Purpose

This Handbook is designed to give individual users best practices related to submission of renewals through NMLS.

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Resources

Resources for NMLS:

- NMLS Resource Center at: http://mortgage.nationwidelicensingsystem.org
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Renewals Overview

Annually, NMLS provides functionality for company and individual users to submit their license renewal, and also allows regulator users to review, approve, or reject renewal requests that are submitted through the system. Companies and individuals that hold a state license are required to renew their licenses using NMLS, following the streamlined renewal processes defined in this handbook.

The renewal period in NMLS begins November 1 and ends December 31 of each year. During this time, individuals are able to complete annual attestation that their record is up-to-date, pay their annual NMLS processing fee, and submit and pay for any renewal requests required by their state regulators. To submit a renewal request, individuals may follow the Attest and Pay Workflow or the Attest for Company Workflow, if their sponsoring employer is paying for renewal on their behalf. Some states may have different deadlines for renewing a license. Review the state-specific deadlines and requirements on the Streamlined Annual Renewals page on the NMLS Resource Center.

An individual should consult with their sponsoring company before requesting renewal to determine if the company will be paying for their renewal request or if the individual should submit the request themselves.

If a licensee fails to complete the renewal process for a license during the renewal period or by the submission date required by their regulator, the licensee may complete the renewal process through NMLS during a reinstatement period. Licensees may be required to pay a late fee to reinstate their licenses during this time. Regulators may provide different timeframes for reinstatement, or may prohibit reinstatement altogether. Reinstatement is discussed further in the Reinstatement Period section of this handbook. The reinstatement deadlines and requirements for each state agency are located on the NMLS Resource Center.

If an individual fails to request renewal or reinstatement of a license within a state agency’s deadline, the regulator may choose to terminate the license.
Individual Renewals Process
There are three possible workflows for individuals when completing the renewal process:

- **Attest for Company Workflow** — Sponsored individuals will attest to their information and their employer will pay for their license renewal.
- **Attest and Pay Workflow** — Individuals will attest to their information and pay for their own license renewal.
- **Do Not Renew Workflow** – If an individual does not wish to renew a license, individuals may choose to inform their regulator that they will not be renewing a license.

Individuals should consult with their employers to determine which workflow they should choose when completing the renewal process.

Renewals Icons
The following icons are used throughout the renewal pages:

- Select All Icon - Clicking this icon selects all the licenses on the corresponding list.
- View Icon - Clicking this icon links the user to a view where a review of their license can be completed through the View Historical Filings section.
- Recall Icon - Clicking this icon selects the license(s) previously marked as Do Not Renew and returns them to the Renewal Selection List for a different action. This icon is only available from the Recall List screen.
- Remove Icon - Clicking this icon removes the license from the Renewal Cart and returns the license to the Renewal Selection List.
Before an individual submits a renewal request, they should:

- Review their record to make sure the information is correct and up-to-date (if changes need to be made, the individual should update the information by creating and submitting a filing through the Filing tab.
- Verify that they have met all state-specific requirements for renewal prior to attesting.
- Ensure their licenses are in a renewable status (see the list below).

Individuals who hold a license that is not sponsored in NMLS will need to use the Attest and Pay Workflow to complete the renewal process.

Licenses with a renewable status dated before November 1 are eligible for renewal in NMLS.

Licenses with the following license statuses ARE eligible for renewal:
- Approved
- Approved - Conditional
- Approved - Deficient
- Approved - Failed to Renew
- Approved - Inactive
- Approved - On Appeal
- Approved - Surrender/Cancellation Requested
- Revoked - On Appeal
- Suspended
- Suspended - On Appeal
- Terminated - Failed to Renew

Licenses with the following license statuses are NOT eligible for renewal:
- Denied
- Denied - On Appeal
- Pending - Review
- Pending - Deficient
- Pending - Incomplete
- Pending - Withdrawal Requested
- Revoked
- Temporary Cease and Desist
- Terminated - Expired
- Terminated Ordered to Surrender
- Terminated - Surrendered/Cancelled
- Transition Cancelled
- Transition Rejected
- Transition Requested
- Withdrawn - Application Abandoned
- Withdrawn - Voluntary Without Licensure
Getting Prepared for Renewals

NMLS Resource Center

The NMLS Resource Center displays information licensees will need to prepare for renewals. Due to varying statutes, rules, and policies, many of the requirements to renew a license differ from state to state. Licensees should review all material to determine if there are any submission deadlines, further documentation requirements, Continuing Education requirements, etc. for each state agency by which they are licensed. Timely submission of any additional requirements along with the renewal request ensures regulators will have all the information necessary to process the renewal request. To find the Individual Uniform Renewal Checklist, visit the NMLS Resource Center Streamlined Annual Renewals page.

Step 3 — Review deadlines and requirements "provides a comprehensive view of the fees and requirements involved in requesting renewal for a specific state agency. If licenses are held in multiple states, the Renewal Deadlines Chart and Renewal Fees Chart contains all of Step 3 information in an excel spreadsheet.

Individual Resources made up of task-specific quick guides and videos are organized on the right-hand side of the page for convenient accessibility.
**NMLS Call Center**

The NMLS Call Center is available to assist licensees with NMLS renewal navigation as needed. Call volume increases substantially during the renewal period. Due to this fact, you are encouraged to complete the renewal process as early as possible. Licensees who wait until the deadline will experience longer wait times. The submission of renewal requests and all requirements is recommended in November to provide regulators with sufficient time to review requests.

The NMLS Call Center phone number is 1-855-NMLS-123 (1-855-665-7123). Hours of operation during the renewal period are: 9am to 9pm Eastern Time (ET).

**Additional Requirements**

Along with agency-specific renewal requirements, licensees may be required to submit additional information to NMLS with their renewal request. For example, individuals may be required to have Continuing Education beyond what is required by the SAFE Act. Licensees should review all state requirements on the NMLS Resource Center. Individuals can access the [Quick Guide: Prepare For Renewals](https://nmlsresourcecenter.com) on the NMLS Resource Center for additional information.
Renewals Workflows

Attest for Company Workflow

Individuals should follow the Attest for Company Workflow if they need to attest to their individual record in order to allow their sponsoring company to pay for their renewal request. Individuals should check with their sponsoring company to determine who will facilitate the renewal process.

To Attest for Company to complete the renewal process:
1. After logging in to your account, click the Renewals tab.
2. Click the Attest for Company button.
3. Review the requirements for each of your licenses eligible for renewal and select the checkbox next to the licenses for which you wish to attest, then click the Next button.

NOTE: To select all licenses, click the Select All icon.

To see a list of licenses NOT eligible for renewal or a list of licenses already submitted, click the (+) sign to expand these sections.
5. Select the checkboxes to authorize a criminal background check and/or credit report, if applicable.
6. Click the Next button.

NOTE: The authorization page does not appear if none of the licenses selected require a Criminal Background Check (CBC) or Credit Report. Only one checkbox appears if one or more licenses selected requires only the CBC or Credit Report. Additionally, if the individual has satisfied the requirement for a CBC within the last 90 days or Credit Report within the last 30 days on a previous renewals request, the system does NOT generate a new request and payment is not be required.

Fingerprint Exception Process:
If your fingerprints have expired prior to your CBC authorization for your renewal request, you must request a new CBC and fingerprints through your Individual (MU4) Filing. See the Quick Guide: How to Submit a CBC Request for instructions on how to authorize a new CBC and request new fingerprints. After your new fingerprints and CBC results have been received by NMLS, you may proceed with your renewal request. The results of your CBC can be used to process renewal requests for 90 days. See the Quick Guide: Fingerprint Exceptions for more information about expired fingerprints during the renewal period.
7. After reviewing the attestation language, click the **checkbox** next to **I verify that I am the named person above and agree to the language as stated.**

8. Click the **Attest** button.

![Attest for Company](image)

[Result:] The **Attest for Company—Submission Confirmation** page displays.

![Submission Confirmation](image)

9. Inform your company that you have completed the renewal attestation so they can now take the appropriate action to request the renewal of your licenses.

**NOTE:** Your sponsoring company is unable to request renewal on your behalf if the Attest for Company Workflow is not completed.

Review the [Individual Uniform Renewal Checklist](#) to confirm if you have any additional state-specific requirements to complete your renewal request.
Attest and Pay Workflow

Individuals should follow the Attest and Pay Workflow if they are submitting and paying for their renewal requests themselves. Individuals are responsible for submitting and paying for their renewal request when they have un-sponsored licenses or when their company has instructed them to do so.

To Attest and Pay for a license renewal request to complete the renewal process:
1. After logging in to your account, click the Renewals tab.
2. Click the Attest and Pay button.
3. Review the licenses eligible for renewal, select the licenses you wish to renew, and click the Next button.

LICENSES NOT ELIGIBLE FOR RENEWAL:
This section contains licenses that are not available for renewal. There are four possible reasons a license is not eligible for renewal:
- You have not completed CE requirements.*
- Regulator has prevented Renewal.**
- License status prevents submission of a renewal request.
- Renewal is not required this year.

*Once CE compliance is reflected in NMLS, the license should display as eligible for renewal.
**Once Prevent renewal flag is lifted by state regulator, license should display as eligible for Renewal.
5. If one or more of the licenses you selected for attestation requires a CBC and/or Credit Report authorization, you are prompted through the authorization screen below. Select the checkbox to authorize the CBC and/or Credit Report and click the Next button.

NOTE: The authorization page does not appear if none of the licenses selected require a Criminal Background Check (CBC) or Credit Report. Only one checkbox appears if one or more licenses selected requires only the CBC or Credit Report. Additionally, if the individual has satisfied the requirement for a CBC within the last 90 days or Credit Report within the last 30 days on a previous renewals request, the system does NOT generate a new request and payment will not be required.

Fingerprint Exception Process:
If your fingerprints have expired prior to your CBC authorization for your renewal request, you must request a new CBC and fingerprints through your Individual (MU4) Filing. See the How to Submit a CBC Request for instructions on how to authorize a new CBC and request new fingerprints. After your new fingerprints and CBC results have been received by NMLS, you may proceed with your renewal request. The results of your CBC can be used to process renewal requests for 90 days. See the Fingerprint Exceptions Quick Guide for more information about expired fingerprints during the renewal period.

7. Click the Proceed to Invoice button.

NOTE: If you would like to remove an item, click the Remove button.
8. After reviewing the attestation language, click the **checkbox** next to **I verify that I am the named person above and agree to the language as stated.**

9. Click the **Attest and Pay Invoice** button.

10. Review the Payment Terms and Conditions and click the **I Agree** button.
11. Select a **Payment Type** (Credit Card or Bank Account).

12. Complete all required fields for **Credit Card Information** or **Bank Account Information**. Required fields are denoted with an asterisk *

13. Click the **Next** button.

[Result:] The **One Time Payment - Review Payment (Step 2 of 3)** screen displays.

**NOTE:** All NMLS transactions that are paid by credit or debit card will have a 2.5 percent service fee added to the charge. Paying by ACH is simple and will not incur a service fee. See the [Quick Guide: Paying by ACH](#) for assistance.

14. Click **Confirm and Submit**.
[Result:] The One Time Payment - Payment Confirmation (Step 3 of 3) screen displays with Payment Confirmation information.

15. Click **Print** to retain a copy of the confirmation number. This step is optional.
16. Click the **Finish** button.

[Result:] The Renewal Submission Confirmation screen displays, indicating that you have requested renewal for the licenses you selected. Be sure you have reviewed the Individual Uniform Renewal Checklist to confirm if you have any additional state-specific requirements to complete your renewal request. Review the status of your renewal request through the Composite View tab. You also receive an email notification once your state regulator takes action on your request.
Do Not Renew Workflow

If you do not intend to renew a license, you must inform your regulator by following the Do Not Renew Workflow. State agencies may require additional information outside NMLS. Consult the Surrender Checklist on the NMLS Resource Center for more information. If you submit a Do Not Renew request in error, or if you change your mind within the renewal period, the Recall List can be used to recall the Do Not Renew request as long as the license remains in a renewable status. Refer to Page 17 for Recall List instructions.

To submit a Do Not Renew request:
1. After logging in to your account, click the Renewals tab.
2. Click the Do Not Renew button.
3. Review licenses within the “ELIGIBLE FOR RENEWAL” and “NOT ELIGIBLE FOR RENEWAL” sections and select the checkbox next to the licenses you do not wish to renew.
4. Click the Apply button.
[Result:] The Do Not Renew - Submission Confirmation page displays indicating that you do not wish to renew the licenses you selected.

NOTE: Your regulator may require you to take further action if you do not intend to renew your license. Consult the Surrender Checklist for your license on the State Licensing Requirements page on the NMLS Resource Center for additional requirements that may need to be satisfied.
Recall List

Individuals can use the Recall List to recall licenses that have been submitted as Do Not Renew. If a regulator has already taken action on a license submitted as Do Not Renew, the license cannot be recalled.

To recall a license from a Do Not Renew submission:
1. After logging in to your account, click the Renewals tab.
2. Click the Recall List link on the navigation panel.
3. Select the license you wish to recall from the Do Not Renew status by checking the box under the recall icon (ורו) and click the Apply Selections button.

NOTE: To recall all licenses on the Do Not Renew list, click the Recall All icon.
[Result:] The Recall List—Select License(s) page displays with a message that the recalled license(s) are now available for selection from the Renewals Home Page.

Refer to the Attest for Company (Page 7) or Attest and Pay (Page 10) Workflow for instructions on moving forward with a renewal request.
Reinstatement Period

For individuals who fail to complete annual attestation and request renewal between November 1 and December 31, the system offers a reinstatement period. This period begins January 1 and runs through the end of February. Not all state agencies allow reinstatement, however those that do offer the opportunity to submit the request through the renewal feature and will review your request with a possible late fee. Those agencies that do not allow reinstatement require licensees to apply again as a new applicant.

Review deadlines and requirements on the Streamlined Annual Renewals page of the NMLS Resource Center to see if your regulator is participating in reinstatement and determine any late fees that may apply. If the regulator does not participate in reinstatement, one of the following things will likely happen:

1. The regulator will reject any renewal request that is submitted after its deadline.
2. The regulator may check the Prevent Renewal checkbox, which would prevent submission of a renewal request.
3. The regulator may change the license status to a non-renewable status and that license will no longer display on the Renewal Selection List.

If you have specific questions about your state’s participation in reinstatement, contact your regulator after reading the information on the NMLS Resource Center.
Key Terms

**Attestation** - Attestation is the act of confirming for each state agency that an individual’s record in NMLS is up-to-date and that the individual continues to meet all other state agency specific requirements. Individuals are required to attest prior to requesting renewal of their license. Attestation is not required for any state agency in which a licensee does not intend to renew at least one license.

**Do Not Renew** - The Do Not Renew function is used to indicate licenses which individuals do not intend to renew. The individual may recall licenses that have been marked as Do Not Renew through the Recall List.

**Prevent Renewal Flag** - The Prevent Renewal Flag may be set by a Regulator to prevent a renewal request from being submitted for a license. Licenses with the Prevent Renewal Flag set will not be available for renewal.

**Recall** - Individual users have the option to rescind a Do Not Renew request placed on a license. Do Not Renew requests can be rescinded as long as the license is still eligible for renewal.

**Recall List** - The Recall List provides a list of licenses that are able to be recalled.

**Recallable License** - A license is recallable if it is still in a renewable status, the Regulator has not set the Prevent Renewal Flag, and a renewal request has not already been submitted.

**Renew** - The act of marking a license to indicate to the Regulator that the entity plans to maintain a license for the upcoming year.

**Renewable License** - A Renewable License is one that has a renewable status and for which the Prevent Renewal Flag has not been set by the Regulator.

**Renewal Period** - The Renewal Period is the time during which Individual users are required to complete annual attestation and submit actions including Renew or Do Not Renew requests.

**Renewal Status** - Each renewable license has a Renewal Status which indicates the state of the license in regards to renewals processing. The Renewal Status will represent whether or not renewal of the license has been requested, license has been designated as not renewing, or renewal request has been approved or rejected. The Renewal Status is maintained separately from the License Status.

**Renewal Status Date** - The Renewal Status Date is the date that the Renewal Status took effect.

**Renewal Year** - The Renewal Year is the year for which a renewal is processed.
Key Terms

Renewals Attestation List - The Renewals Attestation List displays all the state agencies in which the individual has at least one license eligible for annual attestation and renewal.

Renewals Cart - The Renewals Cart contains licenses which have been marked to renew, but have not been submitted to the regulator. Submitting the Renewals Cart allows a user to pay for and submit the renewal requests to the applicable regulator.

Renewals Cart Exception - A message that displays in the renewal cart notifying the individual user that a license is no longer eligible for renewal (e.g., a license that has already been processed for renewal). Any license with an exception must be removed before the cart can be submitted.