

# NMLS Release 2021.8 Release Notes

Release Date: August 14, 2021

The purpose of these release notes is to provide a summary of system enhancements included in NMLS Release 2021.8.

## General Enhancements

SCR Number	Title	Description	Context
48215	TransUnion - Handling non-US current address credit report failures	<p>A fix was made to allow the system to handle credit requests for individuals with a non-US current address. The system will send TransUnion the most recent US address determined based on the following:</p> <ul style="list-style-type: none"><li>• For purposes of IDV status and credit report request, if all current residential addresses are non-US, NMLS will use a previous US residential address from MU2/MU4 filing Residential History, based on this ranking:<ul style="list-style-type: none"><li>○ most recent “to” date</li><li>○ most recent “from” date</li><li>○ most recently added</li></ul></li></ul> <p>Note: This applies only to individuals with a US SSN, currently residing outside of the US. Individuals with a US SSN, and requiring a credit report authorization, will need to provide their most recent US address, even if the period of residence is outside of the 10-year reporting period. Individuals without a US SSN will continue to be unable to authorize a credit report through NMLS.</p>	System