

# TRID Essentials

## 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

## WHY

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.

## SCHEDULE

- |           |                 |
|-----------|-----------------|
| 8:30 a.m. | Registration    |
| 9 a.m.    | Seminar Begins  |
| Noon      | Lunch Provided  |
| 1 p.m.    | Seminar Resumes |
| 4 p.m.    | Adjournment     |



May 12, 2026

The Lodge of Four Seasons Resort, Lake Ozark

## SEMINAR OVERVIEW

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.

## 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.

## LOCATION

The Lodge of Four Seasons Resort      573-365-3000  
315 Four Seasons Drive  
Lake Ozark

Seminar participants should contact the hotel directly for reservations at 573-365-3000 and ask for the MBA room block. A block of rooms is reserved for the evening of Monday, May 11. The group rate is \$129-\$139 per room per night, plus tax based on single or double occupancy. Deadline to receive at group rate is Sunday, April 12. Early reservations are encouraged!

## CONTINUING EDUCATION

American Bankers Association (ABA) Professional Certifications has approved for 7 CRCM credits.

7 CPE credits available. Certificate provided upon request.

## SPEAKER INFORMATION



Kimberly Boatwright has more than 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, Certified Anti-Money Laundering Specialist, and a Fair Lending Expert.

## Registration Form

### REGISTRATION INFORMATION

First Person Member Fee..... \$295  
Each Additional.....\$270  
Nonmember Fee..... \$1080

The program fees include training materials, lunch and refreshments. The cost of meals included in this registration fee for this seminar is \$32. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

### CANCELLATIONS/ REFUNDS

Full refunds will be granted for cancellations received by MBA at least 10 days before the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted five days prior to the seminar. Substitutions are always permitted.

### DIETARY RESTRICTIONS AND DISABILITIES

If you have any dietary restrictions or any disabilities that require special assistance, contact Eric Lawson at 573-636-8151 and explain how we may best accommodate your needs.

### IMAGE USE POLICY

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

#### Three Ways to Register

- ☎ 573-636-8151
- 🌐 [mobankers.com](http://mobankers.com)
- ✉ Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102



### Bill to

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/ZIP \_\_\_\_\_

Phone \_\_\_\_\_

### Name of attendees

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

Email \_\_\_\_\_

### Method of payment

#### Member Pricing

First Registration.....\$295 # \_\_\_\_\_ \$ \_\_\_\_\_

Each additional.....\$270 # \_\_\_\_\_ \$ \_\_\_\_\_

#### Nonmember Pricing

Nonmember.....\$1080 # \_\_\_\_\_ \$ \_\_\_\_\_

#### Payment Choice (check one):

- ☐ Check enclosed, payable to MBA.
- ☐ Invoice Bank
- ☐ Credit Card Payment\* (Please type.)

Exp. Date \_\_\_\_\_ CVV \_\_\_\_\_

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Type Name \_\_\_\_\_

Signature \_\_\_\_\_