

NATIONWIDE MORTGAGE LICENSING SYSTEM & REGISTRY

<http://mortgage.nationwidelicencingsystem.org>



Navigation Guide - Federal Registry Manage Institution (MU1R) Registrations



Purpose

This navigation guide is designed to provide a general understanding of completing MU1R (Institution) filings in the Nationwide Mortgage Licensing System & Registry (NMLS).

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Resources

Resources for NMLS:

- NMLS Resource Center at: <http://mortgage.nationwidelicencingsystem.org>
- NMLS Call Center at: (240) 386-4444

Table of Contents

MU1R	2
Complete an MU1R	2
Submission and Payment	6
View a Pending Filing	9
View Historical Filings	9
Key Terms	11

MU1R

The MU1R is the filing used by federal agency-regulated Institutions to submit information required to establish the Institution as a valid employer for a Mortgage Loan Originator (MLO) in NMLS. The first time an institution files an MU1R, it becomes the institution’s single record for future filings.

Complete an MU1R

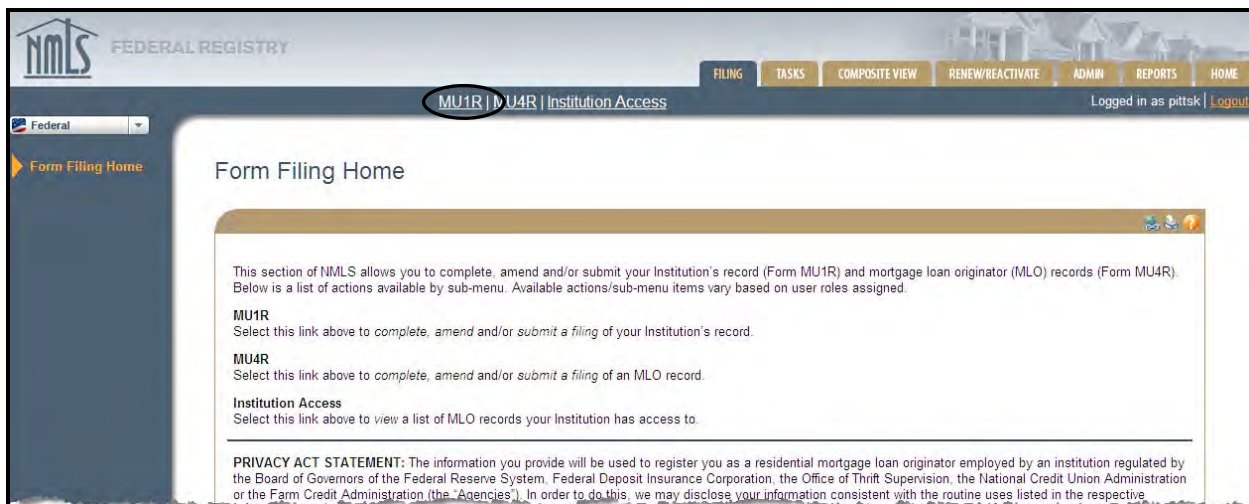
To file an MU1R, all applicable sections must be completed. Complete the items by clicking the section listed on the navigation panel and entering the required information.

To complete the MU1R:

1. From the *NMLS Home* screen, click the **Filing** tab.



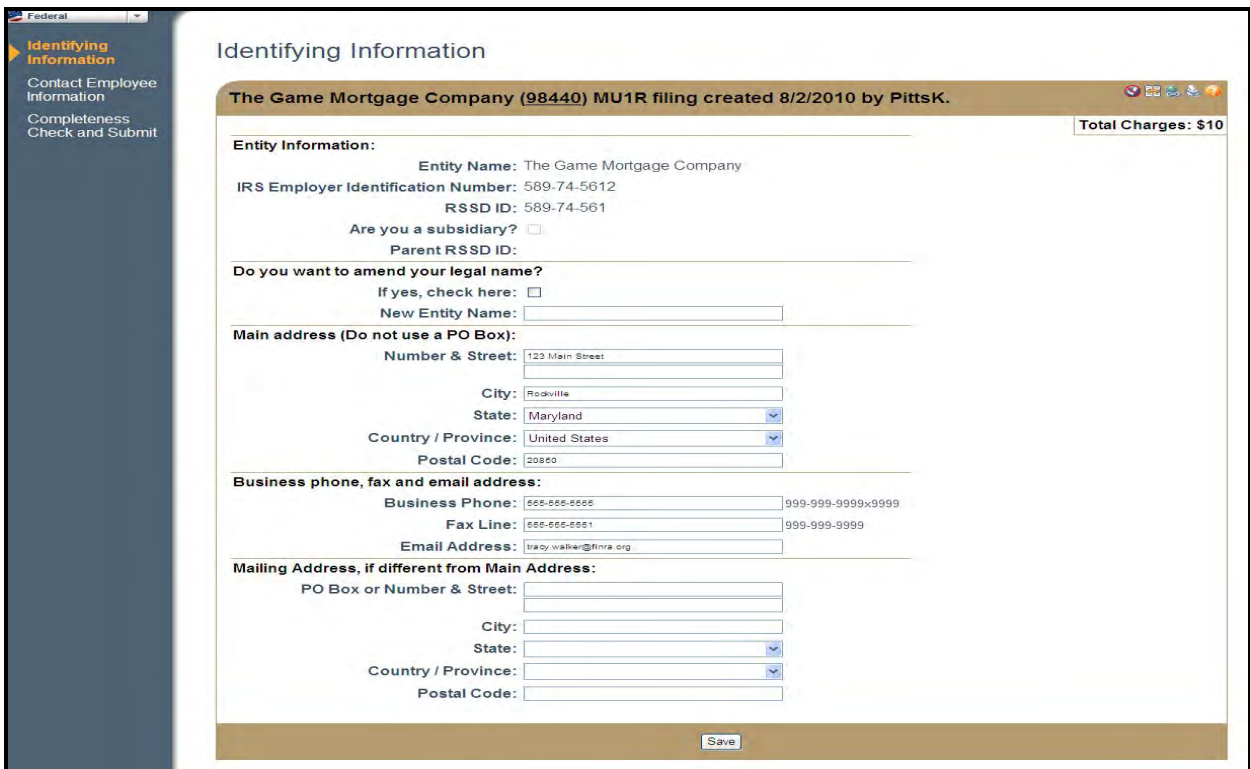
2. Click **MU1R** on the sub-menu.



3. Click **Create New Filing**.



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



NOTE: The *Identifying Information* screen populates with the information entered on the Company Account Request Form.

4. From the *Identifying Information* screen, review/edit the **populated information** for accuracy.
5. Click **Save**.

Identifying Information

The Game Mortgage Company (98440) MU1R filing created 8/2/2010 by PittsK. Total Charges: \$10

Entity Information:

Entity Name: The Game Mortgage Company
 IRS Employer Identification Number: 589-74-5612
 RSSD ID: 589-74-561
 Are you a subsidiary?
 Parent RSSD ID: _____

Do you want to amend your legal name?
 If yes, check here:
 New Entity Name: _____

Main address (Do not use a PO Box):

Number & Street: 123 Main Street
 City: Rockville
 State: Maryland
 Country / Province: United States
 Postal Code: 20850

Business phone, fax and email address:

Business Phone: 555-555-5555 999-999-9999x9999
 Fax Line: 555-555-5551 999-999-9999
 Email Address: tracy.walker@fnra.org

Mailing Address, if different from Main Address:

PO Box or Number & Street: _____
 City: _____
 State: _____
 Country / Province: _____
 Postal Code: _____

6. Click **Contact Employee Information** on the navigation panel.
7. Review/edit the **populated information**.
8. Click **Save**.

Contact Employee Information

The Game Mortgage Company (98440) MU1R filing created 8/2/2010 by PittsK. Total Charges: \$10

Provide/edit primary contact employee information for your Institution below. This individual must be authorized to receive all communications and mailings on behalf of the Institution, and will be responsible for distributing it to others within your Institution as necessary.

First Name: Kelly
 Last Name: Pitts
 Title: Office Manager
 PO Box or Number & Street: 123 Main Street
 City: Rockville
 State: Maryland
 Country / Province: United States
 Postal Code: 20850
 Business Phone: 555-555-5555 999-999-9999x9999
 Fax Line: _____ 999-999-9999
 Email Address: email@email.com

Submission and Payment

9. Click **Completeness Check and Submit** on the navigation panel.

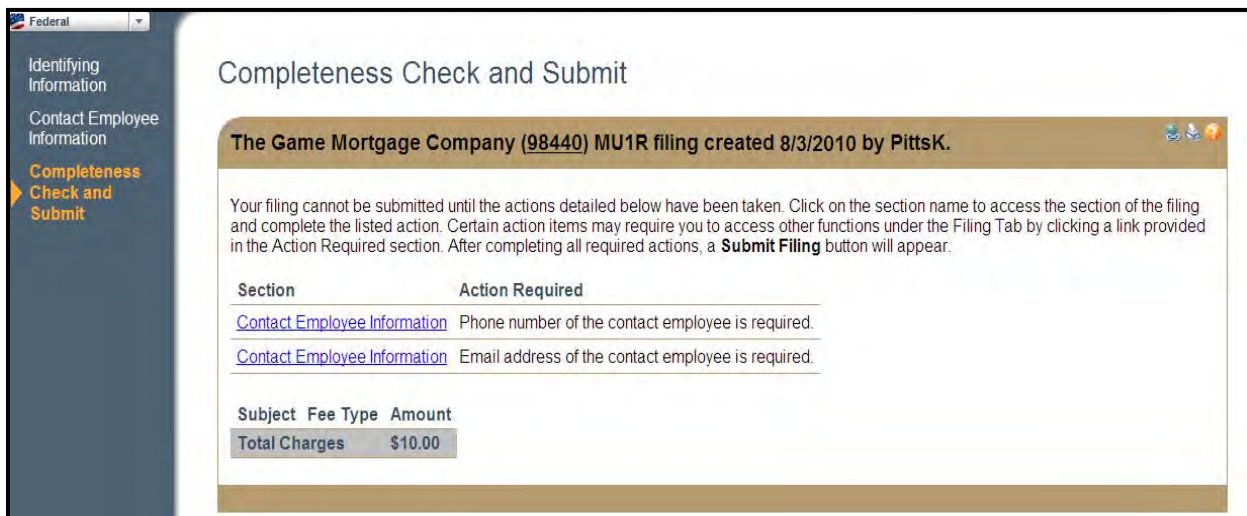
[Result:] The *Completeness Check and Submit* screen displays.

In order to submit an MU1R filing, a completeness check must be performed. Click Completeness Check and Submit from the navigation panel to view and address any errors. Once the filing has passed all Completeness Checks, the option to attest and submit will become available on the *Completeness Check and Submit* screen.



NOTE: The Attest and Submit button will only display when all completeness checks have passed for the filing, and the I certify that I am the named person above and that I agree to the above. checkbox has been selected.

If the filing does not pass all completeness checks, the screen will list the section(s) where an error has occurred, and provide a description of the action required. Click the corresponding section link to proceed directly to the screen so the error may be corrected. After addressing the error, return to the Completeness Check on the navigation panel to submit and/or view the remaining errors or submit the filing.



Completeness Checks can be used in a variety of ways. Users can run a completeness check before proceeding to the next section by clicking the Completeness Check icon in any section of the filing.

NOTE: When returning to a pending filing, select Completeness Check on the navigation panel to review the incomplete sections of the filing.

Submission and Payment

Payment for the MU1R is required at the time of submission. Institutions have the option to pay by credit card or ACH payment.

To submit the MU1R:

1. Select the **checkbox** next to I certify that I am the named person above and that I agree to the above.
2. Click **Attest and Submit**.

3. Review the PAYMENT TERMS AND CONDITIONS; click **I Agree**.

One Time Payment

PAYMENT TERMS AND CONDITIONS

Thank you for using the Nationwide Mortgage Licensing System & Registry (NMLS) for your mortgage licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#) or [Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration, or for subscription fees. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

No Refunds or Changes. All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

Making Payments. The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan Originator Test Components.

[Printable Page](#)

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

One Time Payment
ALL NMLS SYSTEM PROCESSING FEES ARE NON-REFUNDABLE.

Invoice Details
Payment Amount \$: 10.00 Payment Date: 08/03/2010 User Id: Pittsk

Payment Type
 Credit Card
 Bank Account

Credit Card Information
* Indicates a mandatory field where applicable.

Credit Card Type: MasterCard
 Credit Card Number: 5555555555554444
 Credit Card Expiration: Month: 1C Year: 201
 Card Security ID Number: 123
 Name on Credit Card: Kelly Pitts
 Billing Address: 123 Main Street
 City: Rockville
 State: MD
 Zip Code: 20850

Save this payment information for future payments (note: information is saved for 12 months only).

WARNING: Once you click Confirm and Submit, your payment will be submitted.

One Time Payment
ALL NMLS SYSTEM PROCESSING FEES ARE NON-REFUNDABLE.

Invoice Details
Payment Amount \$: 10.00 Payment Date: 08/03/2010 User Id: Pittsk

Payment Type
 Credit Card
 Bank Account

Bank Account Information
* Indicates a mandatory field where applicable.

Account Type: Checking
 ABA Routing #: 111111118
 Bank Account #: 1234567801
 Bank Account Holder's Full Name: Kelly Pitts

WARNING: Once you click Confirm and Submit, your payment will be submitted. You will not have another chance to confirm payment.

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

NOTE: Credit Card payments can be made using Visa or MasterCard only.

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

NOTE: To save credit card payment information, click the checkbox next to "Save this payment information for future payments (note: information is saved for 12 months only)." This allows the same credit card to be used on future payments without re-typing the information.

6. Click **Confirm and Submit**.

One Time Payment

ALL NMLS SYSTEM PROCESSING FEES ARE NON-REFUNDABLE.

Invoice Details

Payment Amount \$: Payment Date: User Id:

Payment Type

Credit Card
 Bank Account

Credit Card Information

* Indicates a mandatory field where applicable.

Credit Card Type: *

Credit Card Number: *

Credit Card Expiration: Month: Year: *

Card Security ID Number: * [What's This?](#)

Name on Credit Card: *

Billing Address: *

City: *

State: *

Zip Code: *

Save this payment information for future payments (note: information is saved for 12 months only)

WARNING: Once you click Confirm and Submit, your payment will be submitted. You will not have another chance to confirm payment.

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

NOTE: Click Cancel to return to the *Pending Filings* screen.

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

7. Click **Print** to retain a copy of the confirmation number, this step is optional.

8. Click **Finish**.

One Time Payment

Payment Confirmation

Thank you, your payment was successfully processed. Payment details are below. Please print a copy for your records.

Pay to the order of: **Nationwide Mortgage Licensing System & Registry**

Payment Method: **Credit Card**

Payment Date: 08/03/2010

Amount: 10.00

Your **Payment Confirmation Number** is **V19A2E8C85FE**

Print this page for your records. Your bank or credit card statement will read "Mortgage License or Registration - NMLS" for this transaction. To view full invoice details, access the [Invoice](#) option from your Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

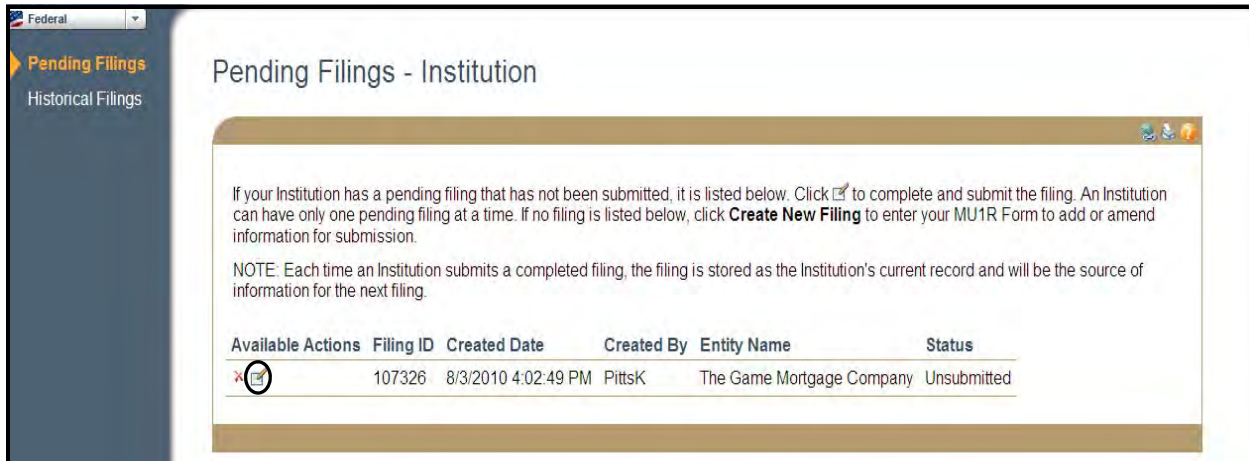
View a Pending Filing

MU1R filings can be initiated by an institution user and completed and/or submitted at a later time. The filing that has not been submitted is considered a pending filing, and will have an “Unsubmitted” status until it is either deleted or submitted. NMLS will display a warning message when a pending filing created more than 60 days ago is accessed.

View a Pending MU1R

To view a pending MU1R:

1. From the *Form Filing Home* screen, click **MU1R**.
2. Click the **Edit icon** to amend or finish and submit the filing.

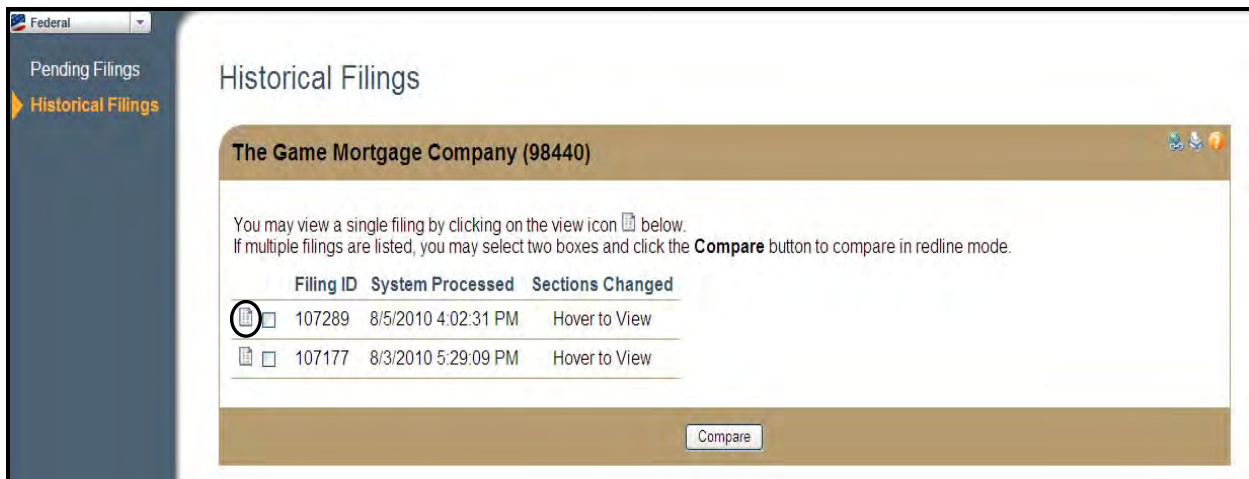


View Historical Filings

Previously submitted filings are viewable through Historical Filings.

To view historical filings:

1. From the NMLS Home screen, click the **Filing** tab.
2. Click **MU1R** on the sub-menu.
3. Click **Historical Filings** on the navigation panel.
4. Click the **View** icon to view a specific filing.




[Result:] The historical filing selected opens in a second window.

To view the changes between two filings select the checkbox next to two filings and click Compare. A second browser opens with the changes redlined.

Placing the cursor over Hover to View displays a box showing the filing type, the Institution's name, and links to each section of the form that was updated on that filing. To view the changes in red-line click the link for the updated section of the form.

Historical Filings

The Game Mortgage Company (98440)

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

Filing ID	System Processed	Sections Changed
<input type="checkbox"/> 107289	8/5/2010 4:02:31 PM	Hover to View
<input type="checkbox"/> 107177	8/3/2010 5:29:09 PM	Hover to View

MU1R changes for The Game Mortgage Company

- Identifying Information
- Contact Employee Information

Key Terms

Attestation - When an MU4R filing has been initiated for an individual by an institution, the individual must “attest” to the validity of the information contained within the filing. This includes reviewing the information entered by the institution and making any necessary updates. Once the review and/or updates are complete, the individual can click the “Attest” button, which will lock the filing. Any subsequent filings by the institution must be re-attested by the individual.

Attestation Requested Filing - The filing (MU4R) created by the institution is awaiting the individual’s review and attestation. The status “Attestation Requested” permits only the individual to edit the filing; the institution may only view the filing in read-only mode. To make further changes to the filing before attestation, the institution must “recall” the filing.

Attested Filing - The filing (MU4R) created by the institution on the individual’s behalf that has been reviewed by the individual and the individual has attested to the filing. The filing is now ready to submit and is locked for editing. If further changes are made, the individual must “recall” the filing.

Base Record - A system record that maintains the unique identifier and basic information for institution and individual entities. A base record must exist for an entity before a corresponding filing can be created and submitted on that entity’s behalf. The entity’s base record is established during the entitlement process; individuals may self-entitle but an entitlement user must establish base records for institutions.

Employment Management - Allows Institutions to manage pending and current employments of MLOs associated to their Institution.

Entitlement User - A type of support user within the NMLS Call Center that has the authority to approve Institution Account Requests and create Account Administrators for federal agencies and Institutions.

Entity - An Institution or Individual with a base record in the system. This includes all MU1R institutions and MU4R individuals.

Federal Agency - A federal organization which oversees the operations of federal agency-regulated Institutions and their subsidiaries.

Fee - A charge defined for a specific system event.

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

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

Key Terms

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

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

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

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

Invoice - A list of fees grouped for a single payment. Invoices can be viewed and printed through NMLS.

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

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

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

Organization - Generic reference to an Institution or Company, independent of whether it is state and/or federal-agency regulated.

Payment - An applicant's attempt to pay fees assessed by the system. Valid payment types include credit card (Visa or MasterCard) or ACH.

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

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

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

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

Key Terms

Submitted Filing - A filing in a status of 'Submitted'. The applicant can only view the filing in read-only mode. Submitted filings have not yet been acted upon by the system but can no longer be edited by the applicant.

Subsidiary - An Institution that is owned and controlled by another Institution.