

	Appraisal Procedures*					
	Basics of Mortgage Processing*					
	Determining Your Role in Fraud Prevention*					
	Discovering FHA Programs*					
	Effective Referrals Suite (2 courses + 1 exercise)					
	Essentials of Mortgage Lending*					
	Ethical Issues for Bankers					
	Explaining Loan Modifications*					
	Mitigating Potential Fraud in Your Organization*					
	Mortgage Customer Counseling and Prequalification					
	Personal Tax Return Analysis					
	Preparing the Closing Disclosure*					
	Preparing the Loan Estimate*					
	Processing and Underwriting Credit*					
	Processing Income and Assets*					
	Reviewing the Uniform Residential Appraisal Report*					
	Professional Certifications: 8.25 CTFA, 1.5 CAFP, CRCM; 1.25 CFMP, CSOP; 1.0 CCTS, CISP, CRSP					
	*These courses are offered through a partnership with AllRegs, a leader in residential mortgage lending.					
	The estimated time to complete these 30 courses and exercises is approximately 22 hours.					
Supplement	ABA certificate programs build the skills necessary for career advancement.					
Text	Through a prescribed course of study, certificates provide practical, tailored knowledge specific to a job role in the bank.					
	Programs are continually reevaluated and refined to meet current needs and changes in the industry.					
View All Certificates	http://latp.aba.com/?tp=calbankers&course=certificates					