



Federal Registrant Information Available through Consumer Access


As outlined in the Consumer Financial Protection Bureau's [Interim Final Rule](#) implementing the SAFE Act's federal registration requirement, certain pieces of federal registrant information will be made publicly available through Consumer Access (www.nmlsconsumeraccess.org). Federal registrant information was made publicly available through Consumer Access on August 1, 2011, shortly following the end of the federal registration initial transition period.

Federal registration information is displayed in Consumer Access using a format similar to that currently used for state licensing information. Below are examples of how information is displayed in Consumer Access for institutions and individual mortgage loan originators, as well as explanations regarding how Consumer Access will derive specific pieces of information.

If you have any questions regarding how to update information on either a Form MU1R or MU4R, please see the [Amending the MU1R](#) or [Amending an MU4R](#) quick guides.


Institution Record Screenshot

An institution's Consumer Access record will be displayed as follows. An institution's Consumer Access record will also include any relevant state licensing information.

 ABC Bank			
NMLS ID: 1234	Street Address: 17 I Street NW Washington, DC 20006 Mailing Address: Not provided	Phone: 555-555-5555 Toll-Free Number: N/A Fax: 555-555-5555	Website: N/A Email: test@fakeemail.com
Prior Legal Names ? : None			
Registered MLOs ? : 30			
Federal Registration			
Primary Federal Regulator ? National Credit Union Administration - Federally Insured			Status ? Active

Individual Mortgage Loan Originator Record Screenshot

An individual mortgage loan originator's (MLO's) Consumer Access record will be displayed as follows. An individual MLO's Consumer Access record will also include any relevant state licensing information. Note: Self-reported Disciplinary Action information, including disclosure question responses, explanations and related documentation, was made available through Consumer Access in March 2013.

 **John Edward Smith, Jr.**

NMLS ID: 123321	Phone: 401-555-4343	Fax: 401-555-8901	
Other Names [?] : Jack Smith	Prior Other Names [?] : Ted Smith	Prior Legal Names [?] : John Smith	
Authorized to Represent: [?] XYZ Bank			
Engaged in other businesses [?] : N/A			

Employment [\[+\] View Employment History](#)

From	To	Employer	Position	City	State	Zip Code	Financial Services [?]
01/2011	Present	XYZ Bank	N/A	Warwick	RI	02910	Yes

Office Locations [?]

Company	NMLS ID	Type	Street Address	City	State	Zip Code	Start Date
XYZ Bank	7171	Main	1 Main St	Warwick	RI	02910	02/02/2011

Federal Registration

Registration Name	Status [?]	Authorized to Conduct Business [?]	Currently Authorized to Represent [?]	
Federal Mortgage Loan Originator	Active	Yes	XYZ Bank	[+] View Details

Information displayed in an institution's Consumer Access record

This table details which fields on an institution's Form MU1R will become publically viewable in Consumer Access. Fields in **bold** can be updated through an amended MU1R filing.

Consumer Access Field	Corresponding MU1R Field(s)
Name	Entity Name
NMLS ID	Not applicable; assigned by NMLS at the time of entitlement
Street Address	Main Address fields: <ul style="list-style-type: none">• Number & Street• City• State• Country/Province• Postal Code
Mailing Address	Mailing Address, if different from Main Address fields: <ul style="list-style-type: none">• Number & Street• City• State• Country/Province• Postal Code
Phone	Business Phone
Toll Free Number	Not applicable to federally regulated institutions
Fax	Fax Line
Website	Not applicable to federally regulated institutions
Email	Email Address
Prior Legal Names	Entity Name provided in a previous MU1R filing
Primary Federal Regulator	Primary Federal Regulator
Status	Not applicable; determined by the current status of the institution's MU1R ('Active'/'Inactive')

Information displayed in an individual mortgage loan originator's Consumer Access record

This table details which fields on an MLO's Form MU4R will become publically viewable in Consumer Access. Fields in **bold** can be updated through an amended MU4R filing. Note: Self-reported Disciplinary Action information, including disclosure question responses, explanations and related documentation, is expected to be made available through Consumer Access in March 2013. Once the Disciplinary Action fields to be displayed in Consumer Access are finalized, this table will be updated.

Consumer Access Field	Corresponding MU4R Field(s)
Name	<ul style="list-style-type: none"> • First Name • Middle Name • Last Name • Suffix
NMLS ID	Not Applicable; assigned by NMLS at the time the account is created
Phone	Business Phone
Fax	Fax Line
Other Names	Other Names fields: <ul style="list-style-type: none"> • First Name • Middle Name • Last Name • Suffix
Prior Legal Names	Legal Names provided in previous MU4R filing
Prior Other Names	Other Names provided in previous MU4R filing
Authorized to Represent	Not applicable; determined by the existence of an active registration and confirmed employment
Engaged in other businesses	Not applicable to federally regulated MLOs
Employment	Employment History fields: <ul style="list-style-type: none"> • Employer (company name) • City • State • Zip Code • From date • To date (if previous employment) • Is the employment financial services related? Consumer Access will display an individual's entire employment history, including history that is non-financial services related, if such information has been provided to NMLS in the most recent Form MU4R filing.

Office Location	<p>Employment History fields:</p> <ul style="list-style-type: none"> • Employer (company name) • Employer NMLS ID • Address • City • State • Country/Province • Zip Code • From
Status	Not applicable; determined by the existence of all required elements of a federal registration, including employment confirmation. A registered mortgage loan originator's status will display as either 'Active' or 'Inactive'
Registration History	Not applicable; determined by employment confirmation or termination. All current and previous federal registrations will display.
Authorized to Conduct Business	Not applicable; determined by the existence of an active registration
Currently Authorized to Represent	Not applicable; determined by the existence of an active registration and confirmed employment
Currently Authorized to Represent institution information	Not applicable; derived from that institution's MU1R
Previously Authorized to Represent institution information	Not applicable; derived from the MU1R of any institution that previously confirmed an MLO's employment for federal registration purposes.
Self-Reported Disciplinary Actions	<p>Disciplinary Action fields:</p> <ul style="list-style-type: none"> • Action Type • Authority Type • Name of Authority (if required) • Date of Action • Disciplinary Action Detail (if the MLO provided any detail) • Applicable Question • Supporting File