## TRID

Truth In Lending – Integrated Mortgage Disclosures Under RESPA and TILA

Page #	Торіс
1	Introduction
2	Loan Estimate Disclosure
3	Good Faith Tolerance Requirements
4	Services That The Consumer May Shop For
5	Charges Subject To a 10% Cumulative Tolerance
6	Charges Subject To Zero Tolerance
7	Changed Circumstances That Are Permitted
8	Changed Circumstances That Effect Eligibility
11	Timing For Revisions To The Loan Estimate
13	Guidelines For Completing The Loan Estimate Step # 1 - Complete The Fees Worksheet
14	Fees That Do Affect The APR
16	Fees That Do Not Affect The APR
18	Fees Worksheet – Explanation of Charges
19	Other Charges
20	Title Charges
21	Title Insurance & Title Examination
22	Government Recording & Transfer Charges
23	What Are Prepaids

24	Reserves Deposited With Lender
29	Schedule of Tax Escrows
30	Step #2 – Complete The Loan Estimate
34	Guidelines For Completing The Loan Estimate
40	Closing Costs Details – Page – 2
52	Calculating Cash To Close
53	Alternative Calculating Cash To Close Table For Transactions Without A Seller
55	Alternative Payment (AP)Table
58	Additional Information About This Page - Page 3
62	Requiring Particular Providers
62	Settlement Services Providers The Borrower May Select
63	Special Information Booklet
64	Settlement Services Providers You Can Not Shop For
72	Closing Disclosure
73	Frequently Asked Questions
81	Revised Closing Disclosure
82	Closing Disclosure Page 1
87	Closing Disclosures Page 2
90	Other Costs
98	Summaries Of Transactions
99	Closing Costs Paid At Closing
100	Paid By or in Behalf at Closing
101	Adjustments For Items Unpaid by Seller
101	Cash To Close to or From Borrowers
102	Seller Transactions

- 104 Cash to Close to or From Seller
- 106 Closing Disclosure (Page 4 )
- 117 Closing Disclosure (Page 5)
- 114 Q & A Other Disclosures