



INDIVIDUAL (MU2) CREDIT REPORT

The instructions below will walk you through the process of attesting to your MU2 filing with a credit report request. An MU2 form is automatically generated for you when a company indicates you are a control person of the company (i.e. direct owner/executive officer, indirect owner, qualifying individual and/or branch manager). Prior to submission of your MU2 form with a filing requiring you to provide a credit report, you must to log in to your individual account, request a credit report and complete the Identity Verification (IDV) process, and attest to your filing.

Attest to your MU2 Form and Request a Credit Report

1. Log in to your individual account.
2. Click the **Filing** tab.
3. Click **Individual** on the sub-menu.
4. Click the **Review and Attest** button to edit the MU2 form.

The screenshot shows the NMLS web interface. At the top, the user is logged in as 'State Company (39431)'. The navigation bar includes 'HOME', 'FILING', 'MLO TESTING & EDUCATION', 'COMPOSITE VIEW', and 'RENEWALS'. The 'FILING' tab is selected, and the 'Individual' sub-menu is highlighted. The main content area is titled 'Individual Filing(s)'. Below this, there is a section 'TO ATTEST' with the instruction: 'Click Review and Attest to review the filing(s) created by your employer and attest to the information.' A table of filings is shown with columns: Available Actions, Form Type, Entity Created By, Creation Date, and Filing Status. The first row shows a MU2 filing for 'State Company (39431)' created on '3/30/2014 12:51:02 PM' with a status of 'Attestation Required'. The 'Review and Attest' button in the 'Available Actions' column is highlighted with a red box and labeled '4'.

5. Review all sections, list on the left navigation panel, of the MU2 Form for accuracy.
6. In the **Credit Report Request** section, select the checkbox to **Request a new credit report**.

The screenshot shows the 'Credit Report Request' section of the NMLS web interface. The title is 'Elaine Evelyn Jungen (5055) MU2 filing created 6/20/2011 by JohanneBK - CSMC, Inc...'. The text reads: 'Mark a checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the recent credit report. By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you: (i) have a pending or active license or registration with; or (ii) are requesting a license or registration from in connection with this filing. In addition, if you are an MU2 Individual, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS: (i) has a pending or active license or registration with; or (ii) is requesting a license or registration from in connection with this filing.' Below this text, the checkbox 'Request a new credit report' is checked, and a red arrow points to it. An 'IMPORTANT NOTICE' follows: 'If you have a security freeze on your TransUnion credit report, it must be lifted prior to submitting a filing with a credit report request. Information regarding temporarily lifting the security freeze can be found on the NMLS Resource Center.' A 'Save' button is at the bottom.

7. Click **Attest and Submit** on the left navigation panel.
8. Select the **Identify Verification (IDV)** link 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 the credit report. Once the IDV process is completed, it is not required to be completed for each credit report submission thereafter.

9. Click the **Proceed to IDV** button.



10. You will be directed to the **TransUnion Identity Verification website**. Confirm that the information listed is accurate and click the **Verify Me** button.
11. 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**.*

12. Answer the identity verification questions and click **Continue**.
13. Click **Finish**.
14. Close the browser window to return to NMLS to complete and attest to your MU2 filing.
15. Click **Attest and Submit** on the left navigation panel to complete the attestation.
16. Review and verify the attestation language and click **Attest**.

Once the MU2 has been attested to, the filing will be sent back to your company for submission.

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