



National MI is TRID Ready

TRID compliance doesn't have to be a DIRTY word. Starting October 3, 2015 the new TILA-RESPA Integrated Disclosure (TRID)* rule will become effective, and business processes are going to drastically change. Adherence to TRID can be complicated, but the role of mortgage insurance (MI) in the process doesn't have to be. National MI is poised and ready for the implementation of the TRID rule and ready to work with you.

Accuracy and consistency is important for lenders

By integrating the mortgage loan disclosures into the new Loan Estimate (LE) and Closing Disclosure (CD) forms, it's important to ensure that your MI premium is easily calculated and remains the same until the loan closes.

National MI's premium is not based on multiple loan and borrower variables and is not hidden behind a log-in screen. Our rates are dependable and easy to see and do not continually fluctuate, which avoids the lender needing to issue a revised LE or CD form to the borrower.

We make it easy to comparison shop and get competitive rates from National MI.

- National MI rates are clear and do not continually change, there are no surprises
- Our rates are easily accessible from any digital device without a log-in required
- National MI Rate Finder results can be quickly shared via PDF download/email

With National MI, what you see is what you get – easy to disclose

Avoid unnecessary settlement surprises at closing. National MI provides the security you need to comply with TRID. From our TRID-readiness to fair, dependable and accurate pricing, at National MI we treat every customer as if they are our only customer.

Learn more by visiting our TRID Resources webpage at nationalmi.com/trid-faq/

* TILA-RESPA Integrated Disclosure rule information can be found at the Consumer Financial Protection Bureau (CFPB) site at consumerfinance.gov/regulatory-implementation/tila-respa/
For full details on National MI's rates and guidelines, please visit <http://www.nationalmi.com/>