



## INDIVIDUAL RENEWAL

Each individual mortgage loan originator (MLO) must renew their license in NMLS between November 1<sup>st</sup> and December 31<sup>st</sup> of each year. Individuals can complete the renewal process themselves, or their company can complete the renewal process on their behalf. Individuals are responsible for submitting and paying for their renewal request when they have un-sponsored licenses or when their company has instructed them to do so. Individuals should check with their sponsoring company to determine who will facilitate the renewal process. The following steps describe how to attest to and pay for your individual license renewal request in NMLS.

### ***Attest to and Pay for Your Individual Renewal***

1. Consult the [Streamlined Annual Renewals](#) page on the [NMLS Resource Center](#) to determine all renewal requirements (uniform checklist, Criminal Background Check (CBC)/Credit Report (CR) requirements, Continuing Education (CE) requirements, deadlines, and fees).
2. Log in to your NMLS Account.
3. Click the **Renewals** tab.
4. Click the **Attest and Pay** button.

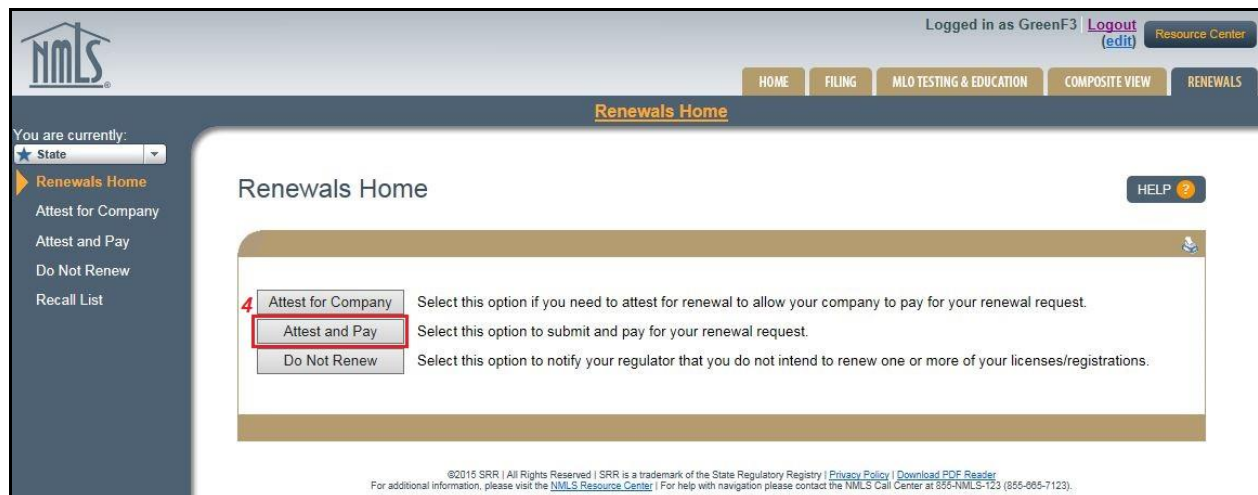


Figure 1: Renewals Home

5. Select the licenses that you wish to renew.

**NOTE:** If you do not see a license/registration available for renewal, review the **LICENSE(S)/REGISTRATION(S) NOT ELIGIBLE FOR RENEWAL** section to confirm why a license may not be available. Many states require CE requirements to be met before a renewal request can be submitted. If there are licenses you wish to indicate that you will not be renewing, click the **Do Not Renew** link on navigation panel.

6. Click the **Next** button.

**Attest and Pay - Select Licenses/Registrations** HELP ?

The following steps only need to be completed if you intend to submit and pay for the renewal of your licenses/registrations. If any license is sponsored by your company, and your company intends to submit and pay for your renewal request, please follow the [Attest for Company](#) workflow.

**Review your current record and state-specific renewal requirements**

- [Review your record](#) to ensure that your information is accurate and up to date. If you need to make any updates, you must do so through the Filing tab before you submit your renewal request. Once updates are submitted, proceed with your renewal request.
- Review the [Uniform Renewal Checklist](#) to determine if the states for which you are requesting renewal have any additional requirements that must be met outside of NMLS.

**Select licenses/registrations for renewal**

The list below contains all licenses/registrations that you currently hold which are eligible for renewal. Select the checkbox next to the licenses/registrations you wish to renew and click the **Next** button. To view a list of licenses which are not currently eligible for renewal or for which a renewal request has already been submitted, see the respective lists below.

**LICENSES/REGISTRATIONS ELIGIBLE FOR RENEWAL**

[Deselect all](#)

	Regulator	License Name	License Status	CBC Required	Credit Report Required	Other Renewal Requirements
<input checked="" type="checkbox"/>	Florida	Mortgage Loan Originator License	Approved	Y	N	<u>Y</u>
<input type="checkbox"/>	Massachusetts	Mortgage Loan Originator	Approved	Y	N	N

0 LICENSE(S)/REGISTRATION(S) **NOT ELIGIBLE FOR RENEWAL**

0 LICENSE(S)/REGISTRATION(S) **ALREADY SUBMITTED FOR RENEWAL**

**Next**

Figure 2: Attest and Pay – Select Licenses/Registrations

7. Select the checkbox to authorize a Criminal Background Check (CBC) and/or Credit Report (CR).

**NOTE:** If one or more of the licenses you selected requires a CBC and/or a CR, the *Attest for Company – CBC and/or Credit Report Authorization* page displays.

8. Click the **Next** button.

Attest and Pay - CBC and/or Credit Report Authorization

HELP

**Authorize CBC and/or Credit Report**

One or more of the licenses/registrations you selected to renew requires that you provide a criminal background check and/or credit report authorization to the regulator. Authorization will be automatically processed once you complete the renewal request. Any applicable payments will be required at the time of submission. *If you have already satisfied the requirements for a CBC authorization (within the last 90 days) and/or a Credit Report authorization (within the last 30 days), OR you have done so during this current renewal year, the System will NOT generate a new request and payment will not be required.*

I authorize a criminal background check during the submission of my renewal request if I am required to complete a background check for renewal of the license(s)/registration(s) selected.

Previous Next Cancel

Figure 3: Attest and Pay – CBC and/or Credit Report Authorization

**NOTE:** If your fingerprints have expired prior to your CBC authorization for your renewal request, you must request a new CBC and fingerprints through your Individual (MU4) Filing. See the [How to Submit a CBC Request](#) for instructions on how to authorize a new CBC and request new fingerprints. After your new fingerprints and CBC results have been received by NMLS, you may proceed with your renewal request. The results of your CBC can be used to process renewal requests for 90 days.

9. Review the requested information and click the **Proceed to Invoice** button.
10. Review the Invoice and click the **Pay Invoice** button.

**NOTE:** If paying by Visa or MasterCard, a 2.5% service fee will be added to your invoice.
11. The confirmation page appears indicating that you have requested renewal for the licenses you selected. Be sure you have reviewed the [Individual Uniform Renewal Checklist](#) to confirm if you have any additional state-specific requirements to complete your renewal request. You can review the status of your renewal request through the Composite View tab. You will also receive an email notification once your state regulator takes action on your renewal request.

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