



## LOAN OFFICER INSTRUCTIONS FOR SUBMITTING Form MU4 TO A REGULATOR

*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](#)*

If you are required by your state regulator or your mortgage company to complete and submit your own Form MU4, the instructions below will help you do this.


### **Getting Started**

First time filing with NMLS is easy. Below is a list of information and documentation to have on hand to expedite the process.

- Residential history, including to and from dates (mm/yy) and addresses for the past 10 years
- Employment history, including to and from dates (mm/yy) and addresses for the past 10 years
- All names used since age the age of 18, including alias, aka, maiden name, etc.
- Documentation evidencing that all state specific requirements have been completed. These can be found here on the [State Licensing](#) section of the NMLS Resource Center.
- Determine payment method (Visa, MasterCard or Checking Account)

**Note:** Many state agencies require a passing score on the National and State Components of the **SAFE MLO Test** and completion of **Pre-Licensure Education** prior to submitting the MU4 licensure application through NMLS. For information on completing these requirements, see the [Professional Requirements](#) section on the NMLS Resource Center.

### **Getting Access**

1. Go to the NMLS website at [www.mortgage.nationwidelicencingsystem.org](http://www.mortgage.nationwidelicencingsystem.org) and click on the  button in the upper right corner of the website.

2. Click on the *Create an Individual Account* link.


**Note:** If you already have an account in NMLS, you do not need to create one again. Proceed to Step 1 of the next section.

3. Retype the security letters & numbers shown on the screen in the space provided and click "Next".
4. In the *Create an Individual User Account* screen complete **ALL** of the fields with your information and click "Next".
5. Review the Individual Account information that will be established. If correct, hit "Finish". If not correct, hit "Previous" and correct any information.


**Note:** You cannot edit date-of-birth and social security number once your record is created.

6. After completing this process, you will receive two emails from [NMLS\\_Notifications@statemortgageregistry.com](mailto:NMLS_Notifications@statemortgageregistry.com). The first contains your User Name and the second contains your password to NMLS.

### **Creating MU4 Record**

1. Access the NMLS website: [www.mortgage.nationwidelicencingsystem.org](http://www.mortgage.nationwidelicencingsystem.org) and click on the  button in the upper right corner. Click “Log in.”
2. Enter your User Name and **cut and paste** your Password and select the box agreeing to the Applicant/Licensee Agreement.
3. The first time logged in, you will be prompted to change your password.


**Note:** Maintain your User Name and password in a safe location. You will use these in the future when you need to access your record in NMLS.

4. In the welcome screen, select the “Filing” Tab  in the upper right hand corner. Select the [Individual](#) link in the blue header below the houses.
5. Click “Create New Filing”
6. Complete each section shown on the left hand navigation guide, starting with “License/Registration Information” through “Jurisdiction Participation”. All data is entered through the “Add” button at the bottom of each screen. Save all data prior to selecting “Next” to move to the next section of the Form.

**Note:** Only those states currently participating on the NMLS site are listed. If you are an existing loan officer licensee in one of these states, you need to have your license number available.

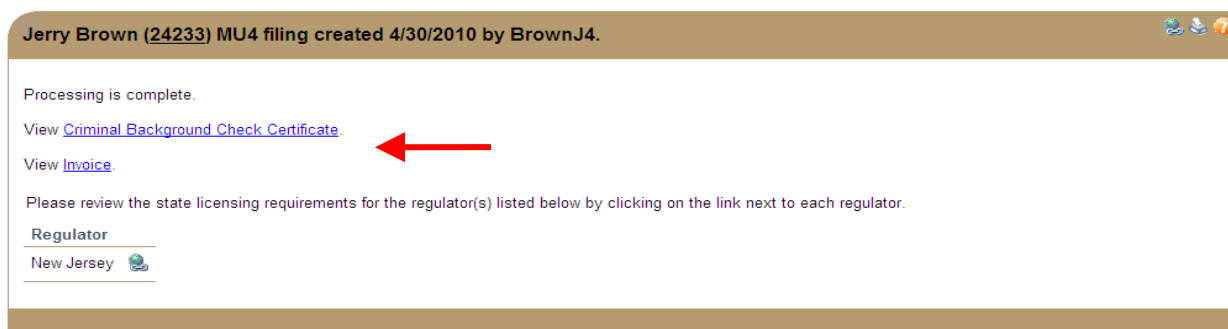
7. In the Criminal Background Check section, select that you are requesting a criminal background check and select the method. Complete the demographic information and click SAVE.

**Note:** A Criminal Background Check authorization is required to be completed for all new applicants. Existing licensees may complete this requirement at any time prior to their state deadline.

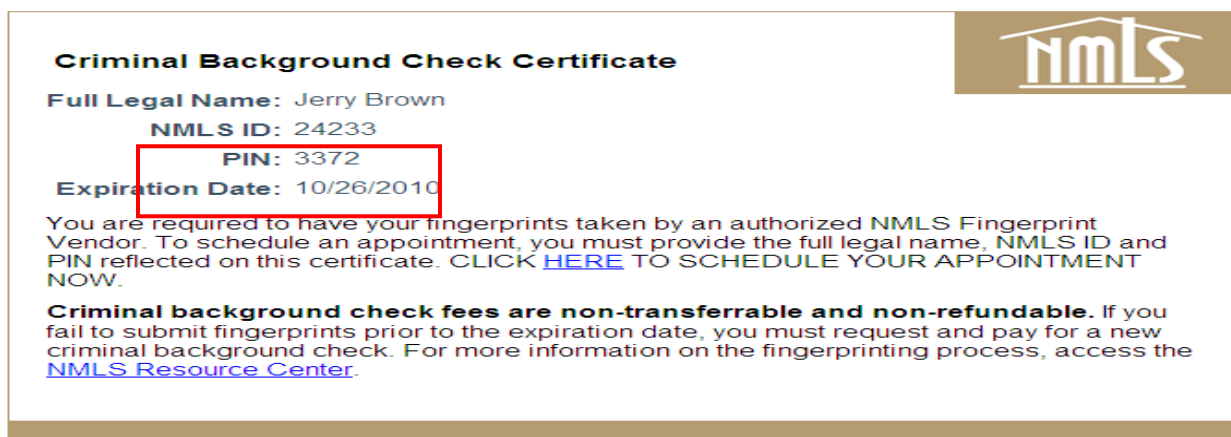
8. In the Credit Report section, select that you are requesting a new credit report and agree to the TransUnion service agreement. Proceed to the Completeness Check & Submit section to select the “Identity Verification (IDV)” link to complete the identity verification. See the [Credit Report Quick Guide](#) for further details.
9. Consult the jurisdiction-specific requirements for each jurisdiction in which you will be applying for or maintaining a license or registration by selecting the  icon in the License Wizard. Mail these items to the appropriate regulators with the checklists provided.

10. Once all information is completed, select the *Completeness Check and Submit* link in the left navigation panel. A legal attestation will appear. Click the “Submit Filing” button at the bottom of the page to agree to the attestation and submit the filing to your regulator.
11. The final step prior to submitting to the regulator is to remit payment. You must select “I Agree” to the terms and conditions and select billing method. Acceptable forms of payment are VISA, Master Card and ACH.
 

**Note:** Using ACH is simple; all you need is your bank account number and bank’s routing number located on your check. NMLS will guide you through the rest.
12. If you authorized a Criminal Background Check request, you must wait for the filing to process to view your CBC Certificate.



13. Select the Criminal Background Check Certificate link to obtain your NMLS ID and PIN. You will need your NMLS ID and the PIN on the certificate to schedule your appointment. Follow the instructions on the certificate to schedule your appointment.



14. Access your NMLS account regularly to check the status of your license through the NMLS. Regulators will communicate the status of your submission and any jurisdiction-specific requirements or deficiencies through the NMLS. Regulators may also email you outside of NMLS.

**REMEMBER: YOU ARE NOT AUTHORIZED TO CONDUCT ORINATION ACTIVITY IN A STATE UNTIL THE REGULATOR HAS APPROVED YOUR SUBMISSION THROUGH THE NMLS**