



## BAI Banking Series

### Commercial Lending Curriculum Plan

This Curriculum Plan recommends courses based on typical tasks completed by Commercial Loan 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 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="#">30417B</a> – Mortgage Basics: Laws and Regulations
<a href="#">30418B</a> – Mortgage Basics: Products, Documents, and Costs
<a href="#">30201B</a> – Robbery Prevention and Response
<a href="#">30203B</a> – Bank Holding Company Act: Anti-Tying
<a href="#">30313B</a> – Identity Theft Prevention: Safeguarding Information
<a href="#">30323B</a> – CIP Procedures and Protections
<a href="#">30402B</a> – Regulation B: Essentials
<a href="#">30403B</a> – Fair Lending: Essentials
<a href="#">30411B</a> – Appraisals and Evaluations: Essentials
<a href="#">30440B</a> – HMDA Fundamentals
<a href="#">31800B</a> – Commercial Banking: Equal Consideration
<a href="#">31804B</a> – Commercial Banking: Ethics
<a href="#">31807B</a> – Commercial Banking: Consumer Lending Rules and Regulations
<a href="#">31808B</a> – Commercial Banking: Bank Secrecy Act (BSA) and Security Concerns
<a href="#">32300B</a> – Introduction to Small Business Lending
<a href="#">32301B</a> – SBA Loans for Small Business Lending
<a href="#">32302B</a> – Building Relationships for Small Business Lending
<a href="#">32303B</a> – Laws and Regulations for Small Business Lending
<a href="#">32304B</a> – Assessing and Minimizing Risk for Small Business Lending
<a href="#">32307B</a> – The Paycheck Protection Program for Small Business Lending
<a href="#">32308B</a> – The Main Street Lending Program for Small Business Lending
<a href="#">32309B</a> – Loan Origination for Small Business Lending
<a href="#">30206B</a> – Complying with Regulation U
<a href="#">30260B</a> – Section 1071: The Small Business Lending Data Collection Rule



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

Regulation	Job-Specific Task(s)	Recommended Course(s)
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	<p>Know what constitutes a valid appraisal.</p> <p>Exempt certain transactions from appraisal requirements.</p> <p>Keep appraisers separate from lending function.</p> <p>Select and retain an appraiser.</p> <p>Review an appraisal in connection with a loan.</p> <p>Properly handle readdressed appraisals.</p> <p>Order an evaluation instead of an appraisal when appropriate.</p> <p>Understand USPAP's role in appraisals</p>	<a href="#">30411B</a> – Appraisals and Evaluations: Essentials
Bank Bribery Act	<p>Know limitations of what to accept from customers.</p> <p>Refuse gifts offered in return for business preferences.</p>	<a href="#">31804B</a> – Commercial Banking: Ethics
Bank Secrecy Act (BSA)	<p>Recognize and report suspicious activity.</p> <p>Be aware of the stages of money laundering under AML guidelines.</p> <p>Deal with customers under Customer Due Diligence (CDD) and Enhanced Due Diligence (EDD) programs.</p>	<a href="#">31808B</a> – Commercial Banking: Bank Secrecy Act (BSA) and Security Concerns
	Deal with customers who may potentially be Politically Exposed Persons (PEPs).	<a href="#">30504B</a> – USA PATRIOT Act: Managing Compliance



	Collect and verify information according to CIP (USA PATRIOT Act).	<a href="#">30323B</a> – CIP Procedures and Protections
Bank Security Procedures	Follow bank's security procedures and robbery response program.	<a href="#">30201B</a> – Robbery Prevention and Response
Community Reinvestment Act	<p>Understand main thrust of CRA, and ultimate indicator of CRA rating.</p> <p>Know how bank selects and maintains its assessment area for CRA consideration.</p> <p>Collect and report information for CRA-reportable loans.</p> <p>Know where CRA public file information is located.</p> <p>Post public availability of CRA data.</p>	<a href="#">31807B</a> – Commercial Banking: Consumer Lending Rules and Regulations
Equal Credit Opportunity Act (ECOA/ Reg. B)	<p>Treat customers fairly and equally.</p> <p>Avoid discriminating on a prohibited basis in any aspect of a credit transaction.</p> <p>Handle distressed borrowers and past-due loans.</p> <p>Analyze inherent and residual risk of all customers, products, and geographies for fair lending risk.</p> <p>Evaluate application utilizing any information that the applicant provides.</p>	<a href="#">31800B</a> – Commercial Banking: Equal Consideration
	<p>Provide loans in the name of one or both applicants.</p> <p>Record government monitoring information (GMI) on written application forms.</p>	<a href="#">30402B</a> – Regulation B: Essentials
Fair Housing Act (FHA)	Avoid discriminating on a prohibited basis in any aspect of a housing-related transaction.	<a href="#">30403B</a> – Fair Lending: Essentials



	Include the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products.	
Flood Insurance	<p>Know when flood insurance requirements do and do not apply.</p> <p>Require escrow accounts for loans that require flood insurance.</p> <p>Perform flood insurance determinations on covered loans.</p> <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>	<a href="#">30410B</a> – Flood Disaster Protection Act (FDPA) Compliance
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located.</p> <p>Know whether the bank is covered by HMDA.</p> <p>Request the proper information from the applicant(s) for proper application types.</p>	<a href="#">30440B</a> – HMDA Fundamentals
Homeowners Protection Act (PMI Rules)	Know when PMI is required for loans.	<a href="#">30417B</a> – Mortgage Basics: Laws and Regulations



	<p>Provide proper PMI disclosures for covered loans.</p> <p>Cancel or terminate PMI as appropriate.</p>	
Information Security	Protect company assets - physical and information	<a href="#">30313B</a> – Identity Theft Prevention: Safeguarding Information
Lending to Insiders (Reg. O)	<p>Determine if a loan is made to an insider or related interest.</p> <p>Know exceptions to Reg. O.</p> <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>	<a href="#">31807B</a> – Commercial Banking: Consumer Lending Rules and Regulations
Lending on Securities (Reg. U)	<p>Know what types of loans are covered and defined terms.</p> <p>Make loans secured by marketable securities.</p> <p>Complete Form FR U-1.</p>	<a href="#">30206B</a> – Complying with Regulation U
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="#">31808B</a> – Commercial Banking: Bank Secrecy Act (BSA) and Security Concerns
Real Estate Lending Standards (LTV Rules)	Understand LTV standards and limits.	<a href="#">30418B</a> – Mortgage Basics: Products, Documents, and Costs
Transactions Between Affiliates (Reg. W)	Know limitations of covered transactions with affiliates.	<a href="#">30214B</a> – Regulation W: Comprehensive



	<p>Fulfill requirements of affiliate transactions.</p> <p>Calculate the extent of an affiliate transaction. Apply exemptions.</p>	
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