Workflow Guide for Federal MLO Registration Process

WORKFLOW 1: MLO Completes MU4R, Institution Pays for MU4R

On the last page of this workflow guide is a diagram which depicts the process. The following descriptions will help the user understand what is taking place in each step found on the diagram.

1. MLO Batch Upload

Identify your MLOs
Determine employees that meet the Final Rule's definition of a mortgage loan originator (MLO).

Create batch upload file
Review the Batch Upload Specifications. Then, using the Batch Upload Template File, create a batch upload file that will begin the registration process for your MLOs. The following Batch Upload File fields should be completed accordingly:
- Designated Payer: I
- MLO Completes First: Y

See Quick Guide: Creating and Uploading an MLO Batch File for additional information.

Upload file of MLOs
Submit your institution's batch upload file to NMLS within the system.

Validate MLOs (NMLS)
NMLS will process each MLO record in the Batch Upload File, ensuring proper format and that an MLO does not already have an existing record.

Create MLO accounts (NMLS)
If a record is valid, NMLS creates an account for that MLO and the MLO will receive two emails from NMLS: one containing the MLO's user name and one containing a temporary password.

Review and correct rejected records
If a record is invalid, it will be returned to the institution in a separate file with an explanation for each record's failure. The institution can correct formatting errors and resubmit the record through a new batch upload file. If the record failed because the MLO already has an existing account, that MLO will need to grant the institution access. The MLO can review Quick Guide: Granting Institution Access for instructions.

Create pending MU4R filing (NMLS)
NMLS creates a pending MU4R filing and populates certain fields with information provided in the batch upload file.

2. MU4R Filing

Complete MU4R
The MLO completes the pending MU4R.

Attest to MU4R
The MLO attests to the Form MU4R and the Form MU4R is sent back to the institution. The MLO can review Quick Guide: MU4R Attestation for instructions.

Review filing as necessary
The institution can review all information contained in the MU4R.

Attest to and submit the MU4R
Once the institution is satisfied with the information contained in the MU4R, it will attest to and submit the Form MU4R.

Process MU4R; create pending employment and registration (NMLS)
Once the Form MU4R is submitted and paid for, NMLS awaits submission of fingerprints by the MLO and confirmation of employment by the institution. See "Employment Management" below.

3. MU4R Bulk Payments

Submit payments for fees incurred through the submission of MU4R
Upon submission of the Form MU4R, the institution submits payment for both the initial registration fee and the criminal background check fee. The registration process cannot be completed until both fees are paid. An institution can submit payments for multiple MU4R fees in bulk. See Quick Guide: Institution Paying MU4R Fees for instructions.

4. Fingerprinting

Get fingerprinted; submit fingerprints to NMLS for processing
The MLO submits fingerprints to NMLS. The MLO can review Quick Guide: Scheduling your Fingerprint Appointment for instructions.

5. Employment Management

Review pending employments
The institution reviews criminal background check results in NMLS.   See Quick Guide: Viewing CBC Results for instructions.

Confirm employment
The institution decides to either confirm or reject the employment for purposes of completing the registration process. See Quick Guide: Employment Record Management for instructions. Confirming the employment changes the MLO's employment status from 'pending' to 'confirmed' and will generate an active registration for the MLO.

Registration Completed
NMLS sends an email notifying the MLO that he or she has an active registration with the institution.

Federal MLO Registration Process
MLO Completes MU4R; Institution Pays for MU4R

MLO

MU4R Filing

Complete MU4R → Attest to MU4R

Fingerprinting

Get fingerprinted; submit fingerprints to NMLS for processing

NMLS

MLO Batch Upload

Validate MLOs —Valid→ Create MLO accounts → Create pending MU4R filing

Validate MLOs —Invalid→

Process MU4R; create pending Employment and registrations

Registration completed

Institution

Upload file of MLO(s) ← Review and correct rejected records

Create batch upload file

Identify your MLOs

START

Review filing as necessary → Attest to and submit MU4R

Submit payment for fees incurred through the submission of MU4Rs

MU4R Bulk Payment

Employment Management

Review pending Employments —Approve→ Activate Employment

Review pending Employments —Reject→

END