



TRUTH IN LENDING – RESPA INTEGRATED DISCLOSURE RULE (TRID)

Dynamic career-building compliance training program.

TRID Rule summary and instructional guide for compliance review of the Loan Estimate and Closing Disclosure. 100+ audit questions.

Illustrative guide for cross-checking related file documents.

Program includes 50-page PowerPoint program and two PDF worksheet templates for use as blank printed worksheets or data-entry fillable form.

ALTERNATE FORM FOR REFINANCES

Does the property address information and loan purpose match the application?

Does the LE state the estimated property value?

Does the LE state the estimated property value? Do figures for D+I match the table shown on page 1?

Section J, Total Closing Costs, do figures for D+I match the table shown on page 1?

Does the loan payoff amount and other payments (if applicable) match figures on the loan application, credit report, or other forms?

ADJUSTABLE RATE MORTGAGES

Does the LE include the name of index (e.g. LIBOR) along with the interest rate and change features match the **Loan Terms** disclosed on page 1?

AIR Table identifies the name of index (e.g. LIBOR) along with the interest rate and change features match the **Projected Payments** schedule shown on page 1?

Change Frequency matches the **Projected Payments** schedule shown on page 1?

AP Table options and loan features match other product forms or disclosures?

Monthly payment figures and subsequent changes match the **Projected Payments** schedule on page 1?

CHANGED CIRCUMSTANCE

Does the loan file include a document which described a valid **Changed Circumstance**?

Do file documents support the issuance of a **Revised Loan Estimate**?

Was the Revised LE issued within three days of change of circumstance – or no later than four business days before closing?

If applicable, was the rate lock agreement amended?

Were changes in Loan Costs subject to tolerance between the initial and the Revised LE?

Was the expiration date of closing costs on the Revised LE dated at the borrower signed an **Intent to Proceed**?

TRID Compliance — Loan Estimate Disclosure

BORROWER: John Smith, Mary Smith LOAN ID #: 1234546

LOAN PROGRAM: FNMA Fixed 30 APPLICATION DATE: 9/3/25

LOAN PURPOSE: Purchase QC DATE: 9/24/25

ORIGINATOR: Joe Originator QC ANALYST: Sue Analyst

AUDIT CHECKLIST FOR ALL TRANSACTIONS	FINDINGS
Date issued on the LE is within three business days from application date?	yes
Borrower name on the LE matches the loan application?	yes
If there are additional borrowers on the application, are names on the LE?	yes
Was the rate lock choice noted on the LE?	No - rate lock agreement was completed but not signed
If YES, does the end date match the rate lock agreement?	No - unsigned PLA is 30-days
Does the LE include the expiration date for other estimated closing costs?	No - date is missing
Loan purpose noted on the LE matches loan application?	yes
Loan product information matches other forms and disclosures?	yes
Property address and sales price (or value) match other documents?	yes
Loan Terms: if amounts can increase, dollar amounts are provided?	n/a
Projected Payments : calculations for each item match other disclosures?	yes
Page 2, Section A: charges only include fees paid to the lender or affiliate?	yes
Section B, Services You Cannot Shop For : fees only for required services?	yes
Are all items listed in alphabetical order and rounded to the nearest dollar?	Alphabetical but not rounded
Section C, Services You Can Shop For : all title-related descriptions begin with the word "Title"?	yes
Section D, Total Loan Costs : does the amount (A+B+C) match the loan costs amount shown at the bottom of page 1?	yes

TAB-THRU FILLABLE
DESKTOP FORM FOR
ENTERING FINDINGS

TRID Tolerance Calculation

Category	Amount	Tolerance	Pass/Fail
1. Origination Charges	\$1,000.00	\$1,000.00	Pass
2. Prepaids	\$2,000.00	\$2,000.00	Pass
3. Other Costs	\$3,000.00	\$3,000.00	Pass
4. Total Closing Costs	\$6,000.00	\$6,000.00	Pass

52. Was the **Zero Tolerance** threshold met whereby no fees were increased that were paid to the lender, broker, or affiliate?

53. Were there zero increases in costs for third-party services for which the borrower was not permitted to shop for?

54. Was the **Zero Tolerance** threshold met whereby no fees were increased that were paid to the lender, broker, or affiliate?

55. Were there zero increases in costs for third-party services for which the borrower was not permitted to shop for?

Loan Estimate Review
LE, PAGE 2

Category	Amount	Tolerance	Pass/Fail
1. Origination Charges	\$1,000.00	\$1,000.00	Pass
2. Prepaids	\$2,000.00	\$2,000.00	Pass
3. Other Costs	\$3,000.00	\$3,000.00	Pass
4. Total Closing Costs	\$6,000.00	\$6,000.00	Pass

LOCATION MARKERS FOR
EACH AUDIT QUESTION

17. In **Section E**, *Other Costs*, are taxes and fees consistent with other documents?
18. In **Section F**, *Prepaids*, does each item note the applicable time period covered?
19. In **Section G**, *Initial Escrow*, do all items match related file documents?
20. In **Section H**, do items match other file documents, such as owner's title insurance?
21. In **Section I**, *Total Other Costs*, do **Other Costs** match amounts at the end of page 1?
22. In **Section J**, *Total Closing Costs*, does **Lender Credits** match amount at the end of page 1?

Costs at Closing	
Estimated Closing Costs	Includes: In Loan Costs + In Lender Credits + In Other Costs
Estimated Cash to Close	Includes: Closing Costs + See Calculating Cash to Close page 1 for details



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