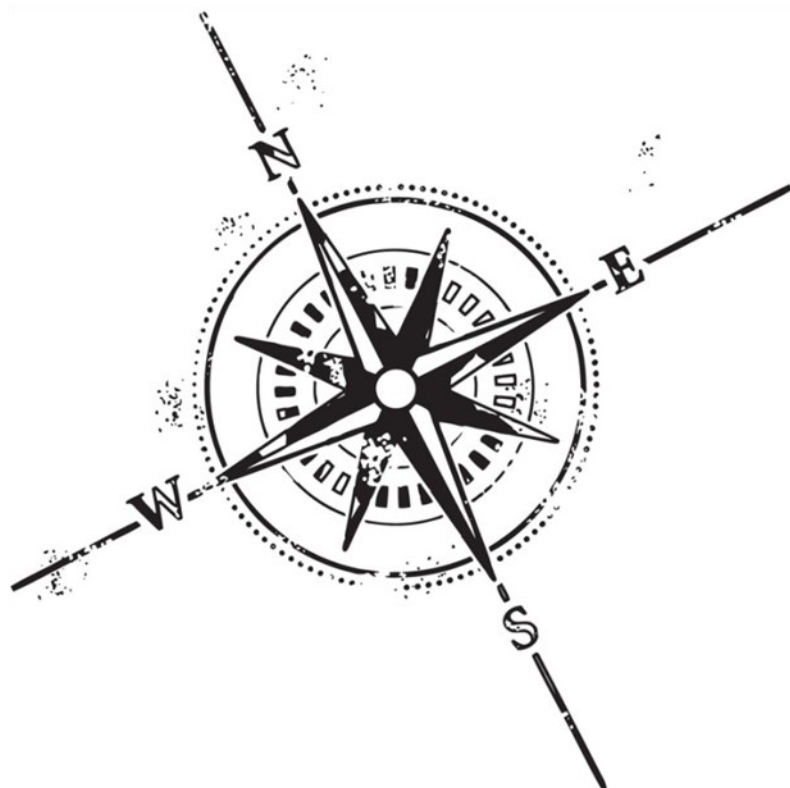




## NAVIGATION GUIDE

# **Renewals Handbook For Money Services Business, Debt, and Consumer Finance Companies**



## **Purpose**

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This Handbook is designed to give Money Services Business, Debt, and Consumer Finance company users best practices related to submission of renewals through NMLS.

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## **Resources**

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Resources for NMLS:

- NMLS Resource Center at: <http://mortgage.nationwidelicensingsystem.org>
- NMLS Call Center at: 1-855-NMLS-123 (1-855-665-7123).

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## Renewals Overview

Companies are required to renew their licenses within NMLS using the streamlined renewal processes defined in this handbook.

Annually, NMLS provides functionality for company users to submit their license renewal, as well as functionality for regulatory users to review, approve, or reject renewal requests submitted through NMLS.

The renewal period in NMLS begins November 1 and ends December 31 of each year. During this time, companies are able to complete annual attestation that their record is up-to-date, pay their NMLS processing fee, and submit and pay for any renewal requests required by their state regulators. Some states may have different deadlines for renewing a license. Review the state-specific deadlines and requirements on the [NMLS Resource Center](#).

## Reinstatement Overview

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.

## Company Renewal Process

Company users must complete the Renewal Process in order to renew a license. The steps for completing the renewal process for companies are described below:

1. Select licenses to renew or not renew.
2. Attest for each state requiring corresponding renewals.
3. Submit renewal requests.
4. Pay for renewal requests.

## Renewal Icons

The following icons are used throughout the renewals functionality:



**Renew Icon** - Indicates that the entity intends to renew the license, and moves the request to the *Renewal Cart*.



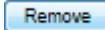
**Do Not Renew Icon** - Indicates that the entity does not intend to renew the license, and moves the request to the *Recall List*. Regulators are notified of any license marked as Do Not Renew.



**View Composite Icon** - Links the user to **Composite View** for the specified entity.



**Recall Icon** - Allows a license previously marked as Do Not Renew to be renewed by returning the license to the Renewal Selection List. This icon is only available on the *Recall List* screen. The option to recall a request not to renew a license is only available if the license is still eligible for renewal.



**Remove Button** - Removes the renewal request from the *Renewals Cart* and returns the request to the *Renewal Selection List*. This button is only available on the *Renewals Cart* screen.

Before a company submits a renewal request, they should:

- Review their most recently submitted Company (MU1) and Branch (MU3) Forms to make sure the information is correct and up-to-date (if changes need to be made, the company should update the information by creating and submitting amended filings through the Filing Tab.)
- Review the [Renewal Checklists](#) available on the NMLS Resource Center for state agency-specific renewal instructions.
- Access the real-time Renewal Activity—Company/Branch Report under the Renewals tab to ensure all licenses are in a renewable status.

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 that licensees 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, documentation requirements, continuing education requirements, etc. Timely submission of any additional requirements along with the renewal request ensures that regulators have all the information necessary to process the renewal request. To find the Renewal Checklists, visit the NMLS Resource Center [Streamlined Annual Renewals page](#).

The screenshot shows the NMLS Resource Center website. The header includes the NMLS logo and navigation links: Home, News & Events, State Licensing, Professional Standards, Course Providers, Reports, Resources & Support. A sidebar on the left lists various resources like State Licensing Requirements, Common Requirements, and Financial Statements. The main content area is titled 'Streamlined Annual Renewals' and features a section for 'Step 3 - Review Deadlines, Requirements, and Fees'. This section includes a form with dropdown menus for Agency, Entity Type, and License Name, and buttons for Find and Clear. On the right, there are sections for 'Agency-Specific Alerts' and 'Company Resources' with links to various guides and checklists.

“Step 3 - Review Deadlines, Requirements, and Fees” 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.

Company 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 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).

## Available Reports Related to Renewals

Prior to submitting a renewal request, companies should review all information in NMLS related to the renewal request to ensure that all requirements are met. Active License Items and/or deficiencies may prevent the submission of a renewal request.

It is recommended that companies run the following reports to check for any potential issues at renewal time:

### Renewals Tab — Real-Time Renewal Reports:

1. **Renewal Activity—Company/Branch** - This report provides real-time data regarding renewal eligibility, including Regulator and System renewal prevention information.

### Reports Tab — Data is 24 hours behind:

1. **Company/Branch Active License Items Report** - Displays any Active License Items attached to company or branch license(s) that may delay the review of a renewal request. Some deficiencies, such as the Outstanding Financial Statement Deficiency, prevent the renewal request from being submitted.

## Additional Requirements

Along with state-specific renewal requirements, licensees may be required to submit additional information to NMLS with their renewal request. For example, some companies may be required to submit a Financial Statement. These state-specific requirements related to license renewal can be found within Step 3 of the [Streamlined Annual Renewals page](#) and the Renewal Checklists found on the NMLS Resource Center.



## Recommended Process for Renewing Licenses

Due to the difference in scope between larger and smaller companies, the renewals handbook recommends best practices for these two types of companies. Both methods work for any size company, but based on feedback received from industry, these are the recommended processes.

### Large Company Process

For companies with a larger number of company and branch licenses, NMLS has a *Renewal Dashboard* which allows for easier visual indication of licenses available for renewal. The *Renewal Dashboard* is recommended for large companies due to the ability to process renewals by entity type (company or branch) or jurisdiction.

### Using the Renewal Dashboards

The *Renewal Dashboard* displays all company and branch licenses in a renewable license status. The dashboard displays the number of company and branch licenses are displayed on the dashboard as well, broken down by state agency or registered location.

**NOTE:** A branch license cannot be submitted for renewal unless a company license in the same jurisdiction is submitted or is being requested in the current *Renewals Cart*.

To access the *Renewal Dashboards*:

1. After logging in to your account, click the **Renewals** tab.

**NMLS** MSB Money Transmitter Company

Logout (edit) Resource Center

HOME FILING MLO TESTING & EDUCATION TASKS COMPOSITE VIEW **RENEWALS** ADMIN REPORTS

Home | User Profile | Invoice

You are currently: State

Dashboard

NMLS Navigation

### Welcome to NMLS, Thomas!

All data current as of Sep 04 at 12:41:50 PM ET, unless otherwise noted.

#### ENTITY PROFILE

Hide All

LICENSES *	Entities	Approved Licenses	Pending Licenses
<a href="#">Company</a>	1	5	2
<a href="#">Branch</a>	0	0	0
<a href="#">Individual - Sponsored</a>	0	0	0

\* Data current as of: Sep 04 at 11:00:02 AM ET

#### RELATED ENTITIES (MU2s)

Hide

Officer/Direct Owner	1
Indirect Owner	0
Qualifying Individual	0
Branch Manager	0

#### CURRENT ACTION ITEMS

##### PENDING FILINGS

Hide

	Request Attestation	Attestation Required	Submission Required
<a href="#">Company</a>	0	0	1
<a href="#">Branch</a>	0	0	2
<a href="#">Individual</a>	1	0	0
<a href="#">Financial Statement</a>	-	-	1

##### ACTIVE LICENSE ITEMS \*

Hide

	Total	Updated in Last 7 Days
Company	10	0
Branch	0	0
Individual	0	0

\* Data current as of: Sep 04 at 11:00:02 AM ET

**NOTE:** There are two ways to access the *Renewal Dashboard* view. The first option allows you to view by State Agency and the second is to view by your company's Registered Location(s).

- Click the **View by State Agency** link on the left navigation panel or the **View by State Agency** button at the bottom of the *Renew/Do Not Renew Page* to view a count of company, branch, and sponsored individual licenses available for renewal by state agency.

**Select Licenses/Registrations for Renewal**

**Submit Company/Branch** Select this option to **request and pay** for the renewal of a company and/or branch license/registration. This selection can also be used to submit a Do Not Renew request. Attestation is included as part of this process.

**Submit Sponsored Individual(s)** Select this option to **request and pay** for the renewal of your sponsored individual licenses. Only sponsored individuals who have completed their renewal attestation will appear in the Renewal Selection List.

**Pay for Renewal (0 Items)** Select this option to pay for items already added to the Renewals Cart.

**Recall Do Not Renew** Select this option to undo a Do Not Renew submission. Performing this action will return the licenses/registrations to the Renewal Selection List.

**Renewal Dashboards**

**View by State Agency** Select this option to view a count of Company, Branch, and sponsored individual licenses/registrations available for renewal by state agency.

**View by Location** Select this option to view a count of Company, Branch, and sponsored individual licenses/registrations available for renewal by office location.

- Click the *View by Location* link on the left navigation panel or the View by Location button at the bottom of the *Renew/Do Not Renew Page* to view a count of company, branch, and sponsored individuals licenses available for renewal by office location.

**Select Licenses/Registrations for Renewal**

**Submit Company/Branch** Select this option to **request and pay** for the renewal of a company and/or branch license/registration. This selection can also be used to submit a Do Not Renew request. Attestation is included as part of this process.

**Submit Sponsored Individual(s)** Select this option to **request and pay** for the renewal of your sponsored individual licenses. Only sponsored individuals who have completed their renewal attestation will appear in the Renewal Selection List.

**Pay for Renewal (0 Items)** Select this option to pay for items already added to the Renewals Cart.

**Recall Do Not Renew** Select this option to undo a Do Not Renew submission. Performing this action will return the licenses/registrations to the Renewal Selection List.

**Renewal Dashboards**

**View by State Agency** Select this option to view a count of Company, Branch, and sponsored individual licenses/registrations available for renewal by state agency.

**View by Location** Select this option to view a count of Company, Branch, and sponsored individual licenses/registrations available for renewal by office location.

There are 3 ways to access licenses eligible for renewal from the dashboard:

1. Click the company or branch link at the top of the dashboard to determine which of the licenses are eligible for renewal.
2. Click the state agency link on the left side of the table to determine which state specific licenses are eligible for renewal.
3. Click a number in the grid to determine which company or branch licenses for a specific state agency are eligible for renewal.

**Renewals Dashboard**

0 Item(s) / \$0.00 in Renewals Cart

The table below shows a summary count of Company, Branch, and Sponsored Individual licenses/registrations available for renewal under each regulator. Company and Branch licenses/registrations that have not been selected as *Renew* or *Do Not Renew*, and have not been excluded from participating in renewal, are included in the counts. Sponsored Individual licenses/registrations attested to by the Individual but not yet submitted for renewal or submitted as *Do Not Renew* also are reflected in this table.

Each item in the table provides a count that serves as a link to the underlying entries for that count. Click any column header, row header, or cell link to view the Renewal Selection List corresponding to the count for the link selected.

	Company (5)
Idaho (1)	1
Oklahoma - Department of Banking (1)	1
Pennsylvania (1)	1
Vermont (1)	1
Washington (1)	1

Total Licenses Available for Renewal: 5

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 For additional information, please visit the [NMLS Resource Center](#) | For help with navigation please contact the NMLS Call Center at 855-NMLS-T23 (855-665-7123).

In the example above, this company has 5 company licenses across 5 states that are available for renewal.

Company and branch licenses display on the dashboard only if the following criteria are met:

- Licenses are in a renewal-eligible status (see the [complete list](#) on Page 4)
- Licenses are NOT marked as Prevent Renewal by the regulator
- Licenses do not have outstanding Mortgage Call Report (MCR) license items\*
- Licenses do not have outstanding Agency Fee Invoices\*
- All annual Financial Statement requirements have been satisfied
- License renewal requests were not previously submitted for the current year

\*Enforcement of these requirements vary by state agency

## Submitting a Renewal Request

Once the user selects the licenses from the dashboard that need to be renewed or not renewed, he or she is directed to the *Renewal Selection List* screen.

**Renewal Selection List**

The list below displays all of your licenses/registrations available for renewal. The list can be filtered by Entity Name, Entity Type, or Regulator using the links within the list. Any license/registration not marked as *Renew/Do Not Renew* remains in this list and is available for renewal request submission at a later date.

- Make your selections:  
Select the checkbox under to mark a license/registration as *Renew*.  
Select the checkbox under to mark a license/registration as *Do Not Renew*.

**Note:** Selecting *Do Not Renew* is not the final step; for further instructions, review the surrender checklist for the license/registration on the [State Licensing](#) page of the NMLS Resource Center.

Sponsored individual licenses/registrations do not appear in the list until the individual has completed attestation for the corresponding regulator. If the individual license requires a CBC and/or credit report authorization, any applicable fees appear in the *Renewals Cart*.

- Click the **Apply Selections** button.  
Licenses/registrations selected will no longer be available in this list. Selections marked as *Renew* are moved to the *Renewals Cart*. Selections marked as *Do Not Renew* are submitted to the corresponding regulators and added to the *Recall List*.
- Repeat Steps 1 and 2 as necessary to make additional selections.
- Click the **Proceed to Cart** button to pay for and submit renewal requests for licenses/registrations marked as *Renew*.

**Filtering Options**

Entity ID:  Regulator:

☒ Company ☐ Branch ☐ Individual

[Deselect all](#)

Page 1

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

From the *Renewal Selection List*, users have the ability to access the Composite View of the entity by clicking the **View Composite Information** link next to the Entity Name:

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

The filtering options on the *Renewal Selection List* screen allow the user to filter based on Entity ID, Regulator, and entity type (Company and/or Branch). The Regulator Filter is particularly helpful for companies licensed in state agencies with early renewal submission deadlines. Visit Step 3 of the [Streamlined Annual Renewals Page](#) or review the Renewal Deadlines Chart to identify state agencies with early submission deadlines.

If there are company and branch licenses that do not display in the selection list, run the Renewal Activity—Company/Branch Report to identify if the licenses are prevented from renewing.

**Filtering Options**

Entity ID:  Regulator:

☒ Company ☒ Branch ☐ Individual





## Selecting Licenses as Do Not Renew

To notify a regulator through NMLS that a user does not intend to renew a license, the user can mark the license as Do Not Renew by selecting the checkbox in the Do Not Renew column (red “No” symbol) next to the corresponding license. To select all of the licenses, click the red icon. Users can verify which licenses are selected because the area behind the checkbox turns red. This helps give additional visual indication of the desired action.

Depending on a regulator’s rules or statutes, choosing to not renew a license may require additional information be sent outside of the system. Some regulators may also consider this a “surrender.” For additional information users can view the [state-specific surrender checklists on the NMLS Resource Center](#).

[Deselect all](#)

Page 1


<div> <div>   </div> </div>	Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<div> <input type="checkbox"/> <input checked="" type="checkbox"/>  </div>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

Once the user selects all the licenses they do not intend to renew, click the **Apply Selections** button.

**Filtering Options**  
 Entity ID:  Regulator:   
☒ Company ☐ Branch ☐ Individual

[Deselect all](#)  
Page 1

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements	
<input type="checkbox"/>	<input checked="" type="checkbox"/>		MSB Money Transmitter Company (39559)	Company	Idaho	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

[Result:] The regulator is notified that the user does not intend to renew the licenses selected. The licenses that have had an action applied no longer display in the *Renewal Selection List*.

## Paying For and Submitting Renewal Requests

To pay for and submit a renewal request:

1. After logging in to your account, click the **Renewals** Tab.
2. Click **Pay for Renewal** on the left navigation panel or click the **Pay for Renewal** button.

You are currently: State

**Renewals Home**

- Submit Company/Branch
- Submit Sponsored Individual(s)
- Pay for Renewal**
- Recall Do Not Renew
- View by State Agency
- View by Location

Renew/Do Not Renew

2 Item(s) / \$2,200.00 in Renewals Cart

**Review your company/branch records and state-specific renewal requirements**

- Review your company/branch records to ensure all information is accurate and up to date. If updates are needed, the Company (MU1) Form must be submitted through the Filing tab before your company/branch renewal request is submitted. Once updates are submitted, continue with the Renewal request(s).
- Review the [Uniform Renewal Checklist](#) to determine if the state(s) in which you are renewing your licenses/registrations have any additional requirements that must be met outside of NMLS.

**Prepare and manage the renewal process**

- Review the Renewal Activity – Company/Branch report below. This report provides real-time data regarding renewal eligibility, including Regulator and System renewal prevention information.
  - Renewal Activity – Company/Branch
- Review the Renewal Activity – Sponsored Individuals report below. This report provides real-time data regarding renewal eligibility, including renewal attestation history, Continuing Education (CE) compliance, Criminal Background Check and Credit Report completion dates, and Regulator renewal prevention information.
  - Renewal Activity – Sponsored Individuals

**Select Licenses/Registrations for Renewal**

Submit Company/Branch Select this option to request and pay for the renewal of a company and/or branch license/registration. This selection can also be used to submit a Do Not Renew request. Attestation is included as part of this process.

Submit Sponsored Individual(s) Select this option to request and pay for the renewal of your sponsored individual licenses. Only sponsored individuals who have completed their renewal attestation will appear in the Renewal Selection List.

**Pay for Renewal (2 Items)** Select this option to pay for items already added to the Renewals Cart.

Recall Do Not Renew Select this option to undo a Do Not Renew submission. Performing this action will return the licenses/registrations to the Renewal Selection List.

3. Click the **Proceed to Invoice** button.

Renewals Cart

When you are finished adding items to your cart, click **Proceed to Invoice** to pay for and submit your renewal requests. If you wish to remove an item from the **Renewals Cart**, click **Remove**. Items removed from the cart that remain eligible for renewal will be returned to the **Renewal Selection List**.

**Exception Items**  
If the license/registration is no longer eligible to be submitted for renewal, you will receive an exception message. Any item with an exception must be removed before you can submit the cart. Click **Remove** to remove exception items from your **Renewals Cart**.

The fees displayed on this screen reflect total fees by license or registration type. A full breakdown of renewal fees will be displayed when you select **Proceed to Invoice**. **RENEWAL FEES ARE NON-REFUNDABLE**.

Request a **Submitted Renewal Requests Report** or refer to the renewal status of the license/registration in Composite View to check the status of a submitted renewal request.

**Proceed to Invoice** **Empty Cart**

Actions	Entity Name	License Name	Amount
<b>Remove</b>	MSB Money Transmitter Company (39559)	Idaho Money Transmitters	\$100.00
<b>Remove</b>	MSB Money Transmitter Company (39559)	Pennsylvania Money Transmitter	\$2,100.00
<b>Total Charges</b>			<b>\$2,200.00</b>

**Proceed to Invoice** **Empty Cart**

**NOTE:** Users must pay for the renewal request through NMLS.

Some regulators may collect renewal fees, assessment fees, late fees, and/or penalties outside NMLS. To determine if additional payment is required, check the [Renewal Checklists](#) on the NMLS Resource Center.

4. After reviewing the attestation language, select the **checkbox** next to I verify that I am the named person above and agree to the language as stated.
5. Click the **Pay Invoice** button.

### Renewals Invoice and Attestation

[HELP](#)

Invoice Amount: \$1,620.00  
Invoice Date: 10/26/2013

A breakdown of the renewal fees associated with the items in the cart is provided below. Complete the attestation for all company and branch renewal requests by checking the box next to the verification language below, as applicable, and click **Pay Invoice** to proceed with your submission.

Entity Name	License Name	Fee	Amount
Schmidt Mortgage Co. (8054)	Idaho Mortgage Broker/Lender License	License/Registration Renewal Fee	\$400.00
Schmidt Mortgage Co. (8054)	Idaho Mortgage Broker/Lender License	NMLS Annual Processing Fee	\$100.00
Schmidt Mortgage Co. (8054)	Vermont Mortgage Broker License	License/Registration Renewal Fee	\$500.00
Schmidt Mortgage Co. (8054)	Vermont Mortgage Broker License	NMLS Annual Processing Fee	\$100.00
Schmidt Mortgage Co., Orefield, PA Branch (39636)	Vermont Mortgage Broker License	License/Registration Renewal Fee	\$500.00
Schmidt Mortgage Co., Orefield, PA Branch (39636)	Vermont Mortgage Broker License	NMLS Annual Processing Fee	\$20.00
Total Charges			\$1,620.00

**Note:** This invoice must be paid through NMLS and NMLS will process your payment. If paying by credit card, a 2.5% service fee will be charged in addition to the invoiced amount. To pay this invoice, click **Pay Invoice** below.

**Please attest below to the company and branch renewal requests included with this submission:**

I, Lindsay Schmidt of Schmidt Mortgage Co., and duly appointed and authorized by the same, swear (or affirm) on 10/26/2013 that to the best of my knowledge and belief the information contained in the Licensee/Registrant's online record, as well as any applicable jurisdiction specific requirements, is true, accurate and complete in accordance with the appropriate jurisdiction's law. Additionally, I acknowledge that I have a duty and agree expediently to update and correct the information as it changes.

I understand that submitting any false or misleading information, or omitting pertinent or material information, may be grounds for administrative action and/or criminal action.

As part of this request for license/registration renewal, I swear (or affirm) to the following:

1. The licensee is in compliance with any surety bond (or approved alternative) requirement(s) of the jurisdiction(s) being requested to renew its license/registration.
2. The Licensee/Registrant remains in good standing with each jurisdiction's Secretary of State office, or other applicable agency, for each jurisdiction being requested to renew its license/registration.
3. The Licensee/Registrant meets the financial responsibility requirements and/or net worth requirements, as required by each jurisdiction being requested to renew its license/registration.
4. The Licensee/Registrant is abiding by all terms and conditions of any order or disciplinary agreement in effect in any jurisdiction.
5. All individuals required to complete continuing education courses have completed such requirements for the jurisdiction(s) being requested to renew its license/registration.
6. I acknowledge that I understand and will comply with the laws and regulations pertaining to the conduct of the business for which the Licensee/Registrant is requesting the renewal of such license/registration.
7. The Licensee/Registrant has updated the documents on file with the jurisdiction(s) to disclose any new event or proceeding requiring an affirmative answer to any Disclosure Questions which has occurred since the Licensee/Registrant submitted its license/registration application or renewal application to the applicable jurisdiction(s). Any documents explaining affirmative answers to any Disclosure Questions previously submitted by the Licensee/Registrant to each jurisdiction(s) remain true and accurate.

☒ I verify that I am the named person above and agree to the language as stated.

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



6. Review the Payment Terms And Conditions, click the **I Agree** button.

**One Time Payment**

**PAYMENT TERMS AND CONDITIONS**

Thank you for using NMLS (the Nationwide Mortgage Licensing System & Registry or the Nationwide Multistate Licensing System & Registry) for your licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#); [State Agency Agreement](#); [Federal Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments of [NMLS processing fees](#) and fees charged on behalf of state agencies. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

**No Refunds or Changes.** All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

**Making Payments.** The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration for personal use or for use by others for whom you are legally authorized to act, for subscription fees, and for other authorized state agency or SRR transactions.

Printable Page

7. Select a **Payment Type** (Bank Account or Credit Card).

**One Time Payment (Step 1 of 3)**

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE**

**Invoice Details**

Payment Amount \$: 2505.00 Payment Date: 10/7/2013 User ID: SpanoRA

**Payment Type**

☒ Bank Account ☐ Credit Card (\$62.62 service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

**Bank Account Information**

Prior to submitting payment, verify that your account contains sufficient funds (institution) to avoid a possible return.

\* Indicates a mandatory field where applicable.

Account Type: Checking \*

ABA Routing #: \*

Bank Account #: \*

Bank Account Holder's Full Name: \*

**Credit Card Information**

\* Indicates a mandatory field where applicable.

Credit Card Type: \*

Credit Card Number: \*

Credit Card Expiration: Month: \* Year: \*

Card Security ID Number: \* What's This?

Name on Credit Card: \*

Billing Address: \*

City: \*

State: \*

Zip Code: \*

☐ Save this payment information for future payments. Information is saved for 12 months.

8. Complete all **required fields** of the Credit Card Information or Bank Account Information sections. Required fields are denoted with a red asterisk.

9. Click the **Next** button.

**NOTE:** Credit Card payments can be made using Visa or MasterCard only. All Credit Card payments are subject to a 2.5 percent service fee. To save credit card payment information, select the checkbox next to "Save this payment information for future payments (note: information is saved for 12 months only)." This allows the same credit card to be used on future payments without re-entering the information.

[Result:] The *One Time Payment - Review Payment* screen displays.

10. Click the **Confirm and Submit** button.

### One Time Payment – Review Payment (Step 2 of 3)

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.**

#### Invoice Details

Payment Amount \$:       Payment Date:       User ID:

#### Payment Type

Credit Card (\$12.07 service fee was applied)

#### Credit Card Information

Credit Card Type: Visa  
Credit Card Number: 4111111111111228  
Credit Card Expiration: 03/2015  
Card Security ID Number: 206  
Name on Credit Card: Kurt Jonas  
Billing Address: 12345 Main Street  
Springfield IL 12345

Click the **Cancel Payment** button to cancel this payment.

Click the **Edit Payment** button to return to the previous screen to correct the payment information.

Click the **Confirm and Submit** button to submit this payment.

**WARNING: Once you click Confirm and Submit, your payment will be processed. You will not have another opportunity to cancel the payment.**

[Result:] The *One Time Payment - Payment Confirmation* screen displays with Payment Confirmation information.

11. Click **Print** to retain a copy of the confirmation number. This step is optional.

12. Click the **Finish** button.

### One Time Payment - Payment Confirmation (Step 3 of 3)

#### NMLS Payment Confirmation

Thank you. Your payment was successfully processed. Payment details are below.

Pay to the order of: NMLS (Your bank or credit card statement will read "NMLS PMT")

User ID: LopezJ37

Payment Method: Credit Card

Payment Date: 8/15/2012

Amount: \$234.00

Your **Payment Confirmation Number** is **2334859**

Print this page for your records. To view full invoice details, access the [Invoice](#) option from the Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

[Result]: The post submission landing page displays with a message indicating that the renewal requests have been submitted. There is also a link available on the page that takes users to the renewal requirements on the NMLS Resource Center.

Thank you for your submission. Your renewal request(s) has been sent to the regulator(s) below for review. In order to ensure you have completed all requirements related to your renewal submission, please review the Uniform Renewal Checklist below and the [Streamlined Annual Renewals](#) page on the NMLS Resource Center.

You can check the status of your renewal request(s) through the Composite View Tab. An e-mail notification will be sent upon approval of the renewal request(s).

Regulator	
Vermont	<a href="#">Uniform Renewal Checklist</a>
Idaho	<a href="#">Uniform Renewal Checklist</a>

**NOTE:** An e-mail notification is sent when the regulator approves a renewal request.

## Small and Sole Proprietor Company Process

For smaller companies and sole proprietors, using the *Renewal Selection List* provides a quick, filterable list of all company and branch licenses available for renewal. Companies can renew all of the licenses at once, or can choose a single license to renew or not renew.

### Using the Renewal Selection List

The *Renewal Selection List* displays all company and branch licenses that are eligible to be renewed. This list can also be filtered to allow users to select specific groups of licenses to renew.

To Access the *Renewal Selection List*:

1. After logging in to your account, click the **Renewals** tab.

Refer to the [NMLS Resource Center](#) for valuable information on licensing requirements and additional support for using NMLS.

**NMLS RECORD** By entering the [Filing](#) tab you can perform the following:

- Request, transition, withdraw, or surrender a license
- Update/Amend a Company, Branch, or Individual Record
- Provide advance notice of certain changes to your Company or Branch Record
- Submit Financial Statements
- Submit an MCR (Mortgage Call Report)
- Establish/Remove Relationships and Sponsorship with Individuals
- View Individuals that have granted you Access

**MLO TESTING & EDUCATION** By entering the [MLO Testing & Education](#) tab you can perform the following:

- Select and pay for the National and State tests for Mortgage Loan Originators (MLOs)
- Access information about pre-licensure and continuing education requirements

**TASKS** By entering the [Tasks](#) tab you can perform the following:

- View license items set by your regulator
- Upload authorized agent information

**STATUS & HISTORY** By entering the [Composite View](#) tab you can perform the following for your company, branches, or individuals in NMLS:

- View your license/registration status
- View license item(s) requiring action, set by your regulator
- View test results, education history, and the status of your criminal background check and credit report request(s)
- View NMLS records including previously submitted filings
- View status and history of advance change notices

**RENEWALS** By entering the [Renewals](#) tab you can perform the following:

- Renew licenses/registrations for your company, branches, or associated individuals in NMLS beginning November 1 each year
- Notify your Regulator that you do not wish to renew certain company or branch licenses/registrations

- Click the **Submit Company/Branch** link on the left navigation panel, or click the **Submit Company/Branch** button.

You are currently: State

**Renewals Home**

- Submit Company/Branch**
- Submit Sponsored Individual(s)
- Pay for Renewal
- Recall Do Not Renew
- View by State Agency
- View by Location

## Renew/Do Not Renew

0 Item(s) / \$0.00 in Renewals Cart

**Review your company/branch records and state-specific renewal requirements**

- Review your company/branch records to ensure all information is accurate and up to date. If updates are needed, the Company (MU1) Form must be submitted through the Filing tab before your company/branch renewal request is submitted. Once updates are submitted, continue with the Renewal request(s).
- Review the [Uniform Renewal Checklist](#) to determine if the state(s) in which you are renewing your licenses/registrations have any additional requirements that must be met outside of NMLS.

**Prepare and manage the renewal process**

- Review the Renewal Activity – Company/Branch report below. This report provides real-time data regarding renewal eligibility, including Regulator and System renewal prevention information.
  - [Renewal Activity – Company/Branch](#)
- Review the Renewal Activity – Sponsored Individuals report below. This report provides real-time data regarding renewal eligibility, including renewal attestation history, Continuing Education (CE) compliance, Criminal Background Check and Credit Report completion dates, and Regulator renewal prevention information.
  - [Renewal Activity – Sponsored Individuals](#)

**Select Licenses/Registrations for Renewal**

**Submit Company/Branch** Select this option to request and pay for the renewal of a company and/or branch license/registration. This selection can also be used to submit a Do Not Renew request. Attestation is included as part of this process.

[Result:] The *Renewals Selection List* screen displays.

You are currently: State

**Renewals Home**

- Submit Company/Branch**
- Submit Sponsored Individual(s)
- Pay for Renewal
- Recall Do Not Renew
- View by State Agency
- View by Location

## Renewal Selection List

0 Item(s) / \$0.00 in Renewals Cart

The list below displays all of your licenses/registrations available for renewal. The list can be filtered by Entity Name, Entity Type, or Regulator using the links within the list. Any license/registration not marked as *Renew/Do Not Renew* will remain in this list and will be available for renewal selection at a later date.

- Make your selections:
  - Select the checkbox under to mark a license/registration as *Renew*.
  - Select the checkbox under to mark a license/registration as *Do Not Renew*.

Note: Selecting *Do Not Renew* is not the final step; you must also review the [surrender checklist for the license/registration on the NMLS Resource Center](#) for further instructions.

Sponsored Individual licenses/registrations will not appear in the list until the Individual has completed attestation for the corresponding regulator. If the individual license requires a CBC and/or Credit Report authorization, any applicable fees will appear in the **Renewals Cart**.
- Click **Apply Selections**. Licenses/registrations selected will no longer be available in this list. *Renew* selections will be moved to the **Renewals Cart**. *Do Not Renew* selections will be submitted to the corresponding regulators and will be added to the **Recall List**.
- Repeat Steps 1 and 2, if desired, to make additional selections.
- Click **Proceed to Cart** to pay for and submit renewal requests for licenses/registrations marked as *Renew*.

**Filtering Options**

Entity ID:  Regulator:

☒ Company ☒ Branch ☐ Individual

**Filter**

[Deselect all](#)

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Schmidt Mortgage Co. (8054)</a>	<a href="#">Company</a>	<a href="#">Vermont</a>	Mortgage Broker License	Approved	-	-	N
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Schmidt Mortgage Co., Orefield, PA Branch (39636)</a>	<a href="#">Branch</a>	<a href="#">Vermont</a>	Mortgage Broker License	Approved	-	-	N
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">Schmidt Mortgage Co., Whitehall, PA Branch (8073)</a>	<a href="#">Branch</a>	<a href="#">Vermont</a>	Mortgage Broker License	Approved	-	-	N

**Apply Selections**

Company and branch licenses display on the list only if the following criteria are met:

- Licenses are in a renewal-eligible status (see the complete list on Page 4)
- Licenses are NOT marked as Prevent Renewal by the regulator
- Licenses do not have outstanding Mortgage Call Report (MCR) license items\*
- Licenses do not have outstanding Agency Fee Invoices\*
- All annual Financial Statement requirements have been satisfied
- License renewal requests were not previously submitted for the current year

\*Enforcement of these requirements vary by state agency

Companies are encouraged to run the Renewal Activity—Company/Branch Report from the *Renewals Home* page for more prevent renewal information.

## Submitting a Renewal Request

On the *Renewal Selection List* screen, users can select the licenses that need to be renewed or not renewed.

**Renewal Selection List**

The list below displays all of your licenses/registrations available for renewal. The list can be filtered by Entity Name, Entity Type, or Regulator using the links within the list. Any license/registration not marked as *Renew/Do Not Renew* remains in this list and is available for renewal request submission at a later date.

- Make your selections:  
Select the checkbox under to mark a license/registration as *Renew*.  
Select the checkbox under to mark a license/registration as *Do Not Renew*.

**Note:** Selecting *Do Not Renew* is not the final step; for further instructions, review the surrender checklist for the license/registration on the [State Licensing](#) page of the NMLS Resource Center.

Sponsored individual licenses/registrations do not appear in the list until the individual has completed attestation for the corresponding regulator. If the individual license requires a CBC and/or credit report authorization, any applicable fees appear in the *Renewals Cart*.

- Click the **Apply Selections** button.  
Licenses/registrations selected will no longer be available in this list. Selections marked as *Renew* are moved to the *Renewals Cart*. Selections marked as *Do Not Renew* are submitted to the corresponding regulators and added to the *Recall List*.
- Repeat Steps 1 and 2 as necessary to make additional selections.
- Click the **Proceed to Cart** button to pay for and submit renewal requests for licenses/registrations marked as *Renew*.

**Filtering Options**

Entity ID:  Regulator:

☒ Company ☐ Branch ☐ Individual

[Deselect all](#)

Page 1

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

From the *Renewal Selection List*, users have the ability to access the Composite View of the entity by clicking the **View Composite Information** link next to the Entity Name:

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

The filtering options on the *Renewal Selection List* screen allow the user to filter based on Entity ID, Regulator, and entity type (Company and/or Branch). The Regulator filter is particularly helpful for companies licensed in state agencies with early renewal submission deadlines. Visit Step 3 of the [Streamlined Annual Renewals page](#) or review the Renewal Deadlines Chart to identify state agencies with early submission deadlines.

If there are company and branch licenses that do not display in the selection list, run the “Renewal Activity—Company/Branch” Report to identify if the licenses are prevented from renewing.

**Filtering Options**

Entity ID:  Regulator:

☒ Company ☒ Branch ☐ Individual



## Selecting Licenses to Renew

To submit a renewal request for a desired license, select the checkbox in the Renew column (green circle with checkmark) next to the corresponding license. To select all of the licenses, click the green icon. Users are able to tell which licenses are selected because the area behind the checkbox turns green. This helps give additional visual indication of the desired action.

[Deselect all](#)  
Page 1

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	Company	Idaho	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1



Once the user selects the licenses to submit for renewal request, click the **Apply Selections** button.

[Deselect all](#)  
Page 1

Filtering Options

Entity ID:  Regulator:

☒ Company ☐ Branch ☐ Individual

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	Company	Idaho	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

[Result:] Selected licenses are added to the *Renewals Cart*. The licenses that have had an action applied no longer display in the *Renewal Selection List*. Click the **Renewals Cart** link or the **Proceed to Cart** button to continue.



**Renewal Selection List**

3 Item(s) / \$1,640.00 in Renewals Cart

**1** Your selections have been saved. Access the **Renewals Cart** to pay for and submit renewal requests for the licenses marked as *Renew*.

**1** No renewable licenses exist for the filter criteria provided.

The list below displays all of your licenses/registrations available for renewal. The list can be filtered by Entity Name, Entity Type, or Regulator using the links within the list. Any license/registration not marked as *Renew/Do Not Renew* will remain in this list and will be available for renewal selection at a later date.

- Make your selections:  
Select the checkbox under  to mark a license/registration as *Renew*.  
Select the checkbox under  to mark a license/registration as *Do Not Renew*.  
  
Note: Selecting *Do Not Renew* is not the final step; you must also review the [surrender checklist for the license/registration on the NMLS Resource Center](#) for further instructions.  
  
Sponsored Individual licenses/registrations will not appear in the list until the Individual has completed attestation for the corresponding regulator. If the individual license requires a CBC and/or Credit Report authorization, any applicable fees will appear in the **Renewals Cart**.
- Click **Apply Selections**.  
Licenses/registrations selected will no longer be available in this list. *Renew* selections will be moved to the **Renewals Cart**. *Do Not Renew* selections will be submitted to the corresponding regulators and will be added to the **Recall List**.
- Repeat Steps 1 and 2, if desired, to make additional selections.
- Click **Proceed to Cart** to pay for and submit renewal requests for licenses/registrations marked as *Renew*.

Filtering Options

Entity ID:  Regulator:

☒ Company ☒ Branch ☐ Individual

**No renewable licenses exist for the filter criteria provided.**

## Selecting Licenses as Do Not Renew

To notify a regulator through NMLS that a user does not intend to renew a license, the user can mark the license as Do Not Renew by selecting the checkbox in the Do Not Renew column (red “No” symbol) next to the corresponding license. To select all of the licenses, click the red icon. Users can verify which licenses are selected because the area behind the checkbox turns red. This helps give additional visual indication of the desired action.

Depending on a regulator’s rules or statutes, choosing to not renew a license may require additional information be sent outside of the system. Some regulators may also consider this a “surrender.” For additional information users can view the [state-specific surrender checklists on the NMLS Resource Center](#).

[Deselect all](#)  
Page 1

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

Once the user selects all the licenses they do not intend to renew, click the **Apply Selections** button.

**Filtering Options**  
 Entity ID:  Regulator:   
☒ Company ☐ Branch ☐ Individual

[Deselect all](#)  
Page 1

		Entity Name	Entity Type	Regulator	License Name	License Status	MLO CBC Required	MLO Credit Report Required	Other Renewal Requirements
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<a href="#">MSB Money Transmitter Company (39559)</a>	<a href="#">Company</a>	<a href="#">Idaho</a>	Money Transmitters	Approved	-	-	<a href="#">Y</a>

Page 1

[Result:] The regulator is notified that the user does not intend to renew the licenses selected. The licenses that have had an action applied no longer display in the *Renewal Selec-*

## Paying For and Submitting Renewal Requests

To pay for and submit a renewal request:

1. After logging in to your account, click the **Renewals** tab.
2. Click **Pay for Renewal** on the left navigation panel or click the **Pay for Renewal** button.

You are currently: State

**Renewals Home**

- Submit Company/Branch
- Submit Sponsored Individual(s)
- Pay for Renewal**
- Recall Do Not Renew
- View by State Agency
- View by Location

### Renew/Do Not Renew

2 Item(s) / \$2,200.00 in Renewals Cart

**Review your company/branch records and state-specific renewal requirements**

- Review your [company/branch records](#) to ensure all information is accurate and up to date. If updates are needed, the Company (MU1) Form must be submitted through the Filing tab before your company/branch renewal request is submitted. Once updates are submitted, continue with the Renewal request(s).
- Review the [Uniform Renewal Checklist](#) to determine if the state(s) in which you are renewing your licenses/registrations have any additional requirements that must be met outside of NMLS.

**Prepare and manage the renewal process**

- Review the Renewal Activity – Company/Branch report below. This report provides real-time data regarding renewal eligibility, including Regulator and System renewal prevention information.
  - [Renewal Activity – Company/Branch](#)
- Review the Renewal Activity – Sponsored Individuals report below. This report provides real-time data regarding renewal eligibility, including renewal attestation history, Continuing Education (CE) compliance, Criminal Background Check and Credit Report completion dates, and Regulator renewal prevention information.
  - [Renewal Activity – Sponsored Individuals](#)

**Select Licenses/Registrations for Renewal**

Submit Company/Branch Select this option to **request and pay** for the renewal of a company and/or branch license/registration. This selection can also be used to submit a Do Not Renew request. Attestation is included as part of this process.

Submit Sponsored Individual(s) Select this option to **request and pay** for the renewal of your sponsored individual licenses. Only sponsored individuals who have completed their renewal attestation will appear in the Renewal Selection List.

**Pay for Renewal (2 Items)** Select this option to pay for items already added to the Renewals Cart.

Recall Do Not Renew Select this option to undo a Do Not Renew submission. Performing this action will return the licenses/registrations to the Renewal Selection List.

3.

Click

### Renewals Cart

When you are finished adding items to your cart, click **Proceed to Invoice** to pay for and submit your renewal requests. If you wish to remove an item from the **Renewals Cart**, click **Remove**. Items removed from the cart that remain eligible for renewal will be returned to the **Renewal Selection List**.

**Exception Items**  
If the license/registration is no longer eligible to be submitted for renewal, you will receive an exception message. Any item with an exception must be removed before you can submit the cart. Click **Remove** to remove exception items from your **Renewals Cart**.

The fees displayed on this screen reflect total fees by license or registration type. A full breakdown of renewal fees will be displayed when you select **Proceed to Invoice**. **RENEWAL FEES ARE NON-REFUNDABLE**.

Request a **Submitted Renewal Requests Report** or refer to the renewal status of the license/registration in Composite View to check the status of a submitted renewal request.

**Proceed to Invoice** **Empty Cart**

Actions	Entity Name	License Name	Amount
<a href="#">Remove</a>	MSB Money Transmitter Company (39559)	Idaho Money Transmitters	\$100.00
<a href="#">Remove</a>	MSB Money Transmitter Company (39559)	Pennsylvania Money Transmitter	\$2,100.00
Total Charges			\$2,200.00

**Proceed to Invoice** **Empty Cart**

**NOTE:** Users must pay for the Renewal Request through NMLS.

Some regulators may collect renewal fees, assessment fees, late fees, and/or penalties outside NMLS. To determine if additional payment is required, check the [Renewal Checklist](#) on the NMLS Resource Center.



4. After reviewing the attestation language, select the **checkbox** next to I verify that I am the named person above and agree to the language as stated.
5. Click the **Pay Invoice** button.

### Renewals Invoice and Attestation

[HELP](#)

Invoice Amount: \$1,620.00  
Invoice Date: 10/26/2013

A breakdown of the renewal fees associated with the items in the cart is provided below. Complete the attestation for all company and branch renewal requests by checking the box next to the verification language below, as applicable, and click **Pay Invoice** to proceed with your submission.

Entity Name	License Name	Fee	Amount
Schmidt Mortgage Co. (8054)	Idaho Mortgage Broker/Lender License	License/Registration Renewal Fee	\$400.00
Schmidt Mortgage Co. (8054)	Idaho Mortgage Broker/Lender License	NMLS Annual Processing Fee	\$100.00
Schmidt Mortgage Co. (8054)	Vermont Mortgage Broker License	License/Registration Renewal Fee	\$500.00
Schmidt Mortgage Co. (8054)	Vermont Mortgage Broker License	NMLS Annual Processing Fee	\$100.00
Schmidt Mortgage Co., Orefield, PA Branch (39636)	Vermont Mortgage Broker License	License/Registration Renewal Fee	\$500.00
Schmidt Mortgage Co., Orefield, PA Branch (39636)	Vermont Mortgage Broker License	NMLS Annual Processing Fee	\$20.00
Total Charges			\$1,620.00

**Note:** This invoice must be paid through NMLS and NMLS will process your payment. If paying by credit card, a 2.5% service fee will be charged in addition to the invoiced amount. To pay this invoice, click **Pay Invoice** below.

**Please attest below to the company and branch renewal requests included with this submission:**

I, Lindsay Schmidt of Schmidt Mortgage Co., and duly appointed and authorized by the same, swear (or affirm) on 10/26/2013 that to the best of my knowledge and belief the information contained in the Licensee/Registrant's online record, as well as any applicable jurisdiction specific requirements, is true, accurate and complete in accordance with the appropriate jurisdiction's law. Additionally, I acknowledge that I have a duty and agree expediently to update and correct the information as it changes.

I understand that submitting any false or misleading information, or omitting pertinent or material information, may be grounds for administrative action and/or criminal action.

As part of this request for license/registration renewal, I swear (or affirm) to the following:

- The licensee is in compliance with any surety bond (or approved alternative) requirement(s) of the jurisdiction(s) being requested to renew its license/registration.
- The Licensee/Registrant remains in good standing with each jurisdiction's Secretary of State office, or other applicable agency, for each jurisdiction being requested to renew its license/registration.
- The Licensee/Registrant meets the financial responsibility requirements and/or net worth requirements, as required by each jurisdiction being requested to renew its license/registration.
- The Licensee/Registrant is abiding by all terms and conditions of any order or disciplinary agreement in effect in any jurisdiction.
- All individuals required to complete continuing education courses have completed such requirements for the jurisdiction(s) being requested to renew its license/registration.
- I acknowledge that I understand and will comply with the laws and regulations pertaining to the conduct of the business for which the Licensee/Registrant is requesting the renewal of such license/registration.
- The Licensee/Registrant has updated the documents on file with the jurisdiction(s) to disclose any new event or proceeding requiring an affirmative answer to any Disclosure Questions which has occurred since the Licensee/Registrant submitted its license/registration application or renewal application to the applicable jurisdiction(s). Any documents explaining affirmative answers to any Disclosure Questions previously submitted by the Licensee/Registrant to each jurisdiction(s) remain true and accurate.

☒ I verify that I am the named person above and agree to the language as stated.

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

6. Review the Payment Terms And Conditions, click the **I Agree** button.

**One Time Payment**

**PAYMENT TERMS AND CONDITIONS**

Thank you for using NMLS (the Nationwide Mortgage Licensing System & Registry or the Nationwide Multistate Licensing System & Registry) for your licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#); [State Agency Agreement](#); [Federal Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments of [NMLS processing fees](#) and fees charged on behalf of state agencies. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

**No Refunds or Changes.** All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

**Making Payments.** The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration for personal use or for use by others for whom you are legally authorized to act, for subscription fees, and for other authorized state agency or SRR transactions.

Printable Page

7. Select a **Payment Type** (Bank Account or Credit Card).

**One Time Payment (Step 1 of 3)**

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE**

**Invoice Details**

Payment Amount \$: 2505.00 Payment Date: 10/7/2013 User ID: SpanoRA

**Payment Type**

☒ Bank Account ☐ Credit Card (\$62.62 service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

**Bank Account Information**

Prior to submitting payment, verify that your account contains sufficient funds (institution) to avoid a possible return.

\* Indicates a mandatory field where applicable.

Account Type: Checking \*

ABA Routing #: \*

Bank Account #: \*

Bank Account Holder's Full Name: \*

**One Time Payment (Step 1 of 3)**

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE**

**Invoice Details**

Payment Amount \$: 2505.00 Payment Date: 10/7/2013 User ID: SpanoRA

**Payment Type**

☐ Bank Account ☒ Credit Card (\$62.62 service fee will be applied)

Note: Debit cards are not accepted, but NMLS can process a debit card as a credit card if it has a MasterCard or Visa logo.

**Credit Card Information**

\* Indicates a mandatory field where applicable.

Credit Card Type: \*

Credit Card Number: \*

Credit Card Expiration: Month: \* Year: \*

Card Security ID Number: \* What's This?

Name on Credit Card: \*

Billing Address: \*

City: \*

State: \*

Zip Code: \*

☐ Save this payment information for future payments. Information is saved for 12 months.

8. Complete all **required fields** of the Credit Card Information or Bank Account Information sections. Required fields are denoted with a red asterisk.

9. Click the **Next** button.

**NOTE:** Credit Card payments can be made using Visa or MasterCard only. All Credit Card payments are subject to a 2.5 percent service fee. To save credit card payment information, select the checkbox next to "Save this payment information for future payments (note: information is saved for 12 months only)." This allows the same credit card to be used on future payments without re-typing the information.

[Result:] The *One Time Payment - Review Payment* screen displays.

10. Click the **Confirm and Submit** button.

### One Time Payment – Review Payment (Step 2 of 3)

**NMLS PROCESSING FEES ARE NON-REFUNDABLE. FEES PAID TO A STATE AGENCY ARE NON-REFUNDABLE THROUGH THIS ONLINE SYSTEM. Please refer to the [State Licensing Requirements](#) to determine which state fees, if any, are refundable.**

#### Invoice Details

Payment Amount \$:       Payment Date:       User ID:

#### Payment Type

Credit Card (\$12.07 service fee was applied)

#### Credit Card Information

Credit Card Type: Visa  
Credit Card Number: 4111111111111228  
Credit Card Expiration: 03/2015  
Card Security ID Number: 206  
Name on Credit Card: Kurt Jonas  
Billing Address: 12345 Main Street  
Springfield IL 12345

Click the **Cancel Payment** button to cancel this payment.

Click the **Edit Payment** button to return to the previous screen to correct the payment information.

Click the **Confirm and Submit** button to submit this payment.

**WARNING: Once you click Confirm and Submit, your payment will be processed. You will not have another opportunity to cancel the payment.**

[Result:] The *One Time Payment - Payment Confirmation* screen displays with Payment Confirmation information.

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

### One Time Payment - Payment Confirmation (Step 3 of 3)

#### NMLS Payment Confirmation

Thank you. Your payment was successfully processed. Payment details are below.

Pay to the order of: **NMLS (Your bank or credit card statement will read "NMLS PMT")**

User ID: **LopezJ37**

Payment Method: **Credit Card**

Payment Date: **8/15/2012**

Amount: **\$234.00**

Your **Payment Confirmation Number** is **2334859**

Print this page for your records. To view full invoice details, access the [Invoice](#) option from the Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

[Result]: The post submission landing page displays with a message indicating that the renewal requests have been submitted. There is also a link available on the page that takes users to the renewal requirements on the NMLS Resource Center.

**Renewal Submission Confirmation**

Thank you for your submission. Your renewal request(s) has been sent to the regulator(s) below for review. In order to ensure you have completed all requirements related to your renewal submission, please review the Uniform Renewal Checklist below and the [Streamlined Annual Renewals](#) page on the NMLS Resource Center.

You can check the status of your renewal request(s) through the Composite View Tab. An e-mail notification will be sent upon approval of the renewal request(s).

Regulator	
Vermont	<a href="#">Uniform Renewal Checklist</a>
Idaho	<a href="#">Uniform Renewal Checklist</a>

**NOTE:** A e-mail notification is sent when the regulator approves a renewal request.

## Follow-up Steps

Once a company requests renewal for a license, they must ensure that all additional items required from the [Renewal Checklist](#) have been submitted to their regulator. Also, if a company is not renewing their license, they should review the regulator's surrender checklist to see if there is anything they must do. Licensees should be aware that regulators may take a few weeks to review all of the renewal requests that come in, so a particular request may not be reviewed immediately.

## Renewal Reports

Company users with the appropriate roles have the ability to request the following Renewal Reports to get additional information about submitted renewal requests and those licenses that are not eligible for renewal.

Renewal Reports are generated in a Comma Separated Value (CSV) format, are pre-defined and contain real-time data. Users without the Excel application may open a report in plain text or a text editing program, such as Notepad, Textpad, or Wordpad. See the Viewing Reports in Plain Text section of the Reports navigation guide for steps to open and view a report.

### Renew/Do Not Renew

**Renew/Do Not Renew**

0 Item(s) / \$0.00 in Renewals Cart

**Review your company/branch records and state-specific renewal requirements**

- [Review your company/branch records](#) to ensure all information is accurate and up to date. If updates are needed, the Company (MU1) Form must be submitted through the Filing tab before your company/branch renewal request is submitted. Once updates are submitted, continue with the Renewal request(s).
- Review the [Uniform Renewal Checklist](#) to determine if the state(s) in which you are renewing your licenses/registrations have any additional requirements that must be met outside of NMLS.

**Prepare and manage the renewal process**

- Review the Renewal Activity – Company/Branch report below.  
This report provides real-time data regarding renewal eligibility, including Regulator and System renewal prevention information.

[Renewal Activity – Company/Branch](#)

These reports compile information into one place and are in a format that allows sorting and filtering so that users can easily manage the renewal process.

To view a report:

1. After logging in to your account, click the **Renewals** tab.
2. On the *Renewals Home* Page click the **Excel icon** next to the corresponding report to be viewed. For example, the Renewal Activity-Company/Branch.

[Result:] A pop up File Download box displays.

3. Click the **Open** button.

[Result:] Renewal Activity–Company/Branch report displays in an Excel worksheet.

Pay particular attention to the following columns:

- **Column J Prevent Renewal Regulator** - Identifies if the regulator has manually prevented the renewal of the license.
- **Column K Has Active Financial Statement License Item** - The presence of this License Item prevents renewal. Review details of the License Item from the **Composite View** tab.
- **Column M Past Due Agency Fee Invoice Prevents Renewal** - The presence of this License Item prevents renewal if a state agency opts to prevent renewal due to outstanding agency fee invoices.
- **Column O Renewal Status** - Can be referred to throughout Renewal and Reinstatement to track progress of renewal requests.

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
	Company ID	Company Name	Branch ID	Branch City	Branch State	License Number	License Name	License Status	License Date	Prevent Renewal Regulator	Has Active Financial Statement License Item	Has Active Mortgage Call Report License Item	Past Due Agency Fee Invoice Prevents Renewal	Renewed Through Year	Renewal Status	Renewal Action
1																
2	6606	Broker Sol	1053328	Bullhead (Arizona)		118449	Arizona M Approved	#####	N	-	-	-	N		2015	Not Requested
3	6606	Broker Sol	1053328	Bullhead (Arizona)		118449	Arizona M Approved	#####	N	-	-	-	N		2015	Not Requested
4	6606	Broker Sol	1053328	Bullhead (Arizona)		813L700	California Approved	#####	N	-	-	-	N		2015	Not Requested
5	6606	Broker Sol	1053328	Bullhead (Arizona)		3784	Nevada M Approved	#####	N	-	-	-	N		2015	Not Requested

## Reinstatement Period

For companies that 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 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 may happen:

1. The regulator rejects any renewal request submitted after its deadline.
2. The regulator may select the Prevent Renewal checkbox, which prevents submission of a renewal request.
3. The regulator may change the license status to a non-renewable status and that license no longer displays on the *Renewal Selection List*.

Renewal requests are submitted during the reinstatement period using the same steps as renewal requests during the normal renewals period. Licensees may be required to pay a late renewal or reinstatement fee as indicated by the regulator. The fees are located on the NMLS Resource Center.

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

**Action Not Required List** - The Action Not Required List contains a list of all Individual licenses that the Individual is not able to take renewal action on as well as the reason why no action is available. No action is required if the license is not a Renewable License, or renewal action has already been submitted on the license.

**Attestation** - Attestation is the act of confirming for each jurisdiction that an entity's record in NMLS is up-to-date and that the entity continues to meet all other jurisdiction requirements. A Company is required to attest to their NMLS record at the time of the renewal request and payment, whereas Individuals are required to attest prior to requesting renewal of their license. Attestation is not required for any jurisdiction in which a licensee does not intend to renew at least one license.

**Renewal Dashboards** - Dashboards are presented in several areas of the system and are intended to provide an at-a-glance summary count representing licenses that require action by the user.

**View by State Agency** - Provides users with a dashboard view to see a count of Company, Branch, and sponsored individual licenses available for renewal by state agency.

**View by Location** - Provides users with a dashboard view to see a count of Company, Branch, and sponsored individual licenses available for renewal by office location.

**Do Not Renew** - The Do Not Renew function is used to indicate company, branch and individual licenses which the entity (company or individual) does not intend to renew. The user 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 are not available for renewal.

**Recall** - Company and 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 as of the start of the Renewal Period and for which the Prevent Renewal Flag has not been set by the Regulator.

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



## Key Terms

**Renewal Reports** - The Renewal Reports function allows a Company user to access pre-defined, real-time data reports designed to help monitor renewal processing. The Renewal Reports function is available to all Company users who have the Company Renewals role.

**Renewal Status** - Each renewable license has a Renewal Status which indicates the state of the license in regards to renewals processing. The Renewal Status represents 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 Selection List** - The Renewal Selection List displays all company, branch and individual licenses which are currently available for renewal.

**Renewal Year** - The Renewal Year is the year for which a renewal is/was processed.

**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 company or 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.