Manage MLO Registrations
Purpose

This navigation guide is designed to provide a general understanding of MU4R (MLO) filings in NMLS.

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Resources

Resources for NMLS:

- NMLS Resource Center at: http://fedregistry.nationwidelicensingsystem.org
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123)
# Table of Contents

## MLO Users
- Individual Entitlement Process ................................................................. 3
- Create a User Account ................................................................................. 3
- Log in to NMLS for the First Time ................................................................. 6
- Institution Access MLO Perspective .............................................................. 7
  - Removing Institution Access From an MLO Record ................................. 8
- MU4R ............................................................................................................ 11
  - Complete an MU4R ................................................................................. 11
- Employment Records .................................................................................. 12
  - Add a Linked Employment Record .......................................................... 12
  - Delete a Linked Employment Record ....................................................... 16
  - Withdraw a Linked Employment Record ............................................... 17
  - Terminate a Linked Employment Record ............................................. 18
  - Add an Unlinked Employment Record .................................................. 20
  - Delete an Unlinked Employment Record .............................................. 23
- Disclosure Questions .................................................................................. 24
- Disciplinary Actions ................................................................................... 25
- Criminal Background Check ...................................................................... 30
- Attest and Submit ....................................................................................... 32
- Amending MLO Information .................................................................... 36
- Edit or View Pending Individual Filing ..................................................... 38
- MLO Attestation ......................................................................................... 39
- View Historical Filings .............................................................................. 41
  - Compare Filings ...................................................................................... 42
- M&A Transfers .......................................................................................... 43
  - Accept an Employment Transfer ............................................................ 43
  - Deny an Employment Transfer ............................................................... 46

## Institution Users
- Institution Access ...................................................................................... 47
- MU4R ........................................................................................................... 49
  - Complete an MU4R ................................................................................. 49
- Employment Records ................................................................................ 12
  - Add a Linked Employment Record .......................................................... 12
  - Delete a Linked Employment Record ....................................................... 16
  - Withdraw a Linked Employment Record ............................................... 17
  - Terminate a Linked Employment Record ............................................. 18
  - Add an Unlinked Employment Record .................................................. 20
  - Delete an Unlinked Employment Record .............................................. 23
- Disclosure Questions .................................................................................. 24
- Disciplinary Actions ................................................................................... 25
- Criminal Background Check .................................................................... 30
Table of Contents (continued)

Institution Users

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attest and Submit</td>
<td>53</td>
</tr>
<tr>
<td>Requesting Attestation</td>
<td>54</td>
</tr>
<tr>
<td>Recall a Filing</td>
<td>55</td>
</tr>
<tr>
<td>Submission and Payment</td>
<td>56</td>
</tr>
<tr>
<td>Amending MLO Information</td>
<td>59</td>
</tr>
<tr>
<td>View Individual Filings</td>
<td>62</td>
</tr>
<tr>
<td>View Historical Filings</td>
<td>63</td>
</tr>
</tbody>
</table>

Key Terms                                                                 | 65   |
Individual Entitlement Process

Mortgage Loan Originators (MLOs) should create their own NMLS record and user account if instructed to do so by the institution that employs them. Most MLOs will have records and user accounts created for them by their institution.

Once the individual record has been created, the social security number and date of birth fields can ONLY be modified by contacting the NMLS Entitlement Group and going through a multi-step approval process. Please verify these fields are correct prior to submitting the account request.

If the base record has NOT already been created by the MLO or through an institution initiated filing (which automatically creates the base record), a message indicating that there was no match in the system will be displayed and a record will be created along with the user account.

If an MLO or an institution has already created the individual base record, a message will display indicating that the social security number and date of birth entered matches a record in the system. The system will attach the base record that already exists to the user account being created.

Create a User Account

An NMLS user account is required for all MLOs who will be completing and/or submitting MU4R filings, and those required to attest to any filing created by an institution on the MLO’s behalf.

NMLS will not allow the user to create a new account if a user account already exists, or if the social security number entered is already associated to an NMLS record but the date of birth (DOB) is different.

To create an individual record/user account:
2. Click the Request an Account link.
3. Click **Individual**.

![Request an Account](image)

4. Follow the instructions on the screen to complete the **CAPTCHA Test**.

5. Click **Next**.

![Create an Individual User Account](image)

[Result:] The **Create an Individual User Account** screen displays.
6. Complete all fields.
7. Click Next.

NOTE: It is important to provide your full legal name as it appears on your government-issued ID (driver's license, passport, or permanent resident card).

The Password Question and Password Answer are used to verify the identity of the user when they have forgotten their password. Password Question characters are NOT case sensitive, however, Password Answer characters are.

8. Review and verify the individual information entered is correct.
9. Click Confirm.

NOTE: Click Cancel to return to the previous screen and edit individual information.
NOTE: Two separate emails will be sent to the MLO. One email will contain the individual’s User Name the other email will contain a temporary password. Both emails will be sent to the email address entered when creating the user account. Upon the initial login to NMLS, users will be required to reset their password.

[Result:] The Create an Individual User Account screen displays with the new account User Name and User ID.

Log in to NMLS for the First Time

To log in to NMLS for the first time:
2. Enter the User Name.
3. Enter the system generated Password.
4. Click Log In.
5. Click I Agree on the Terms of Use screen. 

[Result:] The Change your Password screen displays.

6. Enter the system generated password in the Current Password field.
7. Enter a new password in the New Password field (refer to the screen for password criteria).
8. Re-enter the new password in the Confirm New Password field.
9. Click Change Password.

Institution Access (MLO Perspective)

A Mortgage Loan Originator (MLO) must grant an institution access to their record in NMLS to allow the institution to view and manage their information. If the institution establishes the individual's record through the batch upload functionality, the system will automatically grant access.

To grant an institution access to an MLO's NMLS record:
1. From the NMLS Home screen, click the Filing tab.
2. Click **Institution Access** on the sub-menu.

   ![Image of Institution Access screen](image)

   [Result:] The **Institution Access** screen displays.

   **NOTE:** Any institution with access to the MLO’s NMLS record will display on the **Institution Access** screen. If there are no institutions that currently have access to the MLO’s record, a

3. Click **Add**.

   ![Image of Institution Access screen](image)

4. Enter **search criteria** for the institution. When performing a search by name, the system will search against current and prior legal names.
5. Click **Search**.

![Institution Access](image)

**NOTE:** The State field is optional and can be used to narrow results when searching by

6. Select the **checkbox** next to the NMLS ID number of the institution that should be granted access to the record.
7. Click **Save**.

![Institution Access](image)

[Result:] The *Institution Access* screen displays with the institution(s) that has access to the MLO (Current Institution Access).
Removing Institution Access From an MLO Record

Removing institution access will prevent the institution from viewing an MLO’s record or submitting any filings on the MLO’s behalf. Institution Access cannot be removed if an active employment exists. If the institution or MLO terminates employment, institution access is automatically removed.

To remove institution access:
1. From the NMLS Home screen, click the Filing tab.
2. Click Institution Access on the sub-menu.
3. Select the checkbox next to the institution ID for the institution(s) to be removed.
4. Click Remove.

[Result:] A pop-up window displays with a confirmation message to remove access for the selected institution(s).

5. Click OK.
[Result:] The Institution Access screen displays with a message that institution access has been removed for the selected institution(s).

MU4R

The MU4R is the filing used by MLOs to submit information required to establish employments in order to obtain and maintain registrations. The MU4R is filed by an institution on behalf of an MLO, or by the MLO themselves. MLOs must have a user account in order to file an MU4R. For assistance in creating an individual user account, review the Individual Entitlement Process section of this Navigation Guide.

Complete an MU4R

To successfully submit the MU4R, the required sections must be completed. To complete a section, click the section name on the navigation panel or click the ‘Previous’ or ‘Next’ navigation buttons at the bottom of the screen.

The sections of the MU4R include:

- Identifying Information* - This section is used to record information pertaining to the MLO’s name, place of birth, and contact information. It can also be used to amend the MLO’s legal name.

- Other Names - This section is used to record any names other than the MLO’s full legal name that are being used or have been used in the past since age 18. This includes nicknames, aliases, and names used before or after marriage.

- Employment Records* - This section is used to show the MLO’s current employer and provide all financial service related employments over the last ten years.

- Current Residence* - This section is used to gather the street address for the MLO’s current primary residence.
Sections of the MU4R (continued)

- Disclosure Questions* - This section is used to gather responses to disclosure questions. All disclosure questions must be answered yes or no.

- Disciplinary Actions* - This section is used to gather explanations and documents regarding any “Yes” responses to a disclosure question.

- Criminal Background Check* - This section is used to request a criminal background check and provide demographic information. For more information see the Criminal Background Check section of this guide.

* Denotes sections that are ALWAYS required on the initial filing in NMLS.

Employment Records

Add a Linked Employment Record

The Employment Records section of the MU4R allows the MLO and/or the institution user to add a linked or unlinked employment.

- Linked Employment - Represents an association between an institution and an MLO to represent an employer/employee relationship

- Unlinked Employment - Represents an employer/employee relationship between the MLO and a company which is not in NMLS

To add a Linked Employment Record:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click **Request New/Update**.

Follow step 3a if you are an institution user completing the filing. Follow step 4 if you are an MLO user completing the filing.

3a. Enter an **Individual ID**, or **First** and **Last Name**.
3b. Click **Search**.
3c. Click the **Entity ID** link next to the appropriate individual.

4. Click **Continue**.
5. Click **Employment Records** on the navigation panel.

[Result:] The Employment Records screen displays.

The Employment Records screen is divided into two sections:

- Pending Employment Actions - linked employment records which are pending creation, removal, or termination on the current filing
- Employment History - unlinked employment records or existing linked employment records not being affected on the current filing
5. Click **Add Current**.

![Image of Employment Records screen]

6. Review the question on the screen. Click **Yes** for this example.

![Image of Employment Record - Add Current Employment screen]

**NOTE:** Clicking **No** will go to the **Employment Record** screen to create an unlinked employment.

[Result:] The **Employment Record - Select Employer** screen displays.
7. Enter **search criteria** (institution’s Legal Name or NMLS ID).
8. Click **Search**.

9. Select the **radio button** next to the ID of the current employer.
10. Click **Select**.

**NOTE:** Providing the state where the institution’s main office is located will narrow the search results when searching by Legal Name.
11. Complete all **fields**.
12. Click **Save**.

---

**Employment Record**

Ralph Macchio (940396) MU4R filing created 10/8/2012 by MacchioR.

- **Employer NMLS ID:** 938404
- **Employer (company name):** The Hills Mortgage Company
- **Address:** 123 Main St
- **City:** Rockville
- **Country/Province:** United States
- **Work Location:** Rockville, MD

**Pending Employment Actions**

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Employer Name</th>
<th>Employer NMLS ID</th>
<th>Status</th>
<th>Work Location</th>
<th>Pending Action</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>The Hills Mortgage Company</td>
<td>938404</td>
<td>Add</td>
<td>Rockville, MD</td>
<td>Add</td>
</tr>
</tbody>
</table>

**Employment History**

Employment records created previously or that are not associated with an Institution in NMLS are listed below. Click to edit, delete, withdraw or terminate the record, as applicable. Click to view a report not available for editing.

There are no existing employment records.

---

[Result:] The **Employment Records** screen displays with the entry under the Pending Employment Actions section.

---

**Delete a Linked Employment Record**

The option to delete a Linked Employment Record is only available when the record is listed in the Pending Employment Actions section with a pending action of “Add.”

To delete a Linked Employment Record:

1. From the **Employment Records** screen, click the **Edit Filing** icon of the Employment Record to be deleted.
2. Click **Delete**.

[Result:] A pop-up window displays.

3. Click **OK**.

[Result:] The employment is no longer displayed on the **Employment Records** screen.
Withdraw a Linked Employment Record

An institution or MLO can elect to withdraw a linked employment record while the record is in a pending status. Employment Records that are not linked do not have the option to withdraw.

To withdraw a Linked Employment Record:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4RFiling(s) screen, click Request New/Update.

Follow step 3a if you are an institution user completing the filing. Follow step 4 if you are an MLO user completing the filing.

3a. Enter an Individual ID, or First and Last Name.
3b. Click Search.
3c. Click the Entity ID link next to the appropriate individual.

4. Click Employment Records on the navigation panel.
5. Click the Edit Filing icon of the employment record to be withdrawn.

6. Click Withdraw.
[Result:] The Employment Records screen displays with the entry under the Pending Employment Actions section.

The Undo function in NMLS allows users to reverse a pending termination or removal action. To undo a pending action, click the Undo icon.

Terminate a Linked Employment Record

Upon termination of a linked employment record, the institution will no longer have access to the MLO’s NMLS record. If the employment record is terminated in error, a new filing with a new employment record must be submitted along with the associated processing fee(s).

To terminate a Linked Employment Record:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Request New/Update.

Follow step 3a if you are an institution user completing the filing. Follow step 4 if you are an MLO user completing the filing.

3a. Enter an Individual ID, or First and Last Name.
3b. Click Search.
3c. Click the Entity ID link next to the appropriate individual.
Manage MLO Registrations

4. Click Employment Records on the navigation panel.
5. Click the Edit icon of the employment record to be terminated.
6. Click Terminate.

7. Enter a date in the To field.
8. Click Terminate Employment.
[Result:] The Employment Records screen displays with the linked employment

Add an Unlinked Employment Record

Unlinked Employment Records can be classified as records of all past employments and any current employment that is not financial services-related.

To add a current Unlinked Employment Record:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Request New/Update.

Follow step 3a if you are an institution user completing the filing. Follow step 4 if you are an MLO user completing the filing.

3a. Enter an Individual ID, or First and Last Name.
3b. Click Search.
3c. Click the Entity ID link next to the appropriate individual.

4. Click Employment Records on the navigation panel.
5. Click Add Current.
6. Click **No**.

![Employment Record - Add Current Employment](image)

7. Complete all **fields**.
8. Click **Save**.

![Employment Record](image)

9. Click **Employment Records** on the navigation panel.
To add a prior Unlinked Employment Record:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Request New/Update.

Follow step 3a if you are an institution user completing the filing. Follow step 4 if you are an MLO user completing the filing.

3a. Enter an Individual ID, or First and Last Name.
3b. Click Search.
3c. Click the Entity ID link next to the appropriate individual.

4. Click Employment Records on the navigation panel.
5. Click Add Prior.
6. Complete all fields.
7. Click Save.

8. Click Employment Records on the navigation panel.

[Result:] The Employment Records screen displays with the entry under the Employment History section.

Delete an Unlinked Employment Record

To delete an Unlinked Employment Record:
1. From the Employment Records screen, click the Edit Filing icon of the Employment Record to be deleted.
2. Click Delete.

[Result:] A pop-up window displays.
3. Click OK.

NOTE: The employment is no longer displayed on the Employment Records screen.
Disclosure Questions

MLOs must answer all Disclosure Questions. Explanations for any “Yes” response must be provided in the Disciplinary Actions section of the MU4R Form.

To update or provide Disclosure Questions:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Request New/Update.

Follow step 3a if you are an institution user completing the filing. Follow step 4 if you are an MLO user completing the filing.

3a. Enter an Individual ID, or First and Last Name.
3b. Click Search.
3c. Click the Entity ID link next to the appropriate individual.

4. Click Disclosure Questions on the navigation panel.
5. Select the radio button that represents the answer for each question.
6. Click Save.
Disciplinary Actions

Disciplinary Actions are required for each Disclosure Question with a “Yes” response. (It also provides the ability to link a public State Regulatory Action (SRA) to a Disciplinary Action. Individuals must provide details and a .pdf file containing supporting documents for each Disciplinary Action or link to a public SRA.)

All Disclosure Questions must be answered and only “Yes” responses will accept a Disciplinary Action. No explanation may be provided for Disclosure Questions with a “No” response.

Once a Disclosure Question is answered “Yes” the Add button is enabled in the Disciplinary Actions section. In rare instances, an individual may already have an existing State Regulatory Action submitted by a state regulator. An existing State Regulatory Action needs to be disclosed through this process. The individual can associate the relevant State Regulatory Action information to a Disciplinary Action. When the user clicks the Add button either the Disciplinary Action details or the Disciplinary Actions - Associate State Regulatory Actions (SRA) screen displays. The user can proceed to add the Disciplinary Action with or without associating it to the SRA. The steps and screens below will walk a user through the following scenarios:

- No SRAs exist
- SRA(s) exist, however the Disciplinary Action is not associated with an SRA
- SRA(s) exist, and the Disciplinary Action is associated with an SRA

To provide a Disciplinary Action:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Request New/Update.
4. Click Continue.
5. From the Identifying Information screen, click Disciplinary Actions on the navigation panel.
6. Click Add.

Proceed to steps 7a. - 10a. for adding a Disciplinary Action when no SRAs exist.
Proceed to steps 7b. - 12b. for adding a Disciplinary Action when SRAs exist, however will not be associated to an SRA (unlinked Disciplinary Action).
Proceed to step 7c. - 11c. for adding a Disciplinary Action and associating it to an SRA.

For more information see the Disciplinary Actions Reference Guide on the Resource Center.
Steps 7a. - 10a.

[Result]: The Disciplinary Action page displays (no SRAs exist).

7a. Complete the required fields in the Disciplinary Action Detail section.
8a. Select the checkbox(s) for the applicable Disclosure Question(s).
9a. Click Browse to attach a .pdf file (a supporting file must be provided).
10a. Click Save.

**NOTE:** .pdf files uploaded for Disciplinary Actions cannot exceed 8 MB in size.

[Result]: The Disciplinary Actions screen displays with the list of entered Disciplinary Actions. Users may click the edit icon to edit or delete existing information.

For more information see the Disciplinary Actions Reference Guide on the Resource Center.
Steps 7b. - 12b.

[Result]: The **Disciplinary Action - Associate State Regulatory Actions** page displays (SRAs exist).

7b. Click **Add Disciplinary Action** (the first Regulatory Action is selected by default).

8b. Click **OK** to continue and the selection will be ignored.

9b. Complete the **required fields** in the Disciplinary Action Detail section.

10b. Select the **checkbox(s)** for the applicable Disclosure Question(s).

11b. Click **Browse** to attach a .pdf file (a supporting file must be provided).

12b. Click **Save**.

For more information see the **Disciplinary Actions Reference Guide** on the Resource Center.
NOTE: .pdf files uploaded for Disciplinary Actions cannot exceed 8 MB in size.

[Result]: The **Disciplinary Actions** screen displays with the list of entered Disciplinary Actions. Users may click the edit icon to edit or delete existing information.

Steps 7c. - 11c.

[Result]: The **Disciplinary Action - Associate State Regulatory Actions** page displays (**SRAs exist**).

7c. Select the corresponding Regulatory Action.
8c. Click **Associate SRA**.

For more information see the [Disciplinary Actions Reference Guide](#) on the Resource Center.
9c. Complete the **required fields** on the Linked Disciplinary Action screen.
10c. Select the **checkbox(s)** for the applicable Disclosure Question(s).
11c. Click **Save**.

[Result]: The Disciplinary Actions screen displays with the list of entered Disciplinary Actions. Users may click the edit icon  to edit or delete existing information.

For more information see the [Disciplinary Actions Reference Guide](#) on the Resource Center.
Criminal Background Check

The Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) requires all state-licensed and federally-registered individuals to complete a criminal background check via the submission of fingerprints to the FBI. MLOs will use NMLS to request a criminal background check as part of the MU4R submission process.

To request a criminal background check:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Request New/Update.
4. Click Criminal Background Check on the navigation panel.
5. Select the checkbox indicating a request for a criminal background check.
6. Select a background check method.

NMLS determines if the MLO is required to submit a new fingerprint record or if an existing fingerprint record can be submitted to the FBI for processing.

The criminal background check method represents how the criminal background check will be performed (e.g., submitting fingerprints or name check). The criminal background check methods listed on the Criminal Background Check screen are specific to those available to the MLO requesting the criminal background check at the time that the MU4R section is accessed.
The table below lists the criminal background check method options and a description of when the method is available for selection.

<table>
<thead>
<tr>
<th>Criminal Background Check Method</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Check</td>
<td>The MLO has a Medical Waiver.</td>
</tr>
<tr>
<td>Submit New Prints</td>
<td>The MLO is submitting fingerprints to NMLS for the first time, or the individual's latest fingerprint record is not useable, i.e., was rejected, illegible or taken more than 3 years ago.</td>
</tr>
<tr>
<td>Use Existing Prints</td>
<td>The MLO’s latest NMLS fingerprint record is eligible to be resubmitted for processing.</td>
</tr>
<tr>
<td>Use Pending Prints</td>
<td>The MLO’s latest fingerprint record was received without a corresponding criminal background check request.</td>
</tr>
</tbody>
</table>

7. Complete the **Demographics** section.
8. Click **Save**.
Attest and Submit

Upon completing the applicable sections of the MU4R form, a completeness check must be performed before the filing can be submitted. The completeness check is performed by clicking Attest and Submit on the navigation panel, to ensure all required information has been provided.

If the filing does not pass all completeness checks the screen will list the section(s) within the filing where an error has occurred, and a description of the error(s) that exists. Clicking the section link will navigate the user directly to the corresponding section so the error may be corrected. The Attest and Submit section on the navigation panel must be clicked again to view and continue with any additional Completeness Checks.

NOTE: The Attest and Submit screen will list any fees associated with the filing.

Users have the option to run a completeness check with each page by clicking on the Completeness Check Mark icon (shown below).

When using the Completeness Check Mark icon, if an error has occurred, a description of the error displays in a yellow bar directly beneath the header on the screen.
To attest and submit a filing:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. Click Edit.
4. Click Attest and Submit on the navigation panel.
5. Select the checkbox next to I certify that I am the named person above and that I agree to the above.
6. Click Submit Filing.

NOTE: The oath language will only display when the completeness check for each section has passed. Additionally, the Submit Filing button can only be selected after the user selects the checkbox verifying that they are the person named in the oath above.

[Result:] The One Time Payment screen displays with Terms and Conditions.
7. Review the Payment Terms and Conditions, click **I Agree**.

8. Select a **Payment Type** (Credit Card or Bank Account).
9. Complete all **required fields** of the Credit Card or Bank Account information section. Required fields are denoted with an asterisk (*).

**NOTE:** Credit card payments can be made using Visa or MasterCard only. 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).” This allows the same credit card to be used on future payments without re-typing the information.
10. Click **Next**.

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

10. Click **Confirm and Submit**.

![Payment Confirmation Screen](image)

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

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

![Filing Submission Screen](image)

[Result:] The *Filing Submission* screen displays with a message indicating that the filing is being processed.
Once the filing has processed, the *Filing Submission* screen will update with a message indicating that the process is complete.

MLOs have one hundred and eighty days to submit fingerprints after the criminal background check request is submitted. If fingerprints are not submitted within this timeframe, the MLO must submit a new criminal background request and pay all associated fees. Criminal background check fees are non-transferable and non-refundable.

MLOs may also view the paid Invoice by selecting the **Invoice** link on the Filing Submission page.

### Amending MLO Information

Through NMLS, an MLO or institution user must update an MLO’s information electronically to keep records current. Additionally, both MLO and institution users can view historical filings (previously submitted MU4R filings) or view individual filings (filings that have been created but not yet submitted). If an institution initiates an amendment on the MLO’s behalf, the MLO must attest to the changes before the filing can be submitted. Please note that some information provided in the filing will be made viewable to the public. For more information, visit the [NMLS Resource Center](#).

To amend the MU4R (Example: updating the residence in **Current Residence**):
1. From the **NMLS Home** screen, click the **Filing** tab.
2. Click **MU4R** on the sub-menu.
3. From the **MU4R Filing(s)** screen, click **Request New/Update**.
4. Click **Continue**.

[Result:] The *Identifying Information* screen displays. The sections of the MU4R will be populated with previously provided information.

5. Click **Current Residence** on the navigation panel.
6. Enter **new Current Residence** information.
7. Click **Save**.

![Current Residence Screen](image1)

8. Click **Attest and Submit** on the navigation panel.
9. Select the **checkbox** next to *I certify that I am the named person above and that I agree to the above.*
10. Click **Submit Filing**.

[Result:] The *Filing Submission* screen displays with a message indicating that the filing has been submitted and is being processed. Once the filing has processed, the *Filing Submission* screen will update with a message indicating that the process is complete.

![Filing Submission Screen](image2)
Edit or View Pending Individual Filings

The MU4R Filings screen is divided into two sections. The first section, To Attest, displays filings that were initiated by an institution that the MLO must attest to, or has already attested to. The second section, To Create, Update, or Submit an MU4R, displays filings that have been initiated by the MLO that have not been submitted. MLOs can have only one self-initiated individual filing at a time. Individual filings are not systematically deleted, however if a filing remains pending for over sixty days the system will display a message that the filing is more than sixty days old and the information may not be up-to-date.

To view individual Filings:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click the Edit icon.

NOTE: The status of a pending filing is Unsubmitted.
MLO Attestation

MLO attestation means that the MLO must review the filing, and complete or verify that the information in the MU4R form is correct in order for an institution to submit the filing on their behalf. If an institution initiates the MU4R filing on an MLO’s behalf, the MLO is required to complete and/or attest to the filing before the institution can submit the filing. MLOs are notified by email that the institution has requested attestation. If the MLO initiates the MU4R filing, there is no additional attestation required, as the filing is attested to when the MLO submits it.

To attest to a filing:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R from the sub-menu.
3. From the MU4R Filing(s) screen, click Review and Attest.
4. Complete any **incomplete sections** of the filing.
5. Click **Attest and Submit** on the navigation panel.
6. Select the **checkbox** next to **I certify that I am the named person above and that I agree to the above.**
7. Click **Attest.**

**NOTE:** The oath language will only display when the completeness check for each section has passed. Additionally, the Attest button can only be selected after the user selects the checkbox verifying that they are the person named in the oath above.
View Historical Filings

Historical Filings are filings that have been submitted in the past. MLOs can view the details of all filings that they have previously submitted.

To view a historical filing:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. Click Historical Filings on the navigation panel.

4. Click the View Filing icon next to the filing to be viewed.

[Result:] The selected filing displays in a new browser window or browser tab.
Managing MLO Registrations

From the **Historical Filing** screen MLO users can compare the difference between two filings.

To compare filings:

1. From the **NMLS Home** screen, click the **Filing** tab.
2. Click **MU4R** on the sub-menu.
3. Click **Historical Filings** on the navigation panel.
4. Select the **two filings** to be compared.
5. Click **Compare**.

[Result:] The most recent MU4R filing of the two selected opens in a new browser window or browser tab with changes displayed in redline mode.
M&A Transfers

Mergers & Acquisitions (M&A) involve the transfer of an MLO’s Employment from one institution to another. The institution to which Employment is to be transferred is the Purchasing Institution, whereas, the institution from which Employment is to be transferred is the Acquired Institution.

An Employment transfer is created for the MLO when the MLO has been successfully processed through an M&A file and the corresponding invoice payment has been submitted. Upon submission of payment, the MLO will receive notification that the transfer is available for their review. At this time, the MLO has until the M&A expires, as indicated by the Action Required By date shown in the following section, to either accept or deny the transfer.

Accept an Employment Transfer

Accepting an Employment transfer in NMLS will:

(i) create an Employment for the Acquiring Institution
(ii) terminate Employment with the Acquired Institution and remove access
(iii) grant the Acquiring Institution access to the MLO’s information, including the most recent background check result

To accept an Employment transfer:
1. From the NMLS Home screen, click the Filing tab.
2. Click M&A Transfers on the sub-menu.
3. Click the **Edit** icon.

**NOTE:** The Action Required By date listed on the above *Mergers & Acquisitions Employment Transfer List* screen represents the date the M&A will expire.

4. Click **Accept**.
5. Select the **checkbox** next to **I certify that I am the named person above and that I agree to the above**.

6. **Click** **Attest**.

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**NOTE:** The Attest button can only be selected after the user selects the checkbox agreeing to the oath above.

[Result:] The *Attest to Employment Transfer* screen displays with confirmation of the accepted transfer.
Deny an Employment Transfer

Denying an Employment transfer will have no affect on the MLO’s record.

To deny an Employment transfer:
1. From the NMLS Home screen, click the Filing tab.
2. Click M&A Transfers on the sub-menu.
3. Click the Edit icon.
4. Click Deny.
5. Click OK.
Institution Access (Institution Perspective)

An MLO must use the Institution Access functionality in NMLS to allow an institution to view and manage their information. The one exception is when an institution establishes a record for a MLO that is not yet in NMLS. In this event, the system automatically grants the institution access to the MLO’s record.

To view a list of MLOs who have granted the institution access:
1. From the NMLS Home screen, click the Filing tab.
2. Click Institution Access on the sub-menu.

[Result:] The Institution Access screen displays.

The list of MLO records that an institution has access to can be filtered using the Filtering Options.

Filtering Options
- Date Access Granted - date range to search access granted (mm/dd/yyyy)
- NMLS ID - the unique identifier for each entity (institution or MLO) in the system
- Last Name - the MLO’s last name as listed on the MU4R
3. Enter **filter criteria**.
4. Click **Filter**.

**NOTE:** When using the date range as the filter criteria, the date can be changed to a period not to exceed 1 year.

**[Result:]** The *Institution Access* screen displays. The MLOs’ social security number is masked for security purposes.
MU4R (Institution Perspective)

The MU4R is the filing used by MLOs to submit information required to establish employment in order to obtain and maintain registrations. The MU4R is filed by an institution on behalf of an MLO, or by the MLO them self.

Institutions can use the MLO Batch Upload process to create MU4R filings and NMLS records for MLOs at one time. Please see Institution Management of MLO Navigation Guide for more information.

Complete an MU4R

When creating a new MLO in the system, a search must be performed to avoid creating a duplicate record of the MLO.

To successfully file an MU4R, 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 an MU4R:
1. From the NMLS Home Screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filing(s) screen, click Create New Filing.

NOTE: When searching for an individual filing, use the filtering options at the top of the screen to narrow the individual filings list.
4. Enter either an **Individual ID** or **First and Last Name**.
5. **Click Search.**

![Individual Search](image)

**NOTE:** The Soundex option can be used to search for names that sound like the name used for the search (e.g., a Soundex search for Smith will match Smith, Smyth, and possibly other names).

Follow step 6a if the MLO has a record in the system. Follow step 6b if the MLO does not have a record in the system.

6a. Select the **Entity ID** link from the **Individual Search Results** screen, to file an MU4R update for the MLO.

![Individual Search Results](image)

[Result:] The MU4R opens.
6b. From the Individual Search Results screen, click **Create Individual**.

6b1. Complete all fields correctly and verify all information entered (include the dashes as shown in the SSN field).

6b2. Click **Create**.

**NOTE:** A social security number is required. Contact the NMLS Call Center if the MLO does not have a social security number.

[Result:] The MU4R opens.
The sections of the MU4R include:

- **Identifying Information** - This section is used to record information pertaining to the MLO’s name, place of birth, and contact information. It can also be used to amend the MLO’s legal name.

- **Other Names** - The section is used to record any names other than the MLO’s full legal name that are being used or have been used in the past since age 18. This includes nicknames, aliases, and names used before or after marriage.

- **Employment Records** - This section is used to show the MLO’s current employer and provide all financial service related employments over the last ten years.

- **Current Residence** - This section is used to gather the street address for the MLO’s current primary residence.

- **Disclosure Questions** - This section is used to gather responses to disclosure questions. All disclosure questions must be answered yes or no.

- **Disciplinary Actions** - This section is used to gather explanations and documents regarding any “Yes” responses to a disclosure question.

- **Criminal Background Check** - This section is used to request a criminal background check and provide demographic information. For more information see the Criminal Background Check section of this guide.

* Denotes sections that are ALWAYS required on the initial filing in NMLS.

To successfully submit the MU4R, the required sections must be completed. To complete a section, click the section name on the navigation panel located on the left side of the screen, or click the navigation button at the bottom of the screen.

For information on Disciplinary Actions see the Disciplinary Actions section of this navigation guide and the Disciplinary Reference Guide on the Resource Center.

For information on completing and submitting an Employment Record and/or Criminal Background Check Request, see the Employment Record and/or Criminal Background Check section of this navigation guide.

See steps for completing the MU4R beginning on page 11, then proceed to Attest and Submit as the institution on the next page.
Attest and Submit

Upon completing the applicable sections of the MU4R, a completeness check must be performed before the filing can be submitted. A completeness check is performed by clicking Attest and Submit on the navigation panel, to ensure all required information has been provided.

If the filing does not pass the completeness check, the screen will list the section(s) within the filing where an error has occurred, and a description of the error(s) that exist. Clicking the Section link will return to the screen so the error may be corrected.

The Attest and Submit screen will also list any fees associated with the filing.

Users have the option to run a completeness check before proceeding to the next section by clicking the Completeness Check Mark icon (shown below). When using the completeness check icon and an error has occurred, a description of the error displays in a yellow bar directly beneath the header of the page.
Requesting Attestation

Attestation means that an MLO must review the filing and complete and/or verify that the information in the filing is correct. When an institution files an MU4R on behalf of an MLO, the institution must send the filing to the MLO to complete, if necessary, and attest. MLOs are required to attest to all filings. If an MLO is filing their own MU4R, they will attest prior to submission.

1. Click Attest and Submit on the navigation panel.
2. Click Request Attestation.

[Result:] The MU4R Filing(s) screen displays with a filing status of Attestation Requested.
An MLO must have an NMLS account before an institution can request attestation. Since MLOs are self-entitled, it is important to direct the MLO to obtain an account prior to requesting attestation. The MLO will receive an email notification that there is a filing for them to review and attest to, once an institution has requested attestation. The institution will not have the option to edit the filing, unless the institution recalls the filing. Once the MLO has attested to the filing, the institution user that created the filing will receive an email notification and the filing will display on the MU4R Filing(s) screen with a status of Attested. If the institution makes further edits to the MU4R, the filing will need to be re-attested to by the MLO prior to submission.

Recall a Filing

The Recall function in NMLS allows an institution to reclaim a filing in order to make additional updates or to delete the filing if needed. An MLO does not have to attest to a filing in order for it to be recalled by the institution. The MLO will receive an email notification informing them that the filing has been recalled or deleted.

To recall a filing, click the Recall Filing icon on the MU4R Filing(s) screen.
Submission and Payment (Institution Perspective)

To submit an attested filing:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. Click the Submit Filing icon.
4. Select the checkbox next to I certify that I am the named person above and that I agree to the above.
5. Click Submit Filing.
NOTE: The oath language will only display when the completeness check for each section has passed. Additionally, the Submit Filing button can only be selected after the user selects the checkbox verifying that they are the person named in the oath above.

[Result:] The One Time Payment screen displays with Terms and Conditions.

6. Review the TERMS AND CONDITIONS and click I Agree.

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

NOTE: Credit card payments can be made using Visa or MasterCard only. 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).” This allows the same credit card to be used on future payments without re-typing the information.
8. Complete all **required fields** of the Credit Card or Bank Account information section. Required fields are denoted with an asterisk *.
9. Click **Next**.
10. Click **Confirm and Submit**.

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

10. Click **Print** to retain a copy of the confirmation number. This step is optional.
11. Click **Finish**.
Amending MLO Information (Institution Perspective)

Through NMLS an institution or MLO must update MLO information electronically to keep records current. To amend information, the user only needs to edit the section relevant to the updates or changes. If the institution initiates an amendment on the MLO’s behalf, MLO attestation is still required before the filing can be submitted. Please note that some information provided in the filing and registration details will be made viewable to the public. For more information, visit the NMLS Resource Center.

To amend the MU4R: (Example: update Current Residence)
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. From the MU4R Filings screen, click Create New Filing.
4. Enter either an Individual ID or First and Last Name.
5. Click Search.
6. Select the Individual ID next to the MLO’s name.
7. Click Current Residence on the navigation panel.
8. Enter new current residence information.
9. Click Save.

Edit MLO Start Date

There may be times when an institution needs to edit an MLO’s start date, for example, if a start date was entered incorrectly in a batch upload form. Only institutions have the ability to edit this start date, however the MLO must re-attest to the MU4R. A start date can only be edited for an MLO with a confirmed employment with the institution. The following restrictions also exist for editing an employment start date:

- New start date must be on or before the existing employment confirmation date for the MLO
- Only the institution to which the employee belongs can edit the start date

To edit an MLO start date:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R on the sub-menu.
3. Click Create New Filing (or click the edit icon to edit an existing filing).
4. Enter an **Individual ID** or **First** and **Last Name**.
5. Click **Search**.
6. On the **Individual Search Results** screen, click the **Individual ID**.

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

7. Click **Employment Records** on the navigation panel.
8. On the **Employment Records** screen, click the **Edit** icon for the institution employment in the Employment History section.
[Result:] The Employment Record screen displays.

9. Enter a new **employment start date**, in the From: field.
10. Click **Save**.

11. Click **Attest and Submit** on the navigation panel.
12. Click **Request Attestation**.

**NOTE:** After the MLO attests to the MU4R the institution can complete submission. See the Submission and Payment section of this navigation guide for more information on submitting the MU4R. There is no fee associated with editing the MLO start date.
View Individual Filings (Institution Perspective)

The *MU4R Filing(s)* screen displays filings that are currently in progress. An institution can only have one pending filing for an MLO at a given time, however, a different institution can have a pending filing for the same MLO at the same time.

From the *MU4R Filing(s)* screen users can narrow the results of the individual filings that display by filtering the list. The individual filings can be filtered by Filing Id, Individual Id, Applicant Name, or Filing Status. The Filing Status filter allows the user to view filings that have a status of:

- Attestation Requested
- Attested
- Processing
- Submitted
- Unsubmitted

If no filter criteria are entered, the *MU4R Filing(s)* screen will display all individual filings for all users within the institution.

Individual filings are viewable by the institution and the MLO who is the subject of the filing.

The icons to the left of each filing indicate the available actions for the filing, including:

- **Edit Filing** – If the filing status is “Unsubmitted”, the institution can open the filing and continue entering or updating the information.
- **View Filing** – If the filing status is “Attested” or “Attestation Requested”, an institution can view but not edit the filing.
- **Request Attestation** – If the filing status is “Unsubmitted”, the institution can request the MLO to attest the filing.
- **Recall Filing** – If the filing status is “Attestation Requested”, an institution can reclaim the filing from an MLO to make further updates or delete the filing.
- **Delete Filing** – An institution can remove the pending filing from the system. This action does not affect the MLO’s record in NMLS because the filing was never submitted.
- **Submit Filing** - The institution can submit a filing to gain access to the payment process.
- **Show Redlined** - An institution can see any changes made to an MU4R by an MLO in redline.
To view an individual filing:
1. From the NMLS Home screen click the Filing tab.
2. Click MU4R on the sub-menu.
3. Enter criteria in the Filtering Options fields and click Filter (if necessary).
4a. Select the View Filing icon if the status of the filing is Attestation Requested or Attested.
4b. Select the Edit Filing icon if the status of the filing is Unsubmitted.

View Historical Filings (Institution Perspective)

Historical Filings are filings that have been submitted in the past. Institution users can view the details of all filings that they have previously submitted.

To view a historical filing:
1. From the NMLS Home screen, click the Filing tab.
2. Click MU4R from the sub-menu.
3. Click Historical Filings on the navigation panel.

[Result:] The Historical Filings screen displays.

The list of historical filings can be filtered using the Filtering Options.

Filtering Options
- Processed Begin/Processed End Date - the date range to search processed filings
- Submitted By - the user name of the institution user who created the filing
4. Enter **filter criteria**.

**NOTE:** When using the date range as the filter criteria, the date can be changed to a period not to exceed 30 days.

5. **Click Filter.**

6. **Click the View Filing icon** next to the filing to be viewed.

![Historical Filings](image)

(Result:) The selected filing opens.

Clicking on the Click to View text displays a box showing the filing type, the MLO’s name, and links to each section of the filing that was updated. To scroll within the Click to View box, press the up and down arrow keys on the keyboard, or the Page Up and Page Down scroll keys.

![Historical Filings](image)

**NOTE:** To download the list of historical filings into an Excel spreadsheet, click Download as CSV.
Key Terms

Acquired Institution - The Federally agency-regulated entity from which employment is being transferred during a merger or acquisition.

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.

Criminal Background Check (CBC) - The overall process encompassing the submission of a CBC request, the receipt of a fingerprint record, the submission of the fingerprint record to the FBI, and the receipt of CHRI from the FBI.

Criminal Background Check Request - The event of an individual or institution submitting an authorization for a Criminal Background Check to be performed on the individual. A request allows an individual to be fingerprinted and have the fingerprints submitted to the FBI for processing.

Criminal Background Check Request Status - The state of the corresponding criminal background check request. Statuses include: Pending Fingerprints, Processing Fingerprints, Processing Name Check, Illegible, Rejected, or CHRI Received.
Key Terms

Criminal Background Check Request Status Date - The date that the corresponding criminal background check status was last updated.

Criminal History Record Information (CHRI) - The information provided by the FBI upon the successful processing of a criminal history background check. This includes the CHRI result and the RAP sheet (if applicable).

Demographic Information - Information used to identify an individual for performing a criminal background check. The information includes: Name (First, Middle, Last), DOB (Date of Birth), Place of Birth, Gender, Hair Color, Eye Color, Height, Weight, and Race.

Fee - A charge defined for a specific system event.

Fingerprint Record - An individual’s demographic information and an electronic image of the individual’s fingerprints.

Fingerprint Vendor - An organization which has been authorized as a vendor that can electronically transmit a fingerprint record to NMLS for processing.

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.

Illegible Card - A fingerprint card containing fingerprint images which are not clear enough to run a criminal background check.

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.
Key Terms

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

Merger and Acquisition - A corporate transaction by which MLOs transfer from one employing institution to another, including corporate reorganizations.

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

MU4R - The filing used to submit and attest to information required to maintain a federal registration for a federal agency-regulated MLO.

Name Check - The process whereby the FBI will use an Individual’s demographics to conduct a criminal history background check. This process is used when the Individual is not able to provide a set of fingerprints which the FBI deems clear enough to be used for a criminal history background check.

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.

Purchasing Institution - The Federal agency-regulated entity to which employments are being transferred during a merger or acquisition.

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).

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.