

# Nationwide Mortgage Licensing System & Registry (NMLS)

## Release 2010.4 – Release Notes

Release Date: November 1, 2010

These release notes describe the enhancements for Release 2010.4 of the Nationwide Mortgage Licensing System & Registry (NMLS) released on November 1, 2010. Release 2010.4 is comprised mainly of credit report functionality and renewal enhancements.

### CREDIT REPORT FUNCTIONALITY

SCR Number(s)	SCR Title/Content	Description
254300, 259731, 259418, 259419, 259421, 259535, 259680, 259699, 260448	<b>Credit Report Request Functionality</b>	<p>Subject to SAFE Act requirements, NMLS has been enhanced to require submission of a Credit Report Request in connection with MU4 filings that include a MLO license request.. A separate Credit Report Request section is available on the left hand navigation panel of the MU4 filing. MLOs can select this section to add a credit report request to their MU4 filing. A completeness check will require completion of the credit report request section of the filing when appropriate.</p> <p>When requesting a new credit report, MLOs will be required to accept TransUnion® terms and conditions. When a new credit report is requested, a Credit Report Check fee of \$15.00 (subject to change) will be included with the charges for a filing. MLOs making a filing requiring a credit report within 30 days of a previous credit report being generated will be allowed to use the previous credit report, without incurring the \$15.00 fee. However, if an MU4 filing including a request to use an existing credit report is not submitted within 30 days of the credit report being generated, the filing will require the selection to be removed and a new credit report to be requested prior to filing submission. MLOs with a security freeze on their TransUnion® credit report must remove the freeze prior to submission of the filing, or the filing submission will fail.</p> <p>Companies will have access to the credit report section of the filing and can select the option to request a credit report when completing the MU4 filing on the MLO's behalf prior to attestation.</p>

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259783, 259782, 259415, 259420	<b>Identity Creation and Identity Verification (IDV)</b>	<p>Prior to generating a credit report in response to a credit report request submitted through NMLS, TransUnion® requires creation and verification of the MLO's identity through its website. When the box to request a new credit report is checked in the Credit Report Request section of the MU4, NMLS will transmit the name, NMLS ID, social security number, date of birth and current residential address of the MLO to TransUnion® to create an identity for the MLO on TransUnion's® website. For MLOs without a current US residential address, NMLS will transmit the following generic placeholder address: 1 Non-US Address, NonUS, DC 00000</p> <p>Each MLO must complete an identity verification process (IDV) through TransUnion's® website prior to being allowed to submit an MU4 filing with a credit report request. The IDV process will involve answering a series of questions about information found on their credit report. Companies will not be able to access and complete the IDV on behalf of their MLOs. MLOs will be directed by a Completeness Check to complete the IDV process prior to attestation and submission of a filing including a credit report request. MLOs with a security freeze on their TransUnion® credit report will need to remove the security freeze prior to completing the IDV process.</p>
259413, 259472	<b>Bulk License Item Placement – Credit Report Required</b>	<p>Effective November 1, 2010, a license item will be applied to all existing MLO licenses subject to the Credit Report requirement. These license items will be cleared automatically upon successful submission of a MU4 filing that includes a Credit Report request. Companies will be able to track existing MLO compliance with the credit report requirement by generating an Individual Active License Items report with the Credit Report license item filter to obtain a list of MLOs who have not successfully submitted a credit report request.</p>

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259329, 260022	<b>New MU4 Form version needed (due to introduction of Credit Report Request Section)</b>	In support of the new section that will be incorporated into the MU4 for requesting Credit Reports, a new form version is required so the new section will NOT appear in Historical Filings made prior to introduction of the section. The new form version will impact all Individual filings (MU2 and MU4). However, the new section will only be visible on the MU4 filing. Companies and/or MLOs with MU2 and/or MU4 filings created prior to the release will be required to refresh the filing before proceeding. The form version refresh message has been updated to indicate that, although a refresh is required, the new form version may not represent visible changes to the current form type. After the refresh, attestation will be required even if attestation had already been completed. In addition, if a pending MU1 filing did not exist prior to the release, MU2 forms associated to a company's record will be automatically refreshed with the first MU1 filing created after the release and each MU2 Individual will need to attest prior to submission of the filing.
259676	<b>Create Regulator License Item(s)</b>	The existing Credit Report license item will be retired with the release of credit report functionality. However, existing license items will remain until cleared by the regulator. The following new license items have been created: <b>Individual</b> Credit Report Required (system and regulator set) Credit Report Clarification (regulator set) <b>Company/Branch (for MU2)</b> Credit Report Required (regulator set) Credit Report Clarification (regulator set)
259409	<b>Composite - Individual Snapshot</b>	The Individual snapshot has been enhanced to include the list of Credit Reports generated for the Individual limited to the Credit Report Generated timestamp. Historical Filings also will indicate if a Credit Report was requested in connection with the filing.

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### RENEWAL ENHANCEMENTS

SCR Number	SCR Title/Content	Description
258318, 259552, 259691, 259692, 259693, 259694, 259725, 259729, 259690	<b>Prevent Attestation/Submission of Renewal Request for MLO for Non-Compliance with SAFE Requirements</b>	<p>Although MLOs should not submit licenses for renewal if all renewal requirements (including SAFE Compliance requirements) have not been met, certain states have elected to actively prevent attestation and submission of renewal requests for MLO licenses if the MLO is not SAFE Compliant in NMLS. Licensees will not be prevented from attestation and submission of a renewal request for failure to submit a credit report request. However, some states may require licensees to comply with the credit report requirement as a condition of renewal. Refer to the SAFE Requirements and Deadlines by State Chart on the NMLS Resource Center for state deadlines for compliance with the credit report requirement.</p> <p>NMLS will flag any license identified by state regulators as requiring SAFE Compliance for renewal to prevent attestation and submission of a renewal request for the license if the MLO is not SAFE Compliant. However, such licenses will become available for attestation and renewal once the MLO becomes SAFE Compliant in NMLS.</p> <p>If an MLO is not SAFE Compliant, licenses held by the MLO that are marked to require SAFE Compliance prior to renewal attestation and submission will appear in the Not Actionable List (Individual) marked as "License Requires SAFE Compliance for Renewal". Such licenses will also appear in the Company's Ineligible to Renew Renewal Report with the same designation.</p>
258969, 258970	<b>Text Changes for Company, Regulator and Individual Renewal Screens</b>	Text changes were made to the warning messages and "no data found" messages on Company, Regulator and Individual Renewal screens to reduce confusion and increase usability.
258972	<b>Rename Individual Renewal Menu Option</b>	The Individual Renewal "Management" submenu has been renamed to "Renewal Options" to be more intuitive.

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SCR Number	SCR Title/Content	Description
258973	<b>Display Number of Items in Cart on All Renewal pages (Company and Individual)</b>	To remind Company and Individual users of items sitting in their Renewal Carts, cart item and amount totals have been added to the upper right corner of the following pages. <b>Company Users:</b> Renew/Do Not Renew Landing Page, Dashboard, Dashboard (by location), Renewal Selection List and Recall List <b>Individual Users:</b> Renewal Selection List, Recall List, Not Available for Renewal list, Renewals Attestation List and Attestation History
259826	<b>Change label for Action Not Required list and Reason for Prevent Renewal SAFE licenses</b>	The Action Not Required List (Individual) page is being renamed “Not Available for Renewal” since licenses that can’t be renewed due to SAFE non-compliance are being added to this list and may warrant further action (i.e. MLO may need to take National Test or submit their fingerprints). Licenses held by an MLO that is not SAFE Compliant that are marked to require SAFE Compliance prior to renewal attestation and submission will appear in the list marked as “You are not SAFE Compliant”.

### OTHER ENHANCEMENTS

SCR Number(s)	SCR Title/Content	Description
261089	<b>Add Max Cart Limit Restriction to All Carts</b>	An Invoice maximum has been imposed for Renewal, Sponsorship and Test Enrollment Carts. If the Invoice amount for a user’s cart exceeds the maximum, users will be instructed to remove items from their cart so the Invoice total no longer exceeds the cart maximum. The current limit is 99,999.00.
250829	<b>NMLS-Navigation link between MU1 and Financial Statements</b>	The MU1 Completeness Check for financial statement filings has been amended to clarify the need to return to submit the MU1 filing for new license requests after the appropriate financial statement(s) have been filed. In addition, a reminder will be provide to users subsequent to submitting a financial statement to remind users in the process of completing and submitting an MU1 Filing to return to the pending MU1 Filing to complete and submit the filing. A hyperlink to the Pending MU1 filing page is included in the message.
253162	<b>Update links to NMLS Resource Center</b>	Hyperlinks included in system notifications, emails and text have been updated to direct users to the NMLS Resource Center’s new URL.

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254769	<b>Provide Support users with the ability to update an individual's name</b>	Prior to the release, a name change could only be accomplished through an MU2/MU4 filing or via datafix which can take several days to a couple of weeks. Individuals attempting to comply with SAFE testing requirements prior to submitting a filing have encountered issues due to information mismatches between the information in their NMLS base record and their photo identification. In order to expedite name changes prior to filing submission, support users will have the ability to update an individual's name in their base record immediately upon receipt of documentation that can be used to verify the name.
258198, 258507	<b>Company/Branch - Default to starts with search</b>	To mitigate performance concerns, the "contains" logic for company name searches in Company Searches and Associated Company Name in Branch Searches is being replaced with a "starts with" search. However, users still will have the ability to specify they want to perform a "contains" search.
258320	<b>Do Not Charge for Criminal Background Check if prior FBI result was Illegible</b>	NMLS has been enhanced to allow for submission of a second CBC request and corresponding fingerprints at no charge if fingerprints submitted in connection with the prior CBC request taken by an NMLS approved vendor are returned as Illegible.
259161	<b>Remove SSN from displaying in MU1 Indirect Owners section</b>	Since all natural person indirect owners have been required to establish a base record as of 2010.1, the SSN will be removed from the Indirect Owner section of the MU1 filing since the filing no longer needs to include this information.
260201	<b>Change License Status description for Pending Accepted</b>	The "Pending - Accepted" status has been renamed to "Pending - Review".
260273	<b>Instructional text update for Payment confirmation page</b>	Instructional text has been added to the Payment confirmation page to inform users they can access details of paid invoices from the Invoice submenu item on the Home page.
260350	<b>MU4 to enforce minimum 3 characters on City in Residential Address</b>	The current residence address city provided to TransUnion® as part of the demographic data for the Individual, must be a minimum of 3 characters, otherwise the credit report request will be rejected. Therefore, NMLS has been enhanced to enforce a 3 character minimum when the City for a Residential Address is provided on an Individual (MU2/MU4) filing.
260398	<b>Customize text for Failed MU4 processing email</b>	The introduction of credit report functionality may result in the failure of a MU4 filing if a security freeze exists on the individual's credit report requested in connection with the filing. Therefore, dynamic MU4 filing failure emails have been defined to notify users of next steps based on the cause of the filing failure.

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### REPORTS

SCR Number(s)	SCR Title/Content	Description
258974, 258979, 260273	<b>Change Individual Roster Report to include all Licensed Individuals with a relationship and Prevent Renewal Flags</b>	Companies currently have no way to view a list of all licensed individuals associated to their company. Therefore, the Individual Roster Report is being amended to include all licensed individuals with a relationship to the company rather than all individuals with a sponsorship or sponsorship request. In addition, the Prevent Renewal flag maintained by regulators and the Prevent Renewal SAFE flag have been added to the report.
259780	<b>Instructional Text needed for Reports request page (Federal and State context)</b>	The instructional text on the Reports request page has been amended to clarify that the data available for reports is refreshed in the morning on business days only.
259906, 260526	<b>Default "As Of" date in report request parameter should match last data refresh date</b>	When requesting reports that have an "As Of" date as a parameter, NMLS will default the "As Of" date to the date the most recent data is available for from the data warehouse.

### PROBLEM REPORTS

SCR Number	SCR Title	Description
255226	<b>Attestation Job creates license history record with wrong UpdatedBy value</b>	The Renewals Attestation job used to create a license history entry when updating NextRenewalYear and would retain the UpdatedBy data from the previous license update. NMLS has been reconfigured to no longer create a license history record when the system makes adjustments to the renewal setting on a license. Instead the system will write to the License Renewals history with an UpdatedBy value of System.
260210	<b>Company Unable to Edit Reason for Termination on Company Relationship</b>	A bug was introduced in release 2010.3 that removed the ability of company users to edit the termination date and reason for termination for a relationship associated to their company up to 30 days after the relationship is terminated. NMLS has been changed to again allow company users to make such edits.