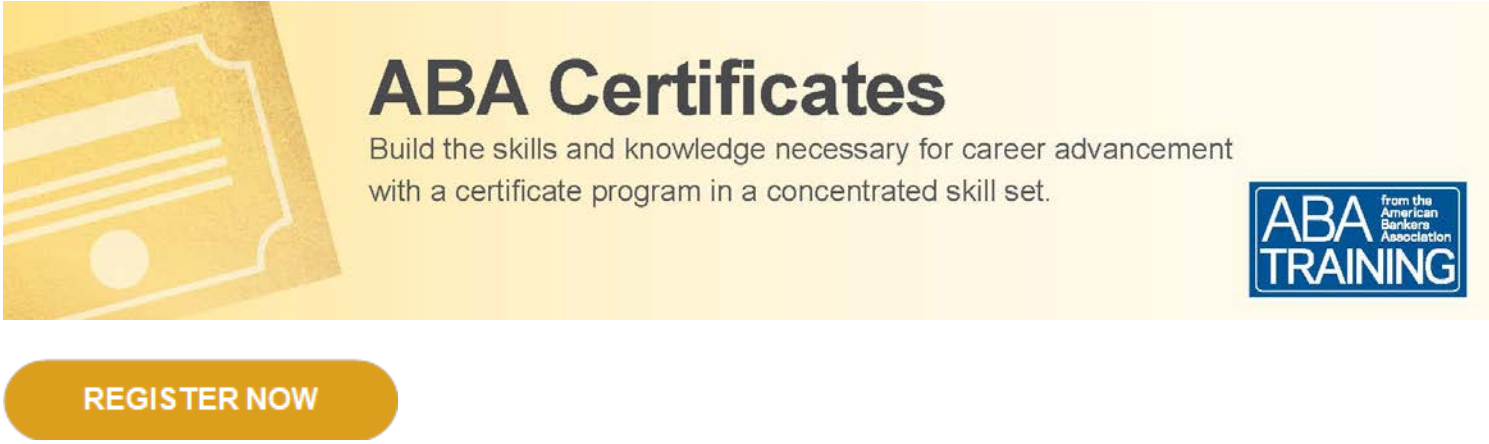



Graphics



**ABA Certificates**  
Build the skills and knowledge necessary for career advancement with a certificate program in a concentrated skill set.



**REGISTER NOW**

Email Subject Line

**ABA Residential Mortgage Lender Certificate**

Body Text

A thorough review of banking, credit analysis, and legal principles that support the mortgage process, underscoring relationship sales skills in addition to the mechanics of the mortgage loan. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

**Member Price:** \$775

**Member Deep Link:**  
<https://content.aba.com/Search/Default.aspx?Member=m&Query=ABA%20Residential%20Mortgage%20Lender%20Certificate&TP=calbankers>

**Required Courses**

- Banking Basics Suite (12 courses)

|                       |  |
|-----------------------|--|
|                       | <ul style="list-style-type: none"> <li>• Appraisal Procedures*</li> <li>• Basics of Mortgage Processing*</li> <li>• Determining Your Role in Fraud Prevention*</li> <li>• Discovering FHA Programs*</li> <li>• Effective Referrals Suite (2 courses + 1 exercise)</li> <li>• Essentials of Mortgage Lending*</li> <li>• Ethical Issues for Bankers</li> <li>• Explaining Loan Modifications*</li> <li>• Mitigating Potential Fraud in Your Organization*</li> <li>• Mortgage Customer Counseling and Prequalification</li> <li>• Personal Tax Return Analysis</li> <li>• Preparing the Closing Disclosure*</li> <li>• Preparing the Loan Estimate*</li> <li>• Processing and Underwriting Credit*</li> <li>• Processing Income and Assets*</li> <li>• Reviewing the Uniform Residential Appraisal Report*</li> </ul> <p><b>Professional Certifications:</b> 8.25 CTFA, 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1.0 CCTS, CISP, CRSP</p> <p>*These courses are offered through a partnership with AllRegs, a leader in residential mortgage lending.</p> <p>The estimated time to complete these 30 courses and exercises is approximately 22 hours.</p> |
| Supplement Text       | <p>ABA certificate programs build the skills necessary for career advancement.</p> <p>Through a prescribed course of study, certificates provide practical, tailored knowledge specific to a job role in the bank.</p> <p>Programs are continually reevaluated and refined to meet current needs and changes in the industry.</p>  |
| View All Certificates | <p><a href="http://latp.aba.com/?tp=calbankers&amp;course=certificates">http://latp.aba.com/?tp=calbankers&amp;course=certificates</a></p>   |

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