



## 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="#">30123M</a> - Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30313M</a> - Identity Theft Prevention: Safeguarding Information
<a href="#">30324M</a> - Fair Credit Reporting Act (FCRA): Essentials
<a href="#">30325M</a> - Fair Credit Reporting Act (FCRA): Comprehensive
<a href="#">30401M</a> - Regulation B: Comprehensive
<a href="#">30402M</a> - Regulation B: Essentials
<a href="#">30419M</a> - Mortgage Basics: Steps in Lending
<a href="#">30420M</a> - Reg Z: Fundamentals for Real Estate Loans
<a href="#">30450M</a> - Real Estate Settlement Procedures Act (RESPA): Essentials
<a href="#">31400M</a> - Mortgage Origination: Marketing
<a href="#">31401M</a> - Mortgage Origination: Matching Products
<a href="#">31403M</a> - Mortgage Origination: Completing the Applications
<a href="#">31404M</a> - Mortgage Origination: Collecting Information and Documentation
<a href="#">31410M</a> - Mortgage Processing: Providing Disclosures
<a href="#">31411M</a> - Mortgage Processing: Ordering Reports
<a href="#">31412M</a> - Mortgage Processing: Verification and Documentation
<a href="#">31431M</a> - Mortgage Underwriting: Examining Collateral
<a href="#">31432M</a> - Mortgage Underwriting: Examining Capacity and Capital
<a href="#">31433M</a> - Mortgage Underwriting: Examining Character
<a href="#">31434M</a> - Mortgage Underwriting: BSA and Suspicious Activity
<a href="#">31460M</a> - Mortgage Closing: Explaining Fees and Disclosures
<a href="#">31461M</a> - Mortgage Closing: BSA and Suspicious Activity
<a href="#">31514M</a> - Consumer Lending: Marketing and Social Media
<a href="#">31502M</a> - Consumer Lending: Understanding the Application Process
<a href="#">31510M</a> - Consumer Lending: Private Education Loans
<a href="#">31512M</a> - Consumer Lending: Credit Cards
<a href="#">31511M</a> - Consumer Lending: Home Equity Loans
<a href="#">31520M</a> - Consumer Lending: Addressing Borrower Concerns
<a href="#">31521M</a> - Consumer Lending: Borrower Protections



<a href="#">31540M</a> - Consumer Lending: Considerations at Closing
<a href="#">32000M</a> - Mortgage Servicing: Overview of Servicing Rules
<a href="#">30003M</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30403M</a> – Fair Lending: Essentials
<a href="#">30408M</a> – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections
<a href="#">30410M</a> – Flood Disaster Protection Act (FDPA) Compliance
<a href="#">31490M</a> – HOEPA Loan Fundamentals
<a href="#">34022M</a> – Regulation Z: HPMLs and the Escrow Rule
<a href="#">30414M</a> – Preparing for Foreclosure
<a href="#">30421M</a> – Protecting Consumers Undergoing Foreclosure
<a href="#">30908M</a> – Managing and Resolving Problem Loans
<a href="#">32305M</a> – Loan Servicing for Small Business Lending
<a href="#">32306M</a> – Intro to Bankruptcy for Small Business Lending

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="#">31434M</a> – Mortgage Underwriting: BSA and Suspicious Activity
	Identify money laundering and terror financing red flags	<a href="#">31461M</a> – Mortgage Closing: BSA and Suspicious Activity
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	<a href="#">30403M</a> – Fair Lending: Essentials
	Ensure accurate loan set-up so credit information is reported correctly on spouses when applicable	<a href="#">30401M</a> – Regulation B: Comprehensive <a href="#">30402M</a> – Regulation B: Essentials <a href="#">31401M</a> – Mortgage Origination: Matching Products <a href="#">31403M</a> – Mortgage Origination: Completing the Application



		<a href="#">31404M</a> – Mortgage Origination: Collecting Information and Documentation <a href="#">31410M</a> – Mortgage Processing: Providing Disclosures <a href="#">31411M</a> – Mortgage Processing: Ordering Reports <a href="#">31431M</a> – Mortgage Underwriting: Examining Collateral <a href="#">31433M</a> – Mortgage Underwriting: Examining Character <a href="#">31460M</a> – Mortgage Closing: Explaining Fees and Disclosures
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	<a href="#">30324M</a> – Fair Credit Reporting Act (FCRA): Essentials <a href="#">30325M</a> – Fair Credit Reporting Act (FCRA): Comprehensive
	Process address change and new card (debit or credit) requests Observe red flag guideline events	<a href="#">30324M</a> – Fair Credit Reporting Act (FCRA): Essentials <a href="#">30325M</a> – Fair Credit Reporting Act (FCRA): Comprehensive
Fair Debt Collection Practices Act (FDCPA)	Know whether the bank is considered a debt collector, or falls under an exemption Make collection efforts and speak with delinquent borrowers	<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="#">30417M</a> – Mortgage Basics: Laws and Regulation
Information Security	Protect customer information, passwords, and other confidential information	<a href="#">30313M</a> – Identity Theft Prevention: Safeguarding Information
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="#">30450M</a> – Real Estate Settlement Procedures Act (RESPA): Essentials
	<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="#">30450M</a> – Real Estate Settlement Procedures Act (RESPA): Essentials
	<p>Follow servicing policy and procedure</p> <p>Perform early intervention for delinquent borrowers</p> <p>Follow loss mitigation procedures</p>	<a href="#">32000M</a> – Mortgage Servicing: Overview of Servicing Rules



Servicemember Civil Relief Act (SCRA)	<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>Resolve errors</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><a href="#">30420M</a> – Reg Z: Fundamentals for Real Estate</p> <p><a href="#">31514M</a> – Consumer Lending: Marketing and Social Media</p> <p><a href="#">31502M</a> – Consumer Lending: Understanding the Application Process</p> <p><a href="#">31510M</a> – Consumer Lending: Private Education Loans</p> <p><a href="#">31512M</a> – Consumer Lending: Credit Cards</p> <p><a href="#">31511M</a> – Consumer Lending: Home Equity Loans</p> <p><a href="#">31520M</a> – Consumer Lending: Addressing Borrower Concerns</p> <p><a href="#">31521M</a> – Consumer Lending: Borrower Protections</p> <p><a href="#">31540M</a> – Consumer Lending: Considerations at Closing</p> <p><a href="#">31404M</a> – Mortgage Origination: Collecting Information and Documentation</p> <p><a href="#">31410M</a> – Mortgage Processing: Providing Documentation</p> <p><a href="#">31412M</a> – Mortgage Processing: Verification and Documentation</p> <p><a href="#">31460M</a> – Mortgage Closing: Explaining Fees and Disclosures</p> <p><a href="#">31400M</a> – Mortgage Origination: Marketing</p>



		<a href="#">31401M</a> – Mortgage Origination: Matching Products <a href="#">31432M</a> – Mortgage Underwriting: Examining Capacity and Capital
	Cancel escrow accounts for HPMLs	<a href="#">34022M</a> – Regulation Z: HPMLs and Escrow Rule
	Issue annual statement of billing rights Credit payments Deliver payoff statements	<a href="#">32000M</a> – Mortgage Servicing Overview of Servicing Rules
	Disclose assumption requirements Understand definition of a refinancing	<a href="#">30420M</a> – Reg Z: Fundamentals for Real Estate Loans