

Newsletters and Materials

Welcome to the CFPB/TRID section of our website, which is available to all Massachusetts Chicago and Commonwealth agents! On this page, you will find links to CFPB/TRID-related newsletters, announcements and forms. To access CFPB Industry Links and Informational Videos, as well as information relating to our TILA-RESPA Integrated Disclosures Webinar Series, please click on the CFPB/TRID heading in the menu above. Questions: Please click here to send an email to Sue Ellen Rogal. (Haven't visited our website before? Please take a look around!)

Lender Updates

Bank Of America

CFPB's TILA-RESPA Integrated Mortgage Disclosures (TRID) Rule ‐ Meeting the Closing Date Feb 7, 2017

CFPB's TILA-RESPA Integrated Mortgage Disclosures (TRID) Rule ‐ Meeting the Closing Date May 31, 2016

CFPB's TILA-RESPA Integrated Mortgage Disclosures (TRID) Rule ‐ Proposed Effective Date Change - July 9, 2015

CFPB's TILA-RESPA Integrated Mortgage Disclosures (TRID) Rule - Responsibility for Compliance ‐ June 9, 2015 CFPB Integrated Mortgage Disclosures - May 6, 2015 CFPB Integrated Mortgage Disclosures ‐ Responsibility for Compliance ‐ March 6, 2015 CFPB Integrated Mortgage Disclosures - FINAL ‐ December 17, 2014 Settlement Agent Communication - December 11, 2014 BB & T TRID Notification #2 - August 2015 CFPB Integrated Closing Disclosures - August 28, 2015 CFPB Integrated Closing Disclosures ‐ May 26, 2015 Bell State Bank and Trust The Bell State Bank & Trust Closing Department has put together a quick video on the use of their Closing Disclosure Information Exchange system. This video talks about the process and gets into the policies Bell has in place to ensure the CD is produced on time and accurately. Click here to watch video. - September 21, 2015 Chase Chase - CFPB Integrated Closing Disclosure Communication - August 31, 2015 Chase - Consumer Financial Protection Bureau (CFPB) Integrated Closing Disclosure - May 07, 2015 JPMorgan Chase Announcement: March 05, 2015 Chase CFPB Integrated Closing Disclosure Communication - February 26, 2015 Citi Citi Upcoming Changes to FPS Direct Vendor Web Portal - October 6, 2015 Citi RESPA/TILA Harmonization Communication - June 1, 2015 Citi External Communication for Harmonization - January 28, 2015 First Guaranty Mortgage Corporation FGMC TILA-RESPA Disclosure Requirements for Settlement Agents - September 2015 First National Bank - Omaha CFPB Integrated Closing Disclosure Communication - June 17, 2015 Flagstar Bank Closing/Settlement Agent Closing Disclosure Requirements - November 21, 2015 Freedom Mortgage Freedom Mortgage - Settlement Agent Announcement - May 7, 2015 Guaranteed Rate

Guaranteed Rate CFPB's TILA-RESPA Integrated Disclosure (TRID) Requirements - September 3, 2015 Huntington Compliance with the Intergrated Mortgage Disclosure Rule Communication - September 3, 2015 LoanDepot LoanDepot - TRID Information - June 29, 2015 New Penn Financial Closing Portal - September 29, 2015 OneTrust OneTrust Selects Simplifile TRID Communication - September 2, 2015 Platinum Home Mortgage

TRID / RESPA - September 25, 2015 SunTrust SunTrust - TRID Plans and ALTA Best Practices Assessment - April 23, 2014 Umpqua Bank

Settlement Service Procedure Rule - October 6, 2015

Union Bank Union Bank to Implement Black Knight's Closing Insight Solution - March 26, 2015 Union Bank and the CFPB's Integrated Mortgage Disclosures Rule - February 26, 2015 US Bank

Settlement Agent Communication - December 9, 2015 Settlement Agent Communication - October 6, 2015 USAA USAA - Closing Insight Announcement - June 29, 2015 Wells Fargo Wells Fargo Settlement Agent Communications - March 23, 2017 Wells Fargo Settlement Agent Communications - December 15, 2016 Wells Fargo Settlement Agent Communications - September 22, 2016 Wells Fargo Settlement Agent Communications - June 2, 2016 Wells Fargo Settlement Agent Communication - March 11, 2016

Wells Fargo Settlement Agent Communication - December 17, 2015 Wells Fargo Settlement Agent Communication - October 6, 2015 Wells Fargo Settlement Agent Communication - September 14, 2015 Wells Fargo Settlement Agent Communication - June 4, 2015 Wells Fargo Settlement Agent Communication - March 16, 2015 Wells Fargo Settlement

Agent Communication - December 10, 2014 Other Communications

CFPB Launches New Website - Owning a Home - September 17, 2015

Special Communication from NAR - Realtors and the New Closing Process - September 2015 Important Reminder: RealEC / Closing Insight does not require you to register individually for each lender. Once you are registered with Closing Insight you do not need to do anything specific per lender. Newsletters

Getting Ready for the TILA-RESPA Integrated Disclosure - May / Dec 2015

Revised Webinar Schedule Announcement - Oct 2015

Are You Ready? Important Changes Regarding Our QuickTitle Software - September 2015

TILA-RESPA Integrated Disclosures Webinar Series - SCHEDULE CHANGES - July 2015

CFPB Finalizes Two Month Extension of Know Before You Owe Effective Date - July 2015

Important Changes Regarding Our QuickTitle Software - July 2015

CFPB Proposes Delay to TRID Start Date - June 2015

TILA-RESPA Integrated Disclosures Webinar Series - April 2015

FNTG Agency CFPB Update - February 2015

Chicago/Commonwealth TILA-RESPA Integrated Disclosure - January 2015

FNTG Agency CFPB Update - January 2015

Documents

ALTA Best Practices - Massachusetts Edition

How to reflect the Simultaneous Issue Premium Discount to comply with TRID

Escrow Accounting Standards Manual 2015 Sample Forms

Closing Disclosure - Model Form

Closing Disclosure - Sample Fixed

Closing Disclosure - Sample Refinance

Closing Disclosure - Sample Seller Form

Loan Estimate - Model Form

Loan Estimate - Sample Fixed

Loan Estimate - Sample Refinance