



# Documents and Resources by Role: Loan Officer – Real Estate

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This list recommends relevant documents and resources based on typical tasks completed by Mortgage Loan Originators, Processors, Underwriters, and Closing Personnel and is intended to serve as a resource when sharing Document and Resource functionality with users. These documents and resources may not apply to every user in a particular role, but instead are intended to offer a starting point for utilizing these offerings. In addition to these suggested documents and resources, you may recognize other training requirements of your specific regulator, state, or financial institution.

This list is not intended as a comprehensive example of “what to assign.” Instead, it is intended to allow your institution to provide actionable insights that help your team make better business decisions, every day.

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## [Customer Identification Program \(CIP\) \[Checklist\]](#)

**1005BCM**

**PDF**

This checklist highlights some Customer Identification Program (CIP) procedures and protections for all personnel.

## [Mortgage Fraud \[Red Flags\]](#)

**1015BCM**

**PDF**

This document provides an overview of common red flags associated with mortgage fraud.

## [Member Identification Program \(MIP\) Requirements \[Video\]](#)

**1019, Credit Union Series Documents**

**MP4**

This brief video summarizes the basic requirement of institutions to implement a Member Identification Program for new accounts.

## [Customer Identification Program \(CIP\) Requirements \[Video\]](#)

**1021BCM**

**MP4**

This brief video summarizes the basic requirement of institutions to implement a Customer Identification Program for new accounts.



### [Fair Lending Considerations: Avoiding Discrimination \[Overview\]](#)

**1061, Banking Series Documents**

**PDF**

This document outlines the key traits that are protected under the law from discrimination.

### [Identity Theft and Elder Abuse \[Overview\]](#)

**1062, Banking Series Documents**

**PDF**

This document outlines how to detect identity theft and elder abuse in financial institutions.

### [An Introduction to Elder Financial Abuse \[Video\]](#)

**1101BCM N**

**MP4**

This brief video provides an overview of the scope of elder financial abuse.

### [An Introduction to Identity Theft \[Video\]](#)

**1102BCM N**

**MOV**

This video summarizes the purposes and consequences of identity theft, and the responsibility financial institutions have to protect customer information.

### [An Introduction to the Gramm-Leach-Bliley Act \(GLBA\) \[Video\]](#)

**1103BCM N**

**MP4**

This video identifies what consumers the Gramm-Leach-Bliley Act protects and summarizes its requirements for financial institutions.

### [Cybersecurity Risk Management \[Overview\]](#)

**1105BCM N**

**PDF**

This document highlights some numbers and advice on cybersecurity.

### [Cybersecurity: Computer Security Basics \[Overview\]](#)

**1106BCM N**

**PDF**

This resource provides an overview of 30304 Cybersecurity: Computer Security Basics, including how to avoid malware and choose strong passwords and what to do if your computer is infected.



### [Cybersecurity: Phishing and Social Engineering](#)

**1107BCM**

**PDF**

This resource provides an overview of 30305 Cybersecurity: Phishing and Social Engineering, including types of social engineering scams, how to avoid falling victim to an attack, and what to do following an attack.

### [Cybersecurity: Securing Mobile Devices \[Overview\]](#)

**1108BCM**

**PDF**

This resource provides an overview of 30306 Cybersecurity: Securing Mobile Devices, including common threats to mobile device users, how to safeguard sensitive information on mobile devices, and what to do if your mobile device is lost or stolen.

### [Elder Financial Abuse \[Overview\]](#)

**1113BCM**

**PDF**

This resource provides an overview of 30100 Elder Financial Abuse, including the common victims and perpetrators of elder financial abuse, suspicious banking activity that may indicate that abuse is taking place, and what employees can do to prevent abuse.

### [An Introduction to Unfair, Deceptive, and Abusive Acts or Practices \(UDAAPs\) \[Video\]](#)

**1122BCM**

**MP4**

This video provides an overview of the threat posed to consumers and financial institutions by unfair, deceptive, and abusive acts or practices and summarizes the role of the Dodd-Frank Act.

### [Detecting Unfair, Deceptive, or Abusive Acts or Practices \(UDAAPs\) in Consumer Complaints \[Video\]](#)

**1123BCM**

**MP4**

This brief video discusses the importance of consumer complaints in identifying potential unfair, deceptive, and abusive practices and the need for financial institutions to have an effective complain management system.



### [Elder Financial Abuse \[Red Flags\]](#)

**1203BCN**

**PDF**

This document gives a list of red flags related to the financial exploitation of elders.

### [Regulation Reference Sheet \[Overview\]](#)

**1211BCM**

**PDF**

This document gives an overview of major regulations, their common names, and their functions.

### [Stay Home When You Are Sick Poster \(English\) \[Policy\]](#)

**1214BCM**

**PDF**

The CDC's poster on staying home when sick or symptomatic.

### [Stay Home When You Are Sick Poster \(Spanish\) \[Policy\]](#)

**1215BCM**

**PDF**

The CDC's poster on staying home when sick or symptomatic.

### [9 Prohibited Discrimination Factors \[Overview\]](#)

**1218BCM**

**PDF**

This document details the nine prohibited discrimination factors in Reg B and how to avoid them when working with loan applicants.

### [Americans with Disabilities Act \(ADA\) \[Overview\]](#)

**1400BCM**

**PDF**

This document provides an overview of Title 1 of the Americans with Disabilities Act (ADA), which prohibits employers from discriminating against individuals with disabilities and requires employers to provide reasonable accommodations for applicants and employees with disabilities.



### [COVID-19 - Maintaining a Safe Work Environment \[Overview\]](#)

**1401BCM**

**PDF**

This list gives an overview of considerations and questions when returning to the office after the Covid-19 pandemic.

### [Diversity and Inclusion \[Overview\]](#)

**1409, Banking Series Documents**

**PDF**

Intended for all employees, this document addresses the importance of diversity and inclusion in preventing bullying and harassment in the workplace and identifies the responsibilities of employees in helping to promote diversity and inclusion and address inappropriate behavior.

### [Examples of Workplace Harassment \[Scenario\]](#)

**1410BCM**

**PDF**

This document details scenario examples that illustrate workplace harassment.

### [Sexual Harassment: Prevention and Response \[Overview\]](#)

**1411, Banking Series Documents**

**PDF**

This is an overview of the definition of sexual harassment and how to create a workplace that prevents and punishes sexual harassment.

### [The Importance of Diversity and Inclusion in the Workplace \[Video\]](#)

**1412BCM**

**MP4**

This brief video summarizes the risks facing institutions that fail to promote diversity and inclusion in the workplace.

### [Workplace Diversity and Inclusion \[Checklist\]](#)

**1413BCM**

**PDF**

Intended for human resources employees and managers, this checklist is designed to organize the review and assessment of current diversity and inclusion (D&I) standards, policies, and practices. The document presents joint standards issued by the SEC and five other federal financial agencies regarding diversity policies and practices of entities regulated by the agencies.



### [Adverse Action \[Sample Notice\]](#)

**1501BCM**

**PDF**

This document gives a sample of the details on an adverse action form.

### [Categories of Discrimination \[Process\]](#)

**1502BCM**

**PDF**

This document identifies how to recognize different types of discrimination.

### [Fair Credit Reporting Act \(FCRA\): Essentials \[Overview\]](#)

**1508BCM**

**PDF**

This resource provides an overview of 30324 Fair Credit Reporting Act (FCRA): Essentials, including FCRA requirements regarding consumer credit reports, disclosures, adverse action notifications, disputes, and consumer alerts.

### [Fair Lending Laws and Regulations at a Glance \[Overview\]](#)

**1511BCM**

**PDF**

This document gives a high-level overview of the Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), Home Mortgage Disclosure Act (HMDA), and Community Reinvestment Act (CRA).

### [Home Mortgage Disclosure Act \(HMDA\) \[Overview\]](#)

**1513BCM**

**PDF**

This document introduces the Home Mortgage Disclosure Act (HMDA), including its purpose, the types of institutions and loans covered by HMDA, and the Loan/Application Register (LAR).

### [Home Mortgage Disclosure Act \(HMDA\) Lobby Posting \[Sample Notice\]](#)

**1514BCM**

**PDF**

This document gives an example of the HMDA lobby posting.



### [Military Lending Act \(MLA\) \[Overview\]](#)

**1516BCM**

**PDF**

This document covers the Military Lending Act (MLA), which protects servicemembers from predatory lending.

### [Mortgage Basics: Laws and Regulations \[Overview\]](#)

**1517, Banking Series Documents**

**PDF**

This document introduces learners to the Community Reinvestment Act, Home Mortgage Disclosure Act, Equal Credit Opportunity Act, Fair Housing Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Flood Disaster Protect Act, and Homeowners Protection Act.

### [Mortgage Origination \[Checklist\]](#)

**1518BCM**

**PDF**

This document has the guide work for creating an application that meets state and federal guidelines and ensures that your institution is in compliance with said guidelines.

### [Real Estate Settlement Procedures Act \(RESPA\) \[Overview\]](#)

**1520BC**

**PDF**

This document provides a high-level overview of RESPA, including the disclosures that are required throughout the loan application process and prohibited practices.

### [Reg Z: Fundamentals for Real Estate Loans \[Overview\]](#)

**1521BCM**

**PDF**

This document provides an overview of Regulation Z requirements for real estate loans, including relevant fees and charges, accuracy tolerances for disclosures, and required disclosures.

### [Reg Z: Higher-Priced Mortgage Loans \(HPML\) and The Escrow Rule \[Overview\]](#)

**1522, Banking Series Documents**

**PDF**

This document examines the criteria for a higher-priced mortgage loan (HPML), the escrow requirements for HPMLs, and exemptions from these escrow requirements.



### [Reg Z: Right of Rescission \[Overview\]](#)

#### **1523 Banking Series Documents**

##### **PDF**

This document gives an overview of mortgage lending, addresses the timing, loan type and notification requirements of the right of rescission.

### [Regulation B \[Overview\]](#)

#### **1524 BCMN**

##### **PDF**

This document covers how Regulation B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a discussion of Regulation B's nine prohibited bases.

### [Regulation Z \[Overview\]](#)

#### **1525, Banking Series Documents**

##### **PDF**

This document addresses which loans fall under Regulation Z, which fees and charges apply to real estate loans, how to locate resources for determining APR and the timeframes and disclosures relevant to the regulation.

### [Right of Rescission: Rescission Model Form \[Sample Notice\]](#)

#### **1526 BCMN**

##### **PDF**

This document gives an example of the language and legal descriptions of the Right of Rescission.

### [Servicemembers Civil Relief Act \(SCRA\) \[Overview\]](#)

#### **1527 BCMN**

##### **PDF**

This document covers key features of the Servicemembers Civil Relief Act (SCRA), which provides relief to members of the U.S. armed forces. Key features of the SCRA include a 6% per annum limit on interest and fees on loans initiated prior to active duty, and protections for foreclosures, liens, and certain legal proceedings.





### [Understanding Credit Scores \[Overview\]](#)

**1528BCM**

**PDF**

This document outlines the basic tenets of a credit score and what to check for on credit reports. Educated customers have a better chance at qualifying for lending, and so these tips can improve loan chances.

### [An Introduction to Fair Lending Laws \[Video\]](#)

**1529BCM**

**MP4**

This video summarizes the purpose of fair lending laws and what they require from financial institutions.

### [Closing Disclosure \[Process\]](#)

**1530BCM**

**PDF**

This document details the five-page Closing Disclosure and how to complete it.

### [Loan Estimate \[Overview\]](#)

**1531BCM**

**PDF**

This document summarizes key requirements of the Loan Estimate, including when it can be changed and accuracy/tolerance limits.

### [Fair Lending Considerations for Collections \[Overview\]](#)

**1535BCM**

**PDF**

Intended for employees involved in receivables management, this document provides an overview of fair lending considerations in the context of debt collection, including prohibited bases, types of discrimination, and the importance of an effective fair lending program.

### [Diversity, Inclusion, and Overcoming Language Barriers \[Overview\]](#)

**1572BCM**

**PDF**

This document gives an overview of helpful tips and harmful pitfalls in communicating across languages and cultures.



### [Managing Customer Complaints \[Checklist\]](#)

**1673BC**

**PDF**

This checklist helps institutions evaluate their means and methods of receiving and analyzing customer complaints, as part of a larger compliance management system.

### [Considering a Reverse Mortgage? \[URL\]](#)

**1704BCM**

**URL**

A reverse mortgage is a special type of home equity loan sold to homeowners aged 62 and older. The loan allows homeowners to access a portion of their home equity as cash.

### [Fair Lending Exam Preparation \[Checklist\]](#)

**1708BCM**

**PDF**

This checklist goes through the outline of how to prepare for the Fair Lending Exam. Categories of study include self-tests, regulatory changes, and complaint management.

### [Home Mortgage Disclosure Act \(HMDA\) LAR Formatting Tool \[URL\]](#)

**1711BCM**

**URL**

This URL includes the LAR Formatting Tool is intended to help financial institutions, typically those with small volumes of covered loans and applications, to create an electronic file that can be submitted to the HMDA Platform.

### [Home Mortgage Disclosure Act \(HMDA\) Reporting Getting It Right Guide \[URL\]](#)

**1712BCM**

**URL**

This URL is the comprehensive guide edition for the 2021 calendar year data (due March 1, 2022). Appendices include but are not limited to: Overview of Data Requirements Chart, HMDA Small Entity Compliance Guide, Instructions on Collection of Data on Ethnicity, Race, and Sex.

### [Home Mortgage Disclosure Act \(HMDA\) Reporting Rate Spread Calculator \[URL\]](#)

**1713BCM**

**URL**

This URL includes a handy rate spread calculator to aid in HMDA reportable loans post January 2018.



[Your Disaster Checklist \[URL\]](#)

**1732BCM**

**URL**

Collecting, copying, and storing your financial information now could help you avoid problems and recover faster after a disaster. This checklist can help.