



Individual Form (MU2 and MU4) Requirements

The Individual Form (MU4) must be submitted through the Nationwide Mortgage Licensing System & Registry (NMLS) by either the employing company or the individual. In either case, the individual must attest to their information before the MU4 can be submitted.

The MU2 and MU4 forms include the information outlined below¹. All information is completed electronically through NMLS. This document is for instructional purposes only. A Criminal Background Check (CBC) and/or credit report authorization may be required. Details are provided below. All included information may not apply to all individuals.²

Identifying Information

Field	Description
First Name	Individual's legal first name
Last Name	Individual's legal last name
Full Middle Name	Individual's legal middle name
Suffix (if any)	Individual's legal suffix
Gender	Male/Female/Not Listed
Social Security Number	As issued by Social Security Administration
Date of Birth	Month/Day/Year of Birth (MM/DD/YYYY)
State/Province of Birth	State of individual's birth
Country / Province of Birth	Country/province of individual's birth
US Citizen	Yes or No
State of Government Issued Identification	State that issued the identification
Government Issued Identification Number	Number of the Government Issued ID
Passport Issuing Country	Country that issued your passport
Passport Number	Number on your passport

Contact Information

Field	Description
Business Phone and extension	Work phone number and extension if any
Home Phone	Home phone number
Cell Phone	Mobile phone number (optional)
Fax Line	Business fax number (optional)
Work Email Address (for regulatory contact)	Business email address
Personal email address (for system notifications and password resets)	Personal email address

¹ There may be some minor differences between the forms.

² The applicant/licensee is fully responsible for all of the requirements of the license for which they are applying. The agency specific requirements contained in the [Checklist Compiler](#) are for guidance only to facilitate application through NMLS. Should you have questions, please consult legal counsel.

Mailing Address:

Field	Description
Number and street	Number and street
City	Physical city for mailing address
State	Physical state for mailing address
Country/Province	Physical country/province for mailing address
Postal Code	Zip code for mailing address

If your name has changed and you want to change your Full Name in NMLS:

Field	Description
First Name	Individual's legal first name
Full Middle Name	Individual's legal middle name
Last Name	Individual's legal last name
Suffix (if any)	Individual's legal suffix

Any other business activities?

Field	Description
Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise?	Yes or No

Other Names

List all name(s) you are using or have used since the age of 18, other than your legal name. Examples include nicknames, aliases, and names used before or after marriage.

Field	Description
First Name	First Name Alias
Full Middle Name	Full Middle Name Alias
Last Name	Last Name Alias
Suffix (if any)	Suffix Alias

Residential History

Starting with your current address, provide all of your residential addresses for the past ten years without any gaps.

Field	Description
From (MM/YYYY)	Month & Year Individual began living at location
To (MM/YYYY)	Month & Year Individual ceased living at location
Street Address	Physical address for residence
City	Physical city for residence
State	Physical state for residence
Country/Province	Physical country/province for residence
Postal Code	Zip code for residence

Employment History

Starting with your current employment, provide a complete employment history for the past ten years without any gaps. Account for all time including full and part-time employments, self-employment, military service and homemaking. Also include periods such as unemployment, retirement, full-time student, extended travel, etc.

Field	Description
From (MM/YYYY)	Month & Year Individual began employment
To (MM/YYYY)	Month & Year Individual ceased employment
Employer (company name)	Company Name of employer
Position Held (no abbreviations)	Title with no abbreviations
Address/City	Work address including city
State and Postal Code	State and postal code for work location
Country/Province	Physical country/province for work location
Financial-Services Related	Yes or no as to whether work was financial services related

Other Business

Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise? (Exclude non-financial-services-related activity that is exclusively charitable, civic, religious or fraternal and is recognized as tax-exempt). If yes, provide details.

Field	Description
Business Name	Name of the business
Financial-Services Related	Yes or no as to whether the business conducts financial-services-related activities
Number and Street	Number and street
City	Physical city for business location
State	Physical state for business location
Country/Province	Physical country/province for business location
Postal Code	Zip code for business location
Nature of business	Brief description of the business
Position, Title or relationship with the business	State your position or title or if none state relationship
Start Date	Date your engagement in business started
Hours per month	Approximate hours per month you are engaged
Description of duties	Describe what you do for the business

Disclosure Questions

For each question answer Yes or No. Any Yes answers require an explanation.

Field
<p>Financial Disclosure</p> <p>(A)</p> <p>(1) Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?</p> <p>(2) Based upon events that occurred while you exercised control over an organization, has any organization filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years?</p> <p>(3) Have you been the subject of a foreclosure action within the past 10 years?</p>
<p>(B) Has a bonding company ever denied, paid out on, or revoked a bond for you?</p>
<p>(C) Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization?</p>
<p>(D) Do you have any unsatisfied judgments or liens against you?</p>
<p>(E) Are you delinquent on any court ordered child support payments?</p>
<p>Criminal Disclosure</p> <p>(F)</p> <p>(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?</p> <p>(2) Are there pending charges against you for any felony?</p>
<p>(G) Based upon activities that occurred while you exercised control over an organization:</p> <p>(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony?</p> <p>(2) Are there pending charges against any organization for any felony?</p>
<p>(H)</p> <p>(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?</p> <p>(2) Are there pending charges against you for a misdemeanor specified in (H)(1)?</p>
<p>(I) Based upon activities that occurred while you exercised control over an organization:</p> <p>(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (H)(1)?</p> <p>(2) Are there pending charges against any organization for any misdemeanor specified in (H)(1)?</p>
<p>Civil Judicial Disclosure</p> <p>(J)</p> <p>(1) Has any domestic or foreign court ever:</p> <p>(a) enjoined you in connection with any financial services-related activity?</p> <p>(b) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)?</p> <p>(c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority?</p> <p>(2) Is there a pending financial services-related civil action in which you are named for any alleged violation described in (J)(1)?</p> <p>(3) Based upon activities that occurred while you exercised control over an organization, is there a</p>

pending financial services-related civil action in which any organization is named for any alleged violation described in (J)(1)?

Regulatory Action Disclosure

(K) Has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever:

(1) found you to have made a false statement or omission or been dishonest, unfair or unethical?

(2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)?

(3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted?

(4) entered an order against you in connection with a financial services-related activity?

(5) revoked your registration or license?

(6) denied or suspended your registration or license or application for licensure, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?

(7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business?

(8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?

(9) entered an order concerning you in connection with any license or registration?

(L) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?

(M) Based upon activities that occurred while you exercised control over an organization, has any State or federal regulatory agency or foreign financial regulatory authority or self-regulatory organization (SRO) ever taken any of the actions listed in (K) through (L) above against any organization?

(N) Is there a pending regulatory action proceeding against you for any alleged violation described in (K) through (L)?

(O) Based upon activities that occurred while you exercised control over an organization, is there a pending regulatory action proceeding against any organization for any alleged violation described in (K) through (L)?

Customer Arbitration/Civil Litigation Disclosure

(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:

(1) is still pending?

(2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or

(3) was settled for any amount?

Termination Disclosure

(Q) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:

(1) violating statute(s), regulation(s), rule(s), or industry standards of conduct?

(2) fraud, dishonesty, theft, or the wrongful taking of property?

Disclosure Explanation for “Yes” or “No” Response(s)

Provide the request information regarding the event resulting in a “Yes” response to one of more disclosure questions. You may but are not required to provide detail for a “No” response.

Field	Description
Brief Description of Event	A brief description of the event.
Disposition of Event	Choose from drop-down menu
Description if disposition is “other”	Only required if “Other (Regulatory)” or “Order (Regulatory)” is selected for Action Type. A description cannot be entered for other Action Types.
Event Explanation Detail	Provide details of the Event
Applicable Questions	Required. Select the checkbox next to the related to the explanation you have provided. A single explanation can be associated to one or more questions and multiple explanations can be associated to a single question.
Supporting File	You can include a supporting pdf file (not exceeding 8 MB) with the explanation.

Criminal Background Check

A criminal background check (CBC) authorization may be required as part of your license application. Upon authorization of a CBC for the first time through NMLS, you will be required to obtain fingerprints through the NMLS authorized vendor Fieldprint. Demographic information required by the FBI to process fingerprint cards.

Field	Description
Eye Color	Individual’s eye color
Hair Color	Individual’s hair color
Height	Individual’s height in feet and inches
Weight	Individual’s weight in pounds
Race	Individual’s Race
Date of Birth	Individual’s date of birth

Credit Report

A credit report may be required as part of a license application. Upon requesting a credit report for the first time through NMLS, you will be required to answer a series of questions to verify your identity. If you have a security freeze on your credit profile, it must be lifted before requesting a credit report.³

Document Uploads

A license request may require you to provide certain PDF documents through NMLS. Confirm what is required to be uploaded in this section from the applicable license requirements in the [Checklist Compiler](#).

³ Information can be found on the [NMLS Resource Center](#).