



BAI Banking Series

Loan Servicing 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 are mainly subject-based courses. It is not inclusive of [role-based](#) or [mini-courses](#) that may be more appropriate for your institution.

Recommended Courses
30201B – Robbery Prevention and Response
30123B – Understanding the Fair Debt Collection Practices Act (FDCPA)
30417B – Mortgage Basics: Laws and Regulations
30003B – OFAC: Addressing Risks and Red Flags
30313B – Identity Theft Prevention: Safeguarding Information
30324B – Fair Credit Reporting Act (FCRA): Essentials
30402B – Regulation B: Essentials
30403B – Fair Lending: Essentials
30405B – Community Reinvestment Act (CRA): Essentials
30408B – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
30410B – Flood Disaster Protection Act (FDPA) Compliance
30420B – Reg Z: Fundamentals for Real Estate Loans
32000B – Mortgage Servicing: Overview of Servicing Rules
32001B – Mortgage Servicing: Error Resolution and Information Requests
32002B – Mortgage Servicing: Force-Placed Insurance and Escrow
32003B – Mortgage Servicing: Delinquent Borrowers
32004B – Mortgage Servicing: Loss Mitigation and Foreclosure
32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
32006B – Mortgage Servicing: Periodic Statements
32008B – Mortgage Servicing: Privacy and Information Security
34022B – Regulation Z: HPMLs and the Escrow Rule
31490B – HOEPA Loan Fundamentals
30414B – Preparing for Foreclosure
30421B – Protecting Consumers Undergoing Foreclosure
30908B – Managing and Resolving Problem Loans
32305B – Loan Servicing for Small Business Lending
32306B – Intro to Bankruptcy for Small Business Lending



View the recommended courses by regulation and job-specific task below.

Regulation	Job-Specific Task(s)	Recommended Course(s)
Bank Secrecy Act (BSA)	Understand suspicious activity and Suspicious Activity Report (SAR) requirements	32008B – Mortgage Servicing: Privacy and Information Security
Bank Security Procedures	Follow bank security procedures	30201B – Robbery Prevention and Response
Community Reinvestment Act	Understand main thrust of CRA and ultimate indicator of CRA rating Know where CRA public file information is located	30405B – Community Reinvestment Act (CRA): Essentials
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 Ensure accurate loan set-up so credit information is reported correctly on spouses when applicable	30402B – Regulation B: Essentials
Fair Credit Reporting Act (FCRA)	Respond to fraud or other alert on a consumer credit report Provide customers copies of their credit reports Resolve disputes based on information bank is reporting to the bureau Receive and process opt-out decisions for consumer information Process address change and new card (debit or credit) requests	30324B – Fair Credit Reporting Act (FCRA): Essentials



	Observe red flag guideline events	
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>	30123B – 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	30403B – Fair Lending: Essentials
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>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>	30410B – Flood Disaster Protection Act (FDPA) Compliance
Homeowners Protection Act (PMI Rules)	<p>Cancel or terminate PMI when appropriate</p> <p>Provide proper PMI disclosures for covered loans</p>	30417B – Mortgage Basics: Laws and Regulations
Information Security	Protect customer information, passwords, and other confidential information	30313B – Identity Theft Prevention: Safeguarding Information
OFAC Regulations	Block or reject funds when needed	30003B – 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>	32008B – Mortgage Servicing: Privacy and Information Security



RESPA	Provide annual escrow statements Analyze escrow accounts Receive and process loan payments, including escrow portion Force-place hazard insurance Aggregate accounting methods for escrow accounts	32002B – Mortgage Servicing: Force-Placed Insurance and Escrow
	Follow error resolution procedures Respond to requests for information Provide proper disclosure upon transfers of servicing rights	32001B – Mortgage Servicing: Error Resolution and Information Requests
	Follow servicing policy and procedure	32000B – Mortgage Servicing: Overview of Servicing Rules
	Perform early intervention for delinquent borrowers	32003B – Mortgage Servicing: Delinquent Borrowers
	Follow loss mitigation procedures	32004B – Mortgage Servicing: Loss Mitigation and Foreclosure
	Assist borrowers who are active-duty military members or are called to duty Follow SCRA notification requirements	30408B – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
Truth in Lending (Reg. Z)	Provide mortgage transfer disclosures	32004B – Mortgage Servicing: Loss Mitigation and Foreclosure
	Issue periodic statements Issue change in terms notices Disclose rate increases Calculate credit balances Reduce/freeze home equity plans appropriately	32006B – Mortgage Servicing: Periodic Statements



	Issue rate adjustment notifications	
	Deliver notice of high cost mortgage Issue modification and deferral fees appropriately	31490B – HOEPA Loan Fundamentals
	Cancel escrow accounts for HPMLs	34022B – Regulation Z: HPMLs and the Escrow Rule
	Issue annual statement of billing rights Credit payments Deliver payoff statements	32005B – Mortgage Servicing: Prompt Crediting and Payoff Statements
	Disclose assumption requirements Understand definition of a refinancing	30420B – Reg Z: Fundamentals for Real Estate Loans