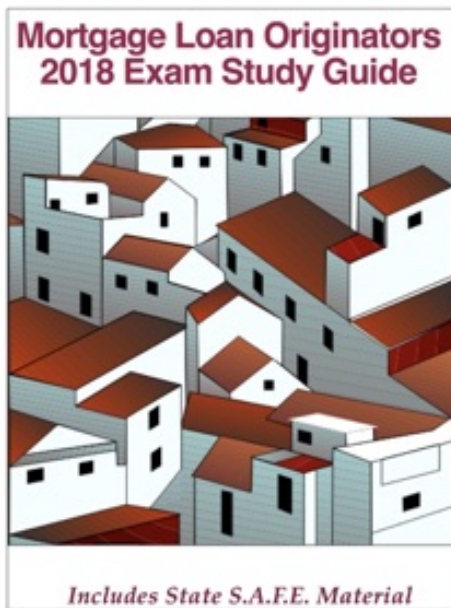


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This book includes the RESPA/TILA merged document regulations which became effective October 3, 2015.

The merger does away with the GFE (Good Faith Estimate), TILA (Truth in Lending Statement) and the HUD-1 in several loans such as the traditional 30 year fixed rate mortgage, the ARM (Adjustable Rate Mortgage) and the Hybrid (Fixed rate

note for 3,5 or 7 years followed by an ARM for the balance of the mortgage). The old paperwork will remain for Reverse Mortgages and HELOCs (Home Equity Line of Credit).

The new loan format will now use the new forms known as the "Loan Estimate" and The "Closing Disclosure." The only really confusing part about all this are the different definitions of a "Business Day." In some cases it's when the mortgage broker is open for business, other new regs use the standard definition which is "any calendar day except Sunday and legal holidays." There is a chart which makes learning these a little easier.

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