



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: _____

City: _____

State, Zip: _____

Phone: _____

Email: _____

Date: _____