



BAI Banking Series

Commercial Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Commercial Loan Officers and is intended to serve as a resource when planning curriculums or Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution. The courses included here are mainly subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30504B – USA PATRIOT Act: Managing Compliance
30417B – Mortgage Basics: Laws and Regulations
30418B – Mortgage Basics: Products, Documents, and Costs
30201B – Robbery Prevention and Response
30203B – Bank Holding Company Act: Anti-Tying
30313B – Identity Theft Prevention: Safeguarding Information
30323B – CIP Procedures and Protections
30402B – Regulation B: Essentials
30403B – Fair Lending: Essentials
30411B – Appraisals and Evaluations: Essentials
30440B – HMDA Fundamentals
31800B – Commercial Banking: Equal Consideration
31804B – Commercial Banking: Ethics
31807B – Commercial Banking: Consumer Lending Rules and Regulations
31808B – Commercial Banking: Bank Secrecy Act (BSA) and Security Concerns
20319 – Servicing Consumer Loans
20082 – Reg U: In Detail

View the recommended courses by regulation and job-specific task below.

Regulation	Job-Specific Task(s)	Recommended Course(s)
Anti-Tying (Reg. Y)	Understand what products and/or services can be required with a loan product.	30203B – Bank Holding Company Act: Anti-Tying



<p>Appraisal Rules and Regulations</p>	<p>Know what constitutes a valid appraisal.</p> <p>Exempt certain transactions from appraisal requirements.</p> <p>Keep appraisers separate from lending function.</p> <p>Select and retain an appraiser.</p> <p>Review an appraisal in connection with a loan.</p> <p>Properly handle readdressed appraisals.</p> <p>Order an evaluation instead of an appraisal when appropriate.</p> <p>Understand USPAP's role in appraisals</p>	<p>30411B – Appraisals and Evaluations: Essentials</p>
<p>Bank Bribery Act</p>	<p>Know limitations of what to accept from customers.</p> <p>Refuse gifts offered in return for business preferences.</p>	<p>31804B – Commercial Banking: Ethics</p>
<p>Bank Secrecy Act (BSA)</p>	<p>Recognize and report suspicious activity.</p> <p>Be aware of the stages of money laundering under AML guidelines.</p> <p>Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs.</p>	<p>31808B – Commercial Banking: Bank Secrecy Act (BSA) and Security Concerns</p>
	<p>Deal with customers who may potentially be Politically Exposed Persons (PEPs).</p>	<p>30504B – USA PATRIOT Act: Managing Compliance</p>
	<p>Collect and verify information according to CIP (USA PATRIOT Act).</p>	<p>30323B – CIP Procedures and Protections</p>
<p>Bank Security Procedures</p>	<p>Follow bank's security procedures and robbery response program.</p>	<p>30201B – Robbery Prevention and Response</p>



<p>Community Reinvestment Act</p>	<p>Understand main thrust of CRA, and ultimate indicator of CRA rating.</p> <p>Know how bank selects and maintains its assessment area for CRA consideration.</p> <p>Collect and report information for CRA-reportable loans.</p> <p>Know where CRA public file information is located.</p> <p>Post public availability of CRA data.</p>	<p>31807B – Commercial Banking: Consumer Lending Rules and Regulations</p>
<p>Equal Credit Opportunity Act (ECOA/ Reg. B)</p>	<p>Treat customers fairly and equally.</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction.</p> <p>Handle distressed borrowers and past-due loans.</p> <p>Analyze inherent and residual risk of all customers, products, and geographies for fair lending risk.</p> <p>Evaluate application utilizing any information that the applicant provides.</p>	<p>31800B – Commercial Banking: Equal Consideration</p>
<p>Fair Housing Act (FHA)</p>	<p>Provide loans in the name of one or both applicants.</p> <p>Record government monitoring information (GMI) on written application forms.</p> <p>Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction.</p> <p>Include the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products.</p>	<p>30402B – Regulation B: Essentials</p> <p>30403B – Fair Lending: Essentials</p>



<p>Flood Insurance</p>	<p>Know when flood insurance requirements do and do not apply.</p> <p>Require escrow accounts for loans that require flood insurance.</p> <p>Perform flood insurance determinations on covered loans.</p> <p>Maintain flood insurance coverage on a covered loan even if it lapses or borrower refuses it.</p> <p>Assess determination fees (initial and life-of-loan) against the borrower.</p> <p>Inform applicant that flood insurance will be required for the loan.</p> <p>Provide flood insurance on loans secured by condos.</p> <p>Calculate how much insurance to require on a covered loan.</p> <p>Resolve issues when flood insurance policy is written for a different flood zone than that shown on the determination form.</p>	<p>30410B – Flood Disaster Protection Act (FDPA) Compliance</p>
<p>Home Mortgage Disclosure Act (Reg. C)</p>	<p>Know where HMDA public file information is located.</p> <p>Know whether the bank is covered by HMDA.</p> <p>Request the proper information from the applicant(s) for proper application types.</p>	<p>30440B – HMDA Fundamentals</p>
<p>Homeowners Protection Act (PMI Rules)</p>	<p>Know when PMI is required for loans.</p> <p>Provide proper PMI disclosures for covered loans.</p> <p>Cancel or terminate PMI as appropriate.</p>	<p>30417B – Mortgage Basics: Laws and Regulations</p>



Information Security	Protect company assets - physical and information	30313B – Identity Theft Prevention: Safeguarding Information
IRS Reporting Requirements	Answer basic questions on 1098s	20319 – Servicing Consumer Loans
Lending to Insiders (Reg. O)	<p>Determine if a loan is made to an insider or related interest.</p> <p>Know exceptions to Reg. O.</p> <p>Get prior approval for insider loans.</p> <p>Approve insiders' overdrafts.</p> <p>Maintain proper records for insider loans.</p> <p>Ensure that public disclosures of insider loans are kept and updated.</p>	31807B – Commercial Banking: Consumer Lending Rules and Regulations
Lending on Securities (Reg. U)	<p>Know what types of loans are covered and defined terms.</p> <p>Make loans secured by marketable securities.</p> <p>Complete Form FR U-1.</p>	20082 – Reg U: In Detail
OFAC Regulations	<p>Check SDN List when appropriate.</p> <p>Block or reject funds as required.</p> <p>Identify a general or specific license.</p>	31808B – Commercial Banking: Bank Secrecy Act (BSA) and Security Concerns
Real Estate Lending Standards (LTV Rules)	Understand LTV standards and limits.	30418B – Mortgage Basics: Products, Documents, and Costs
Transactions Between Affiliates (Reg. W)	<p>Know limitations of covered transactions with affiliates.</p> <p>Fulfill requirements of affiliate transactions.</p> <p>Calculate the extent of an affiliate transaction. Apply exemptions.</p>	30214B – Regulation W: Comprehensive