CREATING AN INDIVIDUAL ACCOUNT

You must create an individual account to register in NMLS. You do not have to complete this process if your institution is utilizing the batch upload process to register MLOs.

Request an Account

1. Navigate to the [NMLS Federal Registry Resource Center](#).
2. Select [Log in to NMLS](#) in the upper right corner.
3. Click the [Request an Account](#) link.
4. Select Individual.
5. Type the security numbers shown on the screen in the space provided and click Next.
6. Enter your information on the Create an Individual User Account page.

   **NOTE:** Use your FULL LEGAL NAME (as it shows on a government issued ID) and an EMAIL ADDRESS that is readily accessible.

7. Click the Next button.
8. Confirm the Individual Account Information. If correct click the Finish button. If incorrect, click the Previous button and correct any information.

   **NOTE:** If you enter your SSN or DOB incorrectly, you must contact the NMLS Call Center to correct the mistake. 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.

   **NOTE:** Individuals without a social security number must contact the NMLS Call Center and provide supporting documentation to obtain an account in NMLS.

9. After completing the process, you will receive two emails from NMLS_Notifications@NMLSNotifications.com. The first will contain your username and the second your temporary password.
10. Log into NMLS.
11. Update your Password

   **NOTE:** Creating an individual account establishes a permanent record in NMLS. Individual records are NOT to be created for training purposes. Visit the NMLS Federal Registry Resource Center and access Quick Guides and Navigation Guides for training materials.
Username and Password:
Maintain your Username and Password in a safe location. You will use these in the future when you need to access your account in NMLS to attest to your record, give an institution access to your record, or terminate an active employment. Mortgage Loan Originators will also need to renew their registration on an annual basis.

Contact the NMLS Call Center at (855) 665 – 7123 for further assistance.