

# TOP 10 THINGS

## TO ASK YOUR LENDERS ABOUT THE TILA-RESPA INTEGRATED DISCLOSURES (TRID)



- 1 Are you preparing and delivering the Closing Disclosure (CD) to the borrower/consumer?
  - How are you delivering the CD to the consumer?
  - When and how do you deliver the CD to the settlement agent and other parties (e.g. mortgage broker)?
- 2 If you are preparing the CD, when do you require me (the settlement agent) to send you the information needed to prepare the CD? How do you want to communicate?
- 3 What is your process to send the completed CD to the closing/escrow company for approval before delivery to the consumer?
- 4 How should we send information (data and documents) back and forth?
- 5 How do you process changes to the CD after delivery to the borrower/consumer prior to consummation, at consummation and after consummation?
- 6 How can I help you communicate with other parties involved in the transaction (real estate agent, mortgage broker, seller, buyer)?
- 7 When will closing/escrow company receive documents and your instructions for the closing?
- 8 Do you require any background information from me or my company prior to closing?
- 9 What are your funding procedures?
- 10 Whether we use the ALTA Settlement (ALTA SS), a state-mandated closing statement or other form of closing statement to accurately disclose the title premiums, will you require a copy be returned with the loan package after closing?

ADDITIONAL QUESTIONS? PLEASE CONTACT:



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