



Date: July 6, 2015  
To: All Regions Approved Settlement Agents  
From: Regions Mortgage  
Re: Important Notice Regarding New Closing Disclosure Requirement

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As you know, the new Truth-in-Lending/RESPA Integrated Disclosures (TRID) will soon be required for all closed-end Residential Mortgage and Home Equity loan applications. The new Closing Disclosure will require Regions and approved settlement agents to collaborate, more closely than ever, in order to finalize and confirm all fees prior to Regions delivering the form to the borrower at least three days prior to closing. In purchase transactions, the Settlement Agent will be responsible for the completion of the sellers Closing Disclosure Form that will reflect terms of the transaction.

To assist Regions collaboration with you as a Settlement Agent, we are working with FNC, a mortgage technology company specializing in collateral information management and lender-vendor collaborations, to implement the use of their online TRID Tracker application. TRID Tracker is a web-based service which will allow you to collaborate and share documents with Regions related to the closing process. TRID tracker covers the acceptance of the settlement service request, management and collaboration of each Closing Disclosure (through all drafts and final versions), messaging, and technical support. We feel certain that you will see benefits to using this system, including improved communication and secure electronic delivery of your documents.

We are contacting you to introduce you to this change and to let you know that prior to TRID Implementation, all Settlement Agents providing closing services for Regions will be required to register to use TRID Tracker. Specific instructions will be sent to you separately by email on or before August 1, 2015 to guide you through the TRID Tracker registration process. At this time there is no charge to the Settlement Agent to use TRID Tracker.

All future communication will be sent via email. To make sure that you do not miss these important notifications from [Regions@fncinc.com](mailto:Regions@fncinc.com), it is very important that the contact information we have on file for you is accurate. Please verify that the business name, mailing address, and email address we have on record for you below is correct. If it is not correct, please email [SettlementAgents@regions.com](mailto:SettlementAgents@regions.com) to provide updated information immediately.