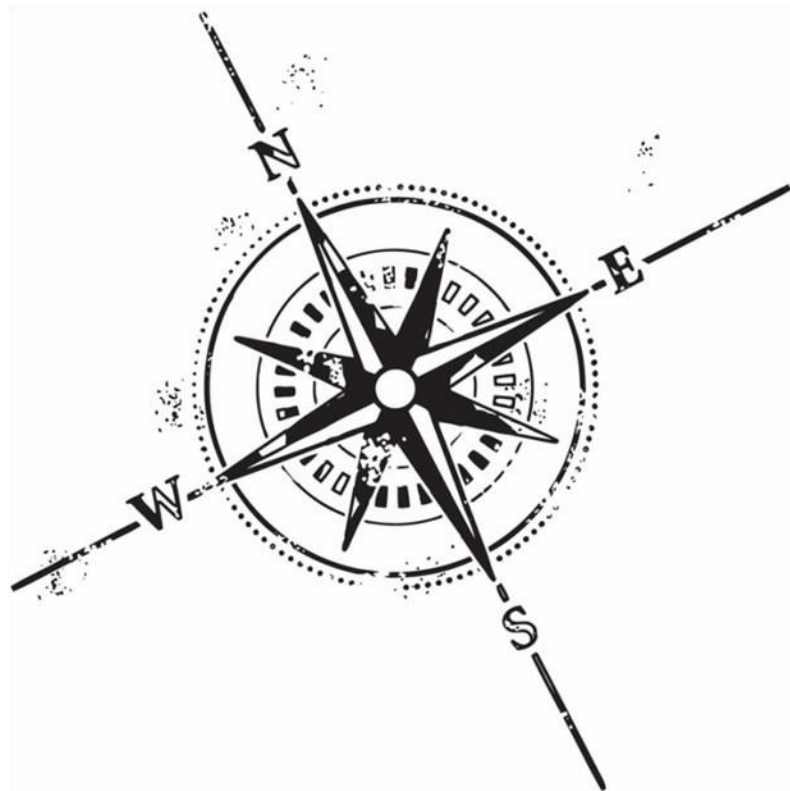




## NAVIGATION GUIDE FEDERAL REGISTRY

# Renewal and Reactivation Handbook



## Purpose

---

This navigation guide is designed to provide institution users with an understanding of the Federal Renewal and Reactivation process in NMLS.

## 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

<a href="#">Renewal/Reactivation Overview .....</a>	<a href="#">2</a>
<a href="#">NMLS Resource Center .....</a>	<a href="#">2</a>
<a href="#">NMLS Call Center .....</a>	<a href="#">3</a>
<a href="#">Updating Information in NMLS .....</a>	<a href="#">3</a>
<a href="#">Institution Renewal/Reactivation Process Flow .....</a>	<a href="#">3</a>
<a href="#">MLO Renewal/Reactivation Process Flow .....</a>	<a href="#">3</a>
<a href="#">Renewal/Reactivation Activity Report .....</a>	<a href="#">4</a>
<a href="#">Institution Renewal/Reactivation Process .....</a>	<a href="#">6</a>
<a href="#">MLO Renewal/Reactivation Process .....</a>	<a href="#">12</a>
<a href="#">Employment Changes During Renewal Period .....</a>	<a href="#">12</a>
<a href="#">MLO Manual Renewal/Reactivation Process .....</a>	<a href="#">12</a>
<a href="#">Renewal/Reactivity Selection List .....</a>	<a href="#">12</a>
<a href="#">MLO Renewal/Reactivation Upload Process .....</a>	<a href="#">16</a>
<a href="#">Create Renewal/Reactivation Upload File .....</a>	<a href="#">16</a>
<a href="#">Renewal/Reactivation Upload .....</a>	<a href="#">16</a>
<a href="#">Renewal/Reactivation Upload Processed Files and Results .....</a>	<a href="#">19</a>
<a href="#">Payment for Renewal/Reactivation Uploads .....</a>	<a href="#">22</a>
<a href="#">MLO Attestation Process .....</a>	<a href="#">23</a>
<a href="#">Additional Information .....</a>	<a href="#">25</a>
<a href="#">Composite View - Institution MU1R Status .....</a>	<a href="#">25</a>
<a href="#">Composite View - MLO Registration List .....</a>	<a href="#">26</a>
<a href="#">Viewing Multiple MLO Registrations .....</a>	<a href="#">27</a>
<a href="#">Institution Nightly Renewal Email Notifications .....</a>	<a href="#">27</a>
<a href="#">Key Terms .....</a>	<a href="#">27</a>

## Renewal/Reactivation Overview

Institutions and Mortgage Loan Originators (MLOs) that are Federally Registered are required to renew their registration and pay annual processing fees using NMLS, following the streamlined renewal processes defined in this handbook.

Annually, NMLS provides functionality for institution and individual users to attest to and submit registration renewal. The renewal period in NMLS begins November 1 and ends December 31 of each year. During this time, institutions review a roster of their employed MLOs eligible for renewal and initiate the renewal process for these individuals. After an institution submits an MLO's renewal request, the MLO must attest to their record to complete the renewal process.

If a federal registrant fails to submit their registration for renewal during the renewal period, their registration status becomes Inactive - Failed to Renew on January 1 and individuals linked to the institution will have their registration set to Inactive. After January 1, institutions and individuals may go through the reactivation process to reactivate their registration. The reactivation process is identical to the renewal process. Registrants are reactivated when they attest to their record and submit payment. During the reactivation period, the institution registration becomes active upon payment submission. There are no deadlines for reactivation; this can happen at any time after a registration status has been changed to Inactive - Failed to Renew.

## NMLS Resource Center

The NMLS Resource Center displays information that registrants need to prepare for the renewal/reactivation process. The page also contains the renewal/reactivation upload specifications for institutions to upload eligible MLOs. To view this information, users can visit the NMLS Resource Center [Renew-Reactivate page](#).

The screenshot shows the NMLS Federal Registry Resources website. The header includes the NMLS logo, the text "NMLS Federal Registry Resources", and a "Log in to NMLS" button. The navigation bar has links for Home, News & Events, Reports, Institutions, and Loan Originators. The main content area is titled "Renew - Reactivate" and includes a circular arrow icon. The text states: "The Renewal Period will begin on Saturday, November 1, 2014." It explains that institutions and MLOs must be renewed annually through NMLS, and if the renewal process was not completed prior to December 31st, the MLO will have an "Inactive" registration status. It also mentions a \$30 processing fee for each MLO seeking to renew or reactivate a registration. A section titled "Steps to Renew or Reactivate Your Registrations" lists three steps: 1. Prepare for the Renewal/Reactivation process, 2. Submit the Renewal/Reactivation request, and 3. Review the Renewal/Reactivation Activity Report.

## NMLS Call Center

The NMLS Call Center is available to assist registrants with NMLS renewal/reactivation navigation as needed. Registrants who wait until the deadline will experience longer wait times. Submission of renewal/reactivation requests is recommended in November to allow time for the MLOs to attest to the renewal/reactivation request. The NMLS Call Center phone number is 1-855-NMLS-123 (1-855-665-7123). Hours of operation during the renewal period are: 9am to 9pm Eastern Time (ET).

## Updating Information in NMLS

Institutions and MLOs must attest that their information in NMLS is up-to-date as part of the renewal/reactivation process. Registrants should review their current information and ensure that it is correct. If the information is not correct, it needs to be updated via an amendment filing. For example, if an institution has a different mailing address, but had not updated the information in NMLS, an MU1R amendment must be filed. For detailed information on how to amend an institution filing, view the [Amending an MU1R](#) Quick Guide; for information on how to amend an MLO's filing, view the [Amending an MU4R](#) Quick Guide.

## Institution Renewal/Reactivation Process Flow

**Step 1:** Review and select registrations for renewal/reactivation.

**Step 2:** Attest to and submit payment for renewal/reactivation

## MLO Renewal/Reactivation Process Flow

**Step 1:** Institution selects MLOs eligible for renewal/reactivation via renewal/reactivation list or upload.

**Step 2:** Institution attests to and submits payment for MLO renewal/reactivation request.

**Step 3:** MLO attests to renewal/reactivation request.

**NOTE:** There is a \$100 renewal/reactivation processing fee for institutions and \$30 renewal/reactivation processing fee for MLOs.

## Renewal/Reactivation Activity Report

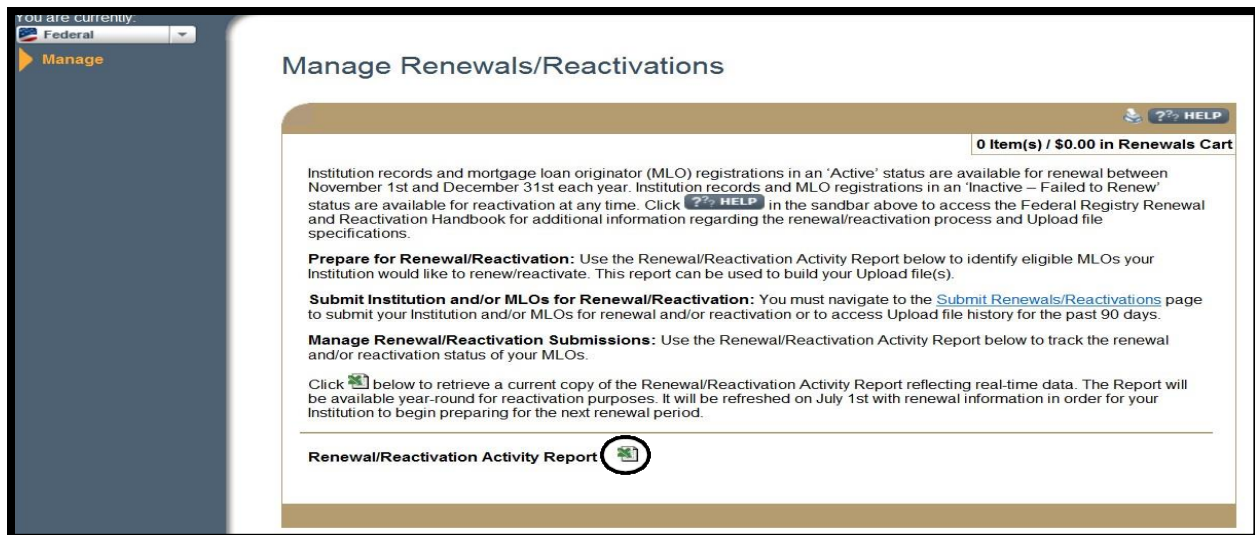
The Renewal/Reactivation Activity Report is available to institution users and contains registration and renewal/reactivation statuses for eligible MLOs, as well as other identifying information. The report is real-time and can be generated on demand. The renewal/reactivation statuses on the report differ based on the time of year the report is run.

The Renewal/Reactivation Activity Report helps institutions determine which MLOs need to renew/reactivate and determine how MLOs are submitted (manual vs. renewal/reactivation upload). The number of eligible MLOs (Eligible for Renewal and Eligible for Reactivation statuses) remaining determines the submission methods available to an institution. Information on how to submit MLOs for renewal/reactivation is included in this handbook to follow. The timeline of renewal statuses and descriptions are listed in the table below:

<b>Renewal Status</b>	<b>Before Renewal Period July 1 - Oct 31</b>	<b>During Renewal Period Nov 1 - Dec 31</b>	<b>After Renewal Period Jan 1 - June 30</b>
Exempt	MLO Registration is exempt from renewal in the upcoming renewal period.	MLO Registration is exempt from renewal in the current renewal period.	MLO Registration was exempt from renewal in the previous renewal period.
Not Requested	MLO has not requested renewal in the upcoming renewal period.	MLO has not requested renewal in the upcoming renewal period.	MLO has not requested renewal in the upcoming renewal period.
Pending Attestation	MLO has been submitted for attestation but has not attested yet.	MLO has been submitted for attestation but has not attested yet.	MLO has been submitted for attestation but has not attested yet.
Reactivated	MLO registration has been reactivated.	MLO registration has been reactivated.	MLO registration has been reactivated.
Renewed	N/A	MLO registration has been renewed during the current renewal period.	MLO registration has been renewed during the previous renewal period.

To view the Renewal/Reactivation Activity Report:

1. After logging in to your account, click the **Renew/Reactivate** tab.
2. Click the **Excel icon** next to the Renewal/Reactivation Activity Report.



[Result:] A pop-up File Download box displays.

3. Click the **Open** button.

[Result:] The Renewal/Reactivation Activity Report displays in an Excel worksheet.

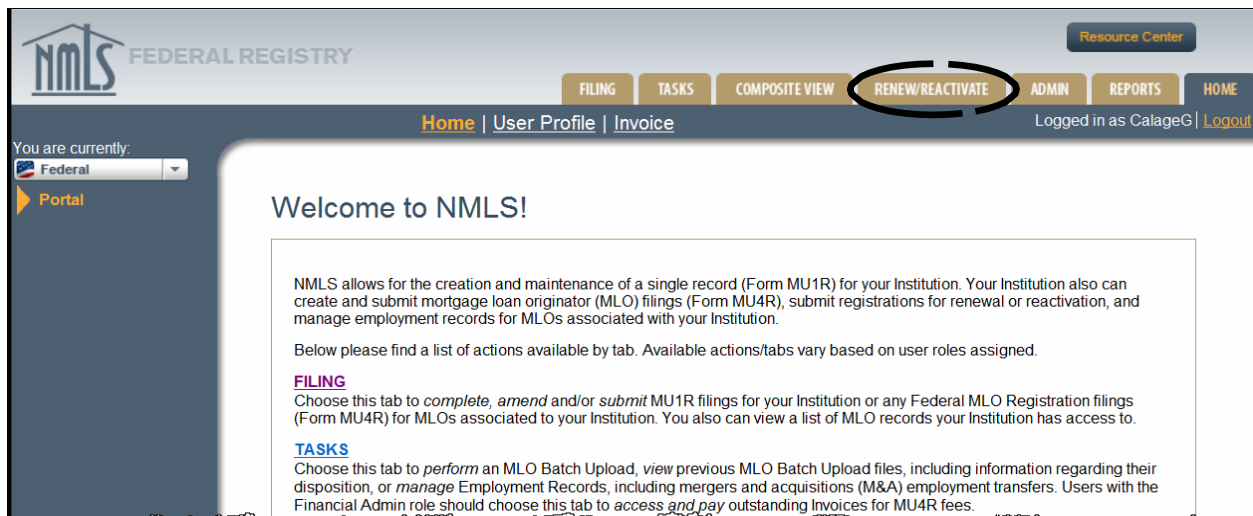
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
		Renewal Group	Individual Last Name	Individual First Name	Individual Middle Name	Individual Suffix	Individual Email	Main Address City	Main Address State	Main Address Zip	Registration Status	Registration Status Date	Renewal Status	Renewal Status Date	Renewed Through Year
1	NMLS ID														
2	49668		auto_Bow	Nash	Mcfadden		uat.nmls@Palto	IA		20172	Active	7/1/2014	Eligible for Renewal	10/8/2014	2014
3	49665		auto_Phill	Alexa	Lane		uat.nmls@Gaithersb	MD		20172	Active	7/1/2014	Eligible for Renewal	10/8/2014	2014

## Institution Renewal/Reactivation Process

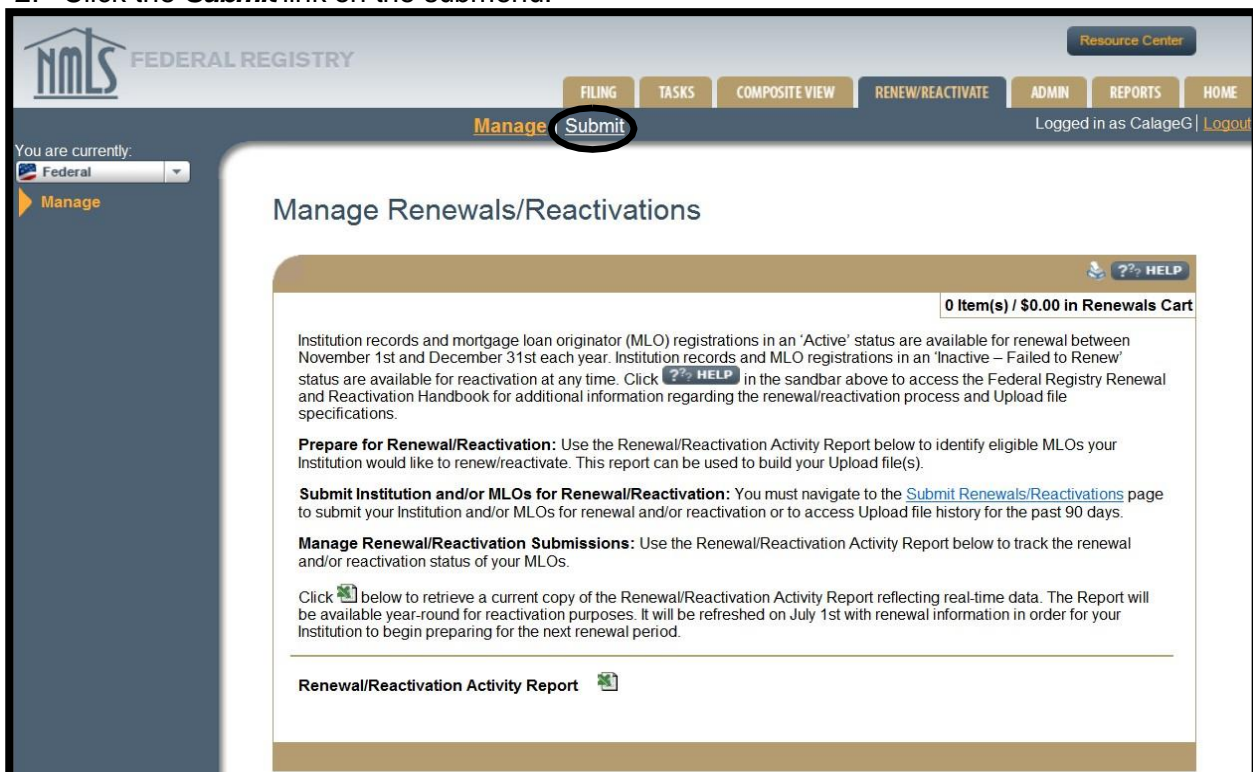
Institutions must renew/reactivate their registration prior to requesting renewal/reactivation for their employed MLOs. Institutions must renew/reactivate their registration via the manual renewal/reactivation process. If an institution has 100 or fewer eligible MLOs remaining, the MLOs display on the *Renewal/Reactivation List* along with the institution. Only MLOs eligible for renewal/reactivation appear on the list. The steps in the example below describe how to submit the institution for renewal/reactivation.

To submit an institution renewal/reactivation request:

1. After logging in to your account, click the **Renew/Reactivate** tab.



2. Click the **Submit** link on the submenu.





### 3. Click **Manual**.

You are currently: **Federal**

**Submit**

Renewals Cart

## Submit Renewals/Reactivations

1 Item(s) / \$30.00 in Renewals Cart

Institution and mortgage loan originator (MLO) registrations in an 'Active' status are available for renewal between November 1st and December 31st each year. Institution and MLO registrations in an 'Inactive – Failed to Renew' status are available for reactivation at any time.

**Step 1:** Submit and pay for your institution's renewal/reactivation using the **Manual** option. Institutions with 100 or fewer MLOs can renew their institution and eligible MLOs at the same time. The **Upload** option will appear once the institution submission is complete.

**Step 2:** Submit and pay for eligible MLO renewal/reactivation candidates. Institutions with more than 100 eligible MLOs will be required to use the **Upload** option. Institutions with 100 or fewer eligible MLOs remaining can use either the **Upload** or the **Manual** option. Once an upload has been completed, the institution must pay for the renewal/reactivation invoice through the Invoice section in order for your institution's MLOs to receive the renewal/reactivation attestation request.

Click **Upload** to access your Upload file history for the past 90 days. Click **HELP** in the sandbar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process and Upload file specifications.

**Manual**

[Result:] The *Renewal/Reactivation Selection List* screen displays.

### 4. Select the **checkbox** next to the institution name.

### 5. Click the **Add to Cart** button.

You are currently: **Federal**

**Submit**

Renewals Cart

## Renewal/Reactivation Selection List

1 Item(s) / \$30.00 in Renewals Cart

The list below displays all mortgage loan originator (MLO) registrations eligible for renewal and/or reactivation. If your Institution's record has not been submitted, it will appear at the top of this list.

**Step 1:** Make your selections by marking the checkbox(es) next to the registration(s) your institution would like to renew/reactivate or by clicking to select all registrations. (If your institution appears in the list, you must select the institution in order to proceed.)

**Step 2:** Click **Add to Cart**. Your selections will be added to the **Renewals Cart**.

**Step 3:** Repeat Steps 1 and 2, if desired, to make additional selections.

**Step 4:** Click **Proceed to Cart** to pay for and submit your selections.

Click **HELP** in the sandbar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process.

	Name	Registration Status	Work Location
<input checked="" type="checkbox"/>	Vulcan Mortgage (938403)	Active	

**Add to Cart** **Proceed to Cart**

[Result:] The *Renewal/Reactivation Selections List* screen refreshes with a message indicating that the renewal/reactivation selection was moved to the Renewals Cart.

6. Click the **Renewals Cart** link on the navigation panel or the **Proceed to Cart** button at the bottom on the screen.

You are currently: Federal

Submit

Renewals Cart

## Renewal/Reactivation Selection List

1 Item(s) / \$100.00 in Renewals Cart

**1** Your selections have been moved to the Renewals Cart.

The list below displays all mortgage loan originator (MLO) registrations eligible for renewal and/or reactivation. If your Institution's record has not been submitted, it will appear at the top of this list.

**Step 1:** Make your selections by marking the checkbox(es) next to the registration(s) your institution would like to renew/reactivate or by clicking to select all registrations. (If your institution appears in the list, you must select the institution in order to proceed.)

**Step 2:** Click **Add to Cart**. Your selections will be added to the **Renewals Cart**.

**Step 3:** Repeat Steps 1 and 2, if desired, to make additional selections.

**Step 4:** Click **Proceed to Cart** to pay for and submit your selections.

Click in the sidebar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process.

**There are no MLO registrations available for manual renewal/reactivation at this time. Click [Renewals Cart](#) to view and submit any pending selection(s).**

Add to Cart **Proceed to Cart**

7. Review the *Renewals Cart*.
8. Click the **Proceed to Invoice** button.

You are currently: Federal

Submit

Renewals Cart

## Renewals Cart

From the **Renewals Cart** you can review your selections and:

1. Remove a registration from the **Renewals Cart** by clicking (if the registration is still eligible for renewal/reactivation it will be returned to the **Renewal/Reactivation Selection List**);
2. Return to the **Renewal/Reactivation Selection List** to make additional selections; or
3. Click **Proceed to Invoice** to pay for and submit your selection(s).

**Exception Items** – If a registration is no longer eligible for renewal/reactivation, an exception message will display after you click **Proceed to Invoice**. You must remove all exception items in order to proceed.

Proceed to Invoice Empty Cart

Actions	Entity Name	Work Location	Amount
	Vulcan Mortgage (938403)		\$100.00
Total Charges			\$100.00

Proceed to Invoice Empty Cart

9. Review the invoice items and attestation language.
10. Select the **checkbox**, *I verify that I am the named person above and agree to the language as stated*.
11. Click the **Pay Invoice** button.

You are currently: **Federal**

Submit

Renewals Cart

### Renewal/Reactivation Invoice

Invoice Amount: \$100.00  
Invoice Date: 10/2/2012

All Renewal/reactivation fees associated with the items in the cart are listed under **Charges**. Complete the attestation, if required, by checking the box next to the verification language below. Then click **Submit** or **Pay Invoice** to proceed with your submission.

Entity	Subject	Charge Name	Quantity	Amount
Vulcan Mortgage (938403)	Institution Renewal	NMLS Processing Fee	1	\$100.00
Total Charges				\$100.00

I, **Mark Cisneros**, of **CitiMortgage, Inc** (Federal agency-regulated institution) on this date **Tuesday, October 02, 2012**, 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 financial institution's record are current, true, accurate and complete as of **Tuesday, October 02, 2012**.

(2) 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 this Federal agency-regulated institution; and

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

☒ **I verify that I am the named person above and agree to the language as stated.**

**Pay Invoice** **Return to Cart**

12. Review the Payment Terms and Conditions, and click the **I Agree** button.

You are currently: **Federal**

### 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

[Printable Page](#)

**I Do Not Agree** **I Agree**

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

**One Time Payment (Step 1 of 3)**  
 NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the State Licensing Requirements to determine which state fees, if any, are refundable.

**Invoice Details**  
 Payment Amount \$: 69.00 Payment Date: 10/6/2013 User ID: GarciaF

**Payment Type**  
☒ Bank Account  
☐ Credit Card (2.5% service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

**Bank Account Information**  
 Prior to submitting payment, verify that your account is in good standing (if required by your financial institution) to process payments.  
 \* Indicates a mandatory field where applicable.

Account Type: Checking \*  
 ABA Routing #: \*  
 Bank Account #: \*  
 Bank Account Holder's Full Name: \*

**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.

Cancel Payment Next

**Important note about browser compatibility**  
 This site is only certified for the following web browsers: Internet Explorer version 5.0 and above, plus Mozilla FireFox 3 and above.

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

15. Click the **Next** button.

**One Time Payment (Step 1 of 3)**  
 NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the State Licensing Requirements to determine which state fees, if any, are refundable.

**Invoice Details**  
 Payment Amount \$: 69.00 Payment Date: 10/6/2013 User ID: GarciaF

**Payment Type**  
☐ Bank Account  
☒ Credit Card (2.5% service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

**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.

Cancel Payment Next

**Important note about browser compatibility**  
 This site is only certified for the following web browsers: Internet Explorer version 5.0 and above, plus Mozilla FireFox 3 and above.

If payment is made using Visa or MasterCard, the payment is processed immediately upon submission. NMLS charges will appear on the credit card statement as "NMLS PMT".

**NOTE:** Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo. All NMLS transactions that are paid by credit or debit as credit will have a 2.5 percent service fee added to the charge.

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

16. Click the **Confirm and Submit** button.

**One Time Payment – Review Payment (Step 2 of 3)**  
**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.**

**Invoice Details**

Payment Amount \$:  Payment Date:  User ID:

**Payment Type**  
 Credit Card (2.5% service fee will be applied)

**Credit Card Information**

Credit Card Type: MasterCard  
 Credit Card Number: 5454545454545561  
 Credit Card Expiration: 03/2017  
 Card Security ID Number: 291  
 Name on Credit Card: Joe Smith  
 Billing Address: 123 Main Street  
 Rockville ME 12345

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.**

17. Click the **Finish** button.

**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 of: NMLS (Your bank or credit card statement will read "NMLS PMT")

User ID: CalageG  
 Payment Method: Credit Card  
 Payment Date: 8/15/2012  
 Amount: \$100.00

Your **Payment Confirmation Number** is 2333771

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 *Renewal/Reactivation Submission Complete* screen displays with a message indicating that renewal is being processed. Institution user can now begin to request renewal/reactivation for eligible MLOs.

**You are currently:**  
 Federal  
 Submit  
 Renewals Cart

**Renewal/Reactivation Submission Complete**

**HELP**

Your submissions are being processed. Processing should be completed shortly.

You must return to the [Submit page](#) and use the **Upload** option to submit MLOs for renewal or reactivation. Request a [Renewal/Reactivation Activity Report](#) to obtain a list of MLOs eligible for renewal or reactivation that can be included in your Upload file. Click **HELP** in the sidebar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process and Upload file specifications.

## MLO Renewal/Reactivation Process

Institutions must select MLOs for renewal/reactivation and submit them manually or via the renewal/reactivation upload process. To complete the renewal/reactivation process, the MLO must attest to their record. Prior to an institution requesting renewal/reactivation for eligible MLOs, it is recommended that institution users run the Renewal/Reactivation Activity Report. This report lists all MLOs employed by the institution that are eligible for renewal/reactivation, as well as their registration and renewal/reactivation statuses, along with other identifying information.

Institutions have two options when requesting renewal/reactivation, with the optimal method based upon the number of eligible MLOs: manual (via the Renewal/Reactivation Selection List) and upload. Institutions with 100 or fewer eligible MLOs remaining have the ability to manually select MLOs for renewal/reactivation. All institutions, regardless of the number of eligible MLOs, can use the upload process. Institutions with more than 100 eligible MLOs remaining are required to use the upload process.

### Employment Changes During the Renewal Period

Each unique combination of “Active” registration and primary federal regulator is required to renew, unless an MLO registration was initially “Active” on or after July 1, 2015. The *Renewal/Reactivation Activity Report* should be run regularly during the renewal period to identify MLOs that still need to complete the renewal process. Refer to Page 4 to find additional information regarding the *Renewal/Reactivation Activity Report*.

If an MLO is renewed and then completes an employment change during the Renewal Period, the renewed registration may be transferred. If a renewed registration is transferred, the new employer is not required to pay a second renewal fee after the change of employment is completed.

A renewed registration is transferred to the new employer when employment is Confirmed and the registration is “Active” if the following conditions are met:

- Employment is Terminated for previous employer
- There is no change in the primary federal regulator (OCC, FRB, etc.)

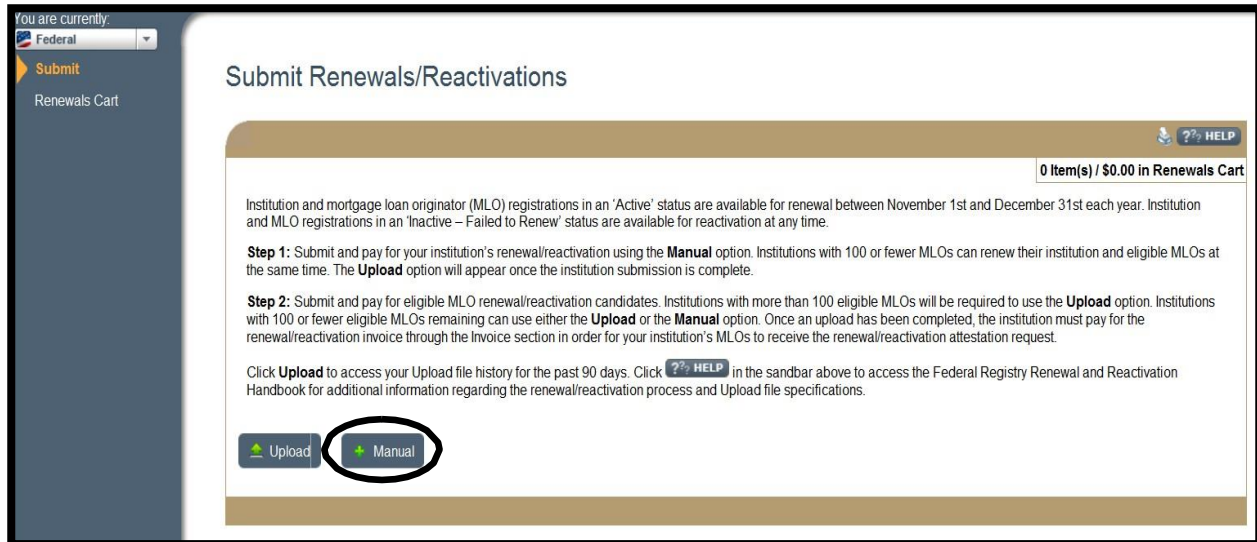


## MLO Manual Renewal/Reactivation Process (Recommended for Smaller Institutions)

### Renewal/Reactivation Selection List

To submit renewal/reactivation requests manually:

1. After logging in to your account, click the **Renew/Reactivate** tab.
2. Click the **Submit** link on the submenu.
3. Click the **Manual** button.

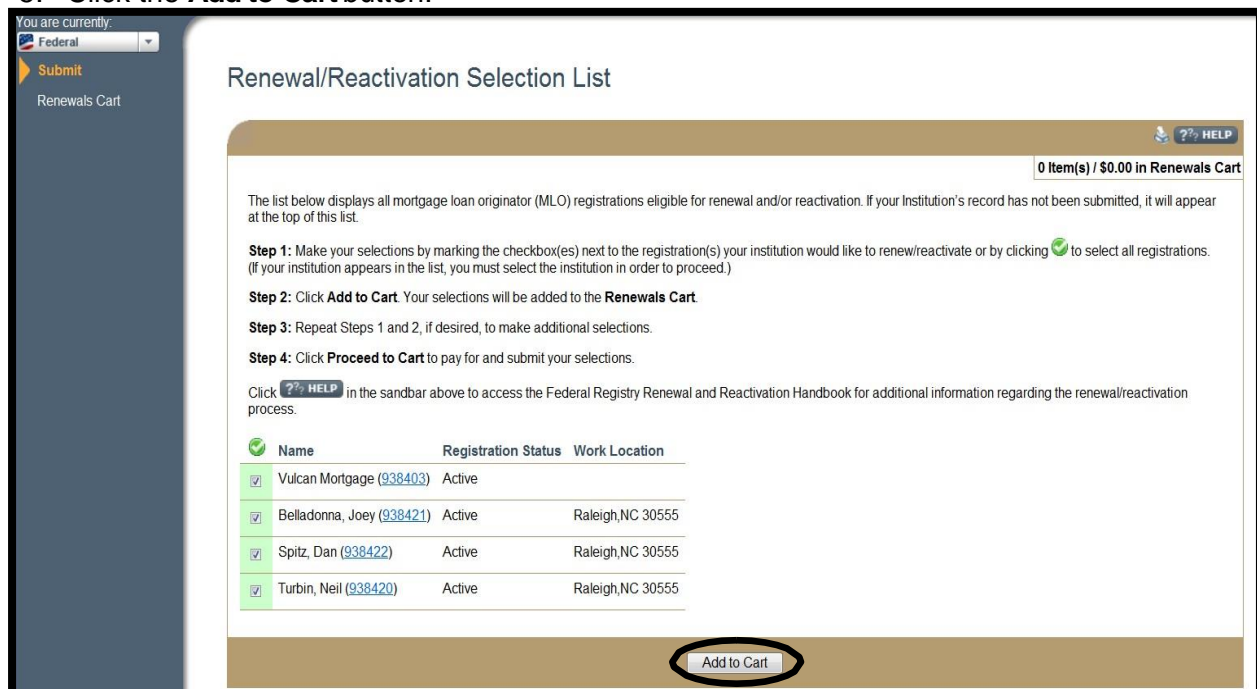


[Result:] The *Renewal/Reactivation Selection List* screen displays.

4. Select the **checkbox** next to the MLO names that will be submitted for renewal/reactivation.

**NOTE:** Clicking the **Renew**  icon selects all MLOs listed.

5. Click the **Add to Cart** button.



[Result:] The *Renewal/Reactivation Selection List* screen displays.

6. Click the **Renewals Cart** link on the navigation panel or the **Proceed to Cart** button at the bottom on the screen.

You are currently: Federal

Submit

Renewals Cart

## Renewal/Reactivation Selection List

4 Item(s) / \$190.00 in Renewals Cart

**1** Your selections have been moved to the Renewals Cart.

The list below displays all mortgage loan originator (MLO) registrations eligible for renewal and/or reactivation. If your Institution's record has not been submitted, it will appear at the top of this list.

**Step 1:** Make your selections by marking the checkbox(es) next to the registration(s) your institution would like to renew/reactivate or by clicking to select all registrations. (If your institution appears in the list, you must select the institution in order to proceed.)

**Step 2:** Click **Add to Cart**. Your selections will be added to the **Renewals Cart**.

**Step 3:** Repeat Steps 1 and 2, if desired, to make additional selections.

**Step 4:** Click **Proceed to Cart** to pay for and submit your selections.

Click in the sidebar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process.

**There are no MLO registrations available for manual renewal/reactivation at this time. Click Renewals Cart to view and submit any pending selection(s).**

Add to Cart **Proceed to Cart**

7. Review the Renewals Cart.
8. Click the **Proceed to Invoice** button.

You are currently: Federal

Submit

Renewals Cart

## Renewals Cart

4 Item(s) / \$190.00 in Renewals Cart

**1** Your selections have been moved to the Renewals Cart.

From the **Renewals Cart** you can review your selections and:

1. Remove a registration from the **Renewals Cart** by clicking (if the registration is still eligible for renewal/reactivation it will be returned to the **Renewal/Reactivation Selection List**);
2. Return to the **Renewal/Reactivation Selection List** to make additional selections; or
3. Click **Proceed to Invoice** to pay for and submit your selection(s).

**Exception Items** – If a registration is no longer eligible for renewal/reactivation, an exception message will display after you click **Proceed to Invoice**. You must remove all exception items in order to proceed.

**Proceed to Invoice** **Empty Cart**

Actions	Entity Name	Work Location	Amount
	Vulcan Mortgage (938403)		\$100.00
	Belladonna, Joey (938421)	Raleigh, NC 30555	\$30.00
	Spitz, Dan (938422)	Raleigh, NC 30555	\$30.00
	Turbin, Neil (938420)	Raleigh, NC 30555	\$30.00
	<b>Total Charges</b>		<b>\$190.00</b>

**Proceed to Invoice** **Empty Cart**



9. Review the invoice items and attestation language.
10. After reviewing the attestation language, click the **checkbox** next to I verify that I am the named person above and agree to the language as stated.
11. Click the **Pay Invoice** button.

you are currently: **Federal**

Submit

Renewals Cart

### Renewal/Reactivation Invoice

Invoice Amount: \$190.00  
Invoice Date: 10/2/2012

All Renewal/reactivation fees associated with the items in the cart are listed under **Charges**. Complete the attestation, if required, by checking the box next to the verification language below. Then click **Submit** or **Pay Invoice** to proceed with your submission.

Entity	Subject	Charge Name	Quantity	Amount
Vulcan Mortgage (938403)	Institution Renewal	NMLS Processing Fee	1	\$100.00
Vulcan Mortgage (938403)	MLO Renewal	NMLS Processing Fee	3	\$90.00
Total Charges				\$190.00

I, **Leonard McCoy**, of **Vulcan Mortgage** (Federal agency-regulated institution) on this date **Tuesday, October 02, 2012**, 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 financial institution's record are current, true, accurate and complete as of **Tuesday, October 02, 2012**.

(2) 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 this Federal agency-regulated institution, and

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

☒ I verify that I am the named person above and agree to the language as stated.

**Pay Invoice** **Return to Cart**

12. Review the Payment Terms and Conditions, and click the **I Agree** button.

See page 10 for Payment steps.

you are currently: **Federal**

Submit

Renewals Cart

### Renewal/Reactivation Submission Complete

Your submissions are being processed. Processing should be completed shortly.

MLO Attestation is required to complete the renewal/reactivation process. NMLS will notify MLOs your Institution submits that attestation is required. You can request a [Renewal/Reactivation Activity Report](#) or access the MLO's record in Composite View to check the renewal status of the registration. Further submissions can be made using the **Upload** or **Manual** options.

[Result]: The *Renewal/Reactivation Submission Complete* screen displays with a message indicating that renewal is being processed.

After the items in the cart are submitted, MLOs receive an email that a renewal/reactivation request has been submitted on their behalf and attestation has been requested. MLOs have until December 31 to attest to their record for renewal. On January 1, if an MLO has not attested to their record, the attestation request is removed and their registration status is set to Inactive-Failed to Renew and would be required to complete the reactivation process.

If an MLO fails to attest to the renewal request by December 31 and fails to renew, the employing institution must request reactivation (which requests attestation again) and **submit an additional \$30 processing fee**. Once the MLO attests to their record, the MLO's registration is reactivated.

## MLO Renewal/Reactivation Upload Process

(Recommended for Larger Institutions)

### Renewal/Reactivation Upload

The renewal/reactivation upload functionality allows institutions to bulk upload renewal/reactivation requests for eligible MLOs. This can be done by successfully uploading and processing a renewal/reactivation upload file. The renewal/reactivation upload functionality is available for all institutions to use and is required for institutions that have more than one hundred eligible MLOs remaining. Use of the renewal/reactivation upload functionality allows institutions to submit up to ten thousand MLOs for renewal/reactivation at one time.

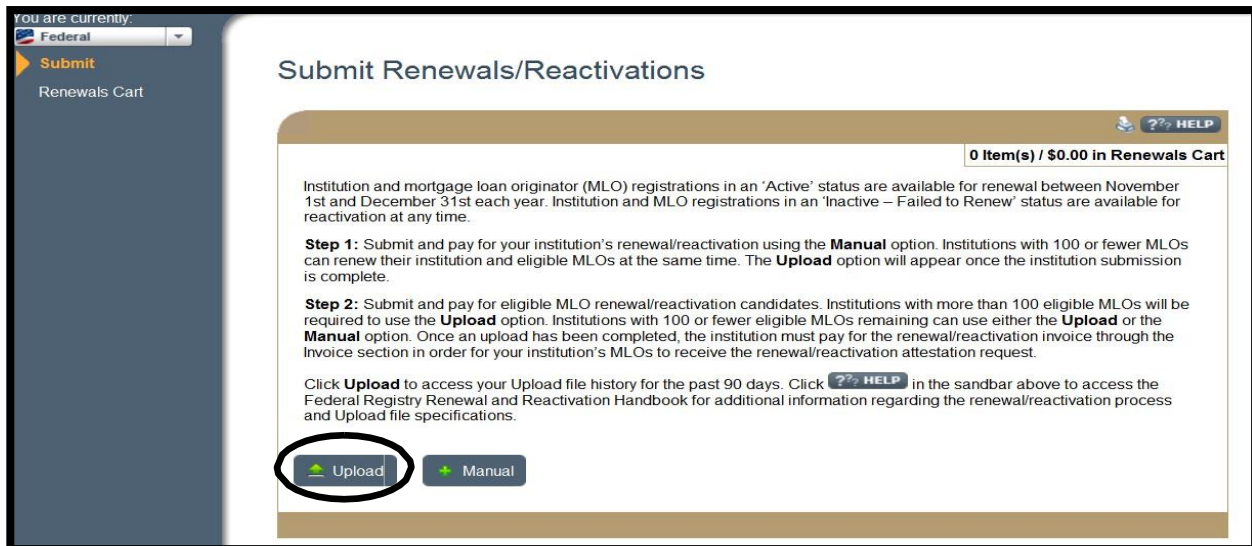
### Create Renewal/Reactivation Upload File

The renewal/reactivation upload file consists of eligible MLO records in a Comma Separated Value (.CSV) format. There are two fields in the file, a required NMLS ID number and an optional Renewal Group Name. The renewal/reactivation upload specifications and a template of the renewal/reactivation upload file (.CSV file) are located on the NMLS Resource Center [Renew- Reactivate page](#).

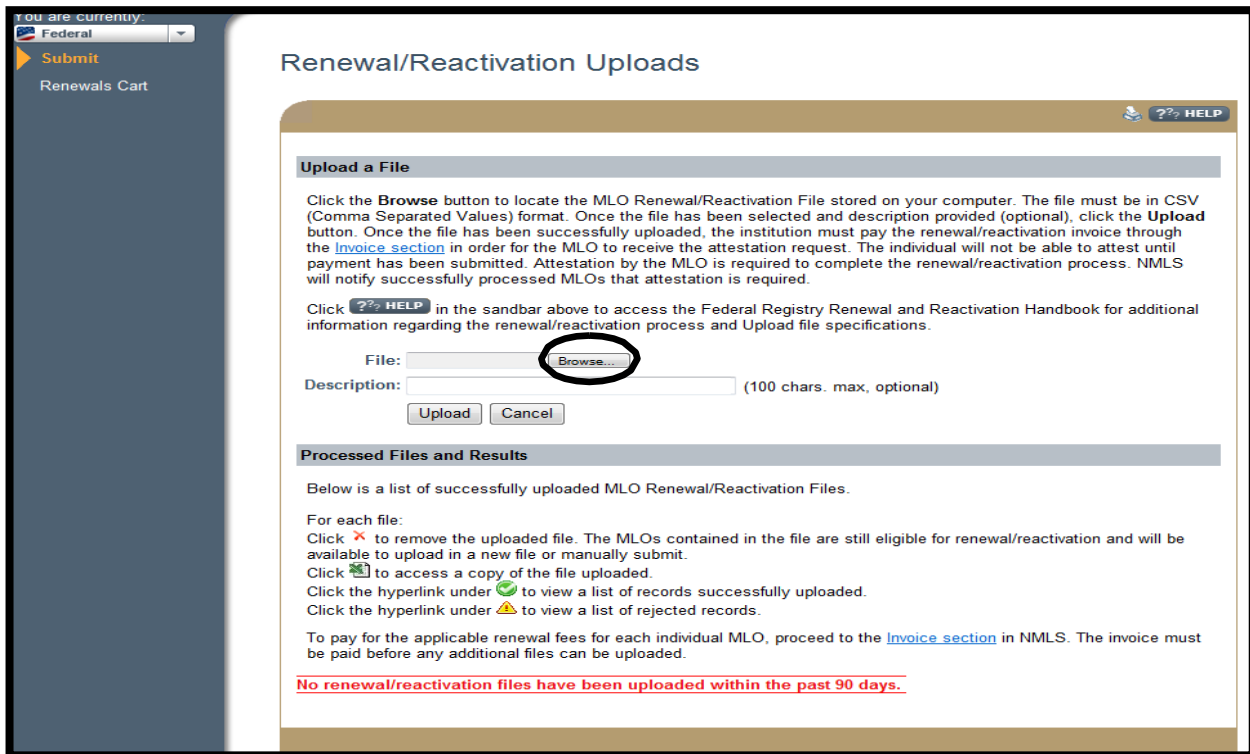
The Renewal/Reactivation Activity Report was designed to align with the renewal/reactivation upload file specifications. The report can be easily sorted and rows and columns deleted to create the renewal/reactivation upload file. Instructions on how to run the report can be found on [page 5](#).

To upload renewal/reactivation requests:

1. After logging in to your account, click the **Renew/Reactivate** tab.
2. Click the **Submit** link on the submenu.
3. Click the **Upload** button.



[Result:] The *Renewal/Reactivation Upload* screen displays.

4. Click the **Browse** button.


**Renewal/Reactivation Uploads**

**Upload a File**

Click the **Browse** button to locate the MLO Renewal/Reactivation File stored on your computer. The file must be in CSV (Comma Separated Values) format. Once the file has been selected and description provided (optional), click the **Upload** button. Once the file has been successfully uploaded, the institution must pay the renewal/reactivation invoice through the [Invoice section](#) in order for the MLO to receive the attestation request. The individual will not be able to attest until payment has been submitted. Attestation by the MLO is required to complete the renewal/reactivation process. NMLS will notify successfully processed MLOs that attestation is required.

Click **?? HELP** in the sandbar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process and Upload file specifications.

File:  **Browse...**

Description:  (100 chars. max, optional)

**Upload** **Cancel**

**Processed Files and Results**

Below is a list of successfully uploaded MLO Renewal/Reactivation Files.

For each file:

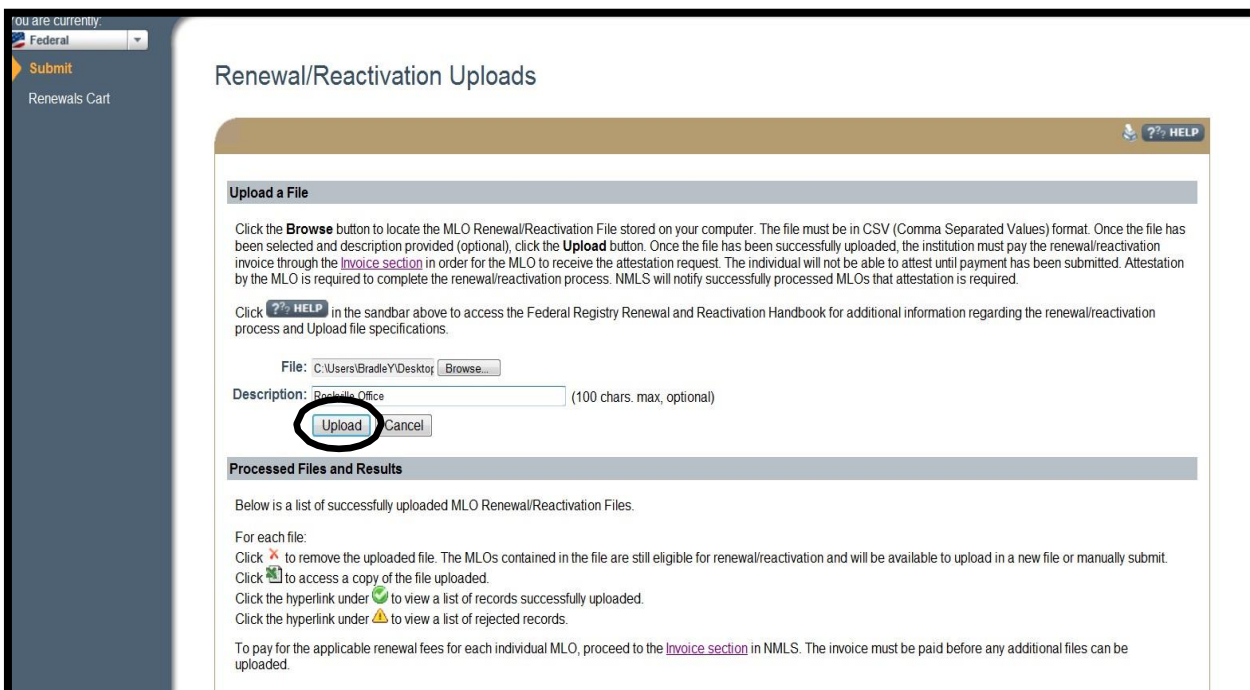
- Click **X** to remove the uploaded file. The MLOs contained in the file are still eligible for renewal/reactivation and will be available to upload in a new file or manually submit.
- Click **📄** to access a copy of the file uploaded.
- Click the hyperlink under **👍** to view a list of records successfully uploaded.
- Click the hyperlink under **🚫** to view a list of rejected records.

To pay for the applicable renewal fees for each individual MLO, proceed to the [Invoice section](#) in NMLS. The invoice must be paid before any additional files can be uploaded.

**No renewal/reactivation files have been uploaded within the past 90 days.**

[Result:] A second window opens with a list of computer files.

5. Select the .csv document to be uploaded.
6. Click the **Open** button.
7. Enter a Description (optional).
8. Click the **Upload** button.



**Renewal/Reactivation Uploads**

**Upload a File**

Click the **Browse** button to locate the MLO Renewal/Reactivation File stored on your computer. The file must be in CSV (Comma Separated Values) format. Once the file has been selected and description provided (optional), click the **Upload** button. Once the file has been successfully uploaded, the institution must pay the renewal/reactivation invoice through the [Invoice section](#) in order for the MLO to receive the attestation request. The individual will not be able to attest until payment has been submitted. Attestation by the MLO is required to complete the renewal/reactivation process. NMLS will notify successfully processed MLOs that attestation is required.

Click **?? HELP** in the sandbar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process and Upload file specifications.

File: C:\Users\Bradley\Desktop\ **Browse...**

Description: Reactivation Office (100 chars. max, optional)

**Upload** **Cancel**

**Processed Files and Results**

Below is a list of successfully uploaded MLO Renewal/Reactivation Files.

For each file:

- Click **X** to remove the uploaded file. The MLOs contained in the file are still eligible for renewal/reactivation and will be available to upload in a new file or manually submit.
- Click **📄** to access a copy of the file uploaded.
- Click the hyperlink under **👍** to view a list of records successfully uploaded.
- Click the hyperlink under **🚫** to view a list of rejected records.

To pay for the applicable renewal fees for each individual MLO, proceed to the [Invoice section](#) in NMLS. The invoice must be paid before any additional files can be uploaded.

[Result:] The screen refreshes with a gold bar message indicating that the renewal/reactivation file is processing. The screen must be manually refreshed to show results from the upload. The amount of time it takes to process the file varies based on the number of MLO records in the file.

**Renewal/Reactivation Uploads**

1 NMLS currently is processing a renewal/reactivation file for you. If you are waiting for your file to process, you must refresh this page to check for updates. Once the file has been successfully processed Total Records, Completed Records and Rejected Records counts will be displayed with links to the result files. You must proceed to pay the invoice once the file has been uploaded in order for your individual MLOs to be able to attest and complete the renewal process.

**Processed Files and Results**

Below is a list of successfully uploaded MLO Renewal/Reactivation Files.

For each file:  
 Click to remove the uploaded file. The MLOs contained in the file are still eligible for renewal/reactivation and will be available to upload in a new file or manually submit.  
 Click to access a copy of the file uploaded.  
 Click the hyperlink under to view a list of records successfully uploaded.  
 Click the hyperlink under to view a list of rejected records.

To pay for the applicable renewal fees for each individual MLO, proceed to the [Invoice section](#) in NMLS. The invoice must be paid before any additional files can be uploaded.

File ID	File Name	Description	Uploaded On	Uploaded By	Total Records			Invoice
88652	The Hills Fed Renewal.csv	Rockville Office	10/4/2012 3:51:10 PM	CalageG				
88647	Fed Renewal Upload.csv		10/2/2012 11:26:46 AM	CalageG	3			<a href="#">3</a>

Batch File 1 - 2 of 2

When the renewal/reactivation upload file has finished processing and payment has been submitted, MLOs have until December 31 to attest to their record for renewal. On January 1, if an MLO has not attested to their record, the attestation request is removed and their registration status is set to Inactive-Failed to Renew and would be required to complete the reactivation process.

If an MLO fails to attest to the renewal request by December 31 and fails to renew, the employing institution must request reactivation (which requests attestation again) and **submit an additional \$30 processing fee**. When the MLO has been submitted for reactivation, they receive an email that a renewal/reactivation request has been submitted on their behalf and attestation has been requested. Once the MLO attests to their record, the MLO's registration is reactivated.

[Result:] Below is an example of what the screen that appears after the file has been processed and the user has manually refreshed the screen. The user can proceed to pay the invoice by clicking the **Unpaid** link. See Payment steps on [page 22](#).

**Renewal/Reactivation Uploads**

**Processed Files and Results**

Below is a list of successfully uploaded MLO Renewal/Reactivation Files.

For each file:

- Click to remove the uploaded file. The MLOs contained in the file are still eligible for renewal/reactivation and will be available to upload in a new file or manually submit.
- Click to access a copy of the file uploaded.
- Click the hyperlink under to view a list of records successfully uploaded.
- Click the hyperlink under to view a list of rejected records.

To pay for the applicable renewal fees for each individual MLO, proceed to the [Invoice section](#) in NMLS. The invoice must be paid before any additional files can be uploaded.

File ID	File Name	Description	Uploaded On	Uploaded By	Total Records			Invoice
88652	The Hills Fed Renewal.csv	Rockville Office	10/4/2012 3:51:10 PM	CalageG	3	3		<a href="#">Unpaid</a>
88647	Fed Renewal Upload.csv		10/2/2012 11:26:46 AM	CalageG	3	3		

Batch File 1 - 2 of 2

**NOTE:** The above example also displays a file upload with all three records rejected under the yield sign. See [page 21](#) for a full explanation of rejection descriptions. Since the file upload was rejected, the user was able to upload another file. A user cannot upload another file until the invoice is paid. However, a different institution user is able to upload another file as seen in the example below.

**Renewal/Reactivation Uploads**

**Upload a File**

Click the **Browse** button to locate the MLO Renewal/Reactivation File stored on your computer. The file must be in CSV (Comma Separated Values) format. Once the file has been selected and description provided (optional), click the **Upload** button. Once the file has been successfully uploaded, the institution must pay the renewal/reactivation invoice through the [Invoice section](#) in order for the MLO to receive the attestation request. The individual will not be able to attest until payment has been submitted. Attestation by the MLO is required to complete the renewal/reactivation process. NMLS will notify successfully processed MLOs that attestation is required.

Click in the sidebar above to access the Federal Registry Renewal and Reactivation Handbook for additional information regarding the renewal/reactivation process and Upload file specifications.

File:  **Browse...**

Description:  (100 chars. max, optional)

**Upload** **Cancel**

**Processed Files and Results**

Below is a list of successfully uploaded MLO Renewal/Reactivation Files.

For each file:

- Click to remove the uploaded file. The MLOs contained in the file are still eligible for renewal/reactivation and will be available to upload in a new file or manually submit.
- Click to access a copy of the file uploaded.
- Click the hyperlink under to view a list of records successfully uploaded.
- Click the hyperlink under to view a list of rejected records.

To pay for the applicable renewal fees for each individual MLO, proceed to the [Invoice section](#) in NMLS. The invoice must be paid before any additional files can be uploaded.

File ID	File Name	Description	Uploaded On	Uploaded By	Total Records			Invoice
9468	Renewal Batch Upload.csv		10/20/2014 12:06:40 PM	AlvaradP	1	1		<a href="#">Unpaid</a>

Batch File 1 - 1 of 1



## Renewal/Reactivation Upload Processed Files and Results



After a renewal/reactivation upload file has been processed, the processing results are made available to institution users on the *Renewal/Reactivation Uploads* screen.

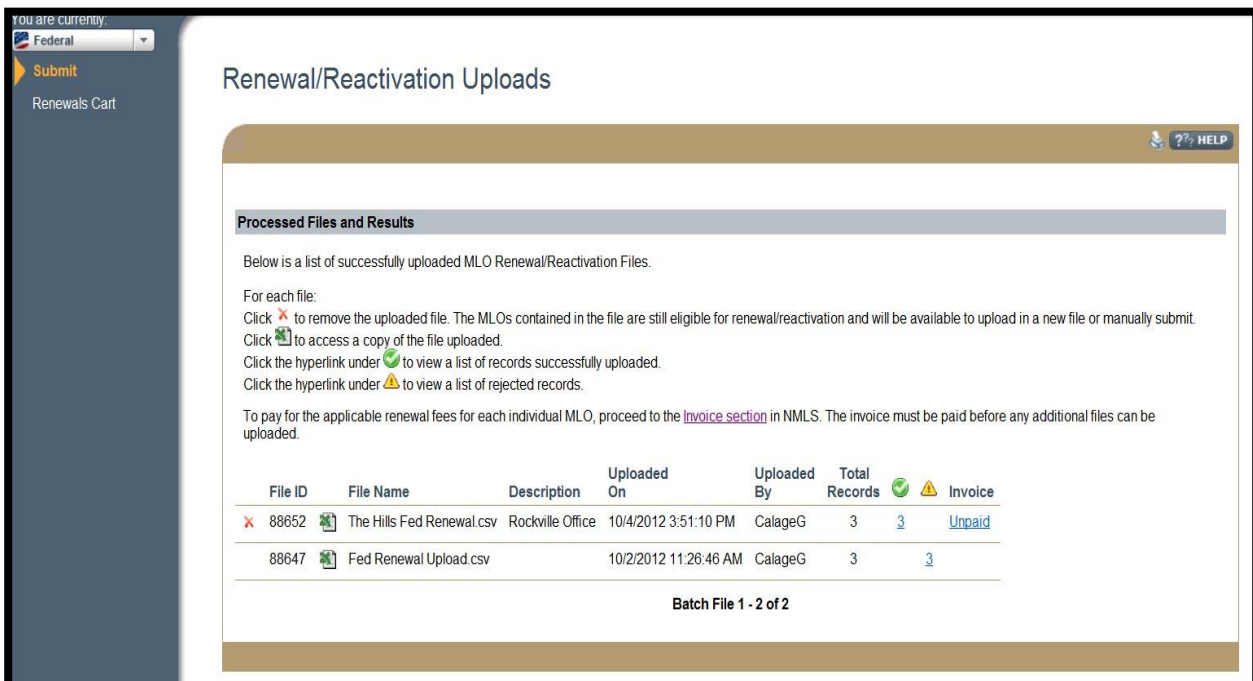
To view a processed renewal/reactivation upload file:

1. After logging in to your account, click the **Renew/Reactivate** tab.
2. Click the **Submit** link on the submenu.
3. Click the **Upload** button.



[Result:] The *Renewal/Reactivation Uploads* screen displays.

### Column Headings

- File ID - the unique identifier for each file uploaded in the system
- File Name - the unique identifier given by the user to identify the file
- Description - additional identifier used by the institution to further identify the file. This field is optional
- Uploaded On - the date the file was uploaded
- Uploaded By - the user name of the user responsible for uploading the file
- Total Records - the number of records uploaded
-  The number of records that have been successfully processed (Uploaded Records)
-  The number of records that have been rejected by NMLS (Rejected Records)
- Invoice - The status and/or link to the invoice for the specific file uploaded




The screenshot shows the 'Renewal/Reactivation Uploads' screen. On the left is a sidebar with 'Submit' and 'Renewals Cart'. The main content area has a title 'Renewal/Reactivation Uploads' and a 'HELP' link. Below this is a section titled 'Processed Files and Results' with instructions on how to use the table. The table lists two files: 'The Hills Fed Renewal.csv' and 'Fed Renewal Upload.csv'. Each row shows the File ID, File Name, Description, Uploaded On, Uploaded By, Total Records, Uploaded Records (with a green checkmark icon), Rejected Records (with a yellow warning triangle icon), and an Invoice link.

File ID	File Name	Description	Uploaded On	Uploaded By	Total Records			Invoice
88652	The Hills Fed Renewal.csv	Rockville Office	10/4/2012 3:51:10 PM	CalageG	3	3		<a href="#">Unpaid</a>
88647	Fed Renewal Upload.csv		10/2/2012 11:26:46 AM	CalageG	3	3		

Batch File 1 - 2 of 2

The Total Records, Uploaded Records, and Rejected Records columns will only have values when the renewal/reactivation upload file has been successfully processed.

**NOTE:** By clicking the **Excel**  icon the user can access a copy of the uploaded

An Uploaded Record is a renewal/reactivation record that successfully processed. The Uploaded Records File contains a list of all uploaded records (NMLS ID number) along with the Renewal Group Name, if applicable. A Rejected Record is a record that did not successfully process due to one or more errors. The Rejected Records File contains each rejected record provided in the renewal/reactivation upload file, along with a description of the errors encountered.

A list of possible errors and descriptions are displayed in the table below:

Display	Description
Row does not have required number of columns	The row does not contain the expected number of columns required in the file specifications.
The MLO no longer has a confirmed employment with your institution	The MLO no longer has a linked employment with the institution.
Individual Id is an invalid format	The Individual Id provided is not in the correct format.
Individual Id must be provided	The Individual Id has not been provided.
Individual Id is not valid	The Individual Id provided does not belong to an Individual in NMLS.
The MLO's registration has already been submitted for renewal/reactivation or is exempt from renewal	The MLO's registration is not eligible for renewal/reactivation based on the current renewal status.
The MLO's registration is not in an Active or Inactive Failed to Renew status	The MLO's registration is not eligible for renewal/reactivation based on the current registration status.
Row contains invalid character(s) (e.g. <, > or %)	One or more fields contain prohibited characters.
The MLO does not have a registration for the agency of the requesting institution	No registration exists for this individual matching the Federal Agency the institution is registered with.

An example of a Rejected Records File is shown below:

	A	B	C	D	E	F	G
1	NMLS ID	Renewal Group Name	LastName	FirstName	MiddleName	Suffix	ErrorDescriptions
2	19230		Zoss	Ryan	Anthony		The MLO's registration has already been submitted for renewal/reactivation or is exempt from renewal.
3	458392	NorthWest New Jersey	Smith	Joseph			The Group name cannot be more than 20 chars.
4	30293	NorthWest New Jersey	Doe	Jane			Individual ID is not valid; The Group name cannot be more than 20 chars.
5							

## Payment for Renewal/Reactivation Uploads

After a renewal/reactivation upload file has been processed, the payment can be made from the Unpaid link or by searching for the Invoice.

To pay renewal/reactivation requests:

1. After logging in to your account, click the **Renew/Reactivate** tab.
2. Click the **Submit** link on the submenu.
3. Click the **Upload** button.
4. Click the **Unpaid** link.

**Renewal/Reactivation Uploads**

**Processed Files and Results**

Below is a list of successfully uploaded MLO Renewal/Reactivation Files.

For each file:

- Click to remove the uploaded file. The MLOs contained in the file are still eligible for renewal/reactivation and will be available to upload in a new file or manually submit.
- Click to access a copy of the file uploaded.
- Click the hyperlink under to view a list of records successfully uploaded.
- Click the hyperlink under to view a list of rejected records.

To pay for the applicable renewal fees for each individual MLO, proceed to the [Invoice section](#) in NMLS. The invoice must be paid before any additional files can be uploaded.

File ID	File Name	Description	Uploaded On	Uploaded By	Total Records			Invoice
88652	The Hills Fed Renewal.csv	Rockville Office	10/4/2012 3:51:10 PM	CalageG	3			<a href="#">Unpaid</a>
88647	Fed Renewal Upload.csv		10/2/2012 11:26:46 AM	CalageG	3			<a href="#">Unpaid</a>

Batch File 1 - 2 of 2

**NOTE:** Users may proceed to the Invoice Search screen by clicking on the **Invoice** section link above the upload results. Once an invoice is displayed a user can Click the **View** and/ or **Pay icon** to pay the corresponding invoice.

5. Click the **Pay Invoice** button.

**Invoice**

User Name: autoHoll  
 Invoice ID: 2634885  
 Invoice Source: Federal Registry Renewal  
 Invoice Date: 10/2/2013  
 Invoice Amount: \$102.50  
 Invoice Status: Paid  
 Invoice Status Date: 10/2/2013  
 Itemized MLO Renewal Fee Report:

Note: this invoice includes a credit card service fee, which will not be reflected in the individual MLO Charge Amount column in the above report.

Entity	Subject	Charge Name	Amount
Auto Blohm + Voss Company (1073087)	Institution Renewal	NMLS Processing Fee	\$100.00
(0)	Service Fee	Service Fee	\$2.50

Confirmation Number	Payment Method	Paid By	Acceptance Date	Processed On	Status	Status Date
4326164	Credit Card	autoHoll	10/2/2013 10:11:56 AM	10/2/2013	Cleared	10/2/2013

**NOTE:** After payment is submitted, MLOs included in the invoice can be accessed by selecting the *Itemized MLO Renewal Fee Report*.



## MLO Attestation Process

After an institution requests renewal/reactivation for an MLO, the MLO must attest to their record to complete the renewal/reactivation process. MLOs receive an email that a renewal/reactivation request has been submitted on their behalf and attestation has been requested. Once an MLO has attested to their record, they have completed the renewal/reactivation process.

MLOs are sent nightly renewal attestation reminder email notifications if they have not completed renewal attestation after 5, 10, and 15 calendar days.

Below is an example of a notification the MLO receives if attestation has not been completed.

**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:** Board of Governors of the Federal Reserve System  
**Current Registration Status:** Active  
**Current Renewal Status:** Pending Attestation  
**Renewal Status Date:** 8/11/2013

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

To attest to a renewal/reactivation request:

1. After logging in to your account, click the **Renew/Reactivate** tab.



[Result:] The *Renewal/Reactivation Attestation* screen displays.

2. Review the attestation language. If necessary, click **Amend Record Information** to edit your MU4R.
3. After reviewing the attestation language and ensuring all information is correct, select the **checkbox** next to I verify that I am the named person above and agree to the language as stated.
4. Click the **Attest and Renew** button.

I, Samuel Browning auto Payne Jr (Registrant), certify on this date Friday, September 11, 2015 that:

- (1) The information and statements contained herein, whether submitted by me or by a Federal agency-regulated institution on my behalf, are current, true, accurate and complete as of Friday, September 11, 2015;
- (2) The information and statements have been updated and, accordingly, to the extent any information previously submitted is not amended, such information and statements remain true, accurate and complete as of Friday, September 11, 2015;
- (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 this Federal agency-regulated institution;
- (4) The Registry and my employing Federal agency-regulated financial institution(s) are authorized to obtain information related to sanctions or findings in any administrative, civil or criminal action, to which I am a party, made by any governmental jurisdiction;
- (5) I will keep the information contained in this form current and will file accurate supplementary information on a timely basis, pursuant to applicable law; and
- (6) The Registry may make available to the public information submitted on this filing pursuant to Federal regulations implementing the S.A.F.E. Act.

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

**NOTE:** When an individual user leaves the Update User Profile page by clicking the **Save Changes** or **No Changes** button, the user is taken to the *Renewal/Reactivation Attestation* page if a renewal/reactivation attestation is pending. A pop-up window notifies the user that he or she is being redirected.

[Result:] The *Renewal/Reactivation* screen displays with a gold bar message that the registration has been submitted for renewal/reactivation.

**Renewal/Reactivation Attestation** HELP ?

---

**1** Your registration has been submitted for renewal/reactivation. Check 'View NMLS MLO Registration List' in Composite View to view your registration status.

If you received notification that your employer submitted your federal registration for renewal or reactivation and attestation is required, complete your attestation below.

Attesting to your renewal submission is also a confirmation that all information within your record is accurate at the time of submission.

At this point, MLOs are finished with the renewal/reactivation process. If the MLO has attested during the renewal period, their registration remains Active through the next calendar year as long as they maintain a linked employment with a federally registered institution.

If the MLO has attested during the reactivation period, their registration remains Active for the next calendar year as long as they maintain a linked employment with a federally registered institution.

**Subject:** Renewal/Reactivation Complete for Federal Registration in NMLS institution. Below is an example of the notification the MLO receives after attestation.

Joe Smith (NMLS ID 938421) has successfully completed the renewal/reactivation of their federal registration in NMLS

**Registration Status:** Active  
**Registration Status Date:** 7/30/2012  
**Renewal Status:** Renewed  
**Renewal Status Date:** 10/4/2012

You may view detailed information regarding your registration through Composite View in NMLS.

## Additional Information

### Composite View - Institution MU1R Status

The *View MU1R Status* screen allows users to view the institution's current MU1R status and renewal status information, as well as the historical filing and renewal information.

To view MU1R status:

1. After logging in to your account, click the **Composite View** tab.
2. Click the **View Institution** link on the submenu.
3. Click the **View Registration Status** link on the left navigation

panel. [Result:] The *View MU1R Status* screen displays.

You are currently: Federal

View Institution Information

View Historical Filings

**View MU1R Status**

View State Regulatory Actions

### View MU1R Status

Alvarado Mortgage Co. (1132) ?? HELP

Regulator	MU1R Status	MU1R Status Date	Renewal Status	Renewal Status Date	Renewed Through
<a href="#">Farm Credit Administration</a>	Active	10/16/2013	Renewed	10/2/2014	2015

**NOTE:** To view registration and renewal history, click the regulator link.

[Result:] The *View MU1R Status History* screen displays.

### View MU1R Status History

Alvarado Mortgage Co. (1132) ?? HELP

Regulator: Farm Credit Administration

MU1R Status	MU1R Status Date	Renewal Status	Renewal Status Date	Renewal Requested User
Active	10/16/2013	Renewed	10/2/2014	AlvaradP
Active	10/16/2013	Not Requested	8/21/2014	

## Composite View - Viewing MLO Registration List (per MLO)

The *View NMLS MLO Registration List* screen allows users to view an MLO's current registration and renewal status information, as well as the historical information.

To view an MLO's registration status:

1. After logging in to your account, click the **Composite View** tab.
2. Click the **View Individual** link on the submenu.
3. Enter the MLO's **Individual ID**, or **First Name** and **Last Name**.
4. Click the **Search** button.
5. Click the MLO's **NMLS ID**.
6. Click the **Federal Registration List** link on the left navigation panel.

[Result:] The *View NMLS MLO Registration List* screen displays.

You are currently: **Federal**

View Individual  
View Personal Information  
**View NMLS MLO Registration List**  
View Employment Records  
View Historical Filings  
View Criminal Background Check Requests  
View State Regulatory Actions  
View Individual Snapshot

### View NMLS MLO Registration List

**Hurtado Paola (39379)** 

Mortgage Loan Originators (MLOs) employed by federal agency-regulated Institutions are registered with NMLS. The MLO's registration and renewal statuses reflected below are based on whether the MLO has met the federal MLO registration requirements and the employment status of the MLO with an Institution regulated by the listed Regulator. History of the MLO's registration and renewal statuses based on past employment with an Institution regulated by the listed Regulator can be accessed by clicking on the Regulator name.

Institution(s) Regulated By	Registration Status	Registration Status Date	Renewal Status	Renewal Status Date	Renewed Through
<a href="#">Farm Credit Administration</a>	Active	3/7/2014	Renewed	10/2/2014	2015

**Registration Status Definitions:**

**Pending** – MLO has not met federal MLO registration requirements and/or has a pending employment with an Institution regulated by the listed Regulator  
**Active** – MLO has met the federal MLO registration requirements and has a confirmed employment with an Institution regulated by the listed Regulator  
**Inactive** – MLO was previously employed by an Institution regulated by the listed Regulator  
**Inactive – Failed to Renew** – MLO currently has a confirmed employment with an Institution regulated by the listed Regulator but did not complete the renewal or reactivation process for the current year  
**Canceled** – MLO previously filed for a registration but did not complete the registration process


Click  in the sidebar above to access the Navigation Guide which contains renewal status definitions.

Contact your employer with any questions regarding your registration and/or renewal status. Do not contact your regulator.

**NOTE:** To view registration and renewal history, click the regulator link.

[Result:] The *View NMLS MLO Registration History* screen displays.

## View NMLS MLO Registration History

**Hurtado Paola (39379)** 

**Institution(s) Regulated By** [Farm Credit Administration](#)

Registration Status	Registration Status Date	Renewal Status	Renewal Status Date	Renewal Requested User	Renewal Requested Entity
Active	3/7/2014	Renewed	10/2/2014	AlvaradP	Alvarado Mortgage Co. (1132)
Active	3/7/2014	Pending Attestation	10/2/2014	AlvaradP	Alvarado Mortgage Co. (1132)
Active	3/7/2014	Not Requested	8/21/2014		

## Viewing Multiple MLO Registrations

The Renewal/Reactivation Activity Report can be run to confirm MLO attestation compliance. Renewal Status (Column M) should be referenced throughout the renewal period, as well as during reactivation.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
1	NMLS ID	Renewal	Individual	Individual	Individual	Individual	Main Addi	Main Addi	Main Addi	Registrati	Registrati	Renewal Status	Renewal	Renewed Through Year	
2	1072145		Daniels	Zane	Avery	Sr	uat.nmls@Washingt	IA	22222	Active	#####	Pending Attestation	#####	2013	
3	1072143		Farmer	Petra	Crosby	Sr	uat.nmls@Arlington	CA	22222	Active	#####	Renewed	#####	2014	
4	1072140		Kline	Cleo	Perez	Sr	uat.nmls@Washingt	IN	22222	Active	#####	Pending Attestation	#####	2013	
5	1072243		Muite	Barron			uat.nmls@Washingt	KS	22222	Active	#####	Pending Attestation	#####	2013	
6	1072245		Muite	Cassandra			uat.nmls@Washingt	CA	22222	Active	#####	Exempt	#####	2014	
7	1072239		Muite	Wanita			uat.nmls@Summervi	ME	12541	Active	#####	Pending Attestation	#####	2013	
8	1028393		TAYLOR	RYAN	WADE		ryantaylor	Washingt	AR	22222	Active	#####	Exempt	#####	2014

## Nightly Renewal Email Notifications

As an alternative to the Renewal/Reactivation Activity Report, institution users have the ability receive a nightly email notification with renewal attestation completion information. Institutions receive one of the email notifications listed below. The volume of MLOs completing renewal attestation on a given day determines which notification is sent.

Below is the following email notification received by Institutions (nightly) when **more than 500** MLOs complete renewal attestation for the previous day.

**Subject:** MLO Renewal Activity-8/27/2013

The renewal status for a significant number of federal MLO registrations was updated to Renewed or Reactivated. Please log into NMLS and generate the Renewal/Reactivation Activity Report under the **Renew/Reactivate** tab for further details.

THIS COMMUNICATION IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND CONTAINS OR MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. If the reader of this communication is not the intended recipient (or the employee or agent responsible for delivering to the intended recipient), you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please disregard and delete this communication, and do not disseminate or retain any copy of this communication.

Below is the following email notification received by institutions (nightly) when **less than 500** MLOs complete renewal attestation for the previous day.

**Subject:** MLO Renewal Activity-8/27/2013

The renewal status for the following federal MLO registrations was updated to Renewed or Reactivated. See below for further details.

NMLS ID	Individual Name	Individual Email	Renewal Group	Registration Status	Registration Status Date	Renewal Status	Renewal Status Date	Renewal Through Year	Submitting Institution ID
800598	Patricia Gail Baucom	<a href="mailto:patbaucom@finra.srr">patbaucom@finra.srr</a>		Active	1/16/2013	Renewed	8/26/2013	2014	793181
800599	Jennie Lea Beltz	<a href="mailto:jenniebeltz@finra.srr">jenniebeltz@finra.srr</a>		Active	7/22/2011	Renewed	8/26/2013	2014	793181
	Kent								



## Key Terms

**Composite View** - Composite View is a function in NMLS that provides users with the ability to view registrations, historical filings and employment information for institutions and individuals. Users must have appropriate permissions and access to view composite.

**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.

**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.

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

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

**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.

**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.

**Reactivation** - The process to update a federal registration, for an institution or MLO, in an Inactive Failed to Renew status to an Active status for the current year.

**Reactivation Period** - The window, currently year-round, during which the institution and MLO can complete the Reactivation process.

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

**Renewal** - The process to maintain a federal registration, for an institution or MLO, in an Active status for the upcoming year.

## Key Terms

**Renewal Attestation** - The act of confirming an entity's record in NMLS is up-to-date in connection with a renewal/reactivation submission .

**Renewal Period** - The window, currently from November 1<sup>st</sup> to December 31<sup>st</sup>, during which the institution and MLO can complete the Renewal process.

**Renewal Status** - A status related to the Renewal/Reactivation process. Renewal status- es include: Exempt, Not Requested,, Pending Attestation, Renewed, and Reactivated. The renewal status is maintained separately from the registration status.

**Renewal Status Date** - The date that the renewal status was last updated.

**Renewal Year** - The year for which the renewal/reactivation is/was processed.

**Renewals Cart** - The Renewals Cart contains registrations which have been selected for renewal/reactivation, but have not been submitted and/or paid for. Submitting the Renewals Cart allows a user to submit and pay for the renewal requests as well as sends a system-generated email to the selected MLOs requesting attestation.

**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).