



## TRID Training Self Certification

To: Fidelity National Title Group

I hereby certify that:

1. As of the date of this certification, I have read and understood FNTG's Memorandum to Signing Agents, dated August 12, 2015, and the Five Things Signing Agents Need to Know Before October, 2015.
2. I am familiar with the content of the flyer and memo. I understand that effective October 3, 2015, closed-end consumer credit transactions will be subject to the TILA-RESPA Integrated Disclosure ("TRID") rule and forms. **Each box below must be checked. By checking each box below I acknowledge:**

The following closed-end consumer credit transactions are subject to TRID:

- Purchase Money Loans
- Refinances
- Loans secured by 25 acres or less
- Loan secured by vacant land
- Construction-only loans
- Timeshare loans

In transactions subject to TRID:

- The TILA Disclosure form is replaced by the Closing Disclosure
- The Closing Disclosure must be signed by the borrower(s)
- The HUD-1 Settlement Statement is replaced by a Closing Statement
- The Closing Statement must be signed by the parties identified on the form

The following transactions are exempted from the TRID rule:

- Reverse Mortgages
- Home Equity Lines of Credit (HELOCs)
- Mobile Home Only Loans (no land)
- Creditors (Lenders) who originate less than 5 loan in a calendar year

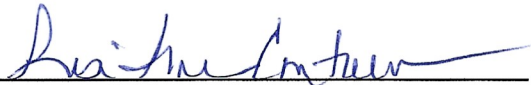
The Closing Disclosure includes the following explanation of these terms:

- Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.
- Finance Charge. The dollar amount the loan will cost you.



- Amount Financed. The loan amount available after paying upfront finance charge.
- Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.
- Additional important terminology:
  - Creditor - the CFPB broadly defines as the lender.
  - Business day - for purposes of providing the Closing Disclosure, business day means all calendar days except Sundays and legal public holidays.
  - Consummation - the day the borrower becomes legally obligated under the loan, which is the date of signing, even if the loan has a rescission period under TILA's Regulation Z. Consummation can be different from the closing date defined in the purchase agreement.
- If a borrower has questions concerning the Loan Calculations, the formula used to derive the amounts or questions on other amounts on the Closing Disclosure I must refer the borrower to the Lender contact shown in the Contact Information section on Page 5 of the Closing Disclosure or other contact stated in the signing package instructions.

I hereby swear or affirm that the foregoing Certification is true and correct. I acknowledge that my failure to understand the above matters may result in my removal from FNTG's approved notary network.

Signature: 

Name: Lisa Contreras

City: Carrollton

State, Zip: Texas, 75007

Phone: 214-649-7125

Email: modernnotarytx@gmail.com

Date: 11/04/2021