

Truth in Lending – Regulation Z			
Topic	Narrative	Procedures	Effective date
General/ Reorganization		<ul style="list-style-type: none"> • Introductions to sections added for clarity. • Subpart C reorganized and new subheadings added for clarity 	N/A
TILA-RESPA Integrated Disclosure Rule (“TRID”)	<ul style="list-style-type: none"> • Subpart C updated to add: <ul style="list-style-type: none"> ○ New general TRID rules on timing, delivery, tolerances, and re-disclosure requirements (1026.19(e) & (f)) ○ Post-consummation escrow disclosures (1026.20(e)) ○ Changes to mortgage transfer notices (1026.39) • Subpart D updated to reflect changes to record retention requirements (1026.25) • Subpart E updated to reflect Loan Estimate and Closing Disclosure requirements (1026.37 and 1026.38) 	New procedures added for: <ul style="list-style-type: none"> • Closed-end disclosures subject to TRID, including the Loan Estimate (1026.19(e), 1026.37(a)-(o)) and Closing Disclosure (1026.19(f), 1026.38(a)-(t)) • Post-consummation escrow disclosure requirements (1026.20(e)) • Changes to mortgage transfer notice requirements (1026.39) • Record retention requirements (1026.25) 	8/01/2015
Closed-end Loans Not Subject to TRID	<ul style="list-style-type: none"> • Subpart C updated to clarify application of Regulation Z to closed-end loans not subject to TRID 	<ul style="list-style-type: none"> • Updated to reflect rules applicable to more limited universe of closed-end loans not subject to TRID 	8/01/2015
Appraisals	<ul style="list-style-type: none"> • Updated to reflect December 2013 amendments to interagency higher-priced mortgage loan appraisals rule (1026.35(c)(2)) 	<ul style="list-style-type: none"> • Updated to reflect December 2013 amendments to interagency higher-priced mortgage loan appraisals rule (1026.35(c)(2)) 	01/18/2014
ATR/QM	<ul style="list-style-type: none"> • Updated to reflect amended ATR exemption for certain non-profit entities and post- consummation cure mechanism for loans exceeding QM points and fees limit (1026.43(a)(3) and (e)) 	<ul style="list-style-type: none"> • Same 	11/03/2014
Servicing	<ul style="list-style-type: none"> • Updated to reflect amendment to small servicer exception for certain non-profits (1026.41(e)(4)) 	<ul style="list-style-type: none"> • Same 	11/03/2014
RESPA – Regulation X			
TRID	<ul style="list-style-type: none"> • Updated throughout to reflect relocation of requirements from Regulation X to Regulation Z; narrower universe of loans to which current Regulation X disclosure rules will continue to apply • Updated to reflect amendments to servicing transfer notices (1024.33) 	<ul style="list-style-type: none"> • Updated throughout to reflect relocation of requirements from Regulation X to Regulation Z; narrower universe of loans to which current Regulation X disclosure rules will continue to apply 	8/01/2015
Servicing	<ul style="list-style-type: none"> • Updated to reflect amendment to small servicer exception for certain non-profits (1024.17, 1024.38-.41) 	<ul style="list-style-type: none"> • Same 	11/03/2014