

## BAI Credit Union Series

### Commercial Lending Curriculum Map

<b>Recommended Courses</b>
20003C - BSA: How to Comply
20011C - RMR: Complying with the Flood Disaster Protection Act
20027C - Reg B: Nine Prohibited Discrimination Factors
20028C - Reg B: Prescreening, Cosigners and Disparate Treatment
20031C - Understanding OFAC
20038C - HMDA: Fundamentals and Beyond
20072C - Fair Lending: Basic Topics and Terms
20079C - Appraisal Requirements: How to Comply
20087C - USA PATRIOT Act
20107C - CIP: Identity Verification and Compliance
20202LENC - Ethics: Policy and Personal Judgment for Lenders
20205LENC - SAR: Lender Awareness
20206C - BSA and AML: An Overview
20319 - Servicing Consumer Loans
20322 - Robbery Training
20328C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
20333C - Laws and Regulations for Mortgage Lending
20334C - Basics of Residential Mortgage Loans

This Curriculum Map recommends courses based on the specific tasks completed by Commercial Loan Officers and is intended to serve as a resource when planning curriculums or Prescriptive Rules. In addition to these recommended courses, there may be other training requirements of your specific regulator, state, or financial institution.

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Appraisal Rules and Regulations	Knowing what constitutes a valid appraisal Transactions that are exempt from formal appraisal requirement Appraisers must be separated from lending function Selecting and retaining an appraiser Reviewing an appraisal in connection with a loan Readdressed appraisals Ordering an evaluation instead of an appraisal Timing and useful life of appraisals Understanding USPAP's role in appraisals	20079C - Appraisal Requirements: How to Comply
Bank Bribery Act	Knowing limitation of what to accept from members Knowledge of prohibition of accepting gifts in return for business preferences	20202LENC - Ethics: Policy and Personal Judgment for Lenders
Bank Secrecy Act (BSA)	Understanding suspicious activity and completing the Suspicious Activity Report (SAR)	20205LENC - SAR: Lender Awareness
	Dealing with members who may potentially be Politically Exposed Persons (PEPs)	20087C - USA PATRIOT Act
	Being aware of the stages of money laundering under AML guidelines of identify possible suspicious activity	20206C - BSA and AML: An Overview
	Dealing with members under Member Due Diligence (MDD) and Enhanced Due Diligence (EDD) programs	

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Regulation	Job-Specific Task(s)	Recommended Course(s)
	Collecting and verifying information according to MIP (USA PATRIOT Act)	20107C - MIP: Identity Verification and Compliance
	Knowing identification requirements for the elderly	20003C - BSA: How to Comply
Credit Union Security Procedures	Knowing and understanding credit union's security procedures and robbery response program	20322 - Robbery Training
Equal Credit Opportunity Act (ECOA/ Reg. B)	Treating members fairly and equally Cannot discriminate on a prohibited basis in any aspect of a credit transaction Not discouraging applications on a prohibited basis Requiring applications: format; written applications are not always required Handling distressed borrowers and past-due loans Analyzing inherent and residual risk of all members, products, and geographies for fair lending risk Unfairly treating members differently when discussing loan products or referrals Evaluating application utilizing any information that the applicant provides	20072C - Fair Lending: Basic Topics and Terms
	Providing loans in the name of one or both applicants	20028C - Reg B: Prescreening, Cosigners and Disparate Treatment
	Recording government monitoring information (GMI) on written application forms	20027C - Reg B: Nine Prohibited Factors

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Regulation	Job-Specific Task(s)	Recommended Course(s)
Fair Housing Act (FHA)	<p>Cannot discriminate on a prohibited basis in any aspect of a housing-related transaction</p> <p>Including the "Equal Housing Lender" logo or statement on written or verbal advertisements of residential loan products</p>	20072C - Fair Lending: Basic Topics and Terms
Flood Insurance	<p>Every loan secured by a dwelling (consumer, commercial) is covered under flood insurance regulations</p> <p>Loans where flood insurance requirements do not apply</p> <p>Requiring escrow accounts for loans that require flood insurance</p> <p>Performing a flood insurance determination on a covered loan</p> <p>Maintaining flood insurance coverage on a covered loan even if it lapses or borrower refuses it</p> <p>Assessing determination fees (initial and life-of-loan) against the borrower</p> <p>Informing applicant that flood insurance will be required for the loan</p> <p>Providing flood insurance on loans secured by condos</p> <p>How much insurance to require on a covered loan</p> <p>Flood insurance policy is written for a different flood zone than that shown on the determination form</p>	20011C - RMR: Complying with the Flood Disaster Protection Act
Home Mortgage Disclosure Act (Reg. C)	<p>Know where HMDA public file information is located</p> <p>Whether an institution must report under HMDA or not</p> <p>Requesting the proper information from the applicant(s) for proper application types</p>	20038 C- HMDA: Fundamentals and Beyond

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Homeowners Protection Act (PMI Rules)	<p>When PMI is required for loans, when it may or must be cancelled or terminated</p> <p>Providing proper PMI disclosures for covered loans</p> <p>Handling cancellations or termination of PMI</p>	20333C - Laws and Regulations for Mortgage Lending
Information Security	Knowing how to protect company assets - physical and information	20328C - Identity Theft "Red Flags": Duties of Financial Institutions and Creditors
IRS Reporting Requirements	Answer basic questions on 1098s	20319 - Servicing Consumer Loans
OFAC Regulations	<p>Dealing with members that may be on SDN list or from restricted countries; knowing when to check the list</p> <p>Blocking or rejection requirements</p> <p>Knowing a general or specific license</p>	20031C - Understanding OFAC
Real Estate Lending Standards (LTV Rules)	Understanding LTV standards and limits	20334C - Basics of Residential Mortgage Loans