



# BAI Banking Series

## Loan Servicing Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Loan Servicing Personnel 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
<a href="#">30201B</a> – Robbery Prevention and Response
<a href="#">30123B</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30417B</a> – Mortgage Basics: Laws and Regulations
<a href="#">30003B</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30313B</a> – Identity Theft Prevention: Safeguarding Information
<a href="#">30324B</a> – Fair Credit Reporting Act (FCRA): Essentials
<a href="#">30402B</a> – Regulation B: Essentials
<a href="#">30403B</a> – Fair Lending: Essentials
<a href="#">30405B</a> – Community Reinvestment Act (CRA): Essentials
<a href="#">30408B</a> – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
<a href="#">30410B</a> – Flood Disaster Protection Act (FDPA) Compliance
<a href="#">30420B</a> – Reg Z: Fundamentals for Real Estate Loans
<a href="#">32000B</a> – Mortgage Servicing: Overview of Servicing Rules
<a href="#">32001B</a> – Mortgage Servicing: Error Resolution and Information Requests
<a href="#">32002B</a> – Mortgage Servicing: Force-Placed Insurance and Escrow
<a href="#">32003B</a> – Mortgage Servicing: Delinquent Borrowers
<a href="#">32004B</a> – Mortgage Servicing: Loss Mitigation and Foreclosure
<a href="#">32005B</a> – Mortgage Servicing: Prompt Crediting and Payoff Statements
<a href="#">32006B</a> – Mortgage Servicing: Periodic Statements
<a href="#">32008B</a> – Mortgage Servicing: Privacy and Information Security
<a href="#">20500</a> – Reg Z: HPMLs and The Escrow Rule
<a href="#">20504</a> – Reg Z: Section 32 (HOEPA) Loans
<a href="#">20506</a> – Reg Z: Ability-to-Repay and Qualified Mortgages

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



Regulation	Job-Specific Task(s)	Recommended Course(s)
Bank Secrecy Act (BSA)	Understand suspicious activity and Suspicious Activity Report (SAR) requirements	<a href="#">32008B</a> – Mortgage Servicing: Privacy and Information Security
Bank Security Procedures	Follow bank security procedures	<a href="#">30201B</a> – Robbery Prevention and Response
Community Reinvestment Act	Understand main thrust of CRA and ultimate indicator of CRA rating  Know where CRA public file information is located	<a href="#">30405B</a> – Community Reinvestment Act (CRA): Essentials
Equal Credit Opportunity Act (ECOA/ Reg. B)	Avoid discriminating on a prohibited basis in any aspect of a credit transaction  Handle distressed borrowers and past-due loans  Ensure accurate loan set-up so credit information is reported correctly on spouses when applicable	<a href="#">30402B</a> – Regulation B: Essentials
Fair Credit Reporting Act (FCRA)	Respond to fraud or other alert on a consumer credit report  Provide customers copies of their credit reports  Resolve disputes based on information bank is reporting to the bureau  Receive and process opt-out decisions for consumer information  Process address change and new card (debit or credit) requests  Observe red flag guideline events	<a href="#">30324B</a> – Fair Credit Reporting Act (FCRA): Essentials
Fair Debt Collection Practices Act (FDCPA)	Know whether the bank is considered a debt collector, or falls under an exemption	<a href="#">30123B</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)



	Make collection efforts and speak with delinquent borrowers	
Fair Housing Act (FHA)	Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction	<a href="#">30403B</a> – Fair Lending: Essentials
Flood Insurance	<p>Require escrow accounts for loans that require flood insurance</p> <p>Maintain flood insurance coverage on a covered loan even if it lapses or borrower refuses it</p> <p>Force-place insurance</p> <p>Resolve situation when flood insurance policy is written for a different flood zone than that shown on the determination form</p>	<a href="#">30410B</a> – Flood Disaster Protection Act (FDPA) Compliance
Homeowners Protection Act (PMI Rules)	<p>Cancel or terminate PMI when appropriate</p> <p>Provide proper PMI disclosures for covered loans</p>	<a href="#">30417B</a> – Mortgage Basics: Laws and Regulations
Information Security	Protect customer information, passwords, and other confidential information	<a href="#">30313B</a> – Identity Theft Prevention: Safeguarding Information
OFAC Regulations	Block or reject funds when needed	<a href="#">30003B</a> – OFAC: Addressing Risks and Red Flags
Privacy of Consumer Financial Information	<p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	<a href="#">32008B</a> – Mortgage Servicing: Privacy and Information Security
RESPA	<p>Provide annual escrow statements</p> <p>Analyze escrow accounts</p> <p>Receive and process loan payments, including escrow portion</p>	<a href="#">32002B</a> – Mortgage Servicing: Force-Placed Insurance and Escrow



	Force-place hazard insurance Aggregate accounting methods for escrow accounts	
	Follow error resolution procedures Respond to requests for information Provide proper disclosure upon transfers of servicing rights	<a href="#">32001B</a> – Mortgage Servicing: Error Resolution and Information Requests
	Follow servicing policy and procedure	<a href="#">32000B</a> – Mortgage Servicing: Overview of Servicing Rules
	Perform early intervention for delinquent borrowers	<a href="#">32003B</a> – Mortgage Servicing: Delinquent Borrowers
	Follow loss mitigation procedures	<a href="#">32004B</a> – Mortgage Servicing: Loss Mitigation and Foreclosure
Servicemember Civil Relief Act (SCRA)	Assist borrowers who are active-duty military members or are called to duty Follow SCRA notification requirements	<a href="#">30408B</a> – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
Truth in Lending (Reg. Z)	Provide mortgage transfer disclosures	<a href="#">32004B</a> – Mortgage Servicing: Loss Mitigation and Foreclosure
	Retain records as required Issue prepayment penalties	<a href="#">20506</a> – Reg Z: Ability-to-Repay and Qualified Mortgages
Truth in Lending (Reg. Z) (cont.)	Issue periodic statements Issue change in terms notices Disclose rate increases Calculate credit balances Reduce/freeze home equity plans appropriately Issue rate adjustment notifications	<a href="#">32006B</a> – Mortgage Servicing: Periodic Statements



	Deliver notice of high cost mortgage Issue modification and deferral fees appropriately	<a href="#">20504</a> – Reg Z: Section 32 (HOEPA) Loans
	Cancel escrow accounts for HPMLs	<a href="#">20500</a> – Reg Z: HPMLs and The Escrow Rule
	Issue annual statement of billing rights Credit payments Deliver payoff statements	<a href="#">32005B</a> – Mortgage Servicing: Prompt Crediting and Payoff Statements
	Disclose assumption requirements Understand definition of a refinancing	<a href="#">30420B</a> – Reg Z: Fundamentals for Real Estate Loans

