policy

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. If your bank is unable to participate after registering, you can select to purchase the on-demand presentation.

## Registration Form - April 21, 2015

## The TILA/RESPA Integrated Disclosure Line-by-Line Part 2: Closing Disclosure

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