TRID Timeline Tracker

A Comprehensive Guide by The Housing Assistant

Purpose

This guide simplifies the TRID timing requirements into a clear, visual timeline. TRID (TILA-RESPA Integrated Disclosure) compliance is essential to avoid costly delays and ensure a smooth borrower experience. Use this tracker to manage timing from application to closing.

The 6 Key Elements That Trigger TRID

According to TRID regulations, once a lender has collected the following six elements, a loan application is considered complete, and the LE (Loan Estimate) must be issued within 3 business days:

- 1. Borrower's Name
- 2. Borrower's Income
- 3. Borrower's Social Security Number (to obtain a credit report)
- 4. Property Address
- 5. Estimated Value of the Property
- 6. Loan Amount Requested

Once these six items are received, the clock starts ticking on the TRID disclosure timeline.

TRID Disclosure Timeline Overview

Step	Timing Requirement	Details
Loan Application Received	Day 0	Triggers TRID timeline when 6 key elements are collected.
Loan Estimate (LE) Sent	Within 3 business days	Send LE via mail or electronic delivery. Must be acknowledged.
Intent to Proceed	Before collecting fees	Borrower must express intent before appraisal or other fees are collected.

Revised LE (if needed)	Within 3 business days of change	Change in circumstance must be documented.
Initial Closing Disclosure (CD)	At least 3 business days before closing	Must be received by the borrower before signing.
Corrected CD (if required)	At least 3 additional days	Trigger: APR change > 1/8%, loan product change, or new prepay penalty.
Closing	Day 7–10+	Allowed after CD timing met and waiting period complete.

THA Tips for Staying Compliant

- Track Everything in Writing: Use LOS or eDisclosure system to timestamp sent/received docs.
- Weekend Doesn't Always Count: Only certain delivery timelines include Saturday. Know the difference.
- Avoid Last-Minute Changes: Major changes can trigger new CDs and delay closing.
- Justify Re-Disclosures: Always document valid change in circumstance.
- Educate Your Borrowers Early: Explain TRID rules upfront to reduce last-minute stress and confusion.