If you are required by your employer to complete and submit your own Form MU4R, the instructions below will help you complete this task.

**Getting Started**

First time filing with NMLS is easy. Below is a list of information and documentation to have on hand to expedite the process.

- All names used since age the age of 18, including alias, aka, maiden name, etc.
- Employment Records, including to and from dates (MM/YY) and addresses for the past 10 years for any financial-services related employment

*Note:* Financial-services related employment is defined as: Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, Farm Credit System institution, mortgage lender, mortgage broker, real estate salesperson or agent, appraiser, closing agent, title institution, or escrow agent).

- Current Residential Information

**Getting Access**

(You can skip this section if you already have a user name and password for NMLS.)

1. Navigate to the [NMLS Federal Registry Resource Center](#).
2. Select [Log in to NMLS](#) in the upper right corner.
3. Click on the [Request an Account](#) link and select the button for individual.

   **NOTE:** If you already have an account in NMLS, you do not need to create one again. Proceed to **Step 1** of the next section.

4. Retype the security numbers shown on the screen in the space provided and click “Next”.

5. In the **Create an Individual User Account** screen complete **ALL** of the fields with your information and click the **Next** button.

6. Review the Individual Account information that will be established. If correct, click “Finish”. If not correct, click “Previous” and correct any information.

   **NOTE:** You cannot edit date-of birth and social security number once your record is created.

7. After completing this process, you will receive two emails from [NMLS Notifications@NMLSNotifications.com](mailto:NMLSNotifications@NMLSNotifications.com). The first contains your username and the second contains your temporary password to NMLS.
NOTE: If you are logging in for the first time, **copy and paste the temporary password** from your email. You will be prompted to change your password upon logging in. Maintain your user name and password in a safe location. You will use these in the future when you need to access your record in NMLS.

**Creating MU4R Record**

1. Log in to your NMLS account.

2. In the welcome screen, select the **FILING** tab in the upper right hand corner. Select the **MU4R** link in the blue header (below the houses).

3. Click **Request New/Update**

   **NOTE:** If you do not see the **Request New/Update** button, you may already have a pending filing and will need to select the **Edit** button to continue editing your pending MU4R filing or the **Delete** button to delete the pending filing that is outstanding.

4. Complete each section shown on the left hand navigation guide – starting with **Identifying Information** through **Criminal Background Check**. Click the **Save** button on each screen prior to selecting **Next** to move to the next section of the Form.

   **NOTE:** When completing the **Employment Records** section, you can search for your company by selecting “Add Current” and entering your company’s name and state or NMLS ID. You can then select your company.

   *A Criminal Background Check authorization is required to be completed by all registrants.

5. Once all information is entered, proceed to **Attest and Submit** (the last section on the left).

   A legal attestation will appear. After attestation is complete, click the **Submit Filing** button to make your payment.

6. You must select “I Agree” to the terms and conditions and select a payment method. Acceptable forms of payment are VISA, MasterCard, and ACH.

   **NOTE:** Using ACH is simple; all you need is your bank account number and bank’s routing number located on your check. NMLS will guide you through the rest.
8. Once payment is submitted you will see the following processing screen:

![Filing Submission](image)

9. For further instructions regarding the criminal background check and fingerprinting process please contact your institution.

   **NOTE:** Your registration will not be activated until your finger prints have been taken and background check results are returned to your employer. Your employer completes a review of your MU4R and background check results before activating registration.

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