



BAI Banking Series

Real Estate Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Mortgage Lending 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
30504B – USA PATRIOT Act: Managing Compliance
30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)
30417B – Mortgage Basics: Laws and Regulations
30418B – Mortgage Basics: Products, Documents, and Costs
30003B – OFAC: Addressing Risks and Red Flags
30201B – Robbery Prevention and Response
30203B – Bank Holding Company Act: Anti-Tying
30313B – Identity Theft Information: Safeguarding Information
30330B – Regulation O: Essentials
30404B – Fair Lending: Comprehensive
30405B – Community Reinvestment Act (CRA): Essentials
30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30502B – BSA and AML: Essentials
31400B – Mortgage Origination: Marketing
31401B – Mortgage Origination: Matching Products
31402B – Mortgage Origination: Pulling Credit Reports
31403B – Mortgage Origination: Completing the Application
31404B – Mortgage Origination: Collecting Information and Documentation
31410B – Mortgage Processing: Providing Disclosures
31411B – Mortgage Processing: Ordering Reports
31460B – Mortgage Closing: Explaining Fees and Disclosures
31461B – Mortgage Closing: BSA and Suspicious Activity
31481B – Mortgage Origination: Security, Identity Theft, and Fraud
31511B – Consumer Lending: Home Equity Loans
31513B – Consumer Lending: Ethics
32006B – Mortgage Servicing: Periodic Statements
20319 – Servicing Consumer Loans
20500 – Reg Z: HPMLs and the Escrow Rule



[20504](#) – Reg Z: Section 32 (HOEPA) Loans

[20505](#) – Reg Z: Reverse Mortgage

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

Regulation	Job-Specific Task(s)	Recommended Courses
Anti-Tying (Reg. Y)	Understand what products and/or services can be required with a loan product	30203B – Bank Holding Company Act: Anti-Tying
Appraisal Rules and Regulations	Know what constitutes a valid appraisal Exempt certain transactions from appraisal requirements Keep appraisers separate from lending function Select and retain an appraiser Review an appraisal in connection with a loan Properly handle readdressed appraisals Order an evaluation instead of an appraisal when appropriate Understand USPAP's role in appraisals	31411B – Mortgage Processing: Ordering Reports
Bank Bribery Act	Know limitations on what to accept from customers Refuse gifts offered in return for business preferences	31513B – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity	31461B – Mortgage Closing: BSA and Suspicious Activity
	Deal with customers who potentially be Politically Exposed Persons (PEPs)	30504B – USA PATRIOT Act: Managing Compliance



	<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>30502B – BSA and AML: Essentials</p>
	<p>Collect and verify information according to CIP (USA Patriot Act)</p>	<p>31404B – Mortgage Origination: Collecting Information and Documentation</p>
Bank Security Procedures	<p>Follow bank's security procedures and robbery response program</p>	<p>30201B – Robbery Prevention and Response</p>
Community Reinvestment Act	<p>Understand main thrust of CRA, and ultimate indicator of CRA rating</p> <p>Know of 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>30405B – Community Reinvestment Act (CRA): Essentials</p>
Equal Credit Opportunity Act (ECOA/ Reg. B)	<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>Use discretion when granting exceptions or waivers</p>	<p>31403B – Mortgage Origination: Completing the Application</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>Provide applicant with a copy of appraisal report used in evaluation of certain applications</p> <p>Furnish credit information to credit bureaus when dealing with accounts held by spouses</p> <p>Retain proper records for ECOA compliance</p> <p>Provide denial notices when applications are turned down</p>	<p>31410B – Mortgage Processing: Providing Disclosures</p>
<p>Equal Credit Opportunity Act (ECOA/ Reg. B) (cont.)</p>	<p>Place the applicant into the 'right' loan based on their credit profile</p>	<p>31401B – Mortgage Origination: Matching Products</p>
<p>Fair Credit Reporting Act (FCRA)</p>	<p>Pull consumer reports, including bad check reports</p> <p>Respond to a fraud or other alert on a consumer credit report</p> <p>Provide customers copies of their credit reports</p> <p>Resolve disputes based on information bank is reporting to the bureau</p> <p>Send proper notice for denied applications</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Submit accurate information to credit bureaus</p> <p>Properly handle medical information provided by customers</p>	<p>31402B – Mortgage Origination: Pulling Credit Reports</p>



	<p>Respond when customer is a victim of fraud or related identity theft</p> <p>Process address change and new card requests</p> <p>Resolve issues when address on credit report is different from that reported directly from the applicant/borrower</p> <p>Observe red flag guideline events</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve differences in information on consumer report and what customer presents</p>	
Fair Debt Collection Practices Act (FDCPA)	<p>Know whether the bank is considered a debt collector, or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	<p>30123B– Understanding the Fair Debt Collection Practices Act (FDCPA)</p>
Fair Housing Act (FHA)	<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>30404B – Fair Lending: Comprehensive</p>
Flood Insurance	<p>Know when flood insurance requirements apply</p> <p>Require escrow accounts for loans that require flood insurance</p> <p>Perform a flood insurance determination on a covered loan</p> <p>Maintain flood insurance coverage on a covered loan even if it lapses or borrower refuses it</p>	<p>31411B – Mortgage Processing: Ordering Reports</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>	
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Know whether bank is covered by HMDA</p> <p>Request the proper information from the applicant(s) for proper application types</p>	31403B – Mortgage Origination: Completing the Application
Homeowners Protection Act (PMI Rules)	<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>	30417B – Mortgage Basics: Laws and Regulations
Information Security	<p>Protect company assets - physical and information</p>	30313B – Identity Theft Information: Safeguarding Information
IRS Reporting Requirements	<p>Answer basic questions on 1098s</p>	20319 – Servicing Consumer Loans
Lending to Insiders (Reg. O)	<p>Determine if a loan is made to an insider or related interest</p> <p>Apply exceptions</p> <p>Get prior approval for insider loans</p>	30330B – Regulation O: Essentials



	<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>	
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>	<p>30003B – OFAC: Addressing Risks and Red Flags</p>
Privacy of Consumer Financial Information	<p>Distinguish between consumers and customers of the bank</p> <p>Provide initial or annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	<p>31481B – Mortgage Origination: Security, Identity Theft, and Fraud</p>
Real Estate Lending Standards (LTV Rules)	<p>Understand LTV standards and limits</p>	<p>30418B– Mortgage Basics: Products, Documents, and Costs</p>
RESPA	<p>Make RESPA-covered loans</p> <p>Provide the Info Booklet for proper type of loans</p> <p>Provide GFE in timely manner to applicant(s) in covered loans</p> <p>Close RESPA-covered loans on appropriate settlement statement</p> <p>Complete the Settlement Statement</p> <p>Provide copy of settlement statement to borrower at least 1 day before closing if borrower requests</p>	<p>31410B – Mortgage Processing: Providing Disclosures</p>



	<p>Assess charges for document preparation</p> <p>Assess or collect fees only for work actually done by a third party</p> <p>Refer settlement services to parties that are affiliated with the lender</p> <p>Receive and process loan payments, including escrow portion</p> <p>Provide proper disclosure upon loan origination and transfers of servicing rights</p>	
SAFE Act	Register with NMLS if definition of mortgage loan originator is met	31400B – Mortgage Origination: Marketing
Servicemember Civil Relief Act (SCRA)	Assist borrowers who are active-duty military personnel	30408B – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
Truth in Lending (Reg. Z)	<p>Meet requirements when ownership of mortgage loan is transferred to a new party</p> <p>Know what loans are covered by Reg. Z</p> <p>Calculate the finance charge and APR for loans</p> <p>Provide disclosures for mortgages and refinances</p>	31460B – Mortgage Closing: Explaining Fees and Disclosures
	Provide disclosures for HELOCs	31511B – Consumer Lending: Home Equity Loans
	<p>Provide periodic statements</p> <p>Assist borrowers with periodic statement items</p> <p>Receive and process loan payments</p> <p>Refund balance or terminate account when requested</p>	32006B – Mortgage Servicing: Periodic Statements



	<p>Provide proper disclosures for HELOC advertisements</p> <p>Provide proper disclosures for closed-end credit ads</p>	<p>31400B – Mortgage Origination: Marketing</p>
	<p>Explain right of rescission</p>	<p>31460B – Mortgage Closing: Explaining Fees and Disclosures</p>
	<p>Provide disclosures for high-rate, high-fee (HOEPA or Section 32) mortgage loans</p> <p>Understand restrictions placed on HOEPA/Section 32 mortgages</p>	<p>20504 – Reg Z: Section 32 (HOEPA) Loans</p>
	<p>Provide disclosures for reverse mortgages</p>	<p>20505 – Reg Z: Reverse Mortgage</p>
	<p>Provide disclosures for Higher Priced Mortgage Loans (HPMLs)</p>	<p>20500 – Reg Z: HPMLs and the Escrow Rule</p>

