



## Workflow Guide for Federal MLO Registration Process

### WORKFLOW 3: MLO Completes and 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: M
- MLO Completes First: *leave field blank*

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 and attest MU4R*

The MLO completes and attests to the pending Form MU4R.

#### *Submit MU4R and pay associated for fees*

Upon submission of the Form MU4R, the MLO 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.

#### *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. 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.

### **4. 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 and Pays for MU4R

MLO

NMLS

Institution

