



## INDIVIDUAL (MU4) FORM FILING

If you are required by your state regulator or your mortgage company to complete and submit your own Individual (MU4) Form, the instructions below will help you do this.

**\*\*Consult with your employing company first as to who will be submitting your filing if applicable.**

**NOTE:** Many state agencies require a passing score on the National and State Components of the **SAFE MLO Test** and completion of **Pre-Licensure Education** prior to submitting the Individual (MU4) Form licensure application through NMLS. For information on completing these requirements, see the [Professional Standards](#) section on the NMLS Resource Center.

\*\*You must have an individual account to submit your filing. See the [Create an Individual Account](#) quick guide for instructions.

Refer to your [state specific new application checklist](#) before submitting your filing.

### Submit Individual (MU4) Form

The steps below will walk you through submitting the Individual (MU4) Form in NMLS.

1. Click the **Filing** tab.
2. Click **Individual** on the sub-menu.
3. Click the **Request New/Update** button.

The screenshot shows the NMLS web interface. At the top right, it says "Logged in as MLO2" with "Logout" and "edit" links. The navigation bar includes "HOME", "FILING" (labeled 1.), "MLO TESTING & EDUCATION", "COMPOSITE VIEW", and "RENEWALS". Below the navigation bar, there are links for "Individual" (labeled 2.), "Company Access", and "Company Relationships". The left sidebar shows "You are currently:" with a dropdown for "State" and a list of "Individual Filing(s)" and "Historical Filings". The main content area is titled "Individual Filing(s)" and has a "HELP" icon. It contains two sections: "TO ATTEST" with a "Review and Attest" button and a message "An attestation request has not been submitted by your company."; and "TO CREATE, UPDATE, OR SUBMIT AN INDIVIDUAL FILING" with a "Request New/Update" button (labeled 3.) and a list of actions: "Submit a license application/transition request", "Update your existing record", and "Surrender/withdraw a license". A note at the bottom states: "NOTE: Each time you submit, or a company submits on your behalf, the filing will be stored as your record for subsequent submissions. Please consult your company before creating and submitting a filing in NMLS. The party that creates and submits a filing must pay any associated fees."

4. Complete each section shown on the left hand navigation guide, starting with the *License/Registration Information* section through the *Credit Report Request*. Save all

data prior to clicking **Next** to move to the next section of the form.

**Tip:** In the Criminal Background Check section, select that you are requesting a criminal background check and select the method. Complete the demographic information and click SAVE. A Criminal Background Check authorization is required to be completed for all new applicants. Existing licensees may complete this requirement at any time prior to their state deadline.

**Tip:** In the Credit Report section, select that you are requesting a new credit report and agree to the TransUnion service agreement. Proceed to the *Attest and Submit* section to select the “Identity Verification (IDV)” link to complete the identity verification. See the [Credit Report Quick Guide](#) for further details.

5. Click **Attest and Submit** on the left navigation panel.
6. Select the **checkbox** to verify the attestation.
7. Click the **Submit Filing** & remit any payment required.

I [O ML \(39433\)](#), (Applicant) on this date [Friday, March 28, 2014](#) 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.

6.  [verify that I am the named person above and agree to the language as stated.](#)

7.

**NOTE:** Using ACH is simple; all you need is your bank account number and bank’s routing number located on your check. NMLS will guide you through the rest.

Access your NMLS account regularly to check the status of your license through the NMLS. Regulators will communicate the status of your submission and any state-specific requirements or deficiencies through the NMLS. Regulators may also email you outside of NMLS.

**REMEMBER: YOU ARE NOT AUTHORIZED TO CONDUCT ORIGINATION ACTIVITY IN A STATE UNTIL THE REGULATOR HAS APPROVED YOUR SUBMISSION THROUGH THE NMLS.**