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### **News Flash—TILA-RESPA Integrated Disclosures Effective Date Delayed by Two Months**

CFPB Director Richard Cordray issued a [Press Release](#) today (June 17, 2015) announcing that the “Know Before You Owe” rule would be delayed until October 3, 2015. The rule, better known as the TILA-RESPA Integrated Mortgage Disclosures or “TRID”, was set to become effective on August 1, 2015. As late as June 3, 2015 the Bureau had denied to Congress and the public that there would be any delays. The press release refers to the delay as a proposal. We will keep BCG members posted as we learn more.

06/17/2015

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