



## BAI Nonbank Series

### Lending Compliance Officer Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Lending Compliance Officers 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="#">30123N</a> - Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30310N</a> – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)
<a href="#">30311N</a> – Right to Financial Privacy Act
<a href="#">30313N</a> - Identity Theft Prevention: Safeguarding Information
<a href="#">30325N</a> – Fair Credit Reporting Act (FCRA): Comprehensive
<a href="#">30380N</a> – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk
<a href="#">30401N</a> – Regulation B: Comprehensive
<a href="#">30404N</a> – Fair Lending: Comprehensive
<a href="#">30408N</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
<a href="#">30410N</a> – Flood Disaster Protection Act (FDPA) Compliance
<a href="#">30417N</a> - Mortgage Basics: Laws and Regulations
<a href="#">30420N</a> - Reg Z: Fundamentals for Real Estate
<a href="#">30440N</a> – HMDA Fundamentals
<a href="#">30450N</a> - Real Estate Settlement Procedures Act (RESPA): Essentials
<a href="#">30501N</a> – BSA and AML: Comprehensive
<a href="#">30503N</a> – SAR: Responding to the Suspicious
<a href="#">30510N</a> - BSA for Money Services Businesses
<a href="#">31400N</a> - Mortgage Origination: Marketing
<a href="#">31401N</a> - Mortgage Origination: Matching Products
<a href="#">31404N</a> - Mortgage Origination: Collecting Information and Documentation
<a href="#">31410N</a> - Mortgage Processing: Providing Disclosures
<a href="#">31412N</a> - Mortgage Processing: Verification and Documentation
<a href="#">31432N</a> - Mortgage Underwriting: Examining Capacity and Capital
<a href="#">31460N</a> - Mortgage Closing: Explaining Fees and Disclosures
<a href="#">31502N</a> - Consumer Lending: Understanding the Application Process
<a href="#">31510N</a> - Consumer Lending: Private Education Loans
<a href="#">31511N</a> - Consumer Lending: Home Equity Loans
<a href="#">31512N</a> - Consumer Lending: Credit Cards



<a href="#">31514N</a> - Consumer Lending: Marketing and Social Media
<a href="#">31520N</a> - Consumer Lending: Addressing Borrower Concerns
<a href="#">31521N</a> - Consumer Lending: Borrower Protections
<a href="#">31540N</a> - Consumer Lending: Considerations at Closing
<a href="#">30323N</a> – CIP Procedures and Protections
<a href="#">30520N</a> – California Consumer Privacy Act Compliance for Financial Institutions
<a href="#">30415N</a> – Fair Lending: Indirect Auto Loans

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

Regulation	Suggested Training Timeframe	Recommended Courses	Additional Courses
Bank Secrecy Act (BSA)	Annually	<a href="#">30501N</a> – BSA and AML: Comprehensive <a href="#">30510N</a> – BSA for Money Services Businesses <a href="#">30503N</a> – SAR: Responding to the Suspicious	<a href="#">30323N</a> – CIP Procedures and Protections <a href="#">31434N</a> – Mortgage Underwriting: BSA and Suspicious Activity <a href="#">31461N</a> – Mortgage Closing: BSA and Suspicious Activity
Equal Credit Opportunity Act (Reg B)	Annually	<a href="#">30401N</a> – Regulation B: Comprehensive	<a href="#">30402N</a> – Regulation B: Essentials <a href="#">31401N</a> – Mortgage Origination: Matching Products <a href="#">31403N</a> – Mortgage Origination: Completing the Application <a href="#">31404N</a> – Mortgage Origination: Collecting Information and Documentation <a href="#">31410N</a> – Mortgage Processing: Providing Disclosures



			<a href="#">31411N</a> – Mortgage Processing: Ordering Reports  <a href="#">31431N</a> – Mortgage Underwriting: Examining Collateral  <a href="#">31433N</a> – Mortgage Underwriting: Examining Character  <a href="#">31460N</a> – Mortgage Closing: Explaining Fees and Disclosures
Home Mortgage Disclosure Act (HMDA)	Annually	<a href="#">30440N</a> – HMDA Fundamentals	<a href="#">30407N</a> – HMDA: Enhanced Reporting Requirements
Flood Disaster Protection Act	Annually	<a href="#">30410N</a> – Flood Disaster Protection Act (FDPA) Compliance	<a href="#">31411N</a> – Mortgage Processing: Ordering Reports  <a href="#">31460N</a> – Mortgage Closing: Explaining Fees and Disclosures
Privacy of Consumer Financial Information (Reg P)	Annually	<a href="#">30310N</a> – Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)	<a href="#">30311N</a> – Right to Financial Privacy Act (RFPA)
Fair Credit Reporting Act (FCRA)	Every other year	<a href="#">30325N</a> – Fair Credit Reporting Act (FCRA): Comprehensive	<a href="#">30324N</a> – Fair Credit Reporting Act (FCRA): Essentials
FACT Act and ID Theft Red Flags	Annually	<a href="#">30325N</a> – Fair Credit Reporting Act (FCRA): Comprehensive	<a href="#">30324N</a> – Fair Credit Reporting Act (FCRA): Essentials  <a href="#">30313N</a> – Identity Theft Prevention: Safeguarding Information
Fair Debt Collection Practices Act (FDCPA)	Annually (if applicable)	<a href="#">30123N</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)	



Fair Housing Act	Annually	<a href="#">30404N</a> – Fair Lending: Comprehensive	<a href="#">30403N</a> – Fair Lending: Essentials <a href="#">31707N</a> – Compliance Officer: Fair Lending Examination Management <a href="#">31609N</a> – Executive Leadership: Fair Lending and UDAAP <a href="#">31132N</a> – Frontline: Fair Lending Considerations <a href="#">30403N</a> – Fair Lending: Essentials
Homeowners Protection Act	Every other year, or as changes occur	<a href="#">30417N</a> – Mortgage Basics: Laws and Regulations	
Real Estate Settlement Procedures Act (RESPA)	Annually	<a href="#">30450N</a> – Real Estate Settlement Procedures Act (RESPA): Essentials	<a href="#">32000N</a> – Mortgage Servicing: Overview of Servicing Rules
Servicemembers Civil Relief Act (SCRA)	Annually	<a href="#">30408N</a> – Servicemember Series: Servicemember Civil Relief Act (SCRA) Protections	
Truth in Lending Act (Reg Z)	Annually	<a href="#">30420N</a> – Reg Z: Fundamentals for Real Estate <a href="#">31514N</a> – Consumer Lending: Marketing and Social Media <a href="#">31502N</a> – Consumer Lending: Understanding the Application Process <a href="#">31510N</a> – Consumer Lending: Private Education Loans <a href="#">31512N</a> – Consumer Lending: Credit Cards	<a href="#">34022N</a> – Regulation Z: HPMLs and the Escrow Rule <a href="#">4070N</a> – Regulation Z: Adjustable-Rate Mortgages [Mini-Course] <a href="#">34023N</a> – Right of Rescission and Required Disclosures <a href="#">31490N</a> – HOEPA Loan Fundamentals <a href="#">4071N</a> – Regulation Z: Reverse Mortgages [Mini-Course]



		<a href="#">31511N</a> – Consumer Lending: Home Equity Loans <a href="#">31520N</a> – Consumer Lending: Addressing Borrower Concerns <a href="#">31521N</a> – Consumer Lending: Borrower Protections <a href="#">31540N</a> – Consumer Lending: Considerations at Closing <a href="#">31404N</a> - Mortgage Origination: Collecting Information and Documentation <a href="#">31410N</a> – Mortgage Processing: Providing Disclosures <a href="#">31412N</a> – Mortgage Processing: Verification and Documentation <a href="#">31460N</a> – Mortgage Closing: Explaining Fees and Disclosures <a href="#">31400N</a> – Mortgage Origination: Marketing <a href="#">31401N</a> – Mortgage Origination: Matching Products <a href="#">31432N</a> – Mortgage Underwriting: Examining Capacity and Capital	<a href="#">4026N</a> – Defining Ability to Repay and Qualified Mortgages [Mini-Course]
Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)	Annually	<a href="#">30380N</a> – Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk	