



WORKER CLASSIFICATION QUICK REFERENCE GUIDE

Background Information

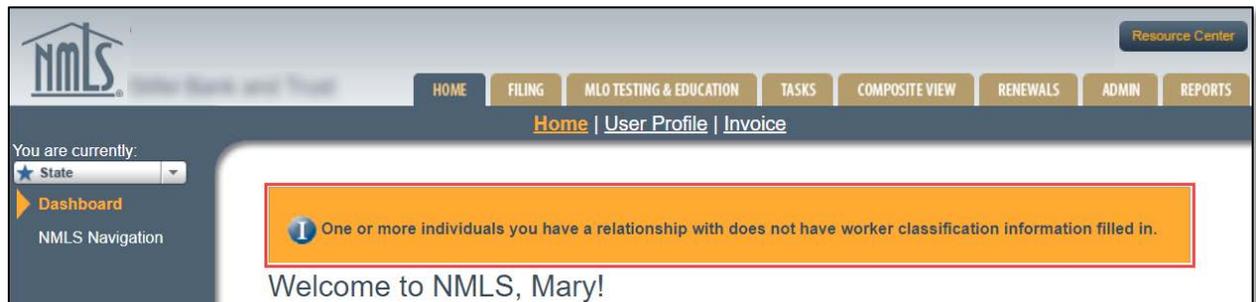
This guide shows you how to access and change an individual's worker classification as it relates to his or her employment relationship with a company.

The Economic Growth, Regulatory Relief, and Consumer Protection Act (S.2155 or the amendments) becomes effective November 24, 2019. The Law added a new section to the federal SAFE Act entitled "Employment Transition of Loan Originators." It permits temporary authority to act as a mortgage loan originator (MLO) provided certain criteria are met.

To be eligible for Temporary Authority, one criterion is that the MLO must be a W2 employee of the sponsoring state-licensed company. This guide shows you how to classify an MLO as either a W2 or Non-W2 employee in NMLS.

How to Edit an Individual's Worker Classification

1. Log into [NMLS](#) with your company username and password.
2. Accept the Industry Terms of Use.



NOTE: The information message, "One or more individuals you have a relationship with does not have worker classification information filled in," continues to appear on the dashboard until every MLO associated with the company has been classified as a W2 employee or Non-W2 Employee.

3. Click the **Filing** tab.
4. Click the **Relationships** hyperlink on the submenu.
5. Search for the individual by typing his or her NMLS ID number into the Individual ID field.

Resource Center

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

Company (MU1) | Branch (MU3) | Individual | Financial Statements | Call Reports | Access **Relationships**

You are currently: State

Company Relationships Sponsorship Cart

Individual Search

HELP ?

To find existing individual records, use the following search options:

Individual ID:

License Number:

First Name: Search by Soundex

Last Name: Search by Soundex

6. Click the **Search** button.
7. Click the individual's hyperlinked NMLS ID number.

Individual Search Results

HELP ?

Full Name	Matched Name	Month and Day of Birth	License(s) Sponsored By
Gregg	123456 Gregg	03/07	

Create Individual New Search Cancel

8. Click the **edit icon** to change the active company relationship for this individual.

Gregg Michael Williams 123456

This page displays any active relationship your company has with the individual named above.

Click the **Create Company Relationship** button to establish a company relationship, if no active relationship exists.

Click  to:

- (i) Add/remove registered locations
- (ii) Add/remove a sponsorship
- (iii) End the company relationship (if an active relationship exists)

Click the [View Inactive](#) link to view any previous relationship(s) between your company and the individual named above.

Active Company Relationship [View Inactive](#)

Relationship Begin Date	Established By	Latest Worker Classification	Latest Classification Begin Date
 12/4/2009			

NOTE: The Company Relationships screen shows the details of the individual's relationship with the company, including the worker classification status.

9. Click the **Edit** button.

Gregg Michael Williams 123456

Relationship Begin Date: 12/4/2009
Worker Classification:
Worker Classification Begin Date:

10. Select the radio button for W2 Employee or Non-W2 Employee.

11. Enter the Worker Classification Begin Date.

NOTE: The Worker Classification Begin Date is most likely the same as the Relationship Begin Date. However, for example, if the individual changed from a Non-W2 Employee to a W2 Employee after the relationship was established, the corresponding Worker Classification Begin Date would be the date when the individual became a W2 Employee.

12. Click the **Save** button. A message appears confirming the classification was saved.

The screenshot shows a web form with the following elements:

- A text input field labeled "Edit the Relationship Begin Date:" containing "10/9/2003" and a "MM/DD/YYYY" placeholder.
- A list of roles with their corresponding dates:
 - **W2 Employees:** Date of employment
 - **Independent Contractors:** Contract start date
 - **Appointed Officers or Directors:** Date of appointment
 - **Owners:** Date ownership interest was acquired
- A red-bordered box containing:
 - Text: "Select the worker classification below. If the individual is a W2 Employee that also has a Non-W2 Employee role (e.g. Appointed Officer), select W2 Employee."
 - Two radio buttons: "W2 Employee" (selected) and "Non-W2 Employee (Independent Contractors, Appointed Officers or Directors, Owners, etc.)"
 - Text: "Edit the Worker Classification Begin Date:"
 - A text input field containing "10/9/2003" and a "MM/DD/YYYY" placeholder.
- A footer bar with "Save" and "Cancel" buttons. The "Save" button is highlighted with a red box.

13. Click the **Cancel** button to return to the Filings page. Or select any other tab to navigate to the desired section in the record.

Questions? Contact the NMLS Call Center at 1-855-665-7123.