

# NATIONWIDE MORTGAGE LICENSING SYSTEM & REGISTRY

<http://mortgage.nationwidelicencingsystem.org>



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## Federal Registry Renewal and Reactivation Handbook

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## **Purpose**

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This navigation guide is designed to provide Institution users with an understanding of the Federal Renewal and Reactivation process in the Nationwide Mortgage Licensing System & Registry (NMLS).

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## **Resources**

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Resources for NMLS:

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

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## Renewal/Reactivation Overview

Institutions and Mortgage Loan Originators (MLOs) that are Federally Registered are required to renew their registration using the Nationwide Mortgage Licensing System & Registry (NMLS) following the streamlined renewal processes defined in this handbook.

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

If a federal registrant fails to submit their registration for renewal during the renewal period then their registration status will become Inactive Failed to Renew on January 1. After January 1 institutions and individuals will be able to go through the reactivation process to reactivate their registration. The reactivation process is identical to the renewal process. Registrants will be reactivated when they attest to their record and payment has cleared. For the 2012 reactivation period, the institution registration will become active once payment has cleared. There is no 2012 reactivation fee for MLOs; their registration will become active after they attest to their record. There are no deadlines for reactivation; this can happen at any time after a registration status has been changed to Inactive Failed to Renew.

## NMLS Resource Center

The NMLS Resource Center displays information that registrants will need to prepare for the renewal/reactivation process. The page also contains the renewal/reactivation upload specifications for institutions to upload eligible MLOs. To view this information users can visit the NMLS Resource Center [Streamlined Annual Renewals \(FEDERAL\) page](#).

[About NMLS](#) | [Contact Us](#) | [Got Feedback?](#) | [Regulator Sign In](#)

**NMLS Resource Center**

[Home](#) | [News & Events](#) | [State Licensing](#) | [Federal Registration](#) | [Professional Standards](#) | [Course Providers](#)

[Log into NMLS](#)

[Federal Agency Contacts](#)  
[Resources & Support](#)  
[Training](#)  
[Submitting Fingerprints](#)  
[Federal Registry FAQ](#)  
[Annual Renewal](#)

NMLS Resource Center > Federal Registration > Streamlined Annual Renewals (FEDERAL)

**Streamlined Annual Renewals (FEDERAL)**

All Institutions and Mortgage Loan Originators (MLOs) that were actively registered as of July 1, 2011 are required to renew their registration through NMLS between November 1 and December 31, 2011. The institution is responsible for renewing its registration as well as its individual MLOs' MU4R registrations. Individual MLOs must log in and attest to their renewal registration prior to December 31st in order for the status to remain active. Below are steps that institutions and MLOs should follow to successfully complete this process.

**Prior to November 1...**

**Step 1 – Prepare for the renewal process**

- NMLS has prepared a Renewal Handbook (COMING SOON) to guide you through the renewal process. This handbook will provide detailed instructions for both institutions and individuals.
- Training workshops are available for institution users to provide a demonstration of the renewal process in NMLS. For dates and details, see [Annual Renewal Workshops](#).
- Take a look at the [Renewal section of the FAQ](#).

**Step 2 – Review batch upload specifications**

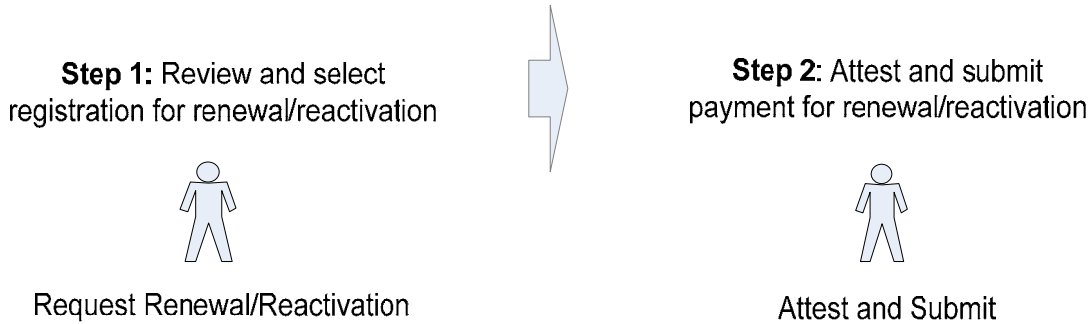
**NMLS Call Center**

The NMLS Call Center is available to assist registrants with NMLS renewal/reactivation navigation as needed. Registrants who wait until the deadline will experience longer wait times and in some cases receive a message that lines are busy and to call back. Submission of renewal/reactivation requests is recommended in November to allow time for payment to clear and allow MLOs the opportunity to attest to the renewal/reactivation request. The NMLS Call Center phone number is 240-386-4444. Hours of operation during the renewal period are: 9am to 7pm Eastern Time (ET).

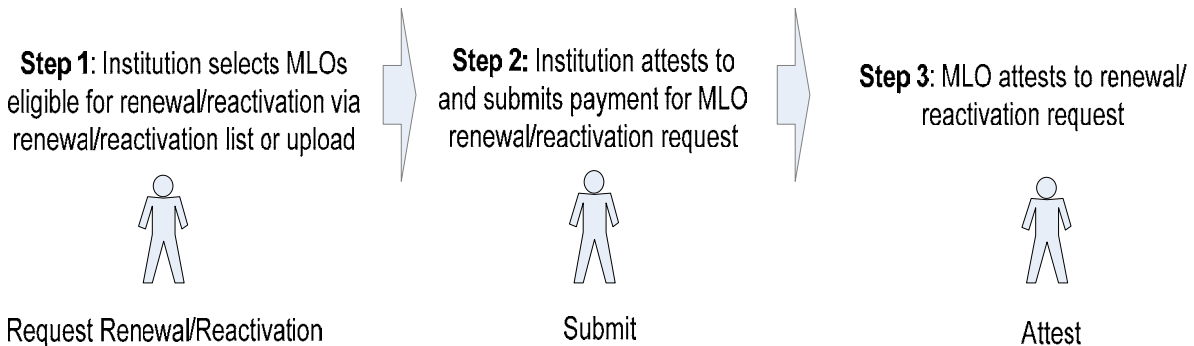
**Updating Information in NMLS**

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

**Institution Renewal/Reactivation Process Flow**



**MLO Renewal/Reactivation Process Flow**



**NOTE:** There is a \$100 renewal/reactivation processing fee for institutions. There is no MLO renewal/reactivation processing fee for 2012.

## Renewal/Reactivation Activity Report

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

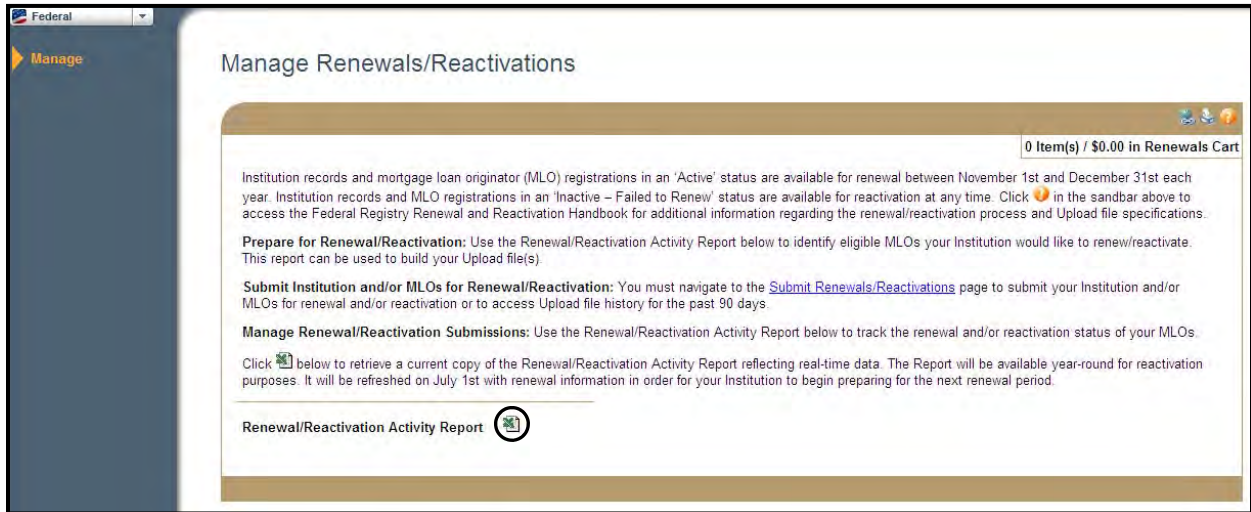
This report will help the institutions to determine who needs to renew/reactivate and determine how MLOs will be submitted (manual vs. renewal/reactivation upload). The number of eligible MLOs (Eligible for Renewal and Eligible for Reactivation statuses) remaining will determine the submission methods available to an institution. Information on how to submit MLOs for renewal/reactivation is further on in this handbook.

The timeline of renewal statuses and descriptions are listed in the table below:

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

To view the Renewal/Reactivation Activity Report:

1. From the *NMLS Home* screen, click the **Renew/Reactivate** tab.
2. Click the **Excel icon** next to the Renewal/Reactivation Activity Report.



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

3. Click **Open**.

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

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
	NMLS ID	Renewal Group Name	Individual Last Name	Individual First Name	Individual Middle Name	Individual Suffix	Individual Email	Main Address City	Main Address State	Main Address Zip	Registration Status	Registration Status Date	Renewal Status	Renewal Status Date	Renewal Through Year
2	777728		Carmona-Alvarez	Stephen			nmlstraining01@gmail.com	Rockville	MD	20850	Active	6/9/2011	Eligible for Renewal	11/1/2011	
3	777726		Colletti	Stephen	J		nmlstraining01@gmail.com	Rockville	MD	20850	Active	6/9/2011	Eligible for Renewal	11/1/2011	
4	777731		Ewing	Arnulf			nmlstraining01@gmail.com	Rockville	MD	20850	Active	6/13/2011	Eligible for Renewal	11/1/2011	
5	777732		Gonxallas	Heidi			nmlstraining01@gmail.com	Rockville	MD	20850	Active	6/10/2011	Eligible for Renewal	11/1/2011	
6	777725		Montag	Heidi	M		nmlstraining01@gmail.com	Rockville	MD	20850	Active	6/15/2011	Eligible for Renewal	11/1/2011	
7	777118		Weiss	Darryl	Baxter		nmlstraining01@gmail.com	Rockville	MD	20850	Active	6/16/2011	Eligible for Renewal	11/1/2011	
8															
9															
10															
11															
12															
13															
14															

## Institution Renewal/Reactivation Process

Institutions must renew/reactivate their registration prior to requesting renewal/reactivation for their employed MLOs. Institutions must renew/reactivate their registration via the manual renewal/reactivation process. If an institution has one hundred or less eligible MLOs remaining, then the MLOs will display on the Renewal/Reactivation List along with the institution. Only MLOs eligible for renewal/reactivation will appear on the list. In the example below, the steps will show how to submit the institution for renewal/reactivation.

To submit an Institution renewal/reactivation request:

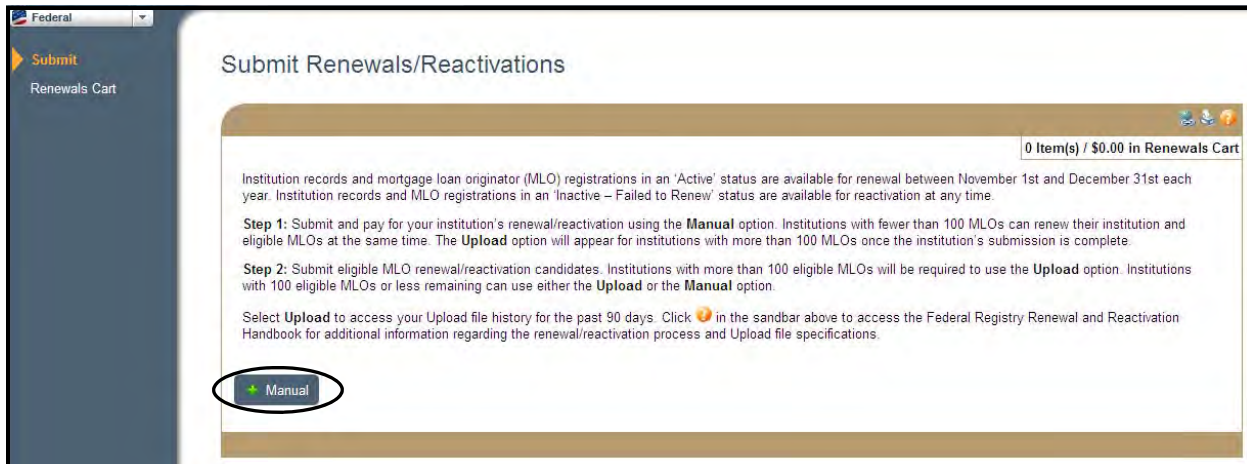
1. From the *NMLS Home* screen, click the **Renew/Reactivate** tab.

The screenshot shows the NMLS Federal Registry Home screen. The top navigation bar includes tabs for FILING, TASKS, COMPOSITE VIEW, RENEW/REACTIVATE (circled), ADMIN, REPORTS, and HOME. The user is logged in as IdonisP. The main content area features a welcome message and instructions for using the system, with sections for FILING, TASKS, and COMPOSITE VIEW.

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

The screenshot shows the NMLS Federal Registry Manage Renewals/Reactivations screen. The top navigation bar includes tabs for FILING, TASKS, COMPOSITE VIEW, RENEW/REACTIVATE, ADMIN, REPORTS, and HOME. The user is logged in as IdonisP. The main content area displays instructions for renewing/reactivating institutions and MLOs, including a 'Renewal/Reactivation Activity Report' link.

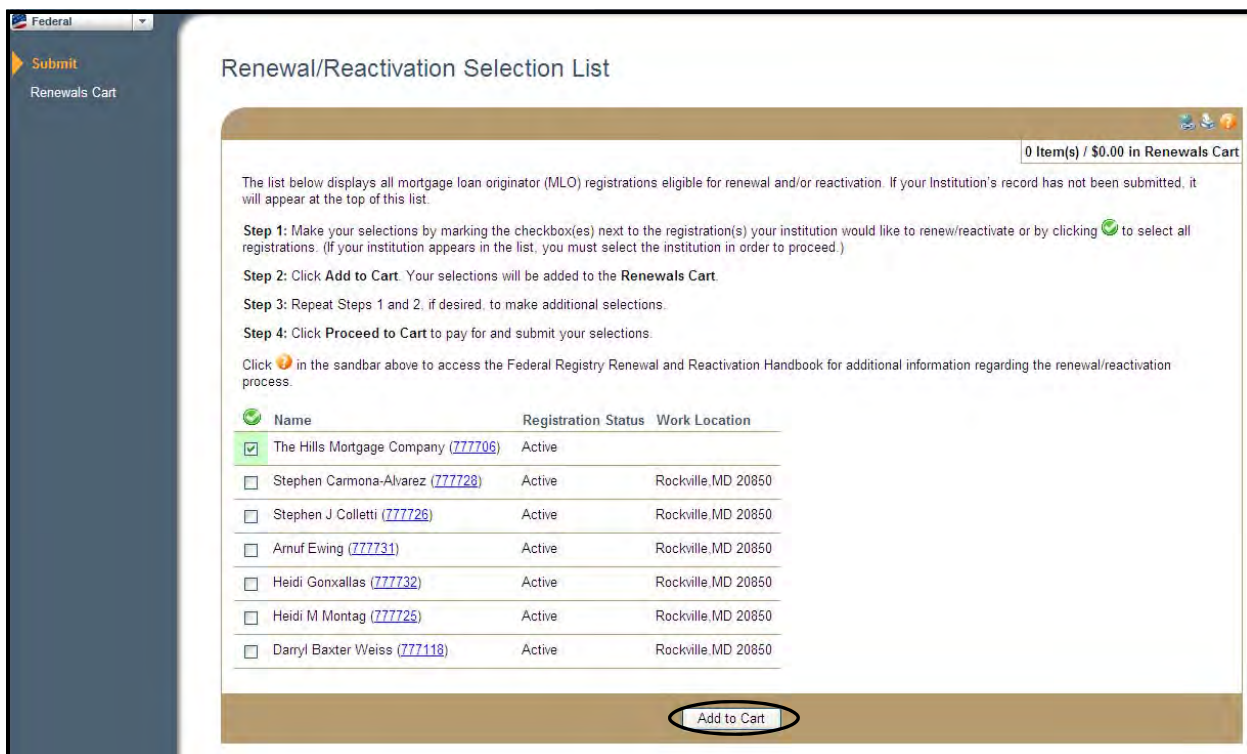
### 3. Click **Manual**.



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

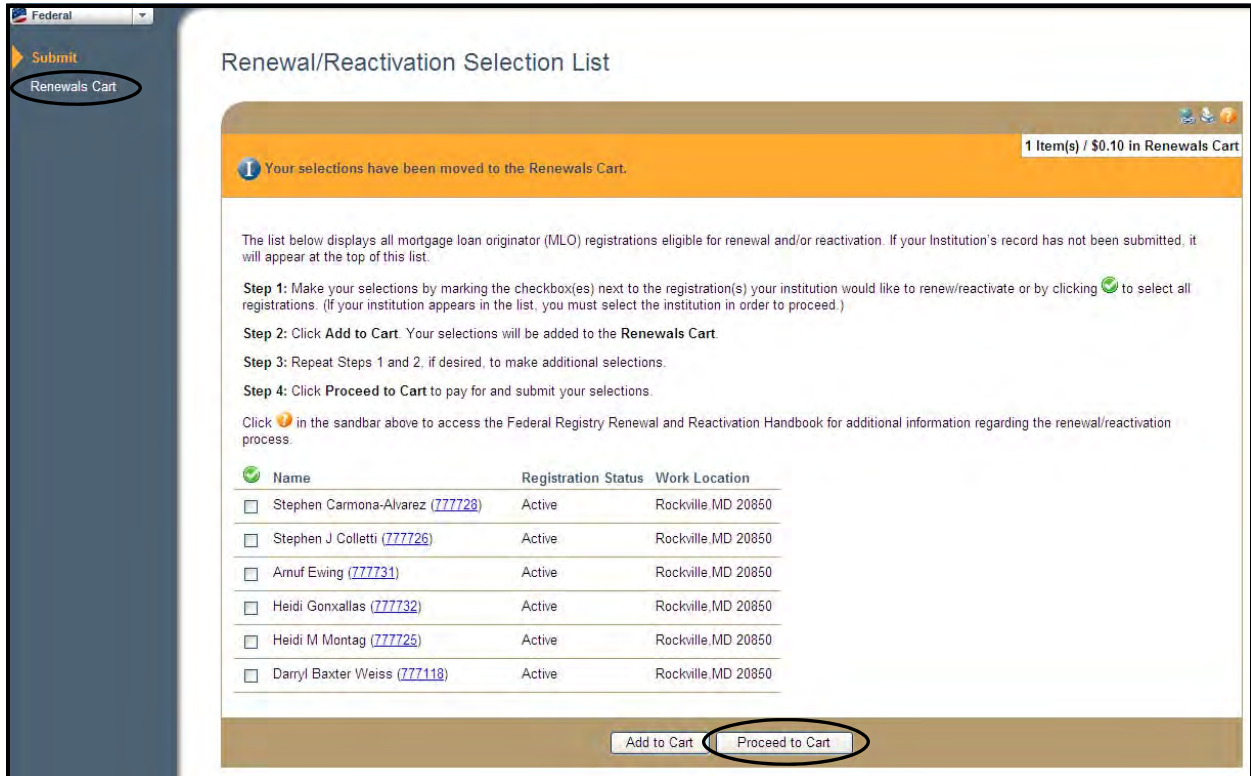
### 4. Select the **checkbox** next to the Institution name.

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

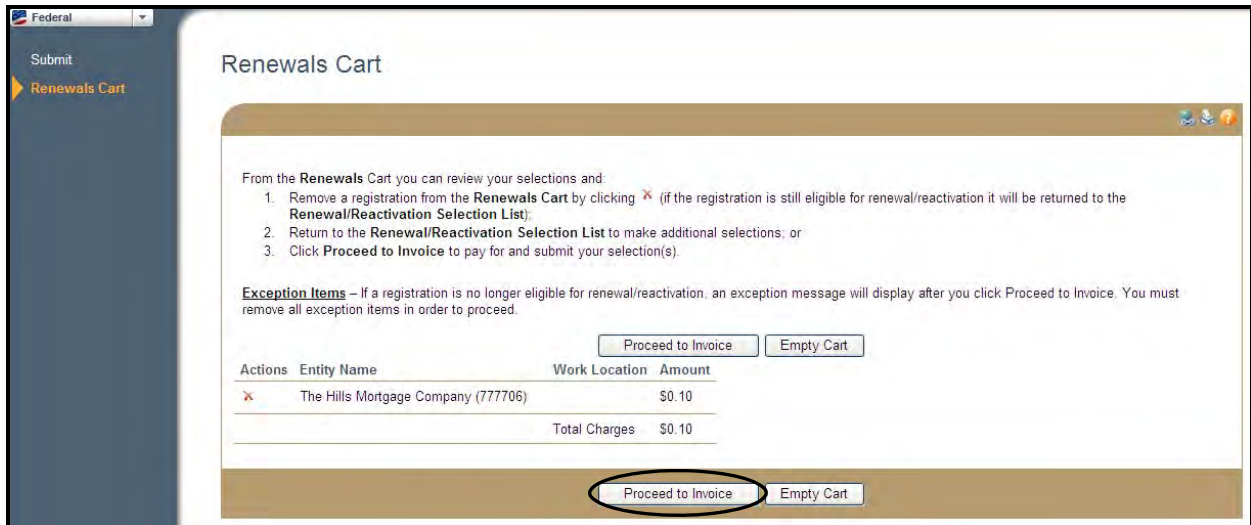


[Result:] The *Renewal/Reactivation Selections List* screen refreshes with a confirmation message that the renewal/reactivation selection was moved to the Renewals Cart.

- Click **Renewals Cart** on the navigation panel or **Proceed to Cart** at the bottom on the screen.



- Review the **Renewals Cart**.
- Click **Proceed to Invoice**.



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

Renewal/Reactivation Invoice

Invoice Amount: \$0.10  
 Invoice Date: 11/9/2011

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

Pay Invoice Return To Cart

Entity	Subject	Charge Name	Quantity	Amount
The Hills Mortgage Company (777706)	Institution Filing Renewal	Institution Renewal Fee	1	\$0.10
Total Charges				\$0.10

I, **Paul Idonis**, of **The Hills Mortgage Company** (Federal agency-regulated institution) on this date **Wednesday, November 9, 2011** certify that I executed this form on behalf, and with the authority, of said Federal agency-regulated institution and that:

(1) To the best of my knowledge and belief the information and statements contained in this Federal agency-regulated financial institution's record are current, true, accurate and complete as of **Wednesday, November 9, 2011**;

(2) I understand that any misrepresentation or omission of a material fact may subject me to legal sanctions provided by 18 USC 1001 and may be grounds for other administrative and/or criminal action against me and/or this Federal agency-regulated institution; and

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

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

Pay Invoice Return to Cart

12. Review the Payment Terms and Conditions, 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

I Do Not Agree **I Agree**

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

The screenshot shows the 'One Time Payment' form. At the top, it says 'ALL NMLS SYSTEM PROCESSING FEES ARE NON-REFUNDABLE.' Below this is the 'Invoice Details' section with fields for 'Payment Amount \$: .10', 'Payment Date: 11/09/2011', and 'User Id: ldonisP'. The 'Payment Type' section has two radio buttons: 'Credit Card' and 'Bank Account', with 'Bank Account' selected. Below this is the 'Bank Account Information' section with fields for 'Account Type: Checking', 'ABA Routing #', 'Bank Account #', and 'Bank Account Holder's Full Name'. A warning message at the bottom states: 'WARNING: Once you click Confirm and Submit, your payment will be submitted. You will not have another chance to confirm payment.' There are 'Cancel' and 'Confirm and Submit' buttons at the bottom right.

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

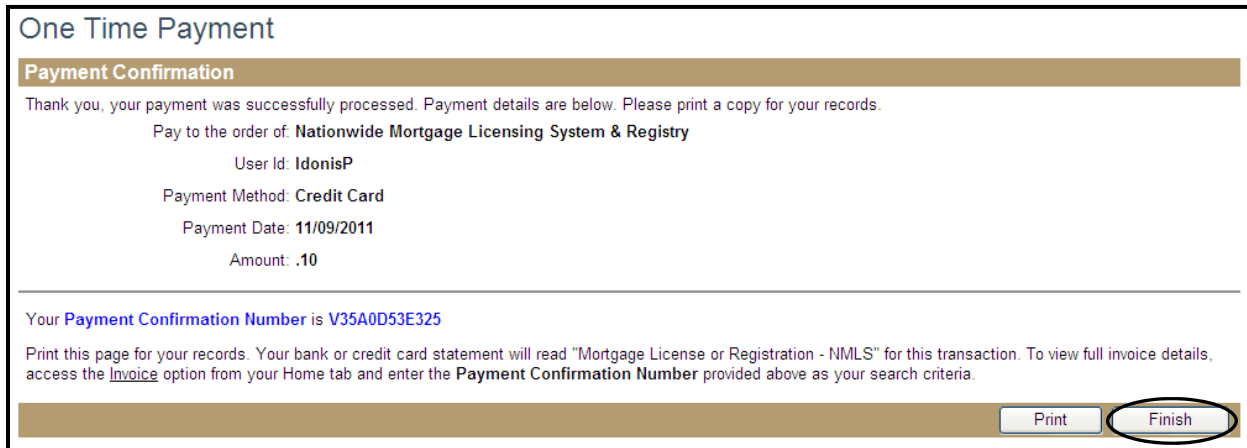
15. Click **Confirm and Submit**.

The screenshot shows the 'One Time Payment' form with the 'Credit Card Information' section filled out. The 'Payment Type' section has 'Credit Card' selected. The 'Credit Card Information' section includes fields for 'Credit Card Type: MasterCard', 'Credit Card Number: 55555555555444', 'Credit Card Expiration: Month: 5, Year: 2013', 'Card Security ID Number: 123', 'Name on Credit Card: The Hills Mortgage Company', 'Billing Address: 123 Main Street', 'City: Rockville', 'State: MD', and 'Zip Code: 20850'. A checkbox for 'Save this payment information for future payments (note: information is saved for 12 months only)' is present. A warning message at the bottom states: 'WARNING: Once you click Confirm and Submit, your payment will be submitted. You will not have another chance to confirm payment.' The 'Confirm and Submit' button is circled in red.

**NOTE:** Credit Card payments can be made using Visa or MasterCard only. To save credit card payment information, select 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.

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

16. 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**

User Id: **IdonisP**

Payment Method: **Credit Card**

Payment Date: **11/09/2011**

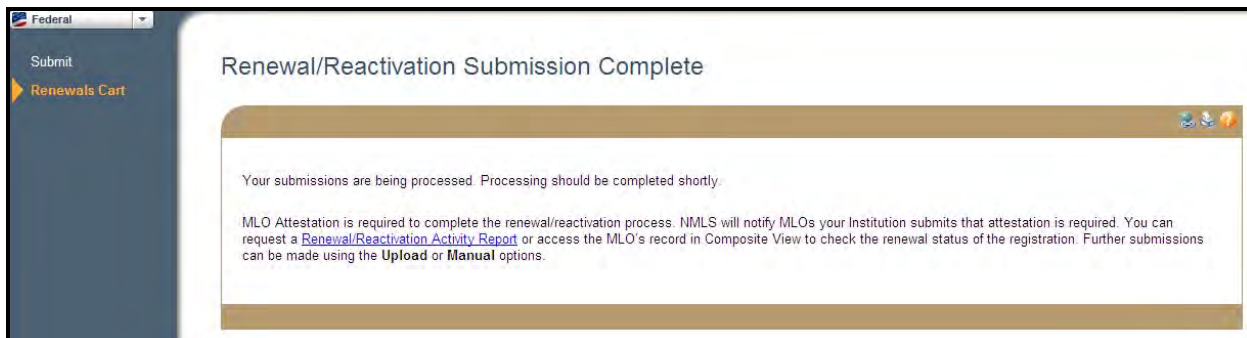
Amount: **.10**

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Your **Payment Confirmation Number** is **V35A0D53E325**

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.

[Result]: The *Renewal/Reactivation Submission Complete* screen displays with a message indicating that the renewal request is being processed. User can now begin to request renewals/reactivation for eligible MLOs.



Federal

Submit

Renewals Cart

### Renewal/Reactivation Submission Complete

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

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

## MLO Renewal/Reactivation Process

Depending on the number of eligible MLOs, institutions may have two options when requesting renewal/reactivation: manual (via the renewal/reactivation selection list) and renewal/reactivation upload. Institutions with one hundred or fewer eligible MLOs remaining have the ability to manually select MLOs for renewal/reactivation. All institutions, regardless of the number of eligible MLOs, can use the renewal/reactivation upload process. Institutions with more than one hundred eligible MLOs remaining are required to use the renewal/reactivation upload process.

Institutions must select MLOs for renewal/reactivation and submit manually or via the renewal/reactivation upload process. To complete the renewal/reactivation process, the MLO must attest to their record. Prior to an institution requesting renewal/reactivation for eligible MLOs, it is recommended that institution users run the Renewal/Reactivation Activity Report. This report will list all MLOs employed by the institution that are eligible for renewal/reactivation, as well as their registration and renewal/reactivation statuses, along with other identifying information. Please note that for the 2012 renewal year there will be no MLO renewal/reactivation processing fees. The 2012 renewal/reactivation processing fee was included in the 2011 registration processing fee.

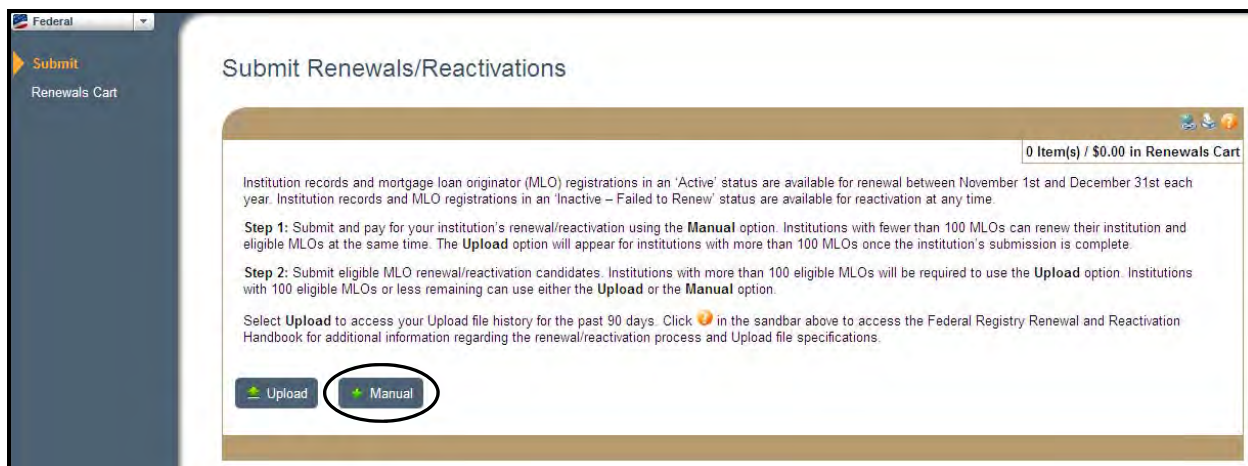
## MLO Manual Renewal/Reactivation Process

### Renewal/Reactivation Selection List

The manual renewal/reactivation process can be used by institutions with one hundred or fewer eligible MLOs remaining. Using the Renewal/Reactivation Selection List allows the institution to select which MLOs to submit for renewal/reactivation. Institutions with more than one hundred eligible MLOs remaining will not have the manual button and must use the renewal/reactivation upload.

To submit renewal/reactivation requests manually:

1. From the *NMLS Home* screen, click the **Renew/Reactivate** tab.
2. Click **Submit** on the sub-menu.
3. Click **Manual**.

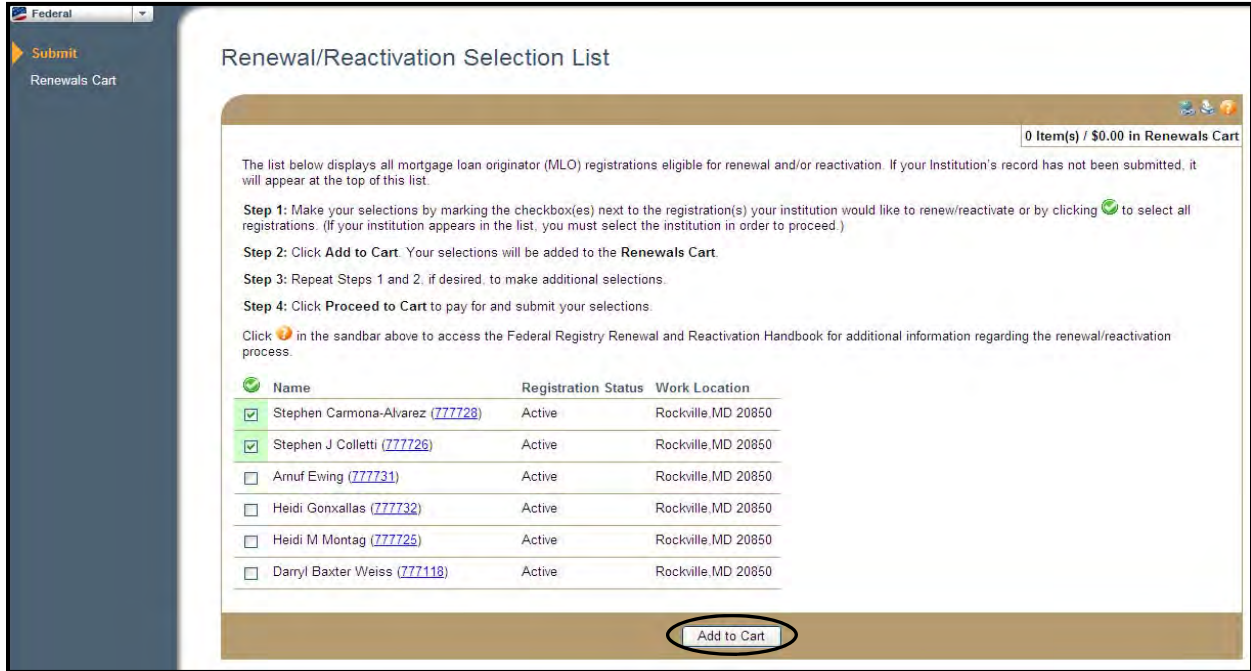


[Result:] The *Renewal/Reactivation Selection List* screen displays.

- Select the **checkbox** next to the MLO's name(s) that will be submitted for renewal/ reactivation.

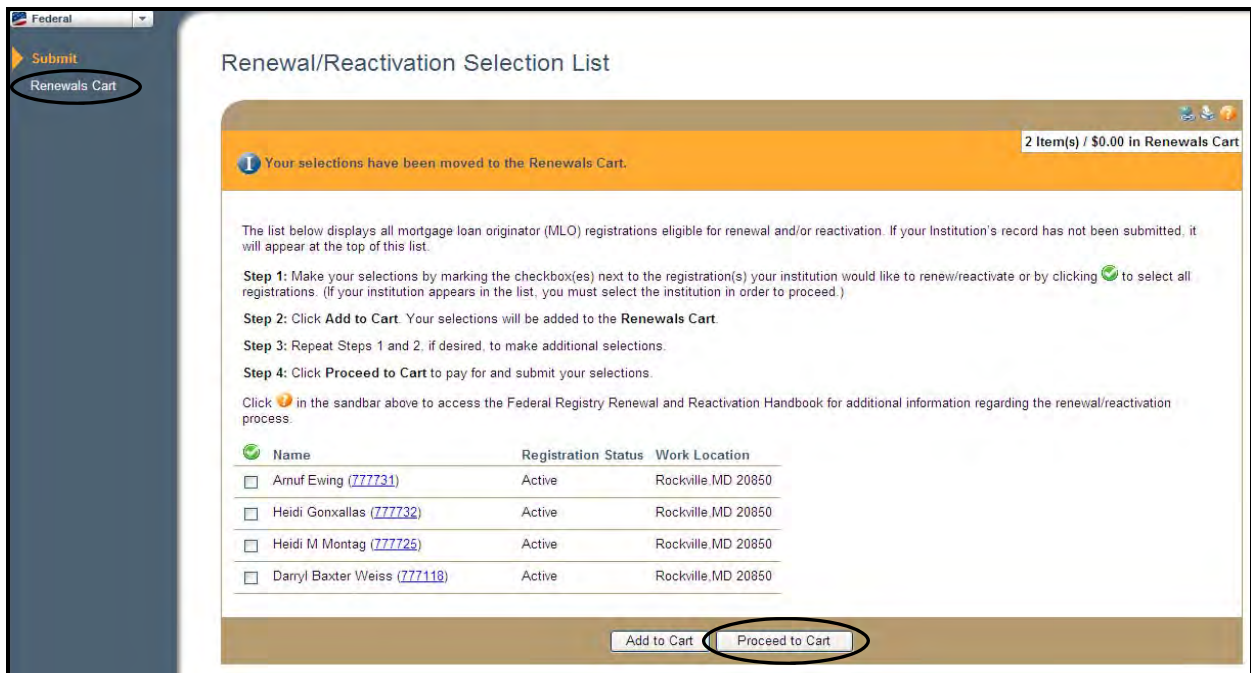
**NOTE:** Clicking the Renew icon  selects all MLOs listed.

- Click **Add to Cart**.



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

- Click **Renewals Cart** on the navigation panel or **Proceed to Cart** at the bottom on the screen.



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

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

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

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

Actions	Entity Name	Work Location	Amount
X	Carmona-Alvarez, Stephen (777728)	Rockville, MD 20850	\$0.00
X	Colletti, Stephen J (777726)	Rockville, MD 20850	\$0.00
Total Charges			\$0.00

9. Click **Submit**.

Invoice Amount:  
Invoice Date:

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

**Charges**

You have one or more renewals/reactivations to be submitted, but there are no associated charges. Please click **Submit** to complete the process. You will not be charged.

[Result]: The *Renewal/Reactivation Submission Complete* screen displays with a message indicating that the renewal request is being processed. User can now begin to request renewals/reactivation for eligible MLOs.

After the cart is submitted, MLOs will receive an email that a renewal/reactivation request has been submitted on their behalf and attestation has been requested. During the renewal period, MLOs will have until December 31 to attest to their record. On January 1, if an MLO has not attested to their record, the attestation request is recalled and their registration status is set to Inactive Failed to Renew.

If an MLO fails to attest to the renewal request and needs to reactivate their registration, the employing institution must request the MLO's attestation again. Once the MLO attests to their record and the processing fee payment clears the MLO's registration will be reactivated.

**NOTE:** There is no processing fee for MLOs to reactivate in the 2012 calendar year.

## MLO Renewal/Reactivation Upload Process

### Create Renewal/Reactivation Upload File

The renewal/reactivation upload file consists of eligible MLO records in a Comma Separated Value (CSV) format. There are two fields in the file, a required NMLS ID number and an optional group name. The renewal/reactivation upload specifications and a template of the renewal/reactivation upload file (CSV file) are located on the NMLS Resource Center [Streamlined Annual Renewals \(FEDERAL\) page](#).

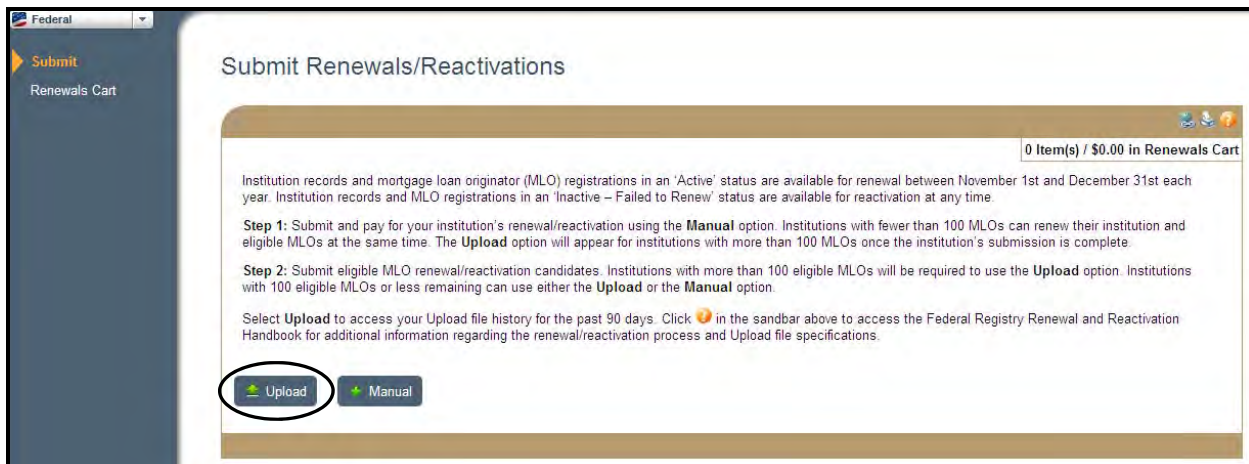
The Renewal/Reactivation Activity Report was designed to align with the renewal/reactivation upload file specifications. The report can be easily sorted and rows and columns deleted to then create the renewal/reactivation upload file. Instructions on how to run the report can be found on [page 5](#).

### Renewal/Reactivation Upload

The renewal/reactivation upload functionality allows institutions to bulk upload renewal/reactivation requests for eligible MLOs. This can be done by successfully uploading and processing a renewal/reactivation upload file. The renewal/reactivation upload functionality is available for all institutions to use and is required for institutions that have more than one hundred eligible MLOs remaining. Use of the renewal/reactivation upload functionality allows institutions to submit up to 10,000 MLOs for renewal/reactivation at one time.

To upload renewal/reactivation requests:

1. From the *NMLS Home Screen*, click the **Renew/Reactivate** tab.
2. Click **Submit** on the sub-menu.
3. Click **Upload**.



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

#### 4. Click **Browse**.

**Renewal/Reactivation Uploads**

**Upload a File**

Click the **Browse** button to locate the MLO Renewal/Reactivation File stored on your computer. The file must be in CSV (Comma Separated Values) format. Once the file has been selected and description provided (optional), click the **Upload** button. Attestation by the MLO is required to complete the renewal/reactivation process. NMLS will notify successfully processed MLOs that attestation is required.

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

File:  **Browse...**

Description:  (100 chars. max. optional)

**Processed Files and Results**

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

For each file: Select to access a copy of the file uploaded.  
 Select the hyperlink under to view a list of records successfully uploaded.  
 Select the hyperlink under to view a list of rejected records.

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

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

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

**Renewal/Reactivation Uploads**

**Upload a File**

Click the **Browse** button to locate the MLO Renewal/Reactivation File stored on your computer. The file must be in CSV (Comma Separated Values) format. Once the file has been selected and description provided (optional), click the **Upload** button. Attestation by the MLO is required to complete the renewal/reactivation process. NMLS will notify successfully processed MLOs that attestation is required.

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

File:  **Browse...**

Description:  (100 chars. max. optional)

**Upload**

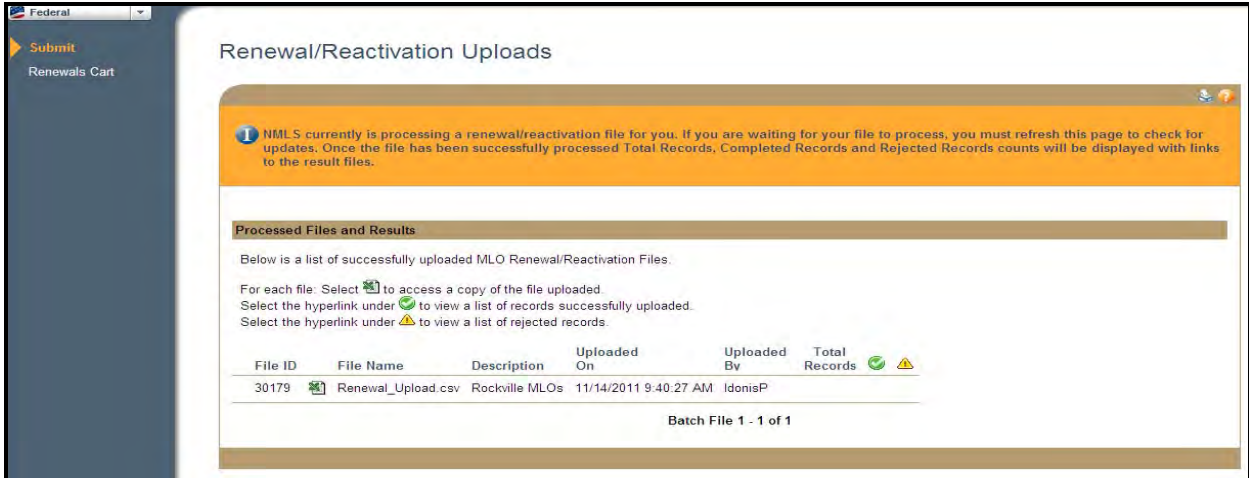
**Processed Files and Results**

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

For each file: Select to access a copy of the file uploaded.  
 Select the hyperlink under to view a list of records successfully uploaded.  
 Select the hyperlink under to view a list of rejected records.

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

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

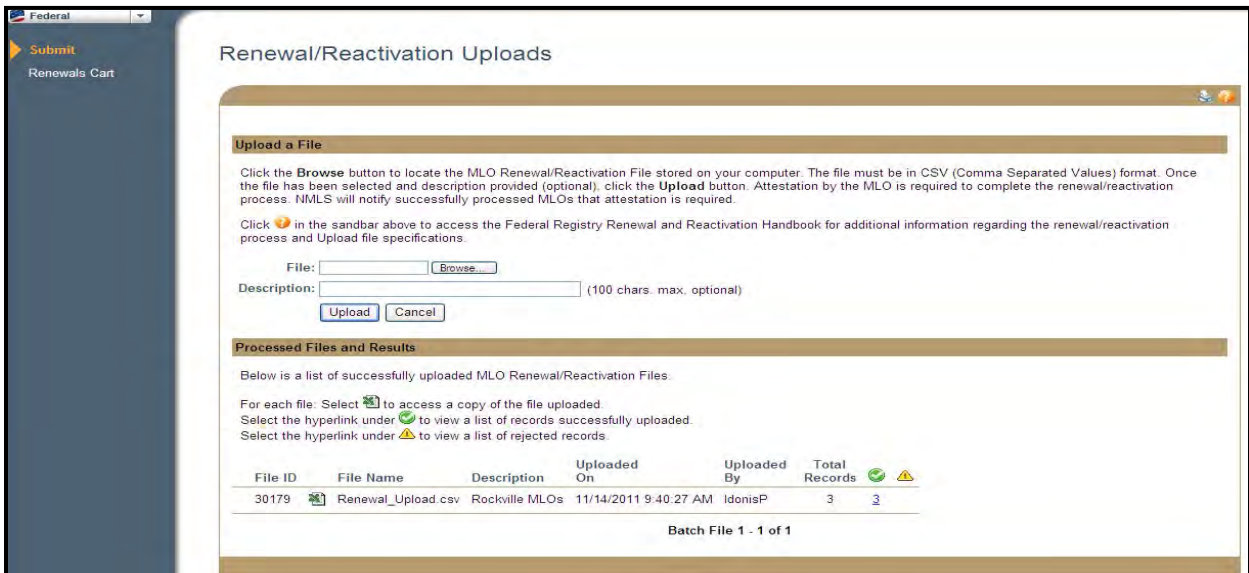


When the renewal/reactivation upload file has finished processing, MLOs will receive an email that a renewal/reactivation request has been submitted on their behalf and attestation has been requested. During the renewal period, MLOs will have until December 31 to attest to their record. On January 1, if an MLO has not attested to their record, the attestation request is recalled and their registration status is set to Inactive Failed to Renew.

If an MLO fails to attest to the renewal request and needs to reactivate their registration, the employing institution must submit the MLO for reactivation. When the MLO has been submitted for reactivation, they will receive an email that a renewal/reactivation request has been submitted on their behalf and attestation has been requested. Once the MLO attests to their record and the processing fee payment clears the MLO's registration will be reactivated.

**NOTE:** There is no processing fee for MLOs to reactivate in the 2012 calendar year.

Below is an example of what the screen will look like after the file has been processed and the user manually refreshes the screen.



### Renewal/Reactivation Upload Processed Files and Results



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

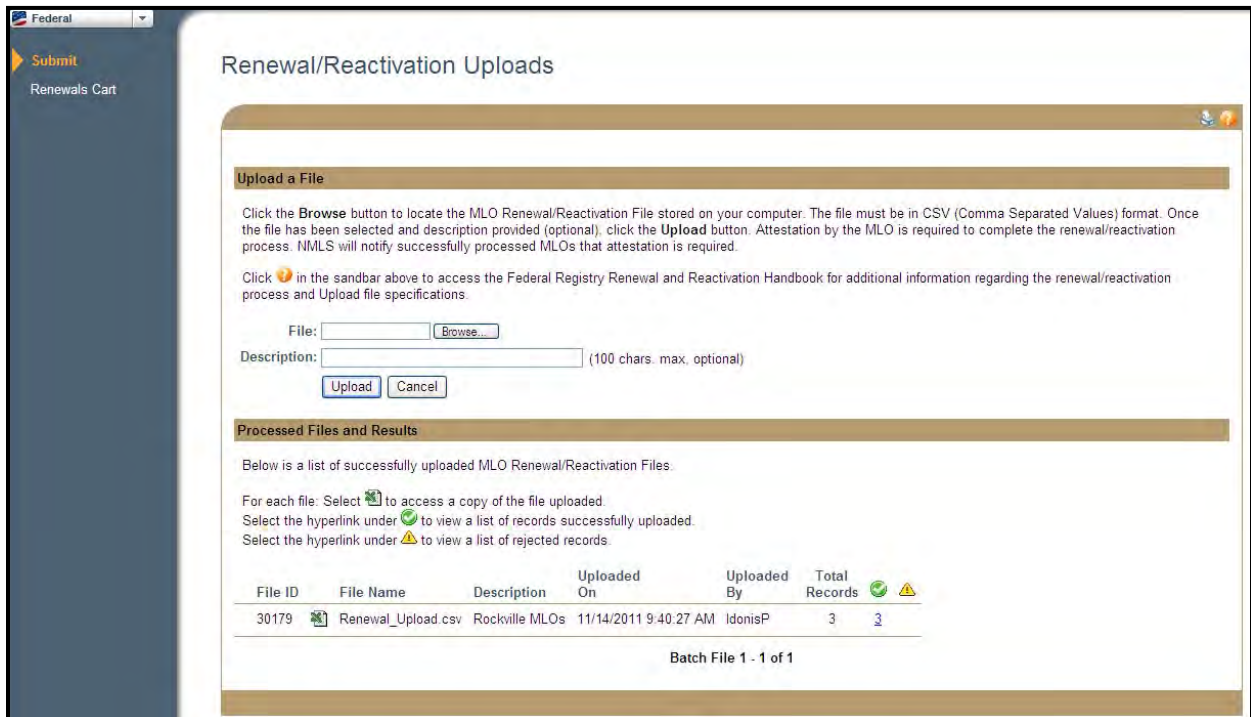
To view a processed renewal/reactivation upload file:

1. From the *NMLS Home* screen, click the **Renew/Reactivate** tab.
2. Click **Submit** on the sub-menu.
3. Click **Upload**.

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

#### Column Headings

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



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

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

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

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

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

An example of a Rejected Records File is shown below:

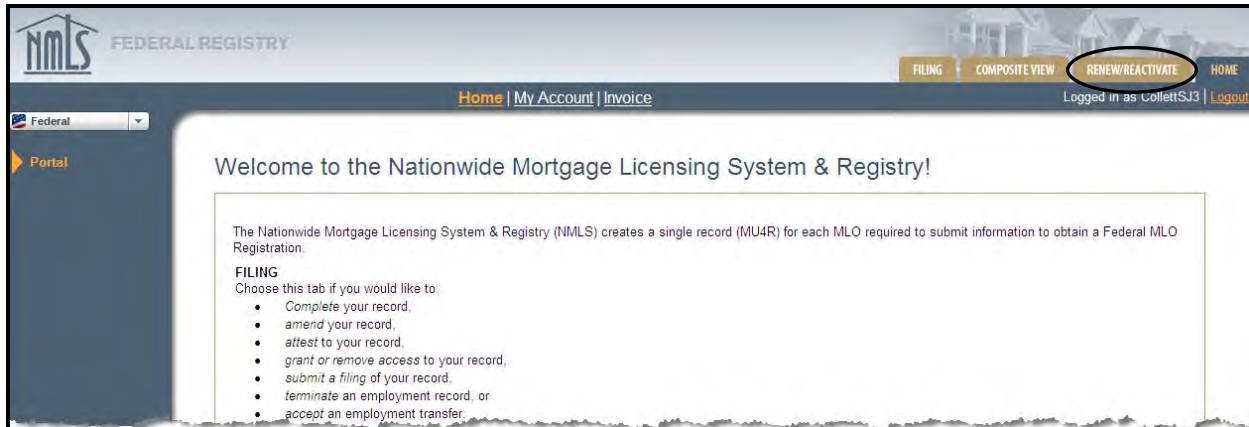
	A	B	C	D	E	F	G
1	NMLS ID	Renewal Group Name	LastName	FirstName	MiddleName	Suffix	ErrorDescriptions
2	7166180						Individual Id is not valid.
3	716						Individual Id is not valid.
4							Individual Id must be provided.
5							
6							
7							
8							
9							
10							

## MLO Attestation Process

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

To attest to a renewal/reactivation request:

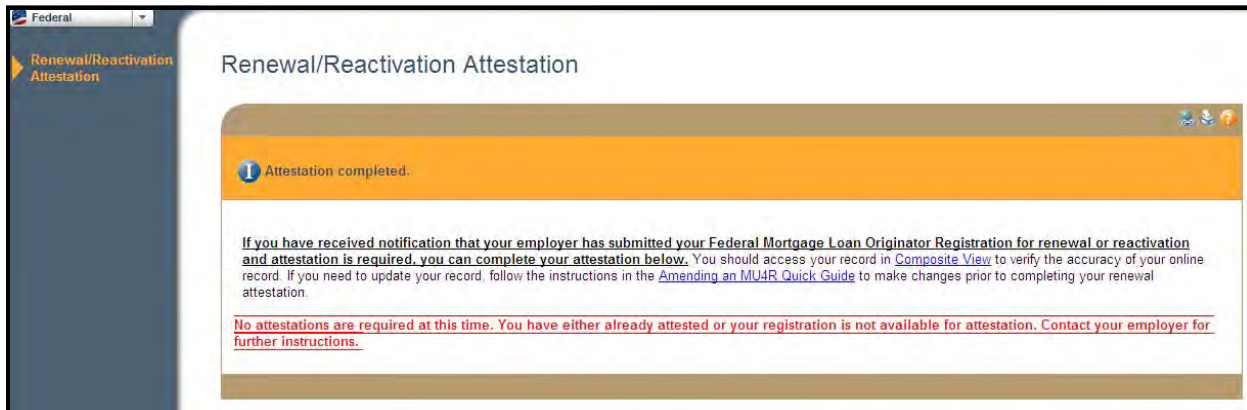
1. From the *NMLS Home* screen, click the **Renew/Reactivate** tab.



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

2. Review the **attestation language**.
3. Select the **checkbox** next to I certify that I am the named person above and agree to the above.
4. Click **Attest and Submit**.

[Result:] The screen refreshes with a gold bar message that the attestation is complete.



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

If the MLO has attested during the reactivation period their registration will remain active for the remainder of the current calendar year.

## Additional Information

### Composite View - Institution MU1R Status

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

To view MU1R status:

1. From the *NMLS Home* screen, click the **Composite View** tab.
2. Click **View Institution** on the sub-menu.
3. Click **View MU1R Status** on the navigation panel.

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

Regulator	MU1R Status	MU1R Status Date	Renewal Status	Renewal Status Date	Renewed Through
<a href="#">Federal Deposit Insurance Corporation</a>	Active	5/17/2011	Renewed	11/9/2011	2012

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

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

MU1R Status	MU1R Status Date	Renewal Status	Renewal Status Date	Renewal Requested User
Active	5/17/2011	Renewed	11/9/2011	IdonisP
Active	5/17/2011	Not Requested	11/1/2011	
Active	5/17/2011			

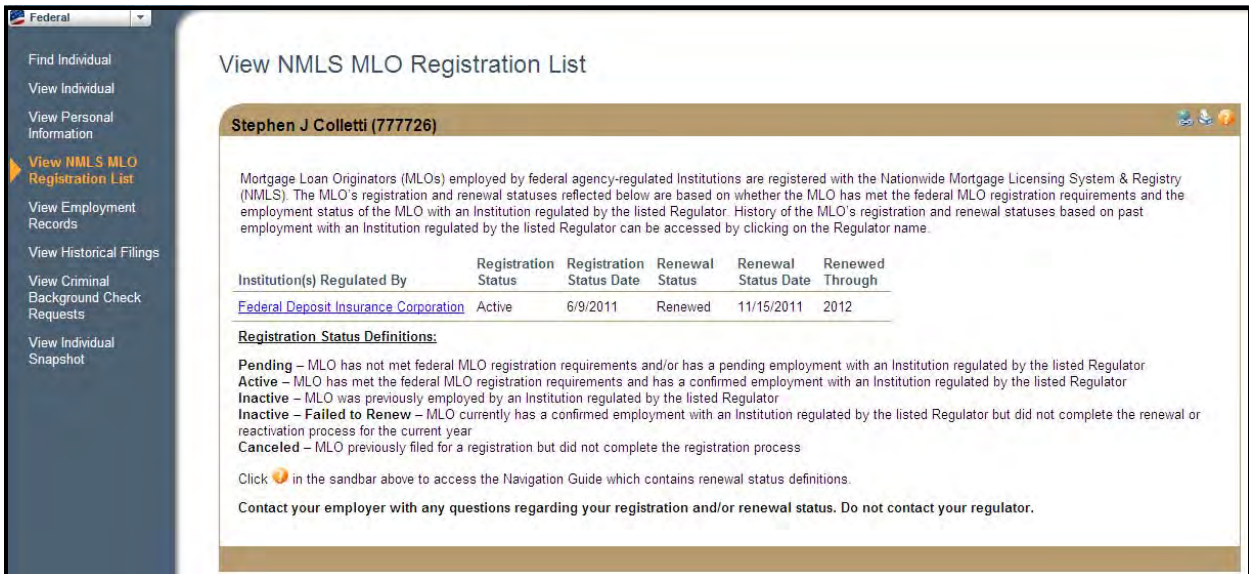
### Composite View - MLO Registration List

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

To view an MLO's registration status:

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

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



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

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



## Key Terms

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

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

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

**Fee** - A charge defined for a specific system event.

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

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

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

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

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

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

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

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

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

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

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

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

## Key Terms

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

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

**Renewal Status** - A status related to the Renewal/Reactivation process. Renewal statuses include: Eligible for Renewal, Eligible for Reactivation, Pending Attestation, Renewed, and Reactivated. The renewal status is maintained separately from the registration status.

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

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

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

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