



LOAN OFFICER INSTRUCTIONS FOR SUBMITTING Form MU4 TO A REGULATOR


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, such as testing or education requirements.
These can be found here: www.stateregulatoryregistry.org/NMLS
- Determine payment method (Visa, MasterCard or Checking Account)




Getting Access

1. Go to the NMLS website at www.stateregulatoryregistry.org/NMLS and click on the  button in the upper right corner of the website.
2. Click on the *Create an Individual Account* link.
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. The first contains your User Name and the second contains your password to NMLS.

Getting a Form MU4 Record

1. Access the NMLS website: www.stateregulatoryregistry.org/NMLS 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. 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.
8. 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.
9. 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.
10. 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 the NMLS.

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