NMLS Notifications and System Level Emails for Federal Users

Notifications are informational messages that are systematically generated and sent when a license, registration, or filing related event occurs in the Nationwide Multi-State Licensing System. These messages are sent to the account administrators who can can set up system users to receive specific notifications when certain events occur within institution or individual records.

System Level Emails are messages that are sent to a specific registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages.

> Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

Contents

Notifications for Federal Institutions

Notifications are informational messages that are systematically generated and sent when a license, registration, or filing related event occurs in the Nationwide Multi-State Licensing System. These messages are sent to the account administrators who can can set up system users to receive specific notifications when certain events occur within institution or individual records.

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages. View system emails for institutions or individuals.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Federal Disciplinary Actions

1.1.1 *Individual Filing Disclosure Explanation Added, Deleted or Changed*

Recipient	Rules	Notification Subject	Notification Detail
Institution	Notification is received by institution subscribers to this notification except for any institution submitting a filing on an individual's behalf (**IndividualFiling .CreatedEntityID** where **IndividualFiling .CreatedEntityType** ='Institution ') when: • An individual with a current Relationship with the Institution (**Institution Relationship. TerminationDate** is null OR **MU2Association.EndDate** is null) submits an **IndividualFiling** where **IndividualFiling.FormType** = MU2 OR MU4 • AND one or more of the following are true: • The filing contains one or more new **DisclosureExplanations**. • The filing contains an update to one or more existing **DisclosureExplanation**s (including metadata changes or document changes). • One or more existing **DisclosureExplanations**	Disclosure explanation(s) updated by **Individual.FullName** (NMLS ID **Individual.IndividualID**)	One or more disclosure explanations have been added, deleted or updated by **Individual.FullName** (NMLS ID **Individual.IndividualID**). To view the updates, access Historical Filings through Composite View in NMLS and compare the last two filings.

	have been deleted from the filing.		

1.1.2 MU4R Disciplinary Action Added, Deleted or Changed

Recipient	Rules	Notification Subject	Notification Detail
Institution	Notification is received by institution subscribers to this notification when: • An individual with an active employment with the institution (**Employment.Status.Active** = Yes, including Employments created on the filing) submits an **IndividualFiling** where **IndividualFiling.FormType** = MU4R AND one or more of the following are true: • The filing contains one or more new **DisciplinaryActions**. • The filing contains an update to one or more existing **DisciplinaryActions** (including metadata changes or document changes). • One or more existing **DisciplinaryActions** have been deleted from the filing.	MU4R disciplinary action information updated by **Individual.FullName** (NMLS ID **Individual.IndividualID**)	One or more MU4R disciplinary actions have been added, deleted or updated by **Individual.FullName** (NMLS ID **Individual.IndividualID**). To view the updates, access Historical Filings through Composite View in NMLS and compare the last two filings.

2 Federal Employments

2.1.1 MU4R Cart Requires Payment (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Institution	• Notification is received by institution subscribers <u>nightly</u> when at least one institution user has an MU4R Cart for which payment has not been submitted and **System.MU4RCartNotificationAge** days have elapsed since the **Cart.CreationDate**. • Display the fields listed in the notification for each MU4R cart for which payment has not been submitted and **System.MU4RCartNotificationAge** days have elapsed since the **Cart.CreationDate.** • Display the fields listed in the notification as one row per institution user. • The list of carts must be sorted by ○ **Cart.CreationDate**, ascending ○ **UserAccount.FullName**,	MU4R Fees Outstanding - **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**)	The Institution users listed below have invoices for MU4R fees that require payment. **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**) will not be able to complete the registration process for the MLOs with outstanding fees until payment is remitted. Details regarding the unpaid invoices can be found below. Institution User: **UserAccount.FullName** corresponding to **Cart.CreatedBy** Total Unpaid: **Cart.Amount** Invoice Date: **Invoice.Date**

| | ascending |
| | • **Cart.Amount** must be displayed with two decimals and preceded by a $ sign. For e.g., $222.45 | | |

2.1.2 Pending Employments (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Institution	Notification is received by institution subscribers <u>nightly</u> when **System.PendingEmploymentpriorDayCount** > 0 for employments pertaining to that Institution.	New Employment Records Pending Confirmation	MU4R filing submissions yesterday have resulted in **System. PendingEmploymentPriorDayCount** employment records being created that are pending confirmation by **Institution.InstitutionName** (**Institution.InstitutionID**). Please login to NMLS to review and confirm or take other action on employment records that are pending confirmation. View the Employment Record Management Instructions on the <u>NMLS Resource Center</u> <http://links.nationwidelicensingsystem.org/365-GEN> for tips on confirming, requesting corrections to or rejecting employment records.

2.1.3 Employment Terminated or Withdrawn (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Institution	1. Notification is received by the institution <u>nightly</u> when an **Employment.Status** of one or more **Employment**s pertaining to the Institution is updated to 'Terminated' or 'Withdrawn' since **System.NotificationStartTime** of the prior day. 2. Display the fields listed in the notification for each terminated or withdrawn employment since **System.NotificationStartTime** of the prior day. 3. Display the fields listed in the notification as one row per employment. 4. The list of Employments must be sorted by **Individual. DisplayFullName**, ascending. 5. If the Employment was terminated by the system, display the Action Taken By as 'System"; otherwise display the name of the user who took the action. 6. If **Employment.Status** is 'Terminated', it must be displayed as 'Ended'.	Employment Records have been changed in NMLS	The following employment records have ended or been withdrawn in NMLS. MLO NMLS ID: **Individual.IndividualID** MLO Name: **Individual.DisplayFullName** Employment End Date: **Employment.EndDate** Employment Status: **Employment.Status** Action Taken By: **UserAccount.FullName** or 'System' An end in employment record will change an actively registered individual's status to "Inactive". It also removes the institution's access to the individual's record in NMLS.

3 Federal Registration

3.1.1 Institution Registration Status Changed

Recipient	Rules	Notification Subject	Notification Detail
Institution	1. Notification is received by institution subscribers to this notification when their institution registration status has changed. 2. A registration status change due to a registration creation does not trigger this notification.	MU1R status for **Institution.InstitutionName** has changed	The MU1R status for **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**) has been changed. Details: Current Status: **InstitutionRegistration.Status** Previous Status: **InstitutionRegistration.Status** Status Date: **InstitutionRegistration.StatusDate**

3.1.2 Individual Registration Status Changed

Recipient	Rules	Notification Subject	Notification Detail
Institution Individual	1. Notification is received by the individual when the individual's registration status has changed. 2. Notification is received by institution subscribers when the **Registration.Status** of an individual employed by the institution (**Employment.Status** is 'Confirmed') has changed for a Registration where **IndividualRegistration.Type** corresponds to **InstitutionRegistration.Type** 3. A registration status change due to registration creation does not trigger this notification.	Federal MLO Registration status has changed for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**)	The Federal MLO Registration status for **Individual.FullName (**NMLS ID **Individual.IndividualID)** has changed. See below for further details: Primary Federal Regulator: **FederalAgency.AgencyName** corresponding to **IndividualRegistration** Current Registration Status: **IndividualRegistration.Status** Previous Registration Status: **IndividualRegistration.Status** Registration Status Date: **IndividualRegistration.StatusDate** *[When **IndividualRegistration.Status is 'Inactive-Failed to Renew']*: **IMPORTANT -** The registration status has changed to Inactive-Failed to Renew due to failure to complete the renewal process. If there was a pending renewal attestation for this registration, it has been recalled. In order to return the registration to an "Active" status, the employing institution must submit the registration for reactivation. Visit the NMLS Resource Center <http://links.nationwidelicensingsystem.org/365-GEN> for information regarding the reactivation process *[End conditional on IndividualRegistration.Status]*

3.1.3 Individual Renewal Status Changed(nightly)

Recipient	Rules	Notification Subject	Notification Detail
Institution	Notification is received by the institution subscribers to this notification nightly, when there are one or more **IndividualRegistration** records where all of the following are true. • **IndividualRegistration.FederalAgencyID** matches corresponding **InstitutionRegistration.FederalAgencyID**. • The individual has an **Employment** with the logged in institution where **Employment.Status** = 'Confirmed'.	MLO Renewal Activity-**System.CurrentDate**	<1. If the number of **IndividualRegistration** records that satisfy the rules, is less than or equal to 500, display the Notification Detail given below> The renewal status for the following federal MLO registrations was updated to *Renewed* or *Reactivated*. See below for further details. <*Display each **IndividualRegistration** in a tabular format with the following columns*> • 'NMLS ID' with **Individual.IndividualID** • 'Individual Name' with **Individual.DisplayFullName** • 'Individual Email' with **Individual.EmailAddress** • 'Renewal Group Name' with **Employment.RegRenewalGroup** • 'Registration Status' with **IndividualRegistration.Status** • 'Registration Status Date' with **IndividualRegistration.StatusDate**

	• **Registration.RenewalStatus** was updated to 'Renewed' or 'Reactivated' since **System.NotificationStartTime** of the prior day.		• '**Renewal Status**' with **Registration.RenewalStatus** • '**Renewal Status Date** ' with **Registration.RenewalStatusDate** • 'Renewed through Year' with **Registration.RenewedThroughYear** • 'Submitting Institution ID' with **Registration.RenewalRequestEntityID** <u><2. If the number of **IndividualRegistration** records that satisfy the rules, is greater than 500, display the Notification Detail given below></u> The renewal status for a significant number of federal MLO registrations was updated to *Renewed* or *Reactivated*. Please log into NMLS and generate the Renewal/Reactivation Activity Report under the **Renew/Reactivate** tab for further details.

3.1.4 *Individual Registration Status Changed*

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by the individual when the individual's registration status has changed. 2. Notification is received by company subscribers when the **Registration.Status** of an individual employed by the Company (**Employment.Status** is 'Confirmed') has changed for a Registration where **IndividualRegistration.Type** corresponds to **CompanyRegistration.Type** 3. A registration status change due to registration creation does not trigger this notification.	Federal MLO Registration status has changed for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**)	The Federal MLO Registration status for **Individual.FullName (**NMLS ID **Individual.IndividualID)** has changed. See below for further details: Primary Federal Regulator: **FederalAgency.AgencyName** corresponding to **IndividualRegistration** Current Registration Status: **IndividualRegistration.Status** Previous Registration Status: **IndividualRegistration.Status** Registration Status Date: **IndividualRegistration.StatusDate** *[When **IndividualRegistration.Status** is 'Inactive-Failed to Renew']:* **IMPORTANT -** The registration status has changed to Inactive-Failed to Renew due to failure to complete the renewal process. If there was a pending renewal attestation for this registration, it has been recalled. In order to return the registration to an "Active" status, the employing Company must submit the registration for reactivation. Visit the <u>NMLS Resource Center</u> <<u>http://links.nationwidelicensingsystem.org/365-GEN</u>> for information regarding the reactivation process *[End conditional on IndividualRegistration.Status]*

3.1.5 *Individual Registration Pending Attestation For 5/10/15 days(Nightly)*

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is received nightly by each Individual corresponding to the **IndividualRegistration** where all of the following are true. • **RegistrationStatusList.IsRenewable** = 'Y' for the **IndividualRegistration.Status** • **Registration.RenewalStatus** is 'Pending Attestation' • Current system date is **System.PendingAttestationFirstReminderDays** or **System.PendingAttestationSecondReminderDays** or **System.PendingAttestationThirdReminderDays** after the **Registration.RenewalStatusDate**	**Individual.FullName** (NMLS ID **Individual.IndividualID)** Pending Renewal Attestation for Federal MLO Registration	The renewal of your federal MLO registration has been in a *Pending Attestation* status for the past <Current System Date minus **Registration.RenewalStatusDate**> days. See below for further details. Primary Federal Regulator: **FederalAgency.AgencyName** corresponding to **IndividualRegistration** Current Registration Status: **IndividualRegistration.Status** Current Renewal Status: **IndividualRegistration.RenewalStatus** Renewal Status Date: **IndividualRegistration.RenewalStatusDate** Please <u>log in to NMLS</u> and attest to complete the renewal process.

3.1.6 Change In Invoice Status (Federal)

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by Institution subscribers to this notification when the invoice is submitted by the Institution/Institution. 2. Notification is received by the individual when the invoice is submitted by the individual. 3. An invoice status change due to an invoice creation does not trigger this notification.	**Entity.EntityName** (NMLS ID **Entity.EntityID**)Invoice status changed	An invoice status has changed as detailed below: Invoice ID: **Invoice.InvoiceID** Payment Amount: **Payment.Amount** Current Invoice Status: **Invoice.Status** Invoice Status Date: **Invoice.StatusDate** Paid By: **Payment.UserName** Invoice Created by Entity: **Entity.EntityName** (NMLS ID **Invoice.CreatedEntityID**) Invoice Created by User: **Invoice.UserName** Invoice Source: **Invoice.Source** If **Invoice.Source** is 'Filing', Form Type: **Filing.FormType** Filing ID: **Filing. FilingID** Filing Date: **Filing.FilingDate** Submitted By: **Filing.SubmittedBy** If applicable, tips for repaying an invoice can be accessed in the Financial Administration Navigation Guide <http://links.nationwidelicensingsystem.org/387>

4 Federal Renewal

4.1.1 Institution Renewal Approved (Federal)

Recipient	Rules	Notification Subject	Notification Detail
Institution	Notification is received by institution subscribers to this notification when their institution registration renewal status changes to 'Renewed' or 'Reactivated'.	Renewal/Reactivation Complete for Federal Institution Account in NMLS	**Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**) has successfully completed the renewal of their federal institution account in NMLS. Registration Status: **InstitutionRegistration.Status** Registration Status Date: **InstitutionRegistration.StatusDate** Renewal Status: **Registration.RenewalStatus** Renewal Status Date: **Registration.RenewalStatusDate** You may view detailed information regarding your registration through Composite View in NMLS.

Notifications for Federal Individuals

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System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages. View system emails for institutions or individuals.

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1 Federal Employments

1.1.1 *Employment Terminated or Withdrawn*

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by the individual when an **Employment.Status** of an **Employment** pertaining to the individual is updated to 'Terminated' or 'Withdrawn' by virtue of an action taken by the institution. 2. If **Employment.Status** is 'Terminated', it must be displayed as 'Ended'.	Employment Record has changed in NMLS for **Individual.FullName** (NMLS ID **Individual.IndividualID**).	The following employment record on your MU4R has changed, ended or been withdrawn in NMLS. To make any necessary updates to your contact information or employment history, see the Employment Changes Quick Guide. <http://links.nationwidelicensingsystem.org/388> *Not having an active confirmed employment in NMLS indicates that your federal registration status is "Inactive".* Institution NMLS ID: **Institution.InstitutionID** Name: **Institution.InstitutionName** Employment Record End Date: **Employment.EndDate** Employment Record Status: **Employment.Status** To view details of your status, see the Composite View tab in your NMLS account and select "View Employment Records."

1.1.2 *Individual Registration Status Changed*

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by the individual when the individual's registration status has changed. 2. Notification is received by institution subscribers when the **Registration.Status** of an individual employed by the institution (**Employment.Status** is 'Confirmed') has changed for a Registration where **IndividualRegistration.Type** corresponds to **InstitutionRegistration.Type** 3. A registration status change due to registration creation does not trigger this notification.	Federal MLO Registration status has changed for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**)	The Federal MLO Registration status for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has changed. See below for further details: Primary Federal Regulator: **FederalAgency.AgencyName** corresponding to **IndividualRegistration** Current Registration Status: **IndividualRegistration.Status** Previous Registration Status: **IndividualRegistration.Status** Registration Status Date: **IndividualRegistration.StatusDate** *[When **IndividualRegistration.Status** is 'Inactive-Failed to Renew']:* **IMPORTANT -** The registration status has changed to Inactive-Failed to Renew due to failure to complete the renewal process. If there was a pending renewal attestation for this registration, it has been recalled. In order to return the registration to an "Active" status, the employing institution must submit the registration for reactivation. Visit the NMLS Resource Center <http://links.nationwidelicensingsystem.org/365-GEN> for information regarding the reactivation process *[End conditional on IndividualRegistration.Status]*

1.1.3 *Individual Registration Pending Attestation For 5/10/15 days(Nightly)*

Recipient	Rules	Notification Subject	Notification Detail

Individual	Notification is received nightly by each Individual corresponding to the **IndividualRegistration** where all of the following are true.	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Pending Renewal Attestation for Federal MLO Registration	The renewal of your federal MLO registration has been in a *Pending Attestation* status for the past <Current System Date minus **Registration.RenewalStatusDate**> days. See below for further details.
	• **RegistrationStatusList.IsRenewable** = 'Y' for the **IndividualRegistration.Status**		Primary Federal Regulator: **FederalAgency.AgencyName** corresponding to **IndividualRegistration** Current Registration Status: **IndividualRegistration.Status** Current Renewal Status: **IndividualRegistration.RenewalStatus** Renewal Status Date: **IndividualRegistration.RenewalStatusDate**
	• **Registration.RenewalStatus** is 'Pending Attestation'		
	• Current system date is **System.PendingAttestationFirstReminderDays** or **System.PendingAttestationSecondReminderDays** or **System.PendingAttestationThirdReminderDays** after the **Registration.RenewalStatusDate**		Please log in to NMLS and attest to complete the renewal process.

2 Renewal

2.1.1 Individual Renewal Approved (Federal)

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is received by the individual when the individual's registration status has changed to 'Renewed' or 'Reactivated'.	Renewal/Reactivation Complete for Federal Registration in NMLS	**Individual.FullName** (NMLS ID **Individual.IndividualID**) has successfully completed the renewal/reactivation of their federal registration in NMLS. Registration Status: **IndividualRegistration.Status** Registration Status Date: **IndividualRegistration.StatusDate** Renewal Status: **Registration.RenewalStatus** Renewal Status Date: **Registration.RenewalStatusDate** You may view detailed information regarding your registration through Composite View in NMLS.

System Level Emails for Institutions

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Account Admin

1.1 Change Password

Recipient	Rules	Subject	Body
All Users	Sent when the password is changed for the corresponding NMLS user account.	NMLS Password Changed	You have recently changed your password in NMLS. You must use the new password the next time you log into NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.1.1 Dormant Institution Warning Email

Recipient	Rules	Subject	Body
Institution	Sent to the account administrators for each Institution which will be considered dormant in a specific number of days.	NMLS Federal Record will be deleted in 30 days	Due to inactivity, the NMLS federal record for **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**) will be deleted in 30 days. To prevent the record from being deleted, an MU1R-must be submitted in NMLS. Visit the NMLS Federal Registry Resource Center for tools and resources to help you with this process and to log into your account. If you do not remember your username and/or password, you can use the "Forgot your Username/Password" hyperlinks on the log in page. **Important:** You only need to take action if you require federal registration. If you are a state licensed institution who has submitted a Institution Form (MU1), your state account and associated users will not be affected by the deletion of the federal account. For more details regarding inactive accounts, please consult the NMLS Policy Guidebook

1.2 Process Dormant Institutions

Recipient	Rules	Subject	Body
Institution	Sent when the Institution has been marked as dormant due to inactivity.	NMLS Federal Record has been deleted.	The NMLS federal record for **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**) has been deleted due to inactivity. You will need to request a new account if you wish register your institution or mortgage loan originators in NMLS. **Important:** You only need to create a new account if you require Federal Registration. If you are a state licensed institution who has submitted a Institution Form (MU1), your state account and associated users will not be affected by the deletion of the federal account.

			For more details regarding inactive accounts, please consult the NMLS Policy Guidebook

1.3 Security Question Update

Recipient	Rules	Subject	Body
All Users	Sent when the password question or answer is changed for the corresponding NMLS user account.	NMLS Password or Security Q&A Updated	You have recently changed your password question and/or password answer in NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.4 User Account Locked (Institution Admin, Institution, Regulator Admin, Federal Agency Admin, Individual users)

Recipient	Rules	Subject	Body
Institution Admin, Individual users	Sent when the user is locked out	Unsuccessful Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record for <**Entity.Name**, **Regulator.RegulatorName** or **FederalAgency.AgencyName** corresponding to NMLS ID **UserAccount.EntityID**> (**UserAccount.EntityID**) with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you need assistance to access your record, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.5 User Account Locked (Institution Non-Admin, Regulator Non-Admin, Federal Agency Non-Admin users)

Recipient	Rules	Subject	Body
Institution Non-Admin, Institution, Federal Agency Non-Admin users	Sent when the user is locked out.	Unsuccessful Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record for <**Entity.Name**, **Regulator.RegulatorName** or **FederalAgency.AgencyName** corresponding to **UserAccount.EntityID**> (NMLS ID **UserAccount.EntityID**) with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you need assitance to access your record, please contact your Account Admininstrator. **Notification.Disclaimer**

1.6 User Profile Update

Recipient	Rules	Subject	Body

All Users	Sent when the user profile is changed for the corresponding NMLS user account.	NMLS User Profile Updated	You have recently changed your user profile information for user name **UserAccount.Username**. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.7   User Profile Update by Support

Recipient	Rules	Subject	Body
All Users	Sent when the user profile is changed for the corresponding NMLS user account by support user.	NMLS User Profile Updated	An update was made to your user profile information for user name **UserAccount.Username**. If you did not make or request this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

2   Federal Renewal

2.1   Process MLO Fed Renewal File

Recipient	Rules	Subject	Body
Institution	Sent when the MLO Fed renewal file processing is complete.	A MLO Federal Renewal Upload File has been processed	NMLS has completed the processing of the following MLO Federal Renewal Upload File and results are now available in NMLS. Please log into NMLS to pay the renewal invoice for the associated individual(s) that were processed. Once the invoice has been paid, the individual(s) will be able to attest and complete their renewal. **File Name: MLOFedRenewalFile.FileName** **Description: MLOFedRenewalFile.Description** **Uploaded On: MLOFedRenewalFile.UploadedDate** *(as date only)* **Completed Records: MLOFedRenewalFile.AcceptedRecords** **Rejected Records: MLOFedRenewalFile.RejectedRecords**

2.2   Process MLO batch File

Recipient	Rules	Subject	Body
Institution	Sent when the uploaded MLO batch filed has been processed.	An MLO Batch Upload File has been processed	NMLS has completed the processing of the following MLO Batch Upload File and results are now available in NMLS. File ID: **MLOUpload.MLOUploadID** File Name: **MLOUpload.FileName** Description: **MLOUpload.Description** Uploaded On: **MLOUpload.UploadedOn** *(as date only)* Completed Records: **MLOUpload.CompletedRecords** Rejected Records: **MLOUpload.RejectedRecords**

			Notification.Disclaimer

2.3 Process MLO batch File- Exception #1 - At Least One Row Could Not Be Processed

Recipient	Rules	Subject	Body
Institution	Sent when the uploaded MLO batch filed has failed to process.	Unexpected Error During Processing of MLO Batch Upload File	An unexpected error was encountered during the processing of the following MLO Batch Upload File: File ID: **MLOUpload.MLOUploadID**File Name: **MLOUpload.FileName**Description: **MLOUpload.Description**Uploaded On: **MLOUpload.UploadedOn** *(as date only)* NMLS support personnel are working to resolve the problem so processing can be completed. The contact person identified on your Institution's MU1 filing will be contacted if the issue cannot be resolved internally. If you have not received notification that file processing has been completed within 2 business days of receipt of this message, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

3 Form Filing

3.1 Attest to an MU4R Filing

Recipient	Rules	Subject	Body
Institution	Sent when the individual attests to a MU4R filing.	Attestation has been completed by **Individual.IndividualName** (**Individual.IndividualID**)	**Individual.IndividualName** (**Individual.IndividualID**) has attested to their **IndividualFiling.FormType** with Filing ID **Filing.FilingID** for **Institution.InstitutionName** (**Institution.InstitutionID**). **Notification.Disclaimer**

3.2 Process Federal Renewals cart Failed

Recipient	Rules	Subject	Body
Institution	Sent when the submitted federal renewals cart failed to process.	Your federal renewals cart failed to process.	Your federal renewals cart failed to process. Please note that any payment you have made for the filing has been voided. If you have any further questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. < **Notification.Disclaimer**>

3.3 Exception - MU4R Cart Processing Fails

Recipient	Rules	Subject	Body
Institution	Sent when the processing of	Your MU4R invoice payment	Your MU4R invoice payment failed to process and the payment has been voided. We regret any inconvenience this

| | the user's MU4R Cart has failed. | failed to process | may have caused. Click here <http://mortgage.nationwidelicensingsystem.org/pages/default.aspx> and select the 'Log into NMLS' button in the upper right corner of the page to login to NMLS and resubmit payment for the MU4R invoice.

If you have any questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

Notification.Disclaimer |

3.4   View and Pay MU4R Invoice

Recipient	Rules	Subject	Body
Institution	Sent when the user paid the fees associated to an MU4R filing which has been submitted and processed	Your MU4R invoice has been successfully processed.	Your MU4R invoice has been successfully processed. Invoice Details: Invoice ID: **Invoice.InvoiceID** Invoice Created By: **UserAccount.FullName** corresponding to **Invoice.UserName** Paid By: **UserAccount.FullName** corresponding to **Payment.UserName** Date: **Invoice.StatusDate** **Notification.Disclaimer**

3.5   Attest to an MU4R Filing

Recipient	Rules	Subject	Body
Institution	Sent when the individual attests to a MU4R filing.	Attestation has been completed by **Individual.IndividualName** (**Individual.IndividualID**)	**Individual.IndividualName** (**Individual.IndividualID**) has attested to their **IndividualFiling.FormType** with Filing ID **Filing.FilingID** for **Institution.InstitutionName** (**Institution.InstitutionID**)**.** **Notification.Disclaimer**

4   Entity Access Restriction

4.1   Access Restoration Email

Recipient	All non-deleted user accounts for the entity.
Rule	Sent when an account restricted is restored
Subject	NMLS Account Access Restored

Body	Your access to NMLS has been restored.
	If you need additional assistance, please contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

4.2 Account Restriction Email

Recipient	User assigned to the invoice and all accounts with access restricted due to the aged invoice
Rule	Sent when an account is restricted due to unpaid or failed payment
Subject	NMLS Account Access Restricted
Body	You are receiving this email because your access to NMLS has been restricted because you have failed to pay overdue invoices in NMLS. Payment is required for all outstanding invoices before you can regain full access to your NMLS account. To pay the invoices, click here <http://links.nationwidelicensingsystem.org/542>. If you need assistance, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543> or contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

5 Sponsorship and Employment

5.1 Process Bulk Employment Termination Upload File

Recipient	Rules	Subject	Body
Institution	Institution users who uploads the bulk employment termination file will receive an email once the file was successfully processed (with or without records that failed row validations)	An Employment Termination File has Been Processed	NMLS has completed the processing of the following Employment Termination File and results are now available in NMLS. File ID: **BulkEmpTermUpload.FileID** File Name: **BulkEmpTermUpload.FileName** File Description: **BulkEmpTermUpload.Description** Uploaded On: **BulkEmpTermUpload.UploadedDate** [*as date only*] Completed Records: **BulkEmpTermUpload.CompletedRecords** Rejected Records: **BulkEmpTermUpload.RejectedRecords** **Notification.Disclaimer**

5.2 Process Bulk Employment Termination Upload File: Exception - At Least One Row Could Not Be Processed

Recipient	Rules	Subject	Body
Institution	Institution users who uploads the bulk employment termination file will receive an email when the file failed processing due to an unexpexcted error.	Unexpected Error During Processing Of Employment Termination File	An unexpected error was encountered during the processing of the following Employment Termination File: File ID: **BulkEmpTermUpload.FileID** File Name: **BulkEmpTermUpload.FileName** File Description: **BulkEmpTermUpload.Description** Uploaded On: **BulkEmpTermUpload.UploadedDate** [*as date only*] **Notification.Disclaimer**

5.3 Process Merger File

Recipient	Rules	Subject	Body
Institution	Sent when the user uploaded the merger and acquisition file.	Your M&A Upload File has been processed	NMLS has completed the processing of the following Mergers and Acquisitions (M&A) Upload File associated to the M&A transaction involving **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**) and results are now available in NMLS. Use the 'Log in to NMLS' button in the upper right corner of the <u>NMLS Resource Center</u> < <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx<u>>></u> to login and review the file upload results. You can access <u>M&A Quick Guides</u> <<http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx<u>>></u> on the NMLS Resource Center. <u>**M&A Upload File Details**</u> File ID: **MergerFile.MergerFileId** File Name: **MergerFile.FileName** Uploaded On: **MergerFile.UploadedOn** Completed Records: **MergerFile.CompletedRecords** Rejected Records: **MergerFile.RejectedRecords** *Display this paragraph only if an invoice was generated in association with the file:* **IMPORTANT:** An invoice (Invoice ID: **MergerFile.InvoiceID**) has been generated for all completed records in your file. The invoice may also include an initial file upload fee. Either you or an authorized financial administrator for your institution must submit payment for the invoice before each MLO will be notified of their pending employment transfer. Use the 'Log in to NMLS' button in the upper right corner of the <u>NMLS Resource Center</u> <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> to login to NMLS and access and pay the Invoice from the Invoice sub-menu item under the Home tab.

			M&A Transaction Details
			Acquired Institution: **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**)
			Employment End Date: **Merger.EmploymentEndDate**
			Purchasing Institution: **Merger.PurchasingInstitutionID** (**MergerUpload.PurchasingInstitutionID**)
			Employment Start Date: **Merger.EmploymentStartDate**
			M&A Effective Date: **Merger.EffectiveDate**
			M&A Expiration Date: **Merger.ExpirationDate**^
			^After the M&A Expiration Date: (i) your Institution will not be able to upload any M&A Upload Files and (ii) individuals will not be able to accept employment transfers created by previously-uploaded files.
			Notification.Disclaimer

5.4   Process Merger File Exception - At least one row could not be processed

Recipient	Rules	Subject	Body
Institution	Sent when the user uploaded the merger and acquisition file.	An Unexpected Error Occurred During Processing of an M&A Upload File	An unexpected error was encountered during the processing of the following Mergers and Acquisitions (M&A) Upload File associated with the M&A transaction involving **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**). NMLS support personnel are working to resolve the problem so processing can be completed. The contact person identified on your Institution's MU1 filing will be contacted if the issue cannot be resolved internally. If you have not received notification that file processing has been completed within 2 business days of receipt of this message, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **M&A Upload File Details** File ID: **MergerFile.MergerUploadId** File Name: **MergerFile.FileName** Uploaded On: **MergerFile.UploadedOn** **M&A Transaction Details** Acquired Institution: **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**) Employment End Date: **Merger.EmploymentEndDate** Purchasing Institution: **Merger.PurchasingInstitutionID** (**Merger.PurchasingInstitutionID**) Employment Start Date: **Merger.EmploymentStartDate** M&A Effective Date: **Merger.EffectiveDate** M&A Expiration Date: **Merger.ExpirationDate**^ ^After the M&A Expiration Date: (i) your Institution will not be able to upload any M&A Upload Files and (ii) individuals will not be able to accept employment transfers created by previously-uploaded files.

5.5   Send Merger Expiration Reminder Emails (Nightly)-Institution

Recipient	Rules	Subject	Body
Institution	Sent to the institutions that they may have to complete their merger process prior to merger expiration	Your M&A Window will expire in **System.MergerExpirationNoticeDays** days	Your Mergers and Acquisitions (M&A) window associated with the M&A transaction involving **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**) will expire in **System.MergerExpirationNoticeDays** days. After the expiration date pending employment transfers will no longer be available for action by your mortgage loan originators and all outstanding employment record updates will need to be made through MU4R filings and will be subject to the criminal background check requirement and fees associated to a change in employment. Use the 'Log in to NMLS' button in the upper right corner of the <u>NMLS Resource Center</u> <<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>> to login and view the status of the employment transfer requests. You can access <u>M&A Quick Guides</u> <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> on the NMLS Resource Center. **M&A Transaction Details** Acquired Institution: **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**) Employment End Date: **Merger.EmploymentEndDate** Purchasing Institution: **Merger.PurchasingInstitutionID** (**Merger.PurchasingInstitutionID**) Employment Start Date: **Merger.EmploymentStartDate** M&A Effective Date: **Merger.EffectiveDate** M&A Expiration Date: **Merger.ExpirationDate**^ ^After the M&A Expiration Date: (i) your Institution will not be able to upload any M&A Upload Files and (ii) individuals will not be able to accept employment transfers created by previously-uploaded files. **Notification.Disclaimer**

6   Two Factor

6.1   Process Credentials Nightly (System)

Recipient	Rules	Subject	Body
Institution	Sent when the credential subscriptions will expire in a defined number of days	NMLS Credential Subscription Renewal Required	The NMLS Credential Subscription for your user account associated to <**Institution.InstitutionName** OR **FederalAgency.AgencyName**> expires on **Credential.ExpirationDate**. An invoice in the amount of $<**Invoice.Amount** corresponding to the 'Credential Subscription' **Invoice** generated> has been created for payment of the renewal fee. You will be given the opportunity to pay your Subscription renewal invoice by credit

		card or ACH debit the next time you log in to NMLS. Alternatively, an Account Administrator or an institution user with the Financial Admin role can access and pay the invoice on your behalf. Please contact <**Institution.InstitutionName** OR **FederalAgency.AgencyName**> if you have any questions regarding who is responsible for payment of the Subscription renewal fee.
		If you fail to renew your Credential Subscription prior to the expiration date, your credential will be de-registered. After that, you will not be able to access NMLS until the invoice is paid and your credential is registered with NMLS again. Once the Subscription expires, you will be prompted to pay the Subscription renewal invoice each time you attempt to log in to NMLS. The system will not allow you to proceed until the invoice is paid.
		A notification regarding the expiration of your Credential Subscription has also been sent to <**Institution.InstitutionName** OR **FederalAgency.AgencyName**>. This is the only e-mail notification you will receive regarding the expiration of your Credential Subscription.
		To access the NMLS Login Screen, go to the <u>NMLS Resource Center</u> and click **Log into NMLS** in the upper right corner.
		Notification.Disclaimer

7 Outstanding, Overdue and SRR Invoices

7.1   Invoice Canceled (Immediate) – Company

Recipient	Company user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Company.CompanyName** (**Company.CompanyID**) has been cancelled. To view the invoice, click <u>here</u> <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **SRRInvoiceRequest.FeeEvent** Invoice Status: **Invoice.InvoiceStatus** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

7.2 Invoice Canceled (Immediate) - Individual

Recipient	Individual user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been cancelled. To view the invoice, click here <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Status: **Invoice.Status** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

7.3 Invoice Created (Nightly) – Company/Individual

Recipient	Rules	Subject	Body
User assigned to the invoice.	Sent when an SRR invoice is created.	SRR Invoice generated requiring payment	An SRR invoice has been generated for **Company.CompanyName** (**Company.CompanyID**). Log in to NMLS to view and pay the invoice. To view the invoice click here <http://links.nationwidelicensingsystem.org/537>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **SRRInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generated by: SRR Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber**if you have any questions regarding this invoice.

7.4 Invoice Outstanding – Day Before Due Date (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when the due date of a corresponding invoice is a day away and the status is still 'Unpaid' or 'Failed Payment'.

Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay for invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/539>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/541>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.5 Invoice Outstanding – Every 15 Days Up to Due Date (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent every 15 days after an invoice is created if the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/538>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/540>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.6 Invoice Overdue – 30 Days Past Due (Nightly) - Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 30 days passed the due date or 30 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (30 DAYS PAST DUE)

Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/542>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.7   Invoice Overdue – 60 Days Past Due (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 60 days passed the due date or 60 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (60 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/544>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/545>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.8   Invoice Overdue – 90 Days Past Due (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 90 days passed the due date or 90 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (90 Days Past Due)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/546>.

To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/547>.
If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. |

7.9 Invoice Overdue – 120 Days Past Due (Nightly) - Company/Individual

| Recipients | • User assigned to the invoice.
• For company invoices:
    o All non-deleted users for the company with the Financial Admin role
    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true |
|---|---|
| Rule | Sent when an invoice is 120 days passed the due date or 120 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'. |
| Subject | Past Due Invoice(s) in NMLS (120 DAYS PAST DUE) |
| Body | You are receiving this email because you have one or more open invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/548>.

To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/549>.
If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. |

7.9.1 MU4R Filing Processed with payment attempt or no fees (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is received nightly by the individual for whom the MU4R filing (submitted by the individual or an Institution) was processed, when one of the following events occurred : • an MU4R filing had no charges and the filing status was set to 'Filing Processed' since **System.NotificationStartTime** of	An MU4R filing was processed for you by NMLS	An MU4R filing has been processed for you by NMLS. Filing Details: Filing Date: **IndividualFiling.FilingDate** Submitting Entity: **Entity.EntityName** (**Entity.EntityID**)

	the prior day. • an MU4R filing with charges had **Payment.ProcessedDate** set for the first payment for the Invoice corresponding to the MU4R filing since **System.NotificationStartTime** of the prior day.		

System Level E-mails for Individuals

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Account Admin

1.1 Change Password

Recipient	Rules	Subject	Body
All Users	Sent when the password is changed for the corresponding NMLS user account.	NMLS Password Changed	You have recently changed your password in NMLS. You must use the new password the next time you log into NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.2 Security Question Update

Recipient	Rules	Subject	Body
All Users	Sent when the password question or answer is changed for the corresponding NMLS user account.	NMLS Password or Security Q&A Updated	You have recently changed your password question and/or password answer in NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.3 Security Question Update

Recipient	Rules	Subject	Body
All Users	Sent when the password question or answer is	NMLS Password or Security Q&A Updated	You have recently changed your password question and/or password answer in NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

			Notification.Disclaimer
changed for the corresponding NMLS user account.			

1.4   User Account Locked (Institution Admin, Institution, Regulator Admin, Federal Agency Admin, Individual users)

Recipient	Rules	Subject	Body
Institution Admin, Individual users	Sent when the user is locked out	Unsuccessful Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record for <**Entity.Name**, **Regulator.RegulatorName** or **FederalAgency.AgencyName** corresponding to NMLS ID **UserAccount.EntityID**> (**UserAccount.EntityID**) with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you need assistance to access your record, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

2   Federal Renewal

2.1   Federal Renewal MLO Attestation Email

Recipient	Rules	Subject	Body
Individual	Sent when Individual Registrations are Initialized for Attestation	Renewal/Reactivation Attestation is Required	**Institution.InstitutionName** (**Institution.InstitutionID**) has submitted your Federal Mortgage Loan Originator Registration for renewal and/or reactivation. You must attest to your record to complete the renewal/reactivation process. Use the 'Log in to NMLS' button in the upper right corner of the NMLS Resource Center <http://links.nationwidelicensingsystem.org/560> to log in and complete your attestation under the RENEW/REACTIVATE tab. View the Individual Renewal <http://links.nationwidelicensingsystem.org/561> or Individual Reactivation <http://links.nationwidelicensingsystem.org/562> Quick Guides for assistance. Please contact your employer if you need additional information. **Notification.Disclaimer**

2.2   Process MLO Batch File Record (Row) - MU4R Created Email

Recipient	Rules	Subject	Body
Individual	Sent when a record in the uploaded MLO batch file Record was processed.	An **IndividualFiling.FormType** filing has been created for you	**Company.CompanyName** (**Company.CompanyID**) has created an **IndividualFiling.FormType** filing on your behalf. The Company is requesting that you complete, attest to and submit your **IndividualFiling.FormType**. Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center < http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> to login, complete and submit your **IndividualFiling.FormType.** Access Quick Guides <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> for tips on completing and submitting your **IndividualFiling.FormType** filing. Please contact your employer if you need more information. **Notification.Disclaimer**

3   Form Filing

3.1   Request MU4R Attestation

Recipient	Rules	Subject	Body
Individual	Sent when the the Institution has requested the individual user attest to a form filing that will be submitted on the individual's behalf.	Attestation is required	**Institution.InstitutionName** (**Institution.InstitutionID**) has created an **IndividualFiling.FormType** filing on your behalf that requires your attestation. Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> to login and attest to your **IndividualFiling.FormType.** View the Attestation <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/QuickGuides.aspx> Quick Guide for tips on attestation. Please contact your employer if you need additional information. **Notification.Disclaimer**

3.2   Update MU4R Filing Information (Institution) - Recall MU4R Individual Filing

Recipient	Rules	Subject	Body
Individual	Sent when the MU4R filing was deleted by the Institution.	An MU4R filing has been deleted	On **IndividualFiling.RemovedDate,** an unsubmitted MU4R filing was deleted. Therefore, your attestation is no longer required. Please contact your employer if you need additional information. **Notification.Disclaimer**

3.3 View Unprocessed MU4R Filings (Institution User) - User Deletes Filing

Recipient	Rules	Subject	Body
Individual	Sent when the MU4R filing was recalled by the Institution.	An MU4R filing has been recalled	**Institution.InstitutionName** (**Institution.InstitutionID**) has recalled your MU4R. The filing is no longer available for attestation. Please contact your employer if you need additional information. **Notification.Disclaimer**

4 Entity Access Restriction

4.1 Access Restoration Email

Recipient	All non-deleted user accounts for the entity.
Rule	Sent when an account restricted is restored
Subject	NMLS Account Access Restored
Body	Your access to NMLS has been restored. If you need additional assistance, please contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

4.2 Account Restriction Email

Recipient	User assigned to the invoice and all accounts with access restricted due to the aged invoice
Rule	Sent when an account is restricted due to unpaid or failed payment
Subject	NMLS Account Access Restricted
Body	You are receiving this email because your access to NMLS has been restricted because you have failed to pay overdue invoices in NMLS. Payment is required for all outstanding invoices before you can regain full access to your NMLS account. To pay the invoices, click here <http://links.nationwidelicensingsystem.org/542>. If you need assistance, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543> or contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

5 Sponsorship and Employment

5.1 Employment Correction Request Recalled Email

Recipient	Rules	Subject	Body
Individual	(See use case)	A Correction Request has been recalled	A request for a correction to employment information has been recalled. Institution Name: **Institution.Name** Institution NMLS ID: **Institution.InstitutionID** Employment Requested On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Correction Request Recalled On: **Employment.StatusDate** No further action is necessary at this time. Contact your employer if you need further information. **Notification.Disclaimer**

5.2 Employment Correction Requested Email

Recipient	Rules	Subject	Body
Individual	(See use case)	A correction to your MU4R is required	A correction to information submitted on the MU4R has been requested by your employer. See below for details: Employer Name: **Institution.Name** Employer NMLS ID: **Institution.InstitutionID** Employment Record Submitted On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Correction Requested On: **Employment.StatusDate** Reason for Correction Request: **Employment.Explanation** To amend/correct your record: 1. Log into NMLS. (Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center. <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>) 2. Select the Filing tab. 3. Select Create a New Filing or select the existing pending filing by clicking the edit icon if a pending filing already exists. 4. Make the requested corrections by entering the appropriate section(s) of the form in your record. 5. Select Completeness Check and Submit on the left panel. 6. Resolve any outstanding completeness issues, if applicable. 7. Click the oath box and then the 'Attest' button that appears at the bottom of the page to submit the filing. Access Quick Guides <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> for additional tips on amending your MU4R filing. Contact your employer if you need additional information regarding the correction request.

			Notification.Disclaimer

5.3 Employment Rejected Email

Recipient	Rules	Subject	Body
Individual	(See use case)	Your employment record has been rejected by **Institution.Name (Institution.InstitutionID)**	The following employment record submitted on your MU4R has been rejected by the Institution: Institution Name: **Institution.Name** Institution NMLS ID: **Institution.InstitutionID** Employment Confirmation Requested On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Rejected On: **Employment.StatusDate** Reason for Rejected: **Employment.Explanation** **Please contact Institution.InstitutionName (Institution.InstitutionID) for more information.** **Notification.Disclaimer**

5.4 Institution Rejects an Employment

Recipient	Rules	Subject	Body
Individual	Sent when an Institution rejected the individual's employment with them.	Your employment record has been rejected by **Institution.Name (Institution.InstitutionID)**	The following employment record submitted on your MU4R has been rejected by the Institution: Institution Name: **Institution.Name** Institution NMLS ID: **Institution.InstitutionID** Employment Confirmation Requested On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Rejected On: **Employment.StatusDate** Reason for Rejected: **Employment.Explanation** **Please contact Institution.InstitutionName (Institution.InstitutionID) for more information.** **Notification.Disclaimer**

5.5   Institution Requests a Correction to an Employment

Recipient	Rules	Subject	Body
Individual	Sent when the Institution has requested a correction in the Employment information submitted by the individual	A correction to your MU4R is required	A correction to information submitted on the MU4R has been requested by your employer. See below for details: Employer Name: **Institution.Name** Employer NMLS ID: **Institution.InstitutionID** Employment Record Submitted On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Correction Requested On: **Employment.StatusDate** Reason for Correction Request: **Employment.Explanation** To amend/correct your record: 1. Log into NMLS. (Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center. <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>) 2. Select the Filing tab. 3. Select Create a New Filing or select the existing pending filing by clicking the edit icon if a pending filing already exists. 4. Make the requested corrections by entering the appropriate section(s) of the form in your record. 5. Select Completeness Check and Submit on the left panel. 6. Resolve any outstanding completeness issues, if applicable. 7. Click the oath box and then the "Attest" button that appears at the bottom of the page to submit the filing. Access Quick Guides <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> for additional tips on amending your MU4R filing. Contact your employer if you need additional information regarding the correction request. **Notification.Disclaimer**

5.6   Employment Correction Request Recalled Email

Recipient	Rules	Subject	Body

Individual	(See use case)	A Correction Request has been recalled	A request for a correction to employment information has been recalled.
			Institution Name: **Institution.Name**
			Institution NMLS ID: **Institution.InstitutionID**
			Employment Requested On: **Employment.RequestedOn**
			Work Location: **Employment.Address**
			Employment Start Date: **Employment.StartDate**
			Correction Request Recalled On: **Employment.StatusDate**
			No further action is necessary at this time. Contact your employer if you need further information.
			Notification.Disclaimer

5.7 Employment Correction Requested Email

Recipient	Rules	Subject	Body
Individual	(See use case)	A correction to your MU4R is required	A correction to information submitted on the MU4R has been requested by your employer. See below for details:
			Employer Name: **Institution.Name**
			Employer NMLS ID: **Institution.InstitutionID**
			Employment Record Submitted On: **Employment.RequestedOn**
			Work Location: **Employment.Address**
			Employment Start Date: **Employment.StartDate**
			Correction Requested On: **Employment.StatusDate**
			Reason for Correction Request: **Employment.Explanation**
			To amend/correct your record:
			1. Log into NMLS. (Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center.
			<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>)
			2. Select the Filing tab.
			3. Select Create a New Filing or select the existing pending filing by clicking the edit icon if a pending filing already exists.
			4. Make the requested corrections by entering the appropriate section(s) of the form in your record.
			5. Select Completeness Check and Submit on the left panel.
			6. Resolve any outstanding completeness issues, if applicable.
			7. Click the oath box and then the 'Attest' button that appears at the bottom of the page to submit the filing.
			Access Quick Guides <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> for additional tips on amending your MU4R filing. Contact your employer if you need additional information regarding the correction request.
			Notification.Disclaimer

5.8 Employment Rejected Email

Recipient	Rules	Subject	Body

| Individual | (See use case) | Your employment record has been rejected by **Institution.Name (Institution.InstitutionID)** | The following employment record submitted on your MU4R has been rejected by the Institution:

Institution Name: **Institution.Name**
Institution NMLS ID: **Institution.InstitutionID**
Employment Confirmation Requested On: **Employment.RequestedOn**
Work Location: **Employment.Address**
Employment Start Date: **Employment.StartDate**
Rejected On: **Employment.StatusDate**
Reason for Rejected: **Employment.Explanation**
Please contact Institution.InstitutionName (Institution.InstitutionID) for more information.
Notification.Disclaimer |

5.9 Institution Rejects an Employment

Recipient	Rules	Subject	Body
Individual	Sent when an Institution rejected the individual's employment with them.	Your employment record has been rejected by **Institution.Name (Institution.InstitutionID)**	The following employment record submitted on your MU4R has been rejected by the Institution: Institution Name: **Institution.Name** Institution NMLS ID: **Institution.InstitutionID** Employment Confirmation Requested On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Rejected On: **Employment.StatusDate** Reason for Rejected: **Employment.Explanation** **Please contact Institution.InstitutionName (Institution.InstitutionID) for more information.** **Notification.Disclaimer**

5.10 Institution Requests a Correction to an Employment

Recipient	Rules	Subject	Body
Individual	Sent when the Institution has requested a correction in the Employment information submitted by the individual	A correction to your MU4R is required	A correction to information submitted on the MU4R has been requested by your employer. See below for details: Employer Name: **Institution.Name**

			Employer NMLS ID: **Institution.InstitutionID**
			Employment Record Submitted On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate**
			Correction Requested On: **Employment.StatusDate** Reason for Correction Request: **Employment.Explanation**
			To amend/correct your record: 1. Log into NMLS. (Use the 'Log into NMLS' button in the upper right corner of the <u>NMLS Resource Center</u>. <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>) 2. Select the Filing tab. 3. Select Create a New Filing or select the existing pending filing by clicking the edit icon if a pending filing already exists. 4. Make the requested corrections by entering the appropriate section(s) of the form in your record. 5. Select Completeness Check and Submit on the left panel. 6. Resolve any outstanding completeness issues, if applicable. 7. Click the oath box and then the "Attest" button that appears at the bottom of the page to submit the filing.
			Access <u>Quick Guides</u> <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> for additional tips on amending your MU4R filing. Contact your employer if you need additional information regarding the correction request.
			Notification.Disclaimer

5.11 Process Merger File Record (Row)

Recipient	Rules	Subject	Body
Individual	Sent when the uploaded merger file created a pending transfer of Employment for the individual.	You have a pending employment transfer that requires action	**Merger.PurchasingInstitutionName** (**Merger.PurchasingInstitutionId**) has indicated it would like to transfer your employment from **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**) to their Institution. Use the 'Log in to NMLS' button in the upper right corner of the <u>NMLS Resource Center</u> < <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>> to login, review and accept or deny the transfer as appropriate. For step-by-step instructions on how to act on the pending employment transfer, access the <u>Employment Transfer Quick Guide</u> <<http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx>> on the NMLS Resource Center. You must take action on this transfer by **Merger.ExpirationDate** ("Action Required By" date). Please contact your

			employer if you need additional information. **Notification.Disclaimer**

5.12 Recall a Correction Request

Recipient	Rules	Subject	Body
Individual	Sent when the Institution has recalled the requested correction in the Employment information submitted by the individual	A Correction Request has been recalled	A request for a correction to employment information has been recalled. Institution Name: **Institution.Name** Institution NMLS ID: **Institution.InstitutionID** Employment Requested On: **Employment.RequestedOn** Work Location: **Employment.Address** Employment Start Date: **Employment.StartDate** Correction Request Recalled On: **Employment.StatusDate** No further action is necessary at this time. Contact your employer if you need further information. **Notification.Disclaimer**

5.13 Send Merger Expiration Reminder Emails (Nightly)-Individual

Recipient	Rules	Subject	Body
Individual	Sent to MLOs that they may have to complete their merger process prior to merger expiration	Action required on a pending employment transfer within **System.MergerExpirationNoticeDays** days	**Merger.PurchasingInstitutionName** (**Merger.PurchasingInstitutionId**) has indicated it would like to transfer your employment from **Merger.AcquiredInstitutionName** (**Merger.AcquiredInstitutionID**) to their Institution. Use the 'Log in to NMLS' button in the upper right corner of the NMLS Resource Center <<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>> to login, review and accept or deny the transfer as appropriate. For step-by-step instructions on how to act on the pending employment transfer, access the Employment Transfer Quick Guide <http://mortgage.nationwidelicensingsystem.org/fedreg/Pages/resources.aspx> on the NMLS Resource Center. You must take action on this transfer by **Merger.ExpirationDate** ("Action Required By" date)**.** Please contact your employer if you need additional information. **Notification.Disclaimer**

6 Outstanding, Overdue and SRR Invoices

6.1 Invoice Canceled (Immediate) – Company

Recipient	Company user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Company.CompanyName** (**Company.CompanyID**) has been cancelled. To view the invoice, click here <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **SRRInvoiceRequest.FeeEvent** Invoice Status: **Invoice.InvoiceStatus** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

6.2 Invoice Canceled (Immediate) - Individual

Recipient	Individual user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been cancelled. To view the invoice, click here <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Status: **Invoice.Status** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

6.3 Invoice Created (Nightly) – Company/Individual

Recipient	Rules	Subject	Body
User assigned to the invoice.	Sent when an SRR invoice is created.	SRR Invoice generated requiring payment	An SRR invoice has been generated for **Company.CompanyName** (**Company.CompanyID**). Log in to NMLS to view and pay the invoice. To view the invoice click here <http://links.nationwidelicensingsystem.org/537>. Invoice ID: **Invoice.InvoiceID**

			Invoice Fee Type: **SRRInvoiceRequest.FeeEvent**
			Invoice Date: **Invoice.Date**
			Invoice Generated by: SRR
			Invoice Amount: **Invoice.Amount**
			Invoice Due Date: **Invoice.DueDate**
			Please contact the NMLS Call Center at **CallCenter.TelephoneNumber**if you have any questions regarding this invoice.

6.4 Invoice Outstanding – Day Before Due Date (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	 • For company invoices:
	     o All non-deleted users for the company with the Financial Admin role
	     o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when the due date of a corresponding invoice is a day away and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay for invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/539>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/541>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

6.5 Invoice Outstanding – Every 15 Days Up to Due Date (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	 • For company invoices:
	     o All non-deleted users for the company with the Financial Admin role
	     o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent every 15 days after an invoice is created if the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay the invoice(s) to

	prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/538>.
	To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/540>.
	If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

6.6 Invoice Overdue – 30 Days Past Due (Nightly) - Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    o All non-deleted users for the company with the Financial Admin role
	    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 30 days passed the due date or 30 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (30 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/542>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

6.7 Invoice Overdue – 60 Days Past Due (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    o All non-deleted users for the company with the Financial Admin role
	    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 60 days passed the due date or 60 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (60 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here

<http://links.nationwidelicensingsystem.org/544>.

To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/545>.

If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

6.8   Invoice Overdue – 90 Days Past Due (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 90 days passed the due date or 90 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (90 Days Past Due)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/546>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/547>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

6.9   Invoice Overdue – 120 Days Past Due (Nightly) - Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 120 days passed the due date or 120 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.

Subject	Past Due Invoice(s) in NMLS (120 DAYS PAST DUE)
Body	You are receiving this email because you have one or more open invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/548>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/549>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.