



## BAI Banking Series

### Real Estate Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Mortgage Lending 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
<a href="#">30504B</a> – USA PATRIOT Act: Managing Compliance
<a href="#">30123B</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
<a href="#">30417B</a> – Mortgage Basics: Laws and Regulations
<a href="#">30418B</a> – Mortgage Basics: Products, Documents, and Costs
<a href="#">30003B</a> – OFAC: Addressing Risks and Red Flags
<a href="#">30201B</a> – Robbery Prevention and Response
<a href="#">30203B</a> – Bank Holding Company Act: Anti-Tying
<a href="#">30313B</a> – Identity Theft Information: Safeguarding Information
<a href="#">30330B</a> – Regulation O: Essentials
<a href="#">30404B</a> – Fair Lending: Comprehensive
<a href="#">30405B</a> – Community Reinvestment Act (CRA): Essentials
<a href="#">30408B</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
<a href="#">30502B</a> – BSA and AML: Essentials
<a href="#">31400B</a> – Mortgage Origination: Marketing
<a href="#">31401B</a> – Mortgage Origination: Matching Products
<a href="#">31402B</a> – Mortgage Origination: Pulling Credit Reports
<a href="#">31403B</a> – Mortgage Origination: Completing the Application
<a href="#">31404B</a> – Mortgage Origination: Collecting Information and Documentation
<a href="#">31410B</a> – Mortgage Processing: Providing Disclosures
<a href="#">31411B</a> – Mortgage Processing: Ordering Reports
<a href="#">31460B</a> – Mortgage Closing: Explaining Fees and Disclosures
<a href="#">31461B</a> – Mortgage Closing: BSA and Suspicious Activity
<a href="#">31481B</a> – Mortgage Origination: Security, Identity Theft, and Fraud
<a href="#">31511B</a> – Consumer Lending: Home Equity Loans
<a href="#">31513B</a> – Consumer Lending: Ethics
<a href="#">32006B</a> – Mortgage Servicing: Periodic Statements
<a href="#">34022B</a> – Regulation Z: HPMLs and the Escrow Rule
<a href="#">31490B</a> – HOEPA Loan Fundamentals



<a href="#">30141B</a> – Loan Documentation: Completing and Enforcing the Note
<a href="#">30441B</a> - HMDA Loan/Application Register Scenarios
<a href="#">34023B</a> – Right of Rescission and Required Disclosures
<a href="#">34024B</a> – Advertising: Home Equity Loans and Lines of Credit
<a href="#">30130B</a> – Predatory Mortgage Lending

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

Regulation	Job-Specific Task(s)	Recommended Courses
Anti-Tying (Reg. Y)	Understand what products and/or services can be required with a loan product	<a href="#">30203B</a> – Bank Holding Company Act: Anti-Tying
Appraisal Rules and Regulations	Know what constitutes a valid appraisal Exempt certain transactions from appraisal requirements Keep appraisers separate from lending function Select and retain an appraiser Review an appraisal in connection with a loan Properly handle readdressed appraisals Order an evaluation instead of an appraisal when appropriate Understand USPAP's role in appraisals	<a href="#">31411B</a> – Mortgage Processing: Ordering Reports
Bank Bribery Act	Know limitations on what to accept from customers Refuse gifts offered in return for business preferences	<a href="#">31513B</a> – Consumer Lending: Ethics
Bank Secrecy Act (BSA)	Recognize and report suspicious activity	<a href="#">31461B</a> – Mortgage Closing: BSA and Suspicious Activity



	Deal with customers who potentially be Politically Exposed Persons (PEPs)	<a href="#">30504B</a> – USA PATRIOT Act: Managing Compliance
	Be aware of the stages of money laundering under AML guidelines  Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs	<a href="#">30502B</a> – BSA and AML: Essentials
	Collect and verify information according to CIP (USA Patriot Act)	<a href="#">31404B</a> – Mortgage Origination: Collecting Information and Documentation
Bank Security Procedures	Follow bank's security procedures and robbery response program	<a href="#">30201B</a> – Robbery Prevention and Response
Community Reinvestment Act	Understand main thrust of CRA, and ultimate indicator of CRA rating  Know of how bank selects and maintains its assessment area for CRA consideration  Collect and report information for CRA-reportable loans  Know where CRA public file information is located  Post public availability of CRA data	<a href="#">30405B</a> – Community Reinvestment Act (CRA): Essentials
Equal Credit Opportunity Act (ECOA/ Reg. B)	Treat customers fairly and equally  Avoid discriminating on a prohibited basis in any aspect of a credit transaction  Handle distressed borrowers and past-due loans  Analyze inherent and residual risk of all customers, products, and geographies for fair lending risk  Evaluate application utilizing any information that the applicant provides	<a href="#">31403B</a> – Mortgage Origination: Completing the Application



	<p>Use discretion when granting exceptions or waivers</p> <p>Provide loans in the name of one or both applicants</p> <p>Record government monitoring information (GMI) on written application forms</p>	
	<p>Provide applicant with a copy of appraisal report used in evaluation of certain applications</p> <p>Furnish credit information to credit bureaus when dealing with accounts held by spouses</p> <p>Retain proper records for ECOA compliance</p> <p>Provide denial notices when applications are turned down</p>	<p><a href="#">31410B</a> – Mortgage Processing: Providing Disclosures</p>
Equal Credit Opportunity Act (ECOA/ Reg. B) (cont.)	Place the applicant into the 'right' loan based on their credit profile	<a href="#">31401B</a> – Mortgage Origination: Matching Products
Fair Credit Reporting Act (FCRA)	<p>Pull consumer reports, including bad check reports</p> <p>Respond to a fraud or other alert on a consumer credit report</p> <p>Provide customers copies of their credit reports</p> <p>Resolve disputes based on information bank is reporting to the bureau</p> <p>Send proper notice for denied applications</p> <p>Receive and process opt-out decisions for consumer information</p> <p>Submit accurate information to credit bureaus</p>	<p><a href="#">31402B</a> – Mortgage Origination: Pulling Credit Reports</p>



	<p>Properly handle medical information provided by customers</p> <p>Respond when customer is a victim of fraud or related identity theft</p> <p>Process address change and new card requests</p> <p>Resolve issues when address on credit report is different from that reported directly from the applicant/borrower</p> <p>Observe red flag guideline events</p> <p>Make prescreened credit offers based on pre-established criteria</p> <p>Resolve differences in information on consumer report and what customer presents</p>	
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>	<a href="#">30123B</a> – Understanding the Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act (FHA)	<p>Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction</p> <p>Include the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products</p>	<a href="#">30404B</a> – Fair Lending: Comprehensive
Flood Insurance	<p>Know when flood insurance requirements apply</p> <p>Require escrow accounts for loans that require flood insurance</p> <p>Perform a flood insurance determination on a covered loan</p>	<a href="#">31411B</a> – Mortgage Processing: Ordering Reports



	<p>Maintain flood insurance coverage on a covered loan even if it lapses or borrower refuses it</p> <p>Assess determination fees (initial and life-of-loan) against the borrower</p> <p>Inform applicant that flood insurance will be required for the loan</p> <p>Provide flood insurance on loans secured by condos</p> <p>Calculate how much insurance to require on a covered loan</p> <p>Resolve issues when flood insurance policy is written for a different flood zone than that shown on the determination form</p>	
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Know whether bank is covered by HMDA</p> <p>Request the proper information from the applicant(s) for proper application types</p>	<a href="#">31403B</a> – Mortgage Origination: Completing the Application
Homeowners Protection Act (PMI Rules)	<p>Know when PMI is required for loans</p> <p>Provide proper PMI disclosures for covered loans</p> <p>Cancel or terminate PMI as appropriate</p>	<a href="#">30417B</a> – Mortgage Basics: Laws and Regulations
Information Security	Protect company assets - physical and information	<a href="#">30313B</a> – Identity Theft Information: Safeguarding Information
Lending to Insiders (Reg. O)	<p>Determine if a loan is made to an insider or related interest</p> <p>Apply exceptions</p>	<a href="#">30330B</a> – Regulation O: Essentials



	<p>Get prior approval for insider loans</p> <p>Approve insiders' overdrafts</p> <p>Maintain proper records for insider loans</p> <p>Ensure that public disclosures of insider loans are kept and updated</p>	
OFAC Regulations	<p>Check SDN List when appropriate</p> <p>Block or reject funds as required</p> <p>Identify a general or specific license</p>	<a href="#">30003B</a> – OFAC: Addressing Risks and Red Flags
Privacy of Consumer Financial Information	<p>Distinguish between consumers and customers of the bank</p> <p>Provide initial or annual privacy notice disclosure</p> <p>Receive and process opt-out decisions for personal financial information</p> <p>Avoid providing personal information to a non-affiliated third party</p>	<a href="#">31481B</a> – Mortgage Origination: Security, Identity Theft, and Fraud
Real Estate Lending Standards (LTV Rules)	<p>Understand LTV standards and limits</p>	<a href="#">30418B</a> – Mortgage Basics: Products, Documents, and Costs
RESPA	<p>Make RESPA-covered loans</p> <p>Provide the Info Booklet for proper type of loans</p> <p>Provide GFE in timely manner to applicant(s) in covered loans</p> <p>Close RESPA-covered loans on appropriate settlement statement</p> <p>Complete the Settlement Statement</p> <p>Provide copy of settlement statement to borrower at least 1</p>	<a href="#">31410B</a> – Mortgage Processing: Providing Disclosures



	<p>day before closing if borrower requests</p> <p>Assess charges for document preparation</p> <p>Assess or collect fees only for work actually done by a third party</p> <p>Refer settlement services to parties that are affiliated with the lender</p> <p>Receive and process loan payments, including escrow portion</p> <p>Provide proper disclosure upon loan origination and transfers of servicing rights</p>	
SAFE Act	Register with NMLS if definition of mortgage loan originator is met	<a href="#">31400B</a> – Mortgage Origination: Marketing
Servicemember Civil Relief Act (SCRA)	Assist borrowers who are active-duty military personnel	<a href="#">30408B</a> – Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections
Truth in Lending (Reg. Z)	<p>Meet requirements when ownership of mortgage loan is transferred to a new party</p> <p>Know what loans are covered by Reg. Z</p> <p>Calculate the finance charge and APR for loans</p> <p>Provide disclosures for mortgages and refinances</p>	<a href="#">31460B</a> – Mortgage Closing: Explaining Fees and Disclosures
	Provide disclosures for HELOCs	<a href="#">31511B</a> – Consumer Lending: Home Equity Loans
	<p>Provide periodic statements</p> <p>Assist borrowers with periodic statement items</p> <p>Receive and process loan payments</p>	<a href="#">32006B</a> – Mortgage Servicing: Periodic Statements





	Refund balance or terminate account when requested	
	Provide proper disclosures for HELOC advertisements Provide proper disclosures for closed-end credit ads	<a href="#">31400B</a> – Mortgage Origination: Marketing
	Explain right of rescission	<a href="#">31460B</a> – Mortgage Closing: Explaining Fees and Disclosures <a href="#">34023B</a> – Right of Rescission and Required Disclosures
	Provide disclosures for high-rate, high-fee (HOEPA or Section 32) mortgage loans Understand restrictions placed on HOEPA/Section 32 mortgages	<a href="#">31490B</a> – HOEPA Loan Fundamentals
	Provide disclosures for Higher Priced Mortgage Loans (HPMLs)	<a href="#">34022B</a> – Regulation Z: HPMLs and the Escrow Rule