



## Impac Mortgage Corp.

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Date: December 22, 2015

Subject: TRID Transactions Required For 2016

The TILA-RESPA Integrated Disclosure (TRID) rule has been fully implemented and the new Integrated Disclosures must be provided for applications received on or after October 3, 2015.

We've all had a few months to work through the "pre-TRID" pipeline (which requires the use of GFE, HUD-1, and Truth-in-Lending forms). In order to provide the best service possible, Impac needs to transition all of its workflow and processes to a standardized TRID-compliant model.

Commencing January 1, 2016, Impac will only accept loans with TRID-compliant applications taken on or after October 3, 2015. Any applications taken before October 3, 2015 must be submitted prior to year-end.

If you have any questions, please contact 855-GO-IMPAC (855-464-6722).

We hope this necessary change will not create undue hardship. Impac looks forward to a prosperous New Year with you, our partners. Thank you for your continued business!

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