



## DC Open Doors Program Notification

### **2015-03 – DC Open Doors - TRID**

In response to the Consumer Financial Protection Bureau (CFPB) TILA-RESPA Integrated Disclosure (TRID) rules going into effect on October 3, 2015, DCHFA will upload to eHousingPlus, for the lenders to download, a fillable Good Faith Estimate (GFE) with our information, the recording fee, etc. already reflected. There will also be an Acknowledgement of Receipt of the GFE that the borrower will be required to sign. We ask that the lender complete the borrower and property information, as well as the other applicable fields left blank and disclose on DCHFA's behalf at the same time as the lender disclosure documents are prepared and provided.

Since, per the CFPB, we are not permitted to utilize the new TRID forms, we will also require a separate HUD-1 settlement statement at closing.

If you have any questions about how to complete the GFE, please contact us immediately for assistance. It is the lender's responsibility to insure that the estimate is completed properly and is disclosed within the appropriate time-frame.

We will be updating our lender manual to reflect these changes.

Should you have any questions about any DC Open Doors mortgage product, or DCHFA's processes or procedures, please contact us directly at 202-777-1632 or [SingleFamilyPrograms@dchfa.org](mailto:SingleFamilyPrograms@dchfa.org).