




## INDIVIDUAL (MU4) CREDIT REPORT

The instructions below will walk you through the process of submitting a credit report request in NMLS. Upon requesting a credit report for the first time, individuals will be required to complete an identity verification (IDV) process in which a series of questions will be asked regarding to the individuals credit history.

### ***Submitting a Credit Report Request***

1. Navigate to the [NMLS Resource Center](#).
2. Click the **Log into NMLS** button in the upper right corner.
3. Log in to NMLS.
4. Click the **Filing** tab in the top right corner.
5. Click **Individual** on the sub-menu.
6. Click the **Request New/Update** button.
7. Click the **Continue** button.
8. On the left navigation panel, select **Credit Report Request**. (If you are submitting an Individual (MU4) Form filing for the first time, refer to the [Filing an MU4 Quick Guide](#).)
9. Click the  icon in upper right portion of the sandbar to enable the completeness check.
10. Select the **checkbox to Request a new credit report**.
11. Click **Save**.
12. Click the link entitled “**Identify Verification (IDV)**” prior to submitting this filing.

The following completeness check issues exist on this page:  
\* You must complete an [Identify Verification \(IDV\)](#) prior to submitting this filing

**NOTE:** The IDV process is only required for the initial submission of a credit report. Once the IDV process is completed, it is not required to be completed for each credit report submission.

13. Select the **checkbox next to I agree to the TransUnion Smartmove Service Agreement**.
14. Click **I Agree**.
15. Read the text on the Identity Verification screen. Be sure to review the information on the screen for accuracy before proceeding.
16. Click **Continue**.

**NOTE:** You will be required to answer a series of questions to verify your identity. The questions will be generated from your TransUnion credit report and/or past demographic information. (i.e. your most recent auto loan, mortgage, previous address)

*If you have a security freeze on your TransUnion© credit profile and this is not lifted at the time of the credit report request, the MU4 Filing and payment made will be voided and you will need to resubmit the filing once the security freeze has been lifted. Access TransUnion's [Security Freeze Page](#) for information on how to lift security freeze. Two options are provided, a global lift or a specific third-party lift, you must select **global lift**.*

17. Answer the identity verification questions and click **Continue**.
18. Click **Finish**.
19. Click **Return to Filing**.
20. Click **Attest and Submit** on the left navigation panel to submit the filing. A legal attestation will appear. Check the box verifying the attestation and click **Submit Filing** to submit the filing to your regulator.

For further assistance, please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).