



BAI Nonbank Series

Lending Compliance Officer Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Lending Compliance 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 mainly include subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30123N - Understanding the Fair Debt Collection Practices Act (FDCPA)
30310N – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
30311N – Right to Financial Privacy Act
30313N - Identity Theft Prevention: Safeguarding Information
30325N – Fair Credit Reporting Act (FCRA): Comprehensive
30380N – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
30401N – Regulation B: Comprehensive
30404N – Fair Lending: Comprehensive
30408N – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
30410N – Flood Disaster Protection Act (FDPA) Compliance
30417N - Mortgage Basics: Laws and Regulations
30420N - Reg Z: Fundamentals for Real Estate
30440N – HMDA Fundamentals
30450N - Real Estate Settlement Procedures Act (RESPA): Essentials
30501N – BSA and AML: Comprehensive
30503N – SAR: Responding to the Suspicious
30510N - BSA for Money Services Businesses
31400N - Mortgage Origination: Marketing
31401N - Mortgage Origination: Matching Products
31404N - Mortgage Origination: Collecting Information and Documentation
31410N - Mortgage Processing: Providing Disclosures
31412N - Mortgage Processing: Verification and Documentation
31432N - Mortgage Underwriting: Examining Capacity and Capital
31460N - Mortgage Closing: Explaining Fees and Disclosures
31502N - Consumer Lending: Understanding the Application Process
31510N - Consumer Lending: Private Education Loans
31511N - Consumer Lending: Home Equity Loans
31512N - Consumer Lending: Credit Cards



31514N - Consumer Lending: Marketing and Social Media
31520N - Consumer Lending: Addressing Borrower Concerns
31521N - Consumer Lending: Borrower Protections
31540N - Consumer Lending: Considerations at Closing
20004 – BSA: Exemptions and Customer Identification

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

Regulation	Suggested Training Timeframe	Recommended Courses	Additional Courses
Bank Secrecy Act (BSA)	Annually	30501N – BSA and AML: Comprehensive 30510N – BSA for Money Services Businesses 30503N – SAR: Responding to the Suspicious	30323N – CIP Procedures and Protections 31434N – Mortgage Underwriting: BSA and Suspicious Activity 31461N – Mortgage Closing: BSA and Suspicious Activity
Equal Credit Opportunity Act (Reg B)	Annually	30401N – Regulation B: Comprehensive	30402N – Regulation B: Essentials 31401N – Mortgage Origination: Matching Products 31403N – Mortgage Origination: Completing the Application 31404N – Mortgage Origination: Collecting Information and Documentation 31410N – Mortgage Processing: Providing Disclosures



			31411N – Mortgage Processing: Ordering Reports 31431N – Mortgage Underwriting: Examining Collateral 31433N – Mortgage Underwriting: Examining Character 31460N – Mortgage Closing: Explaining Fees and Disclosures
Home Mortgage Disclosure Act (HMDA)	Annually	30440N – HMDA Fundamentals	30407N – HMDA: Enhanced Reporting Requirements
Flood Disaster Protection Act	Annually	30410N – Flood Disaster Protection Act (FDPA) Compliance	31411N – Mortgage Processing: Ordering Reports 31460N – Mortgage Closing: Explaining Fees and Disclosures
Privacy of Consumer Financial Information (Reg P)	Annually	30310N – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)	30311N – Right to Financial Privacy Act (RFPA)
Fair Credit Reporting Act (FCRA)	Every other year	30325N – Fair Credit Reporting Act (FCRA): Comprehensive	30324N – Fair Credit Reporting Act (FCRA): Essentials
FACT Act and ID Theft Red Flags	Annually	30325N – Fair Credit Reporting Act (FCRA): Comprehensive	30324N – Fair Credit Reporting Act (FCRA): Essentials 30313N – Identity Theft Prevention: Safeguarding Information
Fair Debt Collection Practices Act (FDCPA)	Annually (if applicable)	30123N – Understanding the Fair Debt Collection Practices Act (FDCPA)	



Fair Housing Act	Annually	30404N – Fair Lending: Comprehensive	30403N – Fair Lending: Essentials 31707N – Compliance Officer: Fair Lending Examination Management 31609N – Executive Leadership: Fair Lending and UDAAP 31132N – Frontline: Fair Lending Considerations 20073 – Fair Lending: Implementation, Monitoring, and Review
Homeowners Protection Act	Every other year, or as changes occur	30417N – Mortgage Basics: Laws and Regulations	
Real Estate Settlement Procedures Act (RESPA)	Annually	30450N – Real Estate Settlement Procedures Act (RESPA): Essentials	32000N – Mortgage Servicing: Overview of Servicing Rules
Servicemembers Civil Relief Act (SCRA)	Annually	30408N – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections	
Truth in Lending Act (Reg Z)	Annually	30420N – Reg Z: Fundamentals for Real Estate 31514N – Consumer Lending: Marketing and Social Media 31502N – Consumer Lending: Understanding the Application Process 31510N – Consumer Lending: Private Education Loans 31512N – Consumer Lending: Credit Cards	20500N – Reg Z: HPMLs and the Escrow Rule 20502N – Reg Z: Adjustable Rate Mortgages 20503N – Reg Z: Right of Rescission 20504N – Reg Z: Section 32 (HOEPA) Loans 20505N – Reg Z: Reverse Mortgages



		<p>31511N – Consumer Lending: Home Equity Loans</p> <p>31520N – Consumer Lending: Addressing Borrower Concerns</p> <p>31521N – Consumer Lending: Borrower Protections</p> <p>31540N – Consumer Lending: Considerations at Closing</p> <p>31404N - Mortgage Origination: Collecting Information and Documentation</p> <p>31410N – Mortgage Processing: Providing Disclosures</p> <p>31412N – Mortgage Processing: Verification and Documentation</p> <p>31460N – Mortgage Closing: Explaining Fees and Disclosures</p> <p>31400N – Mortgage Origination: Marketing</p> <p>31401N – Mortgage Origination: Matching Products</p> <p>31432N – Mortgage Underwriting: Examining Capacity and Capital</p>	<p>20506N – Reg Z: Ability-to-Repay and Qualified Mortgages</p> <p>20507N – Reg Z: Appendix Q</p>
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Annually	30380N – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk	