



CURRICULUM: MORTGAGE LOAN ORIENTATION

Concise, interactive, task-specific courses for residential mortgage loan origination professionals, such as Mortgage Loan Originators, Processors, Underwriters and Closing Agents.

Title [Mortgage Origination: Marketing](#) *(released 2/3/17)*
IDs 31400B, 31400C, 31400M, 31400N
Description In this interactive course, mortgage lending personnel who promote and originate residential mortgage loan products will learn to identify and avoid discrimination in advertising, comply with kickback rules and regulations, and recognize various rules and regulations around marketing, including fair lending guidelines, UDAAP, Regulation Z, SAFE Act, TCPA, CAN-SPAM Act, and RESPA requirements. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges. Estimated duration: 30 minutes
Equivalent This course covers information contained in multiple legacy courses

Title [Mortgage Origination: Matching Products](#) *(released 1/26/17)*
IDs 31401B, 31401C, 31401M, 31401N
Description In this interactive course, mortgage lending professionals will learn the process of matching a borrower with the best type of mortgage loan for that borrower, as well as how to comply with regulations around steering, fees, and negative amortization counseling, including Regulation B, Regulation Z, and UDAAP (Unfair, Deceptive, or Abusive Acts and Practices). This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 25 minutes
Equivalent This course covers information contained in multiple legacy courses

Title [Mortgage Origination: Pulling Credit Reports](#) *(released 1/26/17)*
IDs 31402B, 31402C, 31402M, 31402N
Description In this interactive course, mortgage lending professionals will learn to identify a permissible purpose for a credit report, recognize types of fraud alerts and why they occur, and detect red flags for identity theft. Regulations addressed in this course include the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transaction Act (FACTA). This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges. Estimated duration: 20 minutes
Equivalent This represents a suitable replacement for legacy courses:
20055 – FCRA: An Overview
20056 – FCRA: Credit Reporting Regulations
20116 – The FACT Act: Rules and Implications



Title [Mortgage Origination: Completing the Application](#) *(released 2/3/17)*
IDs 31403B, 31403C, 31403M, 31403N
Description Intended for mortgage lending professionals, this interactive course will identify common pitfalls in the process of completing a mortgage loan application with a potential borrower, focusing on what represents an application and the rules around government monitoring information. Regulations addressed in this course include Regulation B, the Home Mortgage Disclosure Act (HMDA), and the Real Estate Settlement Procedures Act (RESPA). This engaging learning experience features: high-impact audio (optional), video, and scenario-based challenges. Estimated duration: 20 minutes
Equivalent This course covers information contained in multiple legacy courses

Title [Mortgage Origination: Collecting Information and Documentation](#) *(released 2/3/17)*
IDs 31404B, 31404C, 31404M, 31404N
Description In this interactive course, front-office mortgage lending personnel will learn how to collect the applicant's identifying information and documentation, in accordance with the Customer Identification Program (CIP) and Fair Lending guidelines. Regulations addressed in this course include Regulation Z (TILA), Regulation B (EEOC), the Bank Secrecy Act (BSA), and the USA PATRIOT Act. This engaging learning experience features: high-impact audio (optional) and scenario-based challenges. Estimated duration: 15 minutes
Equivalent This course covers information contained in multiple legacy courses

Title [Mortgage Origination: The Loan Estimate](#) *(released 1/7/2017)*
IDs 31405B, 31405C, 31405M, 31405N
Description This interactive course, intended for individuals responsible for discussing and/or completing Loan Estimate forms, provides an overview of the Loan Estimate, its key fields and timing requirements, and its impact on the Closing Disclosure. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. Estimated duration: 20-30 minutes
Equivalent This represents a suitable replacement for the Loan Estimate component of legacy course
20510 – *Introduction to the Integrated Disclosure Rule*

Title [Mortgage Processing: Providing Disclosures](#) *(released 2/13/17)*
IDs 31410B, 31410C, 31410M, 31410N
Description This interactive course, intended for mortgage lending professionals, provides a comprehensive overview of what information each disclosure contains and when they must be provided to applicants. Regulations



addressed in this course include the Truth in Lending Act (TILA)/Regulation Z, Real Estate Settlement Procedures Act (RESPA), USA PATRIOT Act, Equal Credit Opportunity Act (ECOA)/Regulation B, Fair Credit Reporting Act (FCRA)/Regulation V, and Regulation P. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges. Estimated duration: 30 minutes

Equivalent

This course covers information contained in multiple legacy courses

Title

Mortgage Processing: Ordering Reports *(released 3/6/17)*

IDs

31411B, 31411C, 31411M, 31411N

Description

This interactive course, intended for mortgage lending processors, identifies how to recognize permissible purpose in pulling a credit report and what guidelines must be followed in providing appraisals. Learners will also find out how to determine whether a property is in a Special Flood Hazard Area and how to provide flood notification in a timely manner when appropriate. Regulations addressed in this course include the Fair Credit Reporting Act (FCRA), Regulation B/Equal Credit Opportunity Act (ECOA), and Flood Disaster Protection Act (FDPA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 30 minutes

Equivalent

This course covers information contained in multiple legacy courses

Title

Mortgage Processing: Verification and Documentation

(released 2/13/17)

IDs

31412B, 31412C, 31412M, 31412N

Description

This interactive course, intended for mortgage lending professionals who process applications, addresses how to verify customer identifying information and what information must be gathered for underwriters to evaluate Ability-To-Repay and insurance coverage. Regulations covered in this course include the Real Estate Settlement Procedures Act (RESPA); Regulation Z/Truth in Lending Act (TILA); Bank Secrecy Act (BSA)/USA PATRIOT Act; Unfair, Deceptive, and Abusive Acts or Practices (UDAAP); and fair lending guidelines. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges. Estimated duration: 30 minutes

Equivalent

This course covers information contained in multiple legacy courses

Title

Mortgage Underwriting: Examining Collateral *(released 3/6/17)*

IDs

31431B, 31431C, 31431M, 31431N

Description

This interactive course, intended for mortgage loan underwriters, identifies how to review mortgage loan appraisals, including complying with fair lending guidelines, and how to determine if and when mortgage insurance is required. Regulations addressed in this course include the



Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA); Homeowners Protection Act (HPA); and Equal Credit Opportunity Act (ECOA)/Regulation B. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Mortgage Underwriting: Examining Capacity and Capital** *(released 3/20/17)*

IDs 31432B, 31432C, 31432M, 31432N

Description Intended for mortgage loan underwriters, this interactive course identifies how to determine when Ability-To-Repay (ATR) applies and how to calculate it using proper documentation, as well as how to underwrite to the requirements of qualified mortgages and utilize Appendix Q of Regulation Z to calculate the Debt-To-Income (DTI) ratio. In addition, learners will discern how to avoid discrimination while evaluating applications. Regulations covered in this course include Regulation Z (Appendix Q); Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); Federal Housing Administration (FHA); and Equal Credit Opportunity Act (ECOA). This engaging learning experience features high-impact audio (optional), video, and scenario-based challenges. Estimated duration: 20 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Mortgage Underwriting: Examining Character** *(released 3/20/17)*

IDs 31433B, 31433C, 31433M, 31433N

Description Intended for mortgage loan underwriters, this interactive course provides a comprehensive overview of how to evaluate high-risk borrowers and insiders for lending and avoid discrimination and fair lending violations while evaluating loan applications. Regulations addressed in this course include BSA/USA PATRIOT Act; Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); Federal Housing Administration (FHA); Regulation B/Equal Credit Opportunity Act (ECOA); Home Mortgage Disclosure Act (HMDA); Regulation O. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 25 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Mortgage Underwriting: BSA and Suspicious Activity** *(released 2/13/17)*

IDs 31434B, 31434C, 31434M, 31434N

Description Intended for mortgage loan closing personnel, this interactive course addresses how to identify fraud and suspicious activity as required by the Bank Secrecy Act (BSA). This engaging learning experience features high-



impact audio (optional) and video, as well as scenario-based challenges.
Estimated duration: 15 minutes

Equivalent This represents a suitable replacement for legacy course:
20204LEN – BSA: Responsibilities for Lenders

Title **Mortgage Closing: Explaining Fees and Disclosures** *(released 3/20/17)*
IDs 31460B, 31460C, 31460M, 31460N

Description Intended for mortgage loan closing personnel, this interactive course identifies how to avoid fair lending violations in closing, recognize prohibitions in Reg Z, discern situations in which the right of rescission applies, and ensure applicants have adequate flood insurance at the time of closing. Regulations addressed in this course include Regulation B/Equal Credit Opportunity Act (ECOA); Regulation Z/Truth in Lending Act; Federal Housing Administration (FHA); Flood Disaster Protection Act (FDPA); Unfair, Deceptive, and Abusive Acts or Practices (UDAAP); and fair lending guidelines. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 30 minutes

Equivalent This course covers information contained in multiple legacy courses

Title **Mortgage Closing: BSA and Suspicious Activity** *(released 3/6/17)*
IDs 31461B, 31461C, 31461M, 31461N

Description Intended for mortgage loan closing personnel, this interactive course addresses how to identify fraud and suspicious activity as required by the Bank Secrecy Act (BSA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges. Estimated duration: 15 minutes

Equivalent This represents a suitable replacement for the legacy course
20204LEN – BSA: Responsibilities for Lenders

Title **Mortgage Closing: The Closing Disclosure** *(released 1/7/2017)*
IDs 31462B, 31462C, 31462M, 31462N

Description This interactive course, intended for individuals responsible for discussing and/or completing Closing Disclosure forms, provides an overview of the Closing Disclosure, its key fields and timing requirements, and its relation to the Loan Estimate. This engaging learning experience features: high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. Estimated duration: 20-30 minutes

Equivalent This represents a suitable replacement for the Closing Disclosure component of legacy course
20510 – *Introduction to the Integrated Disclosure Rule*



Title	Mortgage Origination: Security, Identity Theft, and Fraud <i>(released 2/28/17)</i>
IDs	31481B, 31481C, 31481M, 31481N
Description	This interactive course, intended all mortgage lending employees, provides learners with a comprehensive overview of how to comply with their institution's Bank Secrecy Act (BSA) guidelines and spot red flags for identity theft and fraud. Regulations covered in this course include the BSA and Gramm-Leach-Bliley Act (GLBA). This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges. Estimated duration: 20 minutes
Equivalent	This course covers information contained in multiple legacy courses

Several additional new courses comprising the new Mortgage Loan Origination curriculum are forthcoming.