





MORTGAGE LOAN ORIGINATOR (MU4) INSTRUCTIONS FOR SUBMITTING A CREDIT REPORT REQUEST

This Quick Guide is intended for **state licensing** purposes. If you are a MLO that is employed by a federal agency-regulated institution please see [Federal Registry: Quick Guides](#)

The instructions below will walk you through the process of submitting a credit report request in NMLS. Upon requesting a credit report for the first time, individuals will be required to complete an identity verification (IDV) process in which a series of questions will be asked regarding to the individuals credit history.

Submitting a Credit Report Request:

1. Navigate to the [NMLS Resource Center](#).
2. Select  in the upper right corner.
3. Log into NMLS.
4. Select  in the top right corner.
5. Select the **Individual** sub-menu option.
6. Click “**Create New Filing**”.
7. On the left navigation panel, select *Credit Report Request*. [If you are submitting an MU4 filing for the first time, refer to the [Filing an MU4 Quick Guide](#).]
8. Select the “I am requesting a new credit report; and I agree to the TransUnion SmartMove Service Agreement” checkbox and click Save.
9. Select *Completeness Check and Submit* on the left navigation panel.
10. Select the link entitled “Identify Verification (IDV)” to proceed to the verification process.

Section	Action Required
Credit Report Request	Individual must complete an Identity Verification (IDV) prior to submitting this filing.

Note: The IDV process is only required on the initial submission of credit report. Once the IDV process is completed once, it is not required to be completed for each credit report submission.

11. Select *Proceed to IDV*.
12. You will be directed to the TransUnion Identity Verification website. Confirm the information listed is accurate and click “Verify Me”.

13. Read the instructions and select *Continue*.
14. Answer the questions and select *Continue*.
15. Select *Finish*.
16. Close out the browser window to return to NMLS to complete and submit your MU4 filing.
17. Click *Completeness Check and Submit* on the left navigation panel to submit the filing. A legal attestation will appear. Click *Submit Filing* to agree to the attestation and submit the filing to your regulator.

For further assistance, please contact the NMLS Call Center at 240-386-4444.