

## Cover Page

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<b>Name of Provider:</b>	<b>Florida Land Title Association</b>
<b>Name of Course:</b>	<b>Know Before You Owe Mortgage Disclosure Follow-Up</b>
<b>Targeted audience:</b>	<b>Title agents, title industry professionals</b>
<b>Course Relevance:</b>	<b>To update title agents on Know Before You Owe Mortgage Disclosure</b>
<b>Study Method:</b>	<b>Seminar</b>

**“Know Before You Owe Mortgage Disclosure Follow-Up”  
“A Presentation on Truth in Lending (12 CFR part 1026 - Regulation Z)”**

<b>Tolerances for total of payments – 12 CFR § 1026.38</b>	<b>5 min</b>
Required disclosure	
Proposed tolerance	
<b>Housing assistance lending – 12 CFR § 1026.3</b>	<b>5 min</b>
Proposal clarifying treatment of transfer taxes	
Proposal modifying 1% cap on costs	
<b>Cooperatives – 12 CFR § 1026.19</b>	<b>5 min</b>
Proposed coverage	
<b>Privacy and sharing of information – 12 CFR § 1026.38 and Gramm-Leach-Bliley Act</b>	<b>5 min</b>
Proposed clarifying commentary	
Reminder on statutory exemptions under GLBA	
<b>Additional proposals – 12 CFR § 1026.37 and 12 CFR § 38</b>	<b>10 min</b>
Calculating cash to close table calculations	
Cash back purchase	
Required disclosures under “H. Other”	
Down payment	
Double counting	
Closing Costs Financed	
LE column on CD	
Negative/positive numbers	
<b>Construction-permanent lending – 12 CFR §1026.37; 12 CFR § 1026.38; 12 CFR § 1026. 19 and Appendix D</b>	<b>5 min</b>
“Interest Only” and balloon payment features	
Loan Term	

Allocation of costs between construction and permanent phases

Disclosure of inspection and handling fees

Construction costs

Others

10 min

Disclosing principal reductions – 12 CFR § 1026.37 and 12 CFR § 1026.38

Rounding requirements – 12 CFR § 1026.37 and 12 CFR § 1026.38

Distinguishing between model and sample forms – Appendix H

Disclosure of simultaneous second liens – 12 CFR § 1026.37 and 12 CFR § 1026.38

Lender credits – 12 CFR § 1026.38

Per diem interest- 12 CFR § 1026.17

Post-consummation disclosures – 12 CFR § 1026.1

Revised Loan Estimates for informational purposes – 12 CFR § 1026.19

Trusts – 12 CFR § 1026.2

Written list of providers – 12 CFR § 1026.19

Other minor changes and technical corrections

Questions and Answers

10 min

Total Instruction Time

50 min

Total Break Time

10 min

Total Time

60 min