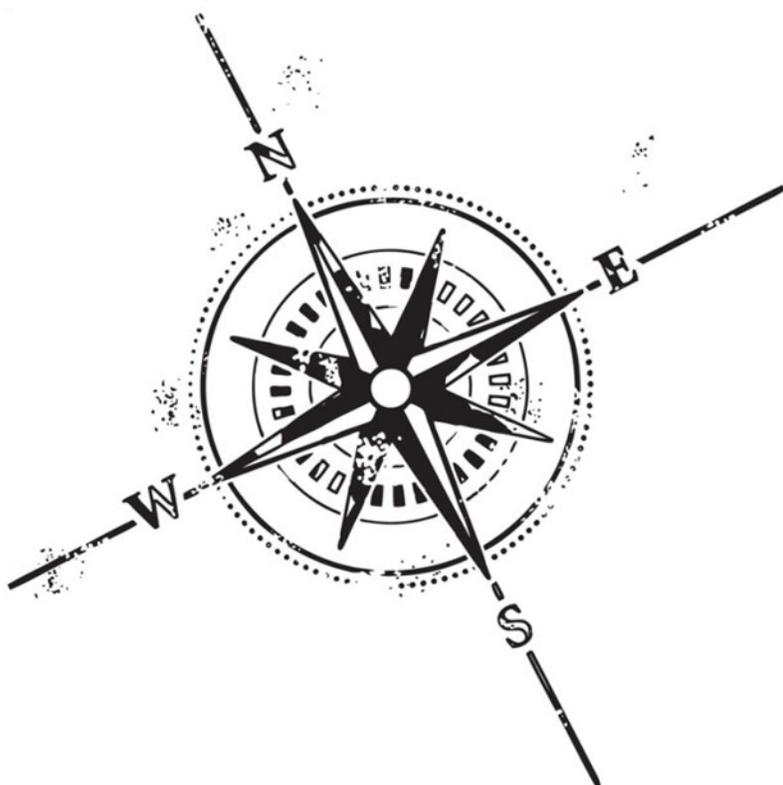




NAVIGATION GUIDE FEDERAL REGISTRY

General Information



Purpose

This navigation guide is designed to provide institution and individual users with a general concept and navigation of NMLS.

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Resources

Resources for NMLS:

- NMLS Resource Center at: <http://fedregistry.nationwidelicensingsystem.org>
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123)

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General Overview

NMLS is the system of record for the data contained within it for participating regulatory agencies. Any actions performed in NMLS are governed by the User Agreement, and the institution's or individual's legal obligation to the regulatory agencies participating in NMLS.

NMLS allows users to create and maintain a single record for an institution (MU1R). In addition to maintaining institution records, users may create, access and/or amend records for mortgage loan originators (MU4R) that have an existing employment with an institution.

Minimum Hardware and Software Requirements

- Microsoft Internet Explorer 7.0 or greater
- Firefox 2.0 or greater
- All browsers must be JavaScript enabled
- NMLS will support a minimum screen resolution of 1024 x 768

NMLS FEDERAL REGISTRY Resource Center

Home | User Profile | Invoice Logged in as YoungsE8 | Logout

You are currently: Federal

Portal

Welcome to NMLS!

NMLS allows for the creation and maintenance of a single record (Form MU1R) for your Institution. Your Institution also can create and submit mortgage loan originator (MLO) filings (Form MU4R), submit registrations for renewal or reactivation, and manage employment records for MLOs associated with your Institution.

Below please find a list of actions available by tab. Available actions/tabs vary based on user roles assigned.

FILING
Choose this tab to *complete, amend and/or submit* MU1R filings for your Institution or any Federal MLO Registration filings (Form MU4R) for MLOs associated to your Institution. You also can view a list of MLO records your Institution has access to.

TASKS
Choose this tab to *perform* an MLO Batch Upload, *view* previous MLO Batch Upload files, including information regarding their disposition, or *manage* Employment Records, including mergers and acquisitions (M&A) employment transfers. Users with the Financial Admin role should choose this tab to *access and pay* outstanding Invoices for MU4R fees.

COMPOSITE VIEW
Choose this tab to *view* your Institution record or the record of any MLO associated with your Institution.

RENEW/REACTIVATE
Choose this tab to *submit and manage* renewals and reactivations for your Institution and MLOs employed by your Institution.

ADMIN
Choose this tab to *perform administrative functions* for your Institution's system users (e.g. resetting passwords, managing user roles and assigning system notifications).

REPORTS
Choose this tab to *request* available reports.

On this page...

- Select [User Profile](#) above to *change* your NMLS user settings.
- Select [Invoice](#) above to *repay* failed invoices or *view* payment history.

Access the [Federal Registry Resource Center](#) for information regarding the registration process that can assist you in using NMLS to create and maintain Institution and MLO records to meet federal registration requirements.

NOTE: NMLS is the system of record for all information contained within it. Any actions you take on NMLS are governed by the User Agreement and your legal obligations to the regulatory agencies participating in NMLS.

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For additional information, please visit the [NMLS Federal Registry Resource Center](#) | For help with navigation please contact the NMLS Call Center at (240) 388-4444.

NMLS Navigation

Tabs, Sub-menu and Navigation Panel

Users navigate through NMLS by using the options available on the tabs, sub-menu, and the navigation panel. Navigation options are dependent upon assigned user roles.

- Tab - Located across the top of each screen, the tabs provide access to different NMLS functions. The tabs in the example below consist of FILING, TASKS, COMPOSITE VIEW, RENEW/REACTIVE, ADMIN, REPORTS, and HOME.
- Sub-menu - Located below the tabs, the sub-menu provides access to perform various functions within NMLS. The sub-menu example below consists of View Institution and View Individual.
- Sandbar - Located at the top center of a screen, the sandbar provides identifying information, such as the institution or individual Name and the Entity ID. This information allows the user to identify the institution or individual record. The sandbar example below consists of Jean Grey Mortgage (850465).
- Context Selection - Located on the navigation panel, the drop-down menu provides the ability to switch between the Federal Registry and the State Registry of NMLS.
- Navigation Panel - Located to the left of the screen, the navigation panel provides the ability to proceed through a specific function within NMLS. The navigation panel example below consists of View Institution Information, View Historical Filings and View MU1R Status.

The *View Institution Information* screen below, demonstrates the navigation through NMLS.

The screenshot shows the NMLS interface for viewing institution information. At the top, there is a header with the NMLS logo and 'FEDERAL REGISTRY'. A navigation bar contains tabs for FILING, TASKS, COMPOSITE VIEW, RENEW/REACTIVE, ADMIN, REPORTS, and HOME. Below the tabs is a sub-menu with 'View Institution' and 'View Individual' options. A 'Resource Center' button is in the top right. The main content area features a 'Sandbar' with the institution name 'Jean Grey Mortgage (850465)' and various details. On the left, a 'Navigation Panel' includes a 'Context Selection' dropdown menu and links for 'View Institution Information', 'View Historical Filings', and 'View MU1R Status'. A 'HELP' button is located in the top right of the main content area.

NOTE: The available tabs and sub-menu options differ based on assigned user roles for institution users.

Common Icons

Common System Icons

Throughout NMLS, certain icons display on the right side of the sandbar to assist institution and individual users with navigation questions and printing. The common system icons are displayed below with a brief description.



Print Icon - The print icon allows users to print the current screen without the page header or navigation panel.

Help Icon - The help icon will take users to the relevant navigation guide depending on where they are in NMLS. For example, the image below shows the *Form Filing Home* page of the Filing tab. Clicking the Help Icon from this page opens the Manage Institution Registration Navigation Guide.



Below is an example of the common system icons on the *Form Filing Home* screen.

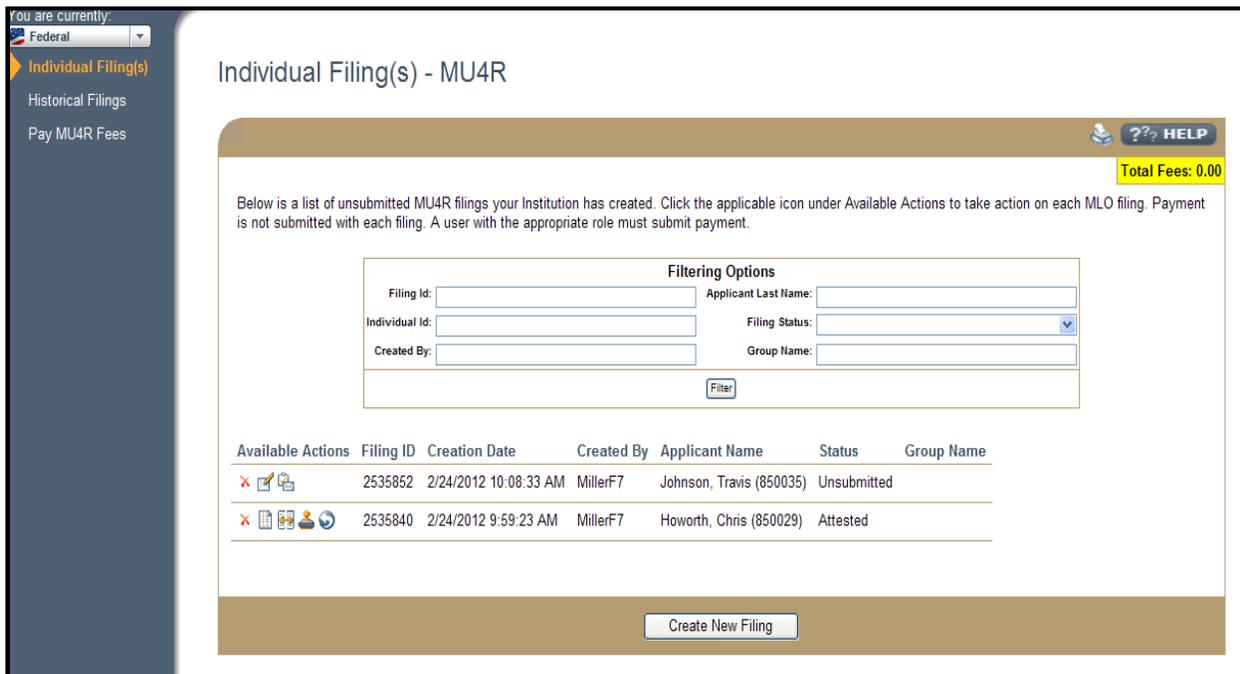
The screenshot shows the NMLS Federal Registry interface. At the top, there is a navigation bar with tabs for FILING, TASKS, COMPOSITE VIEW, RENEW/REACTIVATE, ADMIN, REPORTS, and HOME. Below this, a sub-menu shows MU1R, MU4R, and Institution Access. The user is logged in as YoungsE8. The main content area is titled "Form Filing Home" and contains a HELP icon in the top right corner. The text in the content area describes the section's purpose and provides links for MU1R, MU4R, and Institution Access. A privacy statement is also visible at the bottom of the content area.

Common Icons on the Pending Filings Screen

The following icons are found on the *Pending Filings* screen to assist institution and individual users in managing their pending filings.

-  Click the **Compare Filing** icon to display, in redline, any changes made by the individual on an MU4R initiated by the institution.
-  Click the **Delete** icon to delete a pending filing prior to submission.
-  Click the **Edit** icon to make changes to or complete a filing.
-  Click the **Submit** icon to submit a filing.
-  Click the **Recall Filing** icon to retrieve a filing sent to an individual for attestation. A filing may be recalled to make edits.
-  Click the **Request Attestation** icon to request that an individual attests to the MU4R filing.
-  Click the **View** icon to view the filing in read-only mode.

Below is an example of the common icons on the *Pending Filings - MU4R* screen.



The screenshot shows the 'Individual Filing(s) - MU4R' interface. It includes a sidebar with navigation options like 'Individual Filing(s)', 'Historical Filings', and 'Pay MU4R Fees'. The main content area features a 'Filtering Options' section with input fields for Filing ID, Applicant Last Name, Individual ID, Filing Status, Created By, and Group Name. Below this is a table of filings with columns for Available Actions, Filing ID, Creation Date, Created By, Applicant Name, Status, and Group Name. A 'Total Fees: 0.00' badge is visible in the top right. A 'Create New Filing' button is located at the bottom of the main content area.

Available Actions	Filing ID	Creation Date	Created By	Applicant Name	Status	Group Name
 	2535852	2/24/2012 10:08:33 AM	MillerF7	Johnson, Travis (850035)	Unsubmitted	
   	2535840	2/24/2012 9:59:23 AM	MillerF7	Howorth, Chris (850029)	Attested	

NOTE: Available icons displayed on the *Pending Filings - MU4R* screen will vary depending on the filing status.

Common Icons Within the MU Forms

The following icons are found within the MU forms (e.g., MU1R and MU4R) and can be used to assist institution and individual users in navigating and completing their MU forms.



Completeness Check Icon - Click the Completeness Check icon to display the incomplete fields in each section needed to complete a form. When the Completeness Check button is activated it displays as a white check mark in an orange circle.



Compare Filing Icon - Click the Compare Filing icon to view the changes made to the current filing as compared to the most recently submitted filing. Changes to a filing display in redline with the prior information in red strikethrough.



Help Icon - The help icon will take users to the relevant navigation guide depending on where they are in NMLS. For example, the image below shows the Identifying Information section of the MU1R Form. Clicking the Help Icon from this page opens the Manage Institution Registrations Navigation Guide.

Below is an example of the *Identifying Information* screen from an MU1R filing, which displays the common icons within the MU forms.

The screenshot displays the 'Identifying Information' section of an MU1R filing. The header shows the entity name 'The National Bank (849322) MU1R filing created 2/24/2012 by MillerF7' and a 'Total Charges: \$10.00' indicator. The form includes the following fields and options:

- Entity Information:**
 - Entity Name: The National Bank
 - IRS Employer Identification Number: 87-8965214
 - RSSD ID: 2541587965
 - Are you a subsidiary?
 - Parent RSSD ID: _____
- Do you want to amend your legal name?**
 - If yes, check here:
 - New Entity Name: _____
- Main address (Do not use a PO Box):**
 - Number & Street: 123 Main St
 - City: Rock
 - State: Maryland
 - Country / Province: United States
 - Postal Code: 20850

The left sidebar contains navigation options: 'Identifying Information' (highlighted), 'Contact Employee Information', and 'Completeness Check and Submit'. The top navigation bar includes icons for completeness check, compare filing, and help.

Key Terms

Account Administration - Provides Account Administrators with the ability to request and manage their organization user account(s) in NMLS.

Account Administrator - An account administrator for an institution or a federal agency has the ability to create and manage user accounts for their organization. The organization must appoint two account administrators during the entitlement process. The organization's account administrator(s) establishes accounts with roles and permissions for other users within their organization.

Acquired Institution - The Federally agency-regulated entity from which employment is being transferred during a merger or acquisition.

Attestation - When an MU4R filing has been initiated for an individual by an institution, the individual must "attest" to the validity of the information contained within the filing. This includes reviewing the information entered by the institution and making any necessary updates. Once the review and/or updates are complete, the individual can click the "Attest" button, which will lock the filing. Any subsequent filings by the institution must be re-attested by the individual.

Attestation Requested Filing - The filing (MU4R) created by the institution is awaiting the individual's review and attestation. The status "Attestation Requested" permits only the individual to edit the filing; the institution may only view the filing in read-only mode. To make further changes to the filing before attestation, the institution must "recall" the filing.

Attested Filing - The filing (MU4R) created by the institution on the individual's behalf that has been reviewed by the individual and the individual has attested to the filing. The filing is now ready to submit and is locked for editing. If further changes are made, the individual must "recall" the filing.

Base Record - A system record that maintains the unique identifier and basic information for institution and individual entities. A base record must exist for an entity before a corresponding filing can be created and submitted on that entity's behalf. The entity's base record is established during the entitlement process; individuals may self-entitle but an entitlement user must establish base records for institutions.

Composite View - Composite View is a function in NMLS that provides users with the ability to view registrations, historical filings and employment information for institutions and individuals. Users must have appropriate permissions and access to view composite.

Criminal Background Check (CBC) - The overall process encompassing the submission of a CBC request, the receipt of a fingerprint record, the submission of the fingerprint record to the FBI, and the receipt of CHRI from the FBI.

Criminal Background Check Request - The event of an individual or institution submitting an authorization for a Criminal Background Check to be performed on the individual. A request allows an individual to be fingerprinted and have the fingerprints submitted to the FBI for processing.

Key Terms

Criminal Background Check Request Status - The state of the corresponding criminal background check request. Statuses include: Pending Fingerprints, Processing Fingerprints, Processing Name Check, Illegible, Rejected, or CHRI Received.

Criminal Background Check Request Status Date - The date that the corresponding criminal background check status was last updated.

Criminal History Record Information (CHRI) - The information provided by the FBI upon the successful processing of a criminal history background check. This includes the CHRI result and the RAP sheet (if applicable).

Demographic Information - Information used to identify an individual for performing a criminal background check. The information includes: Name (First, Middle, Last), DOB (Date of Birth), Place of Birth, Gender, Hair Color, Eye Color, Height, Weight, and Race.

Dually-Regulated - An entity that is regulated by both a State Regulator and Federal Agency.

Employment Management - Allows institutions to manage pending and current employments of MLOs associated to their institution.

Entitlement User - A type of support user within the NMLS Call Center that has the authority to approve Institution Account Requests and create Account Administrators for federal agencies and institutions.

Entity - An Institution or Individual with a base record in the system. This includes all MU1R institutions and MU4R individuals.

Federal Agency - A federal organization which oversees the operations of federal agency-regulated institutions and their subsidiaries.

Fee - A charge defined for a specific system event.

Filing ID - The unique identifier number (ID) generated by NMLS for each filing created. Because every filing is assigned an ID when it is created, there may be several "filing ID" numbers associated with any NMLS record.

Fingerprint Record - An individual's demographic information and an electronic image of the individual's fingerprints.

Fingerprint Vendor - An organization which has been authorized as a vendor that can electronically transmit a fingerprint record to NMLS for processing.

Historical Filing - A filing that has been processed by the system; therefore, it is in a status of 'Filing Processed'. Once the system processes the filing it becomes available for view through the Composite View tab.

Key Terms

Illegible Card - A fingerprint card containing fingerprint images which are not clear enough to run a criminal background check.

Individual - State and/or Federal agency-regulated person.

Individual Account - A user account for an individual registration applicant (MU4R). This account can be created through the self-entitlement process or through an Institution's MLO Batch Upload.

Institution - Federal agency-regulated entity. For example, an institution may be a Credit Union, Commercial Bank, or Thrift.

Institution Access Rights - An institution must have access to an Individual record in order to create and submit MU4R filings on the Individuals behalf or to view the Individual's information.

Invoice - A list of fees grouped for a single payment. Invoices can be viewed and printed through NMLS.

Linked Employment - Association between an Institution and an MLO to represent an employer/employee relationship.

LiveScan (or Live Scan) - The hardware device and process which is used to capture and transmit electronic fingerprint records.

Merger and Acquisition - A corporate transaction by which MLOs transfer from one employing Institution to another, including corporate reorganizations.

MLO - Mortgage Loan Originator, also known as Individual. May be state and/or federally-regulated.

MLO Batch Upload - Provides ability for Institutions to initiate the registration process for their MLOs in bulk.

MU1R - The filing used by a federal agency-regulated Institution to submit and attest to information required to establish the Institution as a valid employer for an MLO employed by a federal agency-regulated institution (exempt federal registration).

MU4R - The filing used to submit and attest to information required to maintain a federal registration for a federal agency-regulated MLO.

Name Check - The process whereby the FBI will use an Individual's demographics to conduct a criminal history background check. This process is used when the Individual is not able to provide a set of fingerprints which the FBI deems clear enough to be used for a criminal history background check.

Key Terms

Organization - Generic reference to an Institution or Company, independent of whether it is state and/or federal-agency regulated.

Payment - An applicant's attempt to pay fees assessed by the system. Valid payment types include credit card (Visa or MasterCard) or ACH.

Pending Filing - A filing that has not been submitted and processed and is in an Attested, Attestation Requested or Unsubmitted status. An institution user or individual user can edit the filing and save changes prior to submitting the filing. This includes MU4R filings created by an institution user while awaiting attestation by the individual.

Purchasing Institution - The Federal agency-regulated entity to which employments are being transferred during a merger or acquisition.

RSSD Id - A unique identifier assigned by the Federal Reserve to a depository Institution.

Recalling a Filing - When a filing is in a status of 'Attestation Requested' or 'Attested', the institution user may view the filing in read-only mode. To edit the filing, the institution user must 'recall' the filing. Recalling a filing updates the filing status to 'Unsubmitted'.

Record of Arrest and Prosecution (RAP) Sheet - An individual's criminal identification, arrest, conviction, and incarceration information, as compiled by the FBI. The RAP sheet also contains information on felonies and misdemeanors, and may contain municipal and traffic offenses if reported by an agency.

Registration - This refers to an instance where the Institution or Individual is allowed to engage in mortgage activity pursuant to its charter establishment.

Secure and Fair Enforcement for Mortgage Licensing Act (SAFE) - This Federal Law set forth procedures, requirements, education, testing, and standards including mandatory federal registration and state licensing/registration of mortgage loan originators through the creation of a Nationwide Mortgage Licensing System & Registry (NMLS).

Submitted Filing - A filing in a status of 'Submitted'. The applicant can only view the filing in read-only mode. Submitted filings have not yet been acted upon by the system but can no longer be edited by the applicant.

Subsidiary - An Institution that is owned and controlled by another Institution.