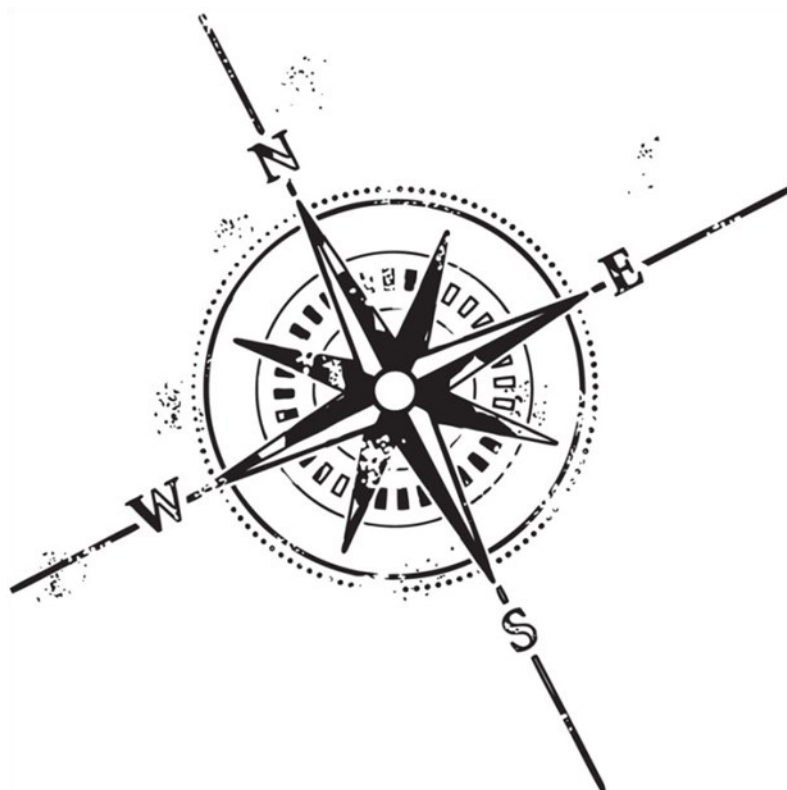




## NAVIGATION GUIDE FEDERAL REGISTRY

### **Manage Institution (MU1R) Registrations**



## **Purpose**

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This navigation guide is designed to provide a general understanding of completing MU1R (Institution) filings in NMLS.

## **Copyright**

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## **Resources**

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Resources for NMLS:

- NMLS Resource Center at: <http://fedregistry.nationwidelicensingsystem.org>
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123)

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## MU1R

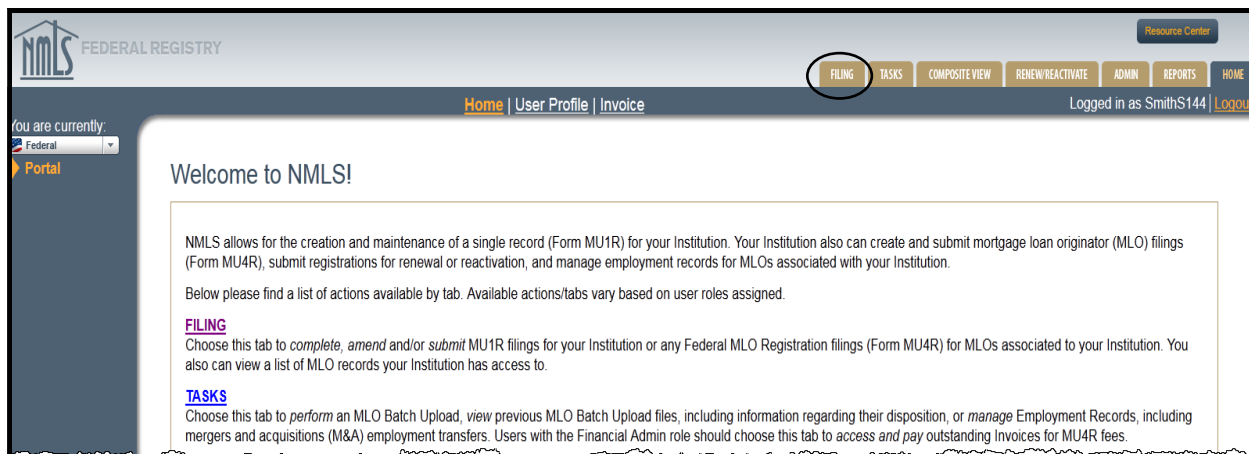
The MU1R is the filing used by federal agency-regulated institutions to submit information required to establish the institution as a valid employer for a Mortgage Loan Originator (MLO) in NMLS. The first time an institution files an MU1R, it becomes the institution's single record for future filings.

### Complete an MU1R

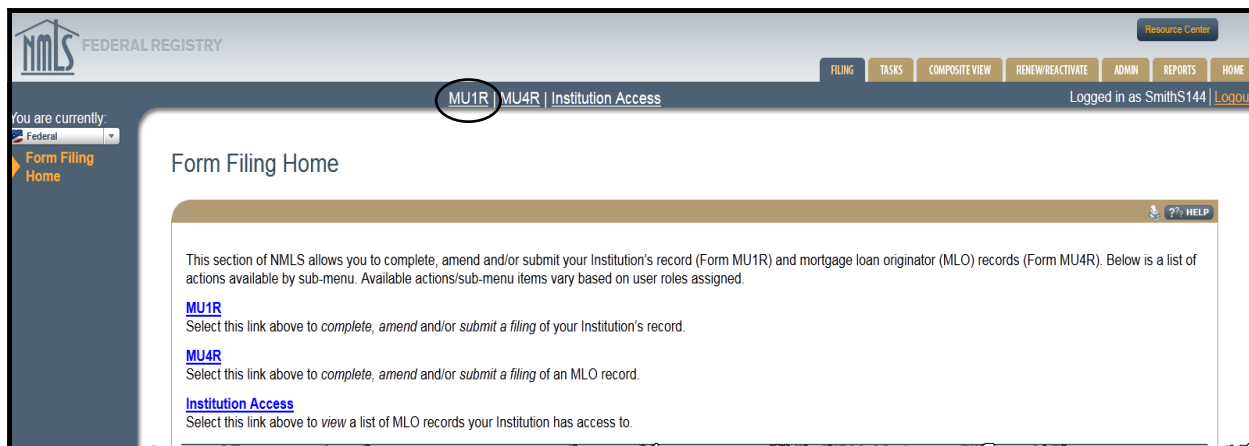
To file an MU1R, all applicable sections must be completed. Complete the items by clicking the section listed on the navigation panel and entering the required information.

To complete the MU1R:

1. From the *NMLS Home* screen, click the **Filing** tab.



2. Click **MU1R** on the sub-menu.



### 3. Click **Create New Filing**.

You are currently: Federal

**Institution Filing**

Historical Filings

## Institution Filing

If your Institution has a pending filing that has not been submitted, it is listed below. Click ☐ to complete and submit the filing. An Institution can have only one pending filing at a time. If no filing is listed below, click **Create New Filing** to enter your MU1R Form to add or amend information for submission.

NOTE: Each time an Institution submits a completed filing, the filing is stored as the Institution's current record and will be the source of information for the next filing.

There are no pending filings. Use the button below to create a new filing.

**Create New Filing**

[Result:] The *Identifying Information* screen displays.

You are currently: Federal

**Identifying Information**

Contact Employee Information

Attest and Submit

## Identifying Information

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by SmithS144.

Total Charges: \$100.00

**Entity Information:**

Entity Name: Hometown Savings Inc.

IRS Employer Identification Number: 55-5555555

RSSD ID: 12345

Are you a subsidiary? ☐

Parent RSSD ID: ☐

Do you want to amend your legal name? ☐

If yes, check here: ☐

New Entity Name:

**Main address (Do not use a PO Box):**

Number & Street: 123 main Street

City: Rock

State: Maryland

Country / Province: United States

Postal Code: 20850

Business phone, fax and email address:

**NOTE:** The *Identifying Information* screen populates with the information entered on the Company Account Request Form.

4. From the *Identifying Information* screen, review/edit the **populated information** for accuracy.
5. Click **Save**.

you are currently: Federal

Identifying Information

Contact Employee Information

Attest and Submit

### Identifying Information

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by SmithS144. Total Charges: \$100.00

**Entity Information:**

Entity Name: Hometown Savings Inc.

IRS Employer Identification Number: 55-555555

RSSD ID: 12345

Are you a subsidiary? ☐

Parent RSSD ID:

Do you want to amend your legal name?

If yes, check here: ☐

New Entity Name:

**Main address (Do not use a PO Box):**

Number & Street: 123 main Street

City: Rock

State: Maryland

Country / Province: United States

Postal Code: 20850

**Business phone, fax and email address:**

Business Phone: 555-555-5555 999-999-9999/9999

Fax Line: 444-444-4444 999-999-9999

Email Address: email@email.com

**Mailing Address, if different from Main Address:**

PO Box or Number & Street:

City:

State:

Country / Province:

Postal Code:

**Save**

6. Click **Contact Employee Information** on the navigation panel.
7. Review/edit the **populated information**.
8. Click **Save**.

you are currently: Federal

Identifying Information

Contact Employee Information

Attest and Submit

### Contact Employee Information

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by SmithS144. Total Charges: \$100.00

Provide/edit primary contact employee information for your Institution below. This individual must be authorized to receive all communications and mailings on behalf of the Institution, and will be responsible for distributing it to others within your Institution as necessary.

First Name: Sandy

Last Name: Smith

Title: Administrator

PO Box or Number & Street: 123 Main Street

City: Rock

State: Maryland

Country / Province: United States

Postal Code: 20850

Business Phone: 555-555-5555 999-999-9999/9999

Fax Line: 999-999-9999

Email Address: email@email.com

**Save**

9. Click **Attest and Submit** on the navigation panel.

[Result:] The *Attest and Submit* screen displays.

In order to submit an MU1R filing, a completeness check must be performed. Click Attest and Submit on the navigation panel to view and address any errors. Once the filing has passed all Completeness Checks, the option to attest and submit will become available on the *Attest and Submit* screen.

**Attest and Submit**

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by Smith\$144.

All completeness checks are clear. You can attest to the filing below for submission.

| Subject              | Fee Type            | Amount          |
|----------------------|---------------------|-----------------|
| MU1R Filing          | NMLS Processing Fee | \$100.00        |
| <b>Total Charges</b> |                     | <b>\$100.00</b> |

I, **Sandy Smith of Hometown Savings Inc.** (Federal agency-regulated institution) on this date **Thursday, January 31, 2013**, certify that I executed this form on behalf, and with the authority, of said Federal agency-regulated institution and that:

(1) To the best of my knowledge and belief, the information and statements contained in this Federal agency-regulated institution's form are current, true, accurate and complete as of **Thursday, January 31, 2013**.

(2) I acknowledge that, pursuant to Public Law 92-544, only officials of federally chartered or insured banking institutions may access federal criminal history record check results and related federal criminal history record information. I further acknowledge that access and review of federal criminal history record information may be outsourced by a federally chartered or insured banking institution if done so in accordance with 28 CFR Section 906 and any other relevant Federal Bureau of Investigation requirements. In the event that I am executing this form on behalf of a subsidiary of a federally chartered or insured banking institution, I acknowledge that individuals who are solely employees of the subsidiary are not authorized to access federal criminal history record check results and related federal criminal history record information and certify such employees will not be granted access to do so through NMLS.

(3) I understand that any misrepresentation or omission of a material fact may subject me to legal sanctions provided by 18 USC 1001 and may be grounds for other administrative and/or criminal action against me and/or the Federal Agency-regulated institution; and

(4) Said Federal agency-regulated institution will keep the information contained in the record of **Hometown Savings Inc.**, current, and will file accurate supplementary information on a timely basis, pursuant to applicable law.

(5) The Registry may make information submitted on this filing publicly available.

☒ I certify that I am the named person above and that I agree to the above.

**Attest and Submit**

**NOTE:** The Attest and Submit button will only display when all completeness checks have passed for the filing, and the I certify that I am the named person above and that I agree to the above. checkbox has been selected.

If the filing does not pass all completeness checks, the screen will list the section(s) where an error has occurred, and provide a description of the action required. Click the corresponding section link to proceed directly to the screen so the error may be corrected. After addressing the error, return to Attest and Submit on the navigation panel to submit and/or view the remaining errors or submit the filing.

**Attest and Submit**

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by Smith\$144.

Clear all outstanding items below before you can proceed. Click on the hyperlink to access the section of the filing that needs to be completed or corrected. After completing all outstanding items, you can attest to and submit your filing.

| Section                                      | Action Required                                                                              |
|----------------------------------------------|----------------------------------------------------------------------------------------------|
| <a href="#">Contact Employee Information</a> | Title of the contact employee is required.                                                   |
| <a href="#">Contact Employee Information</a> | The Street field for the contact employee address must contain at least one alpha character. |

| Subject              | Fee Type            | Amount          |
|----------------------|---------------------|-----------------|
| MU1R Filing          | NMLS Processing Fee | \$100.00        |
| <b>Total Charges</b> |                     | <b>\$100.00</b> |

Completeness Checks can be used in a variety of ways. Users can run a Completeness Check before proceeding to the next section by clicking the Completeness Check icon in any section of the filing.

**Contact Employee Information**

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by SmithS144.

**The following completeness check issues exist on this page:**

- Title of the contact employee is required.
- The Street field for the contact employee address must contain at least one alpha character.

Total Charges: \$100.00

Provide/edit primary contact employee information for your Institution below. This individual must be authorized to receive all communications and mailings on behalf of the Institution, and will be responsible for distributing it to others within your Institution as necessary.

First Name: Sandy  
 Last Name: Smith  
 Title:  
 PO Box or Number & Street: 123  
 City: Rock  
 State: Maryland  
 Country / Province: United States  
 Postal Code: 20850  
 Business Phone: 555-555-5555  
 Fax Line:  
 Email Address: email@email.com

Save

**NOTE:** When returning to a pending filing, select Attest and Submit on the navigation panel to review the incomplete sections of the filing.

## Submission and Payment

Payment for the MU1R is required at the time of submission. Institutions have the option to pay by credit card or ACH payment.

To submit the MU1R:

1. Select the **checkbox** next to I certify that I am the named person above and that I agree to the above.
2. Click **Attest and Submit**.

**Attest and Submit**

Hometown Savings Inc. (980616) MU1R filing created 1/31/2013 by SmithS144.

All completeness checks are clear. You can attest to the filing below for submission.

| Subject              | Fee Type            | Amount          |
|----------------------|---------------------|-----------------|
| MU1R Filing          | NMLS Processing Fee | \$100.00        |
| <b>Total Charges</b> |                     | <b>\$100.00</b> |

I, Sandy Smith of Hometown Savings Inc., (Federal agency-regulated institution) on this date Thursday, January 31, 2013, certify that I executed this form on behalf, and with the authority, of said Federal agency-regulated institution and that:

(1) To the best of my knowledge and belief, the information and statements contained in this Federal agency-regulated institution's form are current, true, accurate and complete as of Thursday, January 31, 2013.

(2) I acknowledge that, pursuant to Public Law 92-544, only officials of federally chartered or insured banking institutions may access federal criminal history record check results and related federal criminal history record information. I further acknowledge that access and review of federal criminal history record information may be outsourced by a federally chartered or insured banking institution if done so in accordance with 28 CFR Section 906 and any other relevant Federal Bureau of Investigation requirements. In the event that I am executing this form on behalf of a subsidiary of a federally chartered or insured banking institution, I acknowledge that individuals who are solely employees of the subsidiary are not authorized to access federal criminal history record check results and related federal criminal history record information and certify such employees will not be granted access to do so through NMLS.

(3) I understand that any misrepresentation or omission of a material fact may subject me to legal sanctions provided by 18 USC 1001 and may be grounds for other administrative and/or criminal action against me and/or the Federal Agency-regulated institution; and

(4) Said Federal agency-regulated institution will keep the information contained in the record of Hometown Savings Inc., current, and will file accurate supplementary information on a timely basis, pursuant to applicable law.

(5) The Registry may make information submitted on this filing publicly available.

☒ I certify that I am the named person above and that I agree to the above.

Attest and Submit



3. Review the PAYMENT TERMS AND CONDITIONS; click **I Agree**.

**One Time Payment**

**PAYMENT TERMS AND CONDITIONS**

Thank you for using NMLS (the Nationwide Mortgage Licensing System & Registry or the Nationwide Multistate Licensing System & Registry) for your licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#); [State Agency Agreement](#); [Federal Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration, or for subscription fees. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

**No Refunds or Changes.** All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

**Making Payments.** The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan Originator Test Components.

[Printable Page](#)

4. Select a **Payment Type** (Bank Account or Credit Card).

**One Time Payment (Step 1 of 3)**  
NMLS PROCESSING FEES ARE NON-REFUNDABLE.

**Invoice Details**  
Payment Amount \$:  Payment Date:  User ID:

**Payment Type**  
☐ Bank Account  
☒ Credit Card

**Credit Card Information**  
\* Indicates a mandatory field where applicable.  
Credit Card Type: MasterCard \*  
Credit Card Number: 5454545454545504 \*  
Credit Card Expiration: Month: 4 Year: 2016 \*  
Card Security ID Number: 123 \* [What's This?](#)  
Name on Credit Card: Hometown Savings Inc.  
Billing Address: 123 Main St.  
City: Rock  
State: Maryland \*  
Zip Code: 20850  
☐ Save this payment information for future payments. Info

**One Time Payment (Step 1 of 3)**  
NMLS PROCESSING FEES ARE NON-REFUNDABLE.

**Invoice Details**  
Payment Amount \$:  Payment Date:  User ID:

**Payment Type**  
☒ Bank Account  
☐ Credit Card

**Bank Account Information**  
\* Indicates a mandatory field where applicable.  
Account Type: Checking \*  
ABA Routing #: 051000017 \*  
Bank Account #: 123456788 \*  
Bank Account Holder's Full Name: Hometown Savings Inc. \*

**NOTE:** Credit Card payments can be made using Visa or MasterCard only.

5. Complete all **required fields** of the Credit Card Information or Bank Account Information sections. Required fields are denoted with a red asterisk.

**NOTE:** To save credit card payment information, click the checkbox next to "Save this payment information for future payments (note: information is saved for 12 months only)." This allows the same credit card to be used on future payments without re-typing the information.

6. Click **Next**.

**One Time Payment (Step 1 of 3)**  
**NMLS PROCESSING FEES ARE NON-REFUNDABLE.**

**Invoice Details**

Payment Amount \$:  Payment Date:  User ID:

**Payment Type**

☒ Credit Card  
☐ Bank Account

**Credit Card Information**

\* Indicates a mandatory field where applicable.

Credit Card Type:  \*

Credit Card Number:  \*

Credit Card Expiration: Month:  Year:  \*

Card Security ID Number:  \* [What's This?](#)

Name on Credit Card:  \*

Billing Address:  \*

City:  \*

State:  \*

Zip Code:  \*

☒ Save this payment information for future payments. Information is saved for 12 months.

**NOTE:** Click Cancel Payment to return to the *Institution Filings* screen.

[Result]: The *One Time Payment - Review Payment* screen displays.

7. Click **Confirm and Submit**.

**One Time Payment – Review Payment (Step 2 of 3)**  
**NMLS PROCESSING FEES ARE NON-REFUNDABLE.**

**Invoice Details**

Payment Amount \$:  Payment Date:  User ID:

**Payment Type**

**Credit Card**

**Credit Card Information**

Credit Card Type: MasterCard

Credit Card Number: 5454545454545504

Credit Card Expiration: 04/2016

Card Security ID Number: 123

Name on Credit Card: Hometown Savings Inc.

Billing Address: 123 Main St.  
 Rock MD 20850

Click the **Cancel Payment** button to cancel this payment.

Click the **Edit Payment** button to return to the previous screen to correct the payment information.

Click the **Confirm and Submit** button to submit this payment.

**WARNING: Once you click Confirm and Submit, your payment will be processed. You will not have another opportunity to cancel the payment.**

[Result:] The *One Time Payment - Payment Confirmation* screen displays.

8. Click **Print** to retain a copy of the confirmation number. This step is optional.

9. Click **Finish**.

### One Time Payment - Payment Confirmation (Step 3 of 3)

#### NMLS Payment Confirmation

Thank you. Your payment was successfully processed. Payment details are below.

Pay to the order **NMLS (Your bank or credit card statement will read "NMLS PMT")**

Amount: **\$100.00**

User ID: **SmithS144**

Payment Method: **Credit Card**

Payment Date: **2/1/2013**

---

Your **Payment Confirmation Number** is **2786451**

Print this page for your records. To view full invoice details, access the [Invoice](#) option from the Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

[Result:] The *Filing Submission* screen displays and the MU1R filing is processed. Once the filing has been processed, you may view the invoice by clicking on the Invoice link.

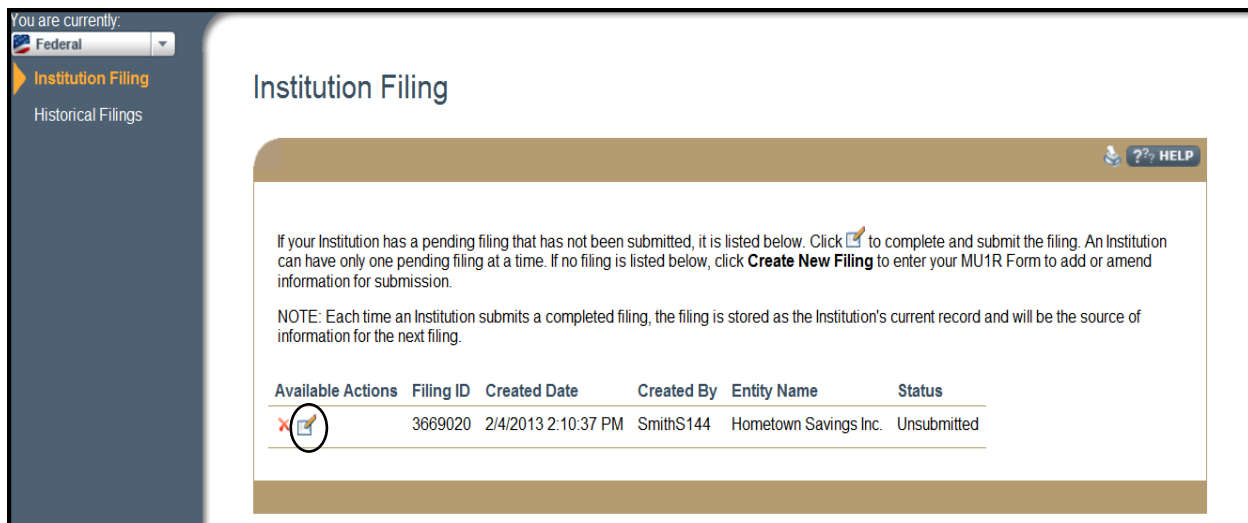
## View a Pending Filing

MU1R filings can be initiated by an institution user and completed and/or submitted at a later time. A filing that has not been submitted is considered a pending filing, and will have an "Unsubmitted" status until it is either deleted or submitted. NMLS will display a warning message when a pending filing created more than 60 days ago is accessed.

### View a Pending MU1R

To view a pending MU1R:

1. From the *NMLS Home* screen, click the **Filing** tab.
2. Click **MU1R** on the sub-menu.
3. Click the **Edit** icon.



## View Historical Filings

Previously submitted filings are viewable through Historical Filings.

To view historical filings:

1. From the *NMLS Home* screen, click the **Filing** tab.
2. Click **MU1R** on the sub-menu.
3. Click **Historical Filings** on the navigation panel.
4. Click the **View** icon to view a specific filing.



[Result:] The historical filing selected opens in new browser window or tab.

To view the changes between two filings select the checkbox next to two filings and click Compare. The MU1R filing displays in a new browser window or tab with the changes in redline.

Select Click to View to display a box showing the filing type, the institution's name, and links to each section of the form that was updated on that filing. To view the changes in a red-line version click the link for the updated section of the form.

You are currently: **Federal**

Institution Filing

**Historical Filings**

## Historical Filings

**Hometown Savings Inc. (980616)** HELP

You may view a single filing by clicking on the view icon below.  
If multiple filings are listed, you may select two boxes and click the **Compare** button to compare in redline mode.

| Filing ID                                   | System Processed     | Sections Changed |
|---------------------------------------------|----------------------|------------------|
| <input checked="" type="checkbox"/> 3669018 | 2/4/2013 2:06:18 PM  | Click to View    |
| <input checked="" type="checkbox"/> 3668760 | 2/1/2013 11:40:25 AM | Click to View    |

**MU1R changes for Hometown Savings Inc.**

- Identifying Information

**Compare**

[Result:] The historical filing selected opens in new browser window or tab.

**Form MU1R**

Identifying Information

Contact Employee Information

Please return to the previous screen by closing this window when you are done viewing and/or printing the information.

Hometown Savings Inc. (980616) Institution (MU1R) filing submitted 02/04/2013 by SmithS144.

## Identifying Information

**Entity Information:**

Entity Name: Hometown Savings Inc.

IRS Employer Identification Number: 55-5555555

RSSD ID: 12345

Are you a subsidiary? ☐

Parent RSSD ID:

**Do you want to amend your legal name?**

If yes, check here: ☐

New Entity Name:

**Main address (Do not use a PO Box):**

Number & Street: ~~123-main-Street~~  
123 Main Street

## Key Terms

**Attestation** - When an MU4R filing has been initiated for an individual by an institution, the individual must “attest” to the validity of the information contained within the filing. This includes reviewing the information entered by the institution and making any necessary updates. Once the review and/or updates are complete, the individual can click the “Attest” button, which will lock the filing. Any subsequent filings by the institution must be re-attested by the individual.

**Attestation Requested Filing** - The filing (MU4R) created by the institution is awaiting the individual’s review and attestation. The status “Attestation Requested” permits only the individual to edit the filing; the institution may only view the filing in read-only mode. To make further changes to the filing before attestation, the institution must “recall” the filing.

**Attested Filing** - The filing (MU4R) created by the institution on the individual’s behalf that has been reviewed by the individual and the individual has attested to the filing. The filing is now ready to submit and is locked for editing. If further changes are made, the individual must “recall” the filing.

**Base Record** - A system record that maintains the unique identifier and basic information for institution and individual entities. A base record must exist for an entity before a corresponding filing can be created and submitted on that entity’s behalf. The entity’s base record is established during the entitlement process; individuals may self-entitle but an entitlement user must establish base records for institutions.

**Employment Management** - Allows institutions to manage pending and current employments of MLOs associated to their institution.

**Entitlement User** - A type of support user within the NMLS Call Center that has the authority to approve Institution Account Requests and create Account Administrators for federal agencies and institutions.

**Entity** - An Institution or Individual with a base record in the system. This includes all MU1R institutions and MU4R individuals.

**Federal Agency** - A federal organization which oversees the operations of federal agency-regulated institutions and their subsidiaries.

**Fee** - A charge defined for a specific system event.

**Filing ID** - The unique identifier number (ID) generated by NMLS for each filing created. Because every filing is assigned an ID when it is created, there may be several “filing ID” numbers associated with any NMLS record.

**Historical Filing** - A filing that has been processed by the system; therefore, it is in a status of ‘Filing Processed’. Once the system processes the filing it becomes available for view through the Composite View tab.

## Key Terms

**Individual** - State and/or Federal agency-regulated person.

**Individual Account** - A user account for an individual registration applicant (MU4R). This account can be created through the self-entitlement process or through an Institution's MLO Batch Upload.

**Institution** - Federal agency-regulated entity. For example, an institution may be a Credit Union, Commercial Bank, or Thrift.

**Institution Access Rights** - An institution must have access to an Individual record in order to create and submit MU4R filings on the Individuals behalf or to view the Individual's information.

**Invoice** - A list of fees grouped for a single payment. Invoices can be viewed and printed through NMLS.

**Linked Employment** - Association between an institution and an MLO to represent an employer/employee relationship.

**MLO** - Mortgage Loan Originator, also known as Individual. May be state and/or federally-regulated.

**MU1R** - The filing used by a federal agency-regulated institution to submit and attest to information required to establish the institution as a valid employer for an MLO employed by a federal agency-regulated institution (exempt federal registration).

**Organization** - Generic reference to an institution or company, independent of whether it is state and/or federal-agency regulated.

**Payment** - An applicant's attempt to pay fees assessed by the system. Valid payment types include credit card (Visa or MasterCard) or ACH.

**Pending Filing** - A filing that has not been submitted and processed and is in an Attested, Attestation Requested or Unsubmitted status. An institution user or individual user can edit the filing and save changes prior to submitting the filing. This includes MU4R filings created by an institution user while awaiting attestation by the individual.

**RSSD Id** - A unique identifier assigned by the Federal Reserve to a depository institution.

**Registration** - This refers to an instance where the institution or individual is allowed to engage in mortgage activity pursuant to its charter establishment.

**Secure and Fair Enforcement for Mortgage Licensing Act (SAFE)** - This Federal Law set forth procedures, requirements, education, testing, and standards including mandatory federal registration and state licensing/registration of mortgage loan originators through the creation of a Nationwide Mortgage Licensing System & Registry (NMLS).

## Key Terms

**Submitted Filing** - A filing in a status of 'Submitted'. The applicant can only view the filing in read-only mode. Submitted filings have not yet been acted upon by the system but can no longer be edited by the applicant.

**Subsidiary** - An Institution that is owned and controlled by another Institution.