

## TILA-RESPA Integrated Disclosure Webinar Index

The following topics and questions were addressed during the [Outlook Live](#) webinars on the TILA-RESPA Integrated Disclosure rule (TRID). Each of the webinars has been broken out by chapters to facilitate access to the specific area of interest. To navigate directly to the topic of interest, access the webinar by clicking on the webinar link and refer to the chapter in which the item was discussed. If you experience any issues with the webinars or recordings, please direct your inquiries to [fedwebinar@sf.frb.org](mailto:fedwebinar@sf.frb.org).

Topic / Question	Answered in Webinar on	Webinar Chapter
<b>Pre-application Activity</b>		
Can a creditor review detailed written documentation of income and assets prior to delivering a Loan Estimate?	<a href="#">May 26, 2015</a>	Pre-application Activity
<b>Application</b>		
Definition Overview		
Does the new definition of “application” under the rule apply to home equity lines of credit (HELOCs)? Will the previous definition of “application” still apply to HELOCs and other products?	<a href="#">May 26, 2015</a>	Application
May an institution collect more information than the six pieces of information that would constitute an application before issuing a loan estimate?	<a href="#">June 17, 2014</a>	Questions Addressed
Does a creditor have to collect all six pieces of information at once or can they strategically collect it to better control when they have to generate the loan estimate?	<a href="#">June 17, 2014</a>	Questions Addressed
Do the disclaimer requirements for pre-disclosure estimates of loan costs and terms apply to general advertisements?	<a href="#">June 17, 2014</a>	Questions Addressed
The definition of application does not include loan term or product type. What if a consumer submits the six elements listed in the rule, but does not specify the type of product or term?	<a href="#">August 26, 2014</a>	Application - Definition
What if the consumer starts filling out an online application and saves it with the six pieces of information entered, but has not yet submitted it to the creditor?	<a href="#">August 26, 2014</a>	Application - Definition
What if the loan is a refinance and creditor already has this particular information on file?	<a href="#">August 26, 2014</a>	Application - Definition
May an online application system reject applications submitted by a consumer that contain the six elements of an application because other preferred information is not included?	<a href="#">August 26, 2014</a>	Application - Definition
<b>Scope of Rule</b>		
Scope of Rule Overview		
Do the new disclosure requirements apply to assumptions?	<a href="#">August 26, 2014</a>	Scope of Rule
Would a successor-in-interest be considered a “subsequent purchaser” for the purpose of the assumption disclosure?	<a href="#">August 26, 2014</a>	Scope of Rule
Section 1026.3(h) exempts certain down payment assistance loans from the new rules. Do creditors still need to provide the existing TILA disclosures for those loans?	<a href="#">August 26, 2014</a>	Scope of Rule
Construction-to-permanent loans can be structured to have a single closing at the beginning of the process, or to have two closings, one at the beginning and then another at the end of the construction phase before the loan converts into permanent financing. How should a creditor disclose terms in a single-close construction-to-permanent loan transaction?	<a href="#">May 26, 2015</a>	Construction

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<b>Record Retention</b>		
Record Retention Overview	<a href="#">August 26, 2014</a>	Record Retention
For seller Closing Disclosures Provided on a separate document by the settlement agent pursuant to 1026.38(t)(5) and 1026.19(f)(4), are creditors required to collect and retain documentation related to the seller that were provided only to the settlement agent?	<a href="#">August 26, 2014</a>	Record Retention
<b>Variations / Tolerances</b>		
Variations / Tolerances – General Rule	<a href="#">August 26, 2014</a>	Variations / Tolerances
Is owner’s title insurance not required by the creditor subject to the 10% cumulative tolerance?	<a href="#">August 26, 2014</a>	Variations / Tolerances
In a scenario where the creditor’s estimate of closing costs changes, but the prior estimates remains “in good faith” for purposes of section 1026.19(e)(3), is the creditor prohibited from providing the consumer with a revised disclosure?	<a href="#">May 26, 2015</a>	Revised Disclosures
<b>Disclosure / Redisclosure Timing</b>		
Disclosure / Redisclosure Timing – General Rule Requirements	<a href="#">August 26, 2014</a>	Disclosure / Redisclosure Timing
Does the 7-day waiting period before consummation that applies to Loan Estimates apply to revised disclosures?	<a href="#">August 26, 2014</a>	Disclosure / Redisclosure Timing
Are creditors required to provide revised Loan Estimates on the same business day that a consumer or loan officer requests a rate lock? (1026.19(e)(3)(iv)(D))	<a href="#">August 26, 2014</a>	Disclosure / Redisclosure Timing
May a Closing Disclosure be provided early and revised Closing Disclosures used in place of revised Loan Estimates for redisclosing estimates that changed due to changed circumstances?	<a href="#">August 26, 2014</a>	Disclosure / Redisclosure Timing
Is an additional 3-business-day waiting period required if the APR decreases by more than 1/4 or 1/8 percentage points?	<a href="#">August 26, 2014</a>	Disclosure / Redisclosure Timing
<b>Loan Estimate</b>		
Loan Estimate Form, Page 1 Overview	<a href="#">October 1, 2014</a>	Overview
Where on the Loan Estimate form is the creditor supposed to provide the language described in 1026.19(e)(3)(iv)(F) for construction loans where settlement may be delayed?	<a href="#">August 26, 2014</a>	Loan Estimate
For second mortgages issued simultaneously with first mortgages as part of a purchase transaction (or “simultaneous seconds”) is the creditor allowed to use the alternative Loan Estimate for transactions without a seller?	<a href="#">August 26, 2014</a>	Loan Estimate
If there is more than one applicant/consumer, what needs to be disclosed on the Loan Estimate?	<a href="#">August 26, 2014</a>	Loan Estimate
Is there a required font and font size for the Loan Estimate? (1026.37(o); Comment 37-2)	<a href="#">October 1, 2014</a>	General Questions
Can the disclosure be completed by hand printing?	<a href="#">May 26, 2015</a>	Formatting
Can the designation “N/A” be used where no value is to be disclosed on the Loan Estimate? (Comment 37-1)	<a href="#">October 1, 2014</a>	General Questions
Is there a required naming convention used for charges on the Loan Estimate?	<a href="#">October 1, 2014</a>	General Questions
Does the creditor have to disclose an itemization of the amount financed with the Loan Estimate?	<a href="#">October 1, 2014</a>	General Questions

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<b>Loan Estimate, Page 1 – General Information Section</b>		
Loan Estimate Form, General Information Section Overview	<a href="#">October 1, 2014</a>	General Information
When the Sale Price of the property is not yet known, does the creditor disclose a label other than "Sale Price" for the Sale Price on the Loan Estimate? (1026.37(a)(7))	<a href="#">October 1, 2014</a>	General Information
If a loan product consists of a combination of two product types – e.g. a step rate for a set period of time, followed by an adjustable rate for the remaining term of the loan – how is the product to be described? Should it be described as an Adjustable Rate loan or as a Step Rate loan? (1026.37(a)(10))	<a href="#">October 1, 2014</a>	General Information
Is the mailing address for each Applicant the U.S. postal mailing address or can it be some other type of address? (1026.37(a)(5))	<a href="#">October 1, 2014</a>	General Information
<b>Loan Estimate, Page 1 – Brokered Transactions</b>		
If a broker is issuing a Loan Estimate but does not know the creditor, may the broker put its name in place of the creditor's? (1026.37(a)(3))	<a href="#">October 1, 2014</a>	Brokered Transactions
Section 1026.37(a)(12) indicates the creditor must disclose a unique loan ID number. If the creditor is unknown: <ul style="list-style-type: none"> <li>• Is the broker required to generate and disclose a unique ID number?</li> <li>• Is the creditor required to disclose its own unique loan ID once there is a creditor for the loan?</li> </ul>	<a href="#">October 1, 2014</a>	Brokered Transactions
<b>Loan Estimate, Page 1 – Loan Terms Section</b>		
Loan Estimate Form, Loan Terms Section Overview	<a href="#">October 1, 2014</a>	Loan Terms Section
What interest rate should be disclosed where the initial interest rate is calculated using a different formula than that used for subsequent rate adjustments? (1026.37(b)(2))	<a href="#">October 1, 2014</a>	Loan Terms Section
How does a creditor disclose items in the Loan Terms table where the applicable dates for changes to interest rate, periodic payments, balloon payments, or prepayment penalties are not in whole years? (1026.37(b)(8) and .37(a)(10))	<a href="#">October 1, 2014</a>	Loan Terms Section
<b>Loan Estimate, Page 1 – Project Payments Table</b>		
Loan Estimate Form, Projected Payments Table Overview	<a href="#">October 1, 2014</a>	Projected Payments Table
Can the amount disclosed for Estimated Taxes, Insurance & Assessments be for a time period of other than monthly? (1026.37(c)(4) and .37(o)(5))	<a href="#">October 1, 2014</a>	Projected Payments Table
If mortgage insurance will automatically terminate in the time period that would be included in the 4th column, how do I indicate that mortgage insurance will terminate before the end of the loan? (1026.37(c)(1)(ii))	<a href="#">October 1, 2014</a>	Projected Payments Table
Must the escrow row be shown if no escrow account is established? (1026.37(c)(2))	<a href="#">October 1, 2014</a>	Projected Payments Table
Are flood insurance premiums included in Homeowner's Insurance for purposes of the Escrow disclosure and the Taxes, Insurance & Assessments disclosure on the Projected Payments table? (1026.37(c)(4))	<a href="#">October 1, 2014</a>	Projected Payments Table
<b>Loan Estimate, Page 1 – Costs at Closing Table</b>		
Loan Estimate Form – Costs at Closing Table Overview	<a href="#">October 1, 2014</a>	Costs at Closing Table
Are the modifications to the Loan Estimate for transactions without a seller required? (1026.37(d) and .37(h))	<a href="#">October 1, 2014</a>	Costs at Closing Table

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<b>Loan Estimate, Page 2</b>		
Loan Estimate Form – Page 2 Overview	<a href="#">October 1, 2014</a>	Overview
<b>Loan Estimate, Page 2 – Loan Costs</b>		
If a creditor charges an origination fee that is a percentage of the loan amount, but it is not a “point paid to the creditor to reduce the interest rate,” may the creditor identify it as a point in some way to preserve its tax deductibility for the consumer? (1026.37(f)(1))	<a href="#">October 1, 2014</a>	Loan Costs
Assume the creditor will pay a Loan-Level Price Adjustment (LLPA) to the secondary market purchaser (1026.37(f)(1)):		Loan Costs
<ul style="list-style-type: none"> <li>• If the creditor does not charge the consumer an upfront fee, but passes the cost of the LLPA on to the consumer through interest, is the creditor required to disclose the LLPA?</li> <li>• If the creditor does charge the consumer an upfront fee, should it be disclosed as a “point” or an “origination charge”?</li> <li>• If the creditor offers the borrower a zero or lower point option, and the consumer chooses to pay for discount points in an amount greater than the LLPA to obtain a lower rate, may the creditor disclose the amount paid as discount points rather than an origination charge?</li> </ul>	<a href="#">October 1, 2014</a>	Loan Costs  Loan Costs  Loan Costs (continued)
Must a creditor disclose fees that are not allowed by FHA/VA? If so, where? (Comment 37-1; 1026.17(c))	<a href="#">October 1, 2014</a>	Loan Costs (continued)
How does the creditor disclose charges for third-party administrative and processing fees that are currently rolled up into Block 1 of the GFE? (1026.37(f)(1) and (f)(2))	<a href="#">October 1, 2014</a>	Loan Costs (continued)
Can a creditor change the number of lines for each category of costs if there are more or fewer charges in each category? (1026.37(f)(6))	<a href="#">October 1, 2014</a>	Loan Costs (continued)
How should premium rate credit or “negative points” be disclosed? May the creditor add a separate addendum to detail the offset? (1026.37(g)(6))	<a href="#">October 1, 2014</a>	Loan Costs (continued)
<b>Loan Estimate, Page 2 – Other Costs</b>		
Recording fees and other taxes appear to encompass all government taxes which are not transfer taxes. Does this include taxes on separate services, such as title insurance? (1026.37(g)(1))	<a href="#">October 1, 2014</a>	Other Costs
Credit life insurance is usually paid on a monthly basis, but is only mentioned in the “Other” section of “Other Costs.” Is that where I should disclose the premium? (1026.37(g)(4))	<a href="#">October 1, 2014</a>	Other Costs
<b>Loan Estimate, Page 2 – Calculating Cash to Close Table</b>		
Calculating Cash to Close Table Overview	<a href="#">October 1, 2014</a>	Calculating Cash to Close
How does a creditor determine the "third party" payments to be deducted from the loan amount to calculate the Closing Costs Financed? (1026.17(c) & .37(g))	<a href="#">October 1, 2014</a>	Calculating Cash to Close
Is the deposit or down payment subtracted as part of the calculation of Closing Costs Financed? (1026.37(h))	<a href="#">October 1, 2014</a>	Calculating Cash to Close
Is the calculation of the Closing Costs Financed line item affected by a seller credit? (1026.37(h))	<a href="#">October 1, 2014</a>	Calculating Cash to Close
For the “Downpayment/Funds for Borrower” line item, does the “existing debt” being satisfied include any type of debt, other than debts disclosed under §1026.37(g), whether or not the creditor required it to be repaid?	<a href="#">October 1, 2014</a>	Calculating Cash to Close
What debt is disclosed under §1026.37(g) instead of as part of Payoffs and Payments under the alternative Calculating Cash to Close table?	<a href="#">October 1, 2014</a>	Calculating Cash to Close (cont.)

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<b>Loan Estimate, Page 2 – Calculating Cash to Close Table (continued)</b>		
Does the payoff of any outstanding debt of the consumer included as part of Payoffs and Payments or only those debts of the consumer that are required to be paid as a condition of the extension of credit? (1026.37(h)(2))	<a href="#">October 1, 2014</a>	Calculating Cash to Close (cont.)
Can the alternative cash to close table be used for multiple loan transactions without a seller? There is no line for the application of subordinate financing in the alternative Cash to Close table. (1026.37(h)(2))	<a href="#">October 1, 2014</a>	Calculating Cash to Close (cont.)
Can the standard Calculating Cash to Close table disclose the Estimated Cash to Close amount as a negative number? (1026.37(h)(1))	<a href="#">October 1, 2014</a>	Calculating Cash to Close (cont.)
Comment 1 to Section 1026.37(h)(1)(ii) indicates that the amount disclosed is determined by subtracting the estimated total amount of payments to third parties not otherwise disclosed as Loan Costs or Other Costs. Some fees that are considered to be financed are already disclosed as Loan Costs. However, if these amounts are not considered financed, then the Cash to Close would be too high because the financed fees are not subtracted. Can you please clarify?	<a href="#">May 26, 2015</a>	Calculating Cash to Close
<b>Loan Estimate, Page 2 – AP &amp; AIR Tables</b>		
Are the adjustable payments and adjustable interest tables disclosed for a fixed rate loan? (1026.37(i) and .37(j))	<a href="#">October 1, 2014</a>	AP & AIR Tables
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Loan Estimate, Page 3 Overview	<a href="#">October 1, 2014</a>	Overview
<b>Loan Estimate, Page 3 – Contact Information</b>		
In a loan with a mortgage broker, must both a creditor's loan officer and a mortgage broker's loan officer be listed? (1026.37(k); 1026.36(g))	<a href="#">October 1, 2014</a>	Contact Information
Should we use the same person's NMSLR identification number that will be identified on the note and other documents? (1026.37(k); 1026.36(g))	<a href="#">October 1, 2014</a>	Contact Information
<b>Loan Estimate, Page 3 – Comparisons Table</b>		
Is the Annual Percentage Rate disclosed as a rounded amount or is it truncated at three decimal places? (1026.37(l) and .37(o)(4))	<a href="#">October 1, 2014</a>	Comparisons Table
<b>Loan Estimate, Page 3 – Other Considerations</b>		
Does the creditor need to disclose on the Loan Estimate that it will transfer servicing if the transfer is not immediate, but will happen at some later point in time during the life of the loan? (1026.37(m)(6))	<a href="#">October 1, 2014</a>	Other Considerations
Does the creditor need to disclose on the Loan Estimate that it will transfer servicing if the transfer is to the creditor's subsidiary or affiliate? (1026.37(m)(6))	<a href="#">October 1, 2014</a>	Other Considerations
Does the Appraisal notice satisfy the requirements of Regulation B, or does the creditor need to provide a separate disclosure for that requirement? (1026.37(m)(7))	<a href="#">October 1, 2014</a>	Other Considerations
<b>Loan Estimate, Page 3 – Service Provider List</b>		
Loan Estimate, Page 3 – Service Provider List Overview	<a href="#">October 1, 2014</a>	Service Provider List
How can a creditor communicate to the consumer that the identification of a service provider on the written list is not an endorsement of that service provider?	<a href="#">October 1, 2014</a>	Service Provider List
If there is a valid changed circumstance or a borrower requested change that triggers another third-party service that the creditor permits the consumer to shop for, should the list of service providers be updated and re-disclosed, or is a written list of service providers required to be provided only once upon the initial Loan Estimate?	<a href="#">May 26, 2015</a>	Written Service Provider List

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Services Borrower Did Shop For (1026.38(f)(3))	<a href="#">November 18, 2014</a>	Services Borrower Did Shop For
<b>Closing Disclosure, Page 2 – Other Costs</b>		
Other Costs Overview (1026.38(g))	<a href="#">November 18, 2014</a>	Other Costs
Taxes and Other Government Fees (1026.38(g)(1))	<a href="#">November 18, 2014</a>	Other Costs
How does the disclosure of recording fees differ between the Loan Estimate and Closing Disclosure? ( <i>compare</i> 1026.37(g)(1)(i) <i>with</i> .38(g)(1)(i))	<a href="#">November 18, 2014</a>	Other Costs
How should creditors disclose the name of the government entity to whom a transfer tax fund is distributed? (1026.38(g)(1)(ii))	<a href="#">November 18, 2014</a>	Other Costs
If the owner’s title policy disclosed on the Closing Disclosure is not the same amount of the premium quoted by the title underwriter, how does a creditor show that a seller has agreed to pay for the owner’s title policy?	<a href="#">May 26, 2015</a>	Owner’s Title Policy
Prepays; Initial Escrow Payment at Closing (1026.38(g)(2) and .38(g)(3))	<a href="#">November 18, 2014</a>	Other Costs
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How a lender applies a partial payment may vary depending on the circumstances. Is a lender required to choose only one option for the Partial Payments disclosure required by 1026.38(l)(5), or is it possible to check multiple boxes?	<a href="#">November 18, 2014</a>	Question
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What constitute an anti-deficiency law for purposes of this disclosure?	<a href="#">November 18, 2014</a>	Page 5 – Closing Disclosure
Do statute of limitations on obtaining or collecting a deficiency judgment count as anti-deficiency protections for purposes of this disclosure?	<a href="#">November 18, 2014</a>	Page 5 – Closing Disclosure
Are state laws that limit how much a creditor may collect in an anti-deficiency judgment considered anti-deficiency protections for purposes of this disclosure?	<a href="#">November 18, 2014</a>	Page 5 – Closing Disclosure
How should a creditor make this disclosure if a state anti-deficiency law could apply to the loan, but whether it ultimately would apply depends on facts and circumstances at the time of the foreclosure?	<a href="#">November 18, 2014</a>	Page 5 – Closing Disclosure
<b>Closing Disclosure – General Questions</b>		
What should creditors do if the information required to be disclosed doesn't fit in the space allotted on the form?	<a href="#">November 18, 2014</a>	General Questions
Is there a model or sample of an addendum?	<a href="#">November 18, 2014</a>	General Questions
Is there anything creditors are required to include on the addendum? (1026.17(a)(1))	<a href="#">November 18, 2014</a>	General Questions
What are for formatting requirements for the addendum? (Comment 38(t)(5)-5)	<a href="#">November 18, 2014</a>	General Questions
The current HUD-1 has a comparison chart to show the applicable tolerance levels and how the charges compare. Where is the equivalent chart on the Closing Disclosure?	<a href="#">May 26, 2015</a>	Closing Disclosure
<b>Your Home Loan Toolkit</b>		
Your Home Loan Toolkit: A step-by-step guide	<a href="#">May 26, 2015</a>	N/A
How to get the Toolkit	<a href="#">May 26, 2015</a>	N/A
Can market participants place their logo on the Toolkit cover?	<a href="#">May 26, 2015</a>	How to get the Toolkit
If a creditor makes the Toolkit available on its website, does that satisfy the rule's delivery requirement?	<a href="#">May 26, 2015</a>	How to get the Toolkit