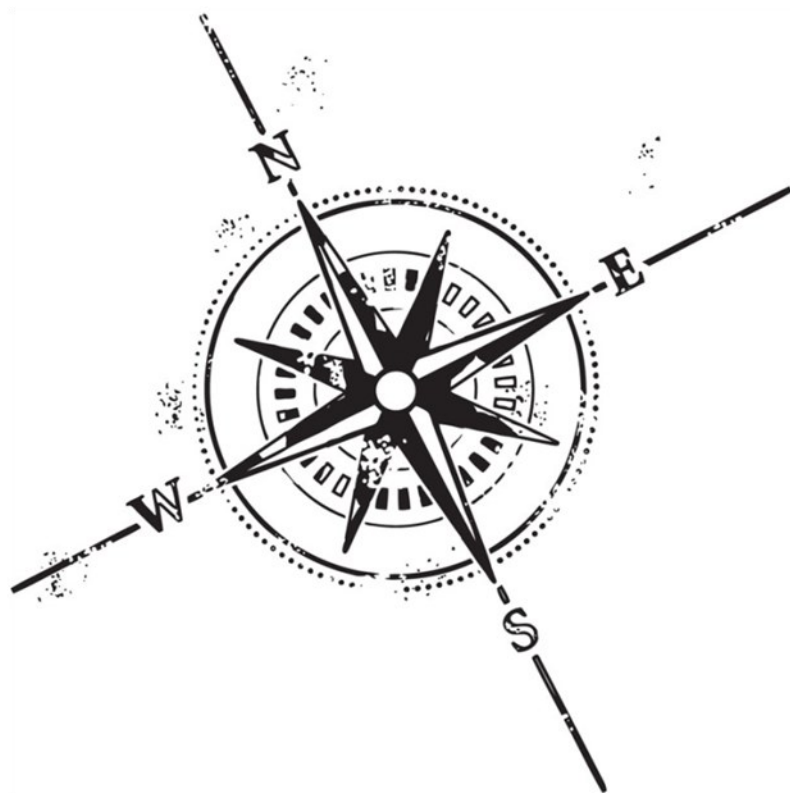




## NAVIGATION GUIDE

### Renewals Handbook for Individuals



## **Purpose**

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This Handbook is designed to give individual users best practices related to submission of renewals through NMLS.

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## **Resources**

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Resources for NMLS:

- NMLS Resource Center at: <http://mortgage.nationwidelicensingsystem.org>
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123).

## Table of Contents

<a href="#">Renewals Overview</a> .....	2
<a href="#">Individual Renewals Process</a> .....	3
<a href="#">Renewals Icons</a> .....	3
<a href="#">Getting Prepared For Renewals</a> .....	5
<a href="#">NMLS Resource Center</a> .....	5
<a href="#">NMLS Call Center</a> .....	6
<a href="#">Additional Requirements</a> .....	6
<a href="#">Renewals Workflows</a> .....	7
<a href="#">Attest For Company</a> .....	7
<a href="#">Attest and Pay</a> .....	10
<a href="#">Do Not Renew</a> .....	15
<a href="#">Recall List</a> .....	17
<a href="#">Reinstatement Period</a> .....	19
<a href="#">Key Terms</a> .....	20

## Renewals Overview

Annually, NMLS provides functionality for company and individual users to submit their license renewal, and also allows regulator users to review, approve, or reject renewal requests that are submitted through the system. Companies and individuals that hold a state license are required to renew their licenses using NMLS, following the streamlined renewal processes defined in this handbook.

The renewal period in NMLS begins November 1 and ends December 31 of each year. During this time, individuals are able to complete annual attestation that their record is up-to-date, pay their annual NMLS processing fee, and submit and pay for any renewal requests required by their state regulators. To submit a renewal request, individuals may follow the Attest and Pay Workflow or the Attest for Company Workflow, if their sponsoring employer is paying for renewal on their behalf. Some states may have different deadlines for renewing a license. Review the state-specific deadlines and requirements on the [Streamlined Annual Renewals page](#) on the NMLS Resource Center.

An individual should consult with their sponsoring company before requesting renewal to determine if the company will be paying for their renewal request or if the individual should submit the request themselves.

If a licensee fails to complete the renewal process for a license during the renewal period or by the submission date required by their regulator, the licensee may complete the renewal process through NMLS during a reinstatement period. Licensees may be required to pay a late fee to reinstate their licenses during this time. Regulators may provide different timeframes for reinstatement, or may prohibit reinstatement altogether. Reinstatement is discussed further in the Reinstatement Period section of this handbook. The reinstatement deadlines and requirements for each state agency are located on the NMLS Resource Center.

If an individual fails to request renewal or reinstatement of a license within a state agency's deadline, the regulator may choose to terminate the license.

## Individual Renewals Process


There are three possible workflows for individuals when completing the renewal process:


- **Attest for Company Workflow** — Sponsored individuals will attest to their information and their employer will pay for their license renewal.
- **Attest and Pay Workflow** — Individuals will attest to their information and pay for their own license renewal.
- **Do Not Renew Workflow** – If an individual does not wish to renew a license, individuals may choose to inform their regulator that they will not be renewing a license.


Individuals should consult with their employers to determine which workflow they should choose when completing the renewal process.

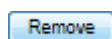
## Renewals Icons

The following icons are used throughout the renewal pages:

 Select All Icon - Clicking this icon selects all the licenses on the corresponding list.

 View Icon - Clicking this icon links the user to a view where a review of their license can be completed through the *View Historical Filings* section.

 Recall Icon - Clicking this icon selects the license(s) previously marked as Do Not Renew and returns them to the *Renewal Selection List* for a different action. This icon is only available from the *Recall List* screen.

 Remove Icon - Clicking this icon removes the license from the Renewal Cart and returns the license to the *Renewal Selection List*.

Before an individual submits a renewal request, they should:

- Review their record to make sure the information is correct and up-to-date (if changes need to be made, the individual should update the information by creating and submitting a filing through the Filing tab.
- Verify that they have met all state-specific requirements for renewal prior to attesting.
- Ensure their licenses are in a renewable status (see the list below).

Individuals who hold a license that is not sponsored in NMLS will need to use the Attest and Pay Workflow to complete the renewal process.

Licenses with a renewable status dated before November 1 are eligible for renewal in NMLS.

Licenses with the following license statuses ARE eligible for renewal:

- Approved
- Approved - Conditional
- Approved - Deficient
- Approved - Failed to Renew
- Approved - Inactive
- Approved - On Appeal
- Approved - Surrender/Cancellation Requested
- Revoked - On Appeal
- Suspended
- Suspended - On Appeal
- Terminated - Failed to Renew

Licenses with the following license statuses are NOT eligible for renewal:

- Denied
- Denied - On Appeal
- Pending - Review
- Pending - Deficient
- Pending - Incomplete
- Pending - Withdrawal Requested
- Revoked
- Temporary Cease and Desist
- Terminated - Expired
- Terminated Ordered to Surrender
- Terminated - Surrendered/Cancelled
- Transition Cancelled
- Transition Rejected
- Transition Requested
- Withdrawn - Application Abandoned
- Withdrawn - Voluntary Without Licensure

## Getting Prepared for Renewals

### NMLS Resource Center

The NMLS Resource Center displays information licensees will need to prepare for renewals. Due to varying statutes, rules, and policies, many of the requirements to renew a license differ from state to state. Licensees should review all material to determine if there are any submission deadlines, further documentation requirements, Continuing Education requirements, etc. for each state agency by which they are licensed. Timely submission of any additional requirements along with the renewal request ensures regulators will have all the information necessary to process the renewal request. To find the Individual Uniform Renewal Checklist, visit the NMLS Resource Center [Streamlined Annual Renewals page](#).

Streamlined Annual Renewals

Renewal for 2015 will begin November 1, 2014

Information for the 2015 renewal period is available below to prepare for and complete company and individual renewals when available. Select the respective steps for the renewal process below to review the details, requirements, and resources.

**Step 1 – Prepare for the renewal process**

**Step 2 – Log in to NMLS and make sure your record is up to date**

**Step 3 – Review deadlines and requirements**

Review all applicable state(s) renewal requirements. Select a state(s) using the drop-down box below to determine renewal deadlines, requirements, fees, etc.

\*Agency:

\*Entity Type:

\*License Name:

Find Clear

**Step 4 – Request Renewal**

**Agency-Specific Alerts**

- KY updated their Permissible Investments Report form for Money Transmitters on their 2015 Renewal Checklist. (10/20/2014)
- CO updated the renewal fee for the Mortgage Company Registration on 10/15/2014.
- MN updated the contact number on their 2015 Renewal Checklist on 10/14/2014.

For more alerts, see the [Agency-Specific Alerts Archive](#)

**Company Resources**

- [2015 Renewal Checklists](#)
- [Preparing for Renewal Quick Reference](#)
- [Preparing for Renewal Quick Guide](#)
- [License Status and License Items Review Video](#)
- [Renewal Handbook for Companies](#)
- [Renewal Deadlines Chart](#)
- [Renewal Fees Chart](#)
- [Company Renewal Quick Guide](#)
- [Renewal Roles Quick Guide](#)

“Step 3 — Review deadlines and requirements” provides a comprehensive view of the fees and requirements involved in requesting renewal for a specific state agency. If licenses are held in multiple states, the Renewal Deadlines Chart and Renewal Fees Chart contains all of Step 3 information in an excel spreadsheet.

Individual Resources made up of task-specific quick guides and videos are organized on the right-hand side of the page for convenient accessibility.

**NMLS Call Center**

The NMLS Call Center is available to assist licensees with NMLS renewal navigation as needed. Call volume increases substantially during the renewal period. Due to this fact, you are encouraged to complete the renewal process as early as possible. Licensees who wait until the deadline will experience longer wait times. The submission of renewal requests and all requirements is recommended in November to provide regulators with sufficient time to review requests.

The NMLS Call Center phone number is 1-855-NMLS-123 (1-855-665-7123). Hours of operation during the renewal period are: 9am to 9pm Eastern Time (ET).

**Additional Requirements**

Along with agency-specific renewal requirements, licensees may be required to submit additional information to NMLS with their renewal request. For example, individuals may be required to have Continuing Education beyond what is required by the SAFE Act. Licensees should review all state requirements on the NMLS Resource Center. Individuals can access the [Quick Guide: Prepare For Renewals](#) on the NMLS Resource Center for additional information.



## Renewals Workflows

### Attest for Company Workflow

Individuals should follow the Attest for Company Workflow if they need to attest to their individual record in order to allow their sponsoring company to pay for their renewal request. Individuals should check with their sponsoring company to determine who will facilitate the renewal process.

To Attest for Company to complete the renewal process:

1. After logging in to your account, click the **Renewals** tab.
2. Click the **Attest for Company** button.

You are currently: State

**Renewals Home**

Attest for Company

Attest and Pay

Do Not Renew

Recall List

**Renewals Home**

**Attest for Company** Select this option if you need to attest for renewal to allow your company to pay for your renewal request.

**Attest and Pay** Select this option if you will be submitting and paying for your renewal request.

**Do Not Renew** Select this option to notify your regulator that you do not intend to renew one or more of your license(s)/registration(s).

3. Review the requirements for each of your licenses eligible for renewal and select the checkbox next to the licenses for which you wish to attest, then click the **Next** button.

You are currently: State

Renewals Home

**Attest for Company**

Attest and Pay

Do Not Renew

Recall List

**Attest for Company - Select License(s)/Registration(s)**

The following steps should only be completed if your company will be submitting and paying for your renewal request(s). If you intend to submit your own renewal request and payment, please follow the [Attest and Pay](#) workflow.

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

- [Review your record](#) to ensure that all 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 submitting your Renewal request.
- Review the uniform renewal checklist to determine if the state(s) in which you are renewing your license(s)/registration(s) have any additional requirements that must be met outside of NMLS.

**Select license(s)/registration(s) for attestation**

The list below contains a list of all jurisdictions in which you currently hold at least one license/registration that is eligible for renewal. Once you have confirmed that your record is up to date and that you have met all state-specific renewal requirements, select the checkbox for the jurisdiction and click **Next**. 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.

**LICENSE(S)/REGISTRATION(S) ELIGIBLE FOR RENEWAL**

Regulator	License Name	License Status	CBC Required	Credit Report Required	Other Renewal Requirements	Attested Date
<input checked="" type="checkbox"/> Idaho	Mortgage Loan Originator License	Approved	Y	Y	N	
<input type="checkbox"/> Washington	Designated Broker Registration	Approved	N	N	N	

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

The list below displays the licenses/registrations you hold that are not available for renewal at this time with the reason the license/registration is unavailable for renewal. If there are any licenses/registrations below which you do not intend to renew, please follow the [Do Not Renew](#) process to notify your regulator.

Regulator	License Name	License Status	License Status Date	Reason
Washington	Mortgage Loan Originator License	Approved	12/30/2009	You have not completed CE Requirements

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

**Next** Cancel

**NOTE:** To select all licenses, click the **Select All** icon.

To see a list of licenses NOT eligible for renewal or a list of licenses already submitted, click the (+) sign to expand these sections.

5. Select the **checkboxes** to authorize a criminal background check and/or credit report, if applicable.
6. Click the **Next** button.

**NOTE:** The authorization page does not appear if none of the licenses selected require a Criminal Background Check (CBC) or Credit Report. Only one checkbox appears if one or more licenses selected requires only the CBC or Credit Report. Additionally, if the individual has satisfied the requirement for a CBC within the last 90 days or Credit Report within the last 30 days on a previous renewals request, the system does NOT generate a new request and payment is not be required.

### Fingerprint Exception Process:

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 [Quick Guide: 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. See the [Quick Guide: Fingerprint Exceptions](#) for more information about expired fingerprints during the renewal period.

7. After reviewing the attestation language, click the **checkbox** next to I verify that I am the named person above and agree to the language as stated.
8. Click the **Attest** button.

you are currently: State

Renewals Home

Attest for Company

Attest and Pay

Do Not Renew

Recall List

### Attest for Company

Review the attestation language and select the checkbox below to acknowledge the attestation language. Click **Attest** to attest to the selected jurisdiction(s)

**Execution:** I, Cheri Wheatley, swear (or affirm) on 09/19/2012 that to the best of my knowledge and belief the information contained in my online record, including jurisdiction specific requirements where I am licensed or registered, is true, accurate and complete in accordance with the appropriate jurisdiction's law. Additionally, I acknowledge that I have a duty and agree to expediently update and correct the information as it changes.

I understand that submitting any false or misleading information, or omitting pertinent or material information, may be grounds for administrative action and/or criminal action.

As part of this request for license/registration renewal, I swear (or affirm) to the following:

1. In all jurisdictions that apply, I affirm/attest that I have completed the continuing education requirements mandated by the jurisdiction(s) in which I am licensed and/or registered.
2. In all jurisdictions that apply, I affirm/attest that I meet the financial responsibility requirements and/or net worth requirements as required by each jurisdiction which I am licensed and/or registered.
3. I affirm/attest that I am abiding by all terms and conditions of any order or disciplinary agreement in effect in any jurisdiction.
4. I acknowledge that I understand and will comply with the laws and regulations pertaining to the conduct of the business for which the Licensee/Registrant is requesting the renewal of such license or registration.
5. I affirm/attest that I have updated the documents on file with the jurisdiction(s) to disclose any new event or proceeding requiring an affirmative answer to any Disclosure Question which has occurred since submission of my license/registration application or renewal application to the applicable jurisdiction(s). Any documents explaining affirmative answers to any Disclosure Questions previously submitted to each jurisdiction(s) remain true and accurate.
6. I certify that I grant permission to each jurisdiction in which I am licensed or registered to verify information with any state, federal, or local government agency, or current or former employers.

☒ I verify that I am the named person above and agree to the language as stated.

Previous **Attest** Cancel

[Result:] The *Attest for Company—Submission Confirmation* page displays.

you are currently: State

Renewals Home

Attest for Company

Attest and Pay

Do Not Renew

Recall List

### Submission Confirmation

Your attestation has been submitted for the following regulator(s). Your company can now submit and pay for any renewable license/registration. In order to ensure you have completed all requirements related to your renewal submission, please review the Uniform Renewal Checklist and the [Renewal Information](#) page on the NMLS Resource Center. You can check the status of your renewal request(s) through the Composite View tab.

Regulator
Idaho <a href="#">Uniform Renewal Checklist</a>

9. Inform your company that you have completed the renewal attestation so they can now take the appropriate action to request the renewal of your licenses.

**NOTE:** Your sponsoring company is unable to request renewal on your behalf if the Attest for Company Workflow is not completed.

Review the [Renewal Checklist Compilation Site](#) on the NMLS Resource Center. See [Viewing and Exporting NMLS License Renewal Checklists](#) for more information.

## Attest and Pay Workflow

Individuals should follow the Attest and Pay Workflow if they are submitting and paying for their renewal requests themselves. 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.

To Attest and Pay for a license renewal request to complete the renewal process:

1. After logging in to your account, click the **Renewals** tab.
2. Click the **Attest and Pay** button.

You are currently: State

**Renewals Home**

Attest for Company

**Attest and Pay**

Do Not Renew

Recall List

**Renewals Home**

**Attest for Company** Select this option if you need to attest for renewal to allow your company to pay for your renewal request.

**Attest and Pay** Select this option to submit and pay for your renewal request.

**Do Not Renew** Select this option to notify your regulator that you do not intend to renew one or more of your licenses/registrations.

3. Review the licenses eligible for renewal, select the licenses you wish to renew, and click the **Next** button.

You are currently: State

Renewals Home

Attest for Company

**Attest and Pay**

Do Not Renew

Recall List

**Attest and Pay - Select License(s)/Registration(s)**

The following steps should only be completed if you intend to submit and pay for the renewal of your license(s)/registration(s). 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 all 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 state(s) in which you are renewing your license(s)/registration(s) have any additional requirements that must be met outside of NMLS.

**Select license(s)/registration(s) for renewal**

The list below contains all licenses/registrations that you currently hold which are eligible for renewal. Once you have confirmed that your record is up to date and that you have met all state-specific renewal requirements, select the checkbox next to the licenses/registrations you wish to renew and click **Next**. 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.

**LICENSE(S)/REGISTRATION(S) ELIGIBLE FOR RENEWAL**

Regulator	License Name	License Status	CBC Required	Credit Report Required	Other Renewal Requirements
<input checked="" type="checkbox"/> Idaho	Mortgage Loan Originator License	Approved	Y	Y	N
<input type="checkbox"/> Washington	Designated Broker Registration	Approved	N	N	N

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

The list below displays the licenses/registrations you hold that are not available for renewal at this time with the reason the license/registration is unavailable for renewal. If there are any licenses/registrations below which you do not intend to renew, please follow the [Do Not Renew](#) process to notify your regulator.

Regulator	License Name	License Status	License Status Date	Reason
Washington	Mortgage Loan Originator License	Approved	12/30/2009	You have not completed CE Requirements

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

**Next** **Cancel**

### LICENSES NOT ELIGIBLE FOR RENEWAL:

This section contains licenses that are cannot be renewed. There are four possible reasons a license is not eligible for renewal:

- You have not completed CE requirements.\*
- Regulator has prevented Renewal.\*\*
- License status prevents submission of a renewal request.
- Renewal is not required this year.

\*Once CE compliance is reflected in NMLS, the license should display as eligible for renewal.

\*\*Once Prevent renewal flag is lifted by state regulator, license should display as eligible for Renewal.

5. If one or more of the licenses you selected for attestation requires a CBC and/or Credit Report authorization, you are prompted through the authorization screen below. Select the checkbox to authorize the CBC and/or Credit Report and click the **Next** button.

You are currently: State

Renewals Home  
Attest for Company  
**Attest and Pay**  
Do Not Renew  
Recall List

### Attest and Pay - CBC and/or Credit Report Authorization

**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 satisfied the requirement for a CBC and/or Credit Report authorization within the last 30 days or on a previous renewal request, 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.

☒ I authorize a credit report to be generated on my behalf during the submission of my renewal request if I am required to complete a credit report for renewal of the license(s)/registration(s) selected. I agree to the [TransUnion Terms of Service](#).

Previous **Next** Cancel

**NOTE:** The authorization page does not appear if none of the licenses selected require a Criminal Background Check (CBC) or Credit Report. Only one checkbox appears if one or more licenses selected requires only the CBC or Credit Report. Additionally, if the individual has satisfied the requirement for a CBC within the last 90 days or Credit Report within the last 30 days on a previous renewals request, the system does NOT generate a new request and payment will not be required.

#### Fingerprint Exception Process:

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. See the [Fingerprint Exceptions Quick Guide](#) for more information about expired fingerprints during the renewal period.

7. Click the **Proceed to Invoice** button.

### Attest and Pay - Review Your Renewal Request(s)

Review your renewal request(s) below. Click **Proceed to Invoice** to attest, pay for, and submit your renewal request(s) and any associated CBC and/or Credit Report authorizations. If you wish to remove an item from the list below, click **Remove**. Items removed from this page will be available for selection again in the [renewal workflows](#).

**Exception Items**  
If a license/registration is no longer eligible to be submitted for renewal, you will receive an exception message. Any item with an exception must be removed before you can submit the renewal request(s). Click **Remove** next to the exception item to remove the item from this page.

The fees displayed on this screen reflect total fees by license type. A full breakdown of renewals fees will be displayed when you click **Proceed to Invoice**. **RENEWAL FEES ARE NON-REFUNDABLE.**

Proceed to Invoice Cancel

Actions	Entity Name	License Name	Amount
<span>Remove</span>	Schmidt, Gary Alan Jr. (8349)	California - BRE Real Estate Broker License	\$330.00
Total Charges			\$330.00

**Proceed to Invoice** Cancel

**NOTE:** If you would like to remove an item, click the **Remove** button.

8. After reviewing the attestation language, click the **checkbox** next to I verify that I am the named person above and agree to the language as stated.
9. Click the **Attest and Pay Invoice** button.

You are currently: State

Renewals Home  
Attest for Company  
**Attest and Pay**  
Do Not Renew  
Recall List

### Attest and Pay - Renewals Invoice

Invoice Amount: \$234.00  
Invoice Date: 8/30/2012

A breakdown of the renewal fees associated with the items on this invoice are provided below. Complete the attestation for all renewal requests by reviewing the attestation language and checking the box next to the verification language below. Click **Attest and Pay Invoice** to proceed with your submission.

[Attest and Pay Invoice](#) [Previous](#)

Entity Name	License Name	Fee	Amount
Burns, Kevin Colin (392371)	Illinois Mortgage Loan Originator License	License/Registration Renewal Fee	\$150.00
Burns, Kevin Colin (392371)	Illinois Mortgage Loan Originator License	NMLS Annual Processing Fee	\$30.00
Burns, Kevin Colin (392371)	Credit Report Check	Credit Report Processing Fee	\$15.00
Burns, Kevin Colin (392371)	Criminal Background Check (Burns, Kevin Colin)	CBC Processing Fee	\$39.00
Total Charges			\$234.00

**Execution:** I, Kevin Burns, swear (or affirm) on 08/30/2012 that to the best of my knowledge and belief the information contained in my online record, including jurisdiction specific requirements where I am licensed or registered, is true, accurate and complete in accordance with the appropriate jurisdiction's law. Additionally, I acknowledge that I have a duty and agree to expediently update and correct the information as it changes.

I understand that submitting any false or misleading information, or omitting pertinent or material information, may be grounds for administrative action and/or criminal action.

As part of this request for license/registration renewal, I swear (or affirm) to the following:

- In all jurisdictions that apply, I affirm/attest that I have completed the continuing education requirements mandated by the jurisdiction(s) in which I am licensed and/or registered.
- In all jurisdictions that apply, I affirm/attest that I meet the financial responsibility requirements and/or net worth requirements as required by each jurisdiction which I am licensed and/or registered.
- I affirm/attest that I am abiding by all terms and conditions of any order or disciplinary agreement in effect in any jurisdiction.
- I acknowledge that I understand and will comply with the laws and regulations pertaining to the conduct of the business for which the Licensee/Registrant is requesting the renewal of such license or registration.
- I affirm/attest that I have updated the documents on file with the jurisdiction(s) to disclose any new event or proceeding requiring an affirmative answer to any Disclosure Question which has occurred since submission of my license/registration application or renewal application to the applicable jurisdiction(s). Any documents explaining affirmative answers to any Disclosure Questions previously submitted to each jurisdiction(s) remain true and accurate.
- I certify that I grant permission to each jurisdiction in which I am licensed or registered to verify information with any state, federal, or local government agency, or current or former employers.

☒ I verify that I am the named person above and agree to the language as stated.

[Attest and Pay Invoice](#) [Previous](#)

10. Review the Payment Terms and Conditions and click the **I Agree** button.

### One Time Payment

#### PAYMENT TERMS AND CONDITIONS

Thank you for using NMLS (the Nationwide Mortgage Licensing System & Registry or the Nationwide Multistate Licensing System & Registry) for your licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#); [State Agency Agreement](#); [Federal Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration, or for subscription fees. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

**No Refunds or Changes.** All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

**Making Payments.** The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan Originator Test Components.

[Printable Page](#)

[I Do Not Agree](#) [I Agree](#)



11. Select a **Payment Type** (Credit Card or Bank Account).

### One Time Payment (Step 1 of 3)

NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.

Invoice Details

Payment Amount \$: 483.00
Payment Date: 10/7/2013

Payment Type

☐ Bank Account
☒ Credit Card (\$12.07 service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

Credit Card Information

\* Indicates a mandatory field where applicable.

Credit Card Type: Visa \*

Credit Card Number: 4111111111111228 \*

Credit Card Expiration: Month: 3 Year: 2015 \*

Card Security ID Number: 206 \*

Name on Credit Card: Kurt Jonas \*

Billing Address: 12345 Main Street \*

City: Springfield \*

State: Illinois \*

Zip Code: 12345 \*

☐ Save this payment information for future payments. Information is saved.

Cancel Payment

### One Time Payment (Step 1 of 3)

NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.

Invoice Details

Payment Amount \$: 483.00
Payment Date: 10/7/2013
User ID: JonasK

Payment Type

☒ Bank Account
☐ Credit Card (\$12.07 service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

Bank Account Information

Prior to submitting payment, verify that your account contains sufficient funds to cover the payment amount and has been [pre-authorized by NMLS to complete ACH transactions](#) (if required by your financial institution) to avoid a possible return.

\* Indicates a mandatory field where applicable.

Account Type: Checking \*

ABA Routing #: 051000017 \*

Bank Account #: 123456788 \*

Bank Account Holder's Full Name: Kurt Jonas \*

☐ Save this payment information for future payments. Information is saved.

Cancel Payment

Next

**NOTE:** All NMLS transactions that are paid by credit or debit card will have a 2.5 percent service fee added to the charge. Paying by ACH is simple and will not incur a service fee. See the [Quick Guide: Paying by ACH](#) for assistance.

12. Complete all required fields for **Credit Card Information** or **Bank Account Information**. Required fields are denoted with an asterisk \*.

13. Click the **Next** button.

[Result:] The *One Time Payment - Review Payment (Step 2 of 3)* screen displays.

### One Time Payment – Review Payment (Step 2 of 3)

NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.

Invoice Details

Payment Amount \$: 495.07
Payment Date: 10/7/2013
User ID: JonasK

Payment Type

☐ Bank Account
☒ Credit Card (\$12.07 service fee was applied)

Credit Card Information

Credit Card Type: Visa

Credit Card Number: 4111111111111228

Credit Card Expiration: 03/2015

Card Security ID Number: 206

Name on Credit Card: Kurt Jonas

Billing Address: 12345 Main Street  
Springfield IL 12345

Click the **Cancel Payment** button to cancel this payment.

Click the **Edit Payment** button to return to the previous screen to correct the payment information.

Click the **Confirm and Submit** button to submit this payment.

**WARNING:** Once you click **Confirm and Submit**, your payment will be processed. You will not have another opportunity to cancel the payment.

Cancel Payment

Edit Payment

Confirm and Submit

Updated 9/3/2021

Page 13

[Result:] The *One Time Payment - Payment Confirmation (Step 3 of 3)* screen displays with Payment Confirmation information.

15. Click **Print** to retain a copy of the confirmation number. This step is optional.

16. Click the **Finish** button.

**One Time Payment - Payment Confirmation (Step 3 of 3)**

**NMLS Payment Confirmation**

Thank you. Your payment was successfully processed. Payment details are below.

Pay to the order of: **NMLS (Your bank or credit card statement will read "NMLS PMT")**

User ID: **LopezJ37**

Payment Method: **Credit Card**

Payment Date: **8/15/2012**

Amount: **\$234.00**

Your **Payment Confirmation Number** is **2334859**

Print this page for your records. To view full invoice details, access the [Invoice](#) option from the Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

[Print](#) [Finish](#)

[Result:] The *Renewal Submission Confirmation* screen displays, indicating that you have re-requested renewal for the licenses you selected. Be sure you have reviewed the [Renewal Checklist Compilation Site](#) on the NMLS Resource Center. See [Viewing and Exporting NMLS License Renewal Checklists](#) for more information. Review the status of your renewal request through the Composite View tab. You also receive an email notification once your state regulator takes action on your request.

**NMLS**

Resource Center

FILING MLO TESTING & EDUCATION COMPOSITE VIEW RENEWALS HOME

**Renewals Home** Logged in as BuonomoSM | [Log Out](#)

You are currently: [State](#)

Renewals Home

Attest for Company

**Attest and Pay**

Do Not Renew

Recall List

**Submission Confirmation**

Thank you for your submission. Your renewal request(s) has been sent to the regulator(s) below for review. In order to ensure you have completed all requirements related to your renewal submission, please review the Uniform Renewal Checklist below and the [Streamlined Annual Renewals](#) page on the NMLS Resource Center.

You can check the status of your renewal request(s) through the Composite View Tab. An e-mail notification will be sent upon approval of the renewal request(s).

Regulator

Rhode Island [Uniform Renewal Checklist](#)

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## Do Not Renew Workflow

If you do not intend to renew a license, you must inform your regulator by following the Do Not Renew Workflow. State agencies may require additional information outside NMLS. Consult the Surrender Checklist on the NMLS Resource Center for more information.

If you submit a Do Not Renew request in error, or if you change your mind within the renewal period, the Recall List can be used to recall the Do Not Renew request as long as the license remains in a renewable status. Refer to Page 17 for Recall List instructions.

To submit a Do Not Renew request:

1. After logging in to your account, click the **Renewals** tab.
2. Click the **Do Not Renew** button.

You are currently: State

**Renewals Home**

Attest for Company Select this option if you need to **attest** for renewal to allow your company to pay for your renewal request.

Attest and Pay Select this option if you will be **submitting and paying** for your renewal request.

**Do Not Renew** Select this option to notify your regulator that you do not intend to renew one or more of your license(s)/registration(s).

3. Review licenses within the “ELIGIBLE FOR RENEWAL” and “NOT ELIGIBLE FOR RENEWAL” sections and select the checkbox next to the licenses you do not wish to renew.
4. Click the **Apply** button.

You are currently: State

**Do Not Renew - Select License(s)/Registration(s)**

The following steps should only be completed if you wish to notify your regulator that you do not intend to renew one or more of your licenses/registrations. Once you complete this process, you will NOT be able to submit a renewal request for the license(s)/registration(s) selected. If you submit a Do Not Renew notification in error, you may access the [Recall List](#) to recall the action so that the license can be renewed. If you do not have any licenses that you do not intend to renew, return to the [Renewals Home Page](#) and select the appropriate action.

**Select license(s)/registration(s) as Do Not Renew**

The list below contains all licenses/registrations that you currently hold which are eligible for renewal. To notify your regulator that you do not intend to renew a license/registration, select the checkbox for the license/registration and click **Apply**. 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.

**LICENSE(S)/REGISTRATION(S) ELIGIBLE FOR RENEWAL**

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

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

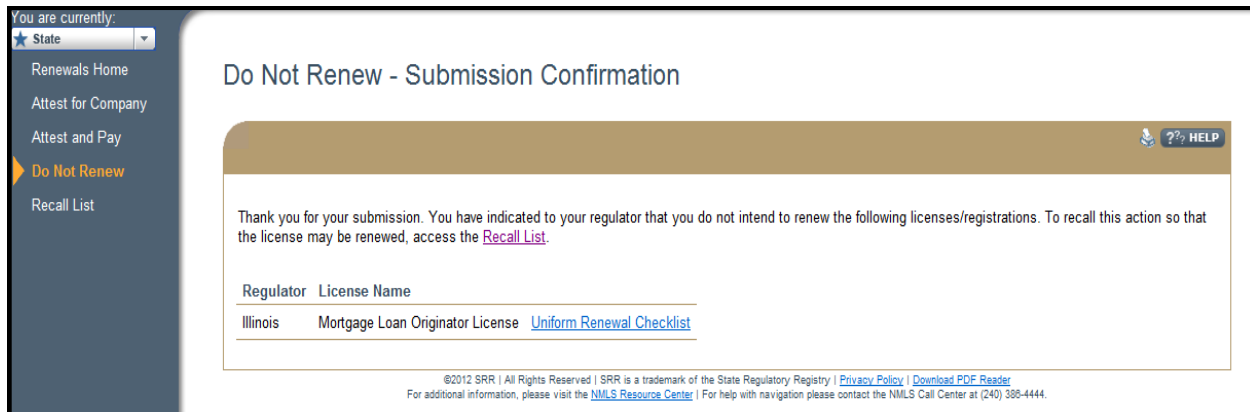
The list below displays the licenses/registrations you hold that are not available for renewal at this time with the reason the license/registration is unavailable for renewal. If there are any licenses/registrations below which you do not intend to renew, select the checkbox for the license/registration and click **Apply**.

**No licenses/registrations are considered not eligible for renewal at this time.**

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

**Apply**

[Result:] The *Do Not Renew - Submission Confirmation* page displays indicating that you do not wish to renew the licenses you selected.



You are currently: ★ State

Renewals Home  
Attest for Company  
Attest and Pay  
Do Not Renew  
Recall List

## Do Not Renew - Submission Confirmation

Thank you for your submission. You have indicated to your regulator that you do not intend to renew the following licenses/registrations. To recall this action so that the license may be renewed, access the [Recall List](#).

Regulator	License Name
Illinois	Mortgage Loan Originator License <a href="#">Uniform Renewal Checklist</a>

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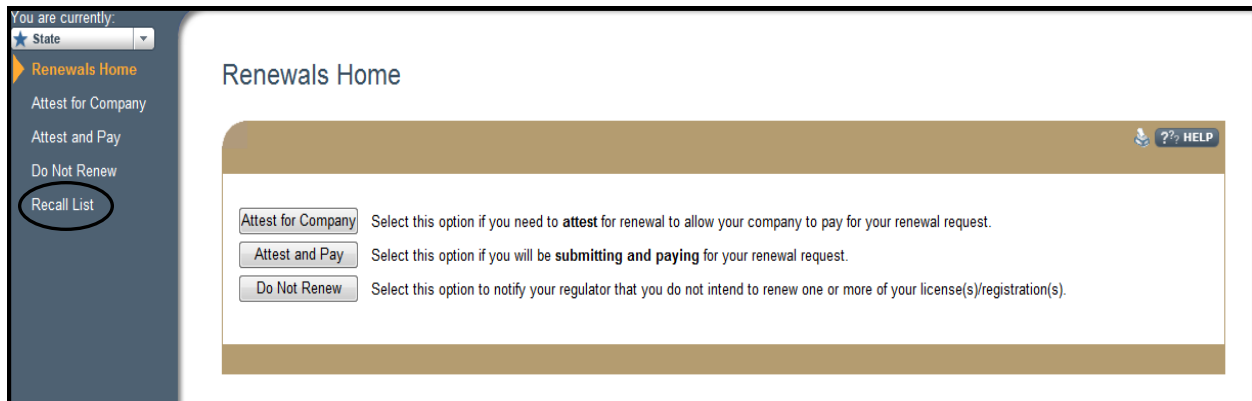
**NOTE:** Your regulator may require you to take further action if you do not intend to renew your license. Consult the Surrender Checklist for your license on the [State Licensing Requirements page](#) on the NMLS Resource Center for additional requirements that may need to be satisfied.


## Recall List

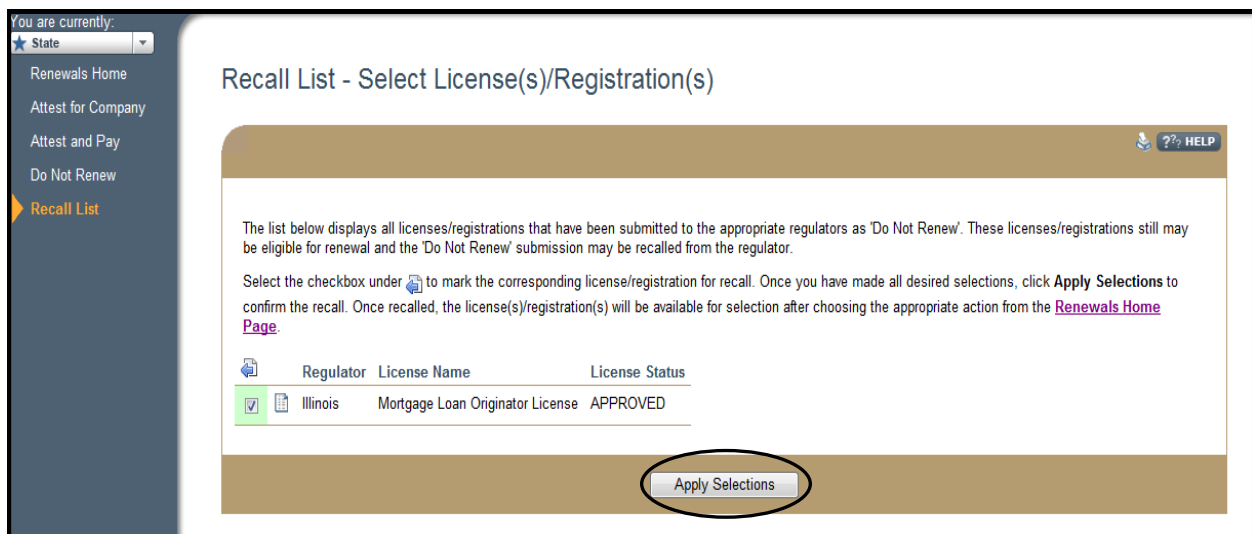
Individuals can use the *Recall List* to recall licenses that have been submitted as Do Not Renew. If a regulator has already taken action on a license submitted as Do Not Renew, the license cannot be recalled.

To recall a license from a Do Not Renew submission:

1. After logging in to your account, click the **Renewals** tab.
2. Click the **Recall List** link on the navigation panel.



3. Select the license you wish to recall from the Do Not Renew status by checking the box under the recall icon (  ) and click the **Apply Selections** button.



**NOTE:** To recall all licenses on the Do Not Renew list, click the Recall All icon. 

[Result:] The *Recall List—Select License(s)* page displays with a message that the recalled license(s) are now available for selection from the Renewals Home Page.

You are currently: State

- Renewals Home
- Attest for Company
- Attest and Pay
- Do Not Renew
- Recall List**

### Recall List - Select License(s)/Registration(s)

Your selections have been saved. The recalled licenses eligible for renewal are now available for selection from the [Renewals Home Page](#).

The list below displays all licenses/registrations that have been submitted to the appropriate regulators as 'Do Not Renew'. These licenses/registrations still may be eligible for renewal and the 'Do Not Renew' submission may be recalled from the regulator.

Select the checkbox under to mark the corresponding license/registration for recall. Once you have made all desired selections, click **Apply Selections** to confirm the recall. Once recalled, the license(s)/registration(s) will be available for selection after choosing the appropriate action from the [Renewals Home Page](#).

**No licenses/registrations are available for recall at this time.**

[Apply Selections](#)

Refer to the Attest for Company (Page 7) or Attest and Pay (Page10) Workflow for instructions on moving forward with a renewal request.

## Reinstatement Period

For individuals who fail to complete annual attestation and request renewal between November 1 and December 31, the system offers a reinstatement period. This period begins January 1 and runs through the end of February. Not all state agencies allow reinstatement, however those that do offer the opportunity to submit the request through the renewal feature and will review your request with a possible late fee. Those agencies that do not allow reinstatement require licensees to apply again as a new applicant.

Review deadlines and requirements on the [Streamlined Annual Renewals page](#) of the NMLS Resource Center to see if your regulator is participating in reinstatement and determine any late fees that may apply. If the regulator does not participate in reinstatement, one of the following things will likely happen:

1. The regulator will reject any renewal request that is submitted after its deadline.
2. The regulator may check the Prevent Renewal checkbox, which would prevent submission of a renewal request.
3. The regulator may change the license status to a non-renewable status and that license will no longer display on the Renewal Selection List.

If you have specific questions about your state's participation in reinstatement, contact your regulator after reading the information on the NMLS Resource Center.

## Key Terms

**Attestation** - Attestation is the act of confirming for each state agency that an individual's record in NMLS is up-to-date and that the individual continues to meet all other state agency specific requirements. Individuals are required to attest prior to requesting renewal of their license. Attestation is not required for any state agency in which a licensee does not intend to renew at least one license.

**Do Not Renew** - The Do Not Renew function is used to indicate licenses which individuals do not intend to renew. The individual may recall licenses that have been marked as Do Not Renew through the Recall List.

**Prevent Renewal Flag** - The Prevent Renewal Flag may be set by a Regulator to prevent a renewal request from being submitted for a license. Licenses with the Prevent Renewal Flag set will not be available for renewal.

**Recall** - Individual users have the option to rescind a Do Not Renew request placed on a license. Do Not Renew requests can be rescinded as long as the license is still eligible for renewal.

**Recall List** - The Recall List provides a list of licenses that are able to be recalled.

**Recallable License** - A license is recallable if it is still in a renewable status, the Regulator has not set the Prevent Renewal Flag, and a renewal request has not already been submitted.

**Renew** - The act of marking a license to indicate to the Regulator that the entity plans to maintain a license for the upcoming year.

**Renewable License** - A Renewable License is one that has a renewable status and for which the Prevent Renewal Flag has not been set by the Regulator.

**Renewal Period** - The Renewal Period is the time during which Individual users are required to complete annual attestation and submit actions including Renew or Do Not Renew requests.

**Renewal Status** - Each renewable license has a Renewal Status which indicates the state of the license in regards to renewals processing. The Renewal Status will represent whether or not renewal of the license has been requested, license has been designated as not renewing, or renewal request has been approved or rejected. The Renewal Status is maintained separately from the License Status.

**Renewal Status Date** - The Renewal Status Date is the date that the Renewal Status took effect.

**Renewal Year** - The Renewal Year is the year for which a renewal is processed.

## Key Terms

**Renewals Attestation List** - The Renewals Attestation List displays all the state agencies in which the individual has at least one license eligible for annual attestation and renewal.

**Renewals Cart** - The Renewals Cart contains licenses which have been marked to renew, but have not been submitted to the regulator. Submitting the Renewals Cart allows a user to pay for and submit the renewal requests to the applicable regulator.

**Renewals Cart Exception** - A message that displays in the renewal cart notifying the individual user that a license is no longer eligible for renewal (e.g., a license that has already been processed for renewal). Any license with an exception must be removed before the cart can be submitted.