



## NMLS Release 2014.1 – Release Notes

Release Date: March 31, 2014

The purpose of these Release Notes is to provide a summary of system enhancements included in NMLS Release 2014.1.

Roadmap enhancements included in Release 2014.1 are as follows:

- **Industry Dashboard:** This enhancement will provide companies and individuals in the State Context with summary information related to their NMLS records. Users will be able to use links from the Dashboard to access relevant pages in NMLS.
- **Mortgage Call Report (MCR) Updates:** Biennial updates to improve usability of the Mortgage Call Report (MCR) pursuant to public comment.
- **Testing and Education Investigation Tracking:** This enhancement allows SRR staff to enter information on investigations of violations of the Testing and Education rules of conduct (ROC) into the System, where it can be reviewed by regulators.
- **Uniform Licensing Form Enhancements:** Biennial updates to forms pursuant to public comment. Enhancements include identification of branch managers by state/industry type combinations, changes to Business Activities and Disclosure Questions, and minor text/display updates.

# Industry Dashboard

**SUMMARY:** This enhancement will provide companies and individuals in the State Context with summary information related to their NMLS records. Users will be able to use links from the Dashboard to access relevant pages in NMLS.

## Dashboard Content – Company Users

The Company Dashboard is made up of three sections and their related components:

### 1. Entity Profile

- a. *Licenses\** – counts of Approved and Pending Company, Branch and Sponsored Individual licenses including counts of branches and sponsored individuals with active licenses
- b. *Related Entities (MU2s)* – counts of individual Officers/Direct Owners, Indirect Owners (identified as control persons), Qualifying Individuals and Branch Managers that have active MU2 Associations with the Company

### 2. Current Actions Items

- a. *Pending Filings* – counts of Company, Branch, Individual (company-initiated), MCR and Financial Statement pending filings based on attestation status
- b. *Active License Items\** – counts of Company, Branch and Individual active license items (total counts and counts of license items placed or updated within the past 7 days). Counts do not include un-cleared license items on terminal licenses.
- c. *Outstanding Invoices* – counts of Invoices in an Unpaid or Failed Payment status
- d. *Pending Cart Submissions* – counts of items in unsubmitted Test Enrollment or Sponsorship carts

### 3. Upcoming Events

*Filing Deadlines\** – filing deadline, submission status and indication of deficient/past due status of Annual Financial Statement and MCR filings. MCR rows will only display for companies that hold a license associated to the mortgage industry in any status.

\*Data in the Licenses, Active License Items, and Filing Deadlines components will be updated every four (4) hours. Otherwise, the components are updated each time the user accesses the page.

## Industry Dashboard (cont'd)

### Dashboard Content – Individual Users

The Individual dashboard is made up of two sections and related components:

#### 1. Entity Profile

- a. *Licenses* – counts of Approved and Pending licenses

#### 2. Current Actions Items

- a. *Pending Filings* – counts of company-initiated filings requiring attestation or pending filings requiring submission
- b. *Active License Items* – counts of active license items (total counts and counts of license items placed or updated within the past 7 days). Counts do not include un-cleared license items on terminal licenses.
- c. *Outstanding Invoices* – counts of Invoices in an Unpaid or Failed Payment status
- d. *Pending Cart Submissions* – counts of unsubmitted items in the Test Enrollment cart

### Navigation

Counts and row/column headers in the Company and Individual Dashboards will link the user to NMLS pages relevant to the information provided. Detailed information regarding link destinations can be found in [Appendix A](#).

The Dashboard will be available from anywhere in NMLS by using the Home tab. The existing Home Page will be available via a NMLS Navigation link from the left navigation panel under the Home tab.

### Customization

Users will be able to show/hide certain components and/or sub-components to customize their user experience. Selections will be saved and the Dashboard will display the appropriate components when the user returns to the page.

# Mortgage Call Report (MCR) Updates

**SUMMARY:** This enhancement comprises the biennial updates to improve usability of the Mortgage Call Report (MCR) pursuant to public comment.

The changes to the Mortgage Call Report (MCR) will require that there is a form version update to the MCR filing. The way that the form functions may vary from submissions from prior quarters. The field definitions may also vary by form version. The system will identify what form version the filing is and the current and past form version field definitions are available on the NMLS Resource Center. The form version change will also include updates to XML upload specification document. Unless otherwise noted, all changes will be applied only to the new form version (FV3).

A new data analysis platform has been created that will help regulators to analyze data within NMLS. The first application being built on the platform is "Mortgage Call Report Analytics." This application will present analysis of MCR data to the regulators to help identify potential risks, display aggregated charts and graphs, and help regulators schedule their exams.

There are three enhancements related to the usability of the form. All of these enhancements will apply to previous form versions as well as the new form version:

- The data entry and print-view display of the MCR filing will be updated so that the total rows will be **bolded**.
- Data entry fields will be updated to display **commas** during data entry.
- The dollar amounts and counts in data validation warnings will be updated to contain commas, where appropriate.

Updates to the Financial Condition (FC):

- Update the assets section to break out the rows into short-term and long-term (see [Appendix B](#)).
  - Add two new headers for short-term and long-term assets.
  - Reorder the rows to correspond to the appropriate section.
  - Add two new calculations to subtotal the short-term and long-term assets.
  - Update the calculation for A240 (Total Assets) to be the sum of the two subtotals.
- Update the liabilities section to break out the rows into short-term and long-term (see [Appendix C](#)).
  - Add two new headers for short-term and long-term liabilities.
  - Reorder the rows to correspond to the appropriate section.
  - Add two new calculations to subtotal the short-term and long-term liabilities.
  - Update the calculation for B220 (Total Liabilities) to be the sum of the two subtotals.

## Mortgage Call Report (MCR) Updates (cont'd)

- Before row D200, add the header: Other Non-Interest Expenses. This header corresponds to the calculation in D300.
- Move lines B230 and B240 after line B310.
  - Update the calculation for B350 to include these new fields.
  - Update the calculation for B360 to be equal to B220 + B350.
  - Update the completeness check that the balance sheet balances so that B230 and B240 are not double counted.
- The following field titles will be updated:
  - A060AF: Reserve For Credit Losses On Loans ~~Held For Investment at Amortized Cost~~
  - C710: ~~Other Than Temporary Permanent~~ Impairment (not MSR-Related) & Other Credit Related Losses
- Row A060AF will be updated to allow users to enter only a positive value.
- The following calculations will be added:
  - Update A030: Equal to A030T (Column 1)
  - Update A032: Equal to A030T (Column 2)
  - Update A034: Equal to A030T (Column 3)
  - Update A036: Equal to A030T (Column 4)
  - Update A060: Equal to A060T (Column 1)
  - Update A062: Equal to A060T (Column 2)
  - Update A064: Equal to A060T (Column 3)
  - Update A066: Equal to A060T (Column 4)
  - Update A090: Equal to A090T
  - Update A160: Equal to A160T
  - Update A220: Equal to A220T (Column 1)
  - Update A090T: Equal to the sum of A090A and A090B
  - Update A060AF: Allow users to provide a value in column 2
- New optional note fields related to the following:
  - A060AH
  - A060AI
  - A220G
  - A220H
  - B350N

### **Mortgage Call Report (MCR) Updates (cont'd)**

- Two new Completeness Checks:
  - A230 is equal to A230T. This CC is relevant only on the E-FC as A230T does not exist on the S-FC.
  - B350 is equal to B350T. This CC is relevant only on the E-FC as B350T does not exist on the S-FC.
- One New Data Validation Warning:
  - B180 is equal to A220T (Column 2). This warning is relevant only to the E-FC as these fields do not exist on the S-FC.

# Testing and Education Investigation Tracking

**SUMMARY:** This enhancement allows SRR staff to enter information on investigations of violations of the [Testing and Education rules of conduct \(ROC\)](#) into the System, where it can be reviewed by regulators.

## Data Entry

The [Mortgage Testing and Education Board \(MTEB\)](#) investigates allegations of violations of its ROC, and issues findings based on the results. Both Individuals and Companies may be the subject of an investigation. This functionality will allow certain SRR staff to enter and manage information related to investigations.

The existence of a Testing and Education Investigation will prevent the Company or Individual record from becoming dormant.

## Display (Regulators and SRR Staff Only)

The View Company Information and View Individual Information pages in Composite View will be updated with a Has Testing and Education Investigations indicator. If a Company or Individual has an investigation that is open or has been closed with a violation, details will be displayed on the View Regulatory Actions and T&E Investigations page. A list of all investigations that are open or closed with a violation will be displayed in a filterable View T&E Investigations section in Composite View. If no violation is found, the record of the violation will be removed from the Individual's or Company's record and the View T&E Investigations page in Composite View.

Users will be able to export search results on the View Testing and Education Investigations page to a CSV file.

Information about Testing and Education investigations is not visible to industry users or Call Center staff, and is not made available through Consumer Access, Data Download, or B2B.

## Notifications

*New notifications and subscriptions associated with testing and education investigations are summarized in the General Enhancements section below.*

# Uniform Licensing Form Updates

**SUMMARY:** Biennial updates to forms pursuant to public comment. Enhancements include identification of branch managers by state/industry type combinations, changes to Business Activities and Disclosure Questions, and minor text/display updates.

## **Text/Display Changes** (State Context and Federal Registry)

- The heading text of the name change section of the MU4R will match the text for the MU4, bringing Federal and State forms into alignment.
- The display of disclosure questions and responses in Composite View, Print Filing and Snapshots will be updated to make **Yes** responses more prominent.
- The Fingerprint Expiration Date on the Individual Composite View – View Criminal Background Check Requests page will be bolded to increase prominence.

## **Disclosure Question Updates (State Context)**

- The text of Company Filing disclosure question (E) regarding regulatory actions was updated to ask if there is “a pending regulatory action **proceeding** against the entity or a control affiliate [...].” No refiling is required. User will be required to answer this question upon creating a new filing **after the release** (after March 31, 2014).

## **Updated Business Activity (State Context)**

- The Business Activity “Reverse mortgage originations” was renamed “Reverse mortgage activities”. In addition, the definition has been amended to: Acting as a broker, or lender, or servicer for a loan secured by a lien on residential real estate in which the homeowner is not required to make payments on the loan until a specific event occurs (e.g. homeowner ceases to reside in the property).
- Filers should verify that this definition matches their current activities, and submit an updated filing if necessary.

## **Pending Filings**

When company users access a Company or Branch pending filing after the release they will be prompted to upgrade the filing to the new form version. The changes made to Individual filings did not require a form version upgrade. Institution (MU1R) filings were not impacted with this release.



## **Uniform Licensing Form Updates (cont'd)**

### **Identification of Branch Managers by Industry and State (State Context)**

#### *Filing Changes*

Companies will need to associate a Branch Manager to a state and industry combination corresponding to each approved and pending license associated to a branch filing, except branch licenses being surrendered in connection with the filing. Only one Branch Manager may be assigned for any given combination of state and industry. A Completeness Check on the branch filing will prevent Companies from identifying a Branch Manager for a state and industry combination that does not correspond to an approved or pending license associated to the filing. Assignment of Branch Managers to an industry only, not in combination with a state, will no longer be possible.

The completeness check for Branch Manager credit reports will be updated to enforce credit report requirements only for branch managers associated to a state and industry combination relevant to the branch license requiring the credit report. In addition, Branch Manager amendment fees will only be charged for Branch Managers relevant to the branch license requiring payment of the fee.

#### *Data Conversion*

To bring existing data into conformance with new requirements, data for both current and previous Branch Managers will be modified:

- Current Branch Managers for an industry will be assigned combinations of that industry and the state for each approved Branch license the Branch held since the Branch Manager was assigned the industry. This includes licenses that were in an approved status while the Branch Manager is associated with the industry even if the license has been terminated. If the branch did not hold any licenses applicable to the assigned industry, no combinations of a state and that industry will be created.
- Previous Branch Managers who are no longer active will have combinations created based on their previously assigned industry(s) and all states where the Branch
  - is currently licensed, or
  - was actively licensed at any point the past as of the migration date.

Note that this data conversion can create assignments for Branch Managers which will need to be updated for any future filing. For example, the system currently allows assignment of a Branch Manager to an industry type for which the Branch has no license. To file a new MU3 after this feature is released, the Branch will either need to remove the Branch Manager, or file an application for a license with that industry type, and assign the Branch Manager the appropriate state. If a Branch license was active during an appropriate Branch Manager's industry assignment, but has since been terminated, that Branch Manager's assignment of the corresponding state and industry will need to be removed.

## Uniform Licensing Form Updates - Identification of Branch Managers by Industry and State (State Context) (cont'd)

### *Data Download*

The addition of state associations to Branch Managers will result in a new BranchManagerStates.xml file. Records in this table will point to the MU2 Association record for the Branch Manager. In addition, a data migration will be performed that could result in a large volume of Branch Manager state records in the first data download after the release.

### *Display*

Historical and Print Filing displays will be updated to display the states selected for the branch manager. Composite View will be updated as described below:

- Individual Composite:
  - **Company, Individual and Regulator Users:** The View MU2 Associations page and MU2 Associations Information in Individual Snapshot will be updated to reflect the state(s) related to Branch Manager and Qualifying Individual MU2 Associations.
- Company:
  - **Company Users:** The View Current MU2 Associations page and Control Persons and Qualifying Individuals section of Company Snapshot will be updated to reflect the state(s) related to Qualifying Individual MU2 Associations, including the date the Qualifying Individual Association was related to the state in the Start Date column.
  - **Regulator Users:** The View Current MU2 Associations page and Control Persons and Qualifying Individuals section of Company Snapshot will be updated with respect to the display of Qualifying Individual MU2 Associations. These pages will only display Qualifying Individual MU2 Associations the company has related to the state where the regulator is located. All Control Persons (Direct Owners/Executive Officers/Indirect Owners) will continue to display.
- Branch:
  - **Company Users:** The View Branch Information page will be updated to reflect the state(s) related to Branch Managers, including the date the Branch Manager was related to the state in the Start Date column.
  - **Regulator Users:** The View Branch Information page will be updated with respect to the display of Branch Manager MU2 Associations. This page will only display Branch Manager MU2 Associations the company has related to the state where the regulator is located.

**Uniform Licensing Form Updates - Identification of Branch Managers by Industry and State (State Context) (cont'd)**

*Reports*

**The updates to the Company/Branch Roster reports (Company and Regulator) and Credit Report Summary Report (Regulator) based on branch manager changes are summarized in the General Enhancements section below.**

*Notifications*

**Updates to notifications and subscriptions associated with the branch manager changes are summarized in the General Enhancements section below.**

# General Enhancements

## NOTIFICATIONS

### **New and Updated Notifications (State Context)**

#### *ACN Notifications (Company and Regulator)*

The ACN Notifications will have general text updates. Most notably, the Branch information will be added to relevant notifications to allow users to better identify which ACN event the notification was referring to.

#### *Authorized Agent Notification*

- A new system email will be introduced to alert the company user that the file that they uploaded has successfully processed and is awaiting attestation.
- The rules for the existing Authorized Agent File Processing Complete system email will be updated so that the email is not generated until the uploaded file has been attested to and processed. There were also minor text updates to the email.
- The current Authorized Agent File Failed Processing system email will be updated to include details related to the file upload (e.g. file name, file description, file uploaded on, and the number of records uploaded).

#### *Sanctioned Notifications (Regulator)*

The notification trigger will be updated to send the notification only when the license status is updated to one of the following adverse statuses:

- Approved – On Appeal
- Denied
- Denied – on Appeal
- Suspended
- Suspended – on Appeal
- Revoked
- Revoked – on Appeal
- Temporary Cease and Desist
- Terminated – Ordered to Surrender

## **GENERAL ENHANCEMENTS – NOTIFICATIONS – New and Updated Notifications (State Context) (cont'd)**

### *Branch Managers Notifications (Regulator – State Context)*

- The *MU3 Filing Processed* notification will be updated to list the industry type assigned to each Branch Manager, along with the associated states in alphabetical order in parentheses.
- The *Branch License Item Created* notification will be updated to list only Branch Managers assigned to any of the industry types associated with the license in the corresponding state.
- The *Branch License Item Cleared* notification will be updated to list only Branch Managers assigned to any of the industry types associated with the license in the corresponding state.
- The *Branch License Status Changed* notification will be updated to list only Branch Managers assigned to any of the industry types associated with the license in the corresponding state.
- The *Branch Manager MU2 Association Has Ended* notification will be sent only to agencies whose states were included in the association.

### *Testing and Education Investigation Notifications (Regulator)\**

- Notifications will be sent to regulators in jurisdictions where the investigated entity holds a license when an investigation is opened, updated, or closed. (Note that there may not yet be a license, as when an Individual is completing pre-licensure testing in advance of submitting a license application. Regulators will be able to see an alleged or actual violation in the Composite View if the candidate applies for a license.) The Mortgage Testing and Education Board has a list of jurisdictions that previously requested notification outside of the System for these investigations. **Regulators in those jurisdictions will be subscribed to the notifications by default.** Regulators may use the Manage Notifications functionality to opt out of receiving these notifications.

***\* Regulators must actively assign notifications to users who should receive them. The Manage Notifications option under the Admin tab in NMLS should be used to assign notifications.***

## GENERAL ENHANCEMENTS – REPORTS

### *Authorized Agent Roster Report (Regulator – State Context)*

The selection criteria and the columns displayed on the regulator roster report will be updated.

- Changes to the selection criteria:
  - Company ID is now optional.
  - Since Date will be added to allow users to see changes that have taken place since a specific date.
- Changes to the report:
  - The Licensee Company ID and Name will be added to the report. Because the Company ID is now optional there could be agents listed for multiple companies on a single report.
  - The Authorized Agent ID column will be moved to the left of the Authorized Agent Legal Name column.
  - The EIN column will be moved to the right of the Authorized Agent Legal Name column and be renamed “Authorized Agent EIN.”
  - A Delivery Point Validation (DPV) indicator will be added for the agent physical address.
  - The column header “Principal Provided ID” will be updated to “Principal Provided Authorized Agent ID.”
  - The Physical Address Country is currently spelled out on the report. Because the upload requires the abbreviation, the report will be updated to abbreviate the country.
  - When the US Postal Code Zip+4 is provided in the upload results it will be persisted on the report.

### *Authorized Agent Roster Report (Company – State Context)*

The selection criterion and the columns displayed on the company roster report will be updated.

- Changes to the selection criteria:
  - Since Date will be added to allow users to see changes that have taken place since a specific date.
  - Country and State/Province searches will be added to allow companies to run reports based on physical location.
- Changes to the report:
  - The Physical Address Country is currently spelled out on the report. Because the upload requires the abbreviation the report was updated to abbreviate the country.
  - When the US Postal Code Zip+4 is provided in the upload results it will be persisted on the report.

### *Company/Branch Roster Reports (Company and Regulator – State Context)*

The current Company/Branch Roster Report will be retained in both Regulator and Company versions, but will be renamed the “Company/Branch Roster by License Type.” The Original License Date will be added to this report. The new “Company/Branch Roster by Contact Information” report will contain contact information for Companies and Branch Managers, as well as, **Branch Manager NMLS ID** and **Original License Date** columns.

**GENERAL ENHANCEMENTS – REPORTS (cont'd)**

*Credit Report Summary (Regulator – State Context)*

The Credit Report Summary Report for Regulator Users will be updated to include only Branch Managers who are applicable to the jurisdiction of the regulator running the report.

*Individual Roster (Company and Regulator – State Context)*

The Original License Date for licenses will be added to this report for Company and Regulator users.

*License Status in Reports (State Context)*

NMLS will be enhanced to rely on the most recent status date associated to a license status, including “corrected” dates, for the filtering and generation of report information related to license status.

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
<b>16803, 17307, 17971</b>	ACN – Composite to show “Is Reviewed” indicator	The “Is Reviewed” indicator will display for Processed and Cancelled events in the ACN Event Composite view and will be visible to all relevant Regulators in the ACN history.	State
<b>16925</b>	ACN – List Filtering Improvements	The ACN status filter will be updated to allow multi-select so users can view multiple ACN Statuses and Regulator Statuses. In addition, users will be allowed to recall ACN events marked as “Is Reviewed.”	State
<b>16763, 17731, 18012</b>	ACN – Management Detail Page	The details of the ACN (e.g. Requested Action, State(s), Industry Type(s), etc.) will be moved to appear between the Record Name and ACN Status fields.	State
<b>16808, 17154, 17190</b>	ACN – Navigation	Breadcrumbs will be available when drilling into ACN event detail and drilling into the license from the ACN event.	State
<b>16213, 18022</b>	ACN – Review Item Detail	ACN Processed review items will be updated to display the original ACN Effective Date. There will also be minor text updates to the ACN Created and ACN Cancelled review items so that the format in which the effective date is displayed is the same for all three review items.	State
<b>18003</b>	ACN – Update Completeness Check Text	The completeness check message presented in cases where the user selects a Legal Status of “Other” but does not provide a corresponding description will be updated for greater clarity.	State
<b>14950, 16997</b>	ACN – Validation on Changed Data	A completeness check will be implemented to ensure the user has changed ACN data on filing.	State
<b>16300</b>	ACN – Verify Employment License Item	Updates will be made to the rules regarding how the Verify Employment License Item is generated. If an individual submits a filing on the ACN effective date, the license item will not be created.	State
<b>16939</b>	Authorized Agents – Add DPV indicator to Composite View	The Delivery Point Validation (DPV) indicator on address records will be incorporated into the Authorized Agent Composite View for Regulators and Support Users.	State
<b>16520, 17958</b>	Authorized Agents – Amend Language on home page	Minor text updates will be made to the Authorized Agents home page and an “Attest to Uploaded File” button will be added.	State



# General Enhancements (cont'd)

SCR Number	Title	Description	Context
<p><b>14606, 16791, 17262, 17313, 17314, 17317, 17327, 17457, 17978, 18061, 18062, 18171, 18183</b></p>	<p>Authorized Agents – Attestation workflow</p>	<p>The “Upload File” workflow will be updated so that users can attest to an upload file only after the file has been fully validated by the system and address validation service. Due to this new workflow the file must contain at least one row of actual data, there cannot be multiple outstanding attestations for upload files, and users will not be able to upload a new file or attest that there are no changes to report while a file is in a “Processing Upload,” “Pending Attestation,” or “Processing Attestation” status. There will also be corresponding warning messages in orange below the sandbar to indicate why these options are not available. Once a file has been successfully uploaded, users will have the option to attest to the uploaded file or delete the file and upload a new one.</p> <p>The file statuses will be updated to better communicate why a file has failed processing (NMLS validations vs. Address Validation Service validations) as well as communicate the new statuses associated with the updated workflow.</p> <p>The filling statuses will be:</p> <ul style="list-style-type: none"> <li>• Processing Upload – The system is processing the upload file (existing status)</li> <li>• Failed Processing - Invalid Format – The file failed the level 2 system validations</li> <li>• Failed Processing - Invalid Address – The file failed the address validation service validations</li> <li>• Failed Processing - System Error – The fail failed due to a general system error</li> <li>• Attestation Required – The file has passed all validations and is ready for attestation</li> <li>• Processing Attestation – Attestation has been submitted and the system is processing the updates</li> <li>• Processed and Submitted – The updates have been processed and the information has been submitted to the regulator</li> </ul> <p>The Authorized Agent Home screen was also updated to add an “Attest to Uploaded File” button. This button will be enabled when an uploaded file is ready for attestation and will navigate users to the Authorized Agents Processed File list and Results screen. When there are no files pending attestation the button will be disabled.</p>	<p>State</p>

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
14312	Authorized Agents – Company Filing Check for Upload	Only companies with a prior Company Filing and a MSB license type in a pending, approved, surrendered, or terminated status will be allowed to upload an Authorized Agent file.	State
17778	Authorized Agents – Expand Authorized Agent Name field to allow 150 characters	The Authorized Agent name character limitation will be increased from 50 to 150 characters.	State
17317, 17263, 17896	Authorized Agents – No Authorized Agents to Report option	<p>Currently, companies can either upload a file or indicate that there are no changes to report for the current reporting period. However, in some cases, a company will never have Authorized Agents to report but still have a reporting obligation.</p> <p>There will be a new "No Agents to Report" option along with the "Upload File" option the first time the company attempts to fulfill their reporting obligation.</p> <p>Once the company has fulfilled their initial reporting obligation, the "No Changes to Report" option would be presented instead of "No Agents to Report." In other words, the "No Agents to Report" option would only be available to companies that do not have any Authorized Agent reporting history.</p>	State
14517, 17957, 17956, 17955, 17956, 17957, 18317	Authorized Agents – Search by physical address (Regulator composite view)	The Composite View search will be updated to allow regulators to search by agent physical address. Details of physical address search: i) Street search will be a "contains" search; ii) City will have a Soundex option; and iii) Zip/Postal Code will allow for up to 7 characters. The search criteria will also default country to United States.	State
16765	Authorized Agents – Work Item to Consider Industry	All Authorized Agent review items (Authorized Agent File Uploaded, Authorized Agent No Agents Reported, and Authorized agent No Changes Reported) will only be generated for regulators if a company holds a pending, approved, surrendered, or terminated MSB license with their agency.	State
17404, 17886	Authorized Agents – Zip/Postal Code display rules	For US Zip Codes where the "+4" is provided it will now be persisted in the data base and displayed in composite view.	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
16949	Authorized Agents – Zip/Postal Code validation rules	<p>There will be a new validation on the Authorized Agent upload file for the Physical Address Zip/Postal Code field when the Physical Address Country is US. Users will be required to provide a Zip/Postal Code in one of the following formats: #####, #####, #####-####.</p> <p>US Zip Codes are either 5- or 9-digits (zip+4) but we will allow for a 4-digit zip code as the New England states have a leading zero on the zip codes. The address validation service will accept a 4-digit zip code and will add the leading zero as part of the validation process.</p>	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
<b>17161, 17195, 17290, 17391</b>	Company Workflow – Company License Item List (previously Work List) Enhancements	<p>The Company Work List will be renamed the License Item List to be more descriptive of the content. In addition, the License Item List Filter criteria and display will be updated to address usability issues and allow the Dashboard to link users to the appropriate list of license items.</p> <p>Filter Updates:</p> <ul style="list-style-type: none"> <li>- License Item Type filter replacing the Review Item Type filter</li> <li>- Last Updated From and To filters added</li> <li>- Exclude License Items on Terminated Licenses option provided</li> <li>- Add clear button</li> </ul> <p>License Item List Display Changes:</p> <ul style="list-style-type: none"> <li>- Entity Type column relocated between Entity Name and License Name</li> <li>- Review Item Type replaced with License Item Type</li> <li>- Link from License Item Type to License Item Task page</li> </ul> <p>License Item List Detail Display Changes:</p> <ul style="list-style-type: none"> <li>- Work Item renamed License Item Task</li> <li>- Separate License Information section created to display related License Type and License Status</li> <li>- Review Item section renamed to License Item Management</li> <li>- Assignment field moved from License section to License Item Management section</li> <li>- Current License Item List updated to remove Category column and add Title, Created By, Updated Date and Updated By</li> </ul>	State
<b>17266</b>	Company Relationship – Text update for View Relationships page	Field labels on the View Relationship page for Individual composite will be updated to reflect changes to terminology made in 2013.4.	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
16659, 17880	Composite View – Adverse License status indicator	<p>The <i>Adverse Status</i> indicator for a license, currently shown only in Company Snapshot, will be shown on the License/Registration List page in Composite View for Companies, Branches, and Individuals and in Snapshot for Individuals.</p> <p>The following adverse statuses trigger the indicator:</p> <ul style="list-style-type: none"> <li>- Approved – On Appeal</li> <li>- Denied</li> <li>- Denied – on Appeal</li> <li>- Suspended</li> <li>- Suspended – on Appeal</li> <li>- Revoked</li> <li>- Revoked – on Appeal</li> <li>- Temporary Cease and Desist</li> <li>- Terminated – Ordered to Surrender</li> </ul>	State
16874	Composite View – License Item List page (stems from ACN – Verify Employment License Item)	The entity name for individuals associated to a Company or Branch license item will be added to the License Item List page, the License Item History page, and Composite View. The License Item category (Requirement/Deficiency) will also be removed.	State
13960, 17010	Data Download Impacts	<p><b>License Type Code:</b> To help simplify the data model for license data, the License.xml file will be updated to include the License Type Code eliminating the need for separate entity-specific license tables. As a result, the entity-specific license tables (BranchLicense.xml, CompanyLicense.xml, and IndividualLicense.xml) will be dropped from the database and removed from downloads.</p> <p><b>Branch Managers:</b> See <a href="#">Branch Managers by Industry and State</a>.</p> <p><b>Process Updates:</b> Coinciding with the 2014.1 release, there will be a new process for agencies to report issues with the NMLS data Download. The new process will provide an easy mechanism for tracking issues and ensuring that they are resolved in a timely manner and sets the groundwork for additional enhancements to the issue reporting process. Information regarding the process will be posted to the Data Download page under the Regulator section of the NMLS Resource Center prior to the release.</p>	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
17549	Filing – Allow multiple Branch Managers per Industry: Include state when displaying Branch Managers with access removed	When an MU3 is created, any Branch Managers that have removed access are presented in a list with the corresponding industry information. State information will now be included when this information is presented.	State
17581	Filings – Include Branch Manager name on Branch Manager amendment fee items on a pending filing.	The same license can trigger multiple branch manager change fees if a license corresponds to multiple industries and different branch managers represent different industries for the license. Fee evaluation logic will post two branch manager change fees in this scenario, displaying two records with the same Subject (License Name), Fee Type, and the Amount. The branch manager name will be listed with each fee to enable the user to distinguish between the two fees.	State
17296	License Item Reminder List – Update License Status Filtering Rules for List Page	The filtering options for the regulator License Item Reminder List will be updated to include a multi-select filter for the following License Status values:  <ol style="list-style-type: none"> <li>1. Pending</li> <li>2. Approved (active relevant licenses, some not approved-equivalent)</li> <li>3. Terminated</li> </ol>	State
16064, 16674, 16178, 17192, 17619, 18074, 18336	License Status – Bulk License Status Update Enhancements	The Bulk License Status Update feature available to regulators will be enhanced to allow for entry of Internal Notes and Original License Date. The Original License Date will only update license records with a NULL Original License Date at the time of the update. If an Internal Note is provided, it will be treated as context-specific License Status note in the Regulator Log. A warning will be displayed if an approved status and the new license status date provided does not match the Original License Date.  In addition, the workflow will be improved so regulators will only be allowed to select licenses to update that meet the following criteria: i) the license status date is on or after the current license status; ii) the license already has an Original License Date if an Original License Date has not been provided; and iii) the license does not have a Test Expiration license item associated to it. Messaging will clearly indicate why a license may not be available for selection.	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
<b>15903, 17016, 18335</b>	MU2 Associations – Generate Regulator Review Item for Branch Manager and Qualifying Individual MU2 Association Removal when Company Access is Removed	NMLS will generate a review item for relevant regulators subscribed to the review item when a Branch Manager or Qualifying Individual removes company access resulting in removal of the MU2 Association(s) for the individual. The review item will display the relevant MU2 Associations that were removed and will present information regarding any Branch Manager or Qualifying Individuals MU2 Associations. Pending advance change notices will also display for the Qualifying Individual review item.	State
<b>15934, 16782, 16868, 16876, 17131, 18338</b>	Regulator Log – File Upload	Regulators will be able to create and upload csv files containing notes for one or more entities using the new file upload functionality. This will allow regulators to upload notes from their legacy systems and/or upload notes related to activities conducted outside of NMLS for multiple entities. Notes imported into NMLS will become part of the regulator log and will be sorted with existing Regulator Log notes based on the Created Date provided in the file. Regulators will need to configure fields containing commas, quotation marks, or line-breaks to avoid errors in processing the file.  Successfully uploaded files will be available on the Processed File List and Results page for 90 days after upload. RUG line users will have access to the Processed File List and Results page in order to assist regulators with any issues that may arise during the process.	State
<b>16977, 17570</b>	Regulator Work List – Branch Manager Review Item	The <b>Branch Manager Added or Removed</b> review item will be updated so that it is only sent to relevant jurisdictions in the states associated to the Branch Manager. A review item will be created for any change to a Branch Manager for the state, whether an industry type is added or removed. The review item will be set even if the Branch Manager already exists for the state and only the assigned industry types change.	State
<b>16815</b>	Regulator Work List - License status filter	The Work List filter will be updated to provide regulator users with a multi-select filter with the following license status categories: 1. Pending 2. Approved (active relevant licenses, some not approved-equivalent) 3. Terminated In addition, a license status category column will be added to the list.	State

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
<b>17055, 17926</b>	Regulator Work List – Remove License Flags count from license list, add Prevent Renewal to Sponsorship Work Items	The License Flags column will be removed from the License List and the Prevent Renewal column will be added to Sponsorship Work Items. License Flags are not used in NMLS and the Sponsorship work items are inconsistent with other work item displays without the Prevent Renewal column.	State
<b>15582</b>	Account Admin – Retire SRR User Type	The SRR user roles will be migrated to the Support user type and the SRR user type retired.	State and Federal
<b>16870, 18210</b>	Admin – User Profile Link	Users will be able to view the email address associated to their account in the screen banner. An edit link to the User Profile screen will be provided to allow changes, if changes are necessary.	State and Federal
<b>17776</b>	Admin – User Profile Quarterly Update Workflow	The workflow for the user profile quarterly update will be changed. Users that don't make any changes will be able to click a No Changes button. Users that make changes will be able to click a Save Changes button. All users will be taken to the Home page or Dashboard, as applicable, after clicking the appropriate button. Users that make changes will see a confirmation message after being navigated away from the update page. Text changes will also be made to reduce the number of informational messages that display on the page.	State and Federal
<b>17243, 17933</b>	Display – Suppressed Entity Indicator	Information regarding the suppression of all or part of an individual record will be prominently displayed whenever the individual name and ID are presented in the sandbar of the page.	State and Federal
<b>17325, 17417</b>	Display – Welcome Personalization	Welcome message will be updated to reflect the first name of the logged in user.	State and Federal



# General Enhancements (cont'd)

SCR Number	Title	Description	Context
17289, 17835, 17646, 17835	Filings – Filing Status Display on Company, Branch and Individual Pending Filings Page and MU2 Forms page in the MU1 and MU3 Filing	<p>The statuses displayed for pending Company/Institution, Branch and Individual filings (currently Unsubmitted, Attestation Required and Attested) will be updated to better reflect actions required by the user in connection with the filing. The new statuses will match terminology used in the Industry Dashboard.</p> <p><b>Pending Filing Status Definitions for Company and Branch Pending Filings</b></p> <ul style="list-style-type: none"> <li>- <i>Request MU2 Attestation</i> – Filings where attestation has not been requested for at least one MU2 filing associated to the filing</li> <li>- <i>MU2 Attestation Required</i> – Filings where attestation has been requested for all MU2 filings, but not all MU2 filings have been attested to</li> <li>- <i>Submission Required</i> – Filings where all MU2 filings associated to the filing have been attested to but filings need to be submitted</li> </ul> <p><b>Pending Filing Status Definitions for Company and Branch MU2 Forms Pages (State Only)</b></p> <ul style="list-style-type: none"> <li>- <i>Request Attestation</i> – Filings where attestation has not been requested</li> <li>- <i>Attestation Required</i> – Filings that require attestation</li> <li>- <i>Attested</i> – Filings that have been attested to</li> </ul> <p><b>Pending Filing Status Definitions for Individual Filings – Company/Institution View (State and Federal)</b></p> <ul style="list-style-type: none"> <li>- <i>Request Attestation</i> – Filings where attestation has not been requested</li> <li>- <i>MLO Attestation Required</i> – Filings that require attestation</li> <li>- <i>Submission Required</i> – Filings that have been attested to and require submission</li> </ul> <p><b>Pending Filing Status Definitions for Individual Filings – Individual View (State and Federal)</b></p> <ul style="list-style-type: none"> <li>- <i>Attestation Required</i> – Filings initiated by a Company/Institution that require attestation</li> <li>- <i>Submission Required</i> – Filing created by the individual that requires submission</li> </ul> <p><b>Pending Filing Status Definitions for Institution (MU1R) Filings (Federal Only)</b></p> <ul style="list-style-type: none"> <li>- <i>Submission Required</i> – Filing requires submission</li> </ul>	State and Federal

# General Enhancements (cont'd)

SCR Number	Title	Description	Context
<b>12434</b>	Filings – Workflow updates when Form Version Changes are Accepted	Prior to the release, MU2s/MU4s/MU4Rs in an Attestation Requested status were being flipped to Unsubmitted when a new form version was accepted and the company/institution was required to request attestation again. This enhancement will make sure the filing remains in an Attestation Requested status so the individual can address any updates required by the form version update and complete attestation.	State and Federal
<b>17147</b>	Navigation – Search Pages	The text was updated on all of the search pages (composite view, tasks, etc.).	State and Federal
<b>12527, 16748</b>	Payments – Persisting ACH payment information	When paying with ACH, it will be possible to save the information entered for an account for future use, and to select a previously saved account for use when paying. In addition, the one year limitation for saved credit card and ACH payment information has been removed.	State and Federal
<b>16129, 17874</b>	Consumer Access – Section-specific Suppression for Individuals	Application Administrators will be able to suppress the following areas of an individual record in Consumer Access in lieu of suppressing the entire record: 1. Employment Information 2. Office Locations 3. Phone, fax, prior other names and prior legal names  Consumer Access B2B will be adjusted to handle section-specific suppression.	N/A
<b>16753</b>	Consumer Access – Text Changes	Text and label changes to reflect the financial services nature of NMLS.	N/A
<b>16937, 18008</b>	Consumer Access – Add Branch Manager Information to B2B	Branch manager information will be included in the B2B file.	N/A

# System Maintenance Updates

SCR Number	Category	Description	Context
15152	Account Administration	The Individual Composite sandbar will be updated to reflect changes made by the call center to update the case of an individual name.	State
17782	Authorized Agents	The Authorized Agents Upload File status will be updated to display the correct message when at least one record in the file contains a legal name that exceeds the allowed character limit (150 characters).	State
17988	Authorized Agents	The logic for the Authorized Agent Upload file will be modified to return an "Invalid Format" message when a file does not process due to an invalid character being used in the file.	State
16615	Company Access	The validation message displayed on the Company Access page will be updated to include the name of the company that doesn't meet the access removal requirements.	State and Federal
2554	Composite	The Composite page titles will be updated to be consistent between Individual, Company and Branch.	State
16085	Composite	The system will be updated to display Dormant branches only when the <i>Include Dormant Branches</i> option is selected.	State
13961	Consumer Access	The Consumer Access search functionality will be adjusted to properly handle search criteria that include the word Oregon along with any other state name (e.g. Washington County, Oregon).	State and Federal
16556	Consumer Access: ACN	The system will be modified to delete other trade names (OTNs) when the advance change notice to delete an OTN is processed.	State
17898	Consumer Access Suppression	NMLS will be modified to retain the actual date an individual was suppressed to display as the <i>Suppression Date</i> instead of using the last updated date.	N/A
16561	Education	Continuing Education (CE) Required License Items will be generated when an Individual has "Pending " CE Compliance for a license in a non-approved-equivalent status at the time the license items are set and the License is set back to an approved-equivalent status .	State
16848	Entitlement	A message will be displayed immediately after a user account becomes locked due to entering an incorrect password too many times.	State and Federal
18055	Entitlement	NMLS will be updated to recognize the Enter key and clicking the <b>Next</b> button the same when a user uses the "Forgot your Password?" link to reset their password and enters the displayed value for the Turing test.	State and Federal
17375 and 17793	Form Filing: Advance Change Notice	The Company and Branch Individual Verify Employment Information license item functionality will be adjusted so a license item will not be generated when an individual submits two Individual filings on the advance change notice effective date where the first filing has a change to the employment history section but the second does not.	State

# System Maintenance Updates (cont'd)

SCR Number	Category	Description	Context
17517	Form Filing: Advance Change Notice	Whenever an advance change notice to add a new industry for a Qualifying Individual is processed, the MU2 Association record will gather the list of states from the MU2 Association listing instead of the last processed filing.	State
16188	Form Filing: Company	The labels for the Changed Legal Status and Changed Description fields on the Legal Status section within the Print MU1 Filing will be updated to add the word 'new'.	State
18162	Form Filing: Company and Individual (MU4)	The instructional text on the Reason for Deleting the Explanation section on the Delete Disclosure Explanation will be updated to read: "Provide a brief reason (up to 4,000 characters) for deleting this explanation."	State
17965	Form Filing: Individual (MU4 and MU4R)	When information changes on a MU4 or MU4R filing after the individual has attested and the company attempts to submit the filing, the company user will be presented with a message instructing the user to "recall the filing" in order to move forward in the process.	State and Federal
16614	Form Filing: Individual (MU2)	The MU2 refresh logic will be modified to compare the current MU2 filing with the latest filing and display the correct message text.	State
16211	Form Filing: Branch	The spacing in the Available Action section on the Other Trade Name page will be adjusted to be consistent.	State
11570	Form Filing: Individual (MU4)	The text for the Credit Report Request section on the MU4 Print Filing will be updated to be consistent with the MU2 Print Filing.	State
13649	Form Filing: Individual (MU4R)	The State Regulatory Action detail will open in a separate window when the user clicks the Regulatory Action ID displayed on Completeness Check page of MU4R.	Federal
17247	Form Filing: Individual (MU4R)	The registration evaluation logic will be modified to consider the Original Employment Created Date of the remaining active employment when determining whether a registration should remain active when one of two active employments related to the registration is terminated.	Federal
17497	Form Filing: Individual (MU4R)	The registration status evaluation will be updated to activate the registration when payment for the employee is the last step of the process.	Federal
9417	Invoice	The Invoice Source field on the Invoice will be updated to display the Invoice Description value instead of the Invoice Code.	State
16958	Invoice	The Invoice page will be updated to suppress Invoice Source for Agency Invoices.	Federal
17335	Invoice	In the federal context, the service fee line on the Invoice page will be updated to have a blank Entity column.	Federal
17419	Invoice	The invoice page will be updated not to show the service fee on invoices previously attempted by credit card before the user advances to the payments page.	State and Federal

# System Maintenance Updates (cont'd)

SCR Number	Category	Description	Context
17631	Mortgage Call Report	The system will be updated not remove commas on the Residential Mortgage Loan Activity (RMLA) General form section for Lines of Credit when saved	State
18180	Payment Processing	An error message will display if the user enters a Saved Bank Account name but does not opt to save their payment information.	State and Federal
16354	Regulator: Regulator Log	The Regulator Log paging functionality will be modified to ensure the next set of records is displayed appropriately when a note is deleted while a regulator within the same agency is viewing the notes.	State
17017	Regulator: Reminders	A performance enhancement will be applied to the User selection option of the regulator License Item Reminder List page filter to reduce performance degradation when the User selection option is blank.	State
13091	Regulator: State Regulatory Action	System logic will be modified to handle delimiters (e.g. semicolons) appropriately in the Respondents field of a State Regulatory Action.	State
16213	Regulator: Work Item	The text for ACN Processed Review Items and ACN Cancelled Review Items will be modified so they both include the 'Effective On' date.	State
16197	Regulator: Work list	The Entity ID will be encapsulated in parentheses for MU3 Main Address, MU1 Main Address, Legal Status, and Name Change Review items.	State
16844	Regulator: Work list	A secondary sort by work item ID was added to the Regulator Work List page to ensure the sort order is consistent for items with the same timestamp.	State
17066	Renewals	The Renewals Landing home page will be updated to display renewals navigation links only when the system is in Renewals/Reinstatement.	State
14151	Renewals: Notifications	The Branch License Renewal Recall and Branch License Renewal Rejected Notifications code will be updated to no longer utilize obsolete attributes to determine the branch manager.	State
15289	Reports	The Individual Roster Report (Company) will be corrected to ignore capitalization when sorting.	State
18222	Spell Check	The spell check functionality will be corrected to work properly in the Federal Registry.	Federal

# APPENDIX A

## Industry Dashboard – Company Dashboard Link Destination Entity Profile

### Licenses

<u>Link</u>	<u>Destination</u>
Company – row header	Composite – View Company – View License/Registration List
Branch – row header	Composite – View Branch – Branch Search
Individual – row header	Composite – View Company – View Licensed Individuals Summary

### Related Entities

<u>Link</u>	<u>Destination</u>
Officer/Direct Owner	View Current MU2 Associations-Display will include all Officers and Direct Owners
Indirect Owner	View Current MU2 Associations-Display will include all Indirect Owners
Qualifying Individual	View Current MU2 Associations-Display will include all Qualify Individuals
Branch Manager	View Current MU2 Associations-Display will include all Branch Managers

## Current Action Items

### Pending Filings

<b>Link</b>	<b>Destination</b>
Company – row header	Create a Company Filing
Branch – row header	Branch Filing(s)
Individual – row header	Individual Filing(s)
MCR – row header	Mortgage Call Reports
Financial Statement – row header	Manage Filings – Financial Statements
<i>Request Attestation* Column</i>	
Company	Company Filing – MU2 Forms
Branch	Branch Filing(s)
Individual	Individual Filing(s) – filtered to display filings in a Request Attestation status
<i>Attestation Required* Column</i>	
Company	Company Filing – MU2 Forms
Branch	Branch Filing(s)
Individual	Individual Filing(s) – filtered to display filings in an Attestation Requested status
<i>Submission Required* Column</i>	
Company	Company Filing - Business Activities Page
Branch	Branch Filing(s)
Individual	Individual Filing(s) – filtered to display filings in a Submission Required status

### \*Filing Status Definitions for Company and Branch Filings

**Request MU2 Attestation** – Filings where attestation has not been requested for at least one MU2 filing associated to the filing

**MU2 Attestation Required** – Filings where attestation has been requested for all MU2 filings, but not all MU2 filings have been attested to

**Submission Required** – Filings where all MU2 filings associated to the filing have been attested to but filings need to be submitted

**\*Filing Status Definitions for Individual Filings**

**Request Attestation** – Filings initiated by the company for where attestation has not been requested

**MLO Attestation Required** – Filings initiated by the Company that require attestation (listed as MLO Attestation Required on the Individual Filing(s) page for the Company).

**Submission Required** – Filings that were attested to and are awaiting submission

**Active License Items** – (only reflects Active License Items associated to non-Terminal licenses)

<b>Row</b>	<b>Total Column Destination</b>	<b>Updated in Last 7 days Column Destination</b>
Company	License Item List filtered to display all Company license items	License Item List filtered to display all Company license items that are new or have been updated by the regulator within the past 7 days
Branch	License Item List filtered to display all Branch license items	License Item List filtered to display all Branch license items that are new or have been updated by the regulator within the past 7 days
Individual (Sponsored)	License Item List filtered to display all Sponsored Individual license items	License Item List filtered to display all Sponsored Individual license items that are new or have been updated by the regulator within the past 7 days

**Outstanding Invoices**

<b>Link</b>	<b>Destination</b>
Unpaid	Invoice search results for invoices in an Unpaid status
Failed Payment	Invoice search results for invoices in a Failed Payment status



## **Pending Cart Submissions**

<b>Link</b>	<b>Destination</b>
Test Enrollment – row header	Testing Home Page
Test Enrollment – Items	Test Enrollment Cart
Sponsorship – row header	Sponsorship Cart
Sponsorship – Items	Sponsorship Cart

## **Upcoming Events**

### **Filing Deadlines**

<b>Link</b>	<b>Destination</b>
Annual Financial Statement – row header	Manage Filing – Financial Statements
Annual Financial Statement – Past Due/Deficient	License Item List filtered to display license items in the Financial Statement License Item Group
MCR-RMLA – row header	Mortgage Call Report
MCR-RMLA – Past Due/Deficient	License Item List filtered to display license items in the Mortgage Call Report License Item Group
MCR-Standard-FC – row header	Mortgage Call Report
MCR-Standard-FC – Past Due/Deficient	License Item List filtered to display license items in the Mortgage Call Report License Item Group
MCR-Expanded-FC – row header	Mortgage Call Report
MCR-Expanded-FC – Past Due/Deficient	License Item List filtered to display license items in the Mortgage Call Report License Item Group

# Industry Dashboard – Individual Dashboard Link Destinations

## Entity Profile

### Licenses

Link	Destination
Approved	View License Registration List
Pending	View License Registration List

## Current Action Items

### Pending Filings

Link	Destination
Attestation Required*	Individual Pending Filing page
Submission Required*	Individual Pending Filing page

### \*Filing Status Definitions for Individual Filings

**Attestation Required** – Filings for the individual that were initiated by a Company that require attestation

**Submission Required** – Individual filings created by the individual that require submission

**Active License Items** – (only reflects Active License Items associated to non-Terminal licenses)

Link	Destination
Total	Composite View – View License/Registration List
Updated in Last 7 days	Composite View – View License/Registration List

### **Outstanding Invoices**

<b>Link</b>	<b>Page Destination</b>
Unpaid	Invoice search results for invoices in an Unpaid status
Failed Payment	Invoice search results for invoices in a Failed Payment status

### **Pending Cart Submissions**

<b>Link</b>	<b>Destination</b>
Test Enrollment – row header	Testing Home Page
Test Enrollment - Items	Test Enrollment Cart

# APPENDIX B

## Financial Condition Short-Term and Long-Term Assets:

### Short-Term Assets

A010	Cash and Cash Equivalents, Unrestricted
A034	Securities Available for Sale
A036	Trading Account Securities
A040	Reverse Repurchase Agreements
A050	Receivables from Unrelated Parties
A190	Receivables from Related Parties
A060	Mortgage Loans Held for Sale (HFS), at Lower of Cost or Market (LOCOM)
A062	Mortgage Loans Held for Sale (HFS), at Fair Value

### **A237 Total Short-Term Assets**

### Long-Term Assets

A020	Cash and Cash Equivalents, Restricted
A030	Securities Held to Maturity, at Amortized Cost
A032	Securities Held to Maturity, at Fair Value
A064	Mortgage Loans Held for Investment (HFI), at Amortized Cost
A066	Mortgage Loans Held for Investment (HFI), at Fair Value
A070	Other Financial Instrument Assets, at Fair Value
A080	Non-Mortgage Investments
A090	Real Estate Owned, at Net Realizable Value
A100	Investment in Joint Ventures, Partnerships, and Other Entities
A110	Other Real Estate Investments
A160	Net Mortgage Servicing Rights
A170	Reserve for Other Losses Contra
A180	Property, Equipment, Leasehold, Net of Accumulated Depreciation
A200	Deferred Tax Assets
A210	Goodwill and Other Intangible Assets
A220	Derivative Assets
A230	Other Assets

### **A239 Total Long-Term Assets**

# APPENDIX C

## Financial Condition Short-Term and Long-Term Liabilities:

### Short-Term Liabilities

B010	Outstanding Balance on Debt Facilities
B070	Commercial Paper
B080	Other Short-Term Payables to Related Parties
B090	Other Short-Term Notes Payable to Unrelated Parties
B100	Accrued Expenses
B120	Other Short-term Liabilities
<b>B217</b>	<b>Total Short-Term Liabilities</b>

### Long-Term Liabilities

B020	Collateralized Mortgage Debt Relating to Financings
B030	Collateralized Mortgage Debt Other
B040	Trust Preferred Securities
B050	Deposits
B060	Advances from Federal Home Loan Banks
B110	Estimated Future Loss Liability (Recourse)
B130	Other Long-Term Liabilities to Related Parties
B140	Other Long-Term Liabilities to Unrelated Parties
B150	Servicing Liabilities
B160	Guaranty Liabilities under FIN 45
B170	Other Financial Instrument Liabilities, at Fair Value
B180	Derivative Liabilities
B190	Taxes Payable
B200	Deferred Tax Liability
B210	Repurchase Reserves
<b>B219</b>	<b>Total Long-Term Liabilities</b>