

## INDIVIDUAL RENEWAL

Individual mortgage loan originator (MLO) registrants in an "Active" status prior to July 1 must be renewed in order to maintain an "Active" registration. An MLO's employing institution is responsible for initiating the renewal process; however, MLOs must log in and attest to the accuracy of their record in order to renew their registration prior to December 31<sup>st</sup>.

If your individual MLO registration status is in an "Inactive – Failed to Renew" status, your employing institution can reactivate your registration at any time through NMLS. Follow the steps included in the Individual Reactivation Quick Guide to reactivate your registration.

Once your institution has initiated the process for your renewal, you receive a system-generated email notification instructing you to log in to your account and attest (see *Figure 1*).

Subject: Doug Harris (NMLS ID 5458 ) Renewal/Reactivation Attestation is Required

ABC Bank NA (2915) has submitted your Federal Mortgage Loan Originator Registration for renewal 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 <u>NMLS Resource Center</u> to log in and complete your attestation under the RENEW/REACTIVATE tab. View the <u>Individual Renewal</u> or <u>Individual Reactivation</u> Quick Guides for assistance.

Please contact your employer if you need additional information.

Figure 1: Attestation Required Notification

Renewal attestation reminder email notifications are then sent on a nightly basis if renewal attestation is not completed after 5, 10, and 15 calendar days (see *Figure 2*).

Subject: Sharon S Scott (NMLS ID 912837) Pending Renewal Attestation for Federal MLO Registration

The renewal of your federal MLO registration has been in a Pending Attestation status for the past 15 days. See below for further details.

Primary Federal Regulator: Office of the Comptroller of the Currency Current Registration Status: Active Current Renewal Status: Pending Attestation Renewal Status Date: 11/1/2014

Please log in to NMLS and attest to complete the renewal process.

Figure 2: Attestation Reminder Notification

When you have received the attestation email notification, you can log in to your account to complete the Renewal/Reactivation process. If you need assistance retrieving your user name and password, see the <u>Managing User Profile Quick Guide</u>.

- 1. Navigate to the NMLS Federal Registry Resource Center.
- 2. Click the Log in to NMLS button in the upper right corner.

3. Verify that you are in the federal context of NMLS (see *Figure 3*).



Figure 3: Federal Context Indicators

- 4. Click the Renew/Reactivate tab.
- 5. Review and confirm your MU4R and the attestation language.

**NOTE:** After review, if you determine that you need to update your record, click the **Amend Record Information** button.

6. Click the Attest and Renew button.

This completes the Renew/Reactivation process. You receive the following email confirming you have completed the required steps:



Figure 4: Renewal/Reactivation Completed Notification

You can confirm your registration renewal status at any time under the Composite View tab (see *Figure 5*).



Figure 5: Composite View

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