

Training Overview: Regulation B and TRID for Loan Officers and Loan Processors



Registration includes UNLIMITED attendees from your institution

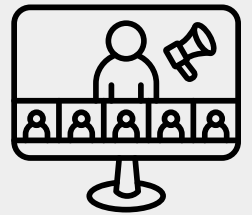


WHEN

First 4 Mondays in June
2:00 - 4:00 p.m. Eastern
June 1 • 8 • 15 • 22

WHERE

VIRTUAL
SEMINAR



OBJECTIVES

This training is designed to give loan officers and loan processors a clear, practical understanding of two key regulatory frameworks that shape the mortgage process: Regulation B (Equal Credit Opportunity Act) and TRID (TILA-RESPA Integrated Disclosure rule).

The goal is simple. Help you stay compliant while doing your job efficiently and confidently.

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What You'll Learn

1. Regulation B (ECOA) Fundamentals

We'll cover what Regulation B requires and how it applies to your daily work. This includes:

- Prohibited bases of discrimination
- What counts as an application
- Required notices and timing (including adverse action notices)
- Handling applicant information correctly
- Common compliance pitfalls and how to avoid them

Your staff will walk away knowing exactly what you can and cannot do when working with applicants, and how to document your actions properly.

2. TRID Basics and Workflow

TRID can feel complex, but we break it down into a clear, step-by-step process:

- Loan Estimate (LE): when it must be issued and what it must include
- Closing Disclosure (CD): timing, accuracy, and delivery requirements
- Key timing rules, including the 3-day waiting periods
- Fee tolerances and how to manage changes
- Re-disclosure triggers and when updates are required

We'll also connect TRID rules to real workflow scenarios so you can see how everything fits together from application to closing.

3. Real-World Application

This training focuses on how the rules actually show up in your day-to-day tasks. We'll go through examples such as:

- Handling incomplete or withdrawn applications
- Managing last-minute changes before closing
- Communicating with borrowers without creating compliance risk
- Coordinating between loan officers, processors, and closing teams

4. Common Mistakes and How to Avoid Them

We'll highlight frequent audit findings and operational errors, including:

- Missed disclosure deadlines
- Incorrect fee tolerance handling
- Incomplete or inaccurate adverse action notices
- Poor documentation practices

Your staff will learn simple habits that help prevent these issues before they happen.

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Who Should Attend

Loan Officers, Loan Processors, and anyone involved in originating or managing residential mortgage loans.

Training Outcome

By the end of the session, your staff will be able to:

- Apply Regulation B rules confidently in borrower interactions
- Manage TRID disclosures within required timelines
- Recognize compliance risks early and address them quickly
- Support a smoother, more consistent loan process from start to finish

This session is built to be practical, not theoretical. You'll leave with knowledge you can use immediately in your role.

ABA EDUCATION CREDIT AVAILABLE

Regulation B / TRID for Loan Officers and Loan Processors will be available for CRCM credit through American Bankers Association (ABA). Further details will be provided at the start of the class.

Seminar Presenter



BILL ELLIOTT, CRCM
Sr. Consultant &
Director of
Compliance
Education

Bill Elliott has more than 45 years of banking experience. As a senior consultant and Director of Compliance Education at Young & Associates, Bill works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing compliance articles and training materials. During his career, Bill spent 15 years as a compliance officer and CRA officer in a large community bank, and also worked for a large regional bank. He has been a lender for consumer, commercial, and mortgage loans, and has managed a variety of bank departments, including loan review, consumer/commercial loan processing, mortgage loan processing, loan administration, credit administration, collections and commercial loan workout.

REGISTER NOW:

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Name of Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Name/Title: _____

Email: _____

Name/Title: _____

Email: _____

Email is required for registration.

Please select your payment method:

Check Enclosed Credit Card*

Invoice Me

*If paying by credit card (Visa, MasterCard, and Discover accepted), please fill out the following information:

Name as it reads on card: _____

Billing address of card: _____

Card #: _____

Exp. date: _____ CVC: _____

Total Amount Enclosed: \$ _____

REGISTRATION FEES

CBM MEMBER

\$695 per bank

NON-MEMBER

\$895 per bank

Participants may log in to GoTo Webinar starting at 1:45 p.m. Eastern.

Sessions will begin promptly at 2:00 p.m. and will adjourn at 4:00 p.m. Eastern.

CANCELLATION POLICY

*Banks must submit cancellation in writing prior to the first scheduled session. Requests received by that time will not incur a penalty. Once the first session has taken place, **no refunds** will be available.*

SEMINAR MATERIAL

Prior to the seminar, you will be mailed a link containing hand-out materials, seminar certificate, evaluation form, and seminar attendee list.

Please print the material in advance or download it to your device and follow along during the seminar.

NOTE: If you have NOT received the link one day before the seminar, please email Sarah Cook sarahcook@cbofm.org.



For additional information, contact Sarah Cook:

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