



# Documents and Resources by Role: Mortgage Lending

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

**1019C**

**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.

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

**1102BCM**

**MOV**

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

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

**1106BCM**

**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.



### [Elder Abuse Signs and Questions \[Checklist\]](#)

**1112BCM**

**PDF**

This checklist highlights the warning signs and red flags of potential elder abuse.

### [Identity Theft Prevention: Safeguarding Information \[Overview\]](#)

**1115BCM**

**PDF**

This resource provides an overview of 30313 Identity Theft Prevention: Information Security, including what types of information identity thieves target, how they may attempt to steal this information, and what employees can do to protect sensitive information.

### [Right to Financial Privacy Act \[Overview\]](#)

**1119BCM**

**PDF**

This document summarizes the requirements set forth by the Right to Financial Privacy Act (RFPA), including the specific procedures that government authorities must follow when requesting private customer information from financial institutions, as well as the duties of financial institutions in providing this information.

### [Understanding Privacy: The Gramm-Leach-Bliley Act \(GLBA\) \[Overview\]](#)

**1120BCM**

**PDF**

This resource provides an overview of 30310 Understanding Privacy: The Gramm-Leach-Bliley Act, including the rules for sharing consumers' and customers' nonpublic personal information with nonaffiliated third parties and notification requirements.

### [Unfair, Deceptive, or Abusive Acts or Practices \(UDAAP\): Mitigating Risk \[Overview\]](#)

**1216BCM**

**PDF**

This document provides an overview of UDAAP, including what constitutes unfair, deceptive, or abusive acts or practices and how institutions can minimize their UDAAP risk.

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

**1409B**

**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.



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

**1411B**

**PDF**

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

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

**1410BCM**

**PDF**

This document details scenario examples that illustrate workplace harassment.

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

**1517B**

**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.

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

**1525B**

**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.

### [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.

### [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).

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

**1516BCM**

**PDF**

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

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

**1524BCM**

**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.

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

**1527BCM**

**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.