

To Mortgage Company Representative

FROM: Consumer Financial Protection Bureau
SUBJECT: CFPB TRID Rule survey

[CFPB logo]

CFPB TRID Rule Survey

The Consumer Financial Protection Bureau (CFPB) is conducting a survey of institutions that originate mortgage loans. This survey will help the CFPB learn about the experiences of industry participants in complying with the TILA RESPA Integrated Disclosure (TRID) Rule.¹ Your participation in this survey will help the CFPB to better understand the effects of the TRID Rule, and, where possible, to create more accurate estimates of these effects. The CFPB will publish its findings later this year.

The target audience of this survey includes any institution that originates loans directly to consumers. This includes banks and credit unions, as well as non-depository institutions

We request that your institution submit one response to this survey, however multiple individuals may contribute to your institution's response. To facilitate completion of this survey, we suggest that the individuals who contribute to your institution's response have knowledge of both the institution's efforts to comply with the TRID Rule as well as a knowledge of the costs of these efforts.

To begin your response, please click the following link. Responses must be received no later than **XYZ** date.

[Start the survey now](#)

We are interested in the experiences of a variety of types of industry participants. If you are a loan officer, or if you represent an institution that conducts closings in real estate transactions, please contact us for the relevant survey link. For this, or any other inquiry, please write to TRID_Assessment@cfpb.gov.

Sincerely,

Dustin Beckett
Team Lead, TRID Assessment
Consumer Financial Protection Bureau

¹ The full name of the rule is the Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z) Rule. The rule is also commonly known as the TILA-RESPA Integrated Disclosure Rule, the Know Before You Owe Rule, TRID, or the TRID Rule

To Loan Officer

FROM: Consumer Financial Protection Bureau
SUBJECT: CFPB TRID Rule survey

[CFPB logo]

CFPB TRID Rule Survey

The Consumer Financial Protection Bureau (CFPB) is conducting a survey of mortgage loan officers. This survey will help the CFPB learn about the experiences of industry participants in complying with the TILA RESPA Integrated Disclosure (TRID) Rule.² Your participation in this survey will help the CFPB to better understand the effects of the TRID Rule, and, where possible, to create more accurate estimates of these effects. The CFPB will publish its findings later this year.

The target audience of this survey includes any natural person employed by a creditor or mortgage broker who interacts most frequently with the consumer and who has an NMLSR ID. This includes most mortgage loan originators and mortgage brokers.

To begin your response, please click the following link. Responses must be received no later than **XYZ** date.

[Start the survey now](#)

We are interested in the experiences of a variety of types of industry participants. If you are not a loan officer but you represent an institution that originates mortgage loans, or if you represent and institution that conducts closings in real estate transactions, please contact us for the relevant survey link. For this, or any other inquiry, please write to TRID_Assessment@cfpb.gov.

Sincerely,

Dustin Beckett
Team Lead, TRID Assessment
Consumer Financial Protection Bureau

² The full name of the rule is the Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z) Rule. The rule is also commonly known as the TILA-RESPA Integrated Disclosure Rule, the Know Before You Owe Rule, TRID, or the TRID Rule

To Closing Representative

FROM: Consumer Financial Protection Bureau
SUBJECT: CFPB TRID Rule survey

[CFPB logo]

CFPB TRID Rule Survey

The Consumer Financial Protection Bureau (CFPB) is conducting a survey of institutions that provide closing or settlement services. This survey will help the CFPB learn about the experiences of industry participants in complying with the TILA RESPA Integrated Disclosure (TRID) Rule.³ Your participation in this survey will help the CFPB to better understand the effects of the TRID Rule, and, where possible, to create more accurate estimates of these effects. The CFPB will publish its findings later this year.

The target audience of this survey includes any institution that provides closing or settlement services is any institution that conducts the closing, or settlement, in a real estate transaction. This may include a law firm, a title company, a settlement company, an escrow company, or any other party providing the service of real estate closing.

We request that your institution submit one response to this survey, however multiple individuals may contribute to your institution's response. To facilitate completion of this survey, we suggest that the individuals who contribute to your institution's response have knowledge of both the institution's efforts to comply with the TRID Rule as well as a knowledge of the costs of these efforts.

To begin your response, please click the following link. Responses must be received no later than **XYZ** date.

[Start the survey now](#)

We are interested in the experiences of a variety of types of industry participants. If you are not a loan officer but you represent an institution that originates mortgage loans, or if you represent and institution that conducts closings in real estate transactions, please contact us for the relevant survey link. For this, or any other inquiry, please write to TRID_Assessment@cfpb.gov.

Sincerely,

Dustin Beckett
Team Lead, TRID Assessment

³ The full name of the rule is the Integrated Mortgage Disclosures Under the Real Estate Settlement Procedures Act (Regulation X) and the Truth In Lending Act (Regulation Z) Rule. The rule is also commonly known as the TILA-RESPA Integrated Disclosure Rule, the Know Before You Owe Rule, TRID, or the TRID Rule

Consumer Financial Protection Bureau