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.

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Resources

Resources for NMLS:

- NMLS Resource Center at: http://fedregistry.nationwidelicensingsystem.org
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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. 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.
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:

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

[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.

![Renewal/Reactivation Selection List](image)

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

12. Review the Payment Terms and Conditions, and click the I Agree button.
13. Select a Payment Type (Credit Card or Bank Account).

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.

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.

17. Click the **Finish** button.

[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.
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. 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 **Renews Cart** link on the navigation panel or the **Proceed to Cart** button at the bottom on the screen.

![Renewal/Reactivation Selection List](image)

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

![Renews Cart](image)
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.

[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.

![Image of the Renewal/Reactivation Uploads interface](image)

[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.
[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.

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](image)

**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](image)
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 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:

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

An example of a Rejected Records File is shown below:
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.

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.

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.

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.
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.

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

Below is an example of the notification the MLO receives after attestation.

Subject: Renewal/Reactivation Complete for Federal Registration in NMLS

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 MU1R Status link on the left navigation panel.

[Result:] The View MU1R Status screen displays.

<table>
<thead>
<tr>
<th>Regulator</th>
<th>MU1R Status</th>
<th>MU1R Status Date</th>
<th>Renewal Status</th>
<th>Renewal Status Date</th>
<th>Renewed Through</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Credit Administration</td>
<td>Active</td>
<td>10/16/2013</td>
<td>Renewed</td>
<td>10/2/2014</td>
<td>2015</td>
</tr>
</tbody>
</table>

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

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

<table>
<thead>
<tr>
<th>Regulator</th>
<th>MU1R Status</th>
<th>MU1R Status Date</th>
<th>Renewal Status</th>
<th>Renewal Status Date</th>
<th>Renewal Requested User</th>
</tr>
</thead>
<tbody>
<tr>
<td>Farm Credit Administration</td>
<td>Active</td>
<td>10/16/2013</td>
<td>Not Requested</td>
<td>8/21/2014</td>
<td>AlvaradoP</td>
</tr>
</tbody>
</table>
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 View NMLS MLO Registration List link on the left navigation panel.

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

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

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

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.

Below is the following email notification received by institutions (nightly) when less than 500 MLOs complete renewal attestation for the previous day.
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 1st to December 31st, 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).