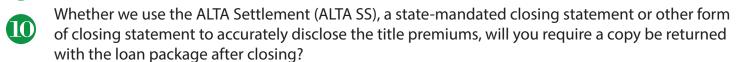


TOP 10 THINGS TO ASK YOUR LENDERS ABOUT THE TILA-RESPA INTEGRATED DISCLOSURES (TRID)

- Are you preparing and delivering the Closing Disclosure (CD) to the borrower/consumer?
 - How are you delivering the CD to the consumer?
 - When and how do you deliver the CD to the settlement agent and other parties (e.g. mortgage broker)?
- If you are preparing the CD, when do you require me (the settlement agent) to send you the information needed to prepare the CD? How do you want to communicate?
- What is your process to send the completed CD to the closing/escrow company for approval before delivery to the consumer?
- How should we send information (data and documents) back and forth?
- How do you process changes to the CD after delivery to the borrower/consumer prior to consummation, at consummation and after consummation?
- How can I help you communicate with other parties involved in the transaction (real estate agent, mortgage broker, seller, buyer)?
- When will closing/escrow company receive documents and your instructions for the closing?
- Do you require any background information from me or my company prior to closing?
- What are your funding procedures?





ADDITIONAL QUESTIONS? PLEASE CONTACT:

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