

## DON'T GET CAUGHT SLEEPING ON THE TRACKS! SCHEDULE A ONE: ONE LENDER CONSULTATION TODAY

East Texas Title Companies—TRID Train Newsletter—Issue 8

**June 2015** 

Realtors: This communication applies to lenders, but we're sending to you as well so you will know why so many lenders are strongly recommending East Texas Title Companies for your transactions.

You've gone to the training, you've read all the emails, you're inundated with information on TRID. And now it's delayed by a couple of months, so you feel like taking a breather, right? Well, not so fast: there's still work to do to be ready to implement when October 3 rolls around. And that's why you need to schedule a one-on-one lender consultation with me.

Our training sessions get you prepared in general, answering "what", "when" and "who" guestions. But they can leave many "how" questions unanswered. The one-on-one consultations get you prepared specifically.

To date, I have met with over 30 lending institutions. In these consultations, we get down to brass tacks on how TRID will actually be implemented in each lender's specific environment. Prior to starting these, I identified six distinct combinations of how the combined disclosure will work, depending on which party/ies will be completing, delivering and making changes to the disclosures.

Within that framework, I work with the lenders to create **detailed process flow charts**that clearly articulate how each lender can work with East Texas Title Companies to get transactions closed and stay in compliance with all the new regulations. These flow charts are customized to each lender, taking into consideration your software, current personnel and processes, and how all of that integrates with East Texas Title Companies' software and processes. If your process differs for different types of loans or with different underwriters, we create a process flow chart for each, even if that means multiple meetings to get it all straight.

In my mind, this is the only way to ensure a smooth implementation starting October 3. If you haven't yet scheduled a consultation, do so today! As always, we appreciate the opportunity to earn your business.

## LENDER TESTIMONIAL

"No other title company is even coming close to getting us ready for TRID like East Texas Title Companies. To use a football analogy, in the training sessions, we got the coach's pre-season pep talk. We left the session with a basic understanding of what's expected of us and why, in easy-to-understand terms with practical applications. We felt good about ourselves, thinking we're ready to launch, because we've got all this information in our heads. But then reality hits: what are we really going to do when the whistle blows and the ball is snapped? How are we going to run the plays? How are we going to score? How do we avoid penalties? Suddenly, we're like a deer in the headlights. And this is where most other companies leave you hanging.

But Celia gets you ready to make the touchdowns, smoothly and without penalties. She spends the one-on-one time with you to fully understand your organization's software and processes. And together you create a playbook that addresses as many scenarios as possible, often more than one per lender. It's detailed, it's complete, it will help my organization move forward with confidence, and it will keep us out of trouble with the regulators.

If you're not doing business with Celia and East Texas Title Companies, you need to ask yourself why! They consistently go the extra mile to EARN our business!"



Best regards,



