



# BAI Mortgage Lending Series

## Loan Servicing Personnel 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
<a href="#">4069M</a> – Understanding HOEPA Loans
<a href="#">4090M</a> – Homeowners Protection Act (PMI Cancellation Act)
<a href="#">20500M</a> – Reg Z: HPMLs and The Escrow Rule
<a href="#">30003M</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30123M</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30324M</a> – Fair Credit Reporting Act (FCRA): Essentials
<a href="#">30402M</a> – Regulation B: Essentials
<a href="#">30403M</a> – Fair Lending: Essentials
<a href="#">30408M</a> – Servicemember Series: Servicemember Civil Relief (SCRA) Protections
<a href="#">30420M</a> – Reg Z: Fundamentals for Real Estate Loans
<a href="#">30430M</a> – Mortgage Fraud: Identifying Red Flags
<a href="#">30410M</a> – Flood Disaster Protection Act (FDPA) Compliance
<a href="#">32001M</a> – Mortgage Servicing: Error Resolution and Information Requests
<a href="#">32002M</a> – Mortgage Servicing: Force-Placed Insurance and Escrow
<a href="#">32003M</a> – Mortgage Servicing: Delinquent Borrowers
<a href="#">32004M</a> – Mortgage Servicing: Loss Mitigation and Foreclosure
<a href="#">32005M</a> – Mortgage Servicing: Prompt Crediting and Payoff Statements
<a href="#">32006M</a> – Mortgage Servicing: Periodic Statements
<a href="#">32007M</a> – Mortgage Servicing: Ethics
<a href="#">32008M</a> – Mortgage Servicing: Privacy and Information Security

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	<a href="#">32008M</a> – Mortgage Servicing: Privacy and Information Security
	Identify money laundering and terrorist financing red flags	<a href="#">30430M</a> – Mortgage Fraud: Identifying Red Flags
Equal Credit Opportunity Act (ECOA/ Reg. B)	Avoid discriminating on a prohibited basis in any aspect of a credit transaction	<a href="#">32007M</a> – Mortgage Servicing: Ethics
	Handle distressed borrowers and past-due loans	<a href="#">32003M</a> – Mortgage Servicing: Delinquent Borrowers
	Ensure accurate loan set-up so credit information is reported correctly on spouses when applicable	<a href="#">30402M</a> – Regulation B: Essentials
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 bank 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>	<a href="#">30324M</a> – Fair Credit Reporting Act (FCRA): Essentials
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>	<a href="#">30123M</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act (FHA)	Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction	<a href="#">30403M</a> – Fair Lending: Essentials
Flood Insurance	Require escrow accounts for loans that require flood insurance	<a href="#">30410M</a> – Flood Disaster Protection Act (FDPA) Compliance



	<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>	
Homeowners Protection Act (PMI Rules)	<p>Cancel or terminate PMI when appropriate</p> <p>Provide proper PMI disclosures for covered loans</p>	<a href="#">4090M</a> – Homeowners Protection Act (PMI Cancellation Act)
Information Security	Protect customer information, passwords, and other confidential information	<a href="#">32008M</a> – Mortgage Servicing: Privacy and Information Security
OFAC Regulations	Block or reject funds when needed	<a href="#">30003M</a> – OFAC: Addressing Risks and Red Flags
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>	<a href="#">32002M</a> – Mortgage Servicing: Force-Placed Insurance and Escrow
	<p>Follow error resolution procedures</p> <p>Respond to requests for information</p> <p>Provide proper disclosure upon transfers of servicing rights</p>	<a href="#">32001M</a> – Mortgage Servicing: Error Resolution and Information Requests
	<p>Follow servicing policy and procedure</p> <p>Perform early intervention for delinquent borrowers</p> <p>Follow loss mitigation procedures</p>	<a href="#">32004M</a> – Mortgage Servicing: Loss Mitigation and Foreclosure



<p>Servicemember Civil Relief Act (SCRA)</p>	<p>Assist borrowers who are active-duty military members or are called to duty</p> <p>Follow SCRA notification requirements</p>	<p><a href="#">30408M</a> – Servicemember Series: Servicemember Civil Relief (SCRA) Protections</p>
<p>Truth in Lending (Reg. Z)</p>	<p>Provide mortgage transfer disclosures</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>Issue rate adjustment notifications</p>	<p><a href="#">32006M</a> – Mortgage Servicing: Periodic Statements</p>
	<p>Retain records as required</p> <p>Issue prepayment penalties</p> <p>Issue annual statement of billing rights</p> <p>Credit payments</p> <p>Deliver payoff statements</p>	<p><a href="#">32005M</a> – Mortgage Servicing: Prompt Crediting and Payoff Statements</p>
	<p>Resolve errors</p>	<p><a href="#">32001M</a> – Mortgage Servicing: Error Resolution and Information Requests</p>
	<p>Deliver notice of high cost mortgage</p> <p>Issue modification and deferral fees appropriately</p>	<p><a href="#">4069M</a> – Understanding HOEPA Loans</p>
	<p>Cancel escrow accounts for HPMLs</p>	<p><a href="#">20500M</a> – Reg Z: HPMLs and The Escrow Rule</p>
	<p>Disclose assumption requirements</p> <p>Understand definition of a refinancing</p>	<p><a href="#">30420M</a> – Reg Z: Fundamentals for Real Estate Loans</p>