NMLS Batch Upload File Requirements

Overview

Batch upload functionality allows Institutions to create a base record and initiate filings for multiple mortgage loan originators (MLOs) at one time. This is the most efficient and streamlined way in which to begin the process of registering MLOs in the Nationwide Mortgage Licensing System & Registry (NMLS). As a best practice, it is recommended that all institutions use this method to initiate the process for one or more MLOs. A batch file cannot be uploaded into NMLS until an Institution has successfully filed its MU1R through NMLS.

1. An Institution user uploads a batch file.
2. NMLS processes the batch file row by row. If a row fails validation, that row is not processed, and NMLS moves on to the next row.
3. When all rows are processed, NMLS will make 2 files available. One containing all successfully processed rows, and another with all unsuccessfully processed rows.
4. Successfully processed records will establish an MLO's base record for the MU4R, create a user account for the MLO and begin the MU4R filing process. However, additional information must be provided on the MU4R form and the MLO must attest to the accuracy of his or her information in order to complete the registration process. In addition, the employing institution must confirm that it employs the MLO.

   NOTE: Inaccurate information may result in one or more duplicate accounts. If duplicate accounts are created, the responsible individual or company is liable for all fees associated with resolving the error.

Limitations

1. Institutions should include no more than 10,000 records in one file.
2. Only one batch file can be uploaded at one time.
3. The file(s) uploaded by an Institution and all results files generated by NMLS shall be available to users through the NMLS application user interface for not less than 60 days.
4. A base record will not be created if one already exists in NMLS.
5. An MU4R filing will not be created if a pending filing already exists in NMLS.

Specifications

- In order to upload a batch file, the institution must create a comma delimited (.CSV) file.
- A sample template is available on the NMLS Resource Center
- The first row of the CSV file must contain the column headers (field names).
- The fields and constraints are listed in the table below.

MLO Batch Upload File

The MLO Batch Upload File is the file that is provided by an Institution to initiate the federal registration process (by creating a base record, user account and/or pending MU4R filing) for multiple MLOs in a streamlined manner. Each record in the file must be provided in the format specified below.   If the file does not meet the expected format, it will not be processed. Batch upload files may not upload properly if all cells in the last column in a 16-row block are empty. Excel saves that area as if the column does not exist and no commas are saved for that 16-row block. To make sure that Excel saves comma delimiters for all empty columns, verify that the last column in the file contains data in at least every 16th row throughout the file. If you have no data you wish to provide in the final column, you can add a space in the last column of every 16th row.

Column Header	Format	Required Field?	Constraints/Requirements
Last Name	Text	Y	Maximum of 50 characters. Must contain at least one alphabetic character.
First Name	Text	Y	Maximum of 50 characters. Must contain at least one alphabetic character.
Middle Name	Text	N	Maximum of 10 characters. If populated, must contain at least one alphabetic character.
Suffix	Text	N	Maximum of 10 characters. If populated, must contain at least one alphabetic character.
Social Security Number	###-##-####	Y	
Date of Birth	mm/dd/yyyy	Y	
Email Address	xxx@xxx.xxx	Y	
Phone Number	###-###-####x####	Y	Extension (x####) optional.
Employment Start Date	mm/dd/yyyy	N	Cannot be a future date.
Group Name	Text	N	Maximum of 20 characters; this is an optional Institution defined column as a way to further describe an upload file. This Group Name will be available for viewing by the Institution after upload.
Designated Payer	Text	Y	'I' – Institution. 'M' – MLO. 'I' or 'M' (values are not case sensitive).
MLO Completes First	Text	Y, if Designated Payer is 'I' (If Designated Payer is 'M', no entry required)	'Y' – MLO will be required to complete the MU4R and attest before the company can access and submit the filing. 'N' – Institution will be able to complete the MU4R and send the filing to the MLO for review and attestation before submitting. 'Y' or 'N' (values are not case sensitive).

Results Files

After an uploaded file has been processed by NMLS, the results of processing will be generated and made available to the Institution as a Completed Records File and a Rejected Records File. The corresponding results file is only generated when at least one record exists to be provided in the file.

Completed Records File

The Completed Records file indicates those MLO records which were successfully processed. The following information will be provided for each record in this file:

Column Header	Format	Comments
Uploaded Last Name	Text	Last Name of the Individual as provided in the upload file
Uploaded First Name	Text	First Name of the Individual as provided in the upload file
Uploaded Middle Name	Text	Middle Name of the Individual as provided in the upload file
Uploaded Suffix	Text	Suffix of the Individual as provided in the upload file
Existing Last Name	Text	Last Name from the Individual base record in NMLS*
Existing First Name	Text	First Name from the Individual base record in NMLS*
Existing Middle Name	Text	Middle Name from the Individual base record in NMLS*
Existing Suffix	Text	Suffix from the Individual base record in NMLS*
Uploaded Email	Text	Email address of the Individual as provided in the upload file
Existing Email	Text	Email from the Individual base record in NMLS
NMLS ID	Numeric	NMLS ID for the Individual base record in NMLS
Group Name	Text	Group Name as provided in the upload file
Social Security Number	###-##-####	Social Security Number as provided in the upload file
Base Record Created?	Text	• 'Y' if a base record was created for the MLO through the file processing, • Otherwise, 'N'
User Account Created?	Text	• 'Y' if a User Account was created for the MLO through the file processing, • Otherwise, 'N'
MU4R Created?	Text	• 'Y' if an MU4R filing was created for the MLO through the file processing, • Otherwise, 'N'

*If the Individual *did not* previously have a base record in NMLS, the information provided in the MLO Batch Upload file will have been used to create the base record. If a base record already exists for the Individual in NMLS (based on SSN and DOB matching) when the file is processed, the name provided in the MLO Batch Upload file will NOT update the base record and could be different than what was provided by the Institution. If the information uploaded by the Institution does not match pre-existing information on the base record, then the field will be displayed.

This is also true for the email address provided in the upload in comparison to an email address on an existing NMLS user account for the Individual. For example:
In NMLS – Jane M. Smith; SSN: 123-45-6789; DOB: 01/01/1980; Email: jane@company.com
Uploaded – Jane M. Jones; SSN: 123-45-6789; DOB: 01/01/1980; Email: jane@email.com
Completed Records file displays Existing Last Name: "Smith" and Existing Email: jane@company.com

Rejected Records File

The Rejected Records file indicates those records which were not successfully processed due to one or more errors. The file will contain all information provided in the MLO Batch Upload File as well as an indication of the error(s) encountered. The user must correct the error(s) and upload a new batch file containing the rejected record(s) in order to successfully process the MLO.

NOTE: Records that are improperly formatted (such as a comma in a field) may result in some of the information in the Rejected Records File not lining up correctly. In addition, records that have columns containing numeric data with lead zeros will not display properly if the file is opened in Excel without first formatting the applicable field(s) as text. For more information, refer to: Formatting fields with lead zeros.

Column Header	Description
Last Name	These fields will contain information as provided in the MLO Batch Upload File.
First Name	
Middle Name	
Suffix	
Social Security Number	
Date of Birth	
Email Address	
Phone Number	
Employment Start Date	
Group Name	
Designated Payer	
MLO First Attests	
Error Description	Contains one or more Error Descriptions (as shown in the table below), each separated by a semi-colon (;)

Error Descriptions

Display	Description
Designated Payer is invalid	The value provided for the Designated Payer is not a valid value for the field.
Designated Payer must be provided	The Designated Payer is not provided in the file.
DOB is a future date	The Date of Birth provided in the file is in the future.
DOB is an invalid date/format	The Date of Birth provided in the file is not a valid date or is not in the correct format. (For example, 12/**45**/2009 or 05/252/010.)
DOB provided does not	The SSN provided in the file is on an existing base record, but the

match DOB on existing base record	DOB on the base record does not match the DOB provided in the file.
DOB must be provided	The Date of Birth is not provided in the file.
Email is an invalid format	The Email Address provided in the file is not in the correct format.
Email must be provided	The Email Address is not provided in the file.
First Name exceeds max characters	The First Name provided in the file contains more characters than allowed by NMLS.
First Name is an invalid format	The first name provided in the file is not in the correct format.
First Name must be provided	The First Name is not provided in the file.
Group Name exceeds max characters	The Group Name provided in the file contains more characters than allowed by NMLS.
Last Name exceeds max characters	The Last Name provided in the file contains more characters than allowed by NMLS.
Last Name is an invalid format	The last name provided in the file is not in the correct format.
Last Name must be provided	The Last Name is not provided in the file.
Middle Name exceeds max characters	The Middle Name provided in the file contains more characters than allowed by NMLS.
Middle Name is an invalid format	The middle name provided in the file is not in the correct format.
No action taken	NMLS was unable to perform any tasks related to this record in connection with this batch upload file.
Row is missing one or more columns	The row does not contain the expected number of columns required in the file specifications.
Row contains improperly-formatted data	The row contains improperly-formatted data.
MLO First Attests is invalid	The value provided for MU4R First Attests value provided is not a valid value for the field.
MLO First Attests must be provided	The Designated Payer is the Institution, but MU4R First Attests was not provided.
You do not have access to the record	The MLO has an existing base record in NMLS, but the Institution does not have access rights to it.
Phone is an invalid format	The Phone Number provided in the file is not in the correct format.
Phone must be provided	The Phone Number is not provided in the file.
SSN is an invalid format	The Social Security Number provided in the file is not in the correct format.
SSN must be provided	The Social Security Number is not provided in the file.
Emp Start Date is a future date	The Employment Start Date provided in the file is a future date.
Emp Start Date is an invalid date/format	The Employment Start Date provided in the file is an invalid date or is not in the correct format. (For example, 12/**45**/2009 or 05/252/010.)
Suffix exceeds max characters	The Suffix provided in the file contains more characters than allowed by NMLS.
Suffix is an invalid format	The suffix provided in the file is not in the correct format.