



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. Select the **checkbox to Request a new credit report**.
10. Select **Attest and Submit** on the left navigation panel.
11. Select the link entitled "**Identify Verification (IDV)**" to proceed to the verification process.

| Section | Action Required |
|---------------------------------------|--|
| Credit Report Request | Individual must complete an Identity Verification (IDV) prior to submitting this filing. |

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

12. Click the **Proceed to IDV** button.
13. You will be directed to the **TransUnion Identity Verification website**.
14. Confirm the information listed is accurate and click the **Verify Me** button.
15. Read the instructions and select **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**.*

16. Answer the identity verification questions and click the **Continue** button.

17. Click the **Finish** button.

18. Close the browser window to return to NMLS to complete and submit your Individual (MU4) Form filing.

19. 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).