



BAI Nonbank Series

Loan Servicer 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 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
30003N – OFAC: Addressing Risks and Red Flags
30123N - Understanding the Fair Debt Collection Practices Act (FDCPA)
30310N – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
30313N - Identity Theft Prevention: Safeguarding Information
30324N – Fair Credit Reporting Act (FCRA): Essentials
30401N - Regulation B: Comprehensive
30402N - Regulation B: Essentials
30403N – Fair Lending: Essentials
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
30450N – Real Estate Settlement Procedures Act (RESPA): Essentials
31400N - Mortgage Origination: Marketing
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
31412N - Mortgage Processing: Verification and Documentation
31431N - Mortgage Underwriting: Examining Collateral
31432N - Mortgage Underwriting: Examining Capacity and Capital
31433N - Mortgage Underwriting: Examining Character
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
31522N – Consumer Lending: BSA and Security Concerns
31540N - Consumer Lending: Considerations at Closing
32000N - Mortgage Servicing: Overview of Servicing Rules
20500N – Reg Z: HPMLs and The Escrow Rule
20502N – Reg Z: Adjustable Rate Mortgages
20504N – Reg Z: Section 32 (HOEPA) Loans
20506N – 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 Courses
Bank Secrecy Act (BSA)	Understand suspicious activity and Suspicious Activity Report (SAR) requirements	31522N – Consumer Lending: BSA and Security Concerns
	Identify money laundering and terrorist financing red flags	
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	30403N – Fair Lending: Essentials
	Ensure accurate loan set-up so credit information is reported correctly on spouses when applicable	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



		<p>31410N - Mortgage Processing: Providing Disclosures</p> <p>31411N - Mortgage Processing: Ordering Reports</p> <p>31431N - Mortgage Underwriting: Examining Collateral</p> <p>31433N - Mortgage Underwriting: Examining Character</p> <p>31460N - Mortgage Closing: Explaining Fees and Disclosures</p>
Fair Credit Reporting Act (FCRA)	<p>Respond to 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 institution is reporting to the bureau</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Process address change and new card (debit or credit) requests</p> <p>Observe red flag guideline events</p>	<p>30324N – Fair Credit Reporting Act (FCRA): Essentials</p>
Fair Debt Collection Practices Act (FDCPA)	<p>Know whether the institution is considered a debt collector, or falls under an exemption</p> <p>Make collection efforts and speak with delinquent borrowers</p>	<p>30123N – 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>30403N – Fair Lending: Essentials</p>
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>30410N – Flood Disaster Protection Act (FDPA) Compliance</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>	
Homeowners Protection Act (PMI Rules)	<p>Cancel or terminate PMI when appropriate</p> <p>Provide proper PMI disclosures for covered loans</p>	30417N – Mortgage Basics: Laws and Regulations
Information Security	Protect customer information, passwords, and other confidential information	30313N – Identity Theft Prevention: Safeguarding Information
OFAC Regulations	Block or reject funds when needed	30003N – 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>	30310N – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
RESPA	<p>Provide annual escrow statements</p> <p>Analyze escrow accounts</p> <p>Receive and process loan payments, including escrow portion</p> <p>Force-place hazard insurance</p> <p>Aggregate accounting methods for escrow accounts</p>	30450N – Real Estate Settlement Procedures Act (RESPA): Essentials
RESPA (cont.)	<p>Follow error resolution procedures</p> <p>Respond to requests for information</p> <p>Provide proper disclosure upon transfers of servicing rights</p>	30450N – Real Estate Settlement Procedures Act (RESPA): Essentials
	Follow servicing policy and procedure	32000N – Mortgage Servicing: Overview of Servicing Rules



	<p>Perform early intervention for delinquent borrowers</p> <p>Follow loss mitigation procedures</p>	
Servicemember Civil Relief Act (SCRA)	<p>Assist borrowers who are active-duty military members or are called to duty</p> <p>Follow SCRA notification requirements</p>	<p>30408N – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections</p>
Truth in Lending (Reg Z.)	<p>Retain records as required</p> <p>Issue prepayment penalties</p>	<p>20506N – Reg Z: Ability-to-Repay and Qualified Mortgages</p>
	<p>Resolve errors</p> <p>Issue periodic statements</p> <p>Issue change in terms notices</p> <p>Disclose rate increases</p> <p>Calculate credit balances</p> <p>Reduce/freeze home equity plans appropriately</p>	<p>30420N - Reg Z: Fundamentals for Real Estate</p> <p>31514N - Consumer Lending: Marketing and Social Media</p> <p>31502N - Consumer Lending: Understanding the Application Process</p> <p>31510N - Consumer Lending: Private Education Loans</p> <p>31512N - Consumer Lending: Credit Cards</p> <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>



		31460N - Mortgage Closing: Explaining Fees and Disclosures 31400N - Mortgage Origination: Marketing 31401N - Mortgage Origination: Matching Products 31432N - Mortgage Underwriting: Examining Capacity and Capital
	Deliver notice of high cost mortgage Issue modification and deferral fees appropriately	20504N – Reg Z: Section 32 (HOEPA) Loans
	Cancel escrow accounts for HPMLs	20500N – Reg Z: HPMLs and The Escrow Rule
	Issue annual statement of billing rights Credit payments Deliver payoff statements	32000N – Mortgage Servicing: Overview of Servicing Rules
	Disclose assumption requirements Understand definition of a refinancing	30420N – Reg Z: Fundamentals for Real Estate Loans
	Issue rate adjustment notifications	20502N – Reg Z: Adjustable Rate Mortgages