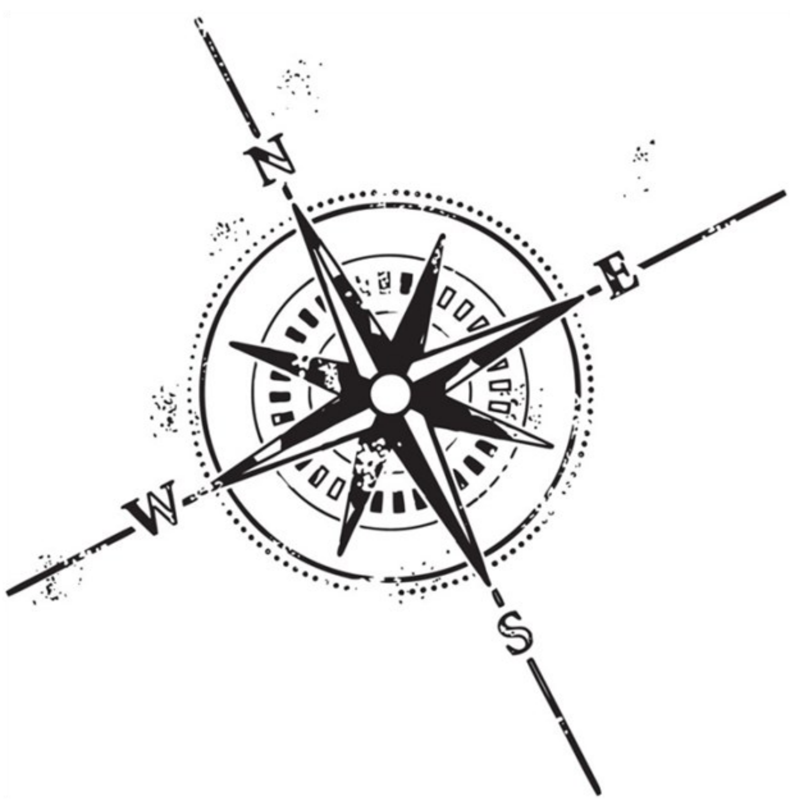
NAVIGATION GUIDE

Account Administration



Purpose

This navigation guide is designed to provide company Account Administrators with an overview of the account administration process and direction on managing passwords, and organization user roles.

Copyright

Resources

Resources for NMLS:

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

Table of Contents

Companies:

Individuals:

What is Account Administration?

Account Administration refers to the management of user accounts. The NMLS Entitlement Group and Account Administrators for companies share responsibility for maintaining user accounts in NMLS.

Account Administrator (Company)

Account Administrators are identified through the entitlement process and are the only persons inside a company that can set up access and rights for additional organization users in NMLS. Since Account Administrators are the only parties that can create and manage organization users for the company, it is strongly suggested that a primary, as well as a secondary Account Administrator be created during company entitlement. For more information visit the NMLS Resource Center at http://mortgage.nationwidelicensingsystem.org.

An Account Administrator can:

- Create accounts for users in a company who will be using NMLS. This process systematically creates a user name and password for the user
- Manage roles for organization user accounts
- Manage subscriptions to system-generated notifications
- Modify an account admin and/or organization user's account information (First and Last Name, Phone Number, and Email Address)
- Update organization user account roles
- Unlock an account admin and/or organization user account
- Enable or disable an account admin and/or organization user's account
- Delete an account admin and/or organization user's account
- Reset passwords for an account admin and/or organization user's account

An Account Administrator cannot:

- ∅ Manage roles for their own account or the account of another account admin
- ∅ Create another account administer account
- ∅ Reset the user name and password for an individual user account

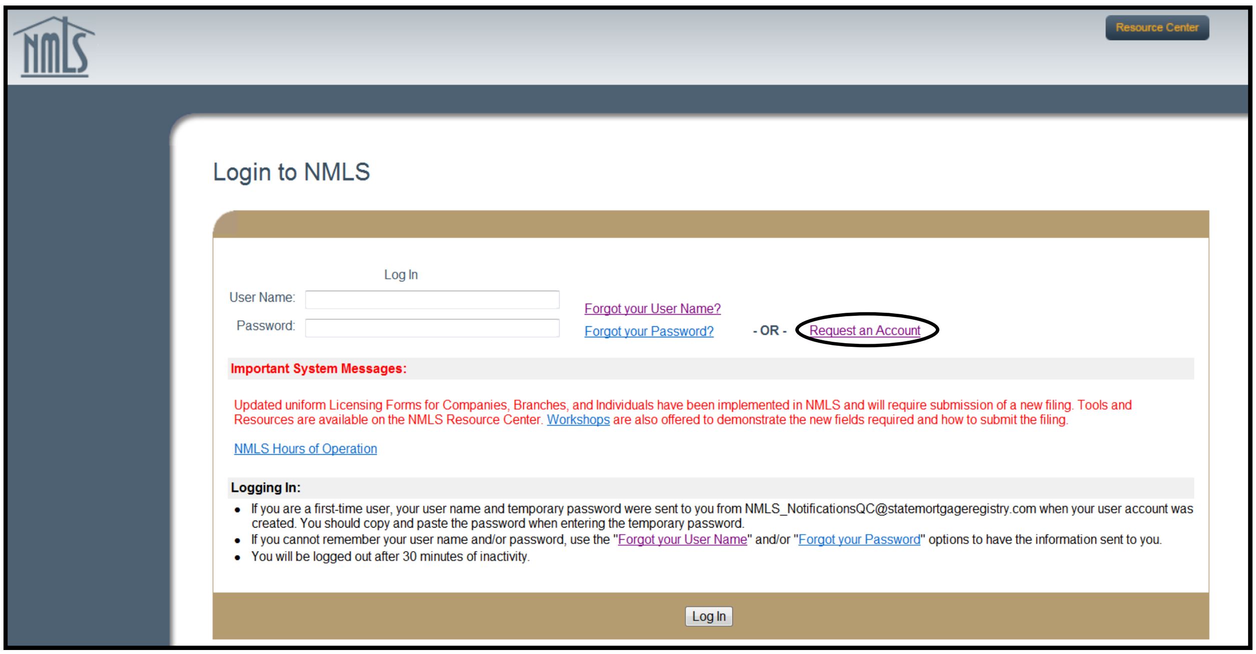
Requesting a Company Account

A company must submit the Company Account Request Form to gain access to NMLS for the first time. Upon completion of the Company Account Request Form, the Entitlement Group reviews the request. If approved, new User Names and Passwords are sent via email to the Account Administrator(s) indicated on the form.

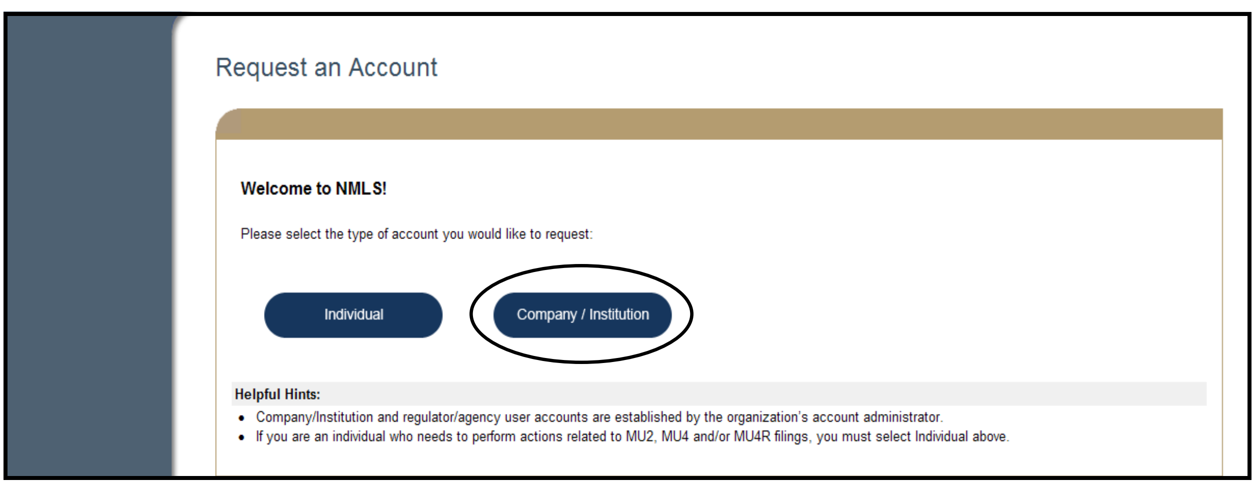
The process detailed below is to create a company account for a company that has not created a record in NMLS. If the company needs to set up a new Account Administrator and has already created a record in NMLS (i.e. has an NMLS ID) please contact the NMLS Entitlement Group.

To access the Company Account Request Form:

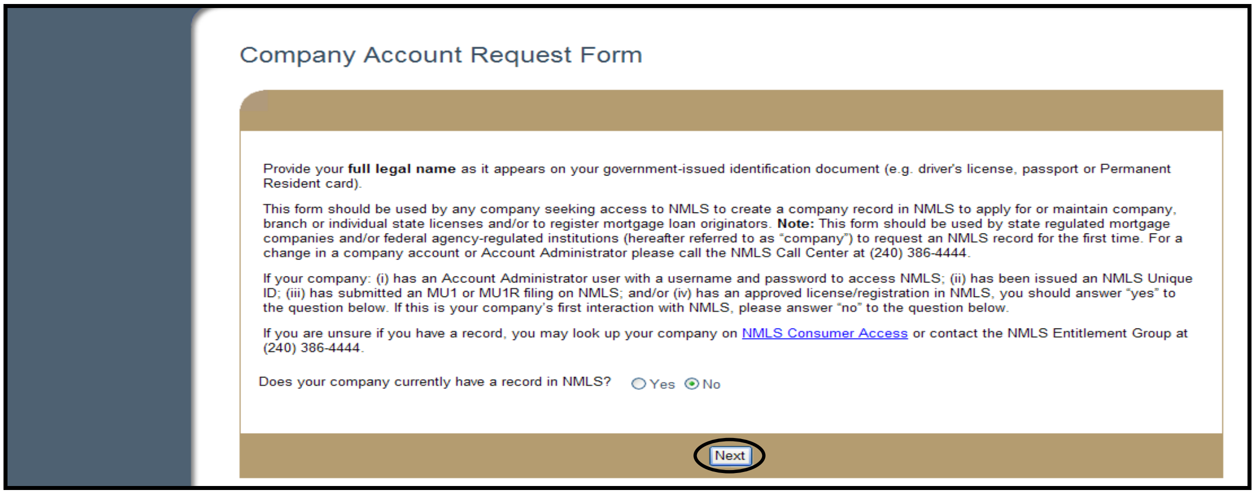
1. Access NMLS at: https://statemortgageregistry.com.
2. Click the **Request an Account** link.



3. Click **Company / Institution**.

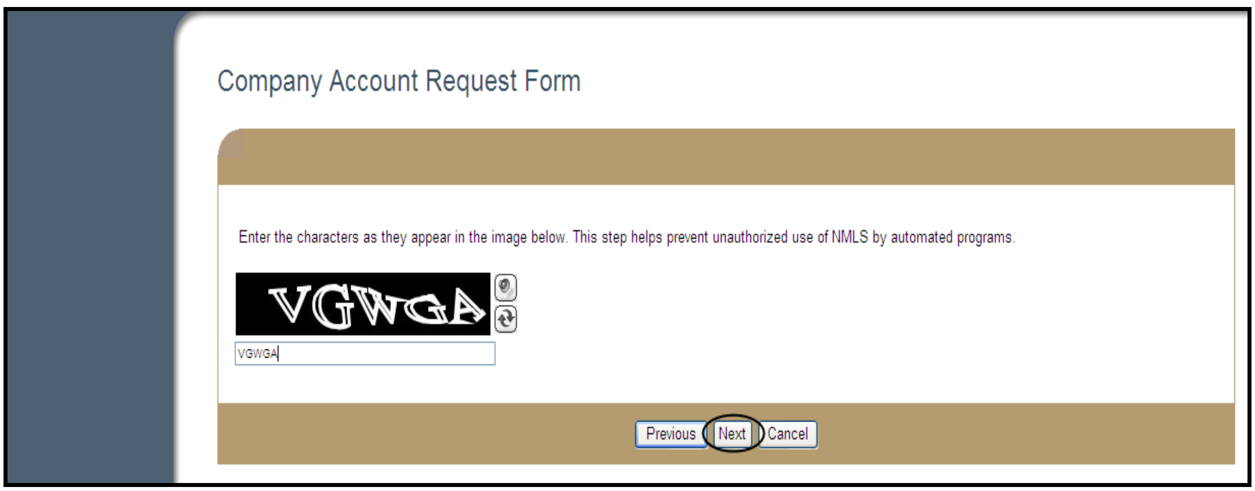


4. Select **No**, to confirm that the company does not have a record in NMLS.
5. Click **Next**.

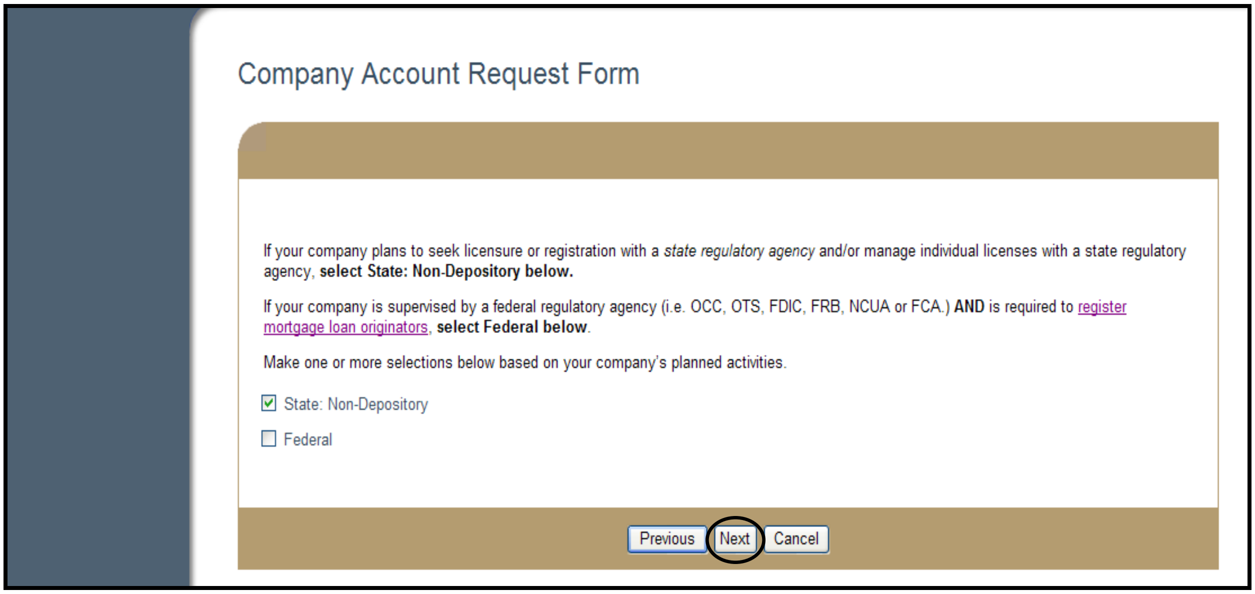


NOTE: When Yes is selected in response to the question "Does your company currently have a record in NMLS?" the *Company Account Request Form* screen will display a message indicating the user must log in as an Account Administrator and use the Request Filing Authority option under the Admin tab or to call the NMLS Call Center if they are requesting changes to their institution account or to add additional Account Administrators.

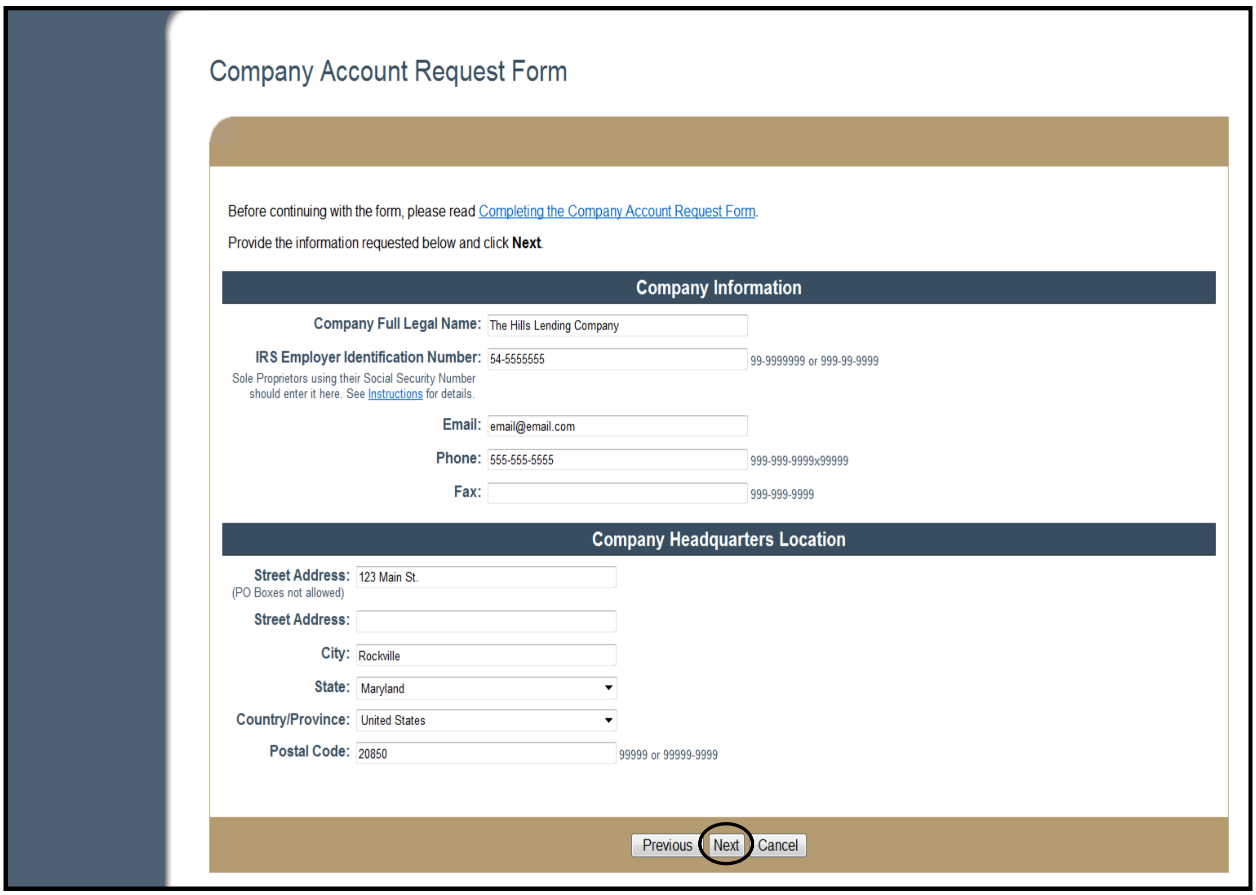
6. Follow the instructions on the *Company Account Request Form* screen to complete the **CAPTCHA Test**.
7. Click **Next**.



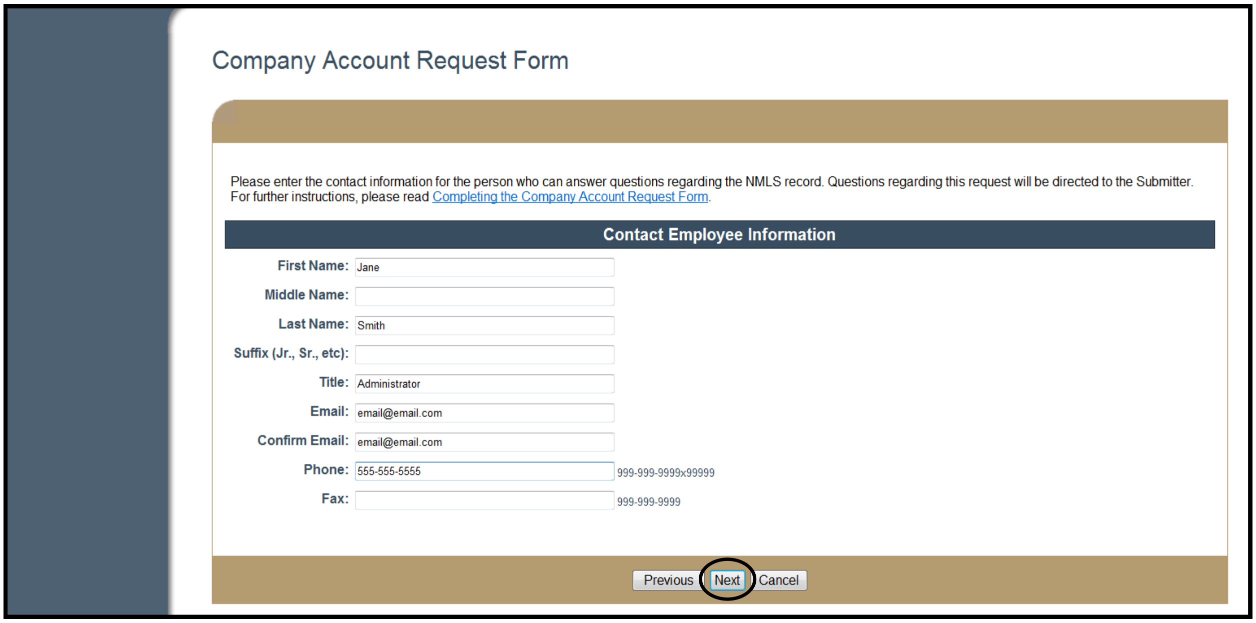
8. Select the **State: Non-Depository** checkbox.
9. Click **Next**.



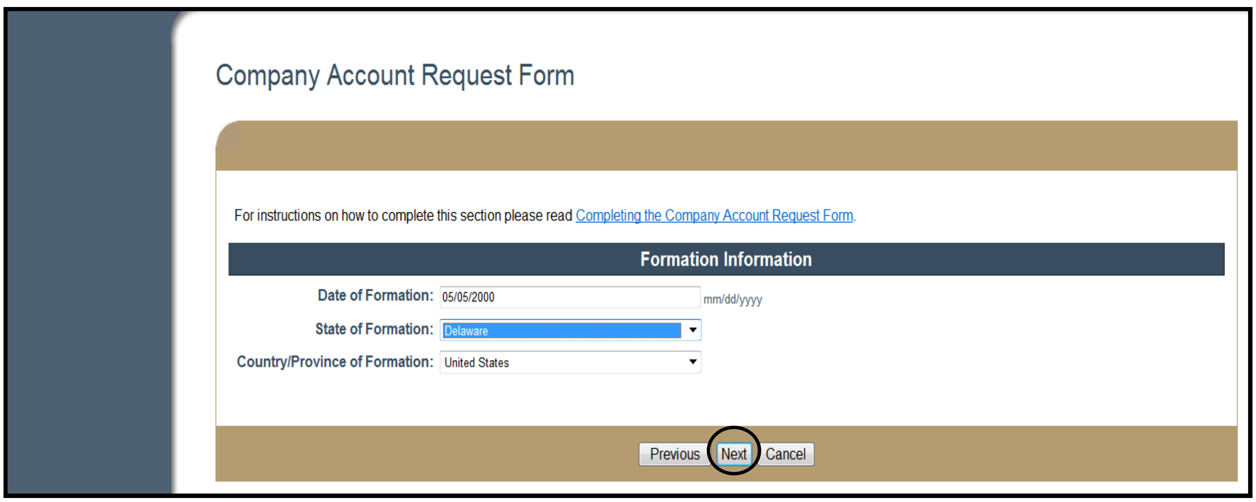
10. Complete the **Company Information** and **Company Headquarters Location** sections of the Company Account Request Form.
11. Click **Next**.



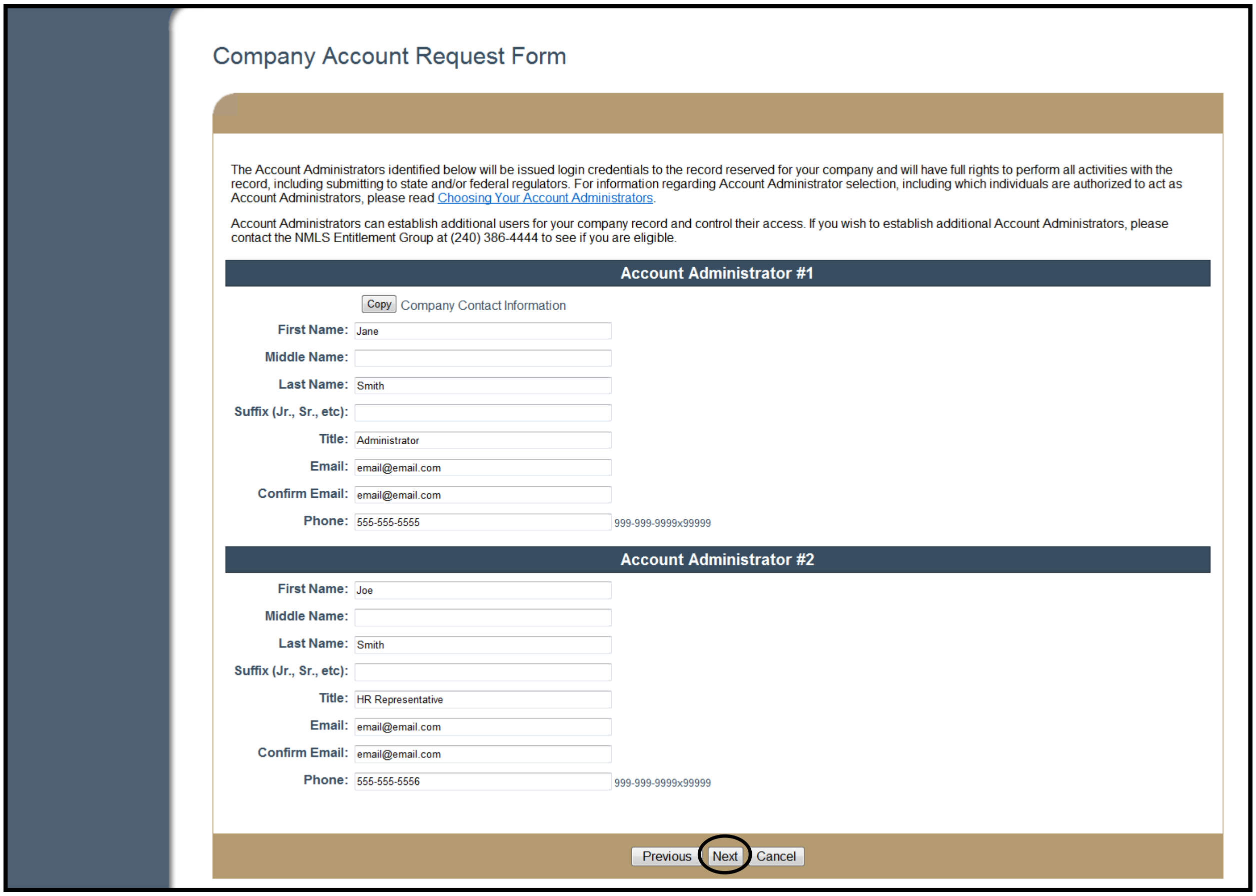
12. Complete the **Contact Employee Information** section of the Company Account Request Form.
13. Click **Next**.



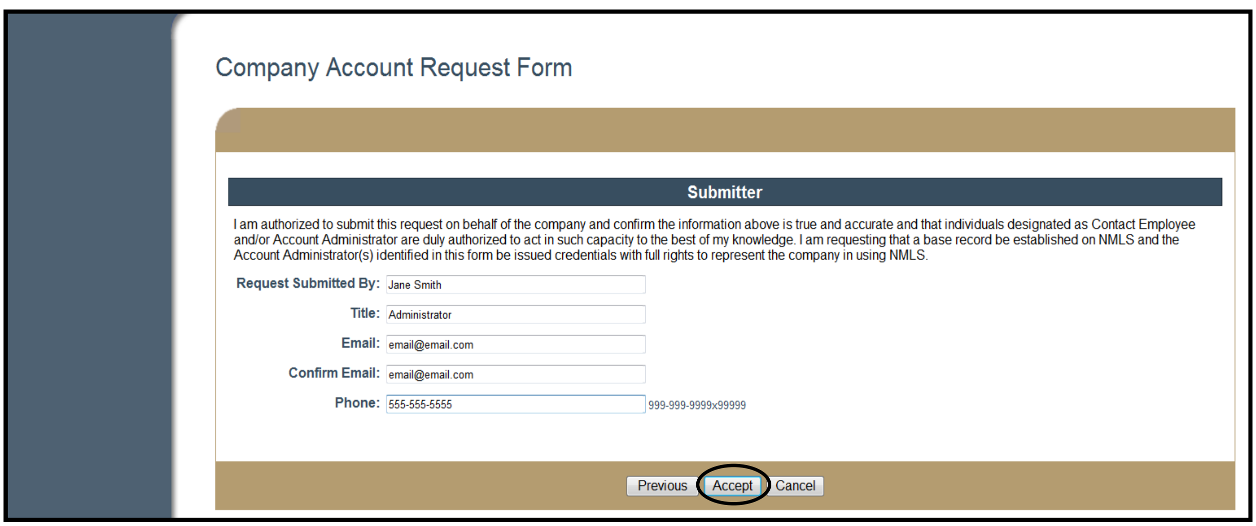
14. Complete the **Formation Information** section of the Company Account Request Form.
15. Click **Next**.



16. Complete the **Account Administrator #1** and **Account Administrator #2** sections of the Company Account Request Form.
17. Click **Next**.



18. Complete the **Submitter** section of the Company Account Request Form.
19. Click **Accept**.



[Result:] The *Company Account Request Form* screen displays with a summary of the information entered on previous screens.

20. Review the **Company Account Request Form** for accuracy and completeness.
21. Click **Submit**.

Company Account Request Form

The information you provided on the previous screens is listed below. Click **Previous** to correct any inaccurate information. Once the information provided is complete and accurate, click **Submit**.

Company Information

Company Full Legal Name: The Hills Lending Company
IRS Employer Identification Number: 54-5555555
Email: email@email.com
Phone: 555-555-5555
Fax:

Company Headquarters Location

Street Address: 123 Main St.
Street Address:
City: Rockville
State: Maryland
Country/Province: United States
Postal Code: 20850

Contact Employee Information

First Name: Jane
Middle Name:
Last Name: Smith
Suffix (Jr., Sr., etc):
Title: Administrator
Email: email@email.com
Phone: 555-555-5555
Fax:

Formation Information

Date of Formation: 05/05/2000
Middle Name:
Last Name: Smith
Suffix (Jr., Sr., etc):
Title: Administrator
Email: email@email.com
Phone: 555-555-5555

First Name: Joe
Middle Name:
Last Name: Smith
Suffix (Jr., Sr., etc):
Title: HR Representative
Email: email@email.com
Phone: 555-555-5556

Submitter

Request Submitted By: Jane Smith
Title: Administrator
Email: email@email.com
Phone: 555-555-5555

Previous Submit Cancel

[Result:] The confirmation screen displays. The Account Administrator(s) designated when completing the form will receive two emails (one containing the User Name, the other containing the temporary account password) after the company request is approved.

Account Administrator and Organization User Account Set Up

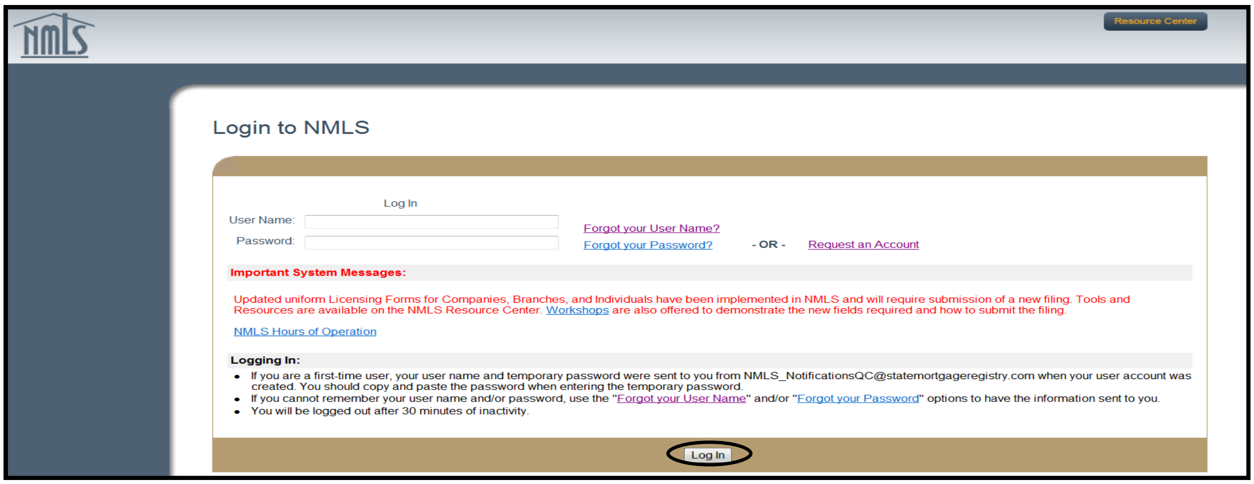
Upon the initial login to NMLS, all users are required to reset their password. In addition, they are required to create a Security Question and Security Answer.

The Security Question and Security Answer are used to verify the identity of the user when they have forgotten their password. Security Question and Security Answer characters are NOT case sensitive.

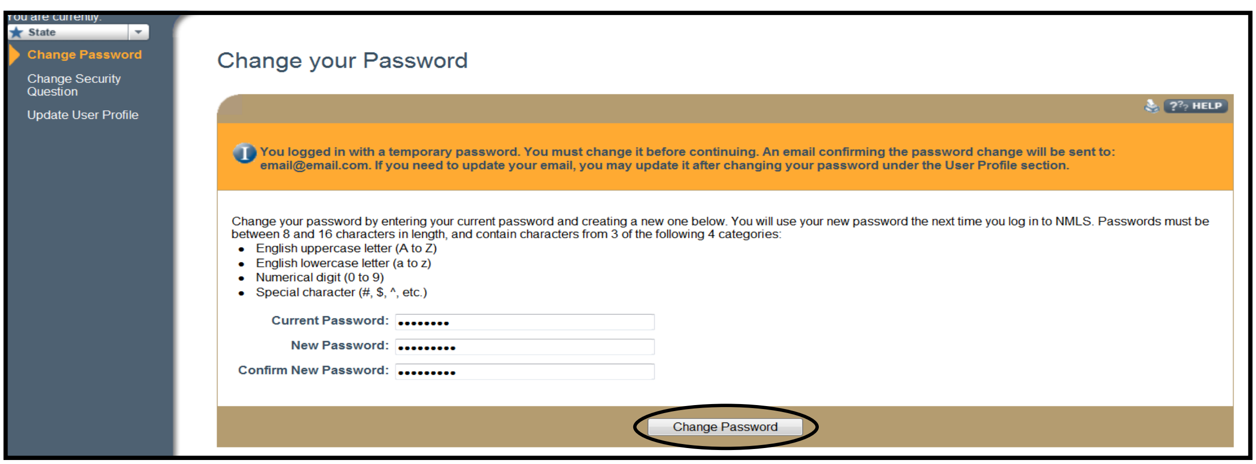
To login to NMLS for the first time:

1. Access NMLS at: https://statemortgageregistry.com.
2. Enter **User Name** and the system-generated **password**.
3. Click **Log In**.

NOTE: It is best to copy and paste the temporary password into the password field from the email you received.

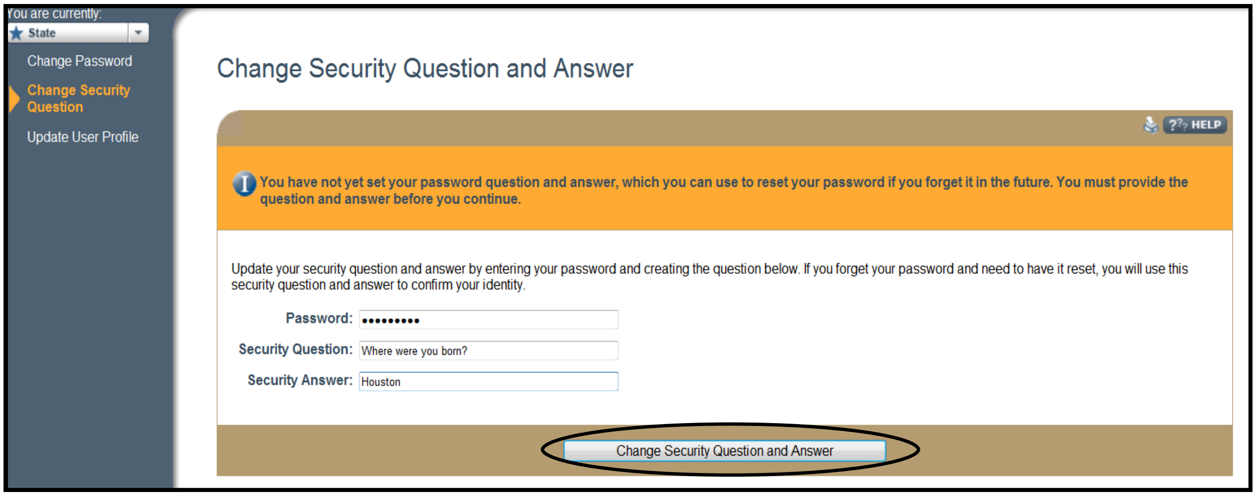


4. Click **I Agree** on the *Industry Terms of Use* screen.
5. Enter the system generated **password** in the Current Password field.
6. Enter a **new password** in the New Password field.
7. Re-enter the **new password** in the Confirm New Password field.
8. Click **Change Password**.



[Result:] The *Change Security Question and Answer* screen displays.

9. Enter the **password** (the new password created on the previous page) in the Password field.
10. Enter a **question** in the Security Question field.
11. Enter the **answer** to the question in the Security Answer field.
12. Click **Change Security Question and Answer**.

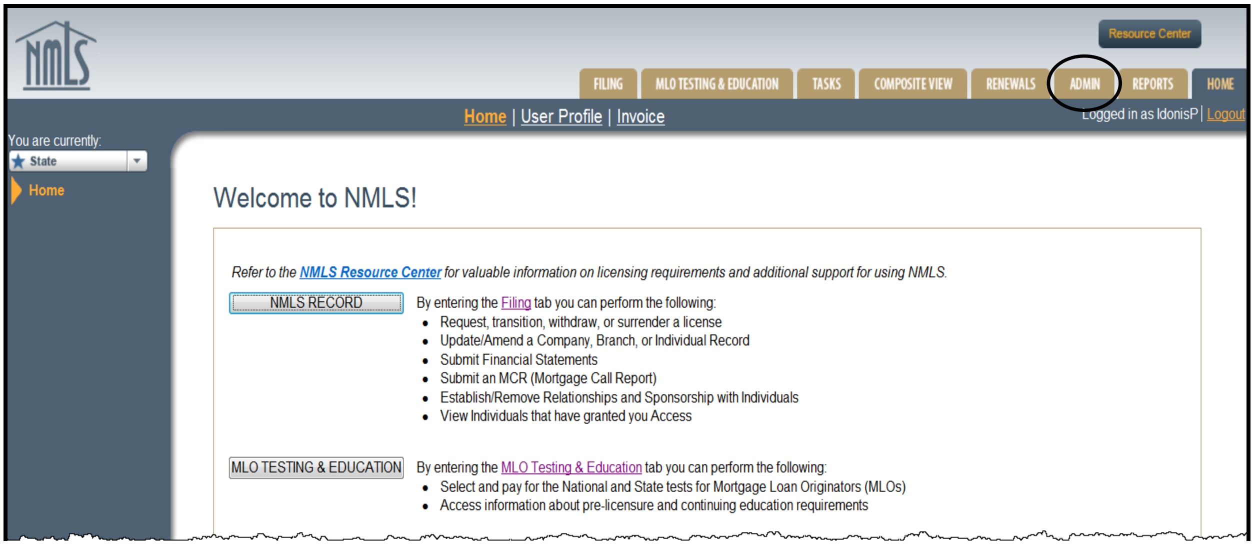


[Result:] The *NMLS Home* screen displays.

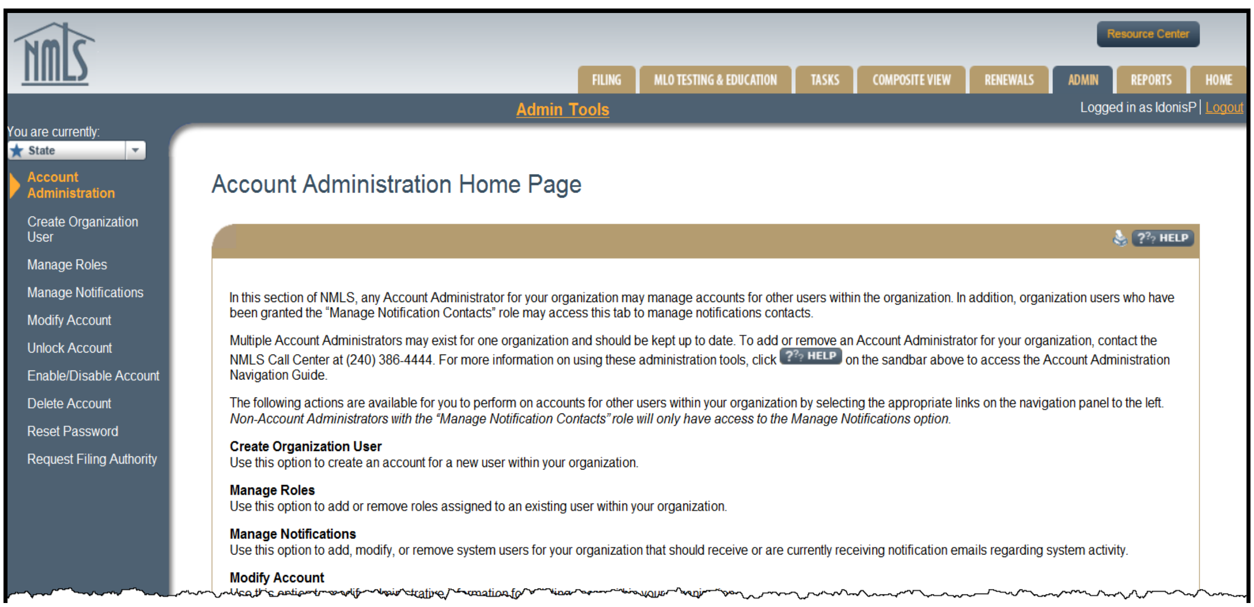
How To Access Account Administration

Company Account Administrators are responsible for managing NMLS accounts of organization users within their organizations.

To access Account Administration, click the **Admin** tab on the *NMLS Home* screen.



[Result:] The *Account Administration Home Page* displays.



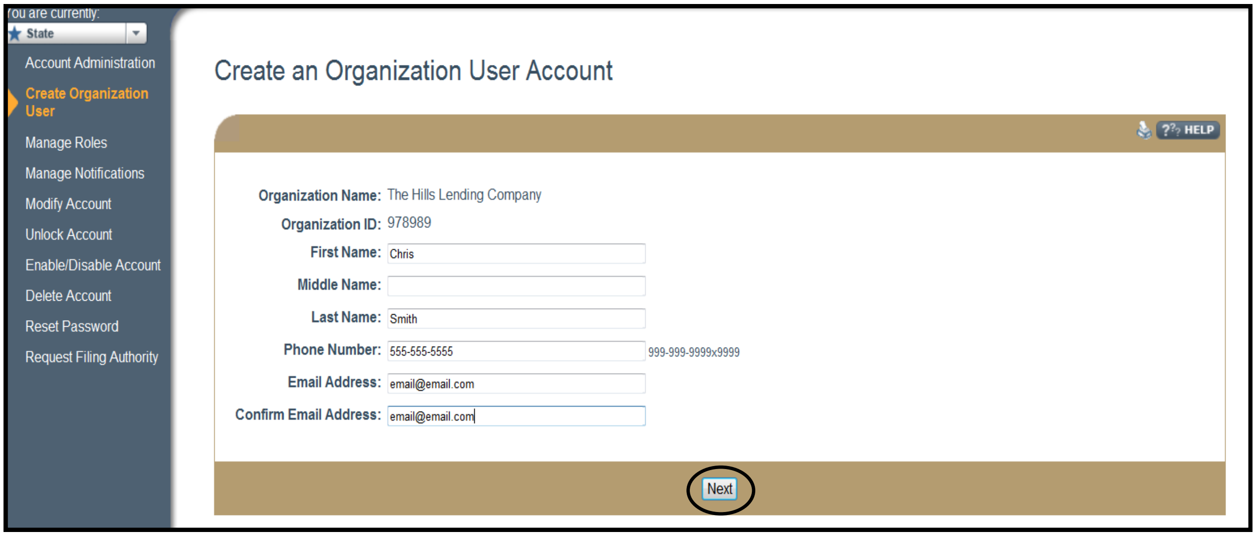
Create an Organization User Account

Organization Users are employees within an organization that are responsible for performing tasks for the organization in NMLS like creating filings or managing work queues. Selecting all roles does not make the user an Account Administrator. A user with all rights in the system will still not have the ability to set up other users for their organization. *Individuals must self-entitle themselves through the Create an Individual Account link on the Login screen. This includes individual licensees, control persons, qualifying individuals and branch managers that need to create filings on their own behalf and/or attest to filings created by their company.*

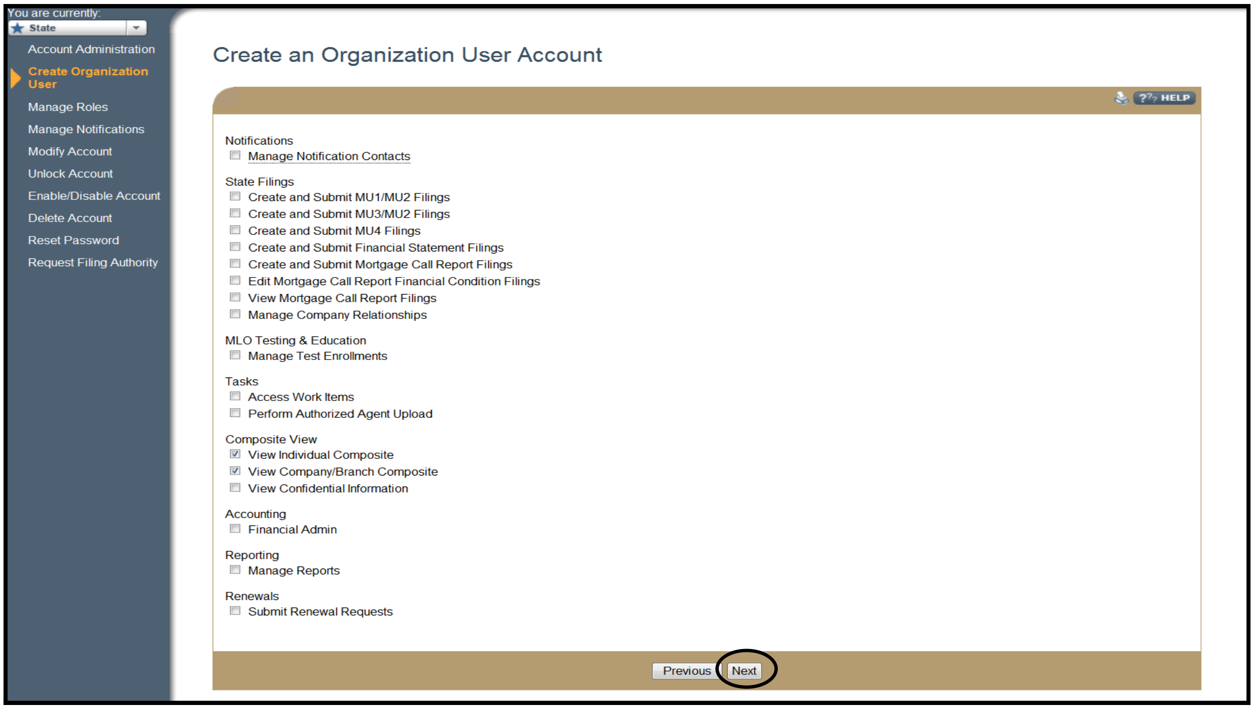
NOTE: Users with an Organization User Account and an Individual User Account will have two user names and two passwords. For more information on creating an individual User Account see the Individual Entitlement Process section of this Navigation Guide.

To create an Organization User Account:

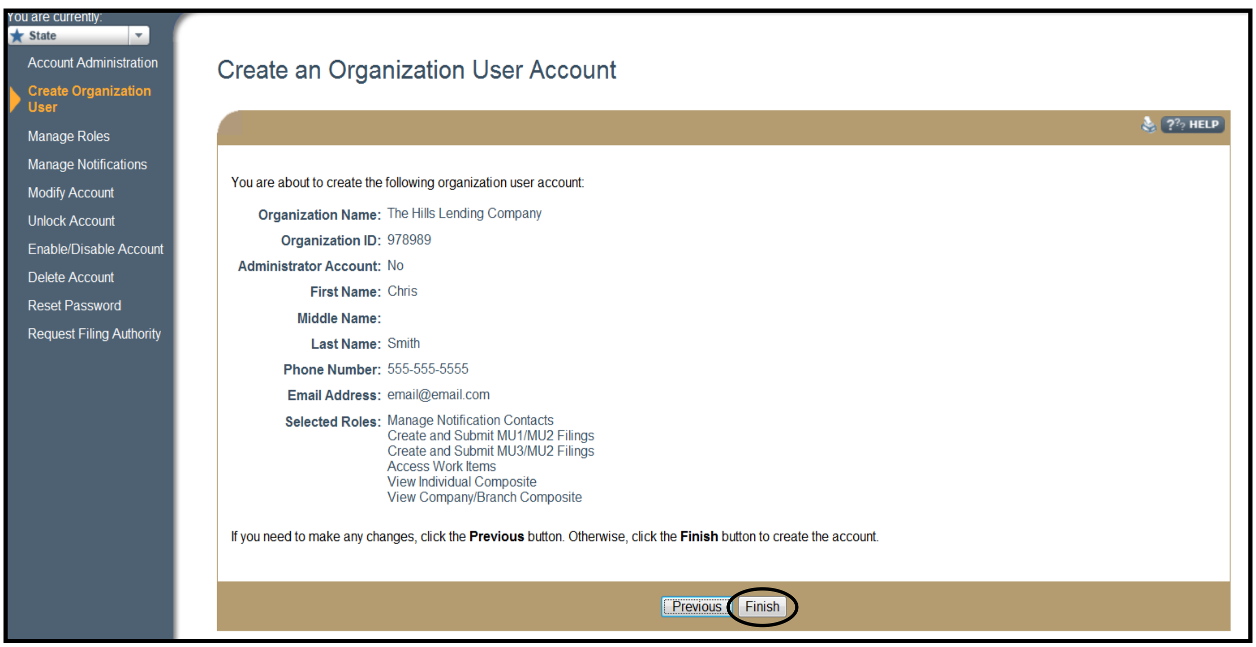
1. From the *NMLS Home Screen*, click the **Admin** tab.
2. Click **Create Organization User** on the navigation panel.
3. Enter the user's **First Name, Middle Name (optional)**, **Last Name**, **Phone Number**, and **Email Address (twice)**. This email address must be valid as it will be used by NMLS to deliver account information.
4. Click **Next**.



5. Select the **role(s)** needed for the user to perform their job responsibilities in NMLS. (See Manger User Roles for further details.)
6. Click **Next**.



7. Review the user information and click **Finish**.



NOTE: Email confirmations with the user name (including a list of assigned roles) and a temporary password will be sent to the user at the email address entered on the previous page.

Description of Company Roles

Notifications

- Manage Notification Contacts - this role allows another company user to be designated as the Notifications Administrator (this is an admin role for notifications only). The Notifications Administrator can designate a user or users to receive notices, determine which notices the user will receive, and stop notices from being sent. *Please note that if no user is assigned to receive the notification, the notification is sent to the Account Administrator(s).*

State Filings

- Create and Submit MU1/MU2 Filings - this role allows the user to create, edit, and submit to the regulator the complete MU1 (company application) and all associated MU2's (company control persons). This includes historical filings and those created by other individuals.

- Create and Submit MU3/MU2 Filings - this role allows the user to create, edit, and submit to the regulator the complete MU3 (branch application) and the associated MU2 for the branch manager. This includes historical filings and those created by other individuals.

- Create and Submit MU4 Filings - this role allows the user to create, edit, and submit to the regulator the complete MU4 (licensed individual application) for any individual licensed or registered through your company. This includes historical filings and those created by other organization users.

- Create and Submit Financial Statement Filings - this role allows the user to create, edit, and submit to the regulator any financial statement filings, along with key financial data, as required.

- Create and Submit Mortgage Call Report Filings - this roll allows the user to submit and manage Mortgage Call Reports.

- Edit Mortgage Report Financial Condition Filings - this role allows the user to edit Mortgage Call Report Financial conditions Filings.

- View Mortgage Call Report Filings - this roll allows the user to view Mortgage Call Report Filings. Users with this role cannot edit or submit Mortgage Call Report Filings.

- Manage Company Relationships - this role allows the user to establish, terminate and view relationships (which generally indicates employment) between individuals (MU2/4) and the company.

Description of Company Roles (continued)

MLO Testing & Education

- Manage Test Enrollments - this role allows the user to create and submit test enrollment requests on behalf of an individual.

Tasks

- Work Items - this role allows the user to have full access to the company's work list in order to process any work associated with any filings that have been submitted for the company, it's branches or sponsored individuals.

- Authorized Agent Upload - this role allows the user to upload a list of entities that conduct money transmissions on behalf of a company that is licensed in NMLS, but not directly licensed themselves (i.e. “authorized delegates” or “agents”).

Composite View

- View Individual Composite - this role allows the user to view data associated with an individual record, to which the company has access. This includes any MU2 or MU4 filings, the history of their licenses, any requirements or deficiencies that have been associated with their license(s), test enrollments and results, and education information.

- View Company/Branch Composite - this role allows the user to view ALL data associated with a company and its branches. This includes any Company (MU1), or Branch (MU3) filings, the history of their licenses and any requirements or deficiencies that have been associated with their license(s).

- View Confidential Information - this role allows the user to view the full social security number and date of birth of an individual associated with their company and its branches. This includes any Historical filings, and Composite. This role also allows the user to view the EIN or Tax ID for the company.

Accounting

- Financial Admin - this role allows the user to view all payments made in NMLS for the company. In addition, it allows for the user to repay failed payments.

Reporting

- Manage Reports - this role allows the user to request and view reports. Renewal reports are separate from the report function and are only accessible through the Renewals tab.

Renewals

- Submit Renewal Requests - this role allows the user to process and submit renewal requests for company, branch and individual licenses/registrations. In addition, the submit renewal requests role allows the user to request Renewal Reports.

Modify User Account Information (Account Administrators)

The following information for any organizational user can be modified by an Account Administrator:

- First Name
- Middle Name
- Last Name
- Phone Number
- Email Address

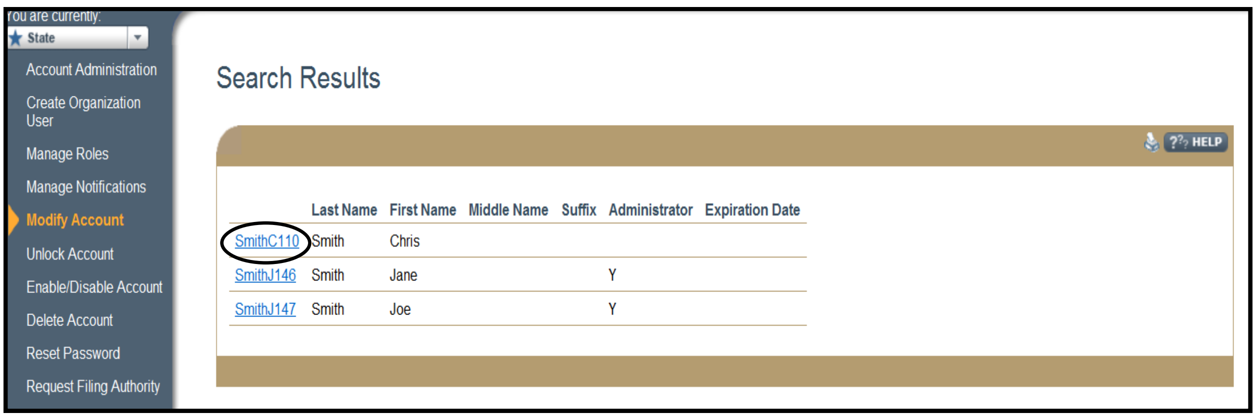
Individual accounts (MLO accounts created through the self-entitlement process) cannot be modified by an Account Administrator. The individual must modify their own information.

To modify account information for an organizational user:

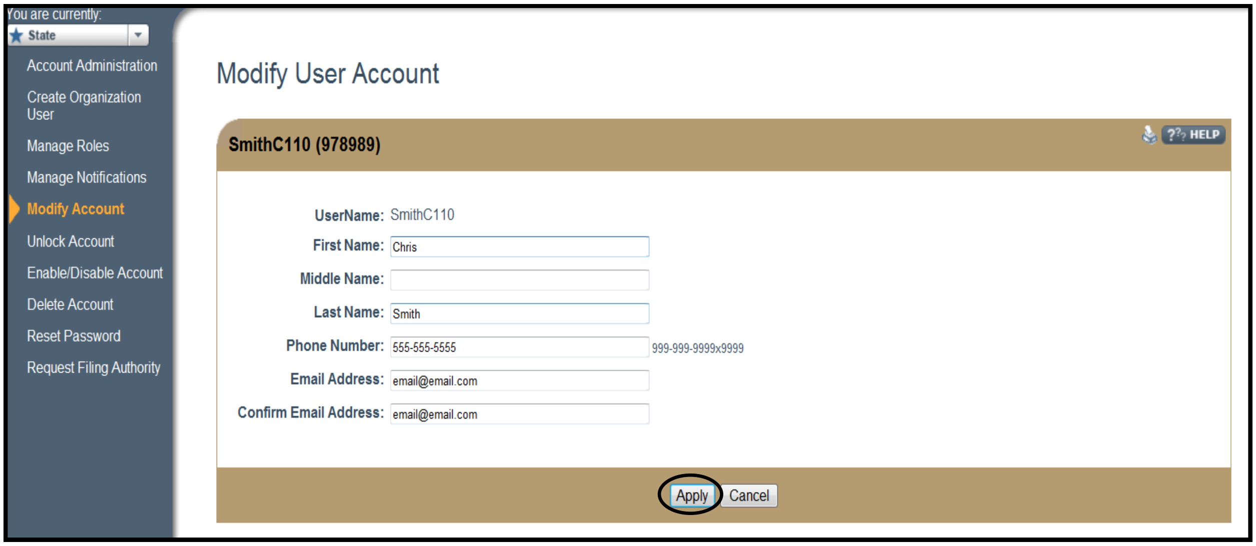
1. From the *NMLS Home* screen, click the **Admin** tab.
2. Click **Modify Account** on the navigation panel.
3. Enter a combination or one of the following user information to search: **User Name**, **First Name**, **Middle Name** and **Last Name**.
4. Click **Search**.

NOTE: Clicking Search with all the fields blank displays all users in the organization.
If the institution is unsure of how to spell an individual's name, using the Soundex search may help find the individual.

5. Click the appropriate **User Name** link.



6. Enter the **revised information** in the fields.
7. Click **Apply**.

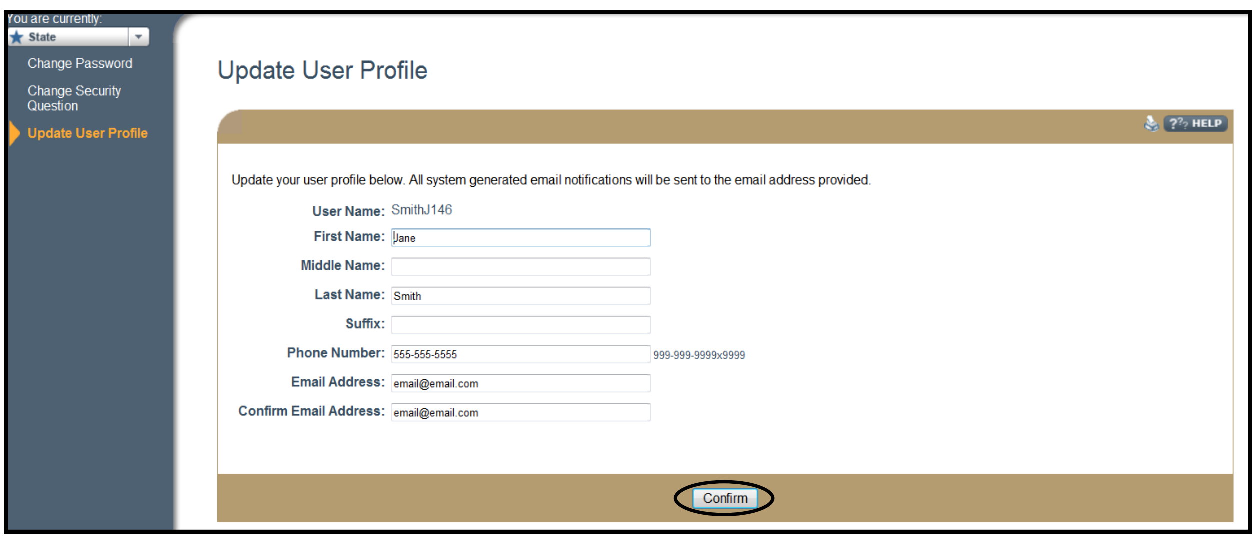


NOTE: Click Cancel to return to the *User Account Search* screen.

Modify My User Profile (All Users including Account Administrators)

This allows users to change their own information.
To modify my User Profile account information:

1. From the *NMLS Home* screen, click **User Profile** on the sub-menu.
2. Click **Update User Profile** on the navigation panel.
3. Update the necessary **fields**.
4. Click **Confirm**.



NOTE: Changes to First, Middle, or Last Name will not change the User Name. To change the User Name a new account needs to be created. If an organizational user needs a new account created they should contact their account administrator. If an account administrator needs a new account created they should contact the NMLS Entitlement Group.

Reset the Password for a User Account

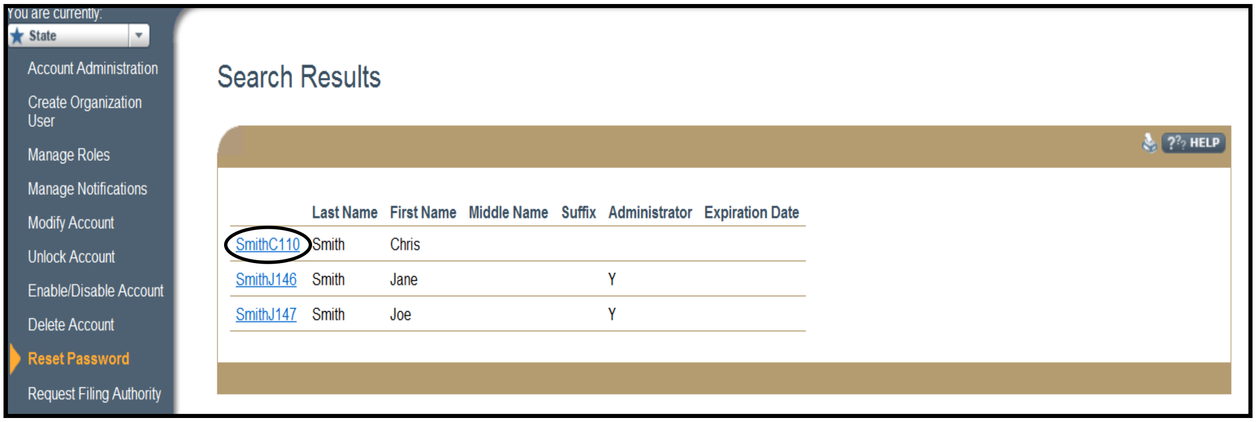
Account Administrators can reset an organization user's password in the event that a user has forgotten their Security Answer and cannot reset the password themselves.

To reset an organization user password:

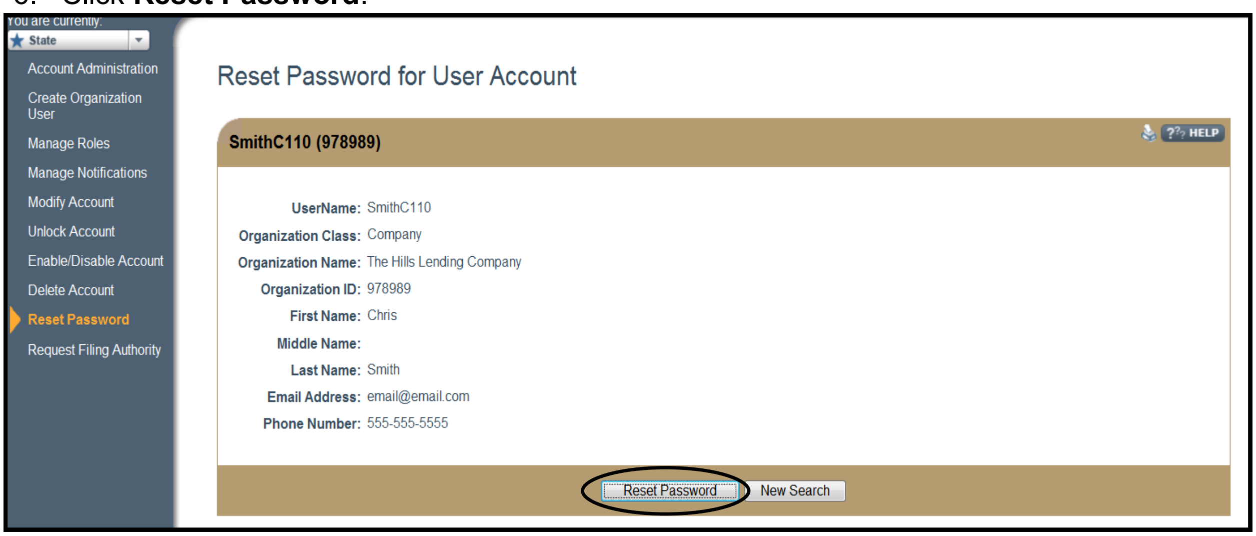
1. From the *NMLS Home* screen, click the **Admin** tab.
2. Click **Reset Password** on the navigation panel.
3. Enter a combination of one of the following user information to search: **User Name**, **First Name**, **Middle Name** and **Last Name**.
4. Click **Search**.

NOTE: Clicking Search with all the fields blank displays all users in the organization. If the institution is unsure of how to spell an individual's name, using the Soundex search may help find the individual.

5. Click the appropriate **User Name** link.



6. Click **Reset Password**.



[Result:] The user will receive an email with a complex system-generated password which they will be required to enter at the time of their next login. Users may copy and paste the system-generated password from the email to the NMLS login page. Upon logging in with the system-generated password, the user will be required to create a new password.

Modify User Account Roles

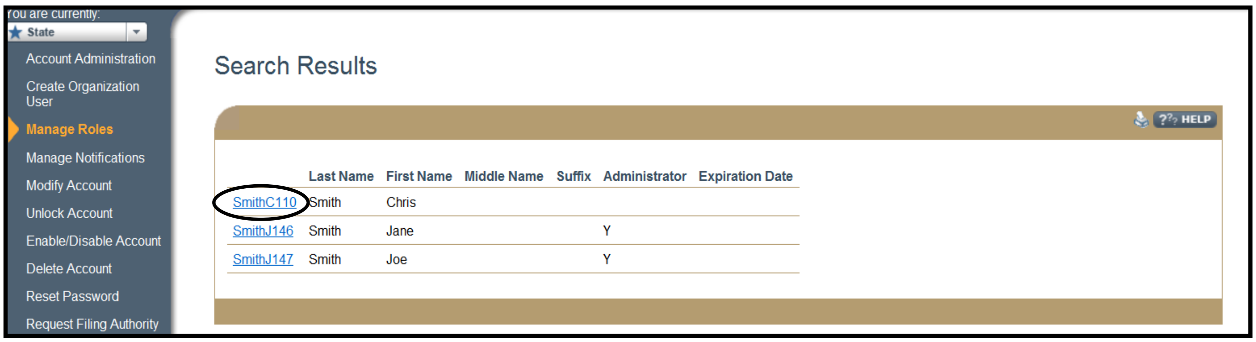
An Account Administrator can remove access or grant additional access to NMLS functionality by modifying the roles the organization user has. Unchecking a role removes access, checking a role grants access to that functionality in NMLS.

To update a user account:

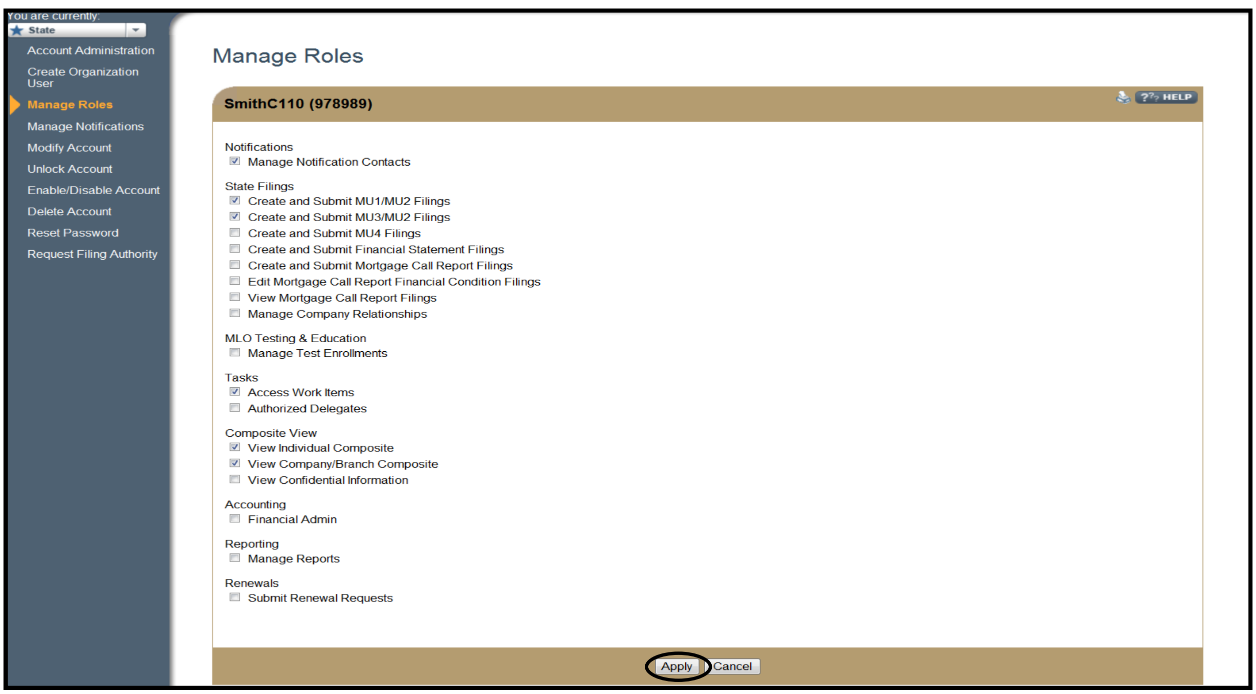
1. From the *NMLS Home* screen, click the **Admin** tab.
2. Click **Manage Roles** on the navigation panel.
3. Enter a combination or one of the following user information to search: **User Name**, **First Name**, **Middle Name** and **Last Name**.
4. Click **Search**.

NOTE: Clicking Search leaving all fields blank displays all users within the organization.

5. Click the appropriate **User Name** link.



6. Edit the **user role(s)** by checking or unchecking the checkbox.
7. Click **Apply**.



NOTE: If an Account Administrator adds or removes a role from a user account of a user that is currently logged into NMLS, those role changes will not take effect until the user logs out and logs in again.

Unlock a User Account

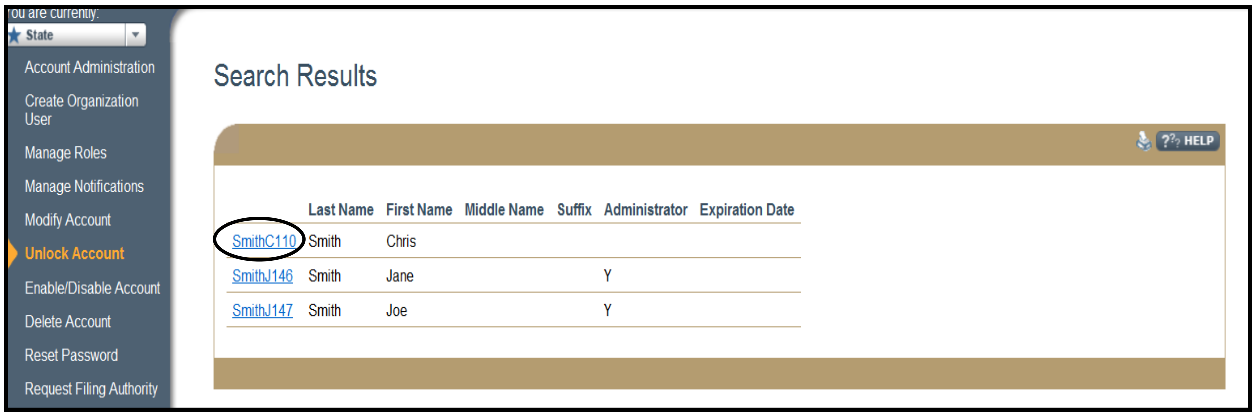
A user account will be locked if they unsuccessfully attempt to log into the NMLS application three times within 24 hours. A message indicating that the user account has been locked will display.

To unlock a user account:

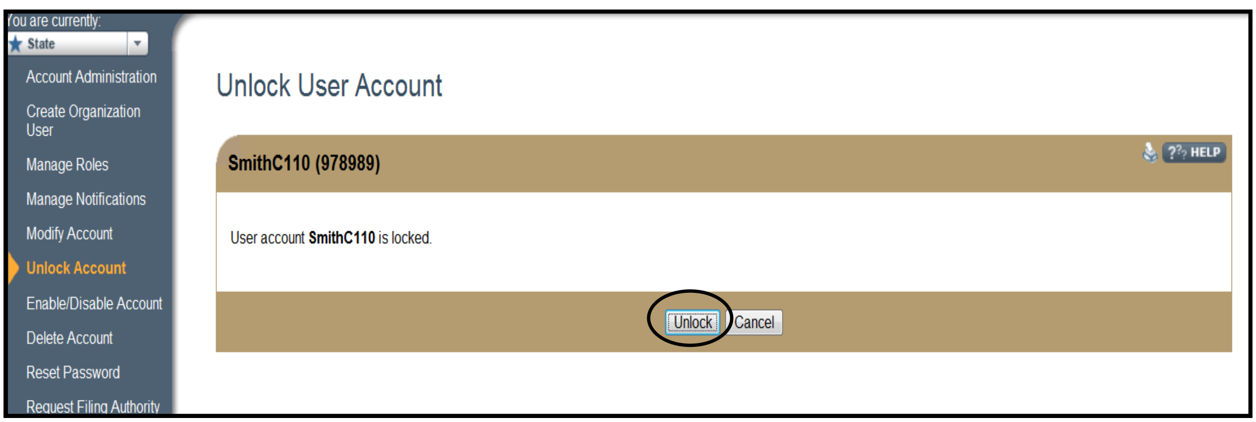
1. From the *NMLS Home* screen, click the **Admin** tab.
2. Click **Unlock Account** on the navigation panel.
3. Enter a combination or one of the following user information to search: **User Name**, **First Name**, **Middle Name** and **Last Name**.
4. Click **Search**.

NOTE: Clicking Search leaving all fields blank displays all users within the organization.

5. Click the appropriate **User Name** link.



6. Click **Unlock**.



[Result:] A message displays indicating that the account has been unlocked.

Enable or Disable a User Account

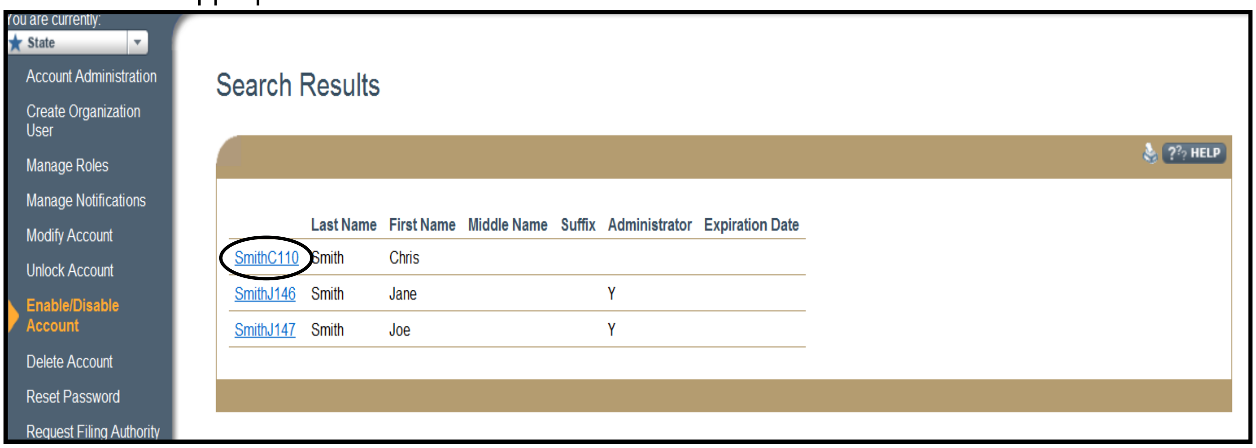
An organization user whose account has been disabled by an Account Administrator will not be able to log in to NMLS. The user will be able to log in to NMLS only after the account has been enabled by an Account Administrator. An organization user whose account has been disabled will continue to receive email notifications for the notifications they have been assigned. An example of an instance when an account would be disabled is a user who is out on extended leave. The user would then have an Account Administrator enable the account when they return.

To enable/disable a user account:

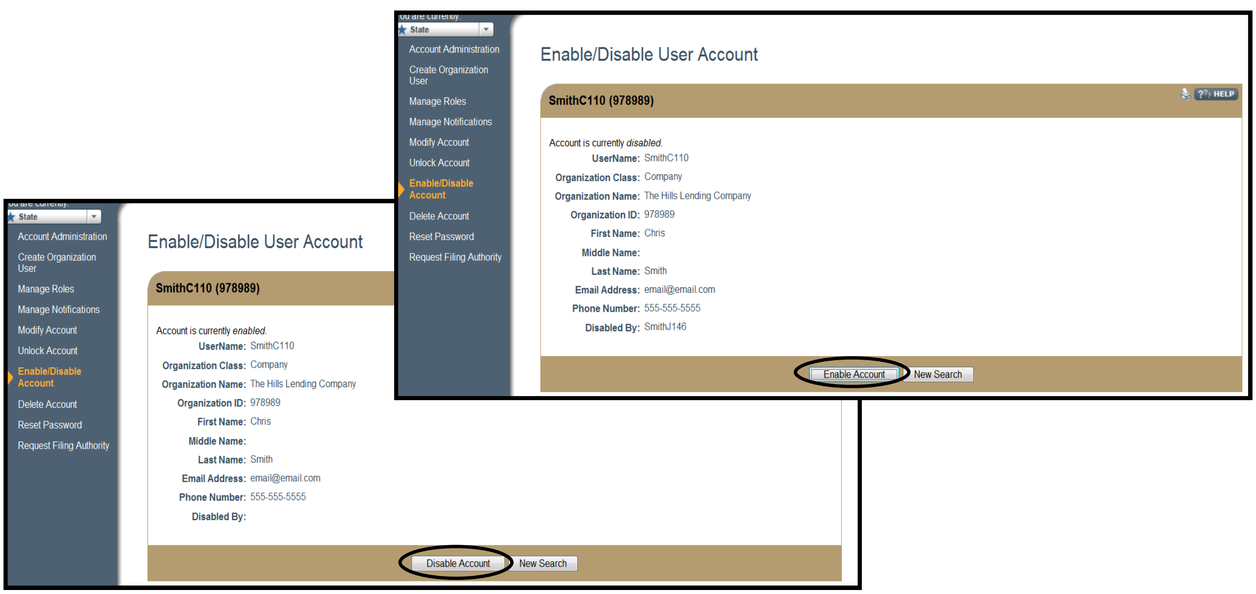
1. From the *NMLS Home* screen, click the **Admin** tab.
2. Click **Enable/Disable Account** on the navigation panel.
3. Enter a combination or one of the following user information to search: **User Name**, **First Name**, **Middle Name** and **Last Name**.
4. Click **Search**.

NOTE: Clicking Search leaving all fields blank displays all users within the organization.

5. Click the appropriate **User Name** link.



6. Click **Disable Account** or **Enable Account**.



Delete a User Account

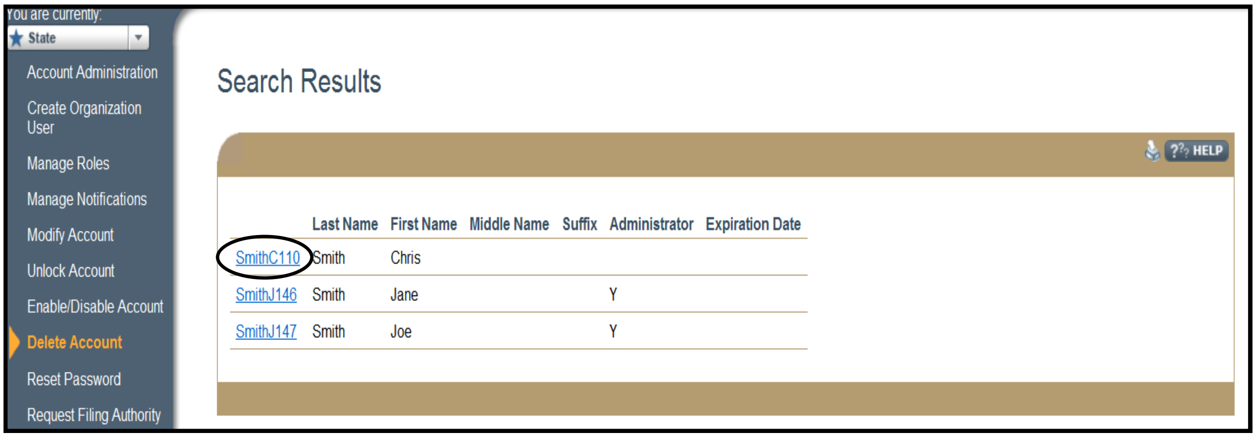
A deleted organization user account cannot be re-used. A new user account will have to be created by an Account Administrator in order for the user to log in to NMLS. A new user name will be assigned.

To delete a user account:

1. From the *NMLS Home* screen, click the **Admin** tab.
2. Click **Delete Account** on the navigation panel.
3. Enter a combination or one of the following user information to search: **User Name**, **First Name**, **Middle Name** and **Last Name**.
4. Click **Search**.

NOTE: Clicking Search leaving all fields blank displays all users within the organization.

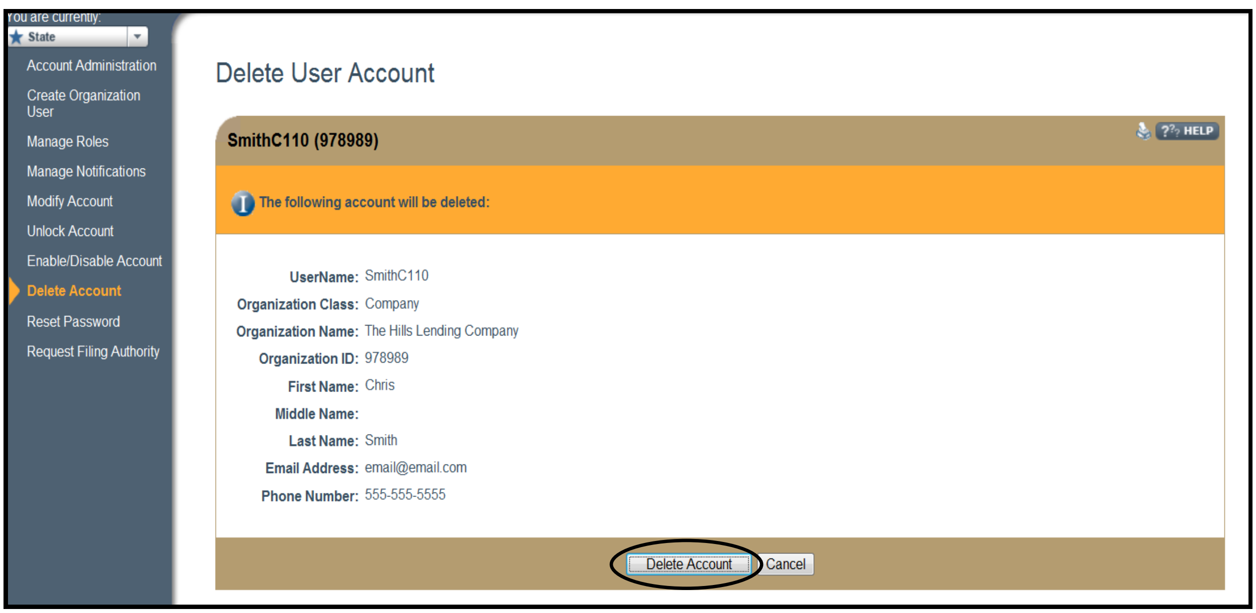
5. Click the appropriate **User Name** link.



6. Click **Delete Account**.

[Result:] A delete warning verification message appears.

7. Click **Delete Account**.



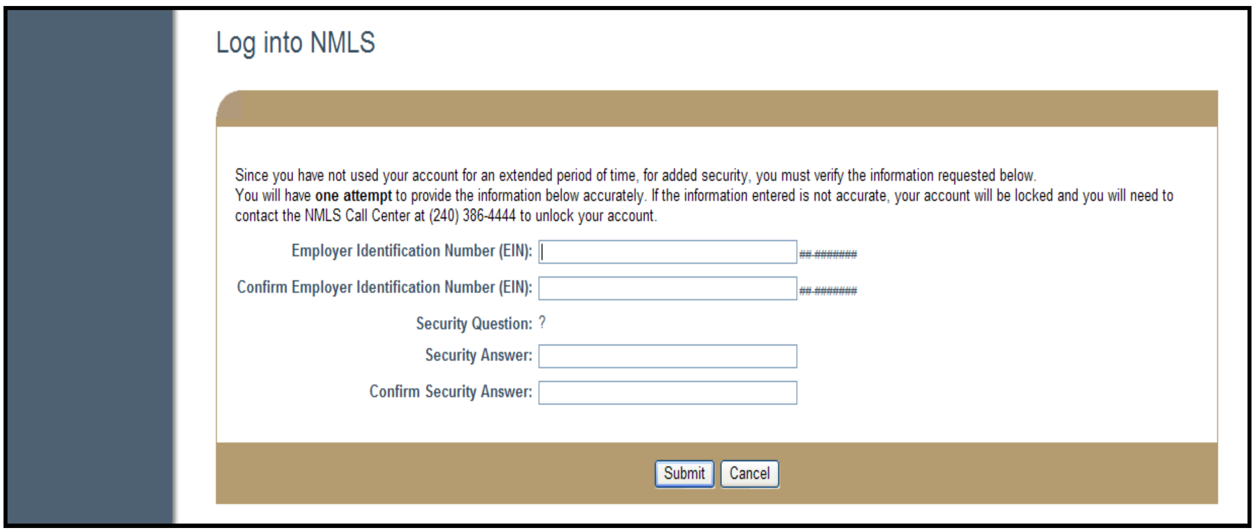
Re-enable A System-Disabled Account (Account Administrator)

If an account administrator has not logged into NMLS for a period of more than 120 days, the NMLS system will automatically disable the account. These accounts must be re-enabled before they can be used. An account administrator can re-enable their account by providing the company Employer Identification Number (EIN) and the answer to their security question. Users will have only one attempt to provide the required information. If the information entered is not accurate, the account will be locked and the account administrator will need to contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123) to unlock the account. The functionally below is only applicable if the account administrator account has been disabled by the system.

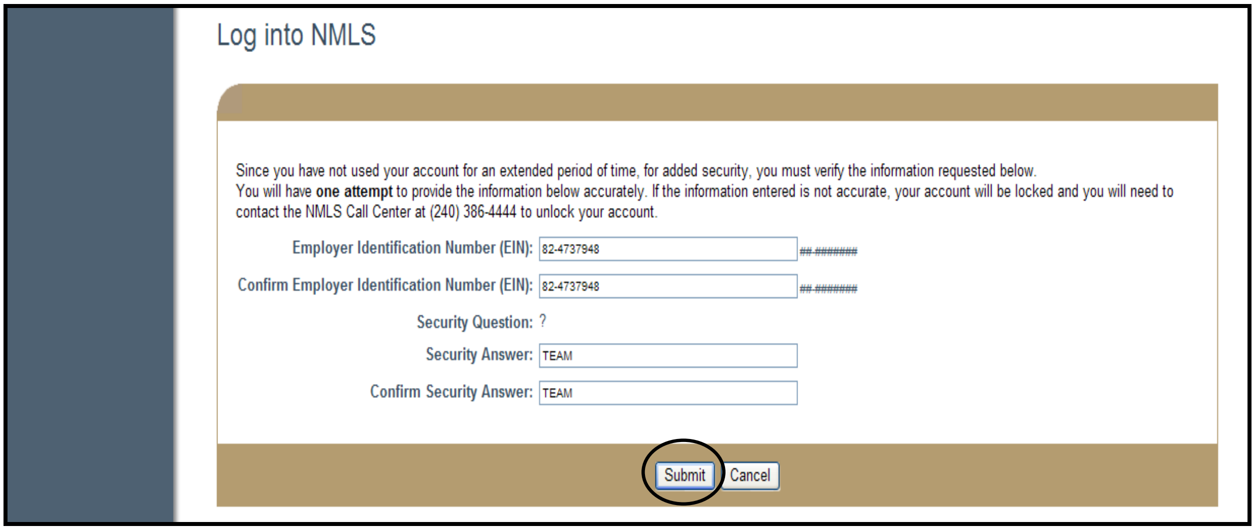
To re-enable a system-disabled account:

1. From the *Log into NMLS* screen, enter **User Name** and **Password**.
2. Click **Log in**.

[Result]: The *Log into NMLS* screen displays with a message that the account has not been used for an extended period.



3. Enter **Employer Identification Number (EIN)** in the Employer Identification Number field.
4. Re-enter the **Employer Identification Number (EIN)** in the Confirm Employer Identification Number field.
5. Enter the **Security Question Answer** in the Security Answer field.
6. Re-enter the **Security Question Answer** in the Confirm Security Answer field.
7. Click **Submit**.



[Result]: If the correct information is entered, the *Industry Terms of Use* screen displays.

NOTE: When an account administrator account is re-enabled, all account administrators for that company will receive a notification that the account has been re-enabled.

Individual Entitlement Process

Individuals should create their own accounts if:

- They are required to attest to an Individual Form
- They are requesting license(s)/registration(s) without a company relationship

Accounts for these individuals CANNOT be created by the Account Administrator. Individuals must create their own accounts through the process outlined below. Individuals with an existing company relationship should check their company policy before creating an MU4.

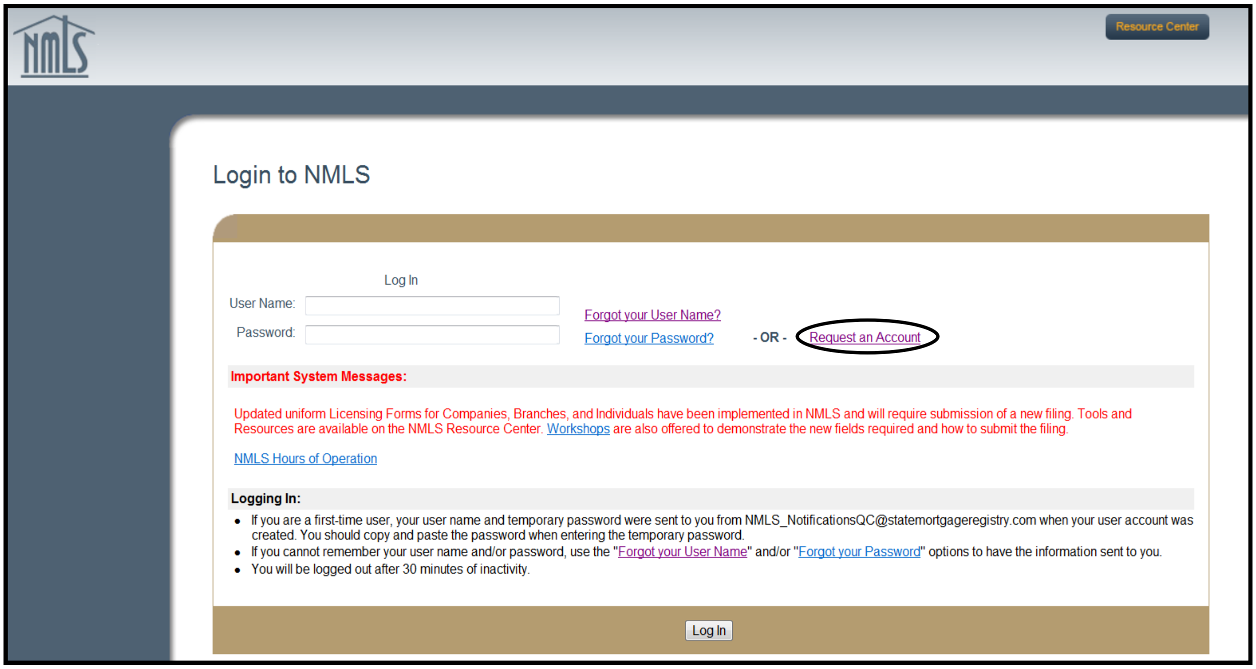
Once an NMLS individual record has been created with the Social Security Number and Date of Birth, these fields can ONLY be modified by contacting the NMLS Entitlement Group and going through a multi-step approval process. ***Please verify these fields are correct PRIOR to saving.***

If a base record has NOT already been created through a company initiated filing (which automatically creates the base record), then an NMLS individual base record and the individual user account is created at the same time.

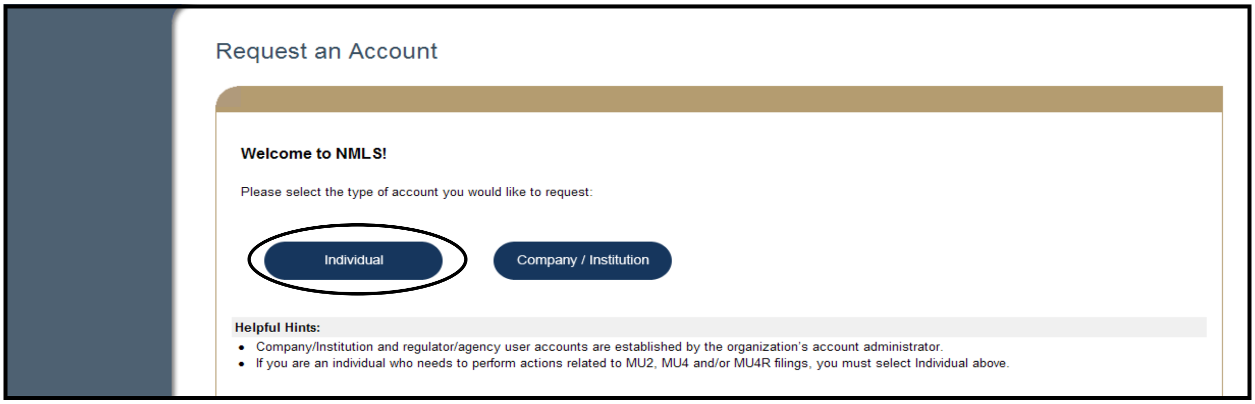
If a company has already created the individual base record, a message will display indicating that the social security number and date of birth entered matches a record in the system. The system will attach the base record that exists to the user account being created.

To create an Individual User Account:

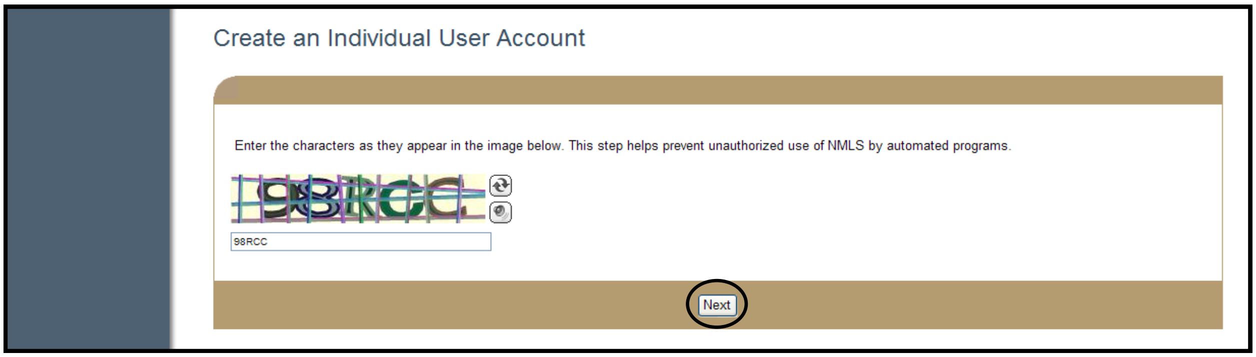
1. Access NMLS at: https://www.statemortgageregistry.com.
2. Click **Request an Account**.



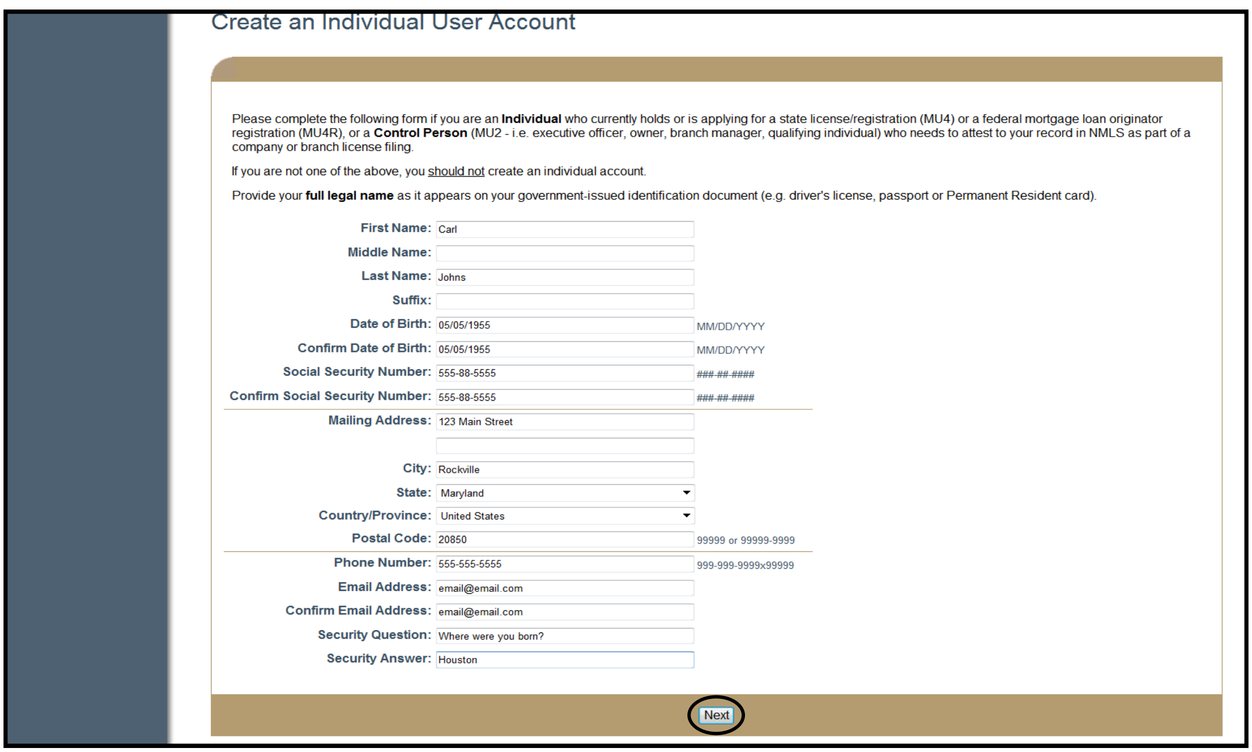
3. Click the **Individual** button.



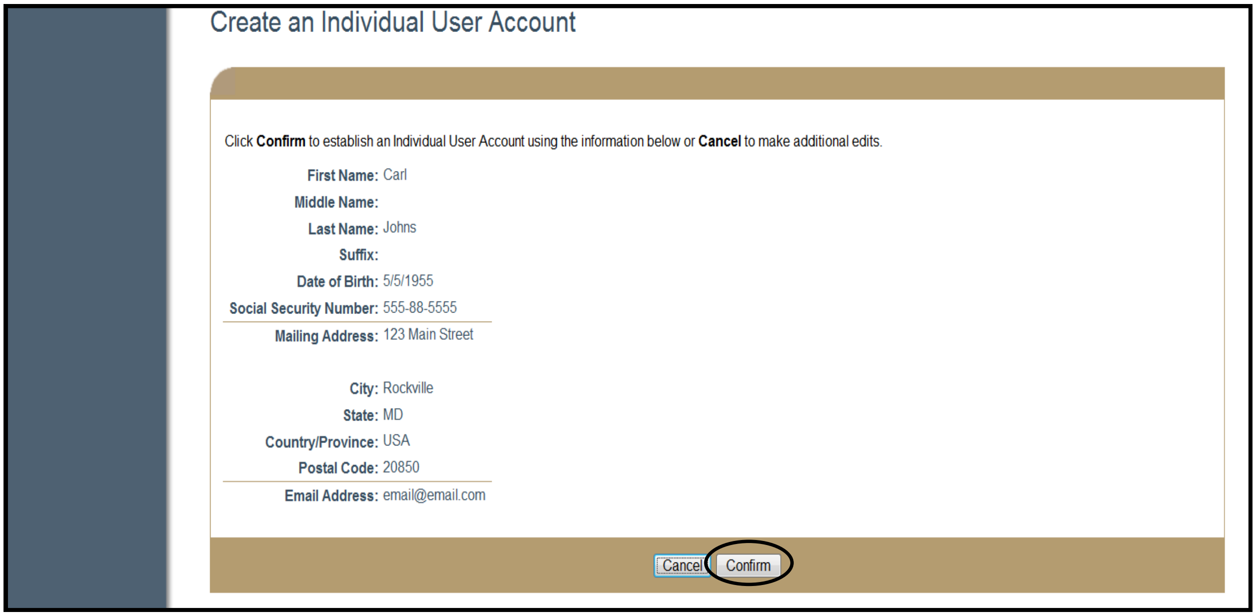
4. Follow the instructions on the *Create an Individual User Account* screen to complete the **CAPTCHA Test**.
5. Click **Next**.



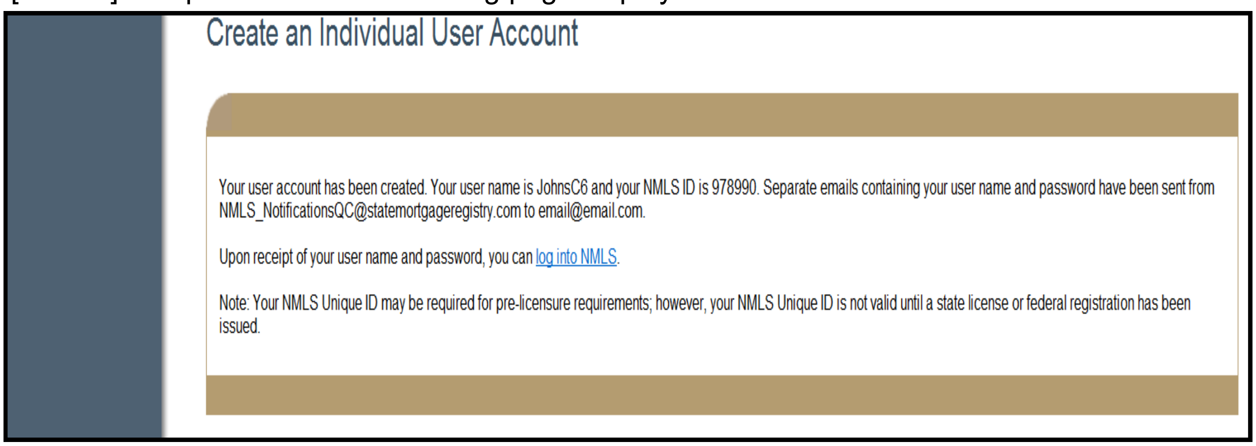
6. Complete the **Create an Individual User Account** form.
7. Click **Next**.



8. Review the **information** entered for accuracy.
9. Click **Confirm**.



[Result:] The post-submission landing page displays with account creation details.



NOTES: Two separate emails will be sent to the individual. One will contain a temporary password and the other email will contain the individual's user name. Both emails will be sent to the email address provided when creating the user account.

Password Maintenance

Through NMLS all users (account administrators included) have the ability to maintain their own password. Users can reset or change their password or change their password question and answer.

When changing a password in the system the password must meet the criteria listed below.

Passwords must contain characters from three of the four following categories:

- English uppercase characters (A to Z)
- English lowercase characters (a to z)
- Numerical digit (0 to 9)
- Special character (#, $, and ^)

Password Criteria:

- A password must be between 8 and 16 characters in length
- Passwords must not start with more than 3 characters from the beginning of the User Name

Additional password information:

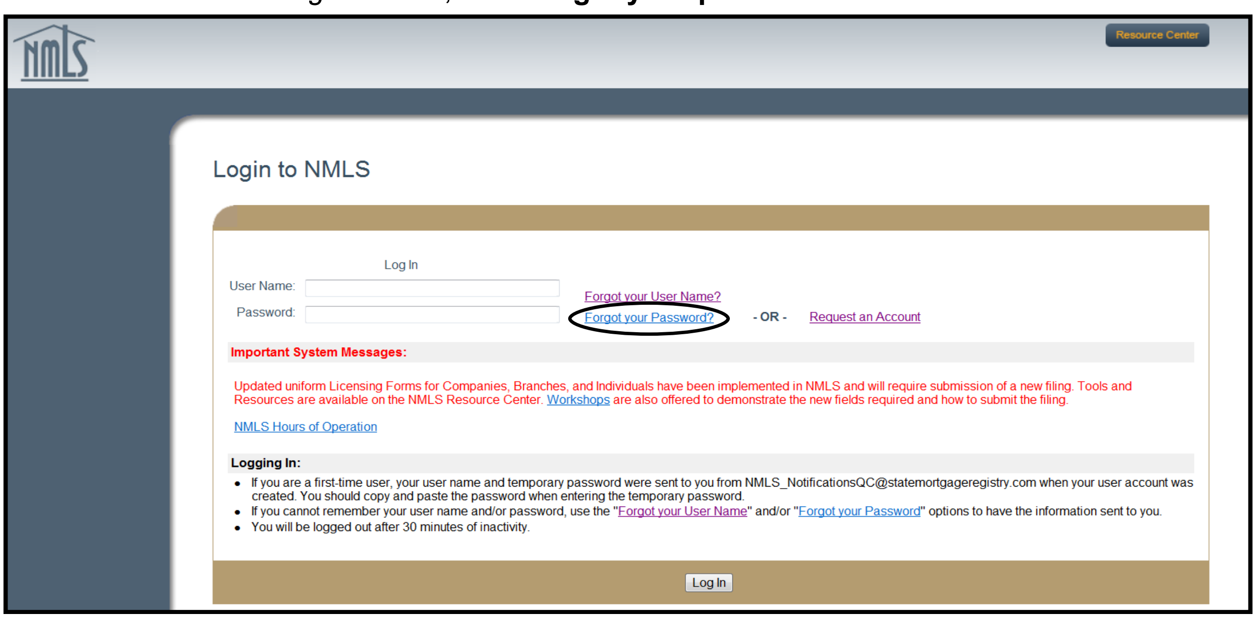
- Anytime a password is emailed the user is forced to change the password before being granted access to the system
- Passwords are valid for 120 days and will systematically be required to be changed
- Users can change their passwords, profile, or security question at any time
- Users cannot reuse any of their previous 7 passwords

Reset My Password

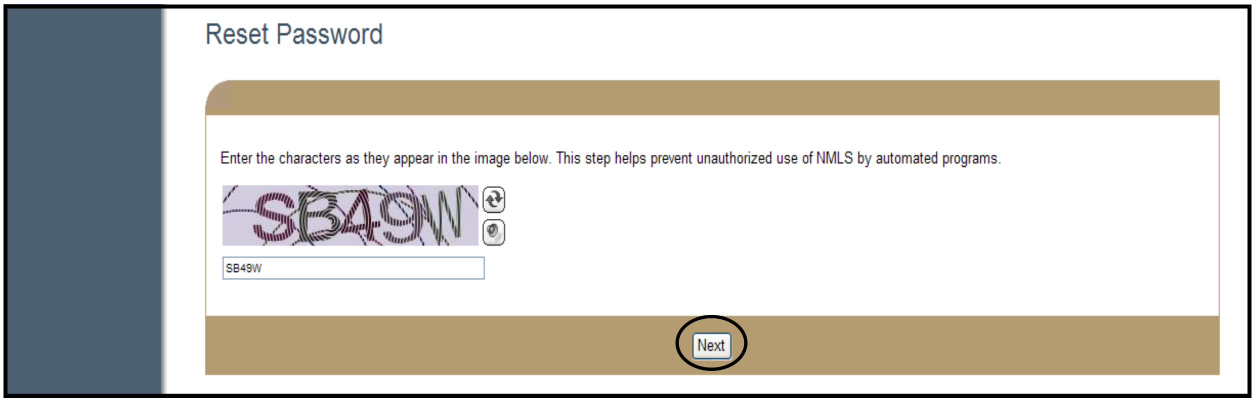
If a user forgets their password and needs to reset it, they must have their User Name and Security Question answer. The system will generate an email with a one time use temporary password which the user must change upon login.

To reset the password for a User Account:

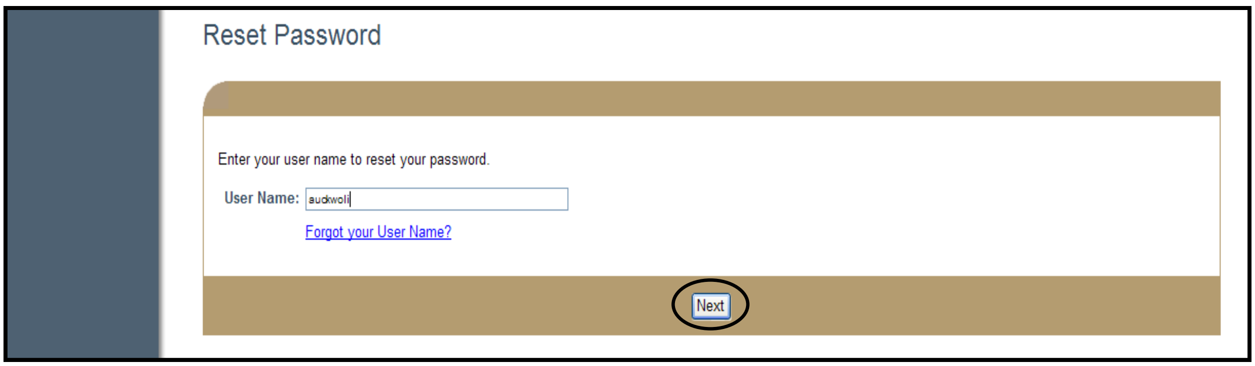
1. From the *NMLS Login* screen, click **Forgot your password?**



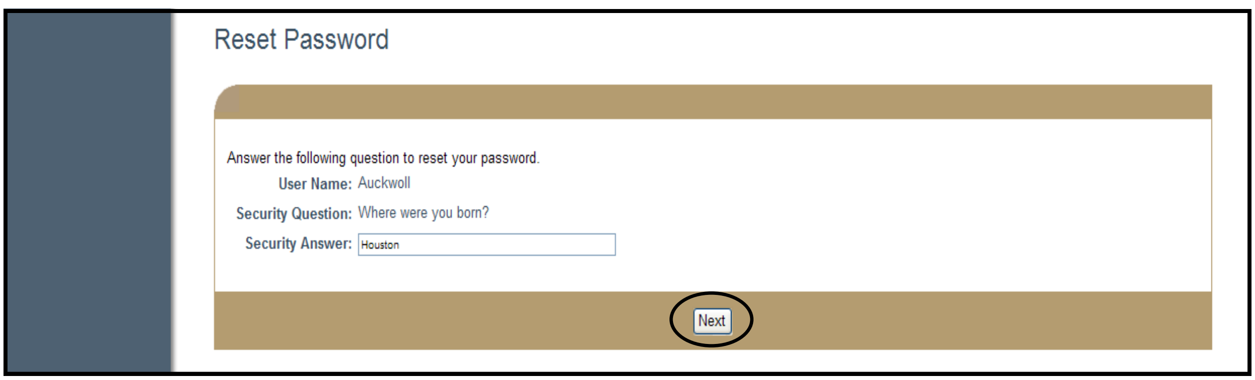
2. Complete the **CAPTCHA Test**.
3. Click **Next.**



4. Enter the **User Name**.
5. Click **Next**.



6. Provide the **Security Question Answer**.
7. Click **Next**.



[Result:] A new system generated password will be sent via email to the user.

8. Click **Login**.

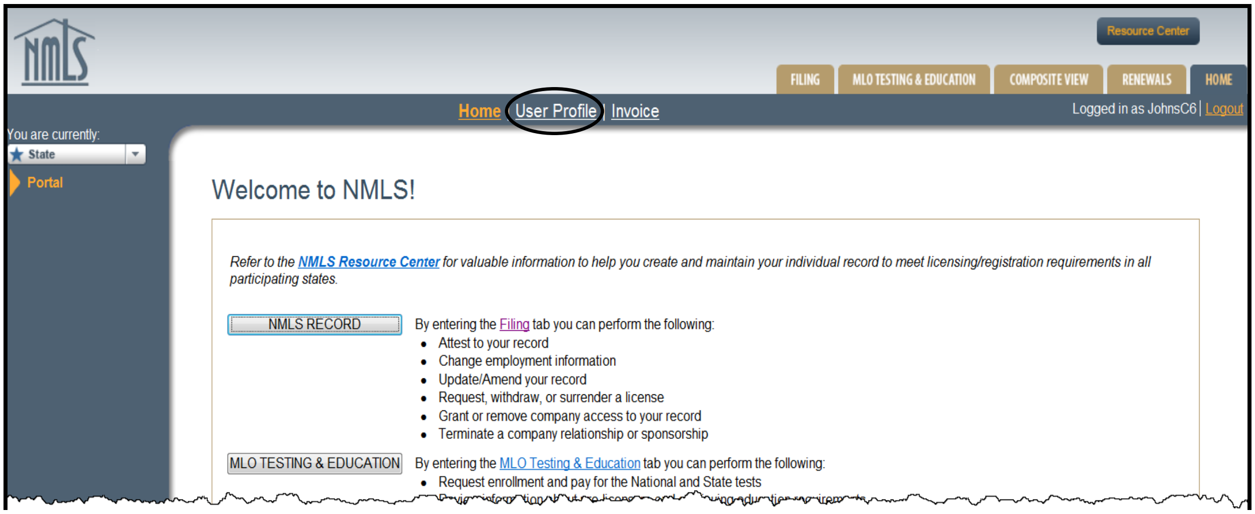
NOTE: Users will be required to reset their password upon their initial log in to the system after a password rest.

Change the Password

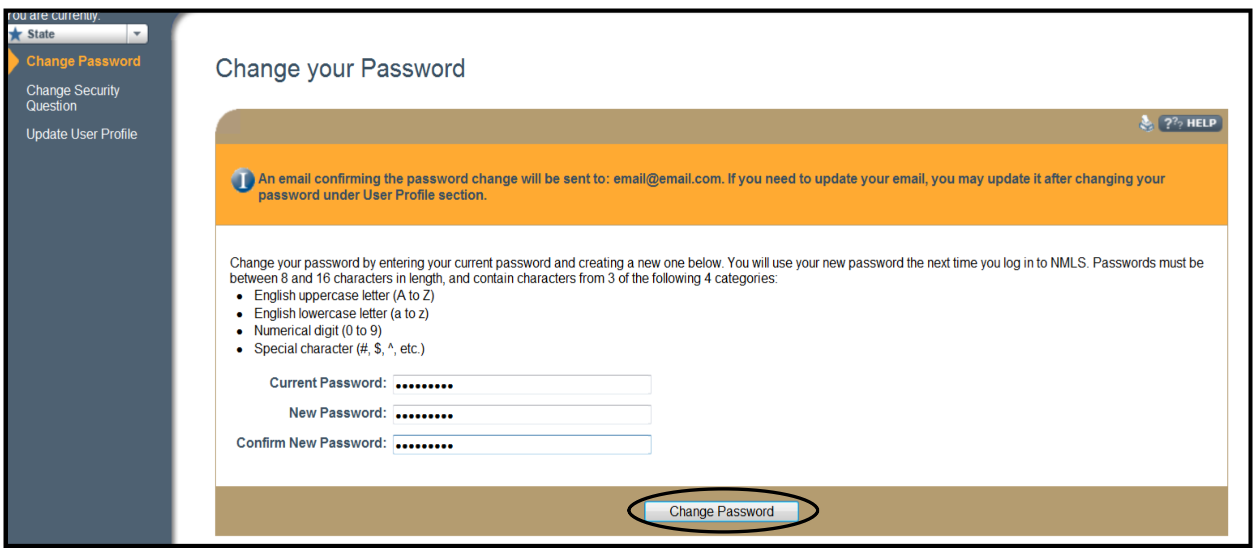
For additional security, users can update or change their password prior to the password expiring.

To change the password for an user account:

1. From the *NMLS Home* screen, click **User Profile** on the sub-menu.



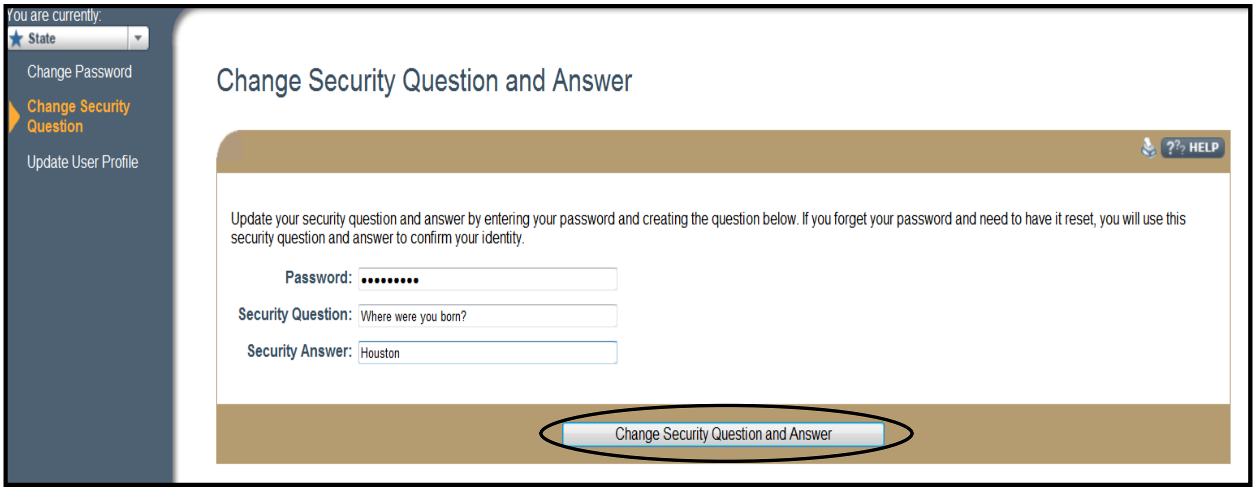
2. Enter the **Current Password**.
3. Enter the **New Password**.
4. Re-enter the **new password** in the Confirm New Password field.
5. Click **Change Password**.



Change the Security Question and Answer

To change the password question and answer:

1. From the NMLS home screen, click **User Profile** on the sub-menu.
2. Click **Change Security Question** on the navigation panel.
3. Enter the **current password** in the Password field.
4. Enter a **Security Question** in the Security Question field.
5. Enter the **answer to the question** in the Security Answer field.
6. Click **Change Password Question and Answer**.

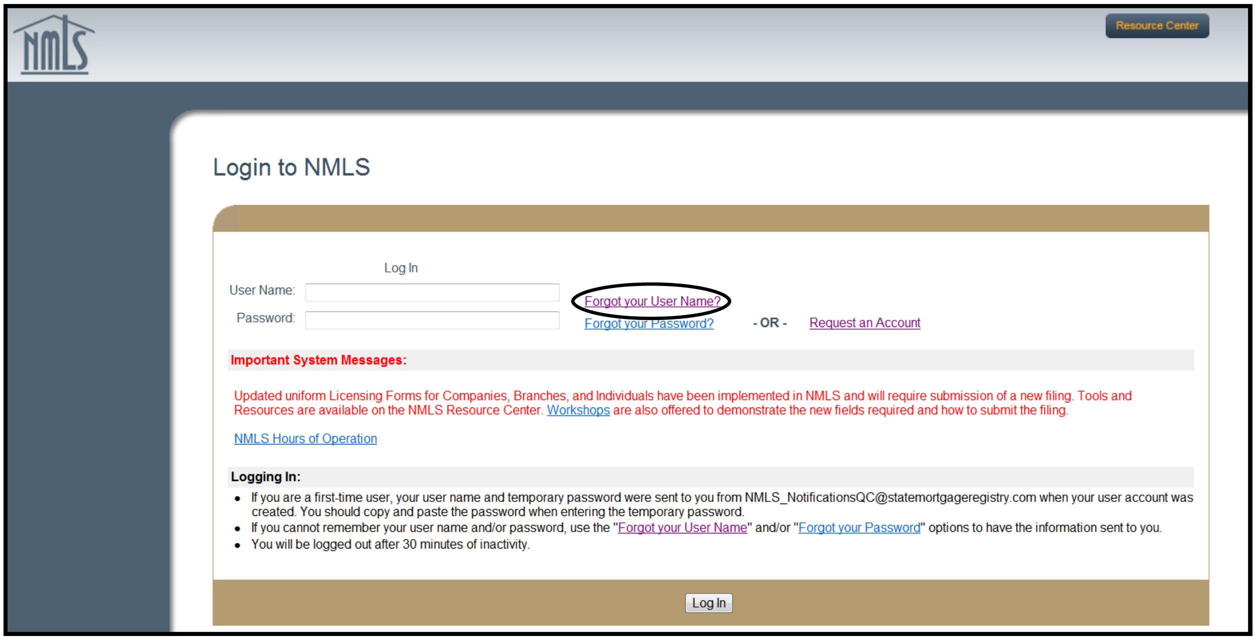


[Result:] The *Change Password Question and Answer* screen displays with a message stating the changes have been saved.

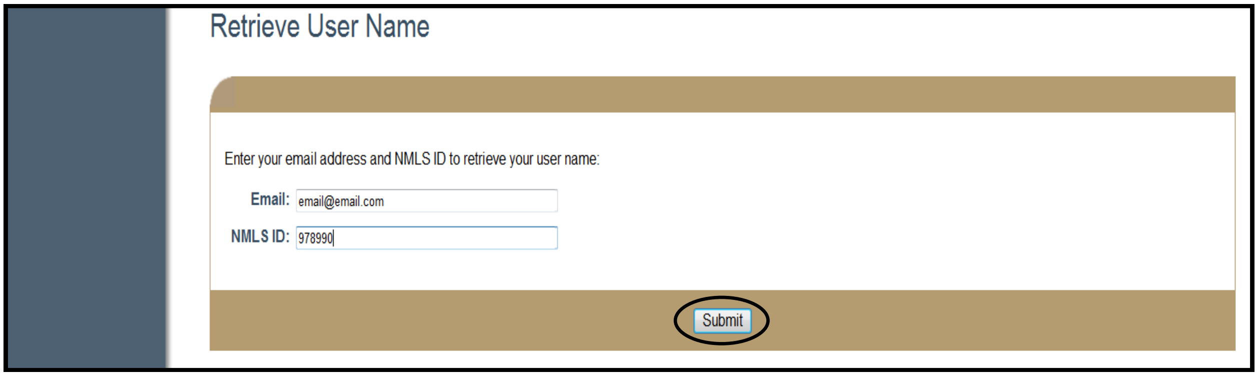
Recover User Name

Through NMLS, all users (account administrators included) have the ability to recover forgotten User Names.

1. From the *NMLS Login* screen, click **Forgot your User Name?**



2. Enter an **email address** (this should be the email address associated with the NMLS account).
3. Enter an **NMLS ID**.
4. Click **Submit**.



[Result:] User ID will be sent to the email address provided.

5. Click **Login.**

[Result:] User is returned to the *Login* screen.

NOTE: Users with multiple accounts using the same email address will not be able to recover user names using the “Forgot your User Name?” option and will have to contact the NMLS Call Center.

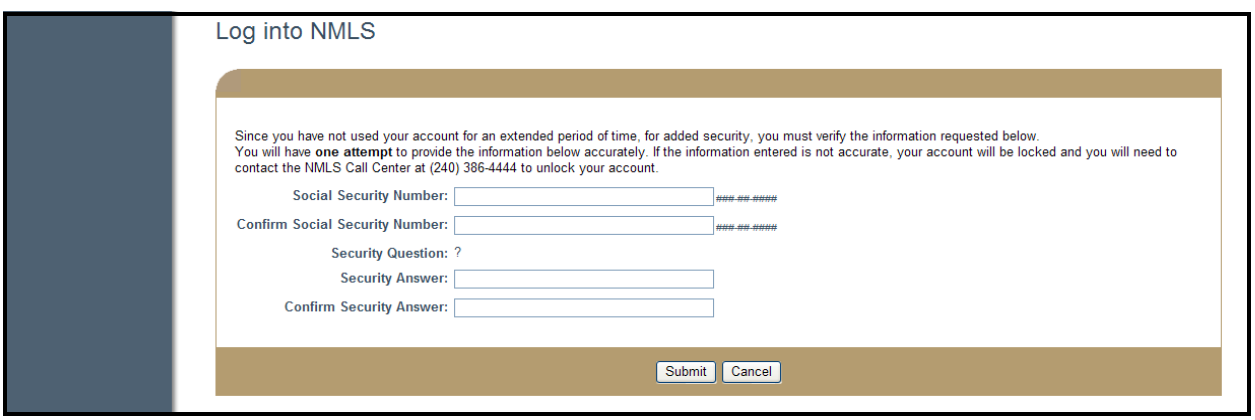
Re-enable A System-Disabled Account (Individual)

If an individual account is not used (logged into) for a period of more than 450 days, the NMLS system will automatically disable that account. These accounts must be re-enabled before they can be used. An individual can re-enable their account by providing their social security number and the answer to their security question. Users will have only one attempt to provide the required information. If the information entered is not accurate, the account will be locked and the user will need to contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123) to unlock the account. The functionality below is only applicable if an individual account has been disabled by the system.

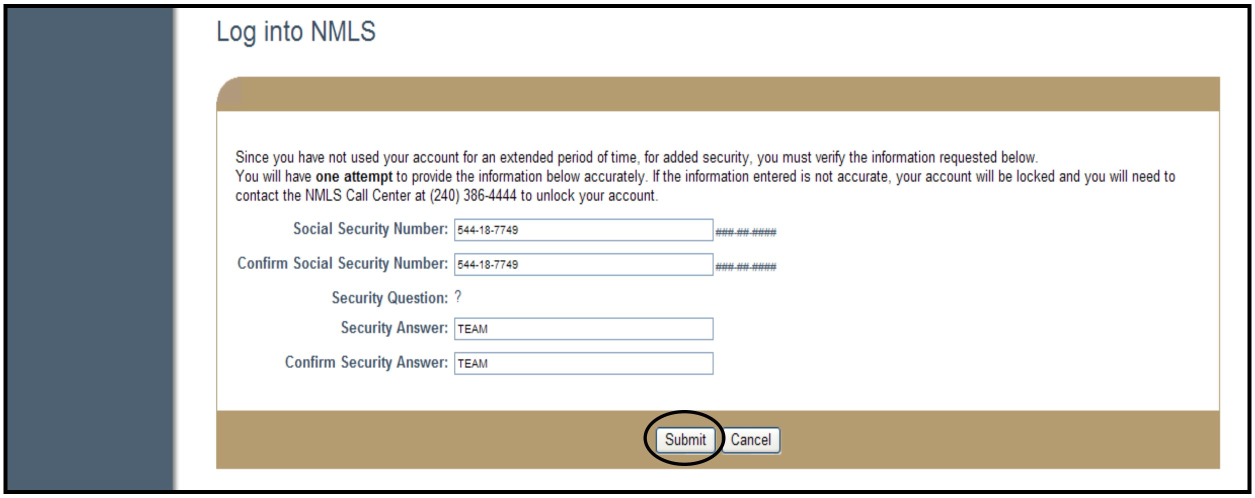
To re-enable a system-disabled account:

1. From the *Log into NMLS* screen, enter **User Name** and **Password**.
2. Click **Log in**.

[Result]: The *Log into NMLS* screen displays with a message that the account has not been used for an extended period.



3. Enter **Social Security Number** in the Social Security Number field.
4. Re-enter the **Social Security Number** in the Confirm Social Security Number field.
5. Enter the **Security Question Answer** in the Security Answer field.
6. Re-enter the **Security Question Answer** in the Confirm Security Answer field.
7. Click **Submit**.



[Result]: If the correct information is entered, the *Industry Terms of Use* screen displays.

Key Terms

Account Administrator - An account administrator for a company has the ability to create and manage user accounts for their organization. The organization appoints a primary and secondary (optional) account administrator during the entitlement process. The organization's account administrator(s) establish accounts with roles and permissions for other users within their organization.

Authorized Agent - An entity designated by a licensee to provide money services on behalf of the licensee.

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 Background Check Request - The event of an individual (or company) submitting an authorization for a Criminal Background Check to be performed on the individual. A request is used to ensure that a Criminal Background Check can be performed using either a new/ existing fingerprint record or through a Name Check.

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).

Enrollment - The process of either an Individual or a Company (on behalf of an Individual) selecting and paying for a test component within NMLS. Scheduling an appointment to take the test is coordinated outside of NMLS through either Prometric or Pearson VUE. An enrollment indicates to NMLS that an MLO intends to take a test component.

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 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). The Financial Statement Filing is separate from a Mortgage Call Report.

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

Individual Account - A user account for an individual license/registration applicant (MU4) or an MU2 individual. These accounts can only be created through the self-entitlement process.

Key Terms

National Test - A standardized test component, required by the SAFE Act, that covers general and federal topics and is not specific to any one jurisdiction.

Privacy Level - Indicates who can see a state regulatory action and/or its associated artifacts in NMLS. (i.e., Incomplete – viewable only to the posting agency in NMLS (Tasks tab only); Private – viewable only to the posting agency in NMLS; and Public – viewable by all relevant industry users in NMLS)

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.

Secure and Fair Enforcement for Mortgage Licensing Act (SAFE) - This act sets forth procedures, requirements, education, testing, and standards including mandatory registration and state licensing of mortgage loan originators through the creation of a Nationwide Mortgage Licensing System & Registry (NMLS).

State Regulatory Action - 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.

Support User - Support users have the ability to create and manage user accounts and account administrator accounts for companies, and individuals. Only support users can edit an entity's base record. Support Users are staff members of the NMLS Call Center.

Test - Generic reference to a test component that may represent a National test component or Unique State test component.

Unique State Test - A standardized test component, required by the SAFE Act, that applies to one specific state or jurisdiction.