



NMLS POLICY GUIDEBOOK

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NMLS Policy Guidebook

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INTRODUCTION & PURPOSE

The [NMLS Policy Guidebook](#) is intended to be a resource for applicants, licensees, and state regulatory agencies using NMLS. It is intended to assist applicants and licensees in understanding the policies related to using NMLS. It is a living document that will be updated regularly in response to decisions and conclusions reached through the NMLS policy-making process, as well as through experience in using NMLS.

It is not a substitute for obtaining information directly from the state(s) from which an applicant or licensee is seeking or maintaining licensure. All applicants or licensees should consult directly with their appropriate state regulator(s) for licensing requirements and how to use NMLS to meet these requirements.

NMLS contains forms available to applicants and licensees created as part of an effort to build the System:

- Company Form (MU1)
- Individual Form (MU2)
- Branch Form (MU3) Individual License Form (MU4)

These forms are available electronically on the [NMLS Resource Center](#). The forms were developed collaboratively by the NMLS Policy Committee of the State Regulatory Registry LLC, a wholly owned subsidiary of the Conference of State Bank Supervisors.

The goal of NMLS is to improve mortgage, consumer finance, debt, and money services industry supervision, heighten communication across states, increase consistency in licensing requirements, and automate processes to the greatest degree possible.

The NMLS Policy Guidebook **IS NOT** a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

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GENERAL POLICIES

NMLS is designed to replace each state's existing licensing application forms and manual processes.

- **Account Creation**

Individuals that do not have a social security number in NMLS will need to contact the NMLS Call Center to complete a request form and provide supporting documentation to obtain an account in NMLS.

When requesting a company account in NMLS, only company employees that should have access to NMLS should be listed as account administrators. If additional users outside of the company need to have access to NMLS, the administrators can create user accounts for them once the company account is established.

When the NMLS should be used

Any person or entity wishing to *apply for* a license, *amend* an existing license, *surrender* a license, *cancel* a license request, or *renew* their license should do so through NMLS. Each state agency determines which of their license authorities they wish to manage through NMLS. License authorities managed through NMLS include mortgage, consumer finance, debt, and money services. NMLS is intended to be the **ONLY** method for applicants or licensees to transact the above actions with participating states.

- **One Record concept**

In NMLS, it is important to differentiate between a company, branch, or individual's record in the system. Each distinct legal entity, branch, and natural person will have a single, unique record in the NMLS. The entities' One Record in NMLS can be used to apply for, maintain, or surrender licenses in multiple states.

When seeking licensure, entities will use the Company Form (MU1), Individual Form (MU2), Branch Form (MU3), or Individual Licensing Form (MU4) to create a record. The form can contain a license request for one or more states. Likewise, when a company, branch, or individual updates their record, the change applies to every state in which they hold a license.

All states share the same information in NMLS about licensees. If one state does not accept the information on an applicant's filing or does not accept a license amendment submitted by a licensee, the entity has the choice of foregoing licensure in that state or changing their record for all states.

C. NMLS is a real-time system

Fundamental to the One Record concept is the fact that NMLS operates as a real-time system that is a legal system of record for the state agency in which applicant, licensee, and regulatory actions instantly become part of a company, branch, or individual record.

For licensees, this means that in submitting a filing, they are attesting that the information is true and accurate as of the date of the filing. For regulators, this means that when they change a license status on an applicant or licensee's record, the license status is effective as of the date and time of the change in NMLS.

One way to look at this dynamic is that licensees amend their One Record to reflect their current information. Once a licensee has amended their One Record, regulators can react to the amendment by changing, when applicable, the license status applied to the entity's One Record. Licensees are required to update their NMLS record no later than 30 days after information in their record changes. Some jurisdictions may have earlier amendment requirements.

D. Licensee responsibility for their One Record in NMLS

Each company and individual is responsible for their record in NMLS. Regulators cannot change a company, branch, or individual's information. If a regulator has an issue with information on an applicant or licensee's record, they may require the applicant or licensee to change their record. They will typically do this by placing a "license item" on the entity's record.

The NMLS account email address for an individual must be a personal email address directly and continually accessible by the individual whose name and SSN are associated with that account. This email address should be the address a person may use in the case of an employment change or other event that would normally remove their ability to access NMLS. SRR, on behalf of state regulators, may periodically monitor the use of duplicate email address contained in individual account to ensure one email address (and thus one person) does not have access to multiple individual accounts.

Individuals must understand that allowing another individual to have access to their NMLS record is similar to allowing that person to have online access to their bank accounts and other personal information. The individual named on that record is still completely responsible for all actions taken under that account.

Another way to look at it is that all entities are responsible for the information they generate. Companies and individuals generate information about themselves (such as address, structure, disclosure questions, etc.) and thus are the only ones who can amend this information. Regulators, on the other hand, generate license authorities and enforcement actions and thus have sole control in applying these

items to a company or individual's record. The result is that over time, all regulators gain a composite picture that is the result of companies or individuals applying their information to their One Record.

When an individual requests an account in NMLS, the system requires that the Date of Birth (DOB) and a social security number (SSN) for identification purposes. It is important to ensure that this information is entered accurately upon establishing the individual account. If the DOB or SSN is entered incorrectly the individual must contact the NMLS Call Center to have the information updated.

E. Use of "NMLS" in a Public Facing Email Address Domain Name

"NMLS" shall not be used in a public facing email address domain name. An email address domain name containing "NMLS" shall not be used in advertising, which would imply there is a relationship between NMLS and the parties. An email address domain name using NMLS cannot appear on consumer access.

F. Addressing inconsistency between licensee's NMLS record and state files during Transition

The One Record concept poses particular issues for licensees and regulators during Transition. Transition is the submission of a license request by an existing licensee through NMLS to the state regulator. It is possible the attested Company, Branch, or Individual Form submitted by a licensee through NMLS may not match the information a state regulator has on file with regards to that licensee.

Regulators may place a license item on the entity's record and request additional information. Licensees cannot be expected to submit false information initially merely to match a state's information on file for two reasons:

- a. Licensees are required to legally attest to the accuracy of the information with each submission.
- b. A licensee's NMLS record may have already been accepted in another state. Any change they make would change that other state's license information.

G. Dormant Individual Accounts and Pending Filings

An individual account is considered dormant if it contains no data such as testing and education results, regulatory actions or submitted licensure applications on the record. NMLS will delete a dormant individual user account after 180 days. Pending filings do not prevent an account from dormancy and will be deleted after 180 days along with any related dormant accounts. Any record of an individual on a company filing named as a non-control Indirect Owner will not be marked as dormant.

For accounts with education and testing results or submitted or approved filings, NMLS will disable the account if it has not been accessed in 120 days by a company account user or 15 months by an individual user. If a user account is disabled, the System prompts the user to provide identifying information before they can log into their account.

H. State-specific requirements outside NMLS

In addition to using their One Record in NMLS to apply for, amend, surrender, or renew their license; applicants and licensees may be required by a state to submit additional items outside the system. The state licensing requirements will provide instructions that will:

- a. detail any information not contained on the NMLS record that must be submitted by license applicants and licensees; and
- b. explain how certain questions on the licensee's or applicant's NMLS record should be answered to meet jurisdiction-specific requirements.

Licensees and applicants can access state licensing requirements from links on the license wizard within NMLS or visiting the [State Licensing](#) page on the NMLS Resource Center. Materials submitted outside NMLS are expected to be received by the state regulator within 5 days of submission of a form in NMLS.

I. Creation of New Company Record

Each distinct, legal company in NMLS will have a single record, regardless of the number of jurisdictions they are licensed in, or even if they are not licensed in any jurisdictions. This single record will allow the system to apply a unique identification number to the company that will remain with the company across states and over time. The unique identifying number is different than a license number, which will be provided by each regulatory agency. As a result, it is important in NMLS to ensure that only a single record is created for each entity that the system wishes to track.

Companies wishing to access NMLS to create a record for their company must first go through an entitlement process. This process requires an official within the company to complete the [Company Account Request Form](#) and submit it to the NMLS Entitlement Group. Entitlement is managed by SRR through the NMLS Call Center.

NMLS uses four pieces of information from the Company Account Request Form to determine if the company currently has an existing record in the system:

- *Full Name of Applicant*
- *IRS Employer Identification Number*
- *State/Province & Country of formation*
- *Date of formation*

The Internal Revenue Service (IRS) indicates that Employer Identification Numbers (EIN) are unique and are never re-issued. Therefore, the EIN is the basis for maintaining unique records.

Licensees cannot change their EIN. Only the NMLS Call Center can change an EIN with SRR approval. Licensees needing to change their EIN should contact the NMLS Call Center.

Additionally, companies with the same full legal name and state of incorporation will be flagged for review to determine that they are separate entities. In no case should any two NMLS records share the same data for the 4 pieces of information above. This should prevent a company from inadvertently establishing two records in the system for the same company.

J. Amendments to a company's structure that will require the creation of a new NMLS record

In general, the determination of whether a new record is required when changes are made to a company's organizational structure will depend on how the change is treated pursuant to the state statutory provisions under which the company was formed. If, under the provisions which address its organization, an entity is considered to be the same entity after a change is made to its structure, the existing record will be used. If the Internal Revenue Service requires a new EIN, regardless of the statutory provisions in the state, a new NMLS record is normally required.

When the change results in dissolution of the entity or formation of a new entity a new record will be required; this includes a change in EIN.

If the company has created a base record in NMLS or submitted a filing to one or more states through NMLS and their EIN has changed, they should not update any information related to the Legal Status of the entity until first contacting the NMLS Call Center.

Specifically:

- If the *Employer Identification Number* changes, then a new NMLS record is required. A possible exception to this rule is in the case of a Sole Proprietor who converts from using his or her Social Security Number to using an IRS Employer Identification Number without changing their corporate structure (remaining a Sole Proprietorship). In cases where a Sole Proprietor changes its corporate structure, most often to an LLC or other Corporation, a new NMLS record is required.

Companies cannot change their EIN themselves. Only the NMLS Call Center can change the EIN, with SRR approval.

- If the *Full Name of Applicant* changes, but none of the other three identifying pieces of information changes (EIN, state and date of formation), then a new record is not required. NMLS allows companies to make such a change themselves.
- If state law and the IRS allow conversions to a new structure while maintaining the same EIN, state and date of formation, then NMLS will not require a new record to be created.

- If a company changes ONLY its state and date of formation and (1) state law and the IRS allow these changes and (2) there is no change in the EIN or the structure of the company, then NMLS will not require a new record to be created. However, some states may require a new license.
- When a company creates a subsidiary that has a different *Full Name of Applicant, Employer Identification Number, State/Province & Country of formation*, and date of formation, then NMLS requires a new record.
- If a licensee changes its EIN after they create their NMLS record, but before they submit any filings in the system, then NMLS will not require a new record to be created.
- If a company has purchased another company within NMLS, a new record may or may not be required based on the circumstances of the purchase. The NMLS Call Center and SRR will work with the company to determine the best course of action to take within NMLS concerning their record(s).

The NMLS Policy Committee developed the following rules concerning when companies change their structure and whether or not a new record will have to be created in the system. These rules are as follows:

Original Structure	New Structure	New Record Required?
Sole Proprietorship	Any other form	Yes
Partnership	Any other form	Yes
Partnership	Partnership with new or different partner names	No
Any corporate form	Conversion under state of domicile statutes	No-Unless New EIN is Issued
Mergers of two corporations or LLCs	One of original corporations or LLCs remains	No – licensee elects which entity remains in system
Mergers of two corporations or LLCs	New corporation or LLC	Yes

In general, questions about when a new record will need to be created can be referred to SRR for consideration. The only requirement that NMLS enforces is the fact that a change in EIN requires a new record. If a company fails to respond to continued requests for the creation of a new record, the state regulator will be contacted for further action and could result in the company account being disabled.

Multi-series LLCs

Approximately 6 or 7 state corporation statutes (DE is the most notable) allows the operating agreements of limited liability companies to provide for the establishment of one or more designated series of members, managers, or LLC interests that have separate rights, powers, or duties. The decision as to whether these “series LLCs” have separate Exact Name, IRS Employer Identification Numbers, State/Province & Country of formation, and date of formation is determined by the incorporated LLC. Additionally, states have treated these entities differently.

The NMLS Account Creation Policy requires all entities to obtain a unique employer identification number (EIN), regardless of whether this is a requirement for federal income tax purposes. Therefore, NMLS requires that each entity under a series LLC have its own unique EIN for licensing purposes.

K. Amendments to a company’s structure that will NOT require a new NMLS record

Generally, if an entity is considered to be the same entity after a change is made to its structure and there is no change in the entity’s EIN, a new NMLS record is not required. An example is an IRS allowed F-Reorganization. In cases such as an F Reorganization, when there is a change in the state of formation, the Date of Formation in the entity’s record shall reflect the date of formation in the new state of formation. The Date of Formation field in the company record populates the Date Formed field in Consumer Access

L. Filing Date vs. Effective Date

Given that NMLS is a real-time system, there is no distinction between filing date and effective date. The filing date is the date the filing submission is made in the system to one or more regulators. The change is made to the licensee’s record in the NMLS instantly. As a result, the effective date and the filing date are the same. State licensing requirements should outline effective date expectations, including advance notice if required.

M. Publicly Available Information

Some information from a licensee’s record is made publicly available through NMLS Consumer Access which is a separate system than NMLS. Areas of the Company, Branch, and Individual Forms that are made available are indicated throughout the guidebook and the system.

N. NMLS Call Center

The NMLS Call Center is available for help with system functionality. The representatives cannot confirm licensing requirements or state specific information. The call center is available from 9:00 a.m. to 9:00 p.m. Eastern Time Monday thru Friday.

O. Maintaining your record in NMLS

It is the responsibility of the licensee to maintain their record in NMLS. A licensee can update their record by submitting a new filing to the state regulator. You should consult the state specific checklists as many states require advance notification of changes to a licensee's record. Once the regulator approved the change outside NMLS, it can be made within the filing.

NMLS COMPANY FORM (MU1)

NMLS Company Form (MU1) must be completed by a company applying for a license/registration in one or more states. If the company is applying for a new license, the Individual Form (MU2) must also be completed by individuals identified in the Direct Owners & Executive Officers, Indirect Owners with control and Qualifying Individuals on the Company Form (MU1).

The Company Form (MU1) can be used to request licenses in multiple states, however, not all license types are managed in NMLS and some information may have to be submitted to state regulators outside of the System.

The following guidelines are organized to follow the Company Form's format in the System.

A. General Instructions

Filing – The Company Form (MU1) is the uniform application form that a company or sole proprietorship applying for any company license must complete. Applicants must also refer to the state licensing requirements on the NMLS Resource Center to fully understand the license requirements.

Dates – In NMLS, there is no distinction between the filing date and the effective date. The filing date is the date the submission is made in the system to one or more regulators. The change is made to the licensee's record in the NMLS instantly. Thus, the effective date and the filing date are the same.

Terms Used – For uniformity, terms used throughout the Company Form (MU1) are defined in the glossary.

B. Consumer Access*

The following fields from the Company Form will be available and displayed in NMLS Consumer Access and are indicated by an asterisk (*) throughout the guidebook.

- NMLS Unique ID
- License # by State
- License name by State and Industry Type
- License status by State and Industry Type
- Entity Name
- Entity Main Address (City, State, Zip)
- Business Phone, Toll Free Phone Number, Fax, Email Address
- Mailing Address if different from Main Address (City, State, Zip)
- Other and Prior Trade Names
- Resident/Registered Agent
- Web Address
- Legal Status (Fiscal Year End, Formation State, Formation Country, Date of Formation, Stock Symbol (if applicable), status)
- Public State Regulatory Actions

The NMLS Policy Guidebook IS NOT a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

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BUSINESS ACTIVITIES

Applicants and licensees should indicate all business activities the company engages in, regardless of whether those activities are undertaken in a state in which they are applying for a license. The selected business activities in this section will allow the system to provide you with a list of licenses for which you may apply. See [business activities definitions](#) for a description of each activity available.

REQUEST LICENSE

Request/Transition License(s)

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Below are company licenses/registrations available for request or transition based on the business activities and states identified in the Business Activities section. If your company currently holds any of the licenses/registrations being requested and is transitioning the license(s)/registration(s) onto NMLS, enter the license or registration number(s), exactly as provided to you by your regulator, in the space provided. FAILURE TO DO SO MAY RESULT IN YOUR COMPANY BEING CHARGED NEW APPLICATION FEES.

If you do not see the license/registration you are seeking to transition or apply for below, confirm the license/registration is being managed by your regulator in NMLS and there is not a license/transition request for the license/registration pending with this filing. In addition, you may return to the Business Activities section and make the appropriate adjustments so the section reflects **all** business activities conducted by your company by state.

Please select the license(s) and/or registration(s) you wish to transition or new license/registration application(s) you wish to submit and click **Next**.

[Expand All](#) | [Collapse All](#)

Existing License Number (or Transitions only)	Regulator
<input type="checkbox"/> Mortgage Broker License	Kentucky: <input type="text"/>
<input type="checkbox"/> Mortgage Company License	Kentucky: <input type="text"/>

[Next](#) [Cancel](#)

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The Request/Transition License(s) screen identifies the license/registration types available based on the business activities and states selected on the Business Activities screen. The system does not allow applicants or licensees to apply for or maintain two of the same license type in any one state. Entities that are currently licensed with a state (outside of NMLS) and have been directed to transition their license(s) will enter the license number on this screen.

LICENSE/REGISTRATION INFORMATION

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by Ryan T. Total Charges: \$2,000.00

Below are a list of Requests Pending Submission and a list of Submitted License/Registration Requests being managed in NMLS for your company. If you have questions about the types of licenses you need to apply for, see the [State License Requirements on the NMLS Resource Center](#).

Select license/registration(s) to apply for or to transition onto NMLS.
 Navigate to the next section of this filing to provide additional required information.

Requests Pending Submission

The list below reflects license, transition, surrender and/or withdrawal requests that will be submitted in connection with this pending filing. A filing is not complete until you have successfully navigated through the Completeness Check and Submit screen, attested and paid for your submission. If you wish to cancel a request, click the Cancel Action button.

Regulator	License	Current Status	License Number	Pending Action	Available Action
Pennsylvania	Money Transmitter	TC001		Transition Requested	<input type="button" value="Cancel Action"/>

Submitted License/Registration Requests

Below is a list of the license/registration requests submitted to the regulator and managed in NMLS for your company. If you wish to surrender, withdraw or cancel a license/registration or application request, click the icon in the Available Action column and proceed to the Completeness Check and Submit screen to attest and submit the filing. To understand the current status, see the [License Status Definitions document](#).

Regulator	License	Current Status	License Number	Available Action
Alabama	Mortgage Brokers License	Approved		<input type="button" value="Surrender"/>
Connecticut	Mortgage Broker	Approved		<input type="button" value="Surrender"/>
Montana	Mortgage Broker License	Approved		<input type="button" value="Surrender"/>
Montana	Mortgage Servicer License	Approved	TC001	<input type="button" value="Surrender"/>
North Carolina	Mortgage Servicer License	Approved		<input type="button" value="Surrender"/>
Pennsylvania	Mortgage Broker License	Approved		<input type="button" value="Surrender"/>
Montana	Mortgage Lender License	Approved - Deficient	TC001	<input type="button" value="Surrender"/>
Pennsylvania	Mortgage Lender License	Approved - Deficient		<input type="button" value="Surrender"/>
Rhode Island	Lender License	Pending - Withdrawal Requested		No Action Available
Kentucky	Exempt Company Registration	Transition Requested	TC001	<input type="button" value="Cancel Transition"/>
Louisiana	Residential Mortgage Lending License	Transition Requested	TC001	<input type="button" value="Cancel Transition"/>

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 For additional information, please call 1-877-NMLS-Register-Call | For help with navigation please contact the NMLS Call Center at 800.390.4444.

The License/Registration Information screen will display a list of all license/registration requests pending submission as well as any previously submitted license/registration requests. From this screen users can request a new license, review existing requests, cancel a previously submitted request, request to withdraw an existing license/registration or request to surrender an existing license/registration.

IDENTIFYING INFORMATION

The screenshot shows the NMLS identifying information form for General Mortgage Co. (8189) MU1 filing. The form is titled "Identifying Information" and includes a sidebar with navigation options. The main form area contains the following sections:

- Entity name and EIN:** Entity Name: General Mortgage Co., IRS Employer Identification Number: 70-7994153. Total Charges: \$2,000.00.
- Do you want to amend your legal name?** If yes, check here: . New Entity Name: (sole proprietor use "Last, First, Middle").
- Main address (Do not use a PO Box):** Number & Street: 1234 Market Street, City: South, State: North Carolina, Country/Province: United States, Postal Code: 58562.
- Business phone, fax and email address:** Business Phone: 555-555-5555, Toll-Free Number (for consumers): 900-999-9999-9999, Fax Line: 555-555-5555, Email Address: tu.ryan@nmls.org.
- Mailing address:** Copy Main Address, PO Box or Number & Street: 1234 Market Street, City: South, State: North Carolina, Country/Province: United States, Postal Code: 58562.
- Any other business locations?** Other than the main office does the entity conduct business with consumers through branch offices or other business locations? Yes No.

In certain states, branch office or other business locations must be licensed and/or registered. Submit Branch (MU3) filings to report these to the regulatory agency(s).

Navigation: Previous, Save, Next.

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Entity name* and EIN.

- Entity Name should be the full legal name as organized in the domestic state and found in incorporating documents. On a new application, the company may be required to submit formation documents in the Document Uploads section. Consult the state licensing requirements to see if any states in which you are applying require these documents.
- It is important that each Company is set up by their legal name and not by any trade name or “doing business as” name they may use.
- If applicant or licensee is a sole proprietor, then they should use their Last, First, Middle names, and suffix (“Jr”, “III”, etc.) if any. Do not enter a professional or academic suffix.

Note: If the *Full Name of Applicant* changes for an existing licensee, but the *Employer Identification*

Number, the State/Province & Country of formation, and the Date of Formation does not change, NMLS will not require a new record to be created in the system.

- EIN is the Taxpayer Identification Number issued by the IRS. If the applicant is a sole proprietor without employees, this number may be the sole proprietor's Social Security Number (SSN) or an IRS issued EIN. These numbers are also known as "FEIN" or "TIN."

This number may or may not change upon amendment to reorganize the company. For example, a sole proprietor without employees may use the proprietor's SSN, but if the proprietor establishes an LLC or Corp, the company will need an EIN even if no employees are added at the time of re-organization.

- Generally, a new EIN indicates a new NMLS record should be created. When a licensee changes its EIN, they must contact the Call Center to walk through the process developed to appropriately handle these changes. Licensees can create the record for the new entity while maintaining licenses with their previous entity. Licensees should then work with their regulators as to the timing of applying for new licenses under the new entity and surrendering the licenses held by the previous entity.
- Many states require currently approved companies to provide the regulator with advance notice before making changes to their legal name and/or main address. An advance notification allows the regulator to review the change prior to its effective date and indicate to the licensee if the proposed change is acceptable.

Do you want to amend your legal name?

This field gives licensees the ability to change their name in NMLS. In most states, name changes require additional documentation and approval by the state regulator(s). See the state licensing requirements amendment checklists or consult your state regulator prior to changing your name in NMLS.

Additionally, some states charge a fee for a name change. The "Total Charges" section of your filing (upper right corner) will indicate when this occurs as part of a filing.

Main address* (Do not use a PO Box)

A physical address is required. Since NMLS contains a single record on a company, the main address listed shall be the principal executive office that is a single place, domestic or foreign, where a company's key individuals (such as control persons) direct, control, and coordinate the company's activities. In practice it should normally be the place where the company maintains its headquarters—provided that the headquarters is the actual center of direction, control, and coordination, i.e., the "nerve center," and not simply an office where the company holds its board meetings or the like.

NMLS presumes that the license authority conferred with a Company Form (MU1) is a general license authority for a company. The main address is automatically considered by the system as a licensed or registered location. Notwithstanding the system requirement, depending upon the activity being conducted at the main address, a state may not require the main address to be licensed or registered.

If no licensable activity is being conducted at the main address location as defined above (i.e., a majority of states would not require that location to be licensed or registered), then the operations hub for the licensee may be listed as the main address.

Business phone, fax and email address*

Provide a business phone, toll-free phone number, fax, and email address for a contact person in your organization. The information provided in this section may be posted to consumer access and should be for public use.

Mailing address*

Licensees who use a drop box or PO Box for their mailing can indicate a Mailing Address. A copy button is available to copy the main address if the mailing address is the same.

Any other business locations?

If you answer “Yes” to this question, consult the state licensing requirements to determine if you need to file a Branch Form (MU3) for each of these locations.

OTHER TRADE NAMES*

Other Trade Names

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide your other trade name below, including industry type(s) and state(s) where the name is used to conduct business.

Name:

Industry Type(s): Mortgage Debt
 Consumer Finance Money Services

select at deselect all	State	Forced Name?	State	Forced Name?
<input type="checkbox"/>	Alabama	<input type="checkbox"/>	Montana	<input type="checkbox"/>
<input type="checkbox"/>	Alaska	<input type="checkbox"/>	Nebraska	<input type="checkbox"/>
<input type="checkbox"/>	Arizona	<input type="checkbox"/>	Nevada	<input type="checkbox"/>
<input type="checkbox"/>	Arkansas	<input type="checkbox"/>	New Hampshire	<input type="checkbox"/>
<input type="checkbox"/>	California	<input type="checkbox"/>	New Jersey	<input type="checkbox"/>
<input type="checkbox"/>	Colorado	<input type="checkbox"/>	New Mexico	<input type="checkbox"/>
<input type="checkbox"/>	Connecticut	<input type="checkbox"/>	New York	<input type="checkbox"/>
<input type="checkbox"/>	Delaware	<input type="checkbox"/>	North Carolina	<input type="checkbox"/>
<input type="checkbox"/>	District of Columbia	<input type="checkbox"/>	North Dakota	<input type="checkbox"/>
<input type="checkbox"/>	Florida	<input type="checkbox"/>	Ohio	<input type="checkbox"/>
<input type="checkbox"/>	Georgia	<input type="checkbox"/>	Oklahoma	<input type="checkbox"/>
<input type="checkbox"/>	Ouam	<input type="checkbox"/>	Oregon	<input type="checkbox"/>
<input type="checkbox"/>	Hawaii	<input type="checkbox"/>	Pennsylvania	<input type="checkbox"/>
<input type="checkbox"/>	Idaho	<input type="checkbox"/>	Puerto Rico	<input type="checkbox"/>
<input type="checkbox"/>	Illinois	<input type="checkbox"/>	Rhode Island	<input type="checkbox"/>
<input type="checkbox"/>	Indiana	<input type="checkbox"/>	South Carolina	<input type="checkbox"/>
<input type="checkbox"/>	Iowa	<input type="checkbox"/>	South Dakota	<input type="checkbox"/>
<input type="checkbox"/>	Kansas	<input type="checkbox"/>	Tennessee	<input type="checkbox"/>
<input type="checkbox"/>	Kentucky	<input type="checkbox"/>	Texas	<input type="checkbox"/>
<input type="checkbox"/>	Louisiana	<input type="checkbox"/>	US Virgin Islands	<input type="checkbox"/>
<input type="checkbox"/>	Maine	<input type="checkbox"/>	Utah	<input type="checkbox"/>
<input type="checkbox"/>	Maryland	<input type="checkbox"/>	Vermont	<input type="checkbox"/>
<input type="checkbox"/>	Massachusetts	<input type="checkbox"/>	Virginia	<input type="checkbox"/>
<input type="checkbox"/>	Michigan	<input type="checkbox"/>	Washington	<input type="checkbox"/>
<input type="checkbox"/>	Minnesota	<input type="checkbox"/>	West Virginia	<input type="checkbox"/>
<input type="checkbox"/>	Mississippi	<input type="checkbox"/>	Wisconsin	<input type="checkbox"/>
<input type="checkbox"/>	Missouri	<input type="checkbox"/>	Wyoming	<input type="checkbox"/>

Save Cancel

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Other Trade Names

Other Trade Names must be completed for all other names the company will be using in NMLS participating states and industry types. These include: other business names, fictitious names, forced dba’s “doing business as”, etc. The NMLS allows an unlimited number of Other Trade Names.

Licensees should not include “dba” in front of their Other Trade Name. The name inputted should be exactly how they use it in advertising, documents, etc.

Licensees should indicate if the “dba” is forced by a state by checking the box in the forced column. A forced “dba” is one that is required to be used because the state’s Secretary of State or other agency will not allow the company to use its legal name.

This may be due to a number of reasons, including the company's legal name is already used by another company in that state. Please consult the state licensing requirements for additional information related to forced "dbas."

Consult the state licensing requirements to determine if there are any restrictions or additional requirements for Other Trade Names.

Industry Type(s)

Applicants and licensees must indicate the industry type(s) to which the Other Trade Name applies.

State

Applicants and licensees must indicate the state(s) to which the Other Trade Name applies. A forced name is applicable when a particular state has forced you to use a particular trade name in their jurisdiction.

Note: Check the state licensing requirements to determine if a state requires Other Trade Names to hold a separate license.

RESIDENT/REGISTERED AGENT*

The screenshot shows the NMLS web interface for filing a Resident/Registered Agent. The page title is "Resident/Registered Agent" and the filing is for "General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT". The form includes a sidebar with navigation options like "Business Activities", "Request License", and "Resident/Registered Agent". The main form area contains the following fields:

- Company:
- First Name:
- Last Name:
- Title:
- Business Address: (Do not provide PO Box)
- City:
- State:
- Country / Province:
- Postal Code:
- Business Phone: (999-999-9999-9999)
- Fax Line: (999-999-9999)
- Email Address:

At the bottom right of the form area, it says "Total Charges: \$2,000.00". There are "Save" and "Cancel" buttons at the bottom center of the form area.

The Resident/Registered Agent is the entity that will receive service of legal process on behalf of the applicant or licensee. A resident/registered agent must be identified in each state in which a license/registration is held, and the business address must be within that state.

If a state does not require the identification of a resident/registered agent, consult the state licensing requirements to determine how to complete this section. Typically, such states will accept an owner or officer of the company to be included here.

Resident/Registered Agent should match Secretary of State documentation.

WEB ADDRESSES*

The screenshot shows the NMLS interface for adding a web address. The header includes the NMLS logo and navigation tabs: FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME. The user is logged in as Ryan T. The main content area is titled "Web Addresses" and shows a form for "General Mortgage Co. (8189) MU1 filing created 6/5/2012 by Ryan T." with a "Total Charges: \$2,000.00" indicator. The form contains a "Website Address:" input field, a question "Is your company accepting applications or transacting business through this website?" with "Yes" and "No" radio buttons, and "Save" and "Cancel" buttons. A sidebar on the left lists various menu items, with "Web Addresses" highlighted. At the bottom, there is a small copyright notice: "©2012 CFPB. All Rights Reserved. CFPB is a Bureau of the FRB. Privacy Policy | Terms of Use | Contact Us | Feedback | 2012-07-27 Update. For additional information please refer to the NMLS Resource Center. For help with NMLS please contact the NMLS Call Center at 800-395-4444."

A web address is optional in NMLS. Applicants or licensees should include any corporate websites, including any and all websites through which they solicit customers. There is no limit to the number of websites that can be entered.

Some states have additional requirements for websites, please check state licensing requirement for additional information.

CONTACT EMPLOYEES

Contact Employee Information

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide the information requested below for each contact employee and click **Save**. Click **Delete** to remove the contact employee. **If this individual is a Primary contact, do not identify Industry Type(s), Area(s) of Responsibility, or State(s).**

Primary Company
 Primary Consumer Complaint (Regulator)

First Name:
 Last Name:
 Title:
 Email Address:
 Company Mailing Address

Mailing Address:

 City:
 State:
 Country / Province:
 Postal Code:
 Business Phone: 999-999-9999-9999
 Fax Line: 999-999-9999

****FOR NON-PRIMARY CONTACTS ONLY****
 Select at least one Industry Type, Area of Responsibility and State

Industry Type(s): Mortgage Debt
 Consumer Finance Money Services

Area(s) of Responsibility: Accounting Exam Billing Licensing
 Consumer Complaint (Public) Exam Delivery Litigation
 Consumer Complaint (Regulator) Legal Pre-Exam Contact

State(s): Alabama Illinois Nebraska South Carolina
 Alaska Indiana Nevada South Dakota
 Arizona Iowa New Hampshire Tennessee
 Arkansas Kansas New Jersey Texas
 California Kentucky New Mexico US Virgin Islands
 Colorado Louisiana New York Utah
 Connecticut Maine North Carolina Vermont
 Delaware Maryland North Dakota Virginia
 District of Columbia Massachusetts Ohio Washington
 Florida Michigan Oklahoma West Virginia
 Georgia Minnesota Oregon Wisconsin
 Guam Mississippi Pennsylvania Wyoming
 Hawaii Missouri Puerto Rico
 Idaho Montana Rhode Island

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The individual(s) listed as the primary company contact employees must be authorized to receive ALL compliance and licensing information, communications, and mailings regarding the entity, officers, directors, and individuals. They must also be responsible for disseminating it within the applicant or licensee’s organization. The Contact Employee is for regulator use.

Applicants and licensees are required to submit a primary company contact as well as a primary consumer complaint contact. If allowed by a state, this can be the same person. Applicants and licensees also have the ability to submit additional, non-primary, contacts. For non-primary contacts, you must also list the applicable industry type(s), area(s) of responsibility, and state(s).

The Contact Employee may or may not be the “Resident/Registered Agent” for service of process, as is required in certain states.

BOOKS AND RECORDS INFORMATION

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide the information requested below for the records custodian maintaining records for the company. Provide the name of the individual who should be contacted with inquiries or to gain access to the storage location. If multiple custodians maintain records for the company, use the Comments field to indicate the types of records this custodian maintains.

Company:

First Name:

Last Name:

Main Address

Business Address:
(Do not provide PO Box)

City:

State:

Country / Province:

Postal Code:

Business Phone: 999-999-9999-9999

Fax Line: 999-999-9999

Email Address:

Industry Type(s): Mortgage Debt
 Consumer Finance Money Services

State(s): Alabama Illinois Nebraska South Carolina
 Alaska Indiana Nevada South Dakota
 Arizona Iowa New Hampshire Tennessee
 Arkansas Kansas New Jersey Texas
 California Kentucky New Mexico US Virgin Islands
 Colorado Louisiana New York Utah
 Connecticut Maine North Carolina Vermont
 Delaware Maryland North Dakota Virginia
 District of Columbia Massachusetts Ohio Washington
 Florida Michigan Oklahoma West Virginia
 Georgia Minnesota Oregon Wisconsin
 Guam Mississippi Pennsylvania Wyoming
 Hawaii Missouri Puerto Rico
 Idaho Montana Rhode Island

Comments:

(Please limit your text entry to 512 characters.)


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Company, First Name, Last Name, Business Address

Applicants and Licensees should list the company name and address of the location where books and records are stored. They should also list the name of the individual at this location that should be contacted with inquiries about or to gain access to the storage location. A company can copy the *Main Address* here. This is likely to be the case if the company is small or a sole proprietorship.

Multiple contacts for record retention are allowed in the system and you must specify contact by industry type(s) and state(s). You can use the comments field to specify the types of records being retained by your company at that location. Please consult state licensing requirements to see if any states have further requirements for this section.

APPROVALS AND DESIGNATIONS



Resource Center

FILED PROFESSIONAL REQUIREMENTS TASKS COMPOSITE VIEW RENEWALS ADMIN REPORTS HOME

Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships

Logged in as RyanT | Logout

You are currently: State

- Business Activities
- Request License
- License/Registration Information
- Identifying Information
- Other Trade Names
- Resident/Registered Agent
- Web Addresses
- Contact Employees
- Books and Records Information
- Approvals and Designations**
- Bank Accounts
- Legal Status
- Affiliates/Subsidiaries
- Financial Institutions
- Disclosure Questions
- Disclosure Explanations
- Direct Owners and Executive Officers
- Indirect Owners
- Qualifying Individuals
- Document Uploads
- MU2 Forms
- Attest and Submit

Approvals and Designations

General Mortgage Co. (8199) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide the information below for any approvals/designations the company currently holds.

Federal Housing Administration (FHA) Approval
Approval Type:
Main Approval #:

Oirmie Mae approved Issuer/Service - Main Approval #:

Fannie Mae approved Seller/Service - Main Approval #:

Freddie Mac approved Seller/Service - Main Approval #:

Veterans Administration (VA) Approved Lender - Main Approval #:

FinCEN Registration - Money Service Business only
Confirmation #:
Filing Date:

Uniform Debt-Management Services Act Accreditation

Guaranteed Rural Housing (GRH) Approval - Main Approval #:

Other Approval/Designation
Name of Approval/Designation:
Approval/Registration #:

Will the entity engage in any non-financial services related business?
 Yes No

If "yes" briefly describe.

Will the entity occupy or share space with any person(s) engaged in financial services-related activity?
 Yes No

If "yes" briefly describe.

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Types of Business

Licensees and applicants must provide information related to any approvals and designations that their company currently holds. If you feel that certain approval/designation are not captured by the above categories, or not captured accurately, select *Other Approval/Designation* and use the field provided to clarify.

Licensees and Applicants who are a Fannie Mae or Freddie Mac Seller/Servicer or a Ginnie Mae Issuer will be required to complete the Expanded Mortgage Call Report (MCR) if the report is required for their licenses.

Will the entity engage in any non-financial services related businesses?

If the applicant or licensee answers “Yes” to this question, identify the name of the business and describe the type of non-financial services related business in which you will be engaged.

Will the entity occupy or share space with any person(s) engaged in financial services-related activity?

If the applicant or licensee answers “Yes” to this question, identify the name of the business with which space will be shared and the specific type of financial services related activity in which the other company or person is engaged.

BANK ACCOUNTS

Bank Account Information

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide the bank account information requested below and click **Save**. Click **Delete** to remove the bank account information.

Account Type: Letter/Line of Credit
 Operating
 Trust/Primary

Amount of Letter/Line of Credit: (no dollar sign, comma, or decimal point)

Letter/Line of Credit Expiration Date: (MM/DD/YYYY)

Bank Address and Account Number

Name:

PO Box or Number & Street:

City:

State:

Country / Province:

Postal Code:

Account Number: (letters, numbers, spaces and dashes only)

Notes:

Industry Type(s): Mortgage Debt
 Consumer Finance Money Services

State(s): [select all](#)
[deselect all](#)

<input type="checkbox"/> Alabama	<input type="checkbox"/> Illinois	<input type="checkbox"/> Nebraska	<input type="checkbox"/> South Carolina
<input type="checkbox"/> Alaska	<input type="checkbox"/> Indiana	<input type="checkbox"/> Nevada	<input type="checkbox"/> South Dakota
<input type="checkbox"/> Arizona	<input type="checkbox"/> Iowa	<input type="checkbox"/> New Hampshire	<input type="checkbox"/> Tennessee
<input type="checkbox"/> Arkansas	<input type="checkbox"/> Kansas	<input type="checkbox"/> New Jersey	<input type="checkbox"/> Texas
<input type="checkbox"/> California	<input type="checkbox"/> Kentucky	<input type="checkbox"/> New Mexico	<input type="checkbox"/> US Virgin Islands
<input type="checkbox"/> Colorado	<input type="checkbox"/> Louisiana	<input type="checkbox"/> New York	<input type="checkbox"/> Utah
<input type="checkbox"/> Connecticut	<input type="checkbox"/> Maine	<input type="checkbox"/> North Carolina	<input type="checkbox"/> Vermont
<input type="checkbox"/> Delaware	<input type="checkbox"/> Maryland	<input type="checkbox"/> North Dakota	<input type="checkbox"/> Virginia
<input type="checkbox"/> District of Columbia	<input type="checkbox"/> Massachusetts	<input type="checkbox"/> Ohio	<input type="checkbox"/> Washington
<input type="checkbox"/> Florida	<input type="checkbox"/> Michigan	<input type="checkbox"/> Oklahoma	<input type="checkbox"/> West Virginia
<input type="checkbox"/> Georgia	<input type="checkbox"/> Minnesota	<input type="checkbox"/> Oregon	<input type="checkbox"/> Wisconsin
<input type="checkbox"/> Guam	<input type="checkbox"/> Mississippi	<input type="checkbox"/> Pennsylvania	<input type="checkbox"/> Wyoming
<input type="checkbox"/> Hawaii	<input type="checkbox"/> Missouri	<input type="checkbox"/> Puerto Rico	
<input type="checkbox"/> Idaho	<input type="checkbox"/> Montana	<input type="checkbox"/> Rhode Island	

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Applicants and licensees should consult the state licensing requirements to see if bank account information must be provided. Generally, applicants and licensees should leave this section blank unless directed to complete it by one or more regulators.

LEGAL STATUS*

The screenshot shows the NMLS Legal Status form for General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. The form includes the following fields and options:

- Fiscal year end (MMDD): 3/31
- Formation State: North Carolina
- Formation Country / Province: United States
- Date of formation: 10/10/2008
- If publicly traded, please insert stock symbol: (empty)
- Indicate legal status:
 - Corporation
 - Limited Liability Company
 - Not For Profit Corporation
 - Partnership
 - Sole Proprietorship
 - Other
- If legal status is Other, then briefly describe: (empty)

Total Charges: \$2,000.00

Buttons: Save, Previous, Next

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In addition to entering the information in this section, applicants and licensees may upload supporting documentation (e.g. formation documents) through the document uploads section of this filing.

Fiscal year end*

The applicant or licensee should enter the month and day of the end of its corporate fiscal year. Sole proprietorships should enter 12/31 for fiscal year end.

Formation State*

The applicant or licensee should enter the state in which legal status of the corporate entity was obtained. This information can be found on the company's incorporating documents. Sole proprietorships must leave this field blank. If an applicant was formed outside the U.S., leave blank.

Formation Country/Province*

The applicant or licensee should enter the formation country or province of the corporate entity. This information can be found on the company's incorporating documents.

Date of Formation*

The applicant or licensee should enter the month, day, and year in which company was legally formed. This information can be found on the company's incorporating documents. This must be in the MM/DD/YYYY format. Sole proprietorships must leave this field blank.

If publicly traded, please insert stock symbol*

A stock symbol is a combination of letters

Indicate Legal Status*

If a state is a community property state, the state licensing requirements may outline additional details for spouses of sole proprietors. Some states distinguish between S- and C-corporate organizations.

In addition to the Company Form (MU1), a sole proprietor of the sole proprietorship must complete the Individual Form (MU2). The Company Form (MU1) is completed in terms of the sole proprietorship as a business entity and the Individual Form (MU2) is completed in terms of the natural person. If the state requires a sole proprietor to also hold a loan originator's license, then the sole proprietor must also complete the Individual Licensing Form (MU4).

Note: This means a sole proprietor would have two NMLS logins, one as a business entity and one as an individual.

Amendments to the Fiscal Year End, Legal Status, and State or Date of Formation

NMLS allows amendments to the FYE, legal status, and state or date of formation but does not allow amendments to the company's EIN without contacting the NMLS Call Center. In many cases, a change to the FYE, legal status, and state or date of formation indicates a new entity has been formed and a new NMLS record is required.

AFFILIATES/SUBSIDIARIES

The screenshot shows the NMLS Affiliates/Subsidiaries - Company Search interface. The page title is "Affiliates/Subsidiaries - Company Search". The search options are: Company ID, Federal Tax ID, License Number, and Company Name. The Company Name search options are: Starts With (selected), Contains, and Soundex. There are also fields for City and State, and a checkbox for Search by Soundex. The search buttons are Search, Cancel, and Clear. The page also includes a sidebar with navigation options and a footer with copyright information.

Applicants and licensees must identify each entity under common ownership (affiliate) and each entity under control (subsidiary) that provides financial services or settlement services.

For purposes of this section¹:

- (1) An affiliate is defined as an entity whereby the common owner, regardless of ownership amount of the applicant, owns 10% or more of the entity.
- (2) A subsidiary is defined as an entity that is owned 25% or more by the applicant, either directly or indirectly.

You may utilize the search option to find the entity's record in the system. If no record is found, then you must input the following information:

Affiliate/Subsidiary Name – provide the Full Legal Name of the affiliate or subsidiary

Name and Street/City/State/Country/Postal Code – provide the main address for the affiliate or subsidiary

Control Relationship – identify whether the entity is under common ownership (affiliate) or under control (subsidiary) of the applicant or licensee

Description – the description should include the line of businesses engaged in by the affiliate or subsidiary

¹ States may have different definitions and Company users are advised some states may require additional information in connection with affiliates and subsidiaries that provide financial services or settlement services.

FINANCIAL INSTITUTIONS

The screenshot shows the NMLS interface for the 'Financial Institutions' section. The header includes the NMLS logo and navigation tabs: FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME. The breadcrumb trail is: Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCB | Access | Relationships. The user is logged in as RyanT. The main content area is titled 'Financial Institutions' and shows a filing for 'General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT.' with a 'Total Charges: \$2,000.00'. The form fields are: Type of Institution (dropdown), Financial Institution Name (text), Number and Street (text), City (text), State (dropdown), Country / Province (dropdown), Postal Code (text), and Relationship Description (text area). There are 'Save' and 'Cancel' buttons at the bottom. A footer contains copyright information for CDFP.

If the applicant or licensee is controlled by a Credit Union, Bank Holding Company, State Member Bank of the Federal Reserve System, State Non-Member Bank, National Bank, Foreign Bank, Savings Association/Savings Bank, or Thrift Holding Company the institution must be identified in this section. A company search option is not available for this section.

*Financial Institution information required here **DOES NOT** include the institution the company uses in financing its operations. This is not an area for corporate banking information. Information related to corporate bank information may be entered in the Bank Accounts section if required by your regulator(s).*

DISCLOSURE QUESTIONS

General Mortgage Co. (8199) MU1 filing created 6/5/2012 by Ryan T. Total Charges: \$2,000.00

For purposes of responding to the questions below, the term "control affiliate" means: a partnership, corporation, trust, LLC, or other organization that directly or indirectly controls, or is controlled by, the applicant. If the answer to any of the following is "YES", you **must** provide complete details in the Disclosure Explanation section. **Remember to file updates to these disclosures as needed.**

Criminal Disclosure

(A) Has the entity or a control affiliate ever:

- (1) been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No
- (2) been charged with any felony? Yes No

(B)

- (1) In the past 10 years has the entity or a control affiliate been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion? Yes No
- (2) Are there pending charges against the entity or a control affiliate for a misdemeanor specified in (B)(1)? Yes No

Regulatory Action Disclosure

(C) In the past 10 years, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:

- (1) found the entity or a control affiliate to have made a false statement or omission or been dishonest, unfair or unethical? Yes No
- (2) found the entity or a control affiliate to have been involved in a violation of a financial services-related regulation(s) or statute(s)? Yes No
- (3) found the entity or a control affiliate to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted? Yes No
- (4) entered an order against the entity or a control affiliate in connection with a financial services-related activity? Yes No
- (5) denied, suspended, or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities? Yes No

(D) Has the entity's or a control affiliate's authorization to act as an attorney, accountant, or State or federal contractor ever been revoked or suspended?

Yes No

(E) Is there a pending regulatory action against the entity or a control affiliate for any alleged violation described in (C) through (D)?

Yes No

Civil Disclosure

(F) Has any domestic or foreign court:

- (1) in the past ten years enjoined the entity or a control affiliate in connection with any financial services-related activity? Yes No
- (2) in the past ten years found the entity or a control affiliate was involved in a violation of any financial services-related statute(s) or regulation(s)? Yes No
- (3) in the past ten years dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against the entity or control affiliate by a State or foreign financial regulatory authority? Yes No

(G) Is there a pending financial services-related civil action in which the entity or a control affiliate is named for any alleged violation described in (F)?

Yes No

Financial Disclosure

(H) In the past ten years has the entity or a control affiliate been the subject of a bankruptcy petition? Yes No

(I) Has a bonding company ever denied, paid out on, or revoked a bond for the entity? Yes No

(J) Does the entity have any unsatisfied judgments or liens against it? Yes No

The definitions for these disclosure questions are contained in the **Glossary - Explanation of Terms** section of this Guidebook.

All Disclosure Questions must be answered. Any "Yes" response requires an explanation to be provided in the **Disclosure Explanations** section. A single PDF file can be uploaded with any applicable documentation. The regulator will be able to review the explanation and documentation.

While a licensee may have disclosed a "Yes" answer in a previous application, when transitioning their license onto NMLS they will have to answer "Yes" again, if still relevant.

When responding to questions regarding Control Affiliates, all current and former Control Affiliates for the last ten years must be disclosed.

Financial services related convictions entered by a municipal court (if the violation stems from a city ordinance and not necessarily from criminal code, for example) rather than a criminal court should generally be disclosed under the Civil Disclosure section of the disclosure questions.

Disclosure of a sealed or expunged conviction or item is not required if relevant state law or a court order does not require or prohibits disclosure.

Disclosure of a felony or misdemeanor case disposed of in juvenile court is not required if relevant state law or a court order does not require or prohibits disclosure.

Companies who in the normal course of business face multiple civil actions must respond affirmatively to the questions in F and G. An explanation stating this fact is required and further details related to specific cases may be required, including supporting documentation for each civil action. Please consult state licensing requirements to verify what information is required to be submitted through NMLS.

Companies are required to update their Disclosure Questions when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes answers that are changed from “Yes” to “No”. A change in response requires an update to the Disclosure Explanation section.

DISCLOSURE EXPLANATIONS

The screenshot shows the NMLS Disclosure Explanations interface. At the top, there's a navigation bar with 'FILING', 'PROFESSIONAL REQUIREMENTS', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', 'REPORTS', and 'HOME'. Below that, a breadcrumb trail shows 'Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships'. The user is logged in as 'RyanT'. The main content area is titled 'Disclosure Explanations' and shows details for 'General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT'. A 'Total Charges: \$2,000.00' is displayed. The form includes a 'Brief Description of Explanation' field, a 'Disposition' dropdown, and a 'Provide Description only if Disposition is "Other":' field. Below this is the 'Event Explanation Detail (Required)' text area. The 'Applicable Questions' section contains a table for 'Regulatory Action Disclosure' with columns for 'Explanation Provided For' and 'Current Response: Question(s)'. A specific question is listed: '(C) In the past 10 years, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever: (5) denied, suspended, or revoked the entity's or a control affiliate's registration or license or otherwise, by order, prevented it from associating with a financial services-related business or restricted its activities?'. There is a 'Yes' radio button selected. The 'Supporting File' section allows for uploading a PDF file (max 8 MB) with a 'Browse...' button. At the bottom, there are 'Save' and 'Cancel' buttons.

An explanation must be provided for each disclosure question that has a “Yes” response. A separate explanation should be provided for each event resulting in a ‘Yes’ response to a disclosure question. A single explanation can be associated to multiple “Yes” responses and each explanation allows a single PDF to be uploaded in support of the explanation. Also, multiple explanations may be provided if multiple events are related to a single question.

You should provide an explanation for a “No” response only if you answer “No” to a disclosure question and have information to provide to the regulator to clarify the response.

Individuals are required to update their Disclosure Explanations when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes adding a new explanation for each new event, even if the disclosure question response has not changed.

Consult the [disclosure explanation reference guide](#) for additional information.

Some states may require companies to provide an explanation and/or supporting documentation for previous “yes” responses. Consult state licensing requirements for this information.

DIRECT OWNERS AND EXECUTIVE OFFICERS

The screenshot shows the NMLS interface for filing a MU1 form. The main heading is "Direct Owners and Executive Officers". Below this, it specifies the filing is for "General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT". A "Total Charges: \$2,000.00" is displayed in the top right. The form instructions state: "Provide the information requested below for the individual or company being identified as a (i) direct owner of 10% or more; (ii) executive officer; and/or (iii) control person of the applicant (excluding indirect owners that must be identified in the Indirect Owners section of this filing). Title examples include: President, CEO, CFO, COO, partner, trustee, sole proprietor, shareholder, etc. An MU2 form must be completed for each individual identified in this section." The form fields include: "Entity ID: 14909", "Full Legal Name: Tabor, Tobey", "Title:" (with an empty input field), "Percentage of Ownership:" (with an empty input field), and "Individual or Company:" with radio buttons for "Company" and "Individual". "Save" and "Cancel" buttons are at the bottom.

Entity ID, Full Legal Name, Title, and Percentage of Ownership

The applicant or licensee must identify all Direct Owners and Executive Officers.

If the direct owner or executive officer is a natural person (individual), the applicant or licensee should list their full legal name as First, Middle, Last, Suffix, provide their title and the percentage of ownership. All natural persons listed in the Direct Owners and Executive Officers section of the Company Form (MU1) are required to complete and submit the Individual Form (MU2).

Applicants and licensees should review the definition of *Control* when completing this section and include any individual or company that has *Control* over the entity.

CONTROL is determined in several ways:

- 1) Equity Owners – an entity or individual that, directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities. In the case of a partnership, an entity or individual that has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company
- 2) Corporate Governance – as set out in the most recent Articles of Incorporation, Articles of Organization, or Partnership Agreement.
 - A) Board of Directors, Board of Managers, Member Manager, General Partner, or similar governing body

B) President, Executive Vice President, Senior Vice President, Treasurer, Secretary, or similarly elected or appointed senior corporate officers

3) Functional Responsibility – Individuals, regardless of title, who have the power, directly or indirectly, to direct the management or policies of a company by contract, or otherwise. Job description holds individual responsible for the operational, financial, information technology, compliance, and/or security functions of the company, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, and individuals occupying similar positions or performing similar functions. Other required individuals may include qualified persons, location supervisors, and branch managers.

Entities & Individuals that Should be Included in Direct Owners and Officers				
Applicant Type	Equity Owners	Corporate Governance		Functional Responsibility
"C" Corporation	Shareholders ≥10%	All members of Board of Directors	Elected or Appointed Officers	Chief Officers & other required individuals
"S" Corporation	Shareholders ≥10%	All members of Board of Directors	Elected or Appointed Officers	Chief Officers & other required individuals
Limited Liability Company	All Members ≥10%	Member Managed (Managing Member) All Managers (Board of Managers)	Elected or Appointed Officers	Chief Officers & other required individuals
Partnership	All Partners ≥10%	General Partner	Elected or Appointed Officers	Chief Officers & other required individuals

The following points will help companies decide who to include:

Direct Owners

Direct owners include any person that owns, beneficially owns, has the right to vote, or has the power to sell or direct the sale of 10% or more of a class of voting security of the applicant or licensee. For purpose of this section, a person beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law or sister-in-law, sharing the same residence; In the cases where the company is a partnership, all general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 10% or more of the partnership’s capital.

In the case of a trust that directly owns 10% or more of the class of voting security of the applicant, or that has the right to receive upon dissolution, or have contributed, 10% or more of the applicant or licensee's capital, the trust and each trustee.

- In the case where the company is a Limited Liability Company ("LLC"), (i) if member managed, the managing member, (ii) if managed by elected or appointed managers, all elected or appointed managers; and (iii) those members that have the right to receive upon dissolution, or have contributed, 10% or more of the LLC's capital. In the case where the company is a partnership, (i) all general partners, and (ii) those limited and special partners that have the right to receive upon dissolution, or have contributed, 10% or more of the partnership's capital.

In certain states, other required persons, including "qualified persons" or branch supervisors. Consult the state licensing requirements in which the applicant or licensee is applying for details.

Ownership must be disclosed as it is found on the organizing documents of an entity. Ownership disclosure in NMLS is not dependent on community property statutes and therefore should be represented in NMLS as found on legal, organizing documents for the entity.

Control Person

A control person is an individual (natural person) that directly or indirectly exercises control over the applicant or licensee. This definition includes any individual that is a "director, general partner, or executive officer." The term director includes all members of a company's board of directors, including board members that are not employees of the company.

Stock Symbol

Provide the stock symbol (if the company is publicly traded).

SSN or EIN

Provide the person's social security number or the company's tax identification number or employer identification number, as issued by the IRS.

Individual or Company

All direct owners of 10% or more should be identified, regardless of the applicant or licensee's business structure. All individuals listed in this section are required to complete and submit an Individual Form (MU2).

Note: If an applicant or licensee is publicly traded or there are *Control* persons holding less than 10% ownership, then the total percent ownership derived from the individual line items may not equal 100%.

INDIRECT OWNERS

The screenshot shows the NMLS Indirect Owners form for General Mortgage Co. (8189) MU1 filing. The form is titled "Indirect Owners" and includes a sidebar with navigation options. The main content area contains the following text and form fields:

General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide the information requested below for the individual or company being identified as an indirect owner of your company.
Ownership Type examples include: partner, trustee, indirect owner, shareholder, etc.

The Equity Owner is the company in which the ownership interest is held.
An MU2 form must be completed for all individuals identified as control persons.

Entity ID: 14909
Full Legal Name: Tabor, Tobey
(Individuals: Last, First, Middle)

Ownership Type:

Equity Owner in Which Interest is Held:

Percentage of Ownership:

Control Person: Yes No

Individual or Company: Company Individual

Buttons: Save, Cancel

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Applicants and licensees must identify all indirect owners in this section.

In the case of an indirect owner that is a corporation, each of its shareholders that beneficially owns, has the right to vote, or has the power to sell or direct the sale of, 25% or more of a class of voting security of that corporation. For purposes of this section, a person beneficially owns any securities (i) owned by his/her child, stepchild, grandchild, parent, stepparent, grandparent, spouse, sibling, mother-in-law, father-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law, sharing the same residence.

In the case of an indirect owner that is a partnership, all general partners and those limited and special partners that have the right to receive upon dissolution, or have contributed, 25% or more of the partnership's capital.

In the case of an indirect owner that is a trust, the trust and each trustee.

In the case of an indirect owner that is a Limited Liability Company ("LLC"), (i) those members that have the right to receive upon dissolution, or have contributed, 25% or more of the LLC's capital, and (ii) if managed by elected or appointed managers, all elected or appointed managers.

Continue up the chain of ownership listing all 25% or more indirect owners at each level of ownership. Only once a public reporting company, a credit union, a bank or a bank holding company regulated by a Federal Banking or Credit Union Regulator, or a natural person is reached, no ownership information further up the chain of ownership needs to be given.

Full Legal Name – Provide the Full Legal Name of the Indirect Owner. If the person listed is a company (organization), the applicant or licensee should list the full legal name in its domestic state.

Ownership Type – Status examples include: partner, trustee, indirect owner, shareholder, etc.

Equity Owner in Which Interest is Held – Provide the name of the Direct or Indirect Owner in which percent ownership interest is held.

Percentage of Ownership – Identify the percentage of ownership that the Indirect Owner holds in the company that owns the applicant or licensee. The total percentage of ownership can be less than 100% due to the fact that those with less than a 25% ownership at each level need not be identified. The total percentage of ownership cannot be more than 100%.

SSN or EIN – Provide the person’s social security number or the company’s tax identification number or employer identification number, as issued by the IRS.

Control Person

Licensees must identify natural person indirect owners of 10% or more of the licensee as a *Control Person* using the available radio button. These individuals must complete and submit an Individual Form (MU2).

Individual or Company?

An applicant or licensee’s owners may include company organizations so they should continue up the ownership chain (or “ladder”), reporting those with 25% or more ownership interest at each level, until the reporting reaches a publicly traded entity, or the last natural person.

If the person listed is a natural person (individual), the applicant should list his/her full legal name as Last, First, Middle, use the “Direct Owner In Which Interest is Owned” field to enter the company name for which this individual is reporting, and provide his/her title and the percentage owned for the applicant.

All indirect owners of 25% or more should be identified, regardless of the applicant’s business structure.

Note: If the legal status on the Company Form (MU1) is a Sole Proprietor, this entire section will be blank.

QUALIFYING INDIVIDUALS

Qualifying Individuals

General Mortgage Co. (8199) MU1 filing created 6/5/2012 by RYAN. Total Charges: \$2,000.00

Provide the information requested below for the Qualifying Individual, including applicable Industry Type(s) and State(s). In addition an [MU2 form](#) must be completed for each Qualifying Individual.

Entity ID: 14909
 Full Legal Name: Tabor, Tobey
 Title:
 Business Address:
 City:
 State:
 Country / Province:
 Postal Code:

Industry Types: Mortgage Debt
 Consumer Finance Money Services

States(s): Alabama Illinois Nebraska South Carolina
 Alaska Indiana Nevada South Dakota
 Arizona Iowa New Hampshire Tennessee
 Arkansas Kansas New Jersey Texas
 California Kentucky New Mexico US Virgin Islands
 Colorado Louisiana New York Utah
 Connecticut Maine North Carolina Vermont
 Delaware Maryland North Dakota Virginia
 District of Columbia Massachusetts Ohio Washington
 Florida Michigan Oklahoma West Virginia
 Georgia Minnesota Oregon Wisconsin
 Guam Mississippi Pennsylvania Wyoming
 Hawaii Missouri Puerto Rico
 Idaho Montana Rhode Island

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 For additional information, please visit the [NMLS Resource Center](#) | For help with navigating please contact the NMLS Call Center at 1-877-384-4444

Different states refer to “Qualifying Individual” as other names, such as “Qualified Person in Charge (QPIC)” or “Managing Principal.” Consult the state licensing requirements to determine if and how you should complete this section.

If a state does not require the identification of a Qualifying Individual, NMLS will allow a Company Form (MU1) to be submitted without this section being completed. If a Qualifying Individual is identified, then an Individual Form (MU2) must be filed for that individual.

ADVANCE CHANGE NOTICE (ACN)

NMLS allows state licensees to submit certain changes to their NMLS Record in advance of a desired effective date. This functionality permits state regulators to electronically process future NMLS Record amendments and reduces the forms and filings submitted outside the system.

Companies and branches are able to provide an effective date for the following changes to their NMLS Record:

Company (MU1) Form Advance Change Notice (ACN) Events

- Legal Name
- Main (Corporate) Address
- Other Trade Names
- Legal Status
- Affiliates/Subsidiaries
- Direct and Indirect Owners/Executive Officers
- Qualifying Individuals

Additionally, a category exists within the Document Upload section of the Company and Branch Forms allowing supporting documents with proposed changes to be submitted as part of the ACN filing.

Note: All documents uploaded under the Document Type of Advance Change Notice in support of an ACN are considered proposed and should be removed on the effective date of the event. Licensees must upload a final document on the effective date as an applicable Document Type, or mail documentation to the agency for those types not currently accepted within NMLS (e.g. Main Address documentation).

Advance Change Notice Refresh

If an unsubmitted Company Form (MU1) filing exists and an Advance Change Notice (ACN) is processed, the system is programmed to refresh the Company (MU1) filing to incorporate the processed changes.

Each section affected by the update is listed below the Filing Refresh on-screen notice, and a hyperlink to the respective section is displayed. When selected, the affected section is displayed in a new window identifying the impacted areas using a redline comparison.

Unlike other filing refreshes in the system, this message does not allow the user to accept or reject changes. The filing must be refreshed in order to continue working on the unsubmitted Company Form (MU1) filing.

As an alternative to the Refresh button, the unsubmitted filing can be deleted by clicking the “Delete” icon. Once the filing is deleted, the “Create New Filing” button will appear, and all processed ACN’s will reflect within the new filing.

DOCUMENT UPLOADS

The screenshot shows the 'Document Uploads' section of the NMLS system. At the top, there is a navigation bar with links for 'Company (MU1)', 'Branch (MU3)', 'Individual', 'Financial Statements', 'MCR', 'Access', and 'Relationships'. Below this, a sidebar on the left lists various menu items, with 'Document Uploads' highlighted at the bottom. The main content area is titled 'Document Uploads' and includes a 'HELP' button. It displays information for 'Schultz Industries (43997) MU1 filing created 9/15/2015 by SchultzDA.' and a 'Total Charges: \$0.00' indicator. A helpful tip advises reviewing state licensing checklists. Below, it lists documents related to the filing, categorized by document type: AM/BSA Policy, Business Plan, Certificate of Authority/Good Standing Certificate, and Document Samples. Each category has a table with columns for 'Available Actions', 'File Name', 'State', 'Status', 'Updated Date', and 'Comment'. For example, under 'AM/BSA Policy (1)', there is one document: 'Comapnywide AML Policy.pdf' with state 'N/A' and status 'Existing', updated on 9/4/2015 at 12:14:51 PM, with comment 'Version 10-01-14'.

The Document Uploads section allows users to upload and submit PDF documents to regulators. The [Document Upload Descriptions & Examples](#) guide details the types of documents that can be uploaded in connection with a company record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a business plan, only a business plan document related to the company should be provided).

If you have multiple documents for one Document Type for a specific state, they should be combined into one PDF and uploaded as a single document. If you have different versions of the same Document Type that are specific to different states (e.g., Certificate of Good Standing for each state in which you operate), upload each state-specific version separately, indicating to which state the document is relevant.

Advance Change Notice Document Type

Documentation submitted in support of an Advance Change Notice is considered proposed. Upon the effective date of the change, documents must be re-submitted under the appropriate Document Type (do not re-submit as Advance Change Notice). If the submission does not fall under an existing Document Type, documents must be submitted directly to the state agency; see the state Amendment Checklist for the appropriate license for details.

Deletion of Uploaded Documentation

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so; however, the system

maintains previously uploaded documents in a document type historical section on the composite view page.

The document types that can be uploaded in connection with a company filing are listed below, as well as indication whether the relevant state must be identified.

Company Filing

- ACN Related Documents
- Additional Requirement(s) (State Required)
- AML/BSA Policy
- Business Plan
- Certificate of Authority/Good Standing Certificate (State required)
- Company Staffing and Internal Policies
- Debt Management Agreement
- Document Samples (State required)
- Errors and Omissions (State required)
- Fidelity Bond (State required)
- Flow of Funds Structure
- Formation Document
- Management Chart
- Mortgage Servicing Agreement
- Organization Chart/Description
- Permissible Investments (State required)
- Surety Bond (State required)
- Trade Name/Assumed Name registration Certificates (State required)
- Trust Account Authorization (State required)
- Warehouse Line of Credit Documentation
- Surety Bond (State required)

HISTORICAL FILINGS

The Historical Filings section under the Filing tab contains copies of previously submitted Company filings. Company users with appropriate roles can also view a complete list of company filings in the “Historical Filings” section under the Composite View tab.

To view the changes between two filings, select the checkbox next to two filings and click the Compare button. A new browser window or tab will open with the changes redlined.

Clicking the words “Click to View” under the Sections Changed column displays the Company Form sections that were modified.

MU2 FORMS (NMLS INDIVIDUAL FORM)

The screenshot displays the NMLS MU2 Forms interface. At the top, there is a breadcrumb trail: [Company \(MU1\)](#) | [Branch \(MU3\)](#) | [Individual](#) | [Financial Statements](#) | [MCR](#) | [Access](#) | [Relationships](#). The user is logged in as RyanT. The main content area is titled "MU2 Forms" and shows a filing for "General Mortgage Co. (8189) MU1 filing created 6/5/2012 by RyanT." with a "Total Charges: \$2,000.00". Below this, a table lists individuals who must attest to their record:

Name	Status
Tabor, Tobey	Attested

Navigation buttons for "Previous" and "Next" are visible at the bottom of the table. A footer contains copyright information for NMLS and the FDIC.

Sections completed throughout the Company Form (MU1) assist in the completion of the Individual Form (MU2). The Individual Form (MU2) filing(s) are created based on the designated Control Persons and Qualifying Individuals. The individuals must attest to the Individual Form (MU2) prior to submitting the Company Form (MU1).

ATTEST AND SUBMIT

You are currently: State

Business Activities
Request License
License/Registration Information
Identifying Information
Other Trade Names
Resident/Registered Agent
Web Addresses
Contact Employees
Books and Records Information
Approvals and Designations
Bank Accounts
Legal Status
Affiliates/Subsidiaries
Financial Institutions
Disclosure Questions
Disclosure Explanations
Direct Owners and Executive Officers
Indirect Owners
Qualifying Individuals
Document Uploads
MU2 Forms
Attest and Submit

Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships

Resource Center
FILING | PROFESSIONAL REQUIREMENTS | TASKS | COMPOSITE VIEW | RENEWALS | ADMIN | REPORTS | HOME
Logged in as RyanT4 | Logout

Attest and Submit

Rainy Days Mortgage (14799) MU1 filing created 7/20/2012 by RyanT4.

! Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, click here.

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

Subject	Fee Type	Amount
Total Charges		\$0.00

I, **Tia Ryan** of **Rainy Days Mortgage (14799)** (Applicant) on this date **Friday, July 20, 2012** swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

(1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
(2) To the extent any information previously submitted is not amended, such information remains accurate and complete;
(3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;
(4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
(5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.

Attest and Submit

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For additional information, please visit the [NMLS Resource Center](#) | For help with navigation please contact the NMLS Call Center at (202) 295-4444.

The “Submit Filing” button will only appear if the Company Form (MU1) passes all completeness checks, including Individual Form (MU2) attestations.

The Attestation must include the name of a natural person after the “I”. The applicant or licensee’s name should appear after the “of”. Company attestations must be performed by an actual employee of the company.

When clicking the “Submit Filing” button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

After clicking the “Submit Filing” button, the applicant or licensee is taken to a one-time payment page to make an electronic payment for the filing. Once the payment information has been successfully submitted the filing becomes viewable by the regulator(s). NMLS only accepts payment by credit card (Visa or Mastercard only) or ACH transfer.

NMLS INDIVIDUAL FORM (MU2)

A. General Instructions

Filing – The Individual Form (MU2) must accompany the Company or Branch Form. Each individual identified as a Control Person, Qualifying Individual, or a Branch Manager for the applicant, must complete the Individual Form (MU2). The Individual Form (MU2) is an automatic requirement and is part of the Company and Branch Forms. The Company and Branch Forms will not be considered complete without all Individual Form (MU2) data entered and attested to by each individual.

The Individual Form (MU2) is required for all natural persons identified in the Company Form. In addition, all Qualifying Individuals and Branch Managers identified on the Company Form (MU1) must submit an Individual Form (MU2). Any natural person who is an indirect owner of 10% or more, must submit an Individual Form (MU2). For percentage requirements in other industries view the state licensing requirements on the NMLS Resource Center.

An applicant or licensee must also refer to state licensing requirements published by each state in which it is applying. Some states may require biographical information about individuals that do not fit the Control Person definition. These states may therefore request an Individual Form (MU2) with other filings. Additionally, applicants must update the roster of control persons on the Company Form as needed, potentially requiring additional Individual Forms (MU2). State agencies may require an authorization for a credit report and/or criminal background check to be submitted upon filing the Individual Form (MU2).

Terms Used – For uniformity, terms used throughout the Individual Form (MU2) are defined in the glossary.

The NMLS Policy Guidebook IS NOT a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

We do not endorse, represent, or warrant the accuracy or reliability of any of the information or content contained in or referenced by this Guidebook. Any reliance upon any information or content included in this Guidebook shall be at the user's sole risk.

IDENTIFYING INFORMATION

The screenshot shows the NMLS Identifying Information form for Steven Brad Smith (123456) MU4 filing created 4/20/2023 by SmithSB333. The form is titled "Identifying Information" and includes a "Total Charges: \$0.00" indicator. The form is divided into several sections: "Identifying Information", "Contact Information", "Mailing Address", and "Do you want to change your Full Name in NMLS?".

Identifying Information:

- Full Name: Steven Brad Smith
- Gender: Female Male Not Listed
- State of Birth:
- Country / Province of Birth:
- US Citizen: Yes No
- State of Government Issued Identification:
- Government Issued Identification Number: [View ID](#) (letters, numbers, spaces and dashes only)
- Passport Issuing Country:
- Passport Number: [View ID](#) (letters, numbers, spaces and dashes only)

Contact Information:

- Business Phone:
- Extension:
- Home Phone:
- Cell Phone:
- Fax Line:
- Work Email Address (for regulatory contact):

Mailing Address:

- Mailing Address:
- City:
- State:
- Country / Province:
- Postal Code:

Do you want to change your Full Name in NMLS?

- If yes, check here:
- First Name:
- Full Middle Name:
- Last Name:
- Suffix:

Any other business activities?

- Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise? Yes No

The form includes navigation buttons for "Previous", "Next", and "Save".

Individual's Identifying Information:

- Full Name should be the individual's legal name as found on their birth certificate, including a middle name even if not used, unless modified by a legal proceeding.
- Individuals should use their Last, First, Middle names, and suffix ("Jr", "III", etc.) if any. Do not enter a professional or academic suffix.
- If the individual's name has changed, they must provide legal documentation of the change.
- If the individual's name has changed and proof of the name change is requested by an agency, the individual must provide legal documentation of the change; namely, a government issued ID¹ and a copy of a marriage certificate, a divorce decree, a court order or a certificate of naturalization, as applicable.

In the case that the legal name was changed as a result of marriage, the marriage

¹ Examples of a government issued ID are a Real ID, driver's license, passport, and/or other identification documents provided by a state or federal government. Where an individual does not have a REAL ID, additional documentation may be required.

certificate may be used to prove the following scenarios:

1. Listing their full legal name as shown on their marriage certificate;
 2. Listing their maiden name shown on the marriage certificate as their middle name; or
 3. Listing their last name as a hyphenated name (e.g., [maiden name]-[married name] or previous surname-married name).
- State of Birth and Country/Province of Birth for the individual must be identified.
 - Individuals must identify if they are a US Citizen.
 - The Government Issued ID and/or Passport information is not required for all individuals. Please review the state licensing requirements to see if you must submit this information.

An individual's middle name must be included in the individual's NMLS record, if it is part of their full legal name, even if not on the form of identification provided.

If a person does not have a middle name, they may be requested to produce a birth certificate or other legal documentation to evidence they have no middle name.

Business phone, home phone, cell phone, fax and email:

The business phone and email address are required; home phone, cell phone number, and fax number are optional.

Mailing Address

The individual's home mailing address is required.

Do you want to amend your legal name?

If the individual's name is changing due to marriage, divorce, or legal name change, the full name must be listed. Check jurisdiction specific documents to determine if you must submit documents outside the system for a legal name change.

Any other business activities?

If an individual is engaged in more than one business, indicate those here. If individual selects "Yes" completion of the **Other Business** section will be required.

OTHER NAMES

You are currently: State

Return to MU1

Identifying Information

Other Names

Residential History

Employment History

Other Business

Disclosure Questions

Disclosure Explanations

Criminal Background Check

Credit Report Request

Attest and Submit

Company (MU1) | Branch (MU2) | Individual | Financial Statements | MCR | Access | Relationships

Logged in as Ryan T | Logout

Resource Center

FEILING | PROFESSIONAL REQUIREMENTS | TASKS | COMPOSITE VIEW | RENEWALS | ADMIN | REPORTS | HOME

Other Names

Tobey Tabor (14909) MU2 filing created 6/5/2012 by Ryan T. Total Charges: \$2,000.00

Enter your other name below and click Save.

First Name:

Middle Name:

Last Name:

Suffix:

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For additional information, please visit the [NMLS Product Center](#) | For help with NMLS please contact the NMLS Call Center at 1-800-368-4444.

Individuals are required to provide any names other than their legal name used since the age of 18. Examples include nicknames, aliases, initials, names used on business cards or advertisements, and names used before or after marriage. Make sure that all names used in business practices are included such as those listed on business cards.

The information provided in this section is used to enhance the searchable data available on NMLS Consumer Access, as well as to verify information on credit reports, criminal background checks and for general compliance purposes.

RESIDENTIAL HISTORY

The screenshot shows the NMLS Residential History form. The header includes the NMLS logo and navigation tabs: FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME. The user is logged in as RyanT. The form title is 'Residential History' and the filing information is 'Tobey Tabor (14909) MU2 filing created 6/5/2012 by RyanT.' The form contains the following fields and instructions:

- From: [Text input] (MM/YYYY)
- To: [Text input] (MM/YYYY) Do not enter a To date if this is your current address.
- Check here if this is your current address.
- Address: [Text input]
- City: [Text input]
- State: [Dropdown menu]
- Country / Province: [Dropdown menu]
- Postal Code: [Text input]

Total Charges: \$2,000.00

Buttons: Save, Cancel

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Provide full residential history for the past 10 years. No gaps should be present. This information is used by regulators for a number of reasons, including completing background checks.

Applicants or licensees must list all addresses where they have resided during the past 10 years. NMLS requires a minimum 10 year history, but does not require more than that. Thus, an individual could annually amend their residential history to include only the last 10 years and remove any addresses on NMLS more than 10 years ago.

Only the month and year are necessary to be provided in this section.

The address at age 18 can be used for any period of time before that date to reach a 10-year residential history.

EMPLOYMENT HISTORY

The screenshot shows the NMLS Employment Record form for Tobey Tabor (14909) MU2 filing, created on 6/5/2012 by Ryan T. The form is titled "Employment Record" and includes a sidebar with navigation options such as "Return to MU1", "Identifying Information", "Other Names", "Residential History", "Employment History", "Other Business", "Disclosure Questions", "Disclosure Explanations", "Criminal Background Check", "Credit Report Request", and "Attest and Submit". The main form area contains the following fields:

- Employer (company name): [Text Field]
- From: [Text Field] (MM/YYYY)
- To: [Text Field] (MM/YYYY) (Do not enter a To date if this is your current employer.)
- Position Held: [Text Field] (no abbreviations)
- Address: [Text Field]
- City: [Text Field]
- State: [Dropdown Menu]
- Country/Province: [Dropdown Menu]
- Postal Code: [Text Field]
- Is the employment financial services-related?: Yes No

Buttons for "Save" and "Cancel" are located at the bottom of the form. A "Total Charges: \$2,000.00" is displayed in the top right corner of the form area. The footer of the page contains copyright information for the NMLS system.

Provide full employment history for the past 10 years. No gaps should be present. Provide the full legal name of the company, beginning with your current employer. For the purposes of this history, include both 1099 independent contractor assignments as well as W-2 status employment. The actual physical location the individual works from should be listed in the address field.

The work location stated in one's NMLS record should remain a licensed or registered location, however, an individual working remote under executive order, state guidance, laws, regulations or any other pronouncement that has the effect of law, need not change their work location.

If you change your work location address for your current employer, update the address to that of the new location on the current employer entry.

The current employment should reflect the company where the individual receives their compensation. Additional information on positions of authority the individual may hold with other companies owned by the parent company of an organization should be disclosed in the Other Business section of the Individual Form (MU2). If the name or address of your current employer changes, update these fields accordingly. This process is not applicable to name or address changes that are the result of a merger, acquisition or other corporate structure change. You may be required to provide different information if a company name or address change is a result of a merge, acquisition or other corporate structure change.

No gaps in employment should be present. Part-time employment should be included where the employment time is needed for the applicant to meet the required years of experience. Indicate "part time" or "PT" in the "position held" field (e.g. PT school teacher).

Time unemployed should be stated as such, for example "unemployed, homemaker,

etc.”. This is needed to verify required experience as well as to complete background checks in some states. All periods of unemployment must be accounted for.

Time as a student should be stated as such. For example, use “student” and list the school address in the address field.

OTHER BUSINESS

Other Business

Tobey Tabor (14909) MU2 filing created 6/5/2012 by RyanT. Total Charges: \$2,000.00

Provide the information below for the other business you are engaged in.

Business Name:

Does this business conduct financial services related activities? Yes No

Address:

City:

State:

Country / Province:

Postal Code:

Nature of business:

Position, Title or Relationship with business:

Start Date:

Hours per month:

Describe your duties:


Save Cancel

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If the individual indicated that they are engaged in “Other Business Activities” on the **Identifying Information** screen, they are required to provide information about that business. The name of the business, whether or not it is financial services related along with the business address is required. The nature of the business, position, title or relationship with business along with the start date, hours per month and description of duties are optional.

The state licensing requirements may contain additional information about this section.

DISCLOSURE QUESTIONS



[Resource Center](#)

[Company \(MU1\)](#) | [Branch \(MU3\)](#) | [Individual](#) | [Financial Statements](#) | [MCR](#) | [Access](#) | [Relationships](#)

[FILING](#) | [PROFESSIONAL REQUIREMENTS](#) | [TASKS](#) | [COMPOSITE VIEW](#) | [RENEWALS](#) | [ADMIN](#) | [REPORTS](#) | [HOME](#)

You are currently: State

[Return to MU1](#) | [Identifying Information](#) | [Other Names](#) | [Residential History](#) | [Employment History](#) | [Other Business](#)

Disclosure Questions

[Disclosure Explanations](#) | [Criminal Background Check](#) | [Credit Report Request](#) | [Attest and Submit](#)

Disclosure Questions

Tobey Tabor (14909) MU2 filing created 6/5/2012 by RYAN.T

Total Charges: \$2,000.00

Answer each disclosure question below. If the answer to any question is "Yes," you must provide complete details of all events or proceedings in the [Disclosure Explanation](#) section. **Remember to file updates to these disclosures as needed.**

Financial Disclosure

(A)

(1) Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years? Yes No

(2) Based upon events that occurred while you exercised control over an organization, has any organization filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years? Yes No

(3) Have you been the subject of a foreclosure action within the past 10 years? Yes No

(B) Has a bonding company ever denied, paid out on, or revoked a bond for you? Yes No

(C) Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization? Yes No

(D) Do you have any unsatisfied judgments or liens against you? Yes No

(E) Are you delinquent on any court ordered child support payments? Yes No

Criminal Disclosure

(F)

(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No

(2) Are there pending charges against you for any felony? Yes No

(G) Based upon activities that occurred while you exercised control over an organization:

(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No

(2) Are there pending charges against any organization for any felony? Yes No

(H)

(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion? Yes No

(2) Are there pending charges against you for a misdemeanor specified in (H)(1)? Yes No

(I) Based upon activities that occurred while you exercised control over an organization:

(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (H)(1)? Yes No

(2) Are there pending charges against any organization for any misdemeanor specified in (H)(1)? Yes No

Civil/Judicial Disclosure

(J) (1) Has any domestic or foreign court ever:

(a) enjoined you in connection with any financial services-related activity? Yes No

(b) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)? Yes No

(c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority? Yes No

(2) Is there a pending financial services-related civil action in which you are named for any alleged violation described in (J)(1)? Yes No

(3) Based upon activities that occurred while you exercised control over an organization, is there a pending financial services-related civil action in which any organization is named for any alleged violation described in (J)(1)? Yes No

Regulatory Action

(K) Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:

(1) found you to have made a false statement or omission or been dishonest, unfair or unethical? Yes No

(2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)? Yes No

(3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted? Yes No

(4) entered an order against you in connection with a financial services-related activity? Yes No

(5) revoked your registration or license? Yes No

(6) denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities? Yes No

(7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business? Yes No

(8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes No

(9) entered an order concerning you in connection with any license or registration? Yes No

(L) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended? Yes No

(M) Based upon activities that occurred while you exercised control over an organization, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L) above against any organization? Yes No

(N) Is there a pending regulatory action proceeding against you for any alleged violation described in (K) through (L)? Yes No

(O) Based upon activities that occurred while you exercised control over an organization, is there a pending regulatory action proceeding against any organization for any alleged violation described in (K) through (L)? Yes No

Customer Arbitration/Civil Litigation Disclosure

(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:

(1) is still pending? Yes No

(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action? Yes No

(3) was settled for any amount? Yes No

Termination Disclosure

(Q) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:

(1) violating statute(s), regulation(s), rule(s), or industry standards of conduct? Yes No

(2) fraud, dishonesty, theft, or the wrongful taking of property? Yes No

NMLS or SRR Testing Rules of Conduct Disclosure

(R)

(1) Have you ever been found to have violated any Rule of Conduct for test takers of the SAFE MLO Test or found to have violated the NMLS Industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test? Yes No

(2) Have you been notified that you are the subject of an investigation by the Mortgage Testing and Education Board (MTEB) or State Regulatory Registry LLC (SRR) regarding an alleged violation of the Rules of Conduct for test takers of the SAFE MLO Test or the NMLS Industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test? Yes No

◀ Previous
Next ▶

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Applicants and licensees should refer carefully to the **Glossary - Explanation of Terms** section of the instructions when answering these questions.

All Disclosure Questions must be answered. Any “Yes” response requires an explanation to be provided in the **Disclosure Explanations** section. A single PDF file can be uploaded with any applicable documentation. The regulator will be able to review the explanation and documentation.

Individuals are required to update their Disclosure Questions when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes answers that are changed from “Yes” to “No”. A change in response requires an update to the Disclosure Explanation section.

Foreclosure

For purposes of individual disclosure questions, any foreclosure action that has at least been initiated, whether or not the action is considered final, must be disclosed to your state regulators through NMLS.

Regulatory and Civil Judicial

Individuals must respond affirmatively to certain disclosure questions if they relate to activities that occurred while that individual exercised control over the organization. Individuals exercising control over companies who in the normal course of business face multiple regulatory or civil actions must respond affirmatively to the appropriate questions. An explanation stating this fact is required and further details related to specific actions may be required, including supporting documentation. Please consult state licensing requirements to verify what information is required to be submitted through NMLS.

Difference between K4 and K9

K(4) is asking if an order was issued against the individual that involved a financial service related activity, regardless of whether a license or registration was held or required.

K(9) is asking if an order was entered specifically regarding a license or registration or the requirement to be licensed or registered.

"Order" is a written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an order. Orders include temporary and permanent Cease and Desist Orders.

Not all denials of a license are the result of an order. This may vary state to state.

Criminal

Disclosure of a sealed or expunged conviction or item is not required if relevant state law or a court order does not require or prohibits disclosure.

Disclosure of a felony or misdemeanor case disposed of in juvenile court is not required if relevant state law or a court order does not require or prohibits disclosure.

DISCLOSURE EXPLANATIONS

State regulators require licensees and applicants to explain events that must be disclosed through a “Yes” response to any of the existing *Disclosure Questions*. In addition, an optional explanation can be provided for a “No” response. A separate explanation should be provided for each event related to a disclosure question. Each explanation allows a single PDF to be uploaded in support of the explanation. It is expected that the PDF contain relevant official documentation related to the explanation (e.g., finding issued by a state regulatory agency, a court order, civil judgment).

You should provide an explanation for a “No” response only if you answer “No” to a disclosure question and have information to provide to the regulator to clarify the response.

Individuals are required to update their Disclosure Explanations when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes adding a new explanation for each new event, even if the disclosure question response hasn’t changed.

Consult the [disclosure explanation reference guide](#) for additional information.

Some states may require companies to provide an explanation and/or supporting documentation for previous “yes” responses. Consult state specific licensing requirements for this information.

CRIMINAL BACKGROUND CHECK (CBC)

The screenshot shows the NMLS Criminal Background Check (CBC) form. The form is titled "Criminal Background Check" and is part of an "MU4 filing created 5/12/2016 by [redacted]". The form includes sections for "Request Criminal Background Check" and "Demographic Information". The "Request Criminal Background Check" section has a checkbox for "I am requesting a Federal Criminal Background Check" which is checked. Below this, there are radio buttons for "Use Existing Prints (Valid through 11/7/2020; select this unless instructed otherwise)" and "Submit New Prints". The "Demographic Information" section includes dropdown menus for "Eye color: Black", "Hair color: Blond or Strawberry", "Height: 4 ft 3 in", "Race: Black", and a text field for "Weight: 123 lbs". There are "Previous" and "Next" navigation buttons at the bottom of the form.

As determined by each state agency, certain Control Persons, Direct Owners, Indirect Owners, Executive Officers, Branch Managers, and Qualifying Individuals are required to submit a Criminal Background Check (CBC) through NMLS. The requirement to submit a CBC through NMLS varies by license types, position held, and agency. Please review the MU2 NMLS CBC Requirements Chart to determine individuals reported on the MU2 Form that are required to submit a CBC through NMLS.

NMLS can use existing fingerprints already on file in NMLS that are less than three years old to process a new Criminal Background Check (CBC) request. If fingerprints on file are older than three years, the individual must be newly fingerprinted.

If NMLS does not have existing prints on file or the prints on file are older than three years, individuals must schedule their fingerprinting appointment through the NMLS fingerprint vendor within 180 days of submitting the Individual (MU2) Form / CBC request. If new fingerprints are not submitted within 180 days, the background check window expires and the individual must authorize and pay for a new CBC.

CBC results are only viewable to the authorized state regulators and are not viewable to the individual or posted on NMLS Consumer Access. Failure to select the state you are authorizing to view the CBC before requesting the CBC will result in having to request and pay for another CBC.

A state may require submission of fingerprints through an alternative process for a state background check. View the [state licensing checklist](#) to determine state specific requirements and processing instructions for MU2 individual criminal background checks.

All international requests for packets shall be sent in a traceable manner (e.g. overnight delivery) to the applicant's international address which may be the applicant's current residential address, (mailing or physical), or the applicant's current employer address. The applicant shall provide a mailing label to facilitate the transmission of the packet.

DOCUMENT UPLOADS

Document Uploads

Use this section to add, amend, or delete documents relevant to your license(s). You can also undo document amendments that have not been submitted.

Helpful Tips: Review the [state licensing checklist\(s\)](#) for your relevant license(s) to determine document upload requirements. Refer to the [Document Descriptions and Examples Guide](#) for guidance on documents that can be uploaded in NMLS and document access restrictions.

Click to upload a new document.

[Expand all](#) | [Collapse all](#)

Credit Report Explanations (1)

Available Actions	File Name	State	Status	Updated Date	Uploaded By	Comment
<input type="button" value="Delete"/> <input type="button" value="Amend"/>	Credit Report Explanations - O'Brien October 2017.pdf	N/A	New	11/8/2017 9:51:03 AM	OBrienL	Explanation of lower credit score.

Memorandum of Tax Certification (1)

Available Actions	File Name	State	Status	Updated Date	Uploaded By	Comment
<input type="button" value="Delete"/> <input type="button" value="Amend"/>	MA - Memorandum fo Tax Certification.pdf	Massachusetts	New	11/8/2017 9:57:21 AM	OBrienL	Tax certification for loan origination.

The Document Uploads section allows individuals to upload and submit PDF documents to regulators. The [Document Upload Descriptions & Examples](#) guide details the types of documents that can be uploaded in connection with an individual record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a business plan, only a business plan document related to the company should be provided).

Deletion of Uploaded Documentation

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so; however, the system maintains previously uploaded documents in a document type historical section on the composite view page.

The document types that can be uploaded in connection with an individual filing are determined by each state agency. Not all licenses may require or permit all the documents listed below to be uploaded.

MU2 Individual Filing (Ability to Upload Determined by Agency)

- Credit Report Explanations
- Legal Name / Status Documentation
- Memorandum of Tax Certification
- Personal Financial Statement
- State Background Check Authorization
- Verification of Experience

CREDIT REPORT REQUEST

The screenshot shows the NMLS Credit Report Request form. At the top, there is a navigation bar with links for FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME. Below this is a breadcrumb trail: Company (MU1) | Branch (MU2) | Individual | Financial Statements | MCR | Access | Relationships. The user is logged in as RyanT. The main content area is titled "Credit Report Request" and shows details for "Tobey Tabor (14909) MU2 filing created 6/5/2012 by RyanT." with a "Total Charges: \$2,000.00". The form contains the following text:

Select the checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the recent credit report.

By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you:

- i. Have a pending or active licenseregistration with
- ii. Are requesting a licenseregistration from in connection with this filing

In addition, if you are an MU2 Individual, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS:

- i. Has a pending or active licenseregistration with
- ii. Is requesting a licenseregistration from in connection with this filing

Request a new credit report.

IMPORTANT NOTICE: If you have a security freeze on your Transition credit report, it must be lifted prior to submitting a filing with a credit report request. No refunds will be offered if you attempt to submit a credit report with a freeze. Information regarding temporarily lifting the security freeze can be found on the NMLS Resource Center.

At the bottom of the form, there is a "Save" button and navigation arrows for "Previous" and "Next".

Individuals should consult the state licensing requirements to determine if they should request a credit report through NMLS. The system allows an applicant to grant access to an existing credit report, if done so within 30 days of the original credit report retrieval.

The system requires that anyone requesting a credit report be at least 15 years old and have a social security number.

State agencies are prohibited from disclosing any information from the credit report with any third party. When placing an external note related to an individual's credit report or criminal background check, you must mark the notes as "Private" so they are only viewable to the individual entity.

Foreign nationals or individuals who do not reside in the United States should refer to the State Agency checklist for instructions on how to meet this requirement.

ATTEST AND SUBMIT

The screenshot shows the NMLS 'Attest and Submit' interface. At the top, there is a navigation bar with 'Individual | Company Access | Company Relationships' and a 'Resource Center' button. A user is logged in as 'TaborT'. The left sidebar lists various menu items, with 'Attest and Submit' highlighted. The main content area is titled 'Attest and Submit' and shows a filing for 'Tobey Tabor (14909) MU4 filing created 4/30/2012 by TaborT.'. Below this, there are four warning icons with messages: 'Please be aware that certain information from this filing and related to your licenses/registrations will be considered public.', 'SAFE Pre-Licensure Education requirements have not been met.', 'One or more SAFE required test components have not been successfully completed.', and 'This filing was created more than 60 days ago. Please review the information and ensure that it is accurate before you submit.'. A message states 'All completeness checks are clear. You can attest to the filing below for submission.'. A table shows 'Total Charges' as '\$0.00'. The attestation text reads: 'I Tobey Tabor (14909), (Applicant) on this date Friday, July 20, 2012, swear (or affirm) that I executed this application on my own behalf, and agree to and represent the following: (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true, accurate and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law; (2) To the extent any information previously submitted is not amended and hereby, such information remains accurate and complete; (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into my background, in accordance with all laws and regulations; (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which I am applying. If an Applicant has made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.' Below the text is a checkbox labeled 'I verify that I am the named person above and agree to the language as stated.' and a 'Submit Filing' button. At the bottom, there is a copyright notice for SRR.

The individual must attest to the MU2 form before the company can then submit the Company (MU1) filing. All completeness checks must pass before the individual can attest.

NMLS BRANCH FORM (MU3)

A. General Instructions

Filing – The Branch Form (MU3) is the branch office information tied to a company’s record. The Branch Forms may only be submitted after a company submits a Company Form (MU1). Applicant and licensees are not considered authorized to conduct licensed activities from branch locations in a participating state unless they have an approved license tied to the Branch Form. Only one Branch Form is allowed to be filed per physical location. Regulators and SRR will periodically monitor compliance with this requirement.

Dates – In NMLS, there is no distinction between the filing date and the effective date. The filing date is the date the filing submission is made in the system to one or more regulators. The change is made to the licensee’s record in NMLS instantly. Thus, the effective date and the filing date are the same.

Terms Used – For uniformity, terms used throughout the Branch Form (MU3) are defined in the glossary.

B. Main in-state branch location

NMLS functionality treats all branch locations within a state equally. Given that the Company (MU1) Form’s Main Address will be the company’s corporate headquarters location, if a regulator wishes an applicant or licensee to identify a “main” in-state location, the regulator should create two different license types for Branch (MU3) Form filings- one signifying the “main” in-state location and a second for one or more other in-state locations.

C. Consumer Access*

The following information will be available and viewable in NMLS Consumer Access and are indicated by an asterisk (*) throughout the guidebook:

- NMLS Unique ID
- Entity Name
- License # by Jurisdiction
- License status by Jurisdiction
- Branch Address (City, State, Zip)
- Branch Phone, Fax,
- Other and Prior Trade Names
- Web Address
- Branch Manager Name
- Branch’s Authorization to conduct business

The NMLS Policy Guidebook IS NOT a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

We do not endorse, represent, or warrant the accuracy or reliability of any of the information or content contained in or referenced by this Guidebook. Any reliance upon any information or content included in this Guidebook shall be at the user's sole risk.

CREATE A BRANCH (MU3) FILING

The screenshot shows the NMLS system interface for creating a MU3 filing. The page title is "Create an MU3 Filing". The main content area contains a form with the following fields:

- Street Address 1:
- Street Address 2:
- City:
- State:
- Country:
- Postal Code:
- Phone:

At the bottom of the form, there are "Create" and "Cancel" buttons. The page also includes a navigation menu on the left and a top navigation bar with various options like "FILING", "PROFESSIONAL REQUIREMENTS", "TASKS", "COMPOSITE VIEW", "RENEWALS", "ADMIN", "REPORTS", and "HOME".

The address information listed here must be for the Branch location.

This information should not match the information contained in any other Branch Form for the company. Only one Branch Form is allowed per physical address. Companies must not create more than one Branch Form per address. Regulators and SRR will periodically monitor compliance with this requirement.

A branch's authorization to conduct business will be reflected on NMLS Consumer Access.

BUSINESS ACTIVITIES

Business Activity Wizard

General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Step 1: Select Business Activities

Select all business activities conducted by this branch from the list below, regardless of whether you plan to manage a license associated with the activity through NMLS. Previously selected business activities will not appear in the list below. Prior to selecting your activities you may want to review business activity descriptions by clicking on the upper right sandbar.

Jump to: [Mortgage](#) [Consumer Finance](#) [Debt](#) [Money Services](#)

Business Activities from the most recent MU1

Mortgage

- First mortgage brokering
- Second mortgage brokering
- First mortgage lending
- Second mortgage lending
- First mortgage servicing
- Third party first mortgage servicing
- Subordinate lien mortgage servicing
- Third party subordinate lien mortgage servicing
- Mortgage loan purchasing
- Short sale
- Foreclosure consulting/foreclosure rescue
- Home equity lending/lines of credit
- Reverse mortgage originations
- High cost home loans
- Credit insurance services
- Third party mortgage loan processing
- Third party mortgage loan underwriting
- Manufactured housing financing
- Lead generation
- Commercial mortgage brokering or lending
- Mortgage loan modifications

Consumer Finance

- Payday lending - storefront
- Payday lending - online
- Consumer loan brokering
- Consumer loan lending
- Consumer loan servicing
- Sales finance company activities - motor vehicles
- Sales finance company activities - general
- Title lending
- Refund anticipation lending
- Premium finance company activities
- Retail installment selling
- Escrowing agents
- 1031 exchange companies
- Private student loan lending
- Non-private student loan lending
- Rent-to-own
- Accounting/Billing servicing
- Industrial loan lending companies
- Pawn brokering

Debt

- First party debt collection
- Third party debt collection
- Debt negotiation
- Debt settlement/debt adjuster
- Passive debt buying (does not undertake direct collections on accounts)
- Active debt buying (undertakes direct collections on accounts)
- Debt management/credit counseling
- Credit repair
- Judgment recovery
- Repossession agency activities
- Repossession agent activities
- Non-mortgage loan modifications
- Bi-weekly payment processing services

Money Services

- Electronic money transmitting
- Issuing traveler's checks
- Selling traveler's checks
- Issuing money orders
- Selling money orders
- Bill paying
- Issuing and/or selling drafts
- Transporting Currency
- Issuing prepaid access/stored value
- Selling prepaid access/stored value
- Check cashing
- Foreign currency dealing or exchanging

Next Cancel

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Applicants and licensees should indicate all business activities the branch engages in, regardless of whether those activities are undertaken in a state in which they are applying for a license or whether the state manages certain license types in NMLS. The selected business activities in this section will allow the system to provide you with a list of licenses for which you may apply. Applicants have the ability to “copy” the business activities from the company (MU1) form to the branch (MU3) form. See [business activities definitions](#) for a description of each activity available.

Companies filing a branch form must ensure the activities listed on the branch form are also accurately reflected on the company’s filing.

REQUEST A LICENSE

Request/Transition License(s)

General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Below are branch licenses/registrations available for request or transition based on the business activities and states identified in the Business Activities section. If your branch currently holds any of the licenses/registrations being requested and is transitioning the license(s)/registration(s) onto NMLS, enter the license or registration number(s), exactly as provided to you by your regulator, in the space provided. FAILURE TO DO SO MAY RESULT IN YOUR COMPANY BEING CHARGED NEW APPLICATION FEES.

If you do not see the license/registration you are seeking to transition or apply for below, confirm the license/registration is being managed by your regulator in NMLS and there is not a license/transition request for the license/registration pending with this filing. In addition, you may return to the Business Activities section and make the appropriate adjustments so the section reflects all business activities conducted by your branch by state.

Please select the license(s) and/or registration(s) you wish to transition or new license/registration application(s) you wish to submit and click **Next**.

[Expand all](#) | [Collapse all](#)

<input type="checkbox"/>	Existing License Number (for Transitions only)	Regulator
<input checked="" type="checkbox"/>	Alabama	Alabama
<input type="checkbox"/>	Consumer Credit License	Alabama
<input type="checkbox"/>	Mortgage Brokers License	Alabama

[Next](#) [Cancel](#)

[Previous](#) [Next](#)

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For additional information, please contact the NMLS Product Center. For help with navigation please contact the NMLS Customer Care at 800-385-4444.

The Request/Transition License(s) screen identifies the license/registration types available based on the business activities and states selected on the Business Activities screen. The system does not allow applicants or licensees to apply for or maintain two of the same license types in any one state.

LICENSE/REGISTRATION INFORMATION IDENTIFYING INFORMATION*

The screenshot shows the NMLS web interface for the 'Identifying Information' section. The header includes the NMLS logo, navigation tabs (FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME), and user information (Company: (MU1) | Branch: (MU3) | Individual | Financial Statements | MCR | Access | Relationships | Logged in as RyanT | Logout). A sidebar on the left lists navigation options like 'Business Activities', 'Request License', and 'Identifying Information'. The main content area is titled 'Identifying Information' and shows a form for 'General Mortgage Co., Washington, DC Branch (39988) MU3 filing created 6/27/2012 by RyanT.' with a 'Total Charges: \$0.00' indicator. The form has three main sections: 'Main address (Do not use a PO Box)', 'Mailing address', and 'Business phone, fax and email address'. Each section contains input fields for street, city, state, country/province, and postal code. The 'Business phone, fax and email address' section includes fields for business phone, fax line, and email address. A 'Save' button is at the bottom of the form. Navigation arrows for 'Previous' and 'Next' are visible at the bottom of the page.

Physical address (Do not use a PO Box)*

A physical address is required. Ensure your company does not have an existing Branch Form (MU3) for this address.

Mailing address, if different from main address*

Licenses who use a drop box or have another place they receive mail for the branch can indicate a mailing address different from their physical address.

Business phone, fax and email address*

Provide the Business phone, fax, and email address of the branch. The fax and email are option and should reflect information specific to the branch.

OTHER TRADE NAMES

Other Trade Names

General Mortgage Co., Washington, DC Branch (39988) MU3 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Provide your other trade name below, including industry type(s) and state(s) where the name is used to conduct business.

Name:

Industry Type(s):

Mortgage Debt

Consumer Finance Money Services

State(s):

[select all](#)

<input type="checkbox"/> Alabama	<input type="checkbox"/> Illinois	<input type="checkbox"/> Nebraska	<input type="checkbox"/> South Carolina
<input type="checkbox"/> Alaska	<input type="checkbox"/> Indiana	<input type="checkbox"/> Nevada	<input type="checkbox"/> South Dakota
<input type="checkbox"/> Arizona	<input type="checkbox"/> Iowa	<input type="checkbox"/> New Hampshire	<input type="checkbox"/> Tennessee
<input type="checkbox"/> Arkansas	<input type="checkbox"/> Kansas	<input type="checkbox"/> New Jersey	<input type="checkbox"/> Texas
<input type="checkbox"/> California	<input type="checkbox"/> Kentucky	<input type="checkbox"/> New Mexico	<input type="checkbox"/> US Virgin Islands
<input type="checkbox"/> Colorado	<input type="checkbox"/> Louisiana	<input type="checkbox"/> New York	<input type="checkbox"/> Utah
<input type="checkbox"/> Connecticut	<input type="checkbox"/> Maine	<input type="checkbox"/> North Carolina	<input type="checkbox"/> Vermont
<input type="checkbox"/> Delaware	<input type="checkbox"/> Maryland	<input type="checkbox"/> North Dakota	<input type="checkbox"/> Virginia
<input type="checkbox"/> District of Columbia	<input type="checkbox"/> Massachusetts	<input type="checkbox"/> Ohio	<input type="checkbox"/> Washington
<input type="checkbox"/> Florida	<input type="checkbox"/> Michigan	<input type="checkbox"/> Oklahoma	<input type="checkbox"/> West Virginia
<input type="checkbox"/> Georgia	<input type="checkbox"/> Minnesota	<input type="checkbox"/> Oregon	<input type="checkbox"/> Wisconsin
<input type="checkbox"/> Guam	<input type="checkbox"/> Mississippi	<input type="checkbox"/> Pennsylvania	<input type="checkbox"/> Wyoming
<input type="checkbox"/> Hawaii	<input type="checkbox"/> Missouri	<input type="checkbox"/> Puerto Rico	
<input type="checkbox"/> Idaho	<input type="checkbox"/> Montana	<input type="checkbox"/> Rhode Island	

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For additional information, please visit the [NMLS Feedback Center](#) | For help with this application please contact the NMLS Call Center at 1-877-364-4444.

Name*

Other Trade Names must be completed for all other names the company will be using at this branch location. These include: business names, fictitious names, DBAs, etc. NMLS allows an unlimited number of Other Trade Names and requires licensees to indicate to which state the Other Trade Name applies.

If a state restricts usage, these will be detailed in the state licensing requirements.

Applicants and licensees must include **ALL Other Trade Names** identified on a Branch Form on the Company Form.

BRANCH MANAGER*

The screenshot displays the NMLS Branch Manager Information form. The header includes the NMLS logo and navigation tabs: FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME. The breadcrumb trail shows: Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships. The user is logged in as Ryan T. The form title is 'Branch Manager Information'. The main content area shows: 'General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT.' and 'Total Charges: \$0.00'. A message states: 'A record has been established for this branch manager. You must select the Industry Type(s) this branch manager is responsible for overseeing and click Save. In addition, the branch manager's individual record (Form MU2) must be completed prior to submission of the branch record to a regulatory agency for licensing or registration.' The form fields include: Entity ID: 14909, Name: Tabor, Tobey, and Industry Type(s) with checkboxes for Mortgage, Debt, Consumer Finance, and Money Services. At the bottom are 'Save' and 'Cancel' buttons. A footer contains copyright information for NMLS and the National Automated Clearing House Association.

NMLS requires the identification of a Branch Manager. The Branch Manager must have a completed Individual Form (MU2) filed at the same time as the Branch Form (MU3). The Branch Manager must meet the requirements of the states for which the branch is requesting licensure. There can only be one Branch Manager for each Industry Type and State combination.

Individuals listed as a Branch Manager on the Branch (MU3) Form must have an individual NMLS account and will be required to complete an Individual (MU2) Form. One or more Branch Managers may be required depending on the licenses held by the Branch.

A branch license can be surrendered without a Branch Manager associated with the Branch. If a Branch Manager has, in anticipation of branch closure for instance, severed their relationship with the licensee, the licensee may surrender all licenses associated to that branch manager. Any license the licensee wishes to retain must have a branch manager associated before the Branch (MU3) Form can be submitted to surrender a license or make any other updates. When a branch surrenders their last license the Branch Manager is automatically disassociated from the Branch.

WEB ADDRESSES*

The screenshot shows the NMLS interface for editing web addresses. The header includes the NMLS logo, navigation tabs (FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME), and user information (Logged in as Ryan | Logout). The breadcrumb trail is: Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships. The left sidebar lists navigation options, with 'Web Addresses' highlighted. The main content area is titled 'Web Addresses' and shows a form for 'General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT'. The form includes a 'Website Address' input field, a question 'Is your company accepting applications or transacting business through this website?' with 'Yes' and 'No' radio buttons, and a 'Total Charges: \$0.00' indicator. 'Save' and 'Cancel' buttons are at the bottom of the form. A small copyright notice is visible at the bottom of the page.

A web address is optional in NMLS. If a web address is provided, applicants must indicate if the company is accepting applications or transacting business through the website. Applicants or licensees should include any corporate websites, including any and all websites through which they solicit customers.

BOOKS AND RECORDS INFORMATION

Books and Records Information

General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Provide the information requested below for the records custodian maintaining records for this branch. Provide the name of the individual who should be contacted with inquiries or to gain access to the storage location. If multiple custodians maintain records for this branch, use the **Comments** field to indicate the types of records this custodian maintains.

Company:

First Name:

Last Name:

Business Address:
(Do not provide PO Box)

City:

State:

Country / Province:

Postal Code:

Business Phone: 999-999-9999-9999

Fax Line: 999-999-9999

Email Address:

Industry Types:

<input type="checkbox"/> Mortgage	<input type="checkbox"/> Debt
<input type="checkbox"/> Consumer Finance	<input type="checkbox"/> Money Services

States:

<input type="checkbox"/> Alabama	<input type="checkbox"/> Illinois	<input type="checkbox"/> Nebraska	<input type="checkbox"/> South Carolina
<input type="checkbox"/> Alaska	<input type="checkbox"/> Indiana	<input type="checkbox"/> Nevada	<input type="checkbox"/> South Dakota
<input type="checkbox"/> Arizona	<input type="checkbox"/> Iowa	<input type="checkbox"/> New Hampshire	<input type="checkbox"/> Tennessee
<input type="checkbox"/> Arkansas	<input type="checkbox"/> Kansas	<input type="checkbox"/> New Jersey	<input type="checkbox"/> Texas
<input type="checkbox"/> California	<input type="checkbox"/> Kentucky	<input type="checkbox"/> New Mexico	<input type="checkbox"/> US Virgin Islands
<input type="checkbox"/> Colorado	<input type="checkbox"/> Louisiana	<input type="checkbox"/> New York	<input type="checkbox"/> Utah
<input type="checkbox"/> Connecticut	<input type="checkbox"/> Maine	<input type="checkbox"/> North Carolina	<input type="checkbox"/> Vermont
<input type="checkbox"/> Delaware	<input type="checkbox"/> Maryland	<input type="checkbox"/> North Dakota	<input type="checkbox"/> Virginia
<input type="checkbox"/> District of Columbia	<input type="checkbox"/> Massachusetts	<input type="checkbox"/> Ohio	<input type="checkbox"/> Washington
<input type="checkbox"/> Florida	<input type="checkbox"/> Michigan	<input type="checkbox"/> Oklahoma	<input type="checkbox"/> West Virginia
<input type="checkbox"/> Georgia	<input type="checkbox"/> Minnesota	<input type="checkbox"/> Oregon	<input type="checkbox"/> Wisconsin
<input type="checkbox"/> Guam	<input type="checkbox"/> Mississippi	<input type="checkbox"/> Pennsylvania	<input type="checkbox"/> Wyoming
<input type="checkbox"/> Hawaii	<input type="checkbox"/> Missouri	<input type="checkbox"/> Puerto Rico	
<input type="checkbox"/> Idaho	<input type="checkbox"/> Montana	<input type="checkbox"/> Rhode Island	

Comments:

(Please limit your text entry to 512 characters.)

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Company, First Name, Last Name, Business Address

Applicants and licensees must list the company name and address of the location where books and records are stored. Licensee must also list the name of the individual at this location that should be contacted with inquiries about or to gain access to the storage location. A company can repeat the *Main Address* here. This is likely to be the case if the company is small or a sole proprietorship.

Multiple contacts for record retention are allowed. If multiple contacts are provided, applicant or licensee must specify contact by state.

Applicants and licensees can use the comments field to specify the types of records being retained at that location.

OPERATION INFORMATION

Resource Center

FILING | PROFESSIONAL REQUIREMENTS | TASKS | COMPOSITE VIEW | RENEWALS | ADMIN | REPORTS | HOME

Company (MU1) | Branch (MU3) | Individual | Financial Statements | MQR | Access | Relationships

Logged in as Ryan T | Logout

You are currently: State

Business Activities
Request License
License/Registration Information
Identifying Information
Other Trade Names
Branch Managers
Web Addresses
Books and Records Information
Operation Information
Expense Information
Document Uploads
MU2 Forms
Attest and Submit

Operation Information

General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by Ryan T. Total Charges: \$0.00

Will this branch office and/or individuals at this branch office operate pursuant to a written agreement or contract with the main office? Yes No

Will this branch office have sole responsibility for decisions relating to individuals participating in financial-related services with respect to employment? Yes No

Will this branch office have sole responsibility for decisions relating to individuals participating in financial-related services with respect to compensation? Yes No

Other than the entity, does anyone have responsibility for the expenses or have a financial ownership/liability interest in the activities of this branch? Yes No

◀ Previous Next ▶

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Consult state licensing requirements if a “Yes” answer to any of these questions requires the submission of items outside the system.

EXPENSE INFORMATION

The screenshot shows the NMLS Expense Information form. The header includes the NMLS logo, a navigation menu with options like FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME, and a user status bar indicating the user is logged in as Ryan T. The left sidebar lists various navigation options, with 'Expense Information' highlighted. The main content area is titled 'Expense Information' and displays the filing details: 'General Mortgage Co., Washington, DC Branch (38988) MU3 filing created 6/27/2012 by Ryan T.' and 'Total Charges: \$0.00'. Below this, there is a text prompt: 'Provide the following contact information about the party responsible for expenses or having a financial ownership/liability interest in the activities of this branch. Indicate whether or not the party maintains a financial services-related license. In the Explanation provide the relevant details to the party's responsibility or ownership/liability. If no party other than the company is responsible for expenses of this branch, leave this blank.' The form contains several input fields: 'Full Legal Name', 'Business Address', 'City', 'State' (a dropdown menu), 'Country / Province' (a dropdown menu), 'Postal Code', and 'Business Phone' (with a placeholder '000-000-0000-0000'). There is a radio button question 'Separately Licensed?' with 'Yes' and 'No' options. Below this is a large text area for 'Explanation'. At the bottom of the form are 'Save' and 'Cancel' buttons. A small footer contains copyright and privacy information.

If you answered “Yes” to the fourth question on the previous screen [**Other than the entity, is anyone responsible for the expenses or have a financial interest in the activities of this branch?**], you must provide information about the entity here.

ADVANCE CHANGE NOTICE (ACN)

NMLS allows state licensees to submit certain changes to their NMLS Record in advance of a desired effective date. This functionality permits state regulators to electronically process future NMLS Record amendments and reduces the forms and filings submitted outside the System.

Companies and branches are able to provide an effective date for the following changes to their NMLS Record:

Branch (MU3) Form Advance Change Notice (ACN) Events

- Branch Main Address
- Other Trade Names

Additionally, a category exists within the Document Upload section of the Company and Branch Forms allowing supporting documents with proposed changes to be submitted as part of the ACN filing.

Note: All documents uploaded under the Document Type of Advance Change Notice in support of an ACN are considered proposed and should be removed on the effective date of the event. Licensees must upload a final document on the effective date as an applicable Document Type, or mail documentation to the agency for those types not currently accepted within NMLS (e.g. Main Address documentation).

Advance Change Notice Refresh

If an un-submitted Branch Form (MU3) filing exists and an Advance Change Notice (ACN) is processed, the system is programmed to refresh the un-submitted Branch Form (MU3) filing to incorporate the processed ACN(s).

DOCUMENT UPLOADS

The screenshot shows the 'Document Uploads' section of the NMLS system. At the top, it identifies the user as 'Schultz Industries (43997) MU1 filing created 9/16/2015 by SchultzDA.' and shows a 'Total Charges: \$0.00'. Below this, there is a 'Helpful Tips' section and a list of documents related to the filing. The documents are categorized into three groups: AMU/BSA Policy (1), Business Plan (1), and Certificate of Authority/Good Standing Certificate (1). Each document entry includes a table with columns for 'Available Actions', 'File Name', 'State', 'Status', 'Updated Date', and 'Comment'.

Available Actions	File Name	State	Status	Updated Date	Comment
Delete Amend Add	Comapnywide AML Policy.pdf	N/A	Existing	9/4/2015 12:14:51 PM	Version 10-01-14

Available Actions	File Name	State	Status	Updated Date	Comment
Delete Amend Add	Business Plan.pdf	N/A	Existing	9/4/2015 12:37:55 PM	My business plan is the best!

Available Actions	File Name	State	Status	Updated Date	Comment
Delete Amend Add	Cert. of Good Standing.pdf	California	Existing	9/4/2015 12:39:32 PM	

The Document Uploads section allows users to upload and submit PDF documents to regulators. The [Document Upload Descriptions & Examples](#) guide details the types of documents that can be uploaded in connection with a branch record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a branch written agreement, only a branch written agreement document related to the branch should be provided).

If you have multiple documents for one Document Type for a specific state, they should be combined into one PDF and uploaded as a single document. When uploading a document with a change, include a cover sheet or make note in the comment box describing what change has occurred.

Advance Change Notice Document Type

Documentation submitted in support of an Advance Change Notice is considered proposed. Upon the effective date of the change, documents must be re-submitted under the appropriate Document Type (do not re-submit as Advance Change Notice). If the submission does not fall under an existing Document Type, documents must be submitted directly to the state agency; see the state Amendment Checklist for the appropriate license for details.

Deletion of Uploaded Documentation

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so. However, the system maintains previously uploaded documents in a document type historical section on the composite view page.

Branch Filing

- ACN Related Documents
- Additional Requirement(s) (State required)
- Branch Written Agreement
- Designation of Branch Qualified Employee (State required)

HISTORICAL FILINGS

The Historical Filings section under the Filing tab contains copies of previously submitted Branch filings. Company users with appropriate roles can also view a complete list of branch filings in the “Historical Filings” section under the Composite View tab.

To view the changes between two filings, select the checkbox next to two filings and click the Compare button. A new browser window or tab will open with the changes redlined.

Clicking the words “Click to View” under the Sections Changed column displays the Company Branch Form sections that were modified.

MU2 FORM

The screenshot displays the NMLS interface for the MU2 Forms section. The top navigation bar includes links for FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME. The user is logged in as Ryan T. The main content area shows the MU2 Forms page for General Mortgage Co., Washington, DC Branch (38988), with a filing created on 6/27/2012 by Ryan T. The page indicates that there are no MU2 forms for this filing. A table of available actions is provided, detailing the function of each action.

AVAILABLE ACTIONS	FUNCTION
	Complete or amend a branch manager's MU2 form.
	Send the branch manager's MU2 form to the branch manager for completion/attestation. (The branch manager will need to log into their individual account and complete the form and attest.)
	Recall the MU2 form to make additional changes to or resolve completeness checks on the record after attestation has been requested or completed.

Total Charges: \$0.00

There are no MU2 Forms for this filing.

Navigation: Previous | Next

The system requires an Individual Form (MU2) be completed for each Branch Manager. See instructions for completing the Individual Form (MU2).

ATTEST AND SUBMIT

The screenshot shows the NMLS 'Attest and Submit' interface. At the top, there is a navigation bar with 'FILING', 'PROFESSIONAL REQUIREMENTS', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', 'REPORTS', and 'HOME'. Below this is a breadcrumb trail: 'Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships'. The user is logged in as 'RyanN'. A sidebar on the left lists various menu items, with 'Attest and Submit' highlighted. The main content area is titled 'Attest and Submit' and shows a filing for 'Ryan Mortgage Lending Company, Cherry Blossom, MD Branch (12479) MU3 filing created 7/20/2012 by RyanN'. A warning message states: 'Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, click here.' Below this, it says 'All completeness checks are clear. You can attest to the filing below for submission.' A table shows 'Total Charges' as '\$0.00'. The main text of the attestation reads: 'I Nick Ryan of Ryan Mortgage Lending Company (8052) (Applicant) on this date Friday, July 20, 2012 swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following: (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law; (2) To the extent any information previously submitted is not amended such information remains accurate and complete; (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application; (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying. If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.' At the bottom, there is a checkbox for 'I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.' and an 'Attest and Submit' button.

The **Attest and Submit** button for the MU3 Branch Form will only appear if the Company Form (MU1) passes all completeness checks, including Individual Form (MU2) attestations.

The Attestation must include the name of a natural person after the “I”. The applicant or licensee’s name should appear after the “of”. Branch attestations must be performed by an actual employee of the company.

When clicking the **Attest and Submit** button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

After clicking the **Attest and Submit** button, the applicant or licensee is taken to a one-time payment page to make an electronic payment for the filing. Once the payment information has been successfully submitted the filing becomes viewable by the regulator(s). NMLS only accepts payment by credit card (Visa or Mastercard only) or ACH transfer.

NMLS INDIVIDUAL LICENSE FORM (MU4)

A. General Instructions

Filing – The Individual License Form (MU4) is the Individual Mortgage License/Registration & Consent form. Applicants or licensees for an individual license/registration may use this form to apply for a license, amend a license, establish a relationship with a company, terminate a relationship with a company, or Surrender/Cancel a license.

Applicants and licensees should consult the jurisdiction-specific instructions for any requirements that must be met in addition to submitting the Individual Form (MU4).

Dates – In the NMLS, there is no distinction between the filing date and the effective date. The filing date is the date the filing submission is made in the system to one or more regulators. The change is made to the licensee's record in the NMLS instantly. Thus, the effective date and the filing date are the same.

B. Consumer Access*

The following information will be available and viewable in NMLS Consumer Access:

- NMLS Unique ID
- Name (First, Middle, Last, Suffix)
- Business Phone, Fax
- Indication as to whether the individual is engaged in other business as director, owner, employee, etc.
- Other Names
- Employment History
- License # by Jurisdiction
- License status by Jurisdiction
- Sponsorship for License
- Branch location associated with the individual
- Public State Regulatory Actions

The NMLS Policy Guidebook IS NOT a substitute for understanding the licensing requirements of each state in which an applicant or licensee wishes to apply for or maintain a license.

It is the responsibility of all users of NMLS to fully understand the information required in each state in which they wish to apply for or maintain a license.

We do not endorse, represent, or warrant the accuracy or reliability of any of the information or content contained in or referenced by this Guidebook. Any reliance upon any information or content included in this Guidebook shall be at the user's sole risk.

CREATE INDIVIDUAL RECORD

The screenshot shows the NMLS 'Create Individual Record' web form. The page title is 'Create Individual Record'. Below the title, there is a paragraph of instructions: 'Creation of the Individual Record through this process will establish a base record in NMLS for the identified individual. The individual must create an Individual Account to obtain a user name and password to access the Individual Record and submit and/or attest to filings. See the [Create an Individual Account Quick Guide](#) for instructions on creating an Individual Account.' Below this, it says 'Provide the **full legal name** as it appears on the individual's government-issued identification document (e.g. driver's license, passport or Permanent Resident card).' The form contains several input fields: 'First Name', 'Middle Name', 'Last Name', 'Suffix', 'Date of Birth', 'Confirm Date of Birth', 'SSN', and 'Confirm SSN'. The SSN and Confirm SSN fields have a placeholder '###-##-####'. At the bottom of the form are 'Create' and 'Cancel' buttons. The page footer contains copyright information: '© 2023 NMLS | All Rights Reserved | NMLS is a trademark of the State Regulatory Boards | [Terms](#) | [Privacy Policy](#) | [Download PDF Book](#) | For additional information, please visit the [NMLS Process Center](#) | For help with navigating please contact the NMLS Call Center at 800-368-4444.'

Full legal name (First, Middle, Last), Date of Birth and Social Security Number are required for each Licensee to generate the Unique Identification Number.

Each applicant is responsible for the input of data, creation of a record, or changes to his or her record. Applicants that allow others (including employers) to have access to their records are still responsible for all data changes and any appropriate fines, fees and penalties that may be a result of these changes.

In some circumstances, individuals and entities may request to have data corrected that cannot be self-corrected in the system. Certain requests to modify information in their respective NMLS account, will have a cost associated with making the correction and may require approval from relevant state agencies before it can be processed. If there are workarounds that may be faster and less costly than a data fix, a data fix request may not be approved. Some examples of requests that will have a cost include, but are not limited to, modifying start and end dates for a relationship or registered location and correcting duplicate accounts made by invalid data entry. The cost for these corrections is based on an hourly rate. The minimum rate charged will be the current rate for one hour.

LICENSE/REGISTRATION INFORMATION

The screenshot shows the NMLS interface for License/Registration Information. At the top, there's a navigation bar with 'FILING', 'PROFESSIONAL REQUIREMENTS', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', 'REPORTS', and 'HOME'. Below this, a breadcrumb trail reads 'Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships'. The user is logged in as Ryan T. The main content area is titled 'License/Registration Information' and shows a filing for 'John a smith jr (39003) MU4' created on 6/27/2012 by Ryan T. The total charges are \$0.00. Instructions for licensing requirements are provided, along with sections for 'Unsubmitted License Registration Requests' and 'Submitted License Registration Requests', both showing 'No Record Found'. An 'Add' button is at the bottom, and a 'Next' button is at the bottom right.

The License Wizard identifies the license/registration types available in each individual jurisdiction. Applicants and Licensees should familiarize themselves with the jurisdiction's specific instructions and checklist before completing any MU Forms in NMLS.

These instructions and checklists can be found here: [State Licensing Resource Page](#)

IDENTIFYING INFORMATION

The screenshot shows the NMLS Identifying Information form for Steven Brad Smith. The form is titled "Identifying Information" and includes a header with the user's name and filing information. The form is divided into several sections: Identifying Information, Contact Information, Mailing Address, and a section for name changes. The Identifying Information section includes fields for Full Name, Gender, State of Birth, Country / Province of Birth, US Citizen status, State of Government issued identification, Government issued identification number, Passport issuing country, and Passport number. The Contact Information section includes fields for Business Phone, Extension, Home Phone, Cell Phone, Fax Line, and Work Email Address. The Mailing Address section includes fields for Mailing Address, City, State, Country / Province, and Postal Code. The name change section includes a checkbox for "Do you want to change your Full Name in NMLS?" and fields for First Name, Full Middle Name, Last Name, and Suffix. The form also includes a "Save" button and "Previous" and "Next" navigation buttons.

Individual's Identifying Information

- Full Name should be the individual's legal name as found on their birth certificate, including a middle name even if not used, unless modified by a legal proceeding.
- Individuals should use their Last, First, Middle names, and suffix ("Jr", "III", etc.) if any. Do not enter a professional or academic suffix.
- If the individual's name has changed, they must provide legal documentation of the change.
- If the individual's name has changed and proof of the name change is requested by an agency, the individual must provide legal documentation of the change; namely, a government issued ID² and a copy of a marriage certificate, a divorce decree, a court order or a certificate of naturalization, as applicable.
- In the case that the legal name was changed as a result of marriage, the marriage certificate may be used to prove the following scenarios:

²Examples of a government issued ID are a Real ID, driver's license, passport, and/or other Identification documents provided by a state or federal government. Where an individual does not have a REAL ID, additional documentation may be required.

1. Listing their full legal name as shown on their marriage certificate;
2. Listing their maiden name shown on the marriage certificate as their middle name; or
3. Listing their last name as a hyphenated name (e.g., [maiden name]-[married name] or previous surname-married name).

- State of Birth and Country/Province of Birth for the individual must be identified.
- Individuals must identify if they are a US Citizen.
- The Government Issued ID and/or Passport information is not required for all individuals. Please review the state licensing requirements to see if you must submit this information.

An individual's middle name must be included in the individual's NMLS record, if it is part of their full legal name, even if not on the form of identification provided.

If a person does not have a middle name, they may be requested to produce a birth certificate or other legal documentation to evidence they have no middle name.

Business phone, home phone, cell phone, fax and email

The business phone and email address are required; home phone, cell phone number, and fax number are optional.

Mailing Address

The individual's home mailing address is required.

Do you want to amend your legal name?

If the individual's name is changing due to marriage, divorce, or legal name change, the full name must be listed. Check jurisdiction specific documents to determine if you must submit documents outside the system for a legal name change.

Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent or otherwise?*

If an individual is engaged in more than one business, it should be indicated here. If individual selects "Yes" completion of the **Other Business** screen will be required.

OTHER NAMES*

Other Names

John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Enter your other name below and click Save.

First Name:

Middle Name:

Last Name:

Suffix:

Save Cancel

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For additional information, please contact the NMLS Provider Call Center. For help with navigating please contact the NMLS Call Center at (800) 368-4444.

Individuals are required to provide any names other than their legal name used since the age of 18. Examples include nicknames, aliases, initials, names used on business cards or advertisements, and names used before or after marriage. Make sure that all names used in business practices are included such as the name used when signing loan documents.

The information provided in this section is used to enhance the searchable data available on NMLS Consumer Access, as well as to verify information on credit reports, criminal background checks and for general compliance purposes.

RESIDENTIAL HISTORY

The screenshot shows the NMLS Residential History form. At the top, there is a navigation bar with links for FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME. Below this is a breadcrumb trail: Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships. The user is logged in as RyanT. The main content area is titled 'Residential History' and shows a filing for 'John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT.' with a 'Total Charges: \$0.00' indicator. The form instructions state: 'Enter your residential address in the fields below. You can enter a mailing address on the Identifying Information screen. If your mailing address has changed, please return to the Identifying Information section to make the appropriate updates.' The form fields are: From (MM/YYYY), To (MM/YYYY) with a note 'Do not enter a To date if this is your current address.', a checkbox 'Check here if this is your current address.', Address, City, State (dropdown), Country / Province (dropdown), and Postal Code. At the bottom are 'Save' and 'Cancel' buttons. A footer contains copyright information for the CFPB and NMLS.

Provide full residential history for the past 10 years. No gaps should be present. This information is used by regulators for a number of reasons, including completing background checks.

Applicants or licensees must list all addresses where they have resided during the past 10 years. NMLS requires a minimum 10 year history but does not require more than that. Thus, an individual could annually amend their residential history to include only the last 10 years and remove any addresses on NMLS more than 10 years ago.

Only the month and year are necessary to be provided in this section.

The address at age 18 can be used for any period of time before that date to reach a 10-year residential history.

EMPLOYMENT HISTORY*

The screenshot shows the NMLS Employment Record form. The header includes the NMLS logo and navigation tabs: FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME. The user is logged in as RyanT. The form title is 'Employment Record' for 'John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT.'. The form fields include: Employer (company name), From (MM/YYYY), To (MM/YYYY), Position Held (no abbreviations), Address, City, State, Country/Province, and Postal Code. There is a checkbox for 'Check here if this is your current employer.' and a note 'Do not enter a To date if this is your current employer.'. At the bottom, there is a 'Save' button and a 'Cancel' button. The total charges are \$0.00.

Provide full employment history for the past 10 years. No gaps should be present. Provide the full legal name of the company, beginning with your current employer. For the purposes of this history, include both 1099 independent contractor assignments as well as W-2 status employment. The actual physical location the licensee works from should be listed in the address field.

The work location stated in one's NMLS record should remain a licensed or registered location, however, an individual working remote under executive order, state guidance, laws, regulations or any other pronouncement that has the effect of law, need not change their work location.

If you change your work location address for your current employer, update the address to that of the new location on the current employer entry.

The current employment should reflect the company where the individual receives their compensation. Additional information on positions of authority the individual may hold with other companies owned by the parent company of an organization should be disclosed in the Other Business section of the Individual Form (MU4). If the name or address of your current employer changes, update these fields accordingly on the current employer entry. This process is not applicable to name or address changes that are the result of a merger, acquisition or other corporate structure change.

No gaps in employment should be present. Part-time employment should be included where the employment time is needed for the applicant to meet the required years of experience. Indicate "part time" or "PT" in the "position held" field (e.g. PT school teacher).

Time unemployed should be stated as such. For example, use "unemployed, homemaker, etc.". This is needed to verify required experience as well as to complete background checks in some states. All periods of unemployment must be accounted for.

Time as a student should be stated as such. For example, use “student,” and list the school address in the address field.

OTHER BUSINESS

Other Business

John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Provide the information below for the other business you are engaged in.

Business Name:

Does this business conduct financial services related activities? Yes No

Address:

City:

State:

Country / Province:

Postal Code:

Nature of business:

Position, Title or Relationship with business:

Start Date:

Hours per month:


Describe your duties:

Save Cancel

Additional information on positions of authority an individual may hold with other companies, whether or not it is financial services, must be disclosed in the Other Business section of the Individual (MU4) Form.

If you indicated that they are engaged in “Other Business Activities” on the **Identifying Information** screen, you are required to provide information about that business. All fields must be completed.

DISCLOSURE QUESTIONS



[Resource Center](#)

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[FILING](#) | [PROFESSIONAL REQUIREMENTS](#) | [TASKS](#) | [COMPOSITE VIEW](#) | [RENEWALS](#) | [ADMIN](#) | [REPORTS](#) | [HOME](#)

Company (MU1) | Branch (MU3) | **Individual** | Financial Statements | MCR | Access | Relationships

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You are currently:

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Disclosure Questions

John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT.

Total Charges: \$0.00

Answer each disclosure question below. If the answer to any question is "Yes," you must provide complete details of all events or proceedings in the [Disclosure Explanation](#) section. **Remember to file updates to these disclosures as needed.**

Financial Disclosure

(A)

(1) Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years? Yes No

(2) Based upon events that occurred while you exercised control over an organization, has any organization filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years? Yes No

(3) Have you been the subject of a foreclosure action within the past 10 years? Yes No

(B) Has a bonding company ever denied, paid out on, or revoked a bond for you? Yes No

(C) Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization? Yes No

(D) Do you have any unsatisfied judgments or liens against you? Yes No

(E) Are you delinquent on any court ordered child support payments? Yes No

Criminal Disclosure

(F)

(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No

(2) Are there pending charges against you for any felony? Yes No

(G) Based upon activities that occurred while you exercised control over an organization:

(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No

(2) Are there pending charges against any organization for any felony? Yes No

(H)

(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion? Yes No

(2) Are there pending charges against you for a misdemeanor specified in (H)(1)? Yes No

(I) Based upon activities that occurred while you exercised control over an organization:

(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (H)(1)? Yes No

(2) Are there pending charges against any organization for any misdemeanor specified in (H)(1)? Yes No

Civil/Judicial Disclosure

(J) (1) Has any domestic or foreign court ever:

(a) enjoined you in connection with any financial services-related activity? Yes No

(b) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)? Yes No

(c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority? Yes No

(2) Is there a pending financial services-related civil action in which you are named for any alleged violation described in (J)(1)? Yes No

(3) Based upon activities that occurred while you exercised control over an organization, is there a pending financial services-related civil action in which any organization is named for any alleged violation described in (J)(1)? Yes No

Regulatory Action

(K) Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:

(1) found you to have made a false statement or omission or been dishonest, unfair or unethical? Yes No

(2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)? Yes No

(3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted? Yes No

(4) entered an order against you in connection with a financial services-related activity? Yes No

(5) revoked your registration or license? Yes No

(6) denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities? Yes No

(7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business? Yes No

(8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes No

(9) entered an order concerning you in connection with any license or registration? Yes No

(L) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended? Yes No

(M) Based upon activities that occurred while you exercised control over an organization, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L) above against any organization? Yes No

(N) Is there a pending regulatory action proceeding against you for any alleged violation described in (K) through (L)? Yes No

(O) Based upon activities that occurred while you exercised control over an organization, is there a pending regulatory action proceeding against any organization for any alleged violation described in (K) through (L)? Yes No

Customer Arbitration/Civil Litigation Disclosure

(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:

(1) is still pending? Yes No

(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action? Yes No

(3) was settled for any amount? Yes No

Termination Disclosure

(Q) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:

(1) violating statute(s), regulation(s), rule(s), or industry standards of conduct? Yes No

(2) fraud, dishonesty, theft, or the wrongful taking of property? Yes No

NMLS or SRR Testing Rules of Conduct Disclosure

(R)

(1) Have you ever been found to have violated any Rule of Conduct for test takers of the SAFE MLO Test or found to have violated the NMLS Industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test? Yes No

(2) Have you been notified that you are the subject of an investigation by the Mortgage Testing and Education Board (MTEB) or State Regulatory Registry LLC (SRR) regarding an alleged violation of the Rules of Conduct for test takers of the SAFE MLO Test or the NMLS Industry Terms of Use as it pertains to enrolling, scheduling or taking the SAFE MLO Test? Yes No

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Applicants and licensees should refer carefully to the **Glossary - Explanation of Terms** section of the instructions when answering these questions.

All Disclosure Questions must be answered. Any “Yes” response requires an explanation to be provided in the **Disclosure Explanations** section. A single PDF file can be uploaded with any applicable documentation. The regulator will be able to review the explanation and documentation.

Individuals are required to update their Disclosure Questions when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes answers that are changed from “Yes” to “No”. A change in response requires an update to the Disclosure Explanation section.

Foreclosure

For purposes of individual disclosure questions, any foreclosure action that has at least been initiated, whether or not the action is considered final, must be disclosed to your state regulators through NMLS.

Regulatory and Civil Judicial

Individuals must respond affirmatively to certain disclosure questions if they relate to activities that occurred while that individual exercised control over the organization. Individuals exercising control over companies who in the normal course of business face multiple regulatory or civil actions must respond affirmatively to the appropriate questions. An explanation stating this fact is required and further details related to specific actions may be required, including supporting documentation. Please consult state licensing requirements to verify what information is required to be submitted through NMLS.

Difference between K4 and K9

K(4) is asking if an order was issued against the individual that involved a financial service related activity, regardless of whether a license or registration was held or required.

K(9) is asking if an order was entered specifically regarding a license or registration or the requirement to be licensed or registered.

"Order" is a written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity or other restrictions unless they are included in an order. Orders include temporary and permanent Cease and Desist Orders.

Not all denials of a license are the result of an order. This may vary state to state.

Criminal

Disclosure of a sealed or expunged conviction or item is not required if relevant state law or a court order does not require or prohibits disclosure.

Disclosure of a felony or misdemeanor case disposed of in juvenile court is not required if relevant state law or a court order does not require or prohibits disclosure.

DISCLOSURE EXPLANATIONS

State

License/Registration Information

Identifying Information

Other Names

Residential History

Employment History

Other Business

Disclosure Questions

Disclosure Explanations

Criminal Background Check

Credit Report Request

Attest and Submit

Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships

Logged in as RyanT | Logout

Resource Center

FILING | PROFESSIONAL REQUIREMENTS | TASKS | COMPOSITE VIEW | RENEWALS | ADMIN | REPORTS | HOME

Disclosure Explanations

John a smith jr (39002) MU4 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Provide the requested information regarding the event resulting in a "Yes" response to one or more disclosure questions below. The explanation for a single event can be associated to more than one disclosure question, if applicable. Do not provide an explanation for more than one event in the Explanation field. View the [Disclosure Explanation Reference Guide](#) for more information about entering disclosure explanations.

Event Explanation Detail

Brief Description of Explanation:

Disposition:

Provide Description only if Disposition is "Other":

Event Explanation Detail (Required):

Applicable Questions

Check the box(es) next to the appropriate disclosure question(s) below that apply to the explanation you are providing.

Explanation Provided For	Current Response:	Question(s)
<input type="checkbox"/>	Yes	Customer Arbitration/Civil Litigation Disclosure (P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which (1) is still pending?

Supporting File

You can include a supporting PDF file (not exceeding 8 MB) with this explanation by clicking **Browse**, selecting the file, and clicking **Save**. Only one file is allowed per explanation. If you have multiple documents they must be combined in a single file. Only documents related to the event described above should be included in the file.

File:

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For additional information, please visit the [CFPB Website](#) | For help with this page, please contact us at [1-800-438-3244](#).

State regulators require licensees and applicants to explain events that must be disclosed through a “Yes” response to any of the existing *Disclosure Questions*. A separate explanation should be provided for each event related to a disclosure question. Each explanation allows a single PDF to be uploaded in support of the explanation. It is expected that the PDF contain relevant official documentation related to the explanation (e.g., finding issued by a state regulatory agency, a court order, civil judgment). Multiple explanations may be provided if multiple events are related to a single question.

You should provide an explanation for a “No” response only if you answer “No” to a disclosure question and have information to provide to the regulator to clarify the response.

Individuals are required to update their Disclosure Explanations when circumstances change in accordance with state law or within 30 days, whichever is shorter. This includes adding a new explanation for each new event, even if the disclosure response hasn’t changed.

Consult the [disclosure explanation reference guide](#) for additional information.

Some states may require companies to provide an explanation and/or supporting documentation for previous “yes” responses. Consult state specific licensing requirements for this information.

CRIMINAL BACKGROUND CHECK (CBC)

The screenshot shows the NMLS interface for a Criminal Background Check (CBC) form. The form is titled "Criminal Background Check" and displays a filing for "John a smith jr (39002) MU4 filing created 6/27/2012 by RyanT". A warning message states: "You cannot request a criminal background check in connection with this filing. None of the states where you are licensed or seeking licensure is authorized to receive your criminal background check results through NMLS. In addition, Demographics are not required with this filing." Below the warning, there is a section for "Demographics" with fields for Eye color, Hair color, Height (ft and in), Weight (lbs), and Race. A "Save" button is at the bottom of the form. The NMLS logo is in the top left corner, and the user is logged in as RyanT.

All new individual (MU4) license applications require the completion of this section. Existing licensees should complete this section to comply with state specific requirements.

NMLS can use existing fingerprints already on file in NMLS that are less than three years old to process a new Criminal Background Check (CBC) request. If fingerprints on file are older than three years, the individual must be newly fingerprinted.

If NMLS does not have existing prints on file or the prints on file are more than three years old, individuals must schedule their fingerprinting appointment through the NMLS fingerprint vendor within 180 days of submitting the Individual (MU4) Form / CBC request. If new fingerprints are not submitted within 180 days, the background check window expires, and the individual must authorize and pay for a new CBC.

CBC results are only viewable to the authorized state regulator and are not viewable to the individual or posted on NMLS Consumer Access. Failure to select the state you are authorizing to view the CBC before requesting the CBC will result in having to request and pay for another CBC.

A state may require submission of fingerprints through an alternative process for a state background check.

All international requests for packets shall be sent in a traceable manner (e.g. overnight delivery) to the applicant's international address which may be the applicant's current residential address, (mailing or physical), or the applicant's current employer address. The applicant shall provide a mailing label to facilitate the transmission of the packet.

DOCUMENT UPLOADS

Document Uploads

Use this section to add, amend, or delete documents relevant to your license(s). You can also undo document amendments that have not been submitted.

Helpful Tips: Review the [state licensing checklist\(s\)](#) for your relevant license(s) to determine document upload requirements. Refer to the [Document Descriptions and Examples Guide](#) for guidance on documents that can be uploaded in NMLS and document access restrictions.

Click [Add](#) to upload a new document.

Credit Report Explanations (1)

Available Actions	File Name	State	Status	Updated Date	Uploaded By	Comment
Delete Amend Add	Credit Report Explanations - [Name] October 2017.pdf	N/A	New	11/8/2017 9:51:03 AM	OBrienL	Explanation of lower credit score.

Memorandum of Tax Certification (1)

Available Actions	File Name	State	Status	Updated Date	Uploaded By	Comment
Delete Amend Add	MA - Memorandum to Tax Certification.pdf	Massachusetts	New	11/8/2017 9:57:21 AM	OBrienL	Tax certification for loan origination.

[Add](#)

[Previous](#) [Next](#)

The Document Uploads section allows individuals to upload and submit PDF documents to regulators. The [Document Upload Descriptions & Examples](#) guide details the types of documents that can be uploaded in connection with an individual record. Only documents that are available for selection can be provided through NMLS; all other documentation required by a state regulator must be submitted outside NMLS. For more information, refer to state licensing requirements checklists.

Only the applicable document for the Document Type selected can be uploaded in NMLS (e.g., when selecting to upload a business plan, only a business plan document related to the company should be provided).

Historical Filings

The Historical Filings section contains a copy of the Individual (MU4) Form submitted by the individual. A complete listing of all Individual (MU2 and MU4) filings can be accessed in the View Historical Filings section under the Composite View tab.

The individual filing with the most recent *System Processed* date represents an individual's current information.

Users may view a single historical filing or multiple filings in a “compare” redline mode.

Deletion of Uploaded Documentation

NMLS stores all documents that have been uploaded on the record. If you need to delete or replace a document for any reason, you can do so. However, the system maintains previously uploaded documents in a document type historical section on the composite view page.

The document types that can be uploaded in connection with an individual filing are determined by each state agency. Not all licenses may require or permit all the documents listed below to be uploaded.

MU4 Individual Filing (Ability to Upload Determined by Agency)

- Credit Report Explanations
- Legal Name / Status Documentation
- Memorandum of Tax Certification
- Verification of Experience

CREDIT REPORT

John a smith jr (39003) MU4 filing created 6/27/2012 by RyanT. Total Charges: \$0.00

Select the checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the recent credit report.

By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you:

- i. Have a pending or active licenseregistration with
- ii. Are requesting a licenseregistration from in connection with this filing

In addition, if you are an MU2 Individual, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS:

- i. Has a pending or active licenseregistration with
- ii. Is requesting a licenseregistration from in connection with this filing

Request a new credit report.

IMPORTANT NOTICE: If you have a security freeze on your TransUnion credit report, it must be lifted prior to submitting a filing with a credit report request. No refunds will be offered if you attempt to submit a credit report with a freeze. Information regarding Temporarily lifting the security freeze can be found on the NMLS Resource Center.

◀ Previous Next ▶

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All new applicants for a mortgage loan originator license are required to request a credit report through NMLS. The first time an individual requests a credit report through NMLS, they must complete an Identity Verification (IDV) process.

Upon submission of the new application, NMLS processes and delivers results of the credit report to all relevant state agencies. These state agencies individually evaluate the credit report to determine financial responsibility as required under the SAFE Act. Each state agency has agency-specific evaluating criteria.

If necessary, regulators communicate with licensees by either placing a license item on the record in NMLS or in some other fashion outside NMLS. State regulators are prohibited from disclosing any information from the credit report with any entity other than the individual named on the credit report.

A credit report is not typically required in connection with filing an amended Individual (MU4) Form, unless a request for a new credit report is made by a regulator.

Foreign nationals or individuals who do not reside in the United States should refer to the State Agency checklist for instructions on how to meet this requirement.

ATTEST AND SUBMIT

Attest and Submit

Tobey Tabor (14909) MU4 filing created 6/20/2012 by RyanT4.

- Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, click here.
- SAFE Pre-Licensure Education requirements have not been met. For information regarding pre-licensure education requirements, click here.
- One or more SAFE required test components have not been successfully completed. For information regarding testing requirements, including the MLO Testing Handbook, click here.

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

Subject	Fee Type	Amount
Total Charges		\$0.00

I, **Tia Ryan of Rainy Days Mortgage (14799)** on this date **Friday, July 20, 2012** swear (or affirm) as follows, that I am submitting this form on behalf, and with the authority, of **Tobey Tabor (14909)** (Applicant) and that on behalf, and with the authority of **Rainy Days Mortgage (14799)** (Company), I agree to and represent the following:

A. To the best of the Company's knowledge:

- The information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true, accurate and complete and are made under the penalty of perjury, or unsworn falsification to authorities, or similar provisions as provided by law;
- To the extent any information previously submitted is not amended hereby, such information remains accurate and complete; and
- That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the Applicant's background, in accordance with all laws and regulations.

B. While an active relationship exists between the Company and the Applicant, the Company will:

- Ensure the Applicant is keeping the information contained in this form current and filing accurate supplementary information on a timely basis; and
- Ensure that the Applicant complies with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the Applicant is applying.

C. When the association between the Company and the Applicant ends, the Company will make the appropriate filings to terminate the company relationship on a timely basis.

If an Applicant has made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

I verify that I am the named person above and that I am authorized to submit this filing on behalf of the Applicant and attest to the filing and make the above representations on behalf of the Company.

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For additional information, please visit the [NMLS Resource Center](#) | For help with navigation please contact the NMLS Call Center at (240) 380-4444.

The “Submit Filing” button will only appear if the Individual Form (MU4) passes all completeness checks.

The Attestation must include the name of a natural person after the “I.” The applicant or licensee’s name should appear after the “of.”

When clicking the “Submit Filing” button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

It is important for an individual to consult with the company to determine who is responsible for the submission and payment of the Individual Form (MU4). If an initial form has already been submitted, this section can also be used to complete an amendment to update the form.

Each time an individual (or his or her employing company) submits a completed filing, it will be stored in the individual’s record indefinitely. Note that some of the information provided in the filing, as well as certain license/registration details, is viewable to the public through the NMLS Consumer Access website.

If the applicant completed his or her own filing, after clicking the “Submit Filing” button, the applicant or licensee is taken to a one-time payment page to make an electronic payment for the filing. Once the payment information has been successfully submitted

the filing becomes viewable by the regulator(s). NMLS only accepts payment by credit card (Visa or Mastercard only) or ACH transfer.

COMPANY – MANAGING INDIVIDUAL RECORDS

COMPANY ACCESS

Below please find a list of Individual records your company has access to for the date range indicated. You can change the date range to a period not exceeding one year or filter by the Individual's Last Name or NMLS ID.

Access, which allows you to submit filings on behalf of the individual, create test enrollments for the individual and/or view their record within NMLS, is obtained when your company creates the Individual's record in NMLS or the Individual expressly grants your company access to their record.

Filtering Options

Date Access Granted

From: 6/27/2012 To: 6/27/2012

NMLS ID: Last Name:

FINISH

NMLS ID	Individual Name	Year of Birth	SSN	Active Relationship?	Date Access Granted
39003	smith, john a jr	1960	xxx-xx-9876	No	6/27/2012 2:21:15 PM

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If an individual already exists in the system and this individual wishes to have a license sponsored by their employer, the individual must provide company access to their record before a company can view the individual's record and establish a relationship with the individual. Through this process, individuals always stay in control of their record in NMLS.

If an individual no longer wishes for a company to have access to their record, they must remove company access. Removing company access to an individual's record is separate from ending a relationship with a company. An individual must do both if they wish to prevent a company from viewing their record.

The system prohibits Company Access from being removed by an individual if an active Relationship or Sponsorship with the company exists.

COMPANY RELATIONSHIPS

The screenshot shows the NMLS web interface for establishing a company relationship. The main heading is 'Tobey Tabor (14909)'. Below this, there are instructions to select a worker classification: 'W2 Employee' (selected) or 'Non-W2 Employee (Independent Contractors, Appointed Officers or Directors, Owners, etc.)'. There is a 'Relationship Begin Date' field with a date format 'MM/DD/YYYY'. Below that, there are definitions for 'W2 Employees', 'Independent Contractors', 'Appointed Officers or Directors', and 'Owners'. A section titled 'Select each registered location at which the individual works or to which the individual reports...' contains a table with the following data:

Location Id	Location Type	Address
<input type="checkbox"/> 373063	Main Office	5 West Avenue Peters Oak, HI 9607310
<input type="checkbox"/> 606973	Branch	635 Woodward Avenue Detroit, MI 48226

At the bottom of the form are 'Save' and 'Cancel' buttons. A small copyright notice is visible at the very bottom of the page.

Establish a Relationship

A Company Relationship in NMLS should be viewed as a professional association, including both employees (IRS form W-2) and contractors (IRS form 1099).

A company can only establish a Company Relationship with an individual who has provided Company Access. A company **MUST** establish a relationship with an individual mortgage loan originator in order to submit a filing on their behalf.

When establishing a Company Relationship, companies are required to identify the Relationship Date, licensed/registered location associated with the individual, and the Worker Classification (W2 employee or Non-W2 employee). A company has the ability to correct the Relationship Date and update the Worker Classification without having to first terminate the relationship. The corrected Relationship Date must be on or before the initial Relationship Date. An effective date will be required when updating the Worker Classification.

Add a Registered Location

During the creation of a company relationship, a Company User associates an individual with one or more physical locations. The Add Registered Location functionality is used to add an additional physical location for an individual.

The Add Registered Location button is found within the Company Relationship section of a company account under the Filing tab and allows the company user to identify additional location(s) where an individual works. If the appropriate location is not available for selection, a Company User should submit a Branch Form (MU3) to establish the location prior to performing this action. The Start Date should reflect the date the individual started working at the selected location(s).

The Add Registered Location button can only be accessed after a company relationship is established.

If an individual is changing locations, add the new location before removing the old location.

Terminate a Relationship

Either a company or the mortgage loan originator individual can terminate a relationship.

When a relationship is terminated, an end date and a reason for ending must be provided.

The reason for ending drop down box choices are as follows:

- Deceased on Date
- Voluntary Resignation
- Permitted to Resign
- Discharged
- Reduction in Force

An explanation for "Reason for Ending" may be provided but is not required.

In the case of death, the end date shall be the same date as the date of death.

SPONSORING A LICENSE*

The screenshot shows the NMLS 'Add Sponsorship' page for user Tobey Tabor (14909). The page title is 'Add Sponsorship'. Below the title, there is a message: 'Select one or more license(s) to sponsor below and click **Add to Cart**. The cart functionality allows you to request sponsorship of multiple individuals and their license(s) and submit one payment.' Below this message is a table with two columns: 'License Name' and 'License Status'. The table contains one row: 'North Carolina Exclusive Mortgage Broker License' with a status of 'Approved'. At the bottom of the table, there are two buttons: 'Add to Cart' and 'Cancel'. The page also features a navigation menu at the top with options like 'FILING', 'PROFESSIONAL REQUIREMENTS', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', 'REPORTS', and 'HOME'. A sidebar on the left shows 'You are currently' with a dropdown for 'State' and a 'Sponsorship Cart' link. The user is logged in as Ryan T.

Prior to sponsoring a license, a company must first establish a relationship with the individual.

Sponsor a License

An approved **Sponsorship** in NMLS denotes that an individual's licensed activities are appropriately supervised by their employer for the individual to be eligible to hold a valid, active, approved MLO license in a state. Where required, sponsorships must be established separately for each license.

Consult applicable state licensing requirements regarding individual sponsorship from multiple companies.

Remove Sponsorship

Sponsorships can be initiated only by a company, but may be removed by the company or the MLO. Sponsorships and sponsorship removal must be approved by a regulator. NMLS allows for a mortgage loan originator's licenses to be sponsored by more than one company. A single company can sponsor multiple licenses for an individual. Additionally, a company is only able to sponsor licenses in states where the company is also licensed or registered.

Note: removal of a sponsorship may affect the status of an individual's license.

TEMPORARY AUTHORITY TO OPERATE

Background

The Economic Growth, Regulatory Relief, and Consumer Protection Act, 12 U.S.C. 5101 et seq., (S. 2155) was signed into law on May 24, 2018 and became effective November 24, 2019. This amendment to the 2008 SAFE Act permits eligible MLOs to originate loans while completing state specific requirements such as testing and education. The amendment applies to qualified MLOs who are changing employment from a depository institution to a state-licensed mortgage company, and qualified state- licensed MLOs seeking licensure in another state.

ELIGIBILITY REQUIREMENTS

To be eligible for Temporary Authority to Operate (TA), an MLO must meet the following eligibility requirements at application:

- An MLO must have been either continuously registered for one year, or continuously licensed for the 30 days preceding application submission;
- The MLO cannot have had a break in service of more than 14 calendar days. A break in service starts at the end of registration/licensure and ends with the request for sponsorship;
- The MLO must be a W-2 employee of a state-licensed company in the application state.

An MLO would not be eligible for TA if they have:

- Had a loan originator license application denied;
- Had a loan originator license revoked or suspended in any jurisdiction;
- Been subject to or served with a cease and desist order; or
- Been convicted of a misdemeanor or felony that would preclude licensure in the application state.

LENGTH OF TA PERIOD

TA begins when a qualified MLO, who meets all TA eligibility requirements, submits an MLO application (application requirements are listed below).

TA ends when any of the following triggering events occur:

- A state denies the application through NMLS or posts an “Intent to Deny” license item to the record in NMLS;
- The application remains incomplete on NMLS after 120 days;
- The state grants the license; or
- The MLO requests to withdraw the application. An approval of the request to withdraw the application by the state regulator is not required to end TA.

TA will also end if an MLO loses their sponsorship. Once TA ends, TA cannot be reinstated.

Note: TA will continue beyond 120 days if an applicant has completed all requirements for full licensure, but the state has not made a final disposition.

TA APPLICATION REQUIREMENTS

An MLO application will enter the TA workflow if the above eligibility requirements are met and the application includes:

1. A completed Individual Form (MU4), which contains personal history and experience;
2. An explanation and supporting documentation uploads for any “Yes” answer to a disclosure question;
3. The receipt of a criminal history record information check from the FBI;
4. Authorization to obtain a credit report;
5. W2 Employee is selected for the Worker Classification in the applicant’s company relationship; and
6. A request for sponsorship from the MLO’s employer.

A complete application for **licensure** must also include:

1. The submission of any State-specific documents (if applicable). See the [state licensing checklist](#) to determine any state-specific requirements for each MLO license
2. The passing of the SAFE Act Test
3. Completion of pre-licensure education courses

Note: An eligible individual can submit an MLO license application without passing the SAFE Act Test or meeting Pre-Licensure education requirements and be deemed to have TA.

HOW ELIGIBILITY IS DETERMINED IN THE SYSTEM

NMLS is programmed to check the following TA eligibility requirements:

1. Continuous registration for one year or continuous licensure for the last 30 days preceding application submission;
2. Whether the MLO has had a break in service of more than 14 calendar days;
3. Whether the MLO has an item in their CHRI results;
4. Whether the MLO has had a loan originator license denied;
5. Whether the MLO has had a loan originator license revoked or suspended;
6. Whether a regulator has uploaded a Cease and Desist order in NMLS; and
7. W-2 employee is selected as the Worker Classification in the MLO’s company relationship.

WORKER CLASSIFICATION

To be eligible for TA, an MLO must be employed by a state-licensed company in the application state. “Employee” has been interpreted to mean a W-2 employee, not a 1099 contractor. This interpretation has been validated by the definition of “employee” in Regulation H. ([See 12 CFR 1008.23](#)).

An MLO who is a W-2 employee of a parent company, but is licensed and sponsored by a subsidiary, would not be eligible for TA. The MLO must be a W-2 employee of the company that holds the license and has sponsored them.

To denote in the system that an applicant is a W-2 employee, the company must complete the Worker Classification field in the Company Relationship screen.

Note: See “Establish a Relationship” in the Company Relationship section.

SPONSORSHIP

In order for an MLO to receive TA, the MLO’s company must have requested sponsorship. If all other eligibility requirements are met, TA would begin at the request of sponsorship; approval of the sponsorship by the state regulator is not required.

CRIMINAL HISTORY RECORD INFORMATION (CHRI)

There is a 2-Day/9-Day CHRI review process for applications in the TA workflow.

If a state receives an application with CHRI, they have two business days to perform the initial review of the CHRI. If CHRI is cleared, the MLO will remain eligible for TA, pending all other eligibility requirements. If a Background Check license item is set, the review period will be extended to nine business days. At the time the Background Check license item is set, the state regulator will request additional information from the applicant. During this review period, the applicant needs to provide the requested information by the date requested by the regulator so that the state can review the supplied information within the nine business days.

If a state fails to place a Background Check license item on an application with CHRI within two business days, the system will update the application status to an active Temporary Authority status.

If a state places a Background Check license item on an application with CHRI and then removes it, the system will update the application status to an active Temporary Authority status.

If a state places a Background Check license item on an application with CHRI and the MLO does not respond, the state would need to take action, by either issuing an Intent to Deny license item or denying the application. An intent to deny would end TA in the application state; a denial would end TA in all states.

Note: If an MLO is aware that they have criminal history, they should be prepared to submit their explanatory documentation at application submission to the regulator in the method that they require.

If a state places a Background Check license item on an application with CHRI and the MLO does not respond and the state does not take action, at the end of nine business days the system will automatically update the application status to an active Temporary Authority status.

If sufficient documentation is received from the MLO, the Background Check license item can be removed by the state regulator immediately.

INTENT TO DENY

The intent of S. 2155 is to permit qualified mortgage loan originators to continue originating loans for up to 120 days while completing testing, education, and/or state- specific requirements, including additional documents. During this time period, applicants are also required to complete any follow-up requests made by the regulator.

If eligible, an applicant will be deemed to have TA while their application moves through a state's normal licensing process. Under S. 2155, placing an Intent to Deny License Item would end TA. An Intent to Deny license item signifies that the regulator has reviewed the license application and has found one or more reasons legally sufficient to deny the license and has issued a notice of intent to deny the license. In certain jurisdictions, an applicant may request a hearing on a notice of intent to deny the license. NOTE: There is no appeal process for the loss of TA.

TA LICENSING STATUSES

There are four NMLS licensing statuses that will be used in relation to applications in the TA workflow.

Pending Deficient (Temporary Authority Eligible)

- Pending CBC results or a request for sponsorship
- Meets other eligibility requirements

Pending Deficient (Temporary Authority)

- CBC results satisfied and a request for sponsorship has occurred
- Pending Testing and Education requirements
- Pending License Item

Pending Review (Temporary Authority)

- Testing and Education requirements have been met
- Waiting for regulatory review

Pre- Approved (Temporary Authority)

- Pending Testing and Education requirements

Notes:

1. A license application in a Pre-Approved status will automatically move to Approved once Testing and Education requirements are met. This status is used when Testing and Education requirements have not been completed but a state has reviewed all other requirements and is satisfied. If an MLO fails to complete Testing and Education within the 120-day TA period, the application status will be updated to Pending-Deficient.
2. Applications in the Pending-Deficient (Temporary Authority Eligible) status can be abandoned by a State agency if permitted by their abandonment statutes(s).

CONSUMER ACCESS

Pending Deficient (Temporary Authority), Pending Review (Temporary Authority), and Pre-Approved (Temporary Authority) will show in Consumer Access with a status of Temporary Authority.

Consumer Access will show the Temporary Authority Begin Date and whether the MLO is Authorized to Conduct Business.

Consumer Access will show that an MLO is “Authorized to Represent” once sponsorship has been requested or accepted.

PROFESSIONAL STANDARDS: EDUCATION

TA permits MLOs to apply for a license without first completing testing and education requirements. Those MLOs who are eligible for TA may continue originating loans but must complete their testing and education requirements within the 120-day TA period. The following should be considered in order to ensure that MLOs complete their testing and education in a timely manner:

SMART TA: Requirements are complete and the Education Record is Updated within 90 days of Receiving TA.

TA at Risk: Requirements are not complete and the Education Record has not been Updated at day 100 of TA.

PROBABLE GUARANTEED LOSS OF TA: Requirements are not complete and the Education Record has not been Updated at day 110 of TA.

ENHANCED INDIVIDUAL ROSTER REPORT (COMPANY)

The Individual Roster Report (Company) captures the “Worker Classification” and “Classification Begin Date” fields. The “Worker Classification” will list the MLO as either a “W2 employee” or a “Non-W2 employee.” To be eligible for TA, the MLO must be a W-2 employee of a state-licensed company in the application state.

RECOVERY FUNDS AND SURETY BONDS

The SAFE Act gives the Consumer Financial Protection Bureau authorization to set

minimum net worth or surety bond requirements for MLOs and for recovery funds paid into by MLOs. These amounts are based on the amount of loans originated by an MLO.

S. 2155 adds section 5117(d) to the SAFE Act which states that:

“Any individual who is deemed to have Temporary Authority to act as a loan originator... under this section and who engages in residential mortgage loan origination activities shall be subject to the requirements...to the same extent as if that individual was a State-licensed loan originator licensed by the application State.”

MLOs with TA must meet all requirements of the SAFE Act, including those of bonding and recovery funds. Since MLOs with TA are able to originate loans, their total loan amount volume would need to be covered by a bond or recovery fund.

Similar language in 5117(d)(1) extends this applicability to employers of MLOs with TA. Note that a sponsoring company’s bond satisfies the bonding requirement for their MLOs.

LOSS OF TA AND EFFECT ON ORIGINATED LOANS

Loans, whether closed or not, are not affected by the intent to deny or denial of an MLO’s application. Loans not closed belong to the company and closed loans cannot be undone. The company would need to transfer loans that are still in the origination or negotiation process to a properly licensed MLO, or an MLO with TA employed with the company.

MORTGAGE CALL REPORT (MCR)

An MCR must be completed by all state-licensed companies and companies employing state licensed MLOs. S. 2155 requires that applicants must be employed by a state-licensed company in the application state. Therefore, as employees of these companies, MLOs with Temporary Authority must be included in the MCR.

NOTIFICATIONS

Individual applicants and companies will receive notification when one of the following events occur:

TA Granted Notification – Subject: Temporary Authority to Operate Begins. This

occurs when an application status moves from Pending Deficient (Temporary Authority Eligible) to one of the Active TA Statuses below:

- Pending-Deficient (Temporary Authority),
- Pre-Approved (Temporary Authority), or
- Pending-Review (Temporary Authority).

TA Ineligible Notification – Subject: Temporary Authority to Operate Ended.
This occurs when an individual license becomes TA ineligible.

'120 days' Approaching Notification – Subject: T&E Deadlines Requirements
Approaching

After 90 days, a notification will be sent weekly. The last week, there will be a daily notification.

FINANCIAL STATEMENT & NET WORTH FILING

NMLS enables company account administrators and designated company users to file financial statements (FS) in a single PDF document (8MB file size limit) through the system. Companies are often required to file a financial statement prior to submitting a license application, on an annual basis, or at other designated times during the year. In addition, companies holding licenses with a net worth (NW) requirement can also provide this information through NMLS.

A. General Instructions

Filing – Companies holding one or more license types in one or more states should consult the financial statement and net worth requirements for each license. Companies are expected to meet the most stringent financial statement and net worth requirement for their licenses. Filing the financial statements and meeting the net worth requirement to satisfy the most stringent state requirement will satisfy all FS and NW requirements for states participating in NMLS.

Terms Used – For uniformity, terms used in Financial Statement & Net Worth Filing are defined in the glossary.

MANAGE FILINGS – FINANCIAL STATEMENTS

The screenshot displays the NMLS web interface for managing financial statement filings. The top navigation bar includes links for FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME. The user is logged in as Ryan. The main content area is titled 'Manage Filings - Financial Statements' and is divided into two sections: 'Pending Filings' and 'Processed Filings'. The 'Pending Filings' section indicates that there are no pending filings and provides a button to create a new filing. The 'Processed Filings' section shows a table of previously submitted filings with columns for Fiscal Year and Period Type. The table lists three entries: 2011 Annual/Initial, 2010 Annual/Initial, and 2008 Annual/Initial. A 'Create Filing' button is located at the bottom of the table. The page footer contains copyright information for the NMLS system.

As required by the license type for which you are applying, new applicants will not be able to submit a completed Company Form (MU1) unless the appropriate financial statement has been attached to their record.

Existing licensees will have the ability to file financial statements in NMLS throughout the year. State regulators have set a policy that all licensees required to file an annual financial statement must do so within 90 days of their fiscal year end. The system will allow for quarterly updates, semi-annual, and year-to-date financial statements as required by some states.

MANAGE FILINGS – FINANCIAL STATEMENTS

A separate filing must be created for each financial statement with the accurate Period Type indicator. Generally, only financial statements dated as of the company's fiscal year end should be attached under the Annual/Initial Period Type. If a NEW APPLICANT does not have sufficient financial data to satisfy the new application financial statement requirement for a state and all states where the company is seeking licensure allow this, the company may attach a financial statement under the Annual/Initial Period Type with a period end date that does not correspond to the company's fiscal year end. **Licensed companies required to submit financial statements other than 90 days from fiscal year end must submit these under another period not and not the Annual/Initial Period Type.**

If new application requirements state previous fiscal year financial statement(s) are necessary for the application (other than the most current year), only submit the most current annual financial statement under Annual/Initial Period Type. Previous periods should be submitted under another appropriate period type with the corresponding fiscal year.

If your company prepares consolidated financial statements and the states in which you are applying or are currently licensed accept them to satisfy the financial statement requirement, you may submit those through the system. Please note that most states ALSO require consolidated schedules reflecting the financial condition of the licensee itself.

FINANCIAL INFORMATION

The screenshot shows the NMLS Financial Information form for General Mortgage Co. (8199) 2011 Annual/Initial Financial Statement filing, created on 6/27/2012 by Ryan T. The form is titled "Financial Information" and includes the following sections:

- Financial Statement Details:** Select the appropriate Classification and enter the exact Period End Date for the financial statement being attached. The Classification is set to "Unaudited" and the Period End Date is "12/31/2011".
- Description:** A text area for providing additional details of the attached financial statement. A note states: "Use the Description field to provide additional details of the attached financial statement. If attaching an Annual/Initial financial statement with a Period End Date that does not match your fiscal year end date, please explain the circumstances that prohibit your company from attaching an annual financial statement."
- CIK Number:** The CIK Number is an optional field but should be provided if your company is publicly traded. The field is currently empty.
- Key Financial Data:** Key Financial Data provided here **must** correspond to the information reported in your financial statement attachment. The values are: Assets: 15,000.00, Liabilities: 5,000.00, and Owners' Equity: 10,000.00.

The form includes a "Save" button and a "Next" button. The footer contains copyright information for the NMLS system.

Licensees are required to submit a financial statement and meet the net worth requirement that satisfy the highest, or most stringent, standard among all NMLS states in which they are licensed or are applying for licensure.

If attaching an Annual/Initial financial statement with a Period End Date that does not correlate with your fiscal year end date, please explain the circumstances that prohibit your company from attaching an annual financial statement.

Key Financial Data must correspond to the financial statement filed under the Annual/Initial filing and reflect the assets, liabilities, and owners' equity values *of the licensee*. Whenever net worth values are changed from a prior submission, a financial statement reflecting these new values must be submitted with the net worth changes.

Sole proprietors should have a 12/31 fiscal year end which should be the same Month and Day as the Period End Date if you are submitting an Annual/Initial financial statement.

If you do not remember your company's fiscal year end, reference the information you entered in the Legal Status page for fiscal year end.

ACCOUNTANT INFORMATION

The screenshot shows the NMLS web interface for entering accountant information. The page title is "Accountant Information" and the filing is for "General Mortgage Co. (8189) 2011 Annual Initial Financial Statement filing created 6/27/2012 by RyanT". The form includes the following fields:

- Accounting Firm Name:
- Contact Name:
- Business Address:
- City:
- State:
- Postal Code:
- Country:
- Business Phone: (with a mask 000-000-0000-9999)
- Email Address:

Navigation buttons for "Previous" and "Next" are located at the bottom of the form area. A "Save" button is also present at the bottom center of the form.

Companies must provide the information listed on this page if the financial statement was prepared by an accounting firm. Filings designated as *audited*, *unaudited (reviewed)*, or *unaudited (compiled)* are required to complete this section.

FINANCIAL STATEMENT ATTACHMENT

The screenshot shows the NMLS Financial Statement Attachment page. At the top, there is a navigation bar with the NMLS logo on the left and a menu on the right containing links for FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME. Below the navigation bar, there is a breadcrumb trail: Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships. The user is logged in as Ryan T. The main content area is titled "Financial Statement Attachment" and displays a specific filing: "General Mortgage Co. (8189) 2011 Annual Initial Financial Statement filing created 6/27/2012 by Ryan T." Below this, there is a text instruction: "Click the Browse button to locate the financial statement file on your computer. The financial statement must be in searchable PDF format and may not exceed 8 MB. Once the file has been selected, click the Save button." A file selection field with a "Browse..." button is provided. At the bottom of the form, there are "Save" and "Cancel" buttons. A small copyright notice is visible at the very bottom of the page.

Companies must attach the financial statement that corresponds to the Period Type, Classification, and Period End Date selected under **MANAGE FILINGS – FINANCIAL STATEMENTS and FINANCIAL INFORMATION**.

This entire attachment must be in ONE, SEARCHABLE PDF file. Licensees may not submit this attachment as a password protected file. If the file is currently password protected, remove the password requirement before attaching it as part of the filing.

If an accountant or other accounting professional has prepared the financial statements, companies must also submit the CPA or accountant cover letter with the financial statements. If signatures are required on the letter, regulators will accept them through this submission process.

If a company must make an amendment or other change to their most recently submitted financial statement submission, they may do so for a particular Fiscal Year and Period Type by selecting the respective Period Type Link in the Processed Filings list on the Manage Filings – Financial Statements page.

Do not submit PERSONAL FINANCIAL STATEMENTS through the system for Individual Form (MU2) and Individual Licensing Form (MU4) licenses if required in your state. Sole proprietors required to file financial statements to satisfy Company Form (MU1) license requirements may submit personal financial statements through NMLS to satisfy these requirements if allowed in your state.

ATTEST AND SUBMIT

Attest and Submit

General Mortgage Co. (8189) 2011 Annual Initial Financial Statement filing created 6/27/2012 by RyanT.

All completeness checks are clear. You can attest and submit your filing.

I, Tia Ryan, of General Mortgage Co., (Company) certify that to the best of my knowledge and belief, the information contained in this submission – including but not limited to the accompanying financial statements and information upload and data fields – is accurate and complete for the period described in the financial information section. By submitting this filing, I declare that the foregoing is true and correct and I am the named person above and that I am authorized to attest to and submit this information on behalf of the Company.

I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.

Submit Filing

The “Submit Filing” button will only appear if the Financial Statements Filing passes all completeness checks.

When clicking the “Submit Filing” button, applicants and licensees are making a legal attestation to all states in which they are applying for or maintaining a license through NMLS.

After clicking the “Submit Filing” button, the financial statement filing is submitted to the regulator(s) for review. If you are submitting a financial statement in conjunction with a new company license application, return to the Company Form (MU1) filing to complete this submission.

Certain states may require designated individuals attest to and submit the financial statements. Please consult state licensing requirements to ensure the appropriate individual is performing this function.

CALL REPORTS

NMLS accommodates the below Call Reports:
Mortgage Call Report
Money Services Businesses (MSB) Call Report

MORTGAGE CALL REPORT (MCR)

The Mortgage Call Report (MCR) must be completed by all state-licensed companies and companies employing state licensed mortgage loan originators (MLOs). Companies will complete a single MCR filing each quarter containing one or more Residential Mortgage Loan Activity (RMLA) components. Companies reporting mortgage lending or servicing business activities must also complete the Financial Condition (FC) component each quarter.

Companies reporting brokering business activities complete the FC component annually at the calendar year end.

Filing – The MCR functionality is found under the Filing tab for a company user.

Terms used – Terms, definitions, and instructions for the MCR can be found on the NMLS Resource Center [Mortgage Call Report page](#).

State Specific Supplemental Form (SSSF) – A small number of states require the SSSF to be submitted by specific licensees. The list of states that require the SSSF and state-specific guidance on SSSF submissions can be found on the NMLS Resource Center Mortgage Call Report page.

Company specific reports will not be made publicly available by NMLS. NMLS may aggregate data and release aggregated data to the public at a future date. State regulators may be subject to state public records law requirements to make the state's MCR information available to the public in certain circumstances.

The MCR is due 45 days from the end of each calendar quarter. Companies reporting brokering business activities must submit the Financial Condition (FC) component no later than 90 days from the calendar year end.

MORTGAGE CALL REPORT

Mortgage Call Reports

To submit a **NEW** Mortgage Call Report Filing manually, select **Create New MCR** below. If you have an XML file of your MCR to upload, select **Upload New MCR**. Visit the [MCR page](#) of the NMLS Resource Center for additional information on the MCR.

To **VIEW** or **EDIT** an existing MCR Filing, select an action below for the appropriate filing. Pending and processed MCR filings are available to edit for up to two years.

Icon Action

- View, Edit, and/or Submit a filing
- Delete a pending initial filing
- Undo pending amendments to a processed filing
- Upload an XML file to amend the filing

[Upload New MCR](#) [Create New MCR](#)

Available Actions	Year	Period	Period End Date	Format	Status	Last Updated By	Last Updated Date	Form Version
	2012	Q1	3/31/2012	Standard	Pending Amendment	RyanT	6/26/2012 9:16:50 AM	V2
	2012	Fiscal Q1	3/31/2012	Standard	Pending Initial	RyanT	6/26/2012 3:24:55 PM	V2
	2011	Q2	6/30/2011	Standard	Processed	RyanT	3/7/2012 4:48:47 PM	V1

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For additional information, please contact the [NMLS Resource Center](#) | For help with navigating please contact the [NMLS Call Center](#) at 1-800-368-4444.

The Mortgage Call Report is a quarterly report of condition which collects activity and financial activity of a company and their mortgage loan originators (MLOs). Companies holding one or more state licenses or state registrations through NMLS or employing state-licensed MLOs during a calendar quarter are required to complete a Mortgage Call Report (MCR). The MCR contains two components: the Residential Mortgage Loan Activity Report (RMLA) and the Financial Condition (FC). The RMLA component collects application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by state, in addition to company level information related to lines of credit and nationwide servicing information. The FC component collects financial information at the company level; it does not have to be completed by state.

Fannie Mae, Freddie Mac Sellers/Services and/or Ginnie Mae Issuers must submit an Expanded MCR. All other companies are required to submit the Standard MCR.

MORTGAGE CALL REPORT COMPONENTS

The screenshot displays the NMLS Mortgage Call Report Components interface. At the top, there is a navigation bar with links for FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, and HOME. The user is logged in as RyanT. The main content area is titled 'Mortgage Call Report Components' and shows details for a specific filing: 'General Mortgage Co. (8199) 2012 Fiscal Q1 Standard MCR filing created 6/26/2012 by RyanT'. A 'Total Charges: \$0.00' is displayed in the top right corner. Below this, there are instructions for completing or editing MCR components, including a list of icons and their actions: View a component, View a component with changes, Complete, Edit, and/or run the Completeness Check, Delete all data, and Undo a pending change. There are also sections for 'Upload Amendments' and 'Submit your MCR Filing'. A table titled 'Financial Condition (FC)' lists the available actions, status, last updated by, last updated date, and form version for the FC component. The table shows one entry with a status of 'Pending Initial', last updated by 'RyanT', and last updated date '6/26/2012 3:24:55 PM V2'. Below the table, there is an 'Upload FC' button and a 'Completeness Check and Submit' button.

Available Actions	Status	Last Updated By	Last Updated Date	Form Version
	Pending Initial	RyanT	6/26/2012 3:24:55 PM	V2

Components which the system has determined are required, based on licenses status and obligations, are automatically rendered on this screen. Companies may add additional components to satisfy additional requirements.

The Mortgage Call Report (MCR) Components screen lists all available MCR Components associated with an MCR Filing.

MCR filings contain two components: the Financial Condition (FC) and the Residential Mortgage Loan Activity (RMLA) Report.

Financial Condition

The FC contains the company's financial data. For Standard filers, the FC is required to be filed annually, no later than 90 days after the fiscal year end. For Expanded filers, the FC is filed quarterly. For information on who qualifies as a Standard or Expanded filer, please see the [Mortgage Call Report page](#) on the NMLS Resource Center.

Residential Mortgage Loan Activity (RMLA)

The RMLA contains information about the mortgage activities for a company and its Mortgage Loan Originators (MLOs). The RMLA has two components that contain company-level and state-specific information. The company-level RMLA component contains information related to lines of credit and nationwide servicing information, and is completed once within a filing. It is shared with each state where a company is licensed/registered. The state-specific RMLA components, which are completed for

each state where a company is licensed/registered, collects application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by state. If a company holds licenses in multiple states, it will need to complete a single company-level RMLA and a state-specific RMLA components for each state, even if there was no activity during the reporting period. The RMLA is required to be filed quarterly for both Standard and Expanded filers. Companies have the ability to submit the RMLA for additional states if necessary.

NMLS will determine the required filing type based on the year and period selected as well as the company's GSE-approval status (Fannie Mae or Freddie Mac Seller/Servicer or a Ginnie Mae Issuer).

Companies may add additional RMLA component(s) for any state(s) that NMLS did not automatically create based on the company's licensure/registration status. To add an RMLA component, see "[Add State-Specific RMLA Component](#)."

Also, NMLS will not automatically create the required state-specific RMLA component for Oregon. Companies with license/registration in Oregon will need to manually add the state-specific RMLA component.

Explanatory Notes

The Explanatory Notes section is a text field where a company user can provide additional information to the regulator. This field is optional unless there are outstanding data warning messages as described in the Completeness Checks and Warnings section.

All completeness check errors must be corrected before a component can be marked as "Ready to Submit." The presence of data warning messages does not prevent submission of the filing, but you must provide an explanatory note acknowledging that you accept the warnings prior to marking the component as "Ready to Submit."

State agencies will often ask for an explanatory note to be provided any time a Mortgage Call Report (MCR) component is amended.

Each component must be in a "Ready to Submit" status in order to submit the MCR filing on the Mortgage Call Report Component screen.

File Upload

NMLS provides company users with the ability to submit an MCR filing either through manual data entry within NMLS, or through an upload of a properly formatted XML file to NMLS. The upload feature may be used to create an initial MCR filing, change information on a pending MCR filing, or amend information on a previously submitted MCR filing.

MONEY SERVICES BUSINESSES (MSB) CALL REPORT

The Money Services Businesses (MSB) Call Report was developed with the goal of enhancing and standardizing the information available to state regulators concerning the activities of their Money Services Businesses licensees (money transmitters, check cashers, prepaid, etc.). Licensees can complete the report directly in NMLS. The report includes national and state specific MSB activity information that is submitted on a quarterly and annual basis. MSB licensees should consult with their state agencies to determine whether completion of the MSB Call Report is a requirement.

Filing – The MSB Call Report functionality is found under the Filing tab for a company user.

Terms used – Terms, definitions, and instructions for the MSB Call Report can be found on the NMLS Resource Center [MSB Call Report page](#).

Company specific MSB Call Reports are not made publicly available.

Companies that complete foreign transmittal activity must complete Part IV (Destination Country Reporting) on an annual basis as part of the Q4 submission.

All sections of the MSB Call Report are due 45 days from the end of each calendar quarter.

MSB CALL REPORT

Click **Create New MSB Call Report** to submit a new Money Services Businesses (MSB) Call Report. Visit the [Money Services Businesses Call Report](#) page of the NMLS Resource Center for additional information.

Select an action below to manage an existing filing. Pending and processed filings are available for editing up to two years after the quarter-end.

Icon Action

- View, Edit, or Submit a filing
- Upload a CSV or XML file to amend the filing
- Delete a pending initial filing
- Undo pending amendments to a processed filing

[Create New MSB Call Report](#)

Pending Filings

Available Actions	Year	Period	Period End Date	Status	Last Updated By	Last Updated Date	Form Version
	2017	Q1	3/31/2017	Pending Initial	SchutzDA	7/6/2017 9:33:51 AM	V1
	2016	Q4	12/31/2016	Pending Initial	SchutzDA	6/19/2017 5:01:26 PM	V1

Submitted Filings

Available Actions	Year	Period	Period End Date	Status	Last Updated By	Last Updated Date	Form Version
	2016	Q1	3/31/2016	Processed	SchutzDA	3/6/2017 3:08:48 PM	V1

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For additional information, please visit the [NMLS Resource Center](#). For help with navigation please contact the NMLS Call Center at 1-800-854-7121.

Companies holding a relevant MSB license during the calendar quarter will be required to file the NMLS MSB Call Report. The report is only required to be submitted for select licenses in adopting states. To view the most recent list of MSB Call Report adopting agencies, please visit the [MSB Call Report](#) page on the NMLS Resource Center. The NMLS MSB Call Report may only be submitted through NMLS. Therefore, in order for entities to submit the report, they must have an active record in NMLS.

MSB CALL REPORT COMPONENTS

MSB Call Report Sections

2017 Q3 MSB Call Report filing created 10/26/2017 by [User]

Complete or Edit a Section
Select an action below to manage a section.

Icon Action

- View the section (does not impact "Ready to Submit" status)
- Compare the section changes since the last submission shown in red-line (does not impact "Ready to Submit" status)
- Complete, edit, or check the section for completeness
- Delete all data from the section or delete the entire section, as applicable
- Undo a pending change to a previously submitted section

Submit a Filing
Once all sections are marked as "Ready to Submit" or "Processed," click **Completeness Check and Submit** to submit your filing.
For definitions on data fields included in the sections below, refer to the [Money Services Businesses Call Report](#) page of the NMLS Resource Center.

Financial Condition (FC)

Available Actions	Status	Last Updated By	Last Updated Date	Form Version
[Icons]	Pending Initial	WheelesET	10/26/2017 4:21:38 PM	V2

State-specific Transactions (ST)

Available Actions	State	Status	Last Updated By	Last Updated Date	Form Version
[Icons]	LA	Pending Initial	WheelesET	10/26/2017 4:21:38 PM	V2
[Icons]	NC	Pending Initial	WheelesET	10/26/2017 4:21:38 PM	V2
[Icons]	PA	Pending Initial	WheelesET	10/26/2017 4:21:38 PM	V2
[Icons]	WA	Pending Initial	WheelesET	10/26/2017 4:21:38 PM	V2

Company-wide Transactions (TA)

Available Actions	Status	Last Updated By	Last Updated Date	Form Version
[Icons]	Pending Initial	WheelesET	10/26/2017 4:28:06 PM	V2

Permissible Investments (PI)*

Available Actions	Status	Last Updated By	Last Updated Date	Form Version
[Icons]	Pending Initial	WheelesET	10/26/2017 4:21:38 PM	V2

*The permissible investments section is not relevant to all license types, but must still be "marked as ready to submit" prior to submission of the report. Submission of this section by non-relevant licensees is a confirmation that the non-relevant licensees do not maintain permissible investments.

Completeness Check and Submit

Sections, which the system has determined as required, based on license status and state requirements, are automatically rendered on this screen. Companies may add additional sections to satisfy additional requirements.

The report is comprised of four sections:

1. Section I: Financial Condition Report (At Company Level¹)
2. Section II: Transaction Activity Reporting

¹The financial condition report of the MSB Call Report must be reflective of the licensee and not "rolled-up" or consolidated information of the parent company. The financial statements must be consolidated at the licensee level. Financial condition information includes consolidated financial data for the licensee submitting the report inclusive of its subsidiaries.

- a. Company-wide Transactions Detail
 - b. State Transactions Detail
3. Section III: Permissible Investments Report (At Company Level)
 4. Section IV: Transactions Destination Country Reporting
 - a. Company-wide Transactions Destination Country Detail
 - b. State Transactions Destination Country Detail

MSB Call Report Sections HELP

Schultz Industries (43997) 2017 Q1 MSB Call Report filing created 6/27/2017 by SchultzDA.

Complete or Edit a Section
Select an action below to manage a section.

Icon Action

- View the section (does not impact "Ready to Submit" status)
- Compare the section changes since the last submission shown in red-line (does not impact "Ready to Submit" status)
- Complete, edit, or check the section for completeness
- Delete all data from the section or delete the entire section, as applicable
- Undo a pending change to a previously submitted section

Submit a Filing
Once all sections are marked as "Ready to Submit" or "Processed," click **Completeness Check and Submit** to submit your filing.
For definitions on data fields included in the sections below, refer to the [Money Services Businesses Call Report](#) page of the NMLS Resource Center.

Upload

Financial Condition (FC)

Available Actions	Status	Last Updated By	Last Updated Date	Form Version
	Pending Initial	SchultzDA	6/27/2017 3:17:05 PM	V1

State-specific Transactions (ST)

Available Actions	State	Status	Last Updated By	Last Updated Date	Form Version
	AL	Pending Initial	SchultzDA	7/6/2017 9:33:51 AM	V1

Add New ST

Company-wide Transactions (TA)

Available Actions	Status	Last Updated By	Last Updated Date	Form Version
	Pending Initial	SchultzDA	6/27/2017 3:17:05 PM	V1

Permissible Investments (PI)*

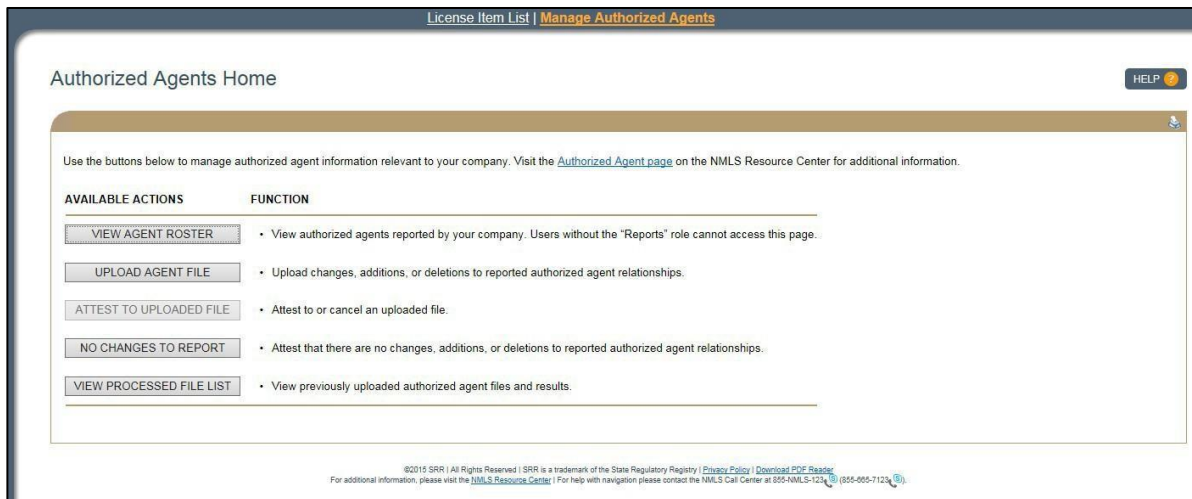
Available Actions	Status	Last Updated By	Last Updated Date	Form Version
	Ready to Submit	SchultzDA	6/27/2017 3:17:06 PM	V1

*The permissible investments section is not relevant to all license types, but still must be "marked as ready to submit" prior to submission of the report. Submission of this section by non-relevant licensees is a confirmation of not maintaining permissible investments.

Completeness Check and Submit

UNIFORM AUTHORIZED AGENT REPORTING (UAAR)

Uniform Authorized Agent Reporting (UAAR) assists regulators with the supervision and monitoring of money services businesses and their authorized agent locations, which may include company owned branch locations. The NMLS UAAR process allows licensed money service businesses to file a single uniform report of their authorized agent (also known as authorized delegates) locations through NMLS to all participating state agencies. Reporting through NMLS replaces these states' reporting requirements. However, applicants are encouraged to review their state regulator's checklist to make sure all reporting requirements are met.



Money services businesses submit periodic reports based on the state’s reporting requirements regarding authorized agents by uploading an authorized agent file via a CSV template file for their company. Reporting includes any changes to current authorized agent locations or reporting no changes to current authorized agent locations.

Reasons to upload an authorized agent file:

- New authorized agent locations
- Updates to existing authorized agent locations
- Terminated authorized agent locations

The UAAR functionality is a living database of the licensee’s locations, which may include those that are company owned branch locations. When completing updates only the updated agents should be included in the upload file. The UAAR quarterly reporting license item requires that updates or a confirmation of “No Changes to Report” be submitted within 45 days of the license item being placed on the licensee’s record. An upload of any state UAAR will clear the license item. States with more frequent reporting requirements are communicated to the licensee on the checklist.

If there are no new additions, terminations, or changes to your company’s current authorized agent locations, the No Changes to Report functionality allows the company to legally attest to this effect and meet its reporting requirement(s).

In some cases, a company has no Authorized Agents to report but still has a reporting obligation. For their initial submission the button will read as “No Agents to Report.” Once the company has fulfilled their initial reporting obligation, the “No Changes to Report” option is presented.

A company that has no agent locations to report should select the “No Agents to Report” button on the Authorized Agent Home page. For licensees with no agents, a quarterly confirmation that there are no agents must be completed. The company

should click “No Change to Report” and attest. State agencies need to know which licensees use Agent locations and those that do not.

Only companies with a prior Company Filing and a MSB license type in a pending, approved, surrendered, or terminated status are permitted to upload an Authorized Agent file.

UAAR PHYSICAL ADDRESS VALIDATION

NMLS utilizes an external address validation service (Melissa Data) to validate Physical Addresses against the United States Postal Service’s (USPS) database. As part of address validation, minor corrections and standardizations may be performed. In general, if the address a company has on file for an agent is currently recognized by the USPS and the USPS delivers mail to that address, it is accepted by NMLS.

If a Physical Address is considered invalid, an error description is provided in the results file. Licensees are expected to attempt to correct invalid addresses. If after completing due diligence in attempting to correct the address the licensees feel the address is correct, the licensee can submit, via the NMLS call center, the address for regulator review. The state regulator for which the agent is physically located in then reviews the address and either rejects or approves the address as an exception. The licensee, via email, is notified when review is complete and must then upload the agent in NMLS or further work to correct a rejected address.

Only United States and Canadian addresses are validated. If Authorized Agent information in other countries is required, NMLS accepts that information without validating the physical address information.

NMLS ELECTRONIC SURETY BOND (ESB)

Many state laws or regulations require financial services licensees to obtain a surety bond as a condition of licensure. State regulators or consumers can file claims against a surety bond to cover fines or penalties assessed or to provide restitution to consumers due to the failure of a licensee to comply with licensing or statutory requirements.

In addition, Title V of P.L. 110-289, the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (“SAFE Act”) requires that applicants have met “...either a net worth or surety bond requirement, or paid into a State fund...” in 12 USC §5104(b)(6). As of September 2017, 55 state agencies required a surety bond for one or more of the licenses they manage through NMLS. (The remaining agencies have established a state recovery fund.) State regulations define the specific surety bond requirements (e.g. amount of coverage) that must be satisfied in order to obtain, maintain, and renew a license in the state.

Electronic Surety Bond Tracking in NMLS will allow for the tracking of surety bond requirements and the maintenance of surety bond information validated by authorized Surety Companies and/or Surety Bond Producers.

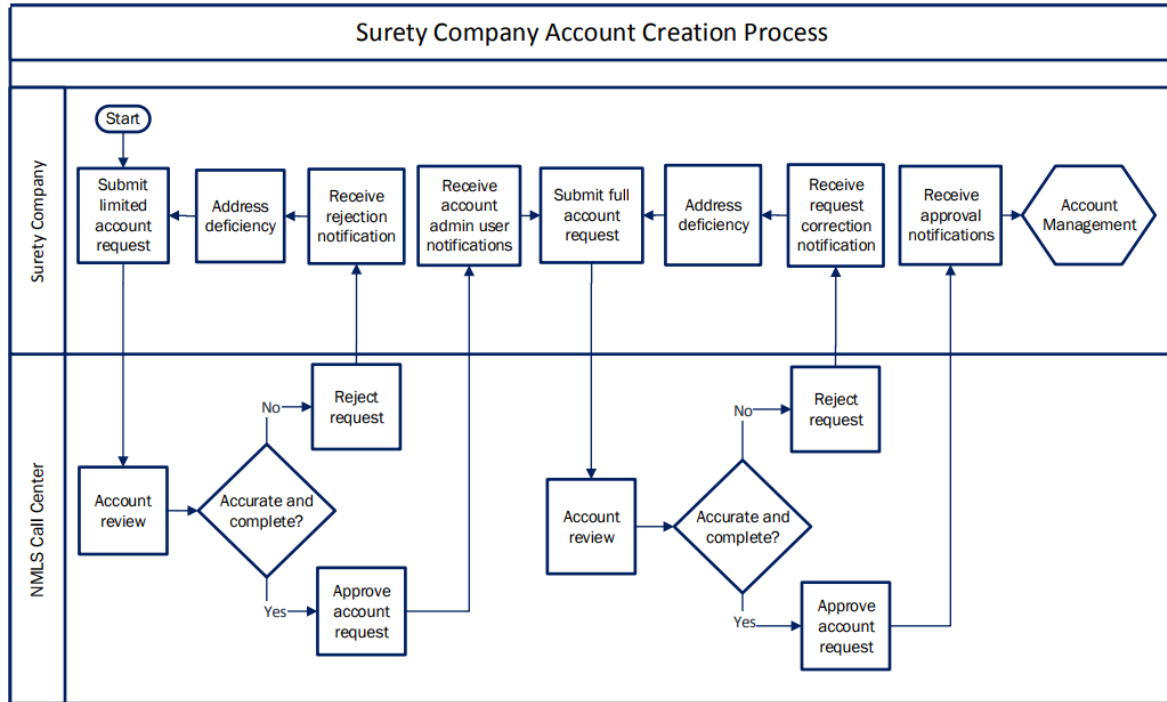
RESOURCES

Terms, definitions, and instructions for Electronic Surety Bonds can be found on the NMLS Resource Center Electronic Surety Bond [page](#).

BOND CREATION

The bond form is created by the Regulator. This form is then rendered in NMLS and any NMLS licensee specific information required by the Regulator is then prompted to be provided. The process of providing the bond specific information in NMLS is known as the bond creation process. The bond can be created (using the existing form rendered in NMLS) by either a surety bond producer or a surety company. Once the bond is created, it can then be signed electronically in NMLS and then be sent through the System to the NMLS licensee to be counter-signed electronically. The bond is considered “executed” once both parties have signed.

SURETY COMPANY ACCOUNT CREATION PROCESS FLOW



COMPLETING THE SURETY COMPANY LIMITED ACCOUNT REQUEST:

Before continuing with the form, please read the [Completing the Surety Company Limited Account Request Form](#).
Provide the information requested below and click **Next**.

Company Information

Company Full Legal Name:
Holding Company:
NAIC Number:
IRS Employer Identification Number: 00-0000000

Company Headquarters Location

Street Address:
(PO Boxes not allowed)
Street Address:
City:
State:
Country/Province:
Postal Code: 00000 or 99999-9999

Primary Contact Information

First Name:
Middle Name:
Last Name:
Suffix (Jr., Sr., etc.):
Title:
Email:
Confirm Email:

1. Complete ALL of the fields on the Surety Company Limited Account Request screen and click the Next button.
 - a. NOTE: Be sure you have entered your NAIC number and/or EIN correctly and an email address that is readily accessible. You cannot edit the EIN or NAIC number once your record is created without contacting the NMLS Call Center.
2. Review the information provided. If correct click the Finish button. If incorrect click the Previous button and correct any information.

Once the Surety Company Limited Account Request has been submitted it will be reviewed by NMLS. The primary contact identified will receive an email from NMLS_Notifications@NMLSNotifications.com within 2 - 3 business days. The email will inform the applicant of approval or rejection based on verification of the information provided.

Rejection may occur if:

- Legal Name does not match NAIC data
- EIN already exists in NMLS or does not match NAIC data
- NAIC already exists in NMLS or does not match NAIC data
- Data fields appear to be incomplete or erroneous

If the Surety Company Limited Account Request is approved, the Primary Company Contact identified will receive username and password information to access NMLS in separate emails.

COMPLETING THE SURETY COMPANY FULL ENTITY REQUEST:

In order to complete the surety company account request, the Primary Company Contact will need to log in to NMLS and complete the Surety Company Full Entity Request.

1. Navigate to the NMLS Resource Center.
2. Click the Log in to NMLS button in the upper right corner.
3. If prompted, select the State context, and then log in to NMLS.
4. Once the account password and security question have been confirmed, the System will direct you to the Surety Company Full Entity Request.
5. Each section on the left navigation panel will need to be completed. Once information has been entered in each screen, click the Save button at the bottom of the page.
6. To navigate through the form, click the Next button at the bottom of each page to continue to the next section. For additional section specific instructions, see below.
 - a. In the Contact Information section, click the Copy button if the Secondary Contact is the same as Account Administrator #2 to default the name, email, and phone number information. If the Secondary Contact is not the same as the second Account Administrator, provide the appropriate contact information.
 - b. In the Underwriting Companies section, click the New Underwriting Company button to provide information on related surety entities performing writing activities on behalf of the surety company.
 - i. Click Attach File to upload the related underwriting company's formation documents. Refer to the Surety Company Account Request and State Authorization Form for a list of required documentation.
 - ii. Click the Save button to save your attachment and return to the Full Entity Request
 - iii. In the File Attachment section, click the Choose File button to upload the related surety entity's formation documents then click the Attach File button. Refer to the Surety Company Account Request and State Authorization Form for a list of required documentation.
 - iv. In the Submission section, review the attestation and confirm the statement by selecting the check box.
7. To submit the Surety Company Full Entity Request, click the Submit Request button.

Upon submission of the Surety Company Full Entity Request, NMLS will verify the data submitted against the NAIC database. The Account Administrators will receive an email from NMLS_Notifications@NMLSNotifications.com within 5 – 7 business days informing the applicant of approval, request correction, or rejection based on verification of the information provided.

COMPLETING THE SURETY BOND PRODUCER ACCOUNT REQUEST FORM

Surety Bond Producer Account Request Form

Resource Center

HELP

Before continuing with the form, please read the [Completing the Surety Bond Producer Account Request Form Guide](#).
Provide the information requested below and click **Next**.

Company Information

Company Full Legal Name:

NPN:

IRS Employer Identification Number: 00-0000000 or 000-00-0000
Sole Proprietors using their Social Security Number should enter it here. See [Instructions](#) for details.

Company Headquarters Location

Street Address:
(PO Boxes not allowed)

Street Address:

City:

State:

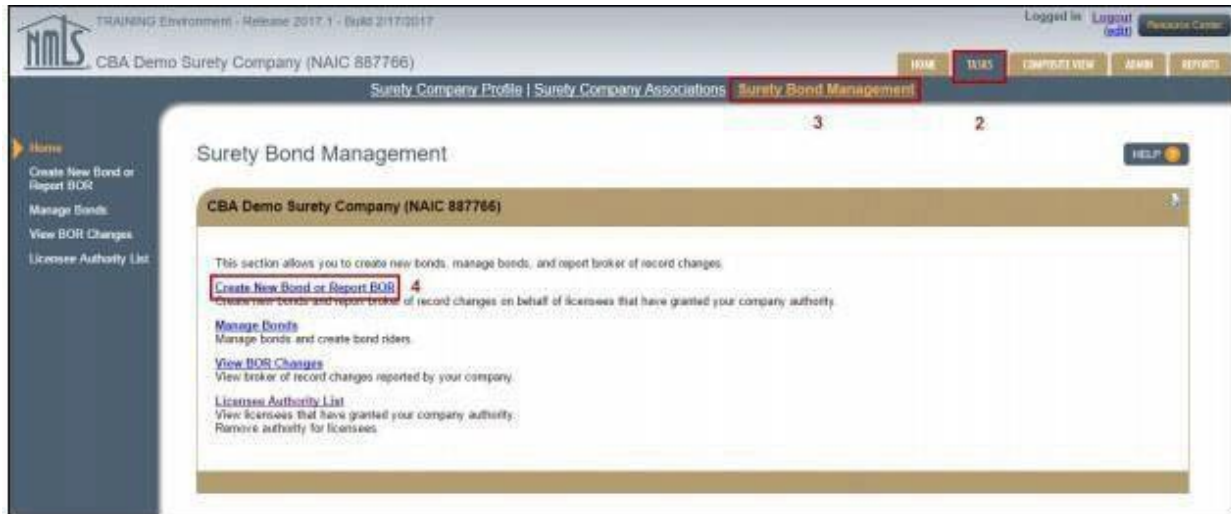
Country/Province:

Postal Code: 00000 or 00000-0000

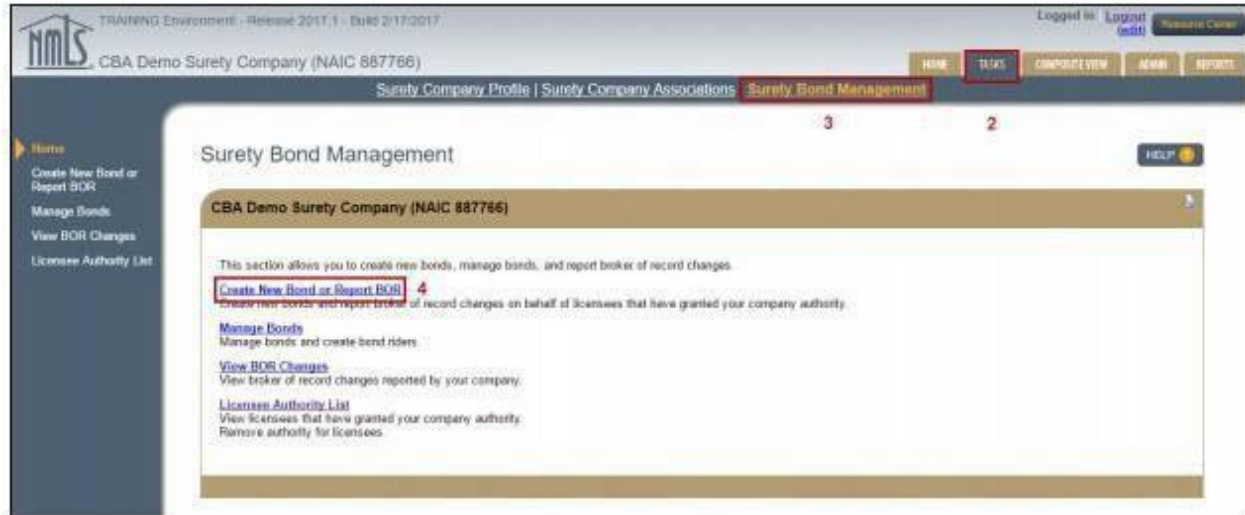
Next

1. Complete ALL of the fields within the Surety Bond Producer Account Request Form including company information, primary and secondary contact information, account administrators, state authorizations, and submitter contact information.
2. Once all sections have been completed, the System will allow you to review the data provided.
3. Prior to completing the attestation, click the Choose File button to upload related surety bond producer formation documents. Refer to the Surety Bond Producer Account Request and State Authorizations Form for a list of required documentation.
4. To submit the Surety Bond Producer Account Request Form, review the attestation and confirm the statement by selecting the check box.
5. To submit the form, click the Submit button.

CREATE A NEW BOND



1. Log in to NMLS.
2. From the Home screen, click the Tasks tab.
3. Click Surety Bond Management either in the top menu bar or in the main description panel.
4. Click Create New Bond or Report BOR. This will display a list of all licensees who have granted you authority to create bonds on their behalf.



5. Click the Create Bond button next to the licensee you will be creating a bond for.
6. Provide the requested information. Fields will automatically adjust based on requirements of the state and license type selected.
 - a. When creating a bond in NMLS to replace an existing paper bond previously provided to the Regulator, known as a bond conversion, select the Converted radio button and provide the existing information. The

effective date on the bond (if applicable) will be the date the bond is signed in NMLS by the surety entity.

- b. A surety bond producer identified by the surety company during the bond creation process will become eligible to act as broker of record on the bond after the bond has been signed by the licensee.
 - c. A “Not Formed in US” option is available at the bottom of the drop down for electronic surety bonds requiring “State of Formation” for the licensee or surety company.
 - d. Confirm that the correct license type has been selected.
7. Click the Save & Proceed button.

Create Bond HELP ?

Surety Bond Company(NPN 82990507)

To create a bond, select the Licensing State and License Type first. Then complete the other fields that will adjust and display based on those selections.

Bonds created must be associated to the licensee's company license in NMLS. Company license bond amount increases to cover branch locations are also permitted. However, if separate bonds must be issued for branch locations, such bonds must be created and maintained outside of NMLS at this time.

To save and go to the Create New Bond page, click **Save**. To save and proceed to the Signature page, click **Save & Proceed**.

Bond Reporting Type: Converted New

Licensee: Deng's Automation Company (1566179)

Licensing State:

License Type:

Surety/Underwriting Company:

Underwriter:

Start typing the first or last name of the underwriter, then select the name from the dropdown list that appears.

Bond Number:

Bond Amount (\$):

7

8. Review all information in the rendered bond. At the bottom of the page, check the box to attest, then click the Sign button.

I, _____, **Attorney-in-Fact**, am employed by or am an officer or a control person of **Fox Racing Company** and am authorized to execute this Surety Bond on Surety Bond Company's or Producer's behalf.

On this date Wednesday, August 17, 2016, I verify that I am the person named above and that the bond provided to you herewith was validly issued and executed. I do solemnly swear or affirm under the penalties of perjury, or un-sworn falsification to authorities or similar provisions as provided by law that I have reviewed the foregoing statements.

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Instructions on executing and delivering a surety bond or a surety bond rider can be found at the following link:

[https://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/Bond%20Execution%20\(Company\).pdf](https://mortgage.nationwidelicencingsystem.org/licensees/resources/LicenseeResources/Bond%20Execution%20(Company).pdf).

PROFESSIONAL REQUIREMENTS

NMLS currently enables individuals to select and pay for the National and State Components of the SAFE Mortgage Loan Originator Test.

State licensed mortgage loan originators (MLOs) are currently the only individuals who have a requirement to take a test, complete pre-licensure education, or satisfy an annual continuing education requirement.

Education Requirements: Detailed information on pre-licensure and continuing education requirements for MLOs may be found in the [NMLS Resource Center](#). Licensees may review the status of their education requirements by clicking on “Composite View” and clicking the “View Education Information” link on the left of the screen. Annual compliance information (for PE and CE) will be displayed on this page. If the current or previous year is not displayed, then you are not yet compliant for pre- licensure education and/or annual continuing education. Licensees can review progress toward completing education requirements by clicking the “compliance type” drop-down menu and then choose a year from the dropdown menu. After doing this the requested course completion record will display. The course completion record lists the hours of education required by topic as required by the SAFE Act, the hours which have been completed, as well as current compliance status. If the required numbers of hours in a subject area have not yet been completed, the category will show as “Non-Compliant.”

At the bottom of the course completion record is a listing of every course which has been reported to NMLS as being completed for the year. Information such as the date the course was completed, the date the course completion was reported to NMLS, the number of hours of the course, as well as the course type.

A. General Instructions

Filing – In order to select and pay for the SAFE Mortgage Loan Originator Test, an individual must have a NMLS Unique ID. Applicants and licensees should consult the MLO Testing Handbook on the NMLS Resource Center for detailed instructions.

Terms Used - For uniformity, terms used in the Professional Requirements Filing are defined in the MLO Testing Handbook.

NON-DISCLOSABLE EVENTS AND REGULATORY ACTIONS

If a Regulatory Action is posted in NMLS with the Privacy Level of “All Regulators,” and noted¹ as a non-disclosable action, the non-posting state regulator shall not require the action to be disclosed in other parts of the system or included in their exam findings or reports, or otherwise be made available to non-regulators through NMLS.

If a non-posting state regulator feels any Regulatory Action, with the Privacy Level of “All Regulators,” should be reported in other parts of NMLS or included in exam findings or reports, they must contact the posting state regulator to discuss further. The non-posting state regulator shall defer and take no action contrary to the posting state regulator when it comes to requiring further disclosure of these events.

¹ This could be noted in the *Description of Action* field, *Regulator Notes* field, *External Notes* field, or in the supporting documentation included with the Regulator Action.

GLOSSARY

EXPLANATION OF TERMS

ACCESS – Indicates a company’s ability to view, file, or maintain an Individual Form (MU2) or Individual Licensing Form (MU4) on behalf of an individual.

Individuals must provide a company access to their record in order for the company to file or maintain their record, or to create a relationship or sponsorship.

AFFILIATE – An organization that is under common control with the applicant

AGENCY FEE INVOICE (AFI) – This functionality permits state agencies to invoice current, pending, and past relevant company, branch and individual licensees for various fees through NMLS. Licensees can pay agency invoices through the current NMLS payment process. When an invoice is created, the System places a license item on the license that is linked to the invoice. State agency users also have the ability to modify the license item to add additional information. The license item is cleared when payment has been processed or the regulator cancels the invoice.

APPLICANT – The entity applying or amending information on this form. The only instance in which the *applicant* is an individual is in the case of a sole proprietorship or applying for licensure view the Individual Licensing Form (MU4).

AUDITED FINANCIAL STATEMENT – A financial statement that has been audited and represents all components of a financial statement including: balance sheet, cash flow statement, and income statement.

AUTHORIZED AGENT/DELEGATE – An entity designated by a licensee to provide money services on behalf of the licensee. This may include company owned branch locations. This relationship is often formalized through an agreement/contract between the licensee and agent.

BUSINESS ACTIVITY - A generic, non-legal definition of a financial services activity that reasonably describes the activity. No activity can be covered by more than one definition.

CHARGED – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

CIK NUMBER (CENTRAL INDEX KEY) – A unique identifier assigned by the SEC to companies who file disclosure documents with the SEC. This number is reported on Company 10K filings as required for publicly traded companies. Some states alternatively refer to this number as the 10K Id number. However, the 10K Id number is a filing identifier for the 10K filing and is not used to uniquely identify a Company.

COMMERCIAL PURPOSES: Any business activity primarily engaged in for purposes other than personal, family or household.

CONSOLIDATED FINANCIAL STATEMENT – Audited financial statements of a group

(parent and all its subsidiaries) presented as those of a single entity.

CONSOLIDATED SCHEDULES – Audited or unaudited financial statements for a subsidiary as included in the parent company’s consolidated financial statement.

CONTROL – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a general partner or executive officer, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, director, and individuals occupying similar positions or performing similar functions; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; (iii) in the case of an LLC, Managing Member; or (iv) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

CONTROL AFFILIATE – A partnership, corporation, trust, LLC, or other organization that directly or indirectly *controls*, or is *controlled* by, the *applicant*.

This includes companies that are “up or down the ownership ladder.” In effect, this requires applicants to only disclose for relationships that go up (parent and grandparent) or those that go down (subsidiary) but not for those relationships that go sideways (brother and sister).

An applicant or licensee must disclose for companies that “go up” the ownership “ladder” until reaching the last individual owner, a publicly-traded entity, or a bank or bank holding company regulated by a Federal banking regulator, such as the Federal Reserve, the Office of the Comptroller of the Currency (OCC), the Consumer Financial Protection Bureau (CFPB) the Federal Deposit Insurance Company (FDIC), or the National Credit Union Association (NCUA). No barrier going down the “ladder.”

CONTROL PERSON – An individual (natural person) named that directly or indirectly exercises *control* over the *applicant*. (see definition of control)

ENJOINED – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

ENTITY – A company, branch, or an individual with a record in the system.

FELONY – For states that do not differentiate between a felony and a misdemeanor, a felony is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial. If your state already differentiates, use your state’s definition and label.

An individual on probation would still be required to disclose. Consult state licensing requirements to determine whether or not an individual on probation for a felony is eligible for licensure in your state.

FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED – Pertaining to securities, commodities, banking, insurance, consumer lending, consumer financial product(s) or service(s), money services businesses, consumer debt management or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, Farm Credit System institution, mortgage lender, mortgage broker, real estate salesperson or agent, appraiser, closing agent, title company, escrow agent) payday lender, money transmitter, check casher, pawnbroker, collection agent, debt management company or title lender.

FINANCIAL STATEMENT – The generic reference to a financial statement, either audited or unaudited. The financial statement may contain one or more component: balance sheet, cash- flow statement, statement of income, etc.

FINANCIAL STATEMENT CLASSIFICATION – The type of financial statement required by a state in regard to one of the following designations (**shown in highest to lowest ranking stringency as they appear in the system**):

- Audited
- Unaudited (reviewed)
- Unaudited (compiled)
- Unaudited

FINANCIAL STATEMENT PERIOD END DATE – The period end date that corresponds to the Financial Statement Filing. This date should correspond to the classification of the financial statement and the Fiscal Year End of the Company.

FINANCIAL STATEMENT PERIOD TYPE – Represents the period to which the Financial Statement Filing pertains relative to the Fiscal Year (e.g. annual, quarterly or year-to-date). The Period Type qualifies the Financial Statement Filing in conjunction with the Fiscal Year.

FISCAL YEAR – Any 12-month period a company uses for accounting purposes.

FISCAL YEAR END – The last day of a 12-month accounting period.

FINANCIAL CONDITION – The component of an MCR which gathers the filing entity's financial data at a corporate level. The FC may be Expanded (E-FC) or Standard (S-FC).

FOREIGN FINANCIAL REGULATORY AUTHORITY – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

FOUND –

Includes:

- adverse final actions
- consent decrees/orders in which the respondent has neither admitted nor denied the findings

Does not include:

- agreements
- late fees
- deficiency letters
- examination reports
- memoranda of understanding
- letters of caution
- admonishments, or
- similar informal resolutions of matters.

“Settlement” often falls under the “included” category like consent decrees and final actions. However, in jurisdictions that use “settlement” to be synonymous with “agreement” such settlements would fall under the “not included” batch with other agreements. One possibility that may be relevant in determining where a “settlement” fits in your jurisdiction is to the determination of whether it is a public record or not. In this analysis, if it is a public record then it should be included and if it is not a public record, it should not be included.

INVOLVED – In connection with the Disclosure Questions, the term involved means, doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with, or failing to reasonably supervise another in doing an act or omission.

JURISDICTION – A state, the District of Columbia, the Commonwealth of Puerto Rico, or any subdivision or regulatory body thereof.

KEY FINANCIAL DATA – Numeric values of Assets, Liabilities, and Owners’ Equity to be entered into the system by the company in conjunction with submitting a Financial Statement filing that is classified as an Annual/Initial statement.

NET WORTH (OWNERS’ EQUITY) – The amount by which assets exceed liabilities calculated according to Generally Accepted Accounting Principles (GAAP).

MISDEMEANOR – For states that do not differentiate between a felony and a misdemeanor, a misdemeanor is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial. If your state already differentiates, use your state’s definition and label. (Also see “felony.”)

Company Form (MU1) Disclosure question (B)(1) is limited to “a misdemeanor involving: financial services or a financial services-related business or any fraud, false statements or omissions, theft or any wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses”

For purposes of disclosure questions in NMLS omit irrelevant misdemeanors, including, but not limited to, traffic violations, non-fraud related violations, etc.

ORDER – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings or agreements relating to payments, limitations on activity, or other restrictions unless they are

included in an order.

Orders include temporary and permanent Cease and Desist Orders.

Orders that must be disclosed are limited in Disclosure Question (C)(4) to orders directed to applicant or control affiliate. See definitions of control affiliate to understand the extent of required disclosures in this regard.

PERSON – An individual, partnership, corporation, trust, LLC or other organization.

PROCEEDING – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization, or a foreign financial regulatory authority; a felony criminal indictment or information (or equivalent formal charge); or a misdemeanor criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).

QUALIFYING INDIVIDUAL – A person that must meet certain requirements and is responsible for the actions of the company. Different terms are used in different states, such as Qualified Person in Charge or Managing Principal. The individual may be the branch manager in some cases if they meet the state's requirements.

RELATIONSHIP – A company's indication that the individual being employed by the company or having a contract to work for the company. It represents the relationship between the company and the individual and does not require approval by any regulator.

RESIDENTIAL MORTGAGE LOAN ACTIVITY REPORT (RMLA) – The component of an MCR which gathers the filing entity's information at a state level, except for the Lines of Credit information which is collected at a company level. The RMLA may be expanded (E-RMLA) or standard (S-RMLA).

SELF REGULATORY ORGANIZATION (SRO) – Non-governmental organization that has the authority or power to create and enforce industry regulations and standards.

SETTLEMENT SERVICES – The same as defined in the federal Real Estate Settlement Procedures Act (RESPA) 12 U.S.C Sec. 2601 et seq., Regulation X, 24 C.F.R. Part 3500 et seq including:

- Title searches
- Title examinations
- The provision of title certificates
- Title insurance
- Services rendered by an attorney
- The preparation of documents
- Property surveys
- The rendering of credit reports or appraisals
- Pest and fungus inspections
- Services rendered by a real estate agent or broker

- The origination of a federally related mortgage loan (including, but not limited to, the taking of loan applications, loan processing, and the underwriting and funding of loans)
- The handling of the processing and closing or settlement.

SPONSORSHIP – A company’s indication that the individual will conduct business under a specific license/registration for the company. Only a company user may request sponsorship of the individual’s license and the company must already have an established relationship with the individual in the system. License sponsorship must be approved by the regulator.

STATE REGULATORY ACTION (SRA) – An action that includes public disciplinary and enforcement regulatory actions brought against a Company, Individual and posted by a state regulator in NMLS.

TEMPORARY AUTHORITY TO OPERATE – Temporary Authority to act as a loan originator permits: 1) qualified MLOs who are changing employment from a depository institution¹ to a state-licensed mortgage company, and 2) qualified state-licensed MLOs seeking licensure in another state, to originate loans while completing any state-specific requirements for licensure such as education or testing.

TRUST ACCOUNT – A fiduciary arrangement whereby funds or assets are held for the benefit of another party.

UNAUDITED FINANCIAL STATEMENT – One or more components of a financial statement (balance sheet, cash flow statement, income statement) that has not been audited.

UNAUDITED (COMPILED) FINANCIAL STATEMENT – An unaudited financial statement for which the financial data has been assembled by a CPA or equivalent but not reviewed for accuracy.

UNAUDITED (REVIEWED) FINANCIAL STATEMENT - An unaudited financial statement for which the financial data has been reviewed for accuracy by a CPA or equivalent.

LICENSE STATUS DEFINITIONS

The following table may be used as a reference for the license statuses that are used within NMLS. Please note that some statuses may have one or more uses or definition variations, so it is important to consult with the jurisdiction that set the license status if you have a specific question.

License Status	Definition	Authorized to conduct business?
Transition Requested	The licensee currently holds a valid license or registration in a jurisdiction and has filed a request to transition that license onto NMLS. This transition is currently pending review by a regulator.	Y
Transition Cancelled	The licensee held a valid license or registration in a jurisdiction which they originally filed a request to transition that license onto NMLS and have subsequently cancelled this request.	N
Transition Rejected	The licensee currently holds a valid license or registration in a jurisdiction and has filed a request to transition that license onto NMLS. The regulator has rejected the transition request. Specific details may be noted in the comments box. (Typically used when a licensee transitions an incorrect license type)	N
Pending Incomplete	An applicant has successfully submitted an application through the system. The regulator is awaiting jurisdiction specific documents from the applicant to be submitted outside the system. Specific details may be noted in the comments box	N
Pending Review	An applicant has successfully submitted an application through the system and submitted jurisdiction specific documents outside the system. This application is pending review by one or more regulators.	N
Pending Deficient	An applicant has successfully submitted an application through the system and submitted jurisdiction specific documents outside the system. In the review of the documents or the application, the regulator has placed an outstanding license item(s) on the application. Specific details may be noted under the tasks tab.	N

License Status	Definition	Authorized to conduct business?
Approved	This entity has an Approved, Active license	Y
Approved-Conditional	This entity has been granted an Approved license with Conditions which typically must be satisfied within a specified period of time. Specific details may be noted in the comments box. License items are noted under the tasks tab. This status may also indicate an ongoing limit on authority or provisional license with something that is in the regulator's hands. This can restrict the business that can be conducted by the licensee.	Y
Approved-Deficient	This entity has an Approved License but has License Items Outstanding which typically must be satisfied within a specified period of time. Specific details may be noted in the comments box. License items are noted under the tasks tab.	Y
Pending – Withdrawal Requested	This applicant requested withdrawal of their application.	N
Withdrawn – Application Abandoned	The entity applied for a license, however, has not responded to regulator requests for information within a certain timeframe. The Regulator has Withdrawn the application. Specific details may be noted in the comments box.	N
Withdrawn – Voluntary Without Licensure	The entity applied for a license but has subsequently requested a withdrawal of that application. The regulator has accepted the request. Specific details may be noted in the comments box.	N
Approved-Failed to Renew	This entity has an Approved license but neglected to request renewal. Specific details may be noted in the comments box.	Y

License Status	Definition	Authorized to conduct business?
Approved-Inactive	Status assigned when (i) the last active sponsorship is removed from a mortgage loan originator license; or (ii) when an entity or individual informs a regulator (outside NMLS) that they do not intend to conduct business under the license for a period of time, but will continue to comply with certain licensing requirements in order to retain the license. The status may also apply when a new license applicant is not currently employed as a mortgage loan originator but meets all other licensing requirements. In such cases, the license may be displayed as “Approved-Inactive” until sponsorship by a mortgage company is acquired and approved by the regulator. Until sponsored and approved, the individual is prohibited from engaging in the business of a mortgage loan originator.	N
Approved-On Appeal	The entity has an Approved, Active license and is appealing a regulator’s decision to suspend or revoke their license. Specific details may be noted in the comments box.	Y
Approved-Surrender/Cancellation Requested	The entity has an Approved, Active license but has submitted a Surrender/Cancellation Request. The regulator has not acted upon the request. Specific details may be noted in the comments box.	Y
Denied	The entity applied for a license in a jurisdiction and the regulator has Denied their license for one or more reasons. Specific details may be noted in the comments box.	N
Denied – On Appeal	Status assigned when regulator has reviewed the license request and determined that sufficient grounds exist to deny the request, but applicant has appealed the decision.	N
Revoked	A regulator has Revoked an entity’s license and they are no longer authorized to conduct business. Specific details may be noted in the comments box.	N
Revoked-On Appeal	A regulator has Revoked an entity’s license and the entity is appealing the decision. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	N

License Status		Pending-Deficient (Temporary Authority)	Definition
Suspended	A n Th bu co	An applicant has succe Mortgage Loan Origin the system, and after placed in the Tempora workflow. Criminal bac and a request for spo The applicant is pendi and/or a license item.	
Suspended-On Appeal	A n an en		
		Specific details may be noted in the comments box.	
Temporary Cease and Desist		A regulator has issued a Temporary Cease and Desist order and is reviewing the entity's record. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	N
Terminated-Expired		The entity has failed to renew Specific details may be noted in the comments box.	N
Terminated-Failed to Renew		The entity did not renew their license in the renewal period and the license has been terminated. Specific details may be noted in the comments box.	N
Terminated-Ordered to Surrender		An entity has been ordered to surrender their approved license. The entity is not authorized to conduct business. Specific details may be noted in the comments box.	N
Terminated-Surrendered/Cancelled		The entity has requested a surrender/cancellation of their license and the regulator has granted this surrender/cancellation request. Specific details may possibly be found in the comments box.	N
Pending-Deficient (Temporary Authority Eligible)		An applicant has successfully submitted a Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. The applicant is pending a criminal background check and/or a request for sponsorship.	N

Authorized to	conduct	business?
Pending Review (Temporary Authority)	An applicant has successfully submitted a	Y
	Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. Testing and education requirements have been met and the application is waiting for regulatory review and disposition.	
Pre-Approved (Temporary Authority)	An applicant has successfully submitted a	Y
	Mortgage Loan Originator application through the system, and after system checks has been placed in the Temporary Authority to Operate workflow. The applicant has met all requirements and the application is approved but awaiting successful completion of testing and education.	

BUSINESS ACTIVITIES DEFINITIONS

Business Activities are generic, non-legal definitions of a financial services activity that reasonably describes an activity permitted by a state, and therefore the definitions may not comport with state statutory definitions. No activity can be covered by more than one definition.

When applying for a license, applicants should review all Business Activities and make sure to select all that they intend to perform under their business model.

A current list of Business Activities can be found on the [NMLS Resource Center](#).