



TRID/CFPB October 3 GFE & HUD1 Changes

LUNCH & LEARN

NEW RULES take effect on October 3, 2015 that will change the way a real estate transaction is **CLOSED**.

Learn about:
New Loan Estimate (LE-3pages)
Closing Disclosure (CD-5pages).

These changes affect documentation used during the closing process and **TIMELINES FOR THEIR DELIVERY**.

Date: Monday, August 17, 2015
Time: 12:00 p.m. - 1:00 p.m.
Location: Bay East Conference Center
7901 Stoneridge Dr., #121
Pleasanton, CA 94588
(925) 730-4060

PLEASE RSVP- Lunch included!

Fees* (please check one):

- Education Advantage - **FREE**
- Bay East REALTORS®/Affiliates - **FREE**
- Non-Members—\$10.00

*Payment must be included with registration
** Registration is subject to availability



Speaker: Maureen Torretto With over 15 years of mortgage experience,



NMLS ID 174457

Name: _____ NRDS/Member #: _____

Phone: _____ Email: _____

I Authorize \$_____ to be charged to my Visa MasterCard American Express Discover Check payable to 'Bay East'***

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Verification Code (3 digit code on back of card): _____ Billing Zip Code: _____ Fax# 925-730-0246

****If mailing your payment, please be sure to mail at least 5 business days prior to the class to ensure payment is received on time. If payment is not received by the day of the class, we can not guarantee you will be able to attend.**

Is special assistance required? If so, please describe: _____

CANCELLATION POLICY: If you cancel your registration less than 1 business day before the class or are more than 15 minutes late, your registration fee will not be refunded and registration fees cannot be transferred. Bay East reserves the right to cancel or reschedule courses due to lack of registration. If cancellation occurs Bay East will issue a full refund. In the event of rescheduling, Bay East will send immediate notification and transfer all reservations (including payment) to the new date.

The views expressed in class are those of the Speaker/Instructor and do not necessarily reflect the views of the Bay East Association of REALTORS®. Any photos taken during the course of the event may be used for future advertising or posted on social media. If you do not wish your photo to be published, please inform the Association.