



## PREPARING FOR INDIVIDUAL RENEWAL

Each mortgage loan originator must renew their license in NMLS beginning November 1<sup>st</sup> through December 31<sup>st</sup> of each year.

### ***What can I do prior to November 1?***

To ensure a smooth and timely renewal process, follow the steps below to allow you or your sponsoring company to submit renewal requests early in the renewal period.

1. [Confirm you are ready for Renewal in NMLS](#)
2. [Update your NMLS Record](#)
3. [How to complete Continuing Education \(CE\)](#)

### ***Confirm you are ready for Renewal in NMLS***

1. Log in to your NMLS account.
2. Click the **Composite View** tab.
3. Click the **View Individual** link from the submenu.
4. Review outstanding license items by clicking the **View License/Registration List** link on the left navigation panel.
5. Your current license status(es) will display. Click the hyperlinked number under the License Items column header.

**NOTE:** Outstanding license items could prevent your ability to renew.

6. To review the most up to date version of your Individual (MU4) Form, click the **View Historical Filings** link on the left navigation panel.
7. Click the **View** icon. The form will open up in another tab in your browser.

The screenshot shows the NMLS user interface. At the top, there are tabs for 'FILING', 'MLO TESTING & EDUCATION', 'COMPOSITE VIEW', and 'RENEWALS'. The 'COMPOSITE VIEW' tab is active. Below the tabs, the user is logged in as 'RyanM'. The main content area is titled 'View Historical Filings' and displays information for 'Mike Ryan (22562)'. A table lists two filings:

Filing ID	System Processed	Submitter	Submitting Entity ID	Submitting Entity	Sections Changed
95171	4/25/2012 2:47:25 PM	RyanM	22562	Mike Ryan	Click to View
93152	1/10/2012 3:56:01 PM	RyanM	22562	Mike Ryan	Click to View

A red arrow labeled '7.' points to the 'View' icon in the first row of the table. Below the table is a 'Compare' button.

8. Review all the information in your current form and determine if updates are required.
9. Click the **View Education Record** link on the left navigation panel. A new tab will open in your browser, displaying your NMLS Course Completion and Compliance Record.
10. Review your Course Completion and Compliance Record to confirm that you have completed required CE for the current year.

Close this window to return to the previous screen when done viewing or printing the information.

**Smith, Joe (NMLS ID 12345)**

**NMLS Course Completion and Compliance Record**  
Generated: September 4, 2014 06:58:18 PM

This record displays courses completed as reported by course providers. Course providers have seven (7) calendar days from the course end date to report completions. [Click to report missing or incorrect information.](#)

[View License/Registration List](#)

[Show All](#) / [Hide All](#)

▣ 2014 Continuing Education (CE)

**2014 Federal CE Requirements**

Requirement Type	Hours Applied / Required	Compliance Status	Compliance Status Date	Last Updated Date
CE Federal Law and Regulations	3 / 3	Compliant	7/28/2014	7/29/2014
CE Ethics	2 / 2	Compliant	7/28/2014	7/29/2014
CE Non-Traditional Lending	2 / 2	Compliant	7/28/2014	7/29/2014
CE General Elective	20 / 0	N/A	N/A	7/29/2014
<b>CE Total</b>	<b>27 / 8</b>	<b>Compliant</b>	<b>7/28/2014</b>	<b>7/29/2014</b>

**10.**

**2014 State CE Requirements**

License Type	State Hours Applied / Required	Total Federal and State Hours Applied / Required	Compliance Status	Compliance Status Date	Last Updated Date
AL Mortgage Loan Originator License	0 / 0	27 / 8	Compliant	7/28/2014	7/29/2014
AZ Loan Originator License	1 / 1	27 / 8	Compliant	7/28/2014	7/29/2014

**NOTE:** To review CE requirements and deadline, access the [State-Specific Education Chart](#).

Many state agencies require a new Criminal Background Check (CBC) with a 2015 renewal request. Review the [Streamlined Annual Renewal page](#) to review all renewal requirements, including CBC requirements. If you have determined that your state agency does require a CBC this year, make sure you have valid (non-expired) fingerprints **before** you request renewal.

11. To review your Fingerprint Expiration Date, click the **View Criminal Background Check Requests** link on the left navigation panel of the Composite View tab.
12. Review the **Current Fingerprint Record Expiration Date** to determine when your archived fingerprints expire.

## View Criminal Background Check Requests

Status	Reason Closed	Status Date	Method	Fingerprints Taken Date	TSN
<a href="#">Closed</a>	Result Received	11/5/2013	Fingerprint	2/6/2013	N131105092208
<a href="#">Closed</a>	Result Received	11/5/2012	Fingerprint	3/2/2010	R121105172127
<a href="#">Closed</a>	Result Received	11/2/2011	Fingerprint	3/2/2010	R111102135814

**Current Fingerprint Record Expiration Date: 2/6/2016** 12.

The fingerprint record expiration date indicates the date "existing prints" can no longer be processed through NMLS. New prints will be required if a criminal background check authorization is required after the expiration date.

**NOTE:** If your fingerprints have expired or will expire during the renewal period, **and you are licensed in a state that requires a CBC for renewal**, follow the instructions included in the [Fingerprint Exceptions Quick Guide](#).

13. If you have determined that updates need to be made to your record or if CE has not been completed, continue to [Update your NMLS Record below](#).

### **Update your NMLS Record**

1. Click the **Filing** tab.
2. Click the **Individual** link in the submenu.
3. Click the **Request New/Update** button..
4. You will see the below message. To proceed into your filing to make updates, click the **Continue** button.

This will allow you to create a new filing. If you are attempting to attest to a company-created filing, click **Cancel** and, when you return to the Individual Filing(s) page, click **Review and Attest**. If you still wish to create a new filing, click **Continue**. **Note: The party that creates and submits a filing is the party that pays any fees associated with the filing.**

5. Review each section of the form on the left navigation panel. Make updates to information while reviewing.

**NOTE:** If you are changing your employment information in NMLS, follow the instructions on the

[Change of Employer Quick Guide](#) to make sure you cover all the necessary steps to keep your record accurate.

*If your fingerprints will expire prior to the end of the year, proceed through Steps 6-7. If your fingerprints are still valid (non-expired), proceed to [Step 10](#).*

6. On the left navigation panel, click **Criminal Background Check**.
7. Select the checkbox next to *I am requesting a Federal Criminal Background Check*.
8. Select **Submit New Prints** as the background check method.
9. Review the **Demographics** section and click the **Save** button.

Criminal Background Check

Mike Ryan (22562) MU4 filing created 9/25/2013 by RyanM. HELP

Total Charges: \$0.00

Select the checkbox below to request a federal criminal background check. You must also provide the request method and demographic information. If a previous request is pending, a criminal background check cannot be requested. You can access [Composite View](#) to view the status of previous requests.

7.  I am requesting a Federal Criminal Background Check.

8. Confirm background check method:  
 Submit New Prints

[FBI Required Privacy Act Statement](#)

**Demographics**

The FBI requires the following information to be provided:

Eye color:  Hair color:

Height:  ft  in Weight:  lbs

Race:

Date of Birth is included with the demographic information provided to the FBI and can be verified against your record in [Composite View](#).

9.

10. When all applicable updates are made, click the **Attest and Submit** link on the left navigation panel.
11. Check the box verifying the attestation language and click the **Submit Filing** button and remit payment.  
**NOTE:** You must click the Submit Filing button to submit the changes made to your record. Your state regulator is NOT able to see any updates to your record until the form is submitted.
12. After the payment screens are completed, your filing will be submitted and a message will display indicating the filing is processing. Processing may take a few moments. **DO NOT NAVIGATE AWAY FROM THIS PAGE.**
13. If you indicated you will “Submit New Prints” in connection with your criminal background check request, a link to schedule your fingerprint appointment will appear on the filing submission page.

14. Click the **Schedule your fingerprinting appointment** link.
15. Follow the instructions on the scheduling site to schedule an appointment at a convenient location to have your fingerprints captured. For additional information, follow the [Completing the Criminal Background Check Process Quick Guide](#).

### ***How to complete Continuing Education (CE)***

1. Navigate to the [NMLS Resource Center](#).
2. Move your mouse over **Professional Standards** in the top menu bar.
3. Click **Education** from the drop-down menu.
4. To determine your CE requirements, review the [State-Specific Education Chart](#).
5. To register for a course, click the **Regular PE** or **CE Courses** button.
6. Search and browse the **Master Course Catalog** to find the course you wish to take.
7. Choose the course(s) you want to take and write down the course number(s).

**NOTE:** Payment must be made directly to the course provider. You will need to provide your NMLS Individual ID number to your course provider in order to have your hours banked.

8. Contact the course provider or visit their website to schedule the courses.

**NOTE: Taking the same course two years in a row will result in CE not being counted for license renewal, which could result in your license being suspended!** Before registering for a course, check the course description in the NMLS Course Catalog to see if the course uses licensed content or shares content with another course. If it does, you may not take a course using the same content two years in a row. Courses using licensed content or sharing content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. *Do not take a course with the same title or title phrase two years in a row.*

For additional navigational assistance, please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).