



COMPANY (MU1) FORM FILING INSTRUCTIONS



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General Overview

NMLS is the system of record for participating regulatory agencies. Any actions performed in NMLS are governed by the [Industry User Agreement](#), and the company's or individual's legal obligation to the regulatory agencies participating in NMLS.

In addition to maintaining company records and licensing information, company/organization users may create, access, and/or amend records for control persons (MU2) or for individuals (MU4) that have an existing relationship with a company.

NMLS allows users to create and maintain a *single* record for each entity or individual required to submit information as part of a state license which may include a company (MU1), an individual (MU2) and/or the company's branch locations (MU3). For example, a sole proprietorship may need to create a single NMLS Company record in NMLS to manage its "company" license AND a single Individual record in NMLS to provide biographical information.

Each record is used to move from one company to another and apply for, maintain, transition, renew, and/or surrender licenses or registrations with one or more state or federal regulators participating on NMLS.

Each user type requires its own log in. For example:

Sole Proprietor:

In the instance where an individual is licensed as a sole proprietor, the owner would request would request the company account, act as the Account Administrator for the company and would also be the individual listed as the Direct Owner/Executive Officer who is personally responsible for the company. In this instance the owner would have two NMLS accounts with two separate user names and passwords; one for the company account and one for the individual's account that contains their biographical information. Each account is set up separately.

Small Companies (10 or fewer sponsored individuals):

The owner, partners or officers in a position of control ([see definition](#)) may have access to the company account as either an account administrator or organizational user. Each individual must also have an individual account which requires a separate user name and password to log in. In this instance, owners, partners or officers in a position of control will have two accounts, each set up separately.

Companies should begin by consulting the license descriptions and requirements in the [State Licensing](#) section of the NMLS Resource Center. Any questions related to the type of license you wish to apply for should be directed to the appropriate state agency. [Click here to find your state regulator's contact information](#). Each state agency has provided a requirements checklist for the types of licenses that are available on NMLS. The checklist will provide information to help you understand your regulator's requirements for completing the Company (MU1) Form in NMLS. The checklist also includes the documentation your regulator requires to be submitted outside NMLS in order to complete your application. Use the Transition Checklist if you are bringing an existing license onto NMLS, and use the New Application Checklist if you are applying for a certain license for the first time with a state regulator. [Click here to view all State License Requirements Checklists](#).

How to Submit the Company Form (MU1) Filing

Initial Account Login

Follow the steps below once your company account has been created and the account administrators have received their user name and passwords. For instructions on creating a company account for the first time [click here](#).

Tip: If your company does not have an NMLS account, access the [Company Account Request Form](#).

1. From the NMLS Resource Center home page, click the Log into NMLS button.



Tip: An easy way to access the NMLS Resource Center is by using a search engine and searching NMLS. The Resource Center will be the first search result.

2. Enter **User Name** and the temporary system generated **password**.

Tip: Copying and pasting is recommended when using a temporary password.

3. Click **Log In**.

A screenshot of the NMLS Log In page. The page title is 'Log In'. It features two input fields: 'User Name' with the value 'smithm15' and 'Password' with masked characters. To the right of the input fields are links for 'Forgot your User Name?', '- OR -', and 'Request an Account'. Below the input fields is a section for 'Important System Messages' with a link to 'NMLS Hours of Operation'. A 'Logging In:' section contains instructions for first-time users and options to recover user name or password. A red circle highlights the 'Log In' button at the bottom of the page, with a red '3' next to it.

4. After reviewing the *Industry Terms of Use*, click **I Agree**.

Industry Terms of Use

1. Agreement

This Industry Terms of Use ("Agreement") constitutes an agreement between You and State Regulatory Registry LLC ("SRR") and governs Your use of this website and the various on-line software applications, materials and services provided by SRR, affiliates of SRR and third parties in connection therewith (referred to as the "Nationwide Mortgage Licensing System and Registry," "Nationwide Multistate Licensing System," "NMLS" or the "System"). You must obtain a username and password and establish an account ("Your Account" or "Applicant's Account") in order to access the System. You are responsible for all access to and use of the System under Your username and password.

2. Definitions

The following terms have the meanings that follow when used in this Agreement:

The terms "Applicant," "You" and "Your" as used in this Agreement mean you as an individual as well as any corporate or other legal entity on whose behalf you are acting.

The term "Applicant Data" as used in this Agreement means (i) the information submitted by Applicants or third parties in connection with an Application or in connection with the renewal or maintenance of a License or a Registration, (ii) information

4.

5. Enter the temporary password in the **Current Password** field.

Tip: Copying and pasting is recommended when using a temporary password.

6. Enter a new password in the New Password field. And re-enter the new password in the Confirm New Password field.

7. Click **Change Password**.

Change your Password

 [HELP](#)

1 You logged in with a temporary password. You must change it before continuing. An email confirming the password change will be sent to: sbuonomo@csbs.org. If you need to update your email, you may update it after changing your password under the **User Profile** section.

Change your password by entering your current password and creating a new one below. You will use your new password the next time you log in to NMLS. Passwords must be between 8 and 16 characters in length, and contain characters from 3 of the following 4 categories:

- English uppercase letter (A to Z)
- English lowercase letter (a to z)
- Numerical digit (0 to 9)
- Special character (#, \$, ^, etc.)

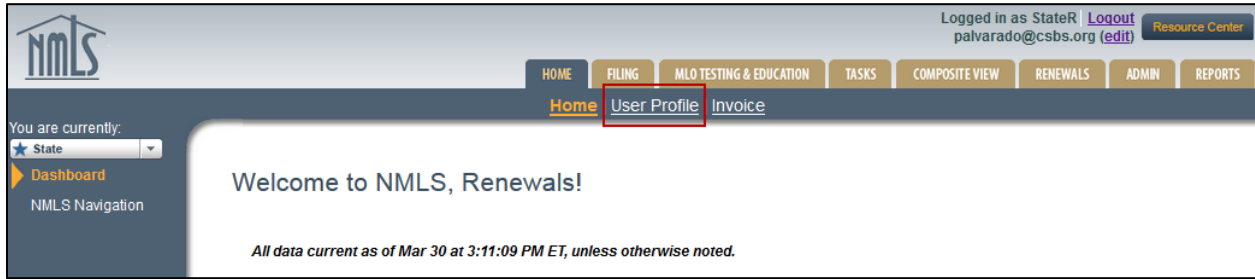
Current Password: 5.

New Password: 6.

Confirm New Password:

7.

The *Welcome to NMLS Home* screen displays. Necessary changes to an existing password, security question/answer or email address associated with this NMLS record can be completed under the User Profile section of the Home tab.



Company Record (MU1) Filing Process

The NMLS System is a filing based system which means until information is completed and attestation is made the changes are not submitted through NMLS to the regulator. Information can be completed, changes can be made, deletions can occur but until the information is filed or submitted by the applicant or licensee the regulator will not see the information. When a company user creates a Company (MU1) Form for the first time the *Create New Filing* button will be selected. Once the initial submission is made, the system maintains a historical record of the provided data. Subsequent amendments to the historical record can be filed on an ongoing basis.

The Company (MU1) Form is required to be filed when applying for a license, transitioning an existing license, surrendering an existing license or providing an update to your record by filing an amendment. No submission is complete until you attest and submit. You will receive an email confirming your submission from NMLS once you have successfully submitted the Company (MU1) Form.

Please note some of the information provided within the Company (MU1) Form, as well as certain license/registration details, will be made viewable to the public via the NMLS Consumer Access website. For details on what data fields are considered public, [click here](#).

8. Click the **Filing Tab**.
9. Click **Company (MU1)**.
10. Click **Create New Filing**.

The screenshot shows the NMLS system interface. At the top, the user is logged in as [username] and can click 'Logout (edit)' or 'Resource Center'. The navigation menu includes 'HOME', 'FILING' (highlighted with a red box and labeled '8.'), 'MLO TESTING & EDUCATION', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', and 'REPORTS'. Below the navigation menu, the 'Company (MU1)' link is highlighted with a red box and labeled '9.'. The main content area is titled 'Create a Company Filing' and contains the following text:

You can manage filings for your company using the actions described below.

AVAILABLE ACTIONS	FUNCTION
Create New Filing	<ul style="list-style-type: none">Request a new license or transition an existing license.Withdraw a license application or surrender an existing license.Make amendments to your record or provide Advance Change Notice to the regulator of upcoming changes to your record.
View Latest Filing	<ul style="list-style-type: none">Complete and submit the pending filing.Delete the pending filing, including any pending changes.Review your Company Form as it was last submitted by your company, if no pending filing exists.

NOTE: A filing cannot be submitted until you resolve any outstanding completeness checks on the Attest and Submit screen. A submitted filing will be stored as the company's record for subsequent submissions.

There are no pending filings. Use the button below to create a new filing.

At the bottom of the page, the 'Create New Filing' button is highlighted with a red box and labeled '10.', and the 'View Latest Filing' button is also visible.

11. Click **Add Activity** to identify the business activities conducted by your company regardless of the type of license you are applying for.
12. Select the appropriate activities and click **Next**.

13. Select the appropriate states in which you conduct any of the selected activities and click **Next**.
14. Associate specific activities to the applicable states and click **Next**.
15. Confirm selections and click the **Request License** button.
16. Select the license(s)/registration(s) you need to apply for. Enter your existing license number if you are transitioning a current license as instructed by your regulator; otherwise leave this box blank and click **Next**. [Contact the appropriate state regulator](#) if you have any questions regarding specific licenses types/registrations
17. Confirm the license(s)/registration(s) selected and click the **Continue with Filing** button.
18. Each section on the left navigation panel will need to be completed. You can click each section or click **Next** at the bottom of each page to take you to the next section.

Company (MU1) | Branch (MU3) | Individual | Financial Statements | MCR | Access | Relationships
Logged in as SmithM15 | [Logout](#)

You are currently:

State: State

- Business Activities
- Request License
- License/Registration Information
- Identifying Information
- Other Trade Names
- Resident/Registered Agent
- Web Addresses
- Contact Employees
- Books and Records Information
- Approvals and Designations
- Bank Accounts
- Legal Status
- Affiliates/Subsidiaries
- Financial Institutions
- Disclosure Questions
- Disclosure Explanations
- Direct Owners and Executive Officers
- Indirect Owners
- Qualifying Individuals
- Document Uploads
- MU2 Forms
- Attest and Submit

18. Business Activities

Main Street Mortgage (39292) MU1 filing created 11/1/2012 by SmithM15.
Total Charges: \$0.00

Information regarding **all** business activities conducted by the company, including any activity associated with a new license/registration request, must be identified in this section. This may include business activity for which the company is not specifically seeking licensing authority in NMLS. **FIRST-TIME FILERS** must select **Add Activity** and provide information regarding the company's business activities before other options will be available.

AVAILABLE ACTIONS	FUNCTION
Add Activity	Identify business activities conducted by the company that are not currently identified in NMLS.
Add State	Add one or more states to all existing business activities in one step.
Request License	Select a license/registration to apply for or transition on NMLS.
Remove License	Cancel an un-submitted license/registration request, withdraw a pending application or surrender an existing license/registration.
Continue with Filing	Navigate to the next section of this filing to provide additional required information.

Perform an action from the list below:

- Add or remove states associated to the corresponding business activity.
- Remove the corresponding business activity and associated states from the filing.

State View a list of business activities for the selected state.

Below is a list of all business activities that already have been identified for your company.

No business activities have been identified for your company. Click Add Activity to provide information regarding your company's business activities.

Add Activity
Add State
Request License
Remove License
Continue with Filing

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 For additional information, please visit the [NMLS Resource Center](#) | For help with navigation please contact the NMLS Call Center at (240) 398-4444.

Next

19. In the Direct Owners and Executive Officers section, click **Add Individual**. Each time an individual is added to this section NMLS will first require you to search for the individual to confirm whether an NMLS record already exists for the individual or if a new record needs to be created.

Direct Owners and Executive Officers

Main Street Mortgage (39292) MU1 filing created 10/10/2012 by SmithM16. HELP

Total Charges: \$0.00

In this section you must provide information regarding the individuals and/or companies acting as any of the following for your company:

- direct owners. (For mortgage companies, "direct owners" includes entities with an ownership interest of 10% or more. Applicants in other industries should consult their state regulator for definitions of "direct owners" in those industries.)
- executive officers.
- control persons. (This excludes indirect owners that must be identified in the Indirect Owners section of this filing.)

See the [NMLS Policy Guidebook](#) for more detailed information regarding the individuals and/or companies that must be listed in this section.

Individuals and/or companies previously identified are listed below. Click **Add Individual** or **Add Company** to identify additional individuals and/or companies.

No Record found.

To avoid duplicate records, a search must be conducted before creating a new individual record. You must have access to the individual's record prior to adding them to the filing. Click the **Add Individual** button to perform the search.

19.

20. When the Individual Search screen appears, search for the individual by their first and last name (legal name). Click **Search**.

Direct Owners and Executive Officers - Individual Search

To find existing individual records, use **one** of the following search options: unique NMLS Individual ID number, License Number, or Name.

Individual ID:

License Number:

First Name:

Search by Soundex

Last Name:

Search by Soundex

An **Individual ID** search will return the individual record that is an *exact match* to the search criteria entered.
A **License Number** search will return all individual records with a license number that *contains* the search criteria entered.
A **Name** search (Last Name required), by default, will return all individual records with a name that *starts with* the search criteria entered. You may also select the "Search by Soundex" option for First and/or Last Name to broaden the search to find like names with different spellings (ie. John Smith vs. Jon Smith).

20.

Tip: If the individual ALREADY HAS AN INDIVIDUAL ACCOUNT CREATED IN NMLS, click the NMLS ID number next to their name and complete the applicable data fields. Individuals added to this section must grant "Company Access" to their record before the company can view, edit and file on their behalf. See the [Providing Access to a Company](#) quick guide.

21. If the individual NMLS account does not yet exist, the search will not return results. Click **Create Individual**.

Direct Owners and Executive Officers - Individual Search Results


There are no individuals that meet your search criteria.

21.

Tip: By clicking **Create Individual**, you will initiate the creation of a base record for the individual being added as the Direct Owner/Executive Officer. By initiating the record you will automatically be granted company access. As noted previously, each individual (Direct Owner, Executive Officer, Control Person) will need their own individual account with their own user name and password to log in. If the company and the individual are the same person, there will be two accounts, one for the company and one for the individual with two separate user names and passwords. The process to complete the individual user name and password is covered separately. Further instructions on this process can be found in [Appendix A](#).

22. Enter all required fields below (use the individual's legal name) and click **Create**.

Direct Owners and Executive Officers - Create Individual Record



Creation of the Individual Record through this process will establish a base record in NMLS for the identified individual. The individual must create an Individual Account to obtain a user name and password to access the Individual Record and submit and/or attest to filings. See the [Create an Individual Account Quick Guide](#) for instructions on creating an Individual Account.

Provide the **full legal name** as it appears on the individual's government-issued identification document (e.g. driver's license, passport or Permanent Resident card).

First Name:

Middle Name:

Last Name:

Suffix:

Date of Birth:

Confirm Date of Birth:

SSN: ### ####


Confirm SSN: ### ####

22.

Tip: Make sure to enter the correct SOCIAL SECURITY NUMBER and DATE OF BIRTH. These are not editable fields.

23. Enter the Direct Owners and Executive Officers information. Click **Save**.

Direct Owners and Executive Officers



Main Street Mortgage (39292) MU1 filing created 10/10/2012 by SmithM16.

Total Charges: \$0.00

Provide the information requested below for the individual or company being identified as a (i) direct owner of 10% or more; (ii) executive officer; and/or (iii) control person of the applicant (excluding indirect owners that must be identified in the Indirect Owners section of this filing).

Title examples include: President, CEO, CFO, COO, partner, trustee, sole proprietor, shareholder, etc.

An MU2 form must be completed for each individual identified in this section.

Entity ID: 39314

Full Legal Name: Smith, John

Title:

Percentage of Ownership:

Individual or Company: Company
 Individual

23.

Tip: Make sure to note the **Individual NMLS (Entity) ID number**. Repeat above steps to add additional individuals in this area

If the state regulator requires a Qualifying Individual for the license/registration type for which you are filing you will follow the same steps as above when completing that particular section of the Company (MU1) Form. To determine whether a Qualifying Individual is required, review the state specific checklist posted by the state for the license type you are submitting on the NMLS Resource Center under [State Licensing Requirements](#).



24. By successfully adding an individual in the Direct Owners and Executive Officers section or the Qualifying Individual section, the system will automatically generate an Individual (MU2) Form located in the MU2 Forms section on the left navigation panel. This form needs to be reviewed and attested to by the individual before the submission of the Company (MU1) Form can be completed. The individual must have their own individual account with their owner user name and password before the attestation process can begin. The company can complete as much or as little of the MU2 form on behalf of the individual, once the request for attestation is made the individual will be able to review and complete all information and complete any sections that are left incomplete. Further instructions on this process can be found in [Appendix A](#).

Tip: Applicants/ Licensees are required to legally attest to the accuracy of the information with each submission.

Individual Record (MU2) Attestation Request


Once individuals have created their own account - MU2 Attestation Request

25. After the individual user has completed the Individual Account creation process they should notify you. The **company user** can then log back into the **company account** and access the unsubmitted Company (MU1) Form filing.
26. Click the **Filing** tab.
27. Click **Company (MU1)** from the sub-menu.


28. Click the **Edit Filing** icon ().

Create a Company Filing

You can manage filings for your company using the actions described below.


AVAILABLE ACTIONS	FUNCTION
Create New Filing	<ul style="list-style-type: none">Request a new license or transition an existing license.Withdraw a license application or surrender an existing license.Make amendments to your record or provide Advance Change Notice to the regulator of upcoming changes to your record.
	Complete and submit the pending filing.
	Delete the pending filing, including any pending changes.
View Latest Filing	Review your Company Form as it was last submitted by your company, if no pending filing exists.

NOTE: A filing cannot be submitted until you resolve any outstanding completeness checks on the Attest and Submit screen. A submitted filing will be stored as the company's record for subsequent submissions.

Available Actions	Filing ID	Created Date	Created By	Entity Name	Filing Status
	131960	3/30/2014 3:22:44 PM	StateR	State Company	Submission Required

28.

29. Click **MU2 Forms** on the left navigation panel.

30. If the company user is going to fill out all or a portion of the Individual (MU2) Form, click the **Edit Filing** icon ().




MU2 Forms

State Company (39431) MU1 filing created 3/30/2014 by StateR.


Total Charges: \$0.00

Below are the individuals identified as control persons (Direct Owners and Executive Officers, Indirect Owners with control and/or Qualifying Individuals) with this filing. Go to the [Direct Owners and Executive Officers](#), [Indirect Owners](#), or [Qualifying Individuals](#) sections to identify additional individuals who should appear in this list.

Each control person must attest to the individual (MU2) filing in NMLS before you will be able to submit this filing.

AVAILABLE ACTIONS	FUNCTION
	Complete or amend a control person's Individual (MU2) Form.
	Send the control person's Individual (MU2) Form to the individual for completion/attestation. (The control person will need to create and/or log in to their individual account to complete/attest to the Form.)
	Recall the Individual (MU2) Form to make additional changes or resolve completeness checks on the record after attestation has been requested or completed.

30.

Name	Status
 ML, O	Request Attestation

31. After completing some or all of the Individual (MU2) Form, click **Attest and Submit**, the last link on the left navigation panel.

You are currently: State

Return to MU1

Identifying Information

Other Names

Residential History

Employment History

Other Business

Disclosure Questions

Disclosure Explanations

Criminal Background Check

Credit Report Request

Attest and Submit 31.

Identifying Information

John Smith (39314) MU2 filing created 10/10/2012 by SmithM16. HELP

Total Charges: \$0.00

Provide the information requested below. The Government Issued Identification and/or Passport Information is not required in all instances. Review the [state licensing requirements](#) to determine if this information is required by your regulator.

Identifying Information:

Full Name: John Smith

Gender: Female Male

State of Birth:

Country / Province of Birth:

US Citizen: Yes No

State of Government Issued Identification:

Government Issued Identification Number: (letters, numbers, spaces and dashes only)

32. Click **Request Attestation**. This will electronically send the Individual (MU2) Form to the Individual's NMLS account for completion and/or attestation.

Attest and Submit

John Smith (39314) MU2 filing created 10/10/2012 by SmithM16. HELP

Total Charges: \$0.00

! Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, [click here](#).

All completeness checks are clear. You can attest to the filing below for submission.

32. **Request Attestation**

33. If the company user is NOT going to fill out the Individual (MU2) Form, attestation can be requested without editing (going into) the filing by clicking the **Request Attestation** icon (📧). By completing this action, the system will electronically send the Individual (MU2) Form to the individual's NMLS account for review, completion and attestation.

MU2 Forms




State Company (39431) MU1 filing created 3/30/2014 by StateR. 🔍 📧 ? ? ? HELP


Total Charges: \$0.00

Below are the individuals identified as control persons (Direct Owners and Executive Officers, Indirect Owners with control and/or Qualifying Individuals) with this filing. Go to the [Direct Owners and Executive Officers](#), [Indirect Owners](#), or [Qualifying Individuals](#) sections to identify additional individuals who should appear in this list.

Each control person must attest to the individual (MU2) filing in NMLS before you will be able to submit this filing.

AVAILABLE ACTIONS FUNCTION

-  Complete or amend a control person's Individual (MU2) Form.
-  Send the control person's Individual (MU2) Form to the individual for completion/attestation. (The control person will need to create and/or log in to their individual account to complete/attest to the Form.)
-  Recall the Individual (MU2) Form to make additional changes or resolve completeness checks on the record after attestation has been requested or completed.

33.	Name	Status
	ML, O	Request Attestation

The individual will receive an email notification from the system informing them that their attestation is required. An example of that email is shown below.

From: NMLS_NotificationsTraining@statemortgageregistry.com Sent: Tue 12/11/2012 11:10 AM
To: Stephanie Buzonski
Cc:
Subject: Attestation is required

Main Street Mortgage (39292) has created an MU2 filing on your behalf that requires your attestation. Use the 'Log into NMLS' button in the upper right corner of the [NMLS Resource Center](#) to login and attest to your MU2.

View the [Attestation](#) Quick Guide for tips on attestation. Please contact your employer if you need additional information.




34. Before the Company (MU1) Form can be submitted, the individual must log in to his or her individual account and complete and/or attest to their Individual (MU2) Form. The steps must be completed by the individual. Further instructions on this process can be found in the [Appendix B](#).

After the individual completes their attestation to the Individual (MU2) Form, the company user will receive an email notification from the system. An example of that email is shown below. After you receive this email, you must log back into the company account and complete the Company (MU1) Form submission.



Company Record (MU1) Submission

35. The **company user** must log back into the **company account** and access the unsubmitted Company (MU1) filing.
36. Click the **Filing** tab.
37. Click **Company (MU1)** from the sub-menu.
38. Click the **Edit Filing** icon ().
39. Click **Attest and Submit** on the left navigation panel.
40. **Check the box** to verify the attestation language.
41. Click **Attest and Submit**.

Attest and Submit

Main Street Mortgage (39292) MU1 filing created 12/11/2012 by SmithM15. HELP

! Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, click here.

All completeness checks are clear. You can attest to the filing below for submission.

Subject	Fee Type	Amount
Connecticut Mortgage Broker	NMLS Processing Fee	\$100.00
Nevada Mortgage Banker License	Application Fee Application and First year Licensing Fee	\$25,000.00
Nevada Mortgage Banker License	License/Registration Fee CPA and Attorney General Assessment	\$3,240.00
Nevada Mortgage Banker License	NMLS Processing Fee	\$100.00
Total Charges		\$28,440.00

I Mary Smith of Main Street Mortgage (39292) (Applicant) on this date Tuesday, December 11, 2012 swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended, such information remains accurate and complete;
- (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;
- (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

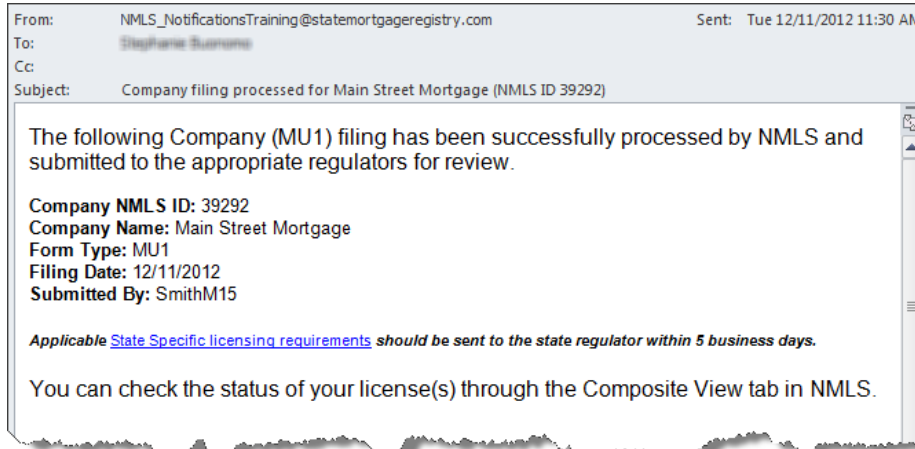
40. I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.

41.

42. Once your filing is submitted and any payment required has been remitted, be sure to mail all required items on the appropriate checklist not submitted through NMLS to the appropriate state regulator. Be sure the checklist includes the Company's legal name and NMLS ID. Checklist items should be mailed to the state within 5 business days of the electronic submission of the Company (MU1) Form through NMLS. Checklists can be found on the NMLS Resource Center through the [State Licensing Page](#)

Tip: Some state regulators require a Financial Statement upload to NMLS before the initial Company (MU1) Form can be submitted. More information on this process can be found in [Appendix C](#).

You will receive an email notification informing you that the Company filing has been processed. This notification does not mean that any items submitted outside of NMLS have been successfully received. An example of the email is show below.



Next Steps

You can check the status of your license request at any time by logging into your NMLS account. For instruction on reviewing license statuses and license items, [click here](#).

The regulator will communicate with you through NMLS by placing a [license item](#) on your record. You will receive an email notification from NMLS each time a license item is placed on your record or any time the license status is changed.

To review the status of your license request....

1. Click the **Composite View** tab.
2. Click **View Company** in the submenu bar.
3. Click **View License/Registration List** on the left navigation panel.
4. The current status will show in the **Status** column. Any license items set by the regulator will show in the **License Items** column. If you click the number in the column, you can view the detailed notes provided by the regulator related to the license item.

License Number	License Name	Status	Status Date	Original License Date	License Items	Adverse Status	Current Renewal Status	Renewed Through Year
	California - DBO Finance Lenders Law License	Pending - Incomplete	3/5/2010		0	No		
	Indiana-DFI First Lien Mortgage Lending License	Approved	10/3/2008	10/2/2008	0	No		

Appendices

Appendix A

Individual Account Creation for Direct Owners, Executive Officers, Control People (MU2)

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



Login to NMLS

Log In

User Name:

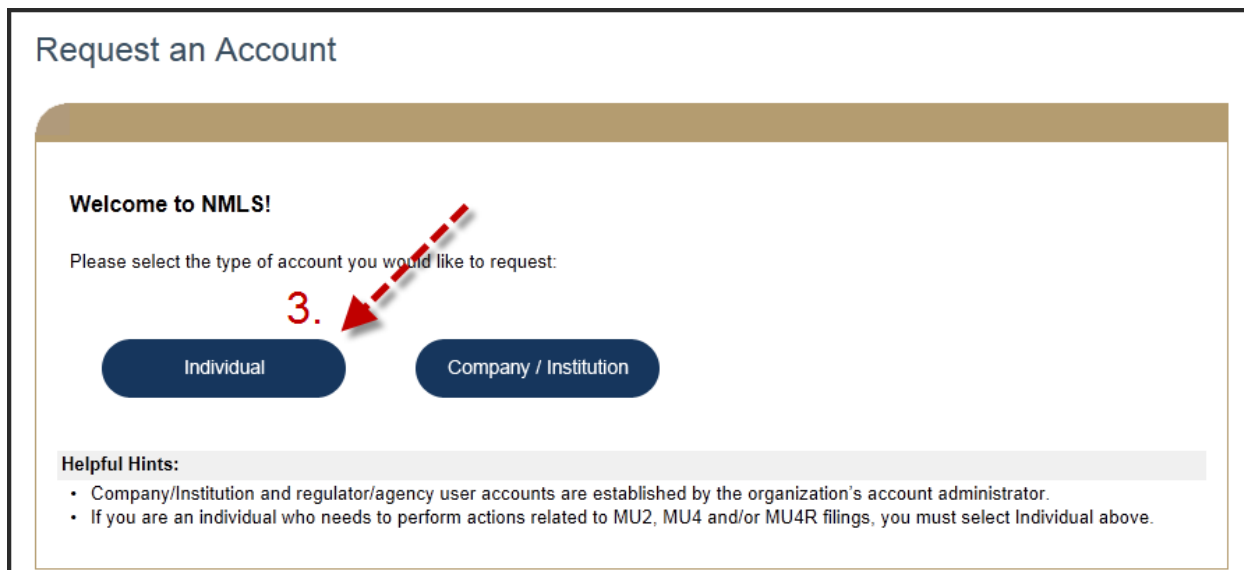
Password:

[Forgot your User Name?](#)

[Forgot your Password?](#)

- OR - [Request an Account](#)

3. Click **Individual**.



Request an Account

Welcome to NMLS!

Please select the type of account you would like to request:

3.

Individual Company / Institution


Helpful Hints:

- Company/Institution and regulator/agency user accounts are established by the organization's account administrator.
- If you are an individual who needs to perform actions related to MU2, MU4 and/or MU4R filings, you must select Individual above.

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

Create an Individual User Account

Enter the characters as they appear in the image below. This step helps prevent unauthorized use of NMLS by automated programs.



4.

5.

- Enter the biographical information. Make sure to put in the **Social Security Number** and **Date of Birth** correctly, so it matches the information from the base record creation.
- Click **Next**.

Create an Individual User Account

Please complete the following form if you are an **Individual** who currently holds or is applying for a state license/registration (MU4) or a federal mortgage loan originator registration (MU4R), or a **Control Person** (MU2 - i.e. executive officer, owner, branch manager, qualifying individual) who needs to attest to your record in NMLS as part of a company or branch license filing.

If you are not one of the above, you should not create an individual account.

Provide your **full legal name** as it appears on your government-issued identification document (e.g. driver's license, passport or Permanent Resident card).

First Name:

Middle Name:

Last Name:

Suffix:

Date of Birth: MM/DD/YYYY

Confirm Date of Birth: MM/DD/YYYY

Social Security Number: ###-##-####

Confirm Social Security Number: ###-##-####

Mailing Address:

City:

State:

Country/Province:

Postal Code: 99999 or 99999-9999

Phone Number: 999-999-9999x99999

Email Address:

Confirm Email Address:

Security Question:

Security Answer:

7.

8. Make sure that information inputted is accurate and click **Confirm**.

Create an Individual User Account

A matching record was found.

First Name: John
Middle Name:
Last Name: Smith
Suffix:
Date of Birth: 8/12/1966
Social Security Number: 888-88-8898

Mailing Address: 1234 Main Street

City: Springfield
State: IL
Country/Province: USA
Postal Code: 55684

Email Address: jsmith@mainstreetmtg.com

9. Clicking Confirm will fully create the individual's account and generate emails sent to the individual with their username and password.
10. The company user will then need to log back into their company account and request the individual's attestation on their MU2 by completing the steps outlined on [pages 10 – 12](#) of this document.

Appendix B

MU2 Attestation

1. Log in to the **individual** NMLS account.
2. Click **Filing**.
3. Click **Individual**.
4. Click **Review and Attest**.

Logged in as [User] [Logout \(edit\)](#) [Resource Center](#)

HOME **FILING** MLO TESTING & EDUCATION COMPOSITE VIEW RENEWALS

Individual Company Access Company Relationships

You are currently:
★ State
▶ Individual Filing(s)
Historical Filings

Individual Filing(s)

TO ATTEST
Click **Review and Attest** to review the filing(s) created by your employer and attest to the information.

Available Actions	Form Type	Entity Created By	Creation Date	Filing Status
4. Review and Attest	MU2	State Company (39431)	3/30/2014 12:51:02 PM	Attestation Required

5. Review the sections of the filing on the left navigation panel and complete and/or make any updates.
6. Click **Attest and Submit**, the last link on the left navigation panel.

Identifying Information

John Smith (39314) MU2 filing created 10/10/2012 by SmithM16 - Main Street Mortgage. [HELP](#)

Provide the information requested below. The Government Issued Identification and/or Passport Information is not required in all instances. Review the [state licensing requirements](#) to determine if this information is required by your regulator.


Identifying Information:


Full Name: John Smith
Gender: Female Male
State of Birth: Alabama
Country / Province of Birth: United States
US Citizen: Yes No
State of Government Issued Identification:
Government Issued Identification Number: (letters, numbers, spaces and dashes only)
Passport Issuing Country:
Passport Number: (letters, numbers, spaces and dashes only)

7. **Check the box** to verify the attestation language

8. Click **Attest**

Attest and Submit

John Smith (39314) MU2 filing created 10/10/2012 by SmithM16 - Main Street Mortgage. 

 Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. For details on what is considered public, click here.

All completeness checks are clear. You can attest to the filing below for submission.

I **John Smith (39314)**, (Applicant) on this date **Wednesday, October 10, 2012** swear (or affirm) that I executed this application on my own behalf, and agree to and represent the following:

- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true, accurate and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended, and hereby, such information remains accurate and complete;
- (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into my background, in accordance with all laws and regulations;
- (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which I am applying.

If an Applicant has made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

7. I verify that I am the named person above and agree to the language as stated.

8.

9. Your company will be notified via email that you have attested to your Individual (MU2) Form.

Appendix C

Financial Statement

NMLS provides functionality for the electronic submission of company financial statements via NMLS. This functionality allows companies to submit financial statements without additional processing fees for all NMLS participating states.

Some license types require a Financial Statement uploaded to NMLS before their initial Company (MU1) Form can be submitted. If the license you are applying for or transitioning requires a Financial Statement you will see the completeness check, shown below, in the Attest and Submit section of the Company (MU1) Form. The form will not be able to be submitted until the Financial Statement requirement has been satisfied.

Section	Action Required
License/Registration Information	<p>In order to submit this filing, you must (i) attach a financial statement that meets the requirements for the license request(s) in this filing or (ii) remove any license request(s) for which the financial statement requirement cannot be met.</p> <p>Users with the appropriate role may navigate to the Financial Statements section to attach the required document. Once the Financial Statement has been attached to your record, return to this filing to complete and submit the MU1.</p> <p>For more information see the Financial Statements Page on the NMLS Resource Center.</p>

To upload a Financial Statement:

1. Click the **Filing** tab.
2. Click **Financial Statements** in the sub-menu bar.
3. Click the **Create Filing** button.

The screenshot shows the NMLS web interface. At the top, the 'FILING' tab is highlighted with a red box and labeled '1.'. Below it, the 'Financial Statements' sub-menu item is highlighted with a red box and labeled '2.'. In the main content area, the 'Create Filing' button is highlighted with a red box and labeled '3.'. The page title is 'Manage Filings - Financial Statements'. The content includes sections for 'Pending Filings' and 'Processed Filings'. The 'Processed Filings' section has a table with columns for 'Fiscal Year' and 'Period Type', showing entries for 2013 and 2012, both with 'Annual/Initial' as the period type.

4. Select the **Period Type** from the dropdown list that corresponds to the financial statement you are submitting. To meet the requirement to submit your Company (MU1) Form, you must select 'Annual/Initial.'
5. Enter the **Fiscal Year** for the financial statement being attached and click **Create**.

6. **Complete** each section listed on the left navigation panel.

The screenshot shows a web application interface. On the left, a navigation panel is visible with a red box highlighting the following items: 'Financial Information', 'Accountant Information', 'Financial Statement Attachment', and 'Attest and Submit'. The main content area is titled '6. Financial Information'. Below the title, there is a header for 'Main Street Mortgage (39292) 2012 Annual/Initial Financial Statement filing created 12/12/20'. The main section is titled 'Financial Statement Details' and contains the following fields: 'Classification:' with a dropdown menu, 'Period End Date:' with a text input field and a 'MM/DD/YYYY' label, and 'Description:' with a text input field. A note next to the Description field reads: 'Use the Description field to provide additional details attaching an Annual/Initial financial statement with a...'

7. In the **Attest and Submit** section, **check the box** to verify the attestation language and then click **Attest**.
8. Your **Financial Statement** will be attached to your record. To complete your pending Company (MU1) Form, you will need to navigate back to the **Filing** tab and continue with the form.

Glossary

CONTROL – The power, directly or indirectly, to direct the management or policies of a company, whether through ownership of securities, by contract, or otherwise. Any person that (i) is a general partner or executive officer, including Chief Executive Officer, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, director, and individuals occupying similar positions or performing similar functions; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; (iii) in the case of an LLC, Managing Member; or (iv) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that company.

LICENSE ITEM – A notice of deficiency from the state regulator informing the applicant or licensee that they may need to complete something regarding the process of their application or license. License items can be set as deficiencies or requirements. An email notification is sent to the account holder when a license item is placed on a record.

QUALIFYING INDIVIDUAL – A person that must meet certain requirements and is responsible for the actions of the company. Different terms are used in different states, such as Qualified Person In Charge or Managing Principal. The individual may be the branch manager in some cases if they meet the state's requirements.