



TRID 2.0

Same as Old TRID?

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Agenda

- Background
- TRID Final Rule
- TRID Concurrent Proposal
- Supervisory Highlights

Background



Background

- Dodd Frank Act directed CFPB to combine specific disclosures required under TILA (Reg Z) and RESPA (Reg X)
- July 9 2012 - CFPB published first proposed rule
- Nov 20 2013 – CFPB publishes final rule effective Aug 3 2015
- October 3 2015 – TRID Final Rule effective date
- July 30 2016 – CFPB Issues first TRID Proposal to make changes to the final rule
- Jul 7 2017 (Aug 11) – CFPB publishes rule finalizing proposed amendments and releases concurrent proposal on Black Hole

TRID Amendments Final Rule



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First appeared as part of the conference materials for the
2017 The Future of Residential Mortgage Lending session
"New TRID Same as Old TRID"