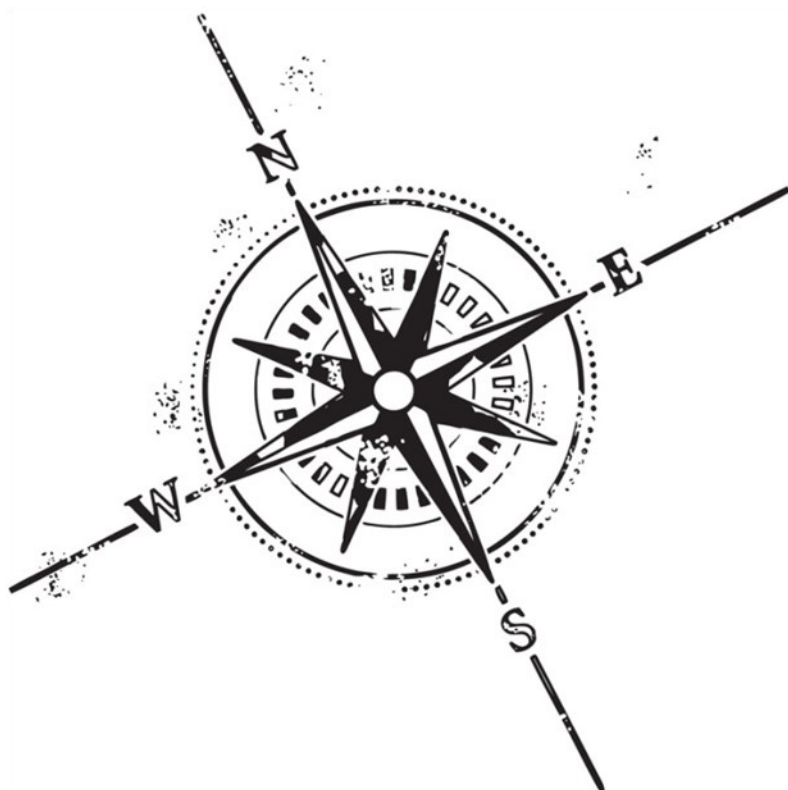




NAVIGATION GUIDE FEDERAL REGISTRY

[View MLO Composite Information](#)



Purpose

This navigation guide is designed to provide a general understanding of viewing registration information for Mortgage Loan Originators (MLOs) in NMLS.

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Resources

Resources for NMLS:

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

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View Individual Composite

View Individual Composite is a read-only function in NMLS that provides institution and individual users the ability to view a Mortgage Loan Originator's (MLO's) current and historical registration, filing, and renewal information. View Individual also provides users with an MLO's current and previous linked employment information.

Description of Access

- Institution users can view the record of any MLO that has currently indicated that the institution may file on their behalf. This is commonly referred to as "Institution Access"
- Individual MLO users can ONLY view their record

View Individual

From View Individual, institutions and MLOs can access:

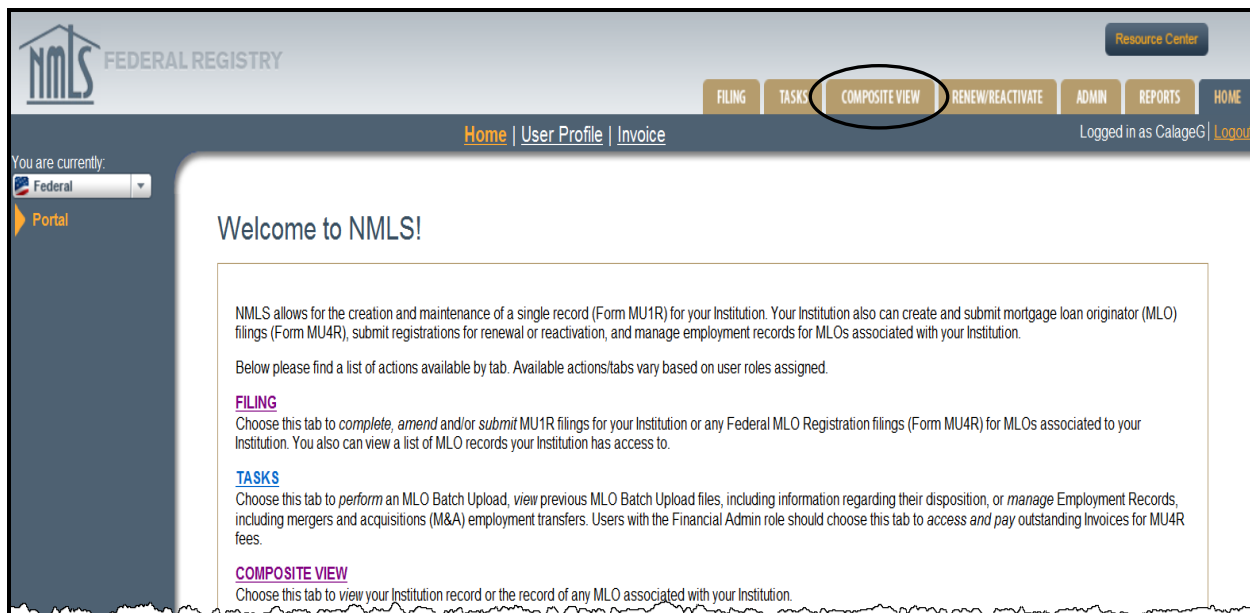
- Personal Information*
- MLO Registration List and Renewal History
- Employment Records
- Historical Filing Information
- Criminal Background Check Requests
- Individual Snapshot

*Only MLOs and institution users with the View Confidential Information role can view an Individual's social security number and date of birth.

Searching for an MLO (Institution Users)

To search for an MLO:

1. From the *NMLS Home* screen, click the **Composite View** tab.

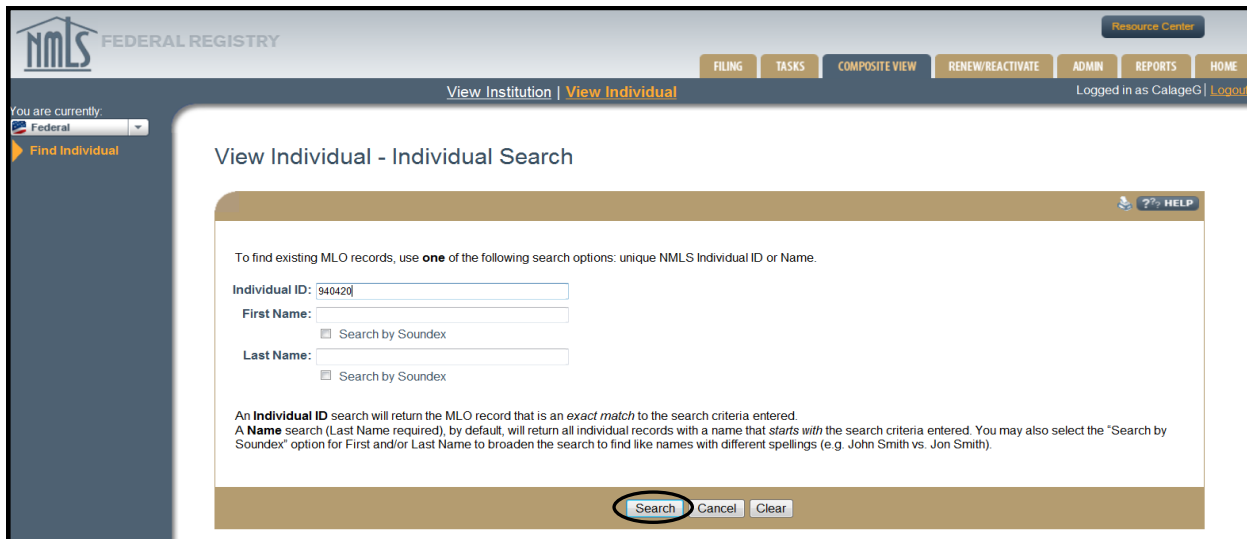


2. Click **View Individual** on the sub-menu.



3. Enter either an **Individual ID** or **First and Last Name**.

4. Click **Search**.



NOTE: If an institution is unsure of how to spell an MLO's name, using the Soundex search may help find the individual. The Soundex searches for names based on how they sound, rather than the way they are spelled. For example, a Soundex search for Smith will match Smith, Smyth, and possibly other names.

4. Click the **Entity ID** link next to the appropriate individual.

you are currently: Federal

Find Individual

View Individual - Individual Search Results

HELP

Full Name	Matched Name	Year of Birth
Frank Bellos (940420)	Frank Bellos	1955

Create Individual New Search Cancel

[Result:] The *View Individual Information* screen displays.

you are currently: Federal

Find Individual

View Individual

View Personal Information

View NMLS MLO Registration List

View Employment Records

View Historical Filings

View Criminal Background Check Requests

View Individual Snapshot

View Individual Information

Frank Bellos (940420) HELP

Name: Frank Bellos

Social Security Number: xxx-xx-5555

Individual ID: 940420

Business Phone Number: 555-555-5555

Extension:

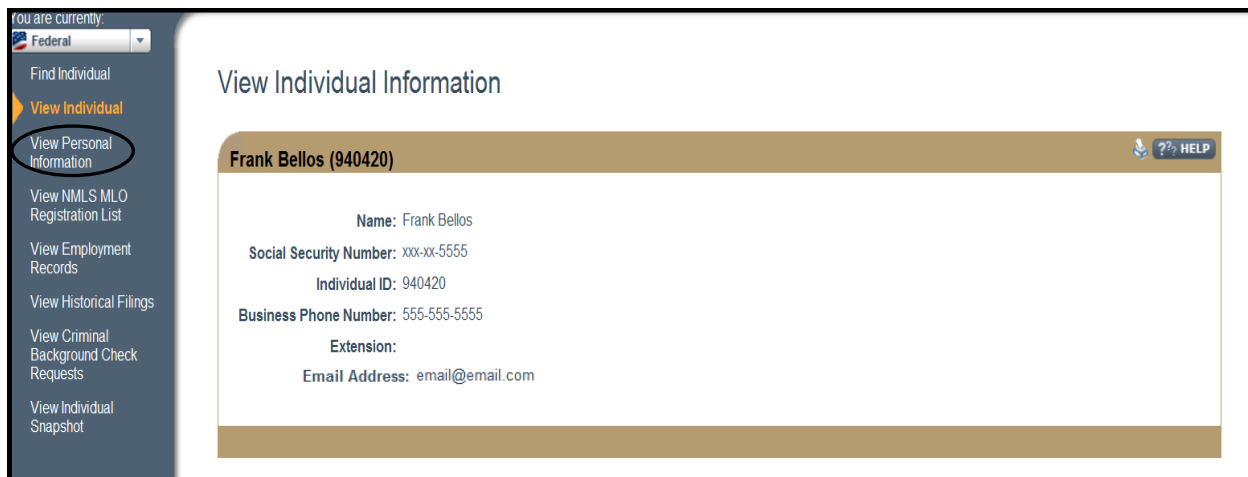
Email Address: email@email.com

View Personal Information

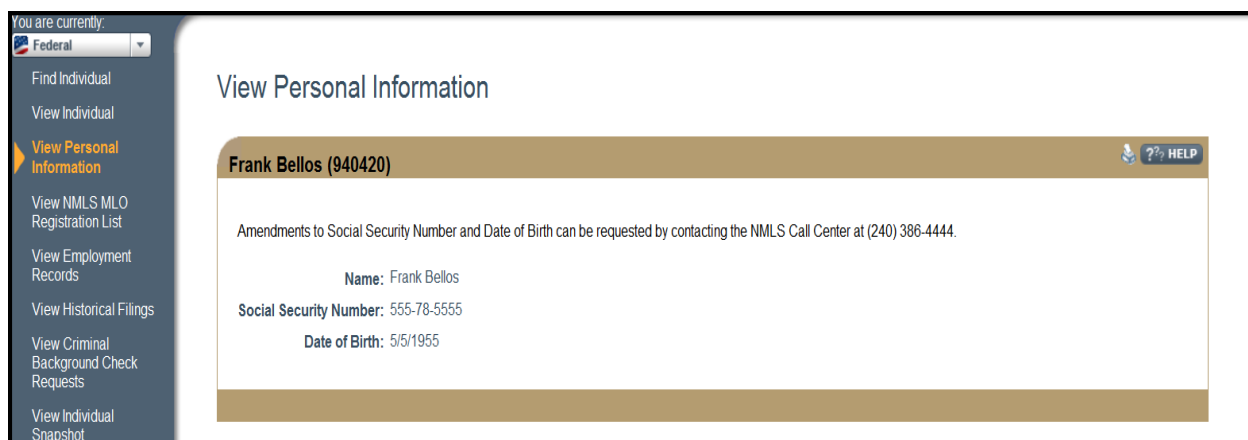
The information in the View Personal Information section comes from an individual's record. The View Personal Information section is the only section where an individual's full social security number (SSN) and date of birth (DOB) are visible. *Please note, institution users must have the View Confidential Information role in order to view full SSN and DOB.* For information on updating user roles, please review the Account Administration navigation guide.

To view personal information:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter either an **Individual ID** or **First and Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View Personal Information** on the navigation panel.



[Result:] The *View Personal Information* screen displays.



View NMLS MLO Registration List

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 the NMLS MLO Registration List:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter the **Entity ID** or **First Name** and **Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View NMLS MLO Registration List** on the navigation panel.

Column Headings on the *View NMLS MLO Registration List* screen:

- Institution(s) Regulated By - the agency that has regulatory oversight of an entity
- Registration Status - the current status of the registration
- Registration Status Date - the effective date of the registration status
- Renewal Status - the current renewal status of the registration
- Renewal Status Date - the date on which the renewal status was updated
- Renewed Through - The year through which the registration is renewed through

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

7. Click the **Regulator** link, Federal Deposit Insurance Corporation in this example.

you are currently: Federal

Find Individual
View Individual
View Personal Information
View NMLS MLO Registration List
View Employment Records
View Historical Filings
View Criminal Background Check Requests
View Individual Snapshot

View NMLS MLO Registration List

Frank Bellos (940420)

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
Federal Deposit Insurance Corporation	Active	10/15/2012	Exempt	10/15/2012	2013

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: The *View NMLS MLO Registration List* screen shows the current Registration Status and Renewal Status for the individual. To view registration and renewal history click on the regulator link. For more information on the Renewal process or Renewal Statuses see the Renewal and Reactivation Handbook.

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

you are currently: **Federal**

Find Individual
View Individual
View Personal Information
View NMLS MLO Registration List
View Employment Records
View Historical Filings
View Criminal Background Check Requests
View Individual Snapshot

View NMLS MLO Registration History

Frank Bello (938423)

Institution(s) Regulated By: Federal Deposit Insurance Corporation

Registration Status	Registration Status Date	Renewal Status	Renewal Status Date	Renewal Requested User	Renewal Requested Entity
Active	7/31/2012	Renewed	10/4/2012	CalageG	The Hills Mortgage Company (938404)
Active	7/31/2012	Pending Attestation	10/4/2012	CalageG	The Hills Mortgage Company (938404)
Active	7/31/2012	Not Requested	10/2/2012		
Active	7/31/2012	Exempt	8/10/2012		

View Employment Records

The View Employment Records section provides the institution user and MLO with the ability to view information regarding current, terminated, and rejected employment records associated to an institution in NMLS. The full employment history of an MLO is available through Individual Snapshot.

To view an employment record:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter either an **Individual ID** or **First** and **Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View Employment Records** on the navigation panel.
7. Click the corresponding **View icon**.

you are currently: **Federal**

Find Individual
View Individual
View Personal Information
View NMLS MLO Registration List
View Employment Records
View Historical Filings
View Criminal Background Check Requests
View Individual Snapshot

View Employment Records Associated to Institutions in NMLS

Frank Bello (938423)

You can access information regarding current, terminated and rejected employment records associated to Institutions in NMLS below. To view the full employment history, access the Individual Snapshot from the left-hand navigation panel.

Current

From	To	Employer Name	Work Location	Employer NMLS ID	Primary Federal Regulator	Status	Status Date
01/2000	Present	The Hills Mortgage Company	Providence, RI	938404	Federal Deposit Insurance Corporation	Confirmed	7/31/2012

Terminated

There are no terminated employment records to display.

[View Rejected Employment Records](#) [View Current Institution Access](#)

The *View Employment Records Associated to Institutions in NMLS* screen is broken down into two sections providing a list of pending or current employment records and a list of terminated employment records. Users may access rejected employment records through a separate link on the screen.

[Result:] The *View Employment Record Detail* screen displays.

You are currently: **Federal**

Find Individual
View Individual
View Personal Information
View NMLS MLO Registration List
View Employment Records
View Historical Filings
View Criminal Background Check Requests
View Individual Snapshot

View Employment Record Detail

Frank Bello (938423) 

From: 1/1/2000
To: Present
Employer Name: The Hills Mortgage Company
Employer NMLS ID: 938404

Work Location
Address: 123 Main St
City: Providence
State: RI
Country / Province: USA
Postal Code: 05111

Status Information

Status: Confirmed
Status Date: 7/31/2012 **Confirmed Date:** 7/31/2012
Status Updated By: CalageG **Confirmed By:** CalageG

NOTE: If the Status Updated By or Confirmed By fields under the Status Information section display as “System” then the change in employment was facilitated by automatic confirmation or by the Mergers & Acquisitions functionality in NMLS.

View Historical Filings

The *Historical Filings* screen displays a list of all federal filings submitted by an MLO, or by an institution on behalf of the MLO, that have been processed by the “system.”

To view Historical Filings:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter either an **Individual ID** or **First and Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View Historical Filings** on the navigation panel.

[Result:] The *View Historical Filings* screen displays.

Column Headings on the *View Historical Filings* screen:


- Filing ID - a system generated unique identifier for each filing
- System Processed - the system date and time the filing was processed
- Submitter - the user name of the user which submitted the filing
- Submitting Entity ID - the unique identifier of the entity who submitted the filing
- Submitting Entity - the name of the entity that submitted the filing
- Sections Changed - the specific sections updated in the filing



7. Click the **View icon** next to the filing to be reviewed.

You are currently: **Federal**

View Historical Filings

Frank Bello (938423)

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

Filing ID	System Processed	Submitter	Submitting Entity ID	Submitting Entity	Sections Changed
 3334466	10/12/2012 2:26:45 PM	CalageG	938404	The Hills Mortgage Company	Click to View
 3331057	7/31/2012 10:27:42 AM	CalageG	938404	The Hills Mortgage Company	Click to View

[Compare](#)

MU4R changes for Frank Bello

- [Disclosure Questions](#)
- [Employment Records](#)
- [Identifying Information](#)
- [Criminal Background Check](#)
- [Current Residence](#)

NOTE: Clicking the Click to View link under Sections Changed displays a box showing the filing type, the individual's name, and links to each section of the form that was updated on that filing. To view the changes in red-line click the link for the updated section of the form.

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

Form MU4R

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

Frank Bello (938423) Individual (MU4R) filing submitted 07/31/2012 by CalageG.

Identifying Information

Identifying Information:

Full Name: Frank Bello
 Gender: Male
 State of Birth: Texas
 Country / Province of Birth: United States

Contact Information:

Business Phone: 555-555-5555
 Extension:

NOTE: Institution and MLO users can view a specific section of the filing by selecting the section from the navigation panel.

Compare Filings

From the *View Historical Filings* screen, users can compare the differences between any two filings. The changes or differences in the filings display in redline. The redline functionality means that older information on the filing displays with a strike-through and new or updated information displays in red font. The compare functionality is not available unless there are at least two historical filings.

To compare filings:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter either an **Individual ID** or **First and Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View Historical Filings** on the navigation panel.
7. Select the **checkbox** next to the two filings that are being compared.
8. Click **Compare**.

You are currently: Federal

Find Individual
 View Individual
 View Personal Information
 View NMLS MLO Registration List
 View Employment Records
View Historical Filings
 View Criminal Background Check Requests
 View Individual Snapshot

View Historical Filings

Frank Bello (938423)

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

Filing ID	System Processed	Submitter	Submitting Entity ID	Submitting Entity	Sections Changed
3334466	10/12/2012 2:26:45 PM	CalageG	938404	The Hills Mortgage Company	Click to View
3331057	7/31/2012 10:27:42 AM	CalageG	938404	The Hills Mortgage Company	Click to View

Compare

[Result:] The MU4R filing displays in a new browser tab or window with the changes in redline.

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

Frank Bello (938423) Individual (MU4R) filing submitted 10/15/2012 by CalageG.

Identifying Information

Identifying Information:

Full Name: Frank Bello

Gender: Male

State of Birth: Texas

Country / Province of Birth: United States

Contact Information:

Business Phone: 555-555-5555
555-555-4444

Extension:

Home Phone: 333-333-3333

Cell Phone:

View Criminal Background Check Requests

Criminal Background Check Requests provides information on all criminal background check requests submitted by an MLO or by an institution on an MLO's behalf.

To view a Criminal Background Check Request:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter either an **Individual ID** or **First and Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View Criminal Background Check Requests** on the navigation panel.

[Result:] The *View Criminal Background Check Requests* screen displays.

Column Headings for the *View Criminal Background Check Requests* screen:

- Status - the current status of a criminal background check request as of the corresponding status date
- Reason Closed - the reason the criminal background check was closed. If no fingerprints have been submitted, this field will be blank
- Status Date - the date on which the corresponding criminal background check status was set
- Method - the process as to how the criminal background check is performed
- Fingerprint Taken Date - the date the fingerprints were physically taken

The screenshot shows a web application interface. On the left is a sidebar with a menu: 'View Individual', 'View Personal Information', 'View NMLS MLO Registration List', 'View Employment Records', 'View Historical Filings', 'View Criminal Background Check Requests' (highlighted with an orange arrow), and 'View Individual Snapshot'. The main content area is titled 'View Criminal Background Check Requests' and features a header for 'Frank Bello (938423)' with a user icon and a 'HELP' button. Below the header, there is a section for 'Latest Criminal Background Check Result' showing 'Result: RAP', 'Received On: 5/21/2012', and 'Method: Fingerprint'. At the bottom, a table titled 'Criminal Background Check Requests' displays a single row with the following data:

Status	Reason Closed	Status Date	Method	Fingerprints Taken Date
Closed	Result Received	5/21/2012	Fingerprint	5/21/2012

An MLO's criminal background check status will update to Closed for one of the following reasons:

- Result Received - criminal background check was successfully performed
- Illegible - the fingerprint record returned as unreadable
- Expired - no fingerprint record was associated with the criminal background check being requested within the allotted timeframe
- Rejected - the fingerprint record was not accepted by the FBI

If an MLO's fingerprint status is Illegible or Rejected, the MLO will be required to submit a new set of fingerprints.

In the event an MLO submits fingerprints and the fingerprints are returned illegible, the MLO will have the opportunity to send in a second set of fingerprints. If the second set of fingerprints are returned illegible, the fingerprints submitted will trigger a manual Name Check to be performed.

From the *View Criminal Background Check Requests* screen, institution users with the View CBC Results role will have the ability to view an MLO's criminal background check results and institution users with the View RAP Sheet role will have the ability to view an MLO's Record of Arrest and Prosecution (RAP Sheet). For information on roles, please review the Account Administration Navigation Guide.

In the example below, a Criminal Background Check Request was returned from the FBI with a RAP Sheet. Clicking the RAP link opens the terms and conditions set forth for the institution user to view the Criminal History Record Information (CHRI), which includes the RAP Sheet.

View Criminal Background Check Requests

Frank Bello (938423) ?? HELP

Latest Criminal Background Check Result

Result: [RAP](#)

Received On: 5/21/2012

Method: Fingerprint

Criminal Background Check Requests

Status	Reason Closed	Status Date	Method	Fingerprints Taken Date
Closed	Result Received	5/21/2012	Fingerprint	5/21/2012

NOTE: From the *Terms and Conditions* screen, the institution user must first certify that they are authorized to view CHRI information, and agree to abide by the NMLS policies governing the use of the information by reviewing the terms and conditions. The RAP Sheet will only display after accepting the terms.

Four different messages may display on the *View Criminal Background Check Requests* screen.

1. A Criminal Background Check Request submitted without submission of fingerprints will result in a warning message similar to the one shown below.

A criminal background check request is pending until fingerprints have been submitted. [Schedule your fingerprinting appointment.](#)

MLOs will have one hundred eighty days to submit fingerprints after the criminal background check request is submitted.

Clicking the [Schedule your fingerprinting appointment](#) link in the warning message will open a separate tab or window that enables the individual to schedule an appointment with an authorized NMLS fingerprint vendor.

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 Individual Snapshot

View Criminal Background Check Requests

Frank Bello (938423) ? HELP

I A criminal background check request is pending until fingerprints have been submitted. [Schedule your fingerprinting appointment.](#)

Criminal Background Check Requests				
Status	Reason Closed	Status Date	Method	Fingerprints Taken Date
<u>Pending Fingerprint</u>		5/22/2012	Fingerprint	

2. Fingerprints submitted for a criminal background check request without the submission of the actual Criminal Background Check Request will result in the following error message.

Fingerprints were submitted on *[date]*, but a criminal background check request has not been submitted through NMLS. A criminal background check will be processed using these prints upon submission of an Individual filing that includes a background check request.

3. Fingerprints submitted prior to an institution paying an MLO's MU4R filing fee with result in the following error messages:

You will not be able to schedule a fingerprinting appointment or your existing prints will not be submitted to the FBI until NMLS receives payment for your MU4R filing. Your employer is responsible for submitting payment for your filing.

Fingerprints were submitted on *[date]*, but a criminal background check request has not been submitted through NMLS. A criminal background check will be processed using these prints upon submission of an Individual filing that includes a background check request.

- Another possible message indicates that an MLO has been granted a Medical Waiver for the criminal background check requirement. For information regarding fingerprint medical waivers please visit the [NMLS Resource Center](#).

View Criminal Background Check Request History

View Criminal Background Check Requests provides access to the history for each criminal background check request from the time it is requested until the status is closed.

To view the history of a criminal background check request:

- From the *NMLS Home* screen, click the **Composite View** tab.
- Click **View Individual** on the sub-menu.
- Enter either an **Individual ID** or **First and Last Name**.
- Click **Search**.
- Click the **Entity ID** link next to the appropriate individual.
- Click **View Criminal Background Check Requests** on the navigation panel.
- Select the **Status** link for the corresponding criminal background check request to be viewed.

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 Individual Snapshot

View Criminal Background Check Requests

Frank Bello (938423)

Latest Criminal Background Check Result

Result: [RAP](#)
Received On: 5/21/2012
Method: Fingerprint

Criminal Background Check Requests

Status	Reason Closed	Status Date	Method	Fingerprints Taken Date
Closed	Result Received	5/21/2012	Fingerprint	5/21/2012

Column Headings for the *Criminal Background Check Request History* screen:

- Status Date - the date on which the corresponding criminal background check status was set
- Status - the status of the criminal background check request as of the corresponding status date.

[Result:] The *Criminal Background Check Request History* 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 Individual Snapshot

Criminal Background Check Request History

Frank Bello (938423)

Below please find the processing history for the selected Criminal Background Check Request.

Status Date	Status
5/18/2012	Pending Fingerprint
5/21/2012	Processing Fingerprint (New Fingerprint)
5/21/2012	Closed (Result Received)

The criminal background check status will update to one of the following:

- Closed - the criminal background check has been completed successfully; fingerprints were returned illegible, fingerprints were rejected, etc
- Expired - no fingerprint record was associated with the criminal background check within the allotted timeframe
- Pending Fingerprint - an individual submitted a request to conduct a criminal background check and must now submit a fingerprint record
- Processing Fingerprints - the criminal background check is being performed by using the fingerprint card method
- Processing Name Check - the criminal background check is being performed manually, by using the Name Check method (i.e., individual's demographic information)

Viewing Individual Snapshot

The Individual Snapshot provides the latest filing and registration information for an MLO. The individual snapshot includes an MLO's identifying information, other names, current residence, employment history, disclosure questions, disclosure explanations, and criminal background check information. Users have the option to choose which section(s) to display on the individual snapshot.

To view the Individual Snapshot:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Individual** on the sub-menu.
3. Enter either an **Individual ID** or **First and Last Name**.
4. Click **Search**.
5. Click the **Entity ID** link next to the appropriate individual.
6. Click **View Individual Snapshot** on the navigation panel.
7. Click the **Select All Sections** link, or select the check boxes next to each section to include.

8. Click **View Snapshot**.

You are currently: **Federal**

Individual Snapshot

Frank Bello (938423) HELP

Individual Snapshot displays the most current information on an MU4R individual. Please select the information you want displayed or click 'Select All Sections' to see all of the individual's data.

[Select All Sections](#)

- ☒ Identifying Information
- ☒ Other Names
- ☒ Current Residence
- ☒ Employment History
- ☒ MU4R Disclosure Questions
- ☒ MU4R Disciplinary Actions
- ☒ NMLS MLO Registrations
- ☒ Criminal Background Check Information

View Snapshot

NOTE: The Identifying Information is selected by default and cannot be deselected.

[Result:] The *Individual Snapshot* screen displays.

You are currently: **Federal**

Individual Snapshot

Frank Bello (938423) HELP

October 15, 2012 at 5:06:20 PM

Identifying Information

Individual ID: 938423
 Full Name: Frank Bello
 Gender: Male
 State of Birth: Texas
 Country/Province of Birth: United States
 Business Phone: 555-555-4444
 Extension:
 Cell Phone:
 Fax Line:
 Email Address: email@email.com

Other Names

No Data Found

Current Residence

Street Address: 123 st
 City: Providence
 State: Rhode Island
 Country: Providence, United States

The *Individual Snapshot* screen can be printed using the print icon to the right of the individual's name at the top of the screen. There is no limit to the number of times an individual snapshot can be requested. Once the user leaves the *Individual Snapshot* screen, they will have to select a section(s) and request the snapshot again.

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.

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

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

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

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

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

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

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.

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

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

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

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

Key Terms

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

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

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

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

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

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

LiveScan (or Live Scan) - The hardware device and process which is used to capture and transmit electronic fingerprint records.

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

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

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

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

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

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

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.

Key Terms

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.

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 - Each registration has a renewal status which indicates the state of the registration in regards to renewals processing. The renewal status will represent whether or not renewal of the registration has been requested, attested to, reactivated, or renewed. The renewal status is maintained separately from the registration status.

Renewal Status Date - The date that the renewal status took effect.

Renewal Year - The year for which a renewal 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.

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

Record of Arrest and Prosecution (RAP) Sheet - An individual's criminal identification, arrest, conviction, and incarceration information, as compiled by the FBI. The RAP sheet also contains information on felonies and misdemeanors, and may contain municipal and traffic offenses if reported by an agency.

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

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