

Notice of Collection under the Privacy Act of 1974, 5 U.S.C. § 552a -- As Amended
(Privacy Act Notice)

Authority: The information that you provide to the Nationwide Multistate Licensing System (NMLS) will be used to register and manage accounts for mortgage loan originators (MLOs) as required by the Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act), 12 U.S.C. 5101 *et seq.* and the Consumer Financial Protection Bureau's (CFPB's) Regulation G (SAFE Mortgage Licensing Act-Federal Registration of Residential Mortgage Loan Originators), 12 C.F.R. Part 1007.

Purpose: The information is maintained to support federal regulatory oversight while providing the public with access to certain information concerning MLOs employed by institutions regulated by the Federal banking agencies or the Farm Credit Administration (FCA), including names and employment histories of those MLOs.

Routine Uses: The information you provide may be shared pursuant to the CFPB published Privacy Act System of Records notice, CFPB.019 – Nationwide Mortgage Licensing System and Registry (NMLSR), which may include sharing:

- to institutions employing MLOs that are required to be federally registered under Section 1507 of the S.A.F.E. Act, 12 U.S.C. 5106, for use in registering employees as mortgage loan originators or renewing employee registrations;
- to the public when the information relates to the employment history of, and publicly adjudicated disciplinary and enforcement actions against, MLOs that is included in the NMLSR for access by the public in accordance with Section 1507 of the S.A.F.E. Act, 12 U.S.C. 5106;
- to the Federal Banking Agencies, as defined in section 1503 of the S.A.F.E. Act, 12 U.S.C. 5102(2), and the FCA, to carry out their oversight responsibilities for MLOs employed by entities subject to their respective authorities;
- to another federal, state, local, foreign, tribal, or self-regulatory agency for enforcement, statutory, or regulatory purposes;
- to a court, magistrate, or administrative tribunal in the course of a proceeding, or party in litigation;

Disclosure: You are not required to submit or provide any identifying information; however, if you do not include the requested information you will not be registered as an MLO.