



TRID

New Integrated Mortgage Disclosures

CHECKLIST

- Contact your lender to determine what the lender's requirements are
- Determine pricing for settlement and related fees and make available to clients
- Comply with ALTA's Forms Licensing requirements
- Compile list of licenses held by attorneys and staff members (Florida Bar, Licensed Title Agents, Notary, etc.)
- Draft your Best Practices Manual!
- Reconcile trust accounts monthly
- Keep checks in a secure, locked location
- Set up positive pay and ACH blocks
- Store and lock written and electronic real estate files while not in use
- Password protect all computers
- Make a file of all professional liability insurance declarations pages and surety and fidelity bonds
- Record electronically, if available, or no later than 2 days after closing
- Use Policy Express - Checkout by issuing policies at closing
- Designate a single point of contact for consumer complaints
- Create and keep a log of consumer complaints



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IMPLEMENTATION/ACTION ITEMS

- Get familiar with the new Closing Disclosure Form**
Resources: [Fund webinar¹](#); [CFPB website²](#)
- Get familiar with the new 3 day rule for delivery of the CD to the consumer**
How are the days counted?
What are the acceptable forms of delivery?
Resources: [ALTA.org³](#); [Fund webinar¹](#)
- Examine your internal office procedures for handling residential closings**
How does this need to change to meet the new timing for preparation and delivery of the Closing Disclosure to the consumer?
How will you keep track of appropriate deadlines?
- Plan the time needed for you and your staff to get trained**
Schedule time to view and discuss [Fund webinars⁴](#)
Allocate time to attend Fund Assembly and/or Affiliate Assembly
Schedule time for training on your software
Review vacation and other time off already on the calendar
- Monitor and keep track as lenders are announcing their policy for preparation and delivery**
Which lenders do you commonly work with? Know what they are going to do
Review all memos from lenders posted on the [Fund Readiness page⁵](#)
- Reach out to your real estate referral base**
Talk with them about the upcoming changes
Use this as an opportunity to market your services as a qualified and expert closing agent
- Be prepared for an increase in the vetting process**
Best Practices Manual
Assign a staff member with the responsibility for responding to vetting requests

Resources:

- 1 - www.thefund.com/Member/Education/On-Demand-Video-Library/Legal-Education/CFPBClosingDisclosure.aspx
- 2 - www.consumerfinance.gov
- 3 - www.alta.org
- 4 - www.thefund.com/Public/Education/Fundinars.aspx
- 5 - www.thefund.com/readiness