

TRID ESSENTIALS

2/19/25

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.
Earlybird fee by 2/5/25: \$290
Regular fee after 2/5/25: \$300
Non-members: \$600

The fee includes instruction, materials, breaks and lunch.
Cancellation requests must be made in writing and be received by February 5, 2025 to receive a full refund. A 50-percent refund will be given on all cancellations received by February 12, 2025. No refunds will be given on requests received after February 12, 2025; however, substitutions may be made.

BANK/CO. _____
PHONE _____
FAX _____
P.O. BOX _____ CITY _____
ZIP _____
NAME _____
TITLE _____
EMAIL _____
NAME _____
TITLE _____
EMAIL _____
NAME _____
TITLE _____
EMAIL _____

PAY BY CREDIT CARD:

For security reasons, please e-mail your registration form and credit card information to:

secure e-mail: secure@oba.com

BILL TO VISA MASTERCARD AMEX DISCOVER
CARDHOLDER NAME _____
CARD # _____
EXPIRATION DATE _____ CVC# _____
SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association
P.O. Box 960173
Oklahoma City, OK 73196-0173

SCHEDULE

8:30 a.m.....Registration
9 a.m. to 4 p.m..... Program

LOCATION

Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405-424-5252

ACCOMMODATIONS

Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700 use option 0
Ask for OBA rate of \$122
Free breakfast, Self parking \$18/day.

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of \$152
Made to order breakfast, Self parking \$14/day

** Hotel Rates are Subject to Change**

QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janisr@oba.com.

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



2025 TRID ESSENTIALS



FEBRUARY 19, 2025 | OBA/HARRIS
EVENT CENTER

7.25 CRCM credits



COURSE DESCRIPTION

Though TRID has been a part of the compliance landscape for nearly a decade, its complexity makes it one of the most commonly cited violations year after year. To achieve compliance with TRID's string of guidelines, and numerous amendments throughout the years, you need more than a cursory overview.

The Truth in Lending/Real Estate Settlement Procedures Integrated Disclosures (TRID) requirements are a string of guidelines dictating what information lenders need to share with borrowers and when they must provide it. TRID rules also regulate what fees lenders can charge and how these fees can change as the mortgage matures.

This seminar examines the intricacies of the TRID rules and highlights various tripwires to avoid at your institution. You'll come away with a comprehensive understanding of TRID, the Loan Estimate (LE), and the Closing Disclosure (CD), and receive a detailed manual that can serve as a handbook long after you've completed the series.

TOPICS

- General Rules
- Predisclosure Activity
- Loan Estimate - Line-by-Line
- Shopping Disclosure
- Tolerance
- Revised Disclosures
- LE
- CD
- Waiver of Waiting Period
- Projected Payments
- Costs at Closing
- Calculating Cash to Close
- Confirm Receipt
- Closing Disclosure – Line-by-Line
- Calculating Cash to Close
- Summaries of Transactions
- TRID for Construction Loans

WHO SHOULD ATTEND

The program is designed for loan officers, compliance officers, loan support staff, marketing staff, auditors, and any others with responsibilities related to the TRID rules.

REGISTRATION

To qualify for the early bird fee of \$290, you must register by February 5, 2025. The fee after February 5, 2025 is \$300. Non-member fee is \$600. The fee is per person; instruction, materials, lunch and breaks are provided.

SPEAKER

Kimberly Boatwright is EVP and Director of Risk and Compliance at Compliance Resource, LLC and has more than a two decades of experience working in the financial services industry. Ms. Boatwright is a well-regarded financial industry risk and compliance professional with a strong background in program development and implementation. She is a thought leader who specializes in Fair Lending, Anti-Money Laundering, OFAC, and consumer compliance. During her career she has worked for and consulted with all types of financial institutions helping to establish and evolve compliance and risk programs. She is a frequent public speaker, trainer, and author on compliance and risk management topics. Kimberly is a Certified Regulatory Compliance Manager and a Certified Anti-Money Laundering Specialist.

***7.25 CRCM Credits**