These release notes summarize the major enhancements for Release 2011.1 of the Nationwide Mortgage Licensing System & Registry (NMLS) released on January 31, 2011. Release 2011.1 is comprised mainly of the launch of the Federal Registry (summary of functionality available in a separate document) and enhancements to the fingerprint scheduling process. However, noticeable changes have occurred regarding the NMLS login process. To view a complete list of 2011.1 enhancements, please refer to Release 2011.1.

LOGIN PAGE

Account Request

The NMLS Login page has been enhanced to accommodate the NMLS Federal Registry. Changes include relocation of the Individual and Company Account request options. In addition, the login page will not display with any tabs or navigation panel items. The Request an Account option appears next to the login and password fields instead of on the left navigation panel.

Terms and conditions to be displayed within NMLS

Terms of Use text is now displayed on a page within NMLS instead of being accessed via a link on the login page. Instead of checking a checkbox to agree to terms, users will click through an “I Agree” button on the page where the Terms of Use are displayed.

FEDERAL IMPLEMENTATION IMPACTS ON STATE COMPONENT OF NMLS

NMLS email notifications

The email address NMLS system notifications are generated from has been changed from NMLS_Notifications@statemortgageregistry.com to NMLS_Notifications@NMLSNotifications.com. Users should make appropriate changes to their e-mail software to ensure system notifications originating from the new address will get routed to their inbox and not get filtered out by their spam filter.

Payment information

Changes have been made to make payee information common to both state and federal users. "Pay to the order of" on the payment confirmation screen will read: "Nationwide Mortgage Licensing System & Registry". In addition, starting January 31, 2011, NMLS charges will appear on bank/credit card statements as "Mortgage License or Registration – NMLS".

Composite view

Composite View will display the most recent data submitted for an Individual (whether submitted through an MU2/MU4 (state context) or MU4R (NMLS Federal Registry)). If a user notices differences between information displayed in historical filings and composite view, such
differences are likely an indication the individual is dually-regulated and needs to file updates through either the state or federal context.

**Individual snapshot**

Employment History information in the Individual Snapshot (state context) will include information pertaining to employment records associated to Institutions in NMLS through the NMLS Federal Registry, including Institution NMLS ID and employment status.

**Navigation between State and Federal components of NMLS**

Companies who are regulated by both state and federal agencies will have the ability to navigate between the state and federal components of NMLS through a drop-down located in the upper left corner of the page after logging in to NMLS. Functionality available to the organization users accessing the NMLS Federal Registry from the drop down will depend on the entitlement of the organization.

Individual users will have access to all functionality in the state and federal component of NMLS to allow for individuals to move easily between employment with state-licensed mortgage companies and federal agency-regulated institutions. State and Federal regulators will only have access to the state or federal component, respectively.

**CRIMINAL BACKGROUND CHECK (CBC) ENHANCEMENTS**

**Transmittal of flat prints in addition to rolled prints**

This enhancement enables the BCAS system to receive flat prints (print of the flat hand as opposed to rolling each finger) from a LiveScan vendor and to subsequently provide those prints to the FBI for a background check. Upgrading to flat prints will ease the fingerprint capture process for mortgage loan originators and is expected to lower illegible rates.

**Real-time interface to validate Fieldprint demographic information**

A real-time interface between Fieldprint's scheduling system and NMLS has been established to ensure the demographic information entered to schedule an appointment matches the information contained in NMLS. In addition to verifying the demographic information, the interface will also verify that a CBC request is open and has been paid for. If this is not the case, the person will not be able to schedule an appointment to be fingerprinted. Users will no longer be required to provide a PIN number to schedule an appointment. This upgrade is expected to ease the fingerprint scheduling process for mortgage loan originators.

**INSTRUCTIONAL TEXT CHANGES**

**Updates to admin pages and state landing page**

A Request Filing Authority link has been added to the left navigation panel and a description has been added to the Home Page. This will allow companies who are dually regulated to gain access to the NMLS Federal Registry and file under a Federal filing authority.
State regulatory authority description changed on Company Account Request Form

The State Regulatory Authority selection now appears as "State: Non-Depository" in the Company Account Request Form, and when an Account Administrator selects the Request Filing Authority through NMLS. The corresponding instructional text has been updated.

Updates to MU2/MU4 refresh messages

The existing message related to the MU4 filing refresh has been updated to include language related to EMPLOYMENT changes. During MU4 filing refresh, LICENSE and EMPLOYMENT information on the pending filing refreshed with information from Composite regardless of whether the user accepts or ignores the refresh message.

The existing message related to the MU2 filing refresh has been updated to include language related to EMPLOYMENT. During MU2 filing refresh, EMPLOYMENT information on the pending filing is refreshed with information from Composite regardless of whether the user accepts or ignores the refresh message.

NOTE: A message did not exist previously since MU2s were not impacted by the license refresh which is now available.

OTHER ENHANCEMENTS

Automatically disable inactive accounts

NMLS will automatically disable inactive accounts after:

a) 120 days of inactivity for company accounts, or
b) 15 months of inactivity for individual accounts

Unsuccessful log-on attempts limit to 5 within 24 hours

User account rules have been modified to lock-out a user when 5 invalid attempts occur within a 24 hour period.

MU3 create branch base record requires phone number

An enhancement has been made to require users to provide a phone number when creating a new branch (MU3) base record.

Disclosure question text in MU4 disclosure questions and individual snapshot

Discrepancies between the disclosure question text displayed in the Disclosure Question section of the MU4 and Individual Snapshot have been resolved.

REPORTS

Individual roster (company) report fixes
The report has been fixed to display only individuals who have an active relationship with the company on the As of Date for the report as opposed to including the display of individuals whose relationship is terminated. The issue causing licenses to appear twice with different sponsorship statuses (which occurs when a sponsorship was removed and then re-requested) has been fixed.

**Company roster report displaying multiple names for same entity across licenses**

The report has been corrected to select the Entity Name based on the Report As Of Date to eliminate the display of a different name for the same entity across licenses if a name change/correction had occurred. Utilizing the Report As Of Date will enable the report to display one Name per entity regardless of how many licenses are displayed.

**CONSUMER ACCESS**

Consumer Access has been fixed to (i) display only Other Trade Names associated with the selected jurisdiction when viewing details of a particular license; (ii) accurately reflect updates to office locations; (iii) update the branches displayed for a company and individual office locations displayed for an individual when a branch status change occurs; (iv) remove hyperlinks to suppressed companies so a general service error does not occur.

NOTE: The content of the Release 2011.1 is subject to change without notice as development progresses and further issues are identified. For detailed release notes, refer to the [Release Notes](#) section of the NMLS Resource Center under News and Events.