Institutions are responsible for managing the employment and registration of their MLOs in NMLS. Employment associations are made through the MU4R and can be populated by either the MLO or the institution. Once the MU4R is filed through NMLS, the employment association will be pending.

A MLO is not considered to have an active NMLS Registration until the following steps are taken:

- The MU4R is filed
- Payment is submitted
- Fingerprints are submitted
- Employment is confirmed by the employer

Employment record management allows your institution to manage an MLO’s employment record in NMLS. Institutions have the ability to:

- Confirm a pending employment record
- Request a correction to a pending employment record
- Reject a pending employment record
- Terminate a confirmed employment record

**Getting Started with Managing Employment**

1. Navigate to the [NMLS Federal Registry Resource Center](#).
2. Click the **Log in to NMLS** button in the upper right corner.
3. Click the **Tasks** tab.
4. Click the **Employment Management** link on the submenu.
Confirming a Pending Employment Record

Your institution has the ability to confirm pending Employment Records. Records cannot be confirmed if the start date is not populated, the MLO has not yet submitted fingerprints through NMLS and if the MU1R filing is not active.

Select Manage Employment Records Pending Confirmation on the left navigation panel.

The Manage Employment Records Pending Confirmation screen will display employment records for MLOs requiring confirmation by the institution. The filtering options will allow an institution user to filter through the pending employment records.

**NOTE:** The use of Filtering Options is optional. If the filtering options are left blank, all institution pending employment confirmations will be listed.

Employment can be confirmed for a single individual by selecting the Edit icon ( ) next to the individual’s name or multiple individuals can be confirmed by selecting the boxes next the Individual Name.

**To confirm multiple individuals at one time:**

1. Select one or more of the checkboxes next to the Individual Name.
2. Check the box next to I certify that I agree to the above.
3. Click the Attest and Confirm button.

**To confirm a single individual:**

1. Click the Edit icon ( ) next to the desired Individual Name.
2. 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. The institution-provided employment start date can be attested to by the mortgage loan originator through the steps outlined in the Quick Guide: Amending an MU4R. A mortgage loan originator can use this process to review the employment start date and need not further amend any part of the Form MU4R to attest and submit.
3. Click the Confirm button.
4. Check the box next to I certify that I agree to the above.
5. Click the Attest and Confirm button.
**Automated Employment Confirmation**

NMLS will *automatically* confirm an employment if the employment meets the following criteria:

1. An MU4R was submitted on the MLO’s behalf by the institution.
2. An Employment Start Date is provided on the Employment Record.
3. A Criminal Background Check result that was received after the employment record was submitted is Clear.

**Requesting a Correction to a Pending Employment Record**

If employment information is entered incorrectly once the filing has been submitted your institution has the ability to enter, edit or delete information prior to confirming employment. Individuals will be required to re-attest to information changed by the institution after initial attestation. To Edit an Employment Start Date:

1. Click the Employment Management link on the submenu.
2. Click the *Manage Employment Records Pending Confirmation* link on the left navigation panel.
3. Click the Edit icon ( 🔎) next to the desired Individual Name.
4. Enter, edit or delete the Employment Start Date.
5. Click the *Update Date* button.

To Request Correction from an individual:

1. Click the Employment Management link on the submenu.
2. Click the *Manage Employment Records Pending Confirmation* link on the left navigation panel.
3. Click the Edit icon ( 🔎) next to the desired Individual Name.
4. Click the Request Correction button.
5. Enter an explanation of the change that is required.
6. Click the Request Correction button.

The employment record will then be moved from the Manage Employment Records Confirmation Section to the Recall Correction Request section on the left navigation panel.

**NOTE:** The individual will receive a notification which will include the change required by the institution. The individual will be directed to create a new filing, make the required change, and submit an amended MU4R.

The employment record will remain in the Recall Correction Request section until the individual submits an amended MU4R or the Institution recalls the correction request. Once the individual submits the amended MU4R the employment record will automatically be placed back in the Manage Employment Records Pending Confirmation section.
To Recall a Correction Request:

7. Click the Employment Management link on the submenu.
8. Click the Recall Correction Request link on the left navigation panel.
9. Click the Recall icon ( ) next to the desired Individual Name.
10. Click the OK button.

The employment record will be placed back in the Manage Employment Records Pending Confirmation section.

Rejecting Employment Records

Your institution has the ability to reject pending employment records at anytime.

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.

To Reject a Pending Employment Record:

1. Click the Employment Management link on the submenu.
2. Click the Manage Employment Records Pending Confirmation link on the left navigation panel.
3. Click the Edit icon ( ) next to the desired Individual Name.
4. Click the Reject button.
5. Enter an explanation of why the employment is being rejected.
6. Click the Reject button.
7. Click the OK button to confirm.

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

Employment should be terminated in NMLS when an MLO is no longer associated with the institution.

**WARNING:** The MLO will not be authorized to conduct mortgage loan origination activities for your institution once you terminate their employment record. In addition, your institution will no longer have access to the MLO’s NMLS record. If you want to reestablish the employment record in the future you must create a new employment record by submitting an MU4R and paying the associated fees.

To Terminate Employment:

1. Click the **Employment Management** link on the submenu.
2. Click the **Terminate Employment Records** link on the left navigation panel.
3. Click the **Terminate** hyperlink next to the desired Individual Name.
4. Enter an Employment End Date.
5. Click the **Terminate** button.
6. Confirm the Employment End Date is accurate and Click the **Terminate** button. If the Employment End Date is not accurate, click the **Edit** icon to return to the previous screen.

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

When employment is terminated the MLO’s registration becomes inactive.

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