

Nationwide Mortgage Licensing System & Registry (NMLS)

Release 2011.1 – Release Notes

Release Date: January 31, 2011

These release notes describe the 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 fingerprint scheduling integration enhancements.

CRIMINAL BACKGROUND CHECK (CBC) ENHANCEMENTS

SCR Number(s)	SCR Title/Content	Description
254604	Enhance BCAS to Accept Flat Print	This enhancement enables the system to receive flat prints from a LiveScan vendor and to subsequently provide those prints to the FBI for a background check.
259350 and 261349	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.

LOGIN PAGE

SCR Number(s)	SCR Title/Content	Description
260662	Refactor Login page and Account creation navigation	The NMLS Login page has been reconfigured to accommodate addition of the 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.
260661	Terms and conditions to be displayed within NMLS and not via link	Terms of Use text is now rendered on the page within NMLS instead of being accessed via a link. 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 rendered.

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INSTRUCTIONAL TEXT CHANGES

SCR Number	SCR Title/Content	Description
258863	Update Text on Admin Tab Home Pages and State Context Home Page	The text on the Admin Tab home page text for the state context was updated to embed the hyperlink in text to conform to system standards and to add 'Request Filing Authority' navigation panel description. On the Home page, the listing of available actions was sorted to match the tab order.
260194	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.
257712	Text changes to mitigate usability concerns	<p>The following text added to address usability concerns with the Testing and Pre-Licensure Education Certifications process has been removed:</p> <ul style="list-style-type: none">• Certifications text added to Individual's Professional Requirements tab.• Certifications text added to Individual's Welcome page.• Certifications text on the Invoice page. <p>In addition, the "Unpaid/Certification" Invoice type has been renamed back to "Unpaid".</p>
260829	Updates to MU2/MU4 Refresh Messages	<p>The existing message related to the MU4 filing refresh has been updated to include language related to EMPLOYMENT changes.</p> <ul style="list-style-type: none">• During MU4 filing refresh, LICENSE and EMPLOYMENT information on the pending filing are force refreshed with information from Composite regardless of whether the user accepts or ignores the refresh message. <p>The existing glossary message related to the MU2 filing refresh has been updated to include language related to EMPLOYMENT.</p> <ul style="list-style-type: none">• During MU2 filing refresh, EMPLOYMENT information on the pending filing is force refreshed with information from Composite regardless of whether the user accepts or ignores the refresh message.• A message did not exist previously since MU2s were not impacted by the license refresh now available.

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OTHER ENHANCEMENTS

SCR Number(s)	SCR Title/Content	Description
260778	Automatically Disable Inactive Accounts	NMLS will automatically disable inactive accounts after: a. 120 days of inactivity for organization users, or b. 15 months of inactivity for individuals.
260779	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.
249079	MU3 Create Branch Base Record does not require Phone Number	An enhancement has been made to require users to provide a phone number when creating a new branch (MU3) base record.

PROBLEM REPORTS

SCR Number	SCR Title	Description
260048, 258222, 260166, 260541 and 260735	Consumer Access Fixes	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.
259319	Disclosure Question Text in MU4 Disclosure Questions and Individual Snapshot (State Context), does not match with the Field Specs	Discrepancies between the disclosure question text displayed in the Disclosure Question section of the MU4 and Individual Snapshot have been resolved.
261498 and 262421	Individual Roster (Company) fixes	Changes to the Individual Roster (Company) in the 2010.4 release to display individuals who have an active relationship with the company on the As of Date resulted in the display of individuals who had an active relationship with the company that was terminated prior to the As of Date. The report has been fixed to display only individuals who have an active relationship with the company on the As of Date. The problems causing sponsorships to display with the incorrect statuses and licenses to appear twice with different sponsorship statuses when a sponsorship is removed and requested again have been fixed.

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SCR Number	SCR Title	Description
249375	UI Changes to Individual Snapshot	Enhancements were made to Individual Snapshot per regulator request to: 1. Line up the checkboxes on the Snapshot request screen; and 2. Provide clearer division between licenses.
250705	Company Roster Report displaying multiple names for same entity across licenses	Currently, the Company Roster report is selecting the Entity Name based on the License Status Date which causes the report to display a different name for the same entity across licenses if a name change/correction had occurred. The report has been corrected to select the Entity Name based on the Report As Of Date. Utilizing the Report As Of Date will enable the report to display one Name per entity regardless of how many licenses are displayed.
253372 and 257727	Individual able to request the same license that is currently approved or request the same license twice in a single filing	The loopholes allowing an individual with an approved license to submit a new license request for the same license or to request two licenses of the same type on a single filing have been closed.
255243	CE course taken are not displaying correctly on course completion record	NMLS has been corrected to display applied hours in the course detail for only the first offering completed when two separate offerings of the same CE course are uploaded.
255892	Navigation panel blank on an MU2/MU3 filing when user logs back in after inactivity	NMLS was fixed so the navigation panel would no longer appear blank for an MU2 in certain circumstances when a company user logs into the MU2 Filing page after a period of inactivity.
259110	License Information section is not displayed in “Hover to View” Sections Changed for MU4	“Hover to View” Sections Changed for an MU4 filing was fixed to display the License Information section as a section changed when the previous filing for the individual was an MU2 filing and the MU4 filing involved is the first MU4 filing submitted for the individual.
259139	If the Date From is before 1900 year the system displays incorrect message	The error message displayed when the “Date From” on the Employment Record page for MU2/MU4/MU4R is before 1900 (01/1899 or 01/01/1899) or the “From Date” on Residential History page for MU2/MU4 is before 1900 (01/1899) has been corrected to indicate the date is an invalid date/format.
261635	Production Filing Submitted Twice (first succeed, second fail)	If a user had two windows open, it was possible for the user to delete or recall a processed filing. NMLS has been enhanced to perform the appropriate checks when a user takes an action such as recall or delete to ensure such action cannot be taken on a processed filing.

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FEDERAL IMPLEMENTATION IMPACTS ON STATE CONTEXT OF NMLS

Description
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.
Composite View will display the most recent data submitted for an Individual (whether submitted through an MU2/MU4 (state context) or MU4R (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.
Additional information fields from linked employments (Employer NMLS ID, Employer Name and Work Location) for MLOs relevant to the state who also file through the Federal Registry will be included in state data download files.
Employment History information in the Individual Snapshot (state context) will include information pertaining to employment records associated to Institutions in NMLS through the Federal Registry, including Institution NMLS ID and employment status. This information can be used by state regulators to determine whether an individual seeking licensure may also have a pending or active registration with the Federal Registry.
Companies and Individuals 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 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.
Users in the state and federal components are taken to the same payment screens. Therefore, 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".