



TRID- Elevate your Expertise on all things TRID

August 13, 2025

Registration starts: 8:15am

Business Session: 8:30am- 3:00pm

Lunch on your own: 11:30-12:30pm

Location: Double Tree by Hilton

Birmingham Perimeter Park, 8 Perimeter Park South

Birmingham, AL 35243

Member Rate: \$395

Non-Member Rate: \$595

The TILA-RESPA Integrated Disclosure rules can be a challenge whether you are new to consumer mortgage lending or in need of a refresher. Join this full-day TRID seminar as we take you through the federal regulatory requirements for TRID covered loans. We will tackle what is an “application” for TRID purposes and what does it trigger and when, dive into the Loan Estimate and Closing Disclosure, intent to proceed, changed circumstances, good faith estimates, tolerances, cures and more! Along the way, we will highlight key examiner findings and do’s & don’ts to mitigate your compliance risk.

Here is just a sample of what we will discuss during the **TRID: Essentials and Risks** seminar:

- What is a ‘TRID application’ and What does it trigger
- Disclosures, including the Loan Estimate, Closing Disclosure, Intent to Proceed (ITP), and Change of Circumstance (COC)
- Timing – Pre-disclosure, disclosures, closing, “substantially open for business”, record retention
- Good faith estimates
- Tolerances and Cures
- Valid changed circumstances
- Common errors, nuances, gotchas, and examiner findings

Prerequisite: Basic lending knowledge

This program is intended for:

- Loan officers, processors, closers, underwriters, and compliance and risk management professionals; retail lending staff
- Examiners and third-party consultants, auditors, and related companies

Background

With nearly 30-years of experience in the financial services industry, Leah’s in-depth compliance knowledge spans Lending, Deposits, BSA/AML and Compliance Risk Management. Her diverse skills, from software programmer to legal counsel to compliance advisor make Leah a results-oriented and strategic compliance professional.

Nationally recognized for her pragmatic compliance advice and her engaging approach, Leah provides management and staff valuable insight to effectively understand, identify, manage, and mitigate compliance risk.

Throughout her career, banks, credit unions, FinTechs, and federal and state associations have engaged her for compliance advice and training at all levels: front line, compliance, audit, board and management, and state and federal examiners.

As a faculty member of the Southwest Graduate School of Banking at Southern Methodist University in Dallas (SWGSB) for the past ten years, she teaches Compliance Risk Management, Commercial Lending, and BSA/AML and Compliance for new community bank directors.

Professional Experience

Leah has served as the Chief Compliance Officer for a \$4 billion community bank, a start-up mortgage company, and for a large banking software compliance division. In addition, she was in-house counsel and worked for several leading banking software firms. In addition to participating in loan, deposit, and BSA/AML review and audit services, Leah has advised thousands of financial institutions on day-to-day BSA/AML and compliance matters, consent order remediation and management responses to examiner concerns.



For more information, contact Elizabeth Bailey, vice president of professional development at (251) 510-3593 or email ebailey@alabama.bank

For information on important policies please visit our website at <https://www.alabama.bank/policies>