



9575 Katy Freeway, Suite 300

Houston, TX 77024

Phone: 713-871-0005

Fax: 713-871-1358

Thomas E. Black, Jr., P. C. *

Calvin C. Mann, Jr., P. C.

Gregory S. Graham, P. C.

Shawn P. Black **

Regina M. Uhl

David F. Dulock

Diane M. Gleason

Peter B. Idziak**

Of Counsel

David M. Tritter

* Also Licensed in New York, Washington,
West Virginia and Iowa

** Also Licensed in New York

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To: Clients and Friends

From: David F. Dulock

Subject: New RESPA Settlement Cost Booklet for TRID Transactions

In the April 1, 2015, issue of the *Federal Register* (80 FR 17414, [click here](#)) and in a March 31, 2015, press release ([click here](#)), the Consumer Financial Protection Bureau (CFPB) published a new RESPA-required settlement cost booklet titled “*Your Home Loan Toolkit: A Step-by-Step Guide*” (Booklet) for use with the new TILA and RESPA integrated disclosures (TRID) effective for applications received on or after August 1, 2015.

The Booklet incorporates statutory amendments and the Loan Estimate and Closing Disclosure from the CFPB’s TRID final rule. It may be printed by clicking on the above press release hyperlink and copies also may be ordered from the GPO website by clicking on the press release hyperlink. Pursuant to §1026.19(g)(2) of Regulation Z, no changes to, deletions from, or additions to the Booklet may be made other than certain types of changes to the cover page. Except for certain specified exceptions, §1026.19(g) requires the Booklet to be provided to the consumer by delivering or placing the Booklet in the mail not later than three business days after the consumer’s application is received.

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