

[TRID Fatigue? Here's What Buyers Need To Know \(In Plain English\)](#)

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As with much that the CFPB does these days, there is some that is good, some bad, and some, just plain ugly. And for a cynic like me, everything – even the good stuff – seems to be imparted with a slightly paternalistic and patronizing tone.

You see, in the CFPB world view, the American people are divided into two basic camps: One is made up of evil, bloodsucking, [vampire squids](#), looking to latch onto members of the other camp; the gullible, naïve, dumb and dumber set, who were all born yesterday.

And in one of the best examples of CFPB understatement, it declares that one of its "[Core Functions](#)" is:

"...to give consumers the information they need to understand the terms of their agreements with financial companies. *We are working to make regulations and guidance as clear and streamlined as possible* so providers of consumer financial products and services can follow the rules on their own."  
*[Italics mine.]*

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