



# NMLS Release Overview

## NMLS Release April 18, 2026

The April release for NMLS contains the following enhancements and bug fix.

### Enhancements

- Revised Disclosure Questions
  - New disclosure questions are being released on the MU2 and MU4 forms. These revised questions address ambiguities, clarify terminology, and incorporate newly defined terms to support more accurate and consistent responses across the industry. It is recommended that all MU2 and MU4 forms are updated by Aug. 31, in advance of renewals. The system will require the disclosure questions be updated before an update can be submitted on the impacted form types.
- Redesigned Employment Reporting
  - Company Relationship information will populate the Employment History section of all individual forms (MU4, MU2 and MU4R). As Company Relationships are primarily created for state-licensed Mortgage Loan Originators (MLOs), this enhancement will mainly affect the MU4 Form.
  - Individuals will be able to enter an “Employment Gap” to fill unemployment periods within the 10-year employment history requirement.
  - The Company Relationship will contain three new data points managed by the company:
    1. Individual’s Position/Title
    2. Individual’s Work Phone
    3. Individual’s Work Email
  - After this change, the current employment details, specifically the name of the employer and address for the sponsored individual, will always match the sponsored company and changes to the company’s name and addresses will stay in sync with the MU4.

### Bug Fixes

- Fix for company users adding a relationship for a Fully Remote, unlicensed individual



- A bug was found where a company user was unable to add a relationship if the individual was “Fully Remote” but had not yet associated with a license. After the release, a company user will be able to add a relationship for the individuals.