

# NATIONWIDE MORTGAGE LICENSING SYSTEM & REGISTRY

<http://mortgage.nationwidelicencingsystem.org>



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## Navigation Guide Reports

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## **Purpose**

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This navigation guide is designed to provide a general understanding of the Report functionality in the Nationwide Mortgage Licensing System & Registry (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 :(240) 386-4444

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## Reports

The Report functionality in the Nationwide Mortgage Licensing System & Registry (NMLS) allows regulators and companies to request pre-defined reports by providing specific report criteria. Users must have the Manage Reports role in order to request/view reports. Individual users do not have the ability to request reports.

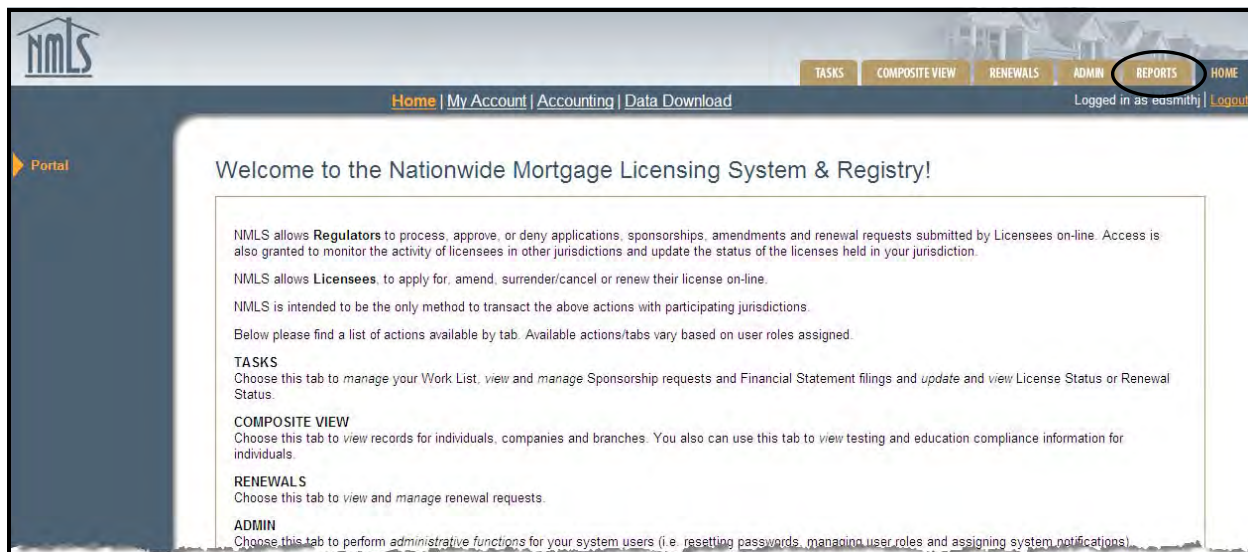
Requested reports are generated within a matter of minutes, based on the current data in the system. New transactions and updates entered in the system during the system hours of operation on a given day will have a one business day waiting period, and displays in the reports when requested the following business day.

Example: The license status of license # 9999 is updated from “Approved” to “Terminated - Expired” at noon. A roster report is requested after the status update for “Active Licenses” only, therefore, the roster report will display license # 9999 with an “Approved” status. The reporting database will update the transaction and display license # 9999 as “Terminated - Expired” when the system starts up the following business day.

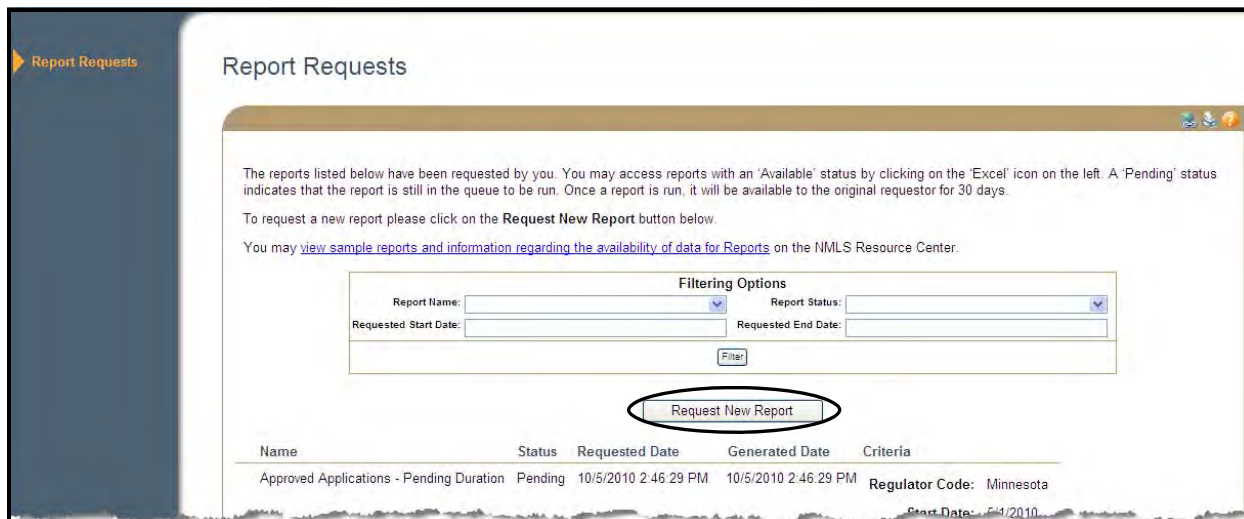
### Requesting a Report

To request a report:

1. From the *NMLS Home* screen, click the **Reports** tab.



2. Click **Request New Report**.



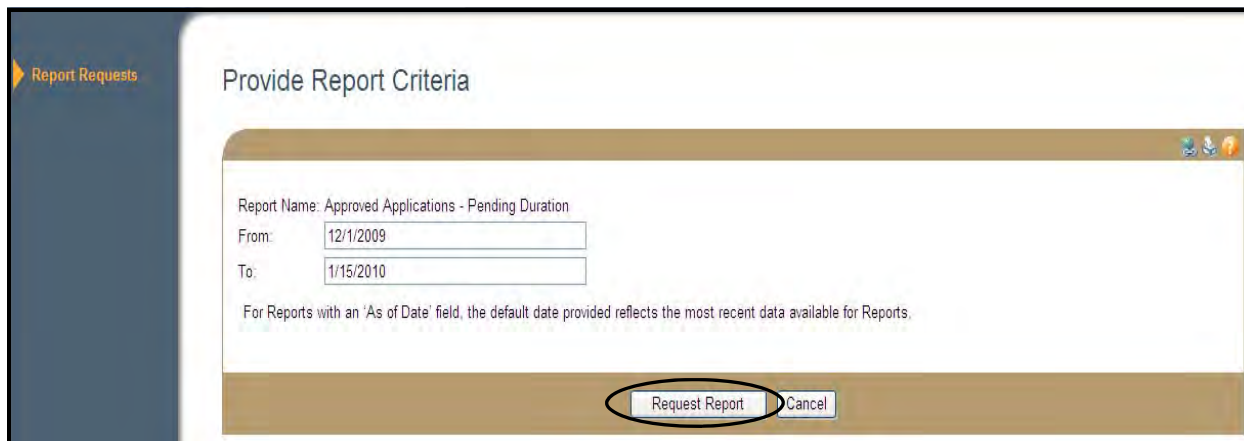
**NOTE:** Use the links above the Filtering Options to view sample reports used by company or regulator users.

3. Select a **Report Name** from the drop-down menu.
4. Click **Select Report**.



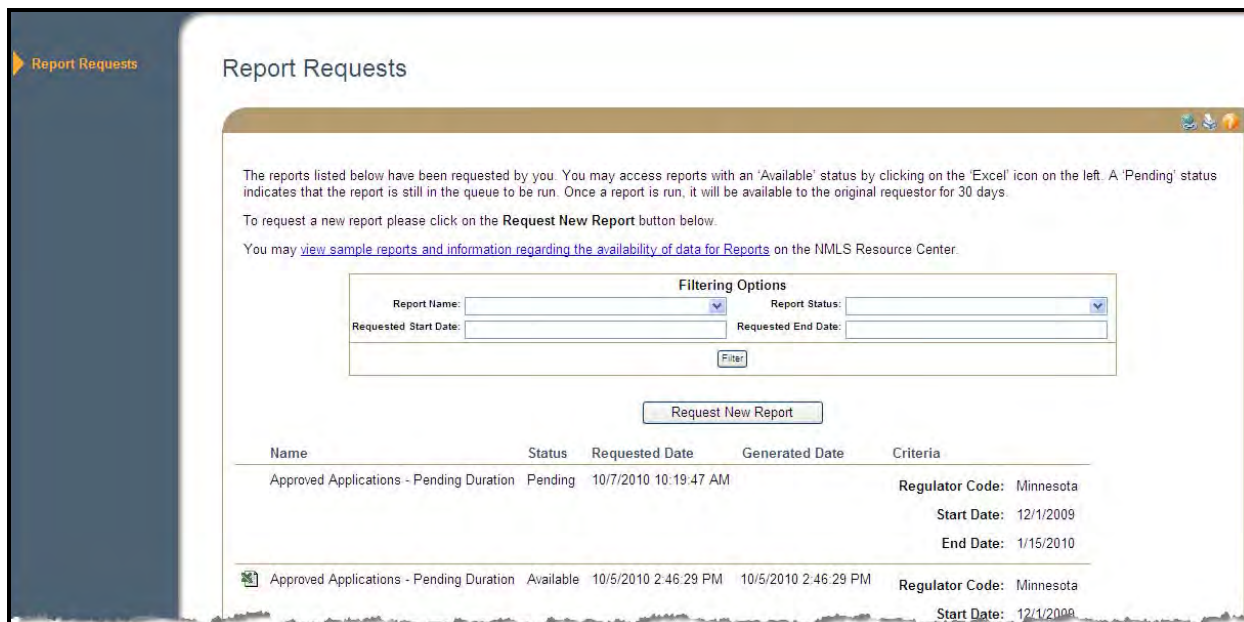
**NOTE:** Click Cancel to return to the previous screen.

5. Enter **report criteria** (if required).
6. Click **Request Report**.



**NOTE:** All reports, with the exception of two regulator reports (Transitions Pending - Duration and Transitioned Entities), require report criteria in order to be generated. Some reports can be further tailored using optional report criteria (i.e. Company ID or location information). Additionally, the system will automatically default any As Of Date to the date of the most recent data available for Reports.

[Result:] The *Report Requests* screen displays, indicating a report status of Pending.



When a report is requested the report status is set to "Pending." Once a report has been generated, the report status is updated to "Available." The user must refresh the screen to see the status update of reports that were "Pending," that are now "Available." Reports with a status of "Available" can be viewed for thirty days, before being systematically deleted. Reports can be requested again at any time.

## Filtering the Reports

Reports can be filtered to display a specific list, using the filter options. If no filter criteria is provided, the system lists all reports requested by the user within the last thirty days.

## Filtering Options

The system allows the user to filter by the following criteria:

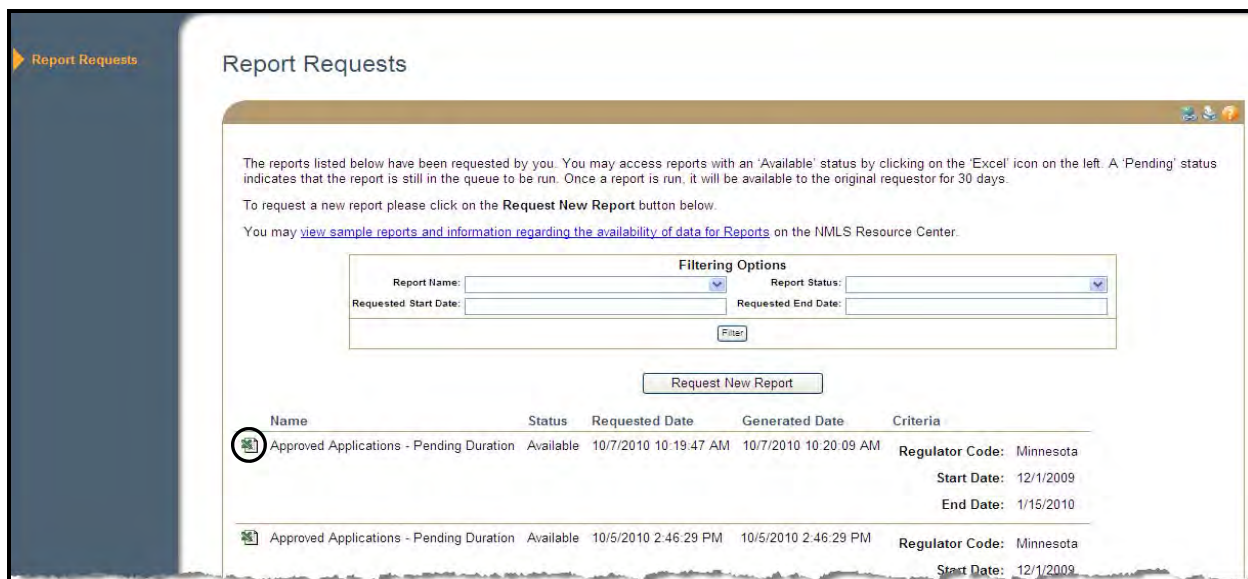
- Report Name
- Report Status
  - Available - the status of a report after the system has generated the report.
  - Failed Generating - the status of a report when it can not be generated due to a technical error.
  - Generating Report - the status of a report when it is currently being generated by the system.
  - Pending - the status of a report when a report has been requested but has not yet been generated.
- Requested Start Date
- Requested End Date

## Viewing a Report

Reports are generated in a Comma Separated Value (CSV) format using Excel. Users without the Excel application may open a report in plain text. See the Viewing Reports in Plain Text section of this navigation guide.

To view a report:

1. From the *NMLS Home* screen, click the **Reports** tab.
2. **Filter** the Report List (if necessary).
3. Click the **Excel** icon next to the report to be viewed.



[Result:] A pop-up box displays.

4. Click **Open**.

[Result:] The report displays in an Excel worksheet.

|    | A                       | B                    | C                     | D                      | E                 | F              | G                              | H                    |
|----|-------------------------|----------------------|-----------------------|------------------------|-------------------|----------------|--------------------------------|----------------------|
| 1  | Report Name: Individual |                      |                       | Include Active License |                   |                |                                |                      |
| 2  | Roster (Regulator)      | Regulator Code: KY   | As Of Date: 1/1/2009  | Only: True             |                   |                |                                |                      |
| 3  | Individual Id           | Individual Last Name | Individual First Name | Individual Middle Name | Individual Suffix | License Number | License Name                   | License Status       |
| 4  | 25173                   | Action               | Mia                   |                        |                   |                | KY Loan Originator License     | Pending - Incomplete |
| 5  | 20454                   | Adams                | Patrick               |                        |                   |                | KY Loan Originator License     | Pending - Incomplete |
| 6  | 20454                   | Adams                | Patrick               |                        |                   |                | KY Loan Processor Registration | Pending - Incomplete |
| 7  | 25287                   | Address              | Resident              |                        |                   | MC21487        | KY Loan Processor Registration | Transition Requested |
| 8  | 7659                    | Allen                | Cory                  | Tyler                  |                   |                | KY Loan Originator License     | Pending - Incomplete |
| 9  | 18310                   | Assoc                | Indi                  |                        | Sr                |                | KY Loan Originator License     | Pending - Incomplete |
| 10 | 7722                    | Atkins               | Wendy                 |                        |                   | KY-128918      | KY Loan Originator License     | Transition Requested |
| 11 | 2247                    | Bailey               | Bob                   |                        |                   |                | KY Loan Originator License     | Pending - Withdrawal |
| 12 | 2223                    | Bailey               | Robert                | Jonathan               |                   | MC20356        | KY Loan Originator License     | Approved             |
| 13 | 4825                    | Baker                | Betty                 | Jane                   |                   |                | KY Loan Originator License     | Pending - Incomplete |
| 14 | 18373                   | Baker                | Kevin                 |                        |                   |                | KY Loan Originator License     | Pending - Incomplete |
| 15 | 13451                   | Baker                | Melvin                |                        |                   |                | KY Loan Originator License     | Pending - Withdrawal |
| 16 | 2064                    | Bakerfield           | James                 |                        |                   |                | KY Loan Originator License     | Pending - Incomplete |

### Viewing Reports in Plain Text

Reports can also be opened in plain text or a text editing program, such as Notepad, Textpad, or Wordpad.

To open a report in a plain text/text editing program:

1. Right click on the **Excel** icon.
2. Select **Save Target As**.
3. Click the **Desktop** icon.
4. **Name file** with a .csv extension.
5. Click **Save**.
6. Click **Close**, to close the Download complete message box.
7. From the Desktop, **right click on the saved file**.
8. Select **Open With**.
9. Select **Choose Program**.
10. **Select a program** to open the file (e.g., Notepad, Textpad or Wordpad).
11. Click **OK**.

### Types of Reports

There are separate reports for companies and regulators in NMLS. The table below provides the report name, a description of the report and the date criteria for each report.

#### Company Reports

| Report Name                          | Description  |
|--------------------------------------|--|
| Company/Branch Active License Items  | Lists the active (un-cleared) license items associated to active company and branch licenses.  |
| Company/Branch Roster                | Lists the company and branch licenses, with their respective locations, for all jurisdictions as of a specified date<br>Note: This report can be filtered to contain only active licenses. |
| Continuing Education (CE) Compliance | Lists the currently sponsored individuals that have met their CE requirement for a specified year.   |

**Company Reports (continued)**

| Report Name   | Description  |
|---|--|
| Continuing Education (CE) Non-Compliance                | Lists the currently sponsored individuals that have met their Pre-Licensure Education (PE) but have not met their CE requirement for a specified year.   |
| Criminal Background Check Compliance                    | Lists the sponsored individuals who have successfully completed a criminal background check since a specified date.  |
| Individual Active License Items                         | Lists the active (un-cleared) license items associated to active licenses for sponsored individuals.   |
| Individual Roster                                       | Lists the licenses for all individuals who have had an active company relationship as of a specified date (includes information regarding prevent renewal flags set on individual licenses).             |
| Pre-Licensure Education (PE) and Testing Compliance     | Lists all individuals who the company currently has access to and have passed the national test, passed the state test, have met their PE requirement, or any combination of the above since a specified |
| Pre-Licensure Education (PE) and Testing Non-Compliance | Lists all individuals who the company currently has access to and have not passed the national test, passed the state test, met their PE requirement, or any combination of the above.                   |

**Regulator Reports**

| Report Name                              | Description   |
|--|---|
| Approved Applications - Pending Duration | Lists the number of days that an application stayed in each pending status (Pending-Incomplete, Pending-Deficient, Pending-Accepted) for all applications that were approved within a specified date range. |
| Company Financial Statement Activity     | Lists the financial statements submitted for all companies licensed in the regulator's jurisdiction within a specified date range.  |
| Company MCR Activity                     | Lists MCR filings submitted for all companies licensed in the regulator's jurisdiction within a specified period.   |
| Company/Branch Active License Items      | Lists the active (un-cleared) license items for companies and branches currently licensed in the regulator's jurisdiction   |
| Company/Branch Roster                    | Lists the licenses for all companies and branches, that were ever licensed or requested to be licensed in the regulator's jurisdiction as of a specified date.  |

**Regulator Reports (continued)**

| Report Name   | Description  |
|---|--|
| Continuing Education (CE) Compliance                    | Lists the currently licensed individuals in the regulator's jurisdiction that have met their CE requirement for a specified year.  |
| Continuing Education (CE) Non-Compliance                | Lists the currently licensed individuals in the regulator's jurisdiction that have met their Pre-Licensure Education (PE) but have not met their CE requirement for a specified year.  |
| Credit Report Summary                                   | Lists individuals in the regulator's jurisdiction who have provided a credit report since the date requested (available only to regulators with the View Credit Report Information role).  |
| Criminal Background Check CHRI Results                  | Lists individuals in the regulator's jurisdiction with their latest CHRI result who have successfully completed a criminal background check since the date requested (available only to regulators with either View Criminal Background Check Result Status and/or View RAP Sheet role). |
| Criminal Background Check Compliance                    | Lists the licensed individuals in each jurisdiction who have successfully completed a criminal background check since the specified date.  |
| Individual Active License Items                         | Lists the active (un-cleared) license items for individuals currently licensed in the regulator's jurisdiction.  |
| Individual Roster                                       | Lists the licenses for all individuals that were ever licensed or requested to be licensed in the regulator's jurisdiction as of a specified date (includes information regarding prevent renewal flags set on individual licenses).   |
| License Status  | Provides a count of all licenses in each license status by entity type and license name as of a specified date.  |
| License Status Update                                   | Lists the number of new incomplete applications, new accepted applications, license transition requests, approvals, voluntary withdrawals, abandoned withdrawals denials, revocations, and surrender/cancellations by entity type and license name within a specified date range.        |
| Pre-Licensure Education (PE) and Testing Compliance     | Lists all individuals with an active license in the regulator's jurisdiction that have passed the national test, passed the state test, have met their PE requirement, or any combination of the above since a specified date.   |
| Pre-Licensure Education (PE) and Testing Non-Compliance | Lists all individuals with an active license in the regulator's jurisdiction that have not passed the national test, passed the state test, met their PE requirement, or any combination of the above.   |

**Regulator Reports (continued)**

| <b>Report Name</b>             | <b>Description</b>   |
|--------------------------------|--|
| Regulatory Actions             | Lists state regulatory actions (SRA) posted by the requesting jurisdiction since a specified date.   |
| Sponsored Individual Roster    | List of licensed individuals with active sponsorship in the regulator's jurisdiction for a specific company as of a specified date range.                                  |
| Transition Requests - Duration | Lists licenses that have a status of "Transition Requested," and the number of days elapsed since the transition request for each license in the regulator's jurisdiction. |
| Transitioned Entities          | Lists all the licenses that have successfully transitioned in the regulator's jurisdiction.  |

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## Key Terms

**Credit Report** - A report containing detailed information on a person's credit history, including identifying information, credit accounts and loans, bankruptcies and late payments, and recent inquiries.

**Credit Report Information** - All information corresponding to a credit report within NMLS, including credit scores, summary flags and the Credit Report itself.

**Criminal History Background Check (CBC)** - The overall process encompassing the submission of a CBC request, the receipt of a fingerprint record, the submission of the fingerprint record to the FBI, and the receipt of CHRI from the FBI.

**Criminal History Record Information (CHRI)** - The information provided by the FBI upon the successful completion of a criminal history background check. This includes the fingerprint status and the RAP sheet (if applicable).

**Criminal History Record Information (CHRI) Result** - The result of 'clear' or 'RAP' received from the FBI following the successful submission and processing of a fingerprint record.

**Entity** - An entity is a company, branch, or individual with a record in the system. This includes all MU1 companies, MU3 branches and MU2 and MU4 individuals.

**Financial Statement** - The generic reference to a financial statement, either audited or un-audited.

**Financial Statement Deficiency** - The failure to meet either the Financial Statement Application or Annual Requirement of a license type.

**Financial Statement Filing** - The event of submitting to NMLS a financial statement along with key financial data and other supporting information describing that financial statement (such as the Financial Statement Classification).

**Fingerprint Record** - An individual's demographic information and an electronic image of the individual's fingerprints.

**License Number** - The regulator-assigned number given to each license/registration at the time of approval.

**License Sponsorship** - A company's indication that the individual will conduct business under a specific license/registration for the company. Only a company user may request sponsorship of the individual's license and the company must already have an established relationship with the individual in the system. License sponsorship must be approved by the regulator.

**License Status** - Indicates the status of the license or registration. The system sets the first license status upon submission of the filing, the regulator sets the subsequent license status(es) over the life of the license.

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## Key Terms

**License Type** - Represents the types of licenses or registrations a jurisdiction may issue to a company, branch, or individual.

**Mortgage Call Report (MCR)** - A single report which may contain one or both of corporate and state specific information, through the Financial Condition (FC) Report and one or more Residential Mortgage Loan Activity (RMLA) Reports. The MCR may be Expanded (E-MCR) or Standard (S-MCR).

**Net Worth** - Entered by the Company as the Owners' Equity value.

**Net Worth Deficiency** - The failure to meet the Net Worth Minimum defined for a license type either when submitting a new license application on an MU1 or when submitting an Annual Financial Statement. Not all jurisdictions may have a Net Worth Minimum.

**Net Worth Minimum** - The minimum net worth value that a company is expected to maintain in support of license applications and on an annual basis for the license type. Not all jurisdictions may have a Net Worth Minimum.

**Record of Arrest and Prosecution (RAP) Sheet** - An individual's criminal identification, arrest, conviction, and incarceration information, as compiled by the FBI. The RAP sheet also contains information on felonies and misdemeanors, and may also contain municipal and traffic offenses if reported by an agency.

**State Regulatory Action (SRA)** - An action that includes public and/or non-public disciplinary and enforcement regulatory actions brought against a Company or Individual and posted by a state regulator in NMLS.

**Transitioned License** - An existing license/registration issued by a regulator prior to joining the NMLS being transferred on to NMLS.