



Documents and Resources by Role: Mortgage Loan Servicing

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.

[Bank Secrecy Act \(BSA\) \[Overview\]](#)

1000BCM

PDF

This resource provides an overview of the Bank Secrecy Act.

[An Introduction to Office of Foreign Assets Control \(OFAC\) \[Video\]](#)

1010BCM

MP4

This brief video summarizes the purposes of OFAC regulations and the practical implications for financial institutions dealing with entities on the Specially Designated Nationals (SDN) List.

[Money Laundering \[Red Flags\]](#)

1014BCM

PDF

This document details red flags for money laundering.

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

1015BCM

PDF

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



[Federal Record Retention Requirements \[Overview\]](#)

1051BCM

PDF

This resource from 30013 Federal Records Retention Requirements provides a summary of federal records retention requirements under various regulations, including Regulation B, RESPA, the Bank Secrecy Act, and more.

[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

MP4

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

[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.

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

1103BCM

MP4

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

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

1105BCM

PDF

This document highlights some numbers and advice on cybersecurity.



[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.

[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.

[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.

[How Social Engineering Scams Work \[Video\]](#)

1124BCM

WMV

This video provides a brief overview of tactics used by social engineers to compromise sensitive information for use in attacking an institution's network.

[Types of Malware \[Video\]](#)

1127BCM

WMV

This video provides a brief description of several common types of malware that can compromise the computer systems of individuals and institutions.

[Social Media Security \[Overview\]](#)

1129BCM

PDF

This resource provides an overview of 30307 Cybersecurity: Social Media Security, including threats to social media users and best practices for using social media safely.



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

1203BCN

PDF

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

[Occupational Safety and Health Act \(OSHA\) Guidance on Preparing Workplaces for COVID-19 \[URL\]](#)

1209BCM

URL

OSHA's poster on preparing workplaces for Covid-19

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

1211BCM

PDF

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

[Sexual Harassment: IL State Requirements \[Policy\]](#)

1213BCM

PDF

This document details the contact information for reporting sexual harassment in the state of Illinois.

[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.

[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.



[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.

[Understanding Stereotypes \[Worksheet\]](#)

1404BCM

PDF

This worksheet engages the learner to think about some stereotypes they hold and where they come from.

[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.

[Recognizing Sexual Harassment in the Workplace \[Video\]](#)

1414BCM

MP4

This video provides an overview of who might be a harasser in the workplace, circumstances in which harassment might occur, and who the victims can be.

[Chapters 7 and 13 Consumer Bankruptcy \[Overview\]](#)

1503BC

PDF

This document details the different stages of Chapter 7 and 13 Bankruptcy investigations.

[Fair Lending \[Overview\]](#)

1509BCM

PDF

This document identifies how to recognize different types of discrimination and properly handle prohibited bases.

[Helping Borrowers Avoid Foreclosure \[Overview\]](#)

1512BCM

PDF

This document gives an overview of the steps an institution should take to help homeowners avoid foreclosure.

[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.

[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.

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

1524BCMNI

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.

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

1527BCMNI

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.



[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.

[UDAAP: Mitigating Risk for Collections \[Overview\]](#)

1532BCM

PDF

This document provides an overview of UDAAP in the context of debt collection, including what constitutes unfair, deceptive, or abusive acts or practices; how organizations can identify UDAAPs and assess their UDAAP risk; and how UDAAP intersects with other consumer protection statutes.

[UDAAP: Special Considerations for Servicing and Collections \[Checklist\]](#)

1533BCM

PDF

This checklist outlines important questions for organizations to consider to ensure that their servicing and collections practices do not involve unfair, deceptive, or abusive acts or practices (UDAAPs).

[FDCPA Essentials for Collections \[Overview\]](#)

1534BCM

PDF

This document provides an overview of the Fair Debt Collection Practices Act (FDCPA) for employees involved in receivables management, including the purpose of the Act, the types of debt it covers, and prohibited practices under the Act.

[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.



[How to avoid foreclosure \[URL\]](#)

1714BCM

URL

The most important thing you can do when you're having trouble paying your mortgage is take control. In most cases, the worst thing you can do is nothing.

[Know Your Rights When a Debt Collector Calls \[URL\]](#)

1721BCM

URL

When a debt collector calls, your best response is to confront the situation head-on.

[Managing Family Lending and Borrowing \[URL\]](#)

1722BCM

URL

This consumer-facing document helps the borrower ask the right questions to anyone they may be exchanging finances with. Whether you are the one asking for support, or providing support, you can start with these questions. The answers can be a guide to a conversation, or they can form the basis of a written agreement.

[Should I refinance? \[URL\]](#)

1729BCM

URL

Refinancing happens when you pay off your current mortgage with money from a new mortgage.