





HIRING AN EXISTING MLO

In order to properly manage the individual records for MLOs employed by your institution, you will need to have access to their NMLS record. You will need access to ensure each individual's MU4R is up to date and to confirm their employment. The steps below will assist you in the review of any new individual records as well as the steps which must be taken to reactivate their registration.




1. Instruct the MLO to provide your institution with access. Send the [Quick Guide: Granting Institution Access](#) to the MLO to assist with this process.
2. Request that the MLO notify you when this action is complete.
3. Log into your institution account.
4. Proceed to the  Tab.
5. Select the  submenu option to confirm that the individual has granted your institution access.




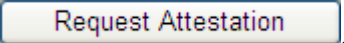
NOTE: Once the individual has granted access to your institution, the MU4R will need to be resubmitted with updated information and a subsequent Criminal Background Check request. If your institution will be paying the fees associated with an employment change (\$66.25) continue to ***Institution Managed Employment Change***. If the individual MLO is paying the fees associated with an employment change reference the [Quick Guide: Changing Employers](#).

Institution Managed Employment Change:




1. Batch Upload the applicable individual(s) in order to create the pending MU4R. See the [Quick Guide: Creating, Uploading, and Reviewing a MLO Batch File](#) for batch upload instructions.

Note: If you do not wish to utilize the Batch Upload functionality, you can create a pending MU4R filing manually for the individual by going to the Filing > MU4R and selecting "Create New Filing". Proceed to step 6.




2. Proceed to the  Tab.
3. Select the  sub-menu option.
4. From the ***Pending Filing-MU4R*** page, a list of unsubmitted filings will appear.
5. Click  (edit icon) next to the appropriate filing.

6. Select the **Identifying Information** section on the left navigation panel, make the necessary changes and click .
7. Select the **Employment Records** section on the left navigation panel, add your institution as a current employer and click .
8. Select **Criminal Background Check Request** on the left navigation panel.
9. Select **I am requesting a Federal Criminal Background Check**.
10. Click the  button next to the correct Criminal Background Check Method and click **Save**.
11. Select **Attest and Submit** on the left navigation panel and click .

NOTE: The MU4R will be released so the MLO can attest. The MLO will also receive an email. When the individual attests, they must terminate any confirmed employments as applicable. Once the MLO has attested the institution user will receive an email and can log in to NMLS to complete the submission of the MU4R.

12. Once the institution receives the attested MU4R, the institution can review (in red line version) all information to ensure accuracy. The institution can click  to submit the MU4R filing. If information requires certain corrections the institution can click  to recall the filing and then click  to edit the filing and make necessary changes. Lastly, they will need to repeat step 11 to re-request attestation.
13. Once submission is made the final step is to remit payment. Access the [Quick Guide: Paying MU4R Fees](#) for further instructions.
14. Once the MU4R is submitted and the CBC results are returned, the institution will review and determine whether or not they wish to confirm employment.

To Confirm Employment:


1. Proceed to the  tab.
2. Select  sub-menu option.
3. Select **Manage Employment Records Pending Confirmation** on the left navigation panel.
4. Select  next to the desired Individual Name.
5. If the Employment Start Date is blank, enter the Employment Start Date and click **Update Date**.

NOTE: When a Form MU4R is submitted and attested to by the mortgage loan originator and the institution subsequently submits or changes the employment date, the institution must obtain the mortgage loan originator's attestation to the accuracy of the employment start date provided by the institution.

6. Click **Confirm**.
7. Check the box next to I certify that I agree to the above.
8. Click **Attest and Confirm**.

To Reject Employment:

WARNING: Rejecting an employment record will move the employment record to the MU4R employment record history where it cannot be edited. In addition, your institution will no longer have access to the MLO's NMLS record. Once the record is rejected, to reestablish the employment record the new employment record must be created by submitting an MU4R and paying the associated fees. If corrections need to be made to the employment information, use the request correction process instead of rejecting their employment record.

1. Proceed to the **TASKS** tab.
2. Navigate to the **Employment Management** sub-menu option.
3. Select **Manage Employment Records Pending Confirmation** on the left navigation panel.
4. Select  next to the desired Individual Name.
5. Click **Reject**.
6. Enter an explanation of why the employment is being rejected (optional).
7. Click **Reject**.
8. Click **OK** in the pop-up window.

NOTE: The individual will receive a notification advising that the employment was rejected.

For further assistance please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).