



# 2015 Understanding the New Integrated Disclosure Rules Webinar

## Part 3: Closing Disclosure

### June 24, 2015 - 2:30 p.m. - 4:30 p.m.

The Integrated Disclosure rules are monumental. This comprehensive webinar series explains the hundreds of pages of new regulations to help you prepare for the August 1, 2015, effective date. The CFPB published a final rule to implement the new integrated disclosures on November 20, 2013. The rule completes the Dodd-Frank mandate to combine the disclosures required by TILA and RESPA. The new Loan Estimate form combines the old Good Faith Estimate with an early Truth in Lending disclosure. The new Closing Disclosure combines the old HUD-1/A with the final Truth in Lending Disclosure. The forms are different, as are the rules surrounding the forms. Coverage, timing and many other requirements have changed.

#### Highlights

Content, form completion and formatting rules are covered. Rules related to the new Special Information Booklet are also presented.

Coverage includes:

- Loan terms
- Projected payments
- Costs at closing
- Loan costs
- Other costs
- Closing costs totals
- Calculating cash to close
- Borrower's transaction summary
- Seller's transaction summary
- Loan disclosures
- Adjustable payment table
- Adjustable interest table
- Loan calculations
- Other disclosures
- Questions notice
- Contact information
- Signature statement
- Form of disclosures

#### Why Participate?

Now is the time to begin the challenge of understanding the new disclosures. Loan origination software will play a key role in implementation, but there is much to complete before using the revised software. Restructuring product types and features may be necessary. You must decide which tasks are to be performed by the settlement agent and by your institution. Third-party settlement service providers need to be informed of the changes. Staff members need training. And, the loan origination software must be tested. This three-part program provides all of the information needed to understand the new forms and the new requirements.

**Presenter:** Jack Holzknecht, CRCM

**Audience:** Managers, compliance officers, loan officers, auditors and others responsible for preparing, delivering or auditing the new disclosures. Visit <http://www.icbmembers.org/login.aspx> for instructions regarding self-reporting. Estimated credits 2 hours CRCM/CLBB.

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