



NMLS Release 2013.2 Release Portfolio

Scheduled for Release: June 24, 2013

The purpose of this portfolio is to communicate system enhancements targeted for Release 2013.2. Targeted system enhancements and updates listed in this portfolio are committed to Release 2013.2. However, as development proceeds, it is possible changes will be made to the approach to some enhancements or some of the enhancements may be removed from the release.

Roadmap enhancements targeted for Release 2013.2 are as follows:

- **Advance Change Notice:** This enhancement provides the ability for state-licensed companies and branches to submit advance notice to state regulators on certain amendments to their record.
- **NMLS Education Rules Engine**
 - Evaluating and Enforcing Education Compliance:** Education compliance is being reconfigured so NMLS will assess Federal and State-specific pre-licensure education (PE) and continuing education (CE) compliance. Compliance status and course information will display in NMLS Composite View on a single Course Completion and Compliance Record. In addition, NMLS will be enhanced to allow regulators to enforce State-specific education requirements through NMLS.
 - Education Course Completion Data Migration:** Course Completion and Compliance Information previously maintained on a third party vendor's server will be imported to NMLS. The Course Completion and Compliance data will be used to rebuild Federal pre-licensure education (PE) and continuing education (CE) compliance and create corresponding State-specific PE and CE compliance records in NMLS.
 - Education – Administration:** Tools will be developed giving SRR users administrative capability to post or retract courses: i) posted incorrectly by course providers, ii) at the request of a state regulator or iii) that cannot be processed automatically by NMLS.
- **Education Management System**
 - Education – Credit Banking:** A third party vendor is building an Education Management System that will be used by course providers to obtain/maintain provider and course approvals and course offerings. The system will also bank courses to NMLS for compliance evaluation and inclusion in individual Course Completion and Compliance Records. NMLS is being enhanced to verify information that will allow providers to accurately bank courses to the appropriate record in NMLS.

Advance Change Notice

SUMMARY: This enhancement provides the ability for state-licensed companies and branches to submit advance notice to state regulators on certain amendments to their record.

Future Effective Date for Certain Company/Branch Changes

The advanced change notice functionality will allow a company to provide a future effective date for certain changes to their record in connection with a company or branch filing. The information can be provided on a filing submitted prior to the effective date and the entity's record will be updated the day after the effective date. When the information is updated it will be viewable in the entity's composite view, reports, and consumer access records as well as data download files. The changes will be processed automatically and the entity will not be required to submit another filing on the effective date for these changes.

When amending the information listed below, users will be required to provide an effective date. The effective date can be the current date or a future date (the system will allow up to 120 days), but not a past date. If a state that the company or branch is licensed in requires advanced change notice and at least 30 days is not provided the user will receive a warning on the attest and submit page but can still submit the filing. Note that some states may require more or less notice, refer to the state's amendment checklist for details. Amendment fees related to advanced change notices will be assessed on the filing that contains the initial advanced change notice submission. There will not be any amendment fees for amending a pending advanced change notice. **Note:** Amendment fees are charged through NMLS only for licenses in an Approved status.

- Company Filing Advance Change Notice Events
 - Change of Legal Name
 - Change of Main (Corporate) Address
 - Addition, Modification¹, or Deletion of Other Trade Names
 - Change² in Legal Status
 - Addition or Modification³ of Affiliates/Subsidiaries
 - Addition or Modification⁴ of Direct Owners/Executive Officers
 - Addition or Modification⁵ of Indirect Owners
 - Addition or Modification⁶ of Qualifying Individuals

¹ Addition of an Industry Type or State or the removal of an Industry Type or State requires an effective date for each action.

² Changes to the Formation State, Formation Country/Province, Date of Formation, and Legal Status require a single effective date.

³ Changes to the Affiliate/Subsidiary Name and Control Relationship require a single effective date.

⁴ Changes to the Percentage of Ownership require a single effective date.

⁵ Changes to the Percentage of Ownership and Control Person require a single effective date.

⁶ Addition of an Industry Type or State or the removal of an Industry Type or State requires an effective date for each action.

Advance Change Notice (cont'd)

- Branch Filing Advance Change Notice Events
 - o Change of Main Address
 - o Addition, Modification⁷, or Deletion of Other Trade Names

The print view and comparison (redline) of both pending and historical filings will be updated to include the advance change notice information.

Composite View

A new section will be added to composite view for companies and branches. View Advanced Change Notice History will contain pending, processed, and cancelled advanced change notices as well as the regulator status history and comments. Information related to pending advanced change notices will also be included in the company snapshot.

Individual Filings

There will not be any advanced change notice fields available on the individual forms. Individuals will continue to submit updates to their record after the change has taken effect.

Individual License Items

A license item to verify employment information will be placed on Company, Branch, and Individual licenses when a change to a company legal name or a change to a company or branch main address becomes effective. When a company legal name change is processed, a license item is created on each company license for each current MU2 individual, each branch license for each current MU2 individual, and each Individual license sponsored by the company. When a company or branch main address change is processed, a license item is created on each sponsored Individual license where the individual has an active Registered Location Link with that company or branch location. The license items will be cleared when an individual filing (MU2 or MU4) with changes to the employment section has been submitted. Regulators will also have the ability to manually clear this license item if it is not applicable to the individual. Regulators will also have the ability to manually create this new work item. Work items added manually must also be cleared manually.

⁷ Addition of an Industry Type or State or the removal of an Industry Type or State requires an effective date for each action.

Advance Change Notice (cont'd)

Regulator Work Items

A new work item category will be created for advanced change notice related changes to the company and branch filings. The applicable review items from the filing work item category will be repurposed or duplicated for the new work item category. The advanced change notice work items were made available with the 2013.1 release and were defaulted to on. Any changes made to the subscriptions prior to 2013.2 will be retained when the release is deployed.

The work items will be created based on the licenses an entity holds, with the exception of changes to other trade names or qualifying individuals. Changes made to other trade names or qualifying individuals will be created for regulators based on the relevance of the changes made. A work item will be generated for an advanced change notice event when the advanced change notice is created/updated, processed or cancelled (i.e. removed from a filing). A separate work item will be created for each advance change notice event on a filing (i.e. the addition of two direct owners would result in two work items).

The review items contained in the new work items will link to the Advanced Change Notice List (see below). When navigating to the Advanced Change Notice List from the review item link, the list will be automatically filtered by the Entity ID.

Advanced Change Notice List (Regulator Only)

For each new advance change notice event an ACN alert will be created. ACN alerts will be managed through the Advanced Change Notice List under the Tasks tab. Regulators will have the ability to view the ACN alerts, update the status, and add comments as well as view the current status and comments from other relevant regulators. To view the status and comment history, regulators must view the advanced change notice in composite view. A link to this information is contained within the ACN alert.

ACN alerts contain the following information:

- Details of the change
- Link to view the Change Notice Detail (historical filing in redline)
- Link to view Document Uploads (document uploads section on the historical filing)
- Link to view Change Notice History (View Advanced Change Notice page in composite view)
- License types the company holds and status
- Current alert status and comments for the change notice for the regulator viewing the ACN alert
- Current alert status and comments for all regulators relevant to the ACN alert

Advance Change Notice (cont'd)

Regulators will be able to select the following regulator statuses for an ACN alert:

- Under Review
- On Hold
- Approved
- Rejected

A regulator status of New will be assigned when the ACN alert is first created. If there are any updates to the advanced change notice prior to the effective date the regulator status will be updated to Amended. The regulator status and comment history of an ACN alert is viewable in composite view and the ACN alert will contain a link to this history.

Attestation Language

The attestation language for company and branch filings will be updated to reflect the collection of advanced change notice information. The attestation for individual filings will not be affected. See Appendix A below for the redlined and clean versions of the company and branch filing attestation language.

Notifications

New notifications associated with advanced change notice are summarized in the General Enhancements section below.

Note that SCRs listed for Advanced Change Notice functionality are comprised of SCRs from the 2013.1 and 2013.2 releases.

SCR Number	Title	SCR Number	Title
272621	(MU1) Add Completeness Check to prevent submission of an ACN when an error exists	272671	(MU1) Attestation Language
272266	(MU1) Create a new Form Version	273422	(MU1) Display ACN data in a different style in the filing print view
272636	(MU1) DO/EO - ACN Management and Composite Detail	272637	(MU1) DO/EO - Batch Processing
272632	(MU1) DO/EO - Completeness Checks and Warnings	272638	(MU1) DO/EO - Data Downloads
272633	(MU1) DO/EO - Form Filing Creation	272631	(MU1) DO/EO - Form Filing GUI Changes
272634	(MU1) DO/EO - Form Filing Refresh	272635	(MU1) DO/EO - Process Form Filing
273405	(MU1) IO - Process Form Filing	272275	(MU1) Legal Name - ACN Management and Composite Detail
272272	(MU1) Legal Name - Assess Fees	272276	(MU1) Legal Name - Batch Processing

SCR Number	Title		SCR Number	Title
272269	(MU1) Legal Name - Completeness Checks and Warnings		272529	(MU1) Legal Name - Completeness Checks and Warnings - UPDATED
272277	(MU1) Legal Name - Data Downloads		272270	(MU1) Legal Name - Form Filing Creation
272268	(MU1) Legal Name - Form Filing GUI Changes		272527	(MU1) Legal Name - Form Filing GUI Changes - UPDATED
272271	(MU1) Legal Name - Form Filing Refresh		272273	(MU1) Legal Name - Process Form Filing
272620	(MU1) Legal Name - Process Form Filing - UPDATED (Generate Work Item for New Regulators)		272528	(MU1) Legal Name - Process Form Filing - UPDATED (Include 'Amended' Status)
272274	(MU1) Legal Name - Regulator Work List		272550	(MU1) Main Address - ACN Management
272548	(MU1) Main Address - Assess Fees		272551	(MU1) Main Address - Batch Processing
272545	(MU1) Main Address - Completeness Checks and Warnings		272552	(MU1) Main Address - Data Downloads
272546	(MU1) Main Address - Form Filing Creation		272544	(MU1) Main Address - Form Filing GUI Changes
272547	(MU1) Main Address - Form Filing Refresh		272549	(MU1) Main Address - Process Form Filing
272560	(MU1) OTN - ACN Management		272558	(MU1) OTN - Assess Fees
272561	(MU1) OTN - Batch Processing		272555	(MU1) OTN - Completeness Checks for Insert/Create
272562	(MU1) OTN - Data Downloads		273112	(MU1) OTN - Display brown highlighting upon selection of Forced Flag Indicator (Create/Modify Pages)
272648	(MU1) OTN - Form Filing Creation - Delete OTN Scenario		272556	(MU1) OTN - Form Filing Creation - Insert New OTN Scenario
272649	(MU1) OTN - Form Filing Creation - Modify OTN Scenario		272650	(MU1) OTN - Form Filing GUI Changes - Delete OTN Scenario
272554	(MU1) OTN - Form Filing GUI Changes - Insert New OTN Scenario		272651	(MU1) OTN - Form Filing GUI Changes - Modify OTN Scenario
273018	(MU1) OTN - Form Filing GUI Changes - Print Filing		272557	(MU1) OTN - Form Filing Refresh
272646	(MU1) OTN - Process Form Filing - Delete OTN Scenario		272559	(MU1) OTN - Process Form Filing - Insert new OTN Scenario
272647	(MU1) OTN - Process Form Filing - Modify OTN Scenario		272622	(MU3) Add Completeness Check to prevent submission of an ACN when an error exists
272672	(MU3) Attestation Language		272267	(MU3) Create a new Form Version
273558	(MU3) Display ACN data in a different style in the filing print view		272569	(MU3) Main Address - ACN Management and Composite Detail
272567	(MU3) Main Address - Assess Fees		272570	(MU3) Main Address - Batch Processing
272564	(MU3) Main Address - Completeness Checks and Warnings		272571	(MU3) Main Address - Data Downloads
272565	(MU3) Main Address - Form Filing Creation		272563	(MU3) Main Address - Form Filing GUI Changes
272566	(MU3) Main Address - Form Filing Refresh		272568	(MU3) Main Address - Process Form Filing
272578	(MU3) OTN - ACN Management and Composite Detail		272576	(MU3) OTN - Assess Fees
272579	(MU3) OTN - Batch Processing		272573	(MU3) OTN - Completeness Checks and Warnings
272580	(MU3) OTN - Data Downloads		272574	(MU3) OTN - Form Filing Creation
272572	(MU3) OTN - Form Filing GUI Changes		272575	(MU3) OTN - Form Filing Refresh

SCR Number	Title		SCR Number	Title
272577	(MU3) OTN - Process Form Filing		275609	ACN - Text changes
272821	ACN Cancelled Review Item		275223	ACN Notifications: Font size of data elements and description not being used
272660	Add Link to Composite History from ACN Management Detail Page		272619	Add Link to Document Uploads from ACN Management Detail Page
273804	Add List of Licenses to the ACN Management Detail Page		248843	Add Pre-notifications functionality (Parent SCR)
275398	Add Record column to Company Snapshot in the Pending ACN section		274844	All ACN field should be blank by default for Legal Status section
275379	Change Text on Qualifying Individual Page when requesting ACN		274885	Completeness Check message to use uppercase for MM/DD/YYYY format reference
272282	Composite ACN history (Company)		272281	Create ACN Change Log
272705	Create Individual License Item following a relevant change to a Company/Branch record (PARENT)		272706	Create Individual License Item following MU1 Legal Name Change
272707	Create Individual License Item following MU1 Main Address Change		272708	Create Individual License Item following MU3 Main Address Change
273923	Days advance notice (production value for all environments)		275378	Disable Copy Main Address Functionality in Identifying Information and Records Custodian
274951	Downloads to include Item Id and Office ID in Child XR Files for OTN and QI		273780	Effective date for ACN defaults to current year when month and date are entered without year
272497	Effective Date maximum days parameter (production value)		275685	Effective Date maximum days parameter (production value) - UPDATE
275443	Gap Scenario-Text update for Completeness Check triggered for Cancel Modification		274244	Generate ACN cancelled review item when MU2 related ACNs are cancelled upon access revocation
273776	Identify specific MU2 Individual in License Item notifications - need for CAN		274486	Indirect Owner completeness check not displaying as expected
274518	Individual License Item type External Note text changes		274148	Initial filing consideration needed when applying Print Filing display formatting
272667	Instructional Text (MU1)		272668	Instructional Text (MU3)
272666	Instructional Text (Non-Filing)		275222	Instructional Text feedback
272720	License Type Settings (Production Values)		272280	Manage Outstanding ACNs - Detail View
272278	Manage Outstanding ACNs - List View		272279	Manage Outstanding ACNs - List View Filters
273047	MU1 and MU3: Present warning message upon ACN creation/update when enough notice is not given		275044	New document upload type for MU1 and MU3
272283	Notifications		272747	Notify Regulator when ACN is Created/Updated (Nightly)

SCR Number	Title		SCR Number	Title
275049	Placement of Record Name field in Company Composite and Format of the Record Name		273967	Re-factor all Instructional Text - add ACN references
273964	Rescind suppression of ACN requirements - Pending Filing component		273996	Rescind suppression of ACN requirements - Process Filing component
275380	Suppress the New and Amended status for Regulator on Update Alert Status page		274625	Text changes to the Pending Change Notice Types
273886	Undo suppression of ACN requirements for all ACN event types (Parent SCR)		272820	Update Link from ACN Created/Updated Review Item
272623	Update Values and Sort Order for Regulator Status (Data)			

Evaluating and Enforcing Education Compliance

SUMMARY: Education compliance is being reconfigured so NMLS will assess Federal and State-specific pre-licensure education (PE) and continuing education (CE) compliance. Compliance status and course information will display in NMLS Composite View on a single Course Completion and Compliance Record. In addition, NMLS will be enhanced to allow regulators to enforce State-specific education requirements through NMLS.

License Settings:

Regulators will be able to identify the following license settings by individual license type:

- Pre-Licensure Education and Testing Requirement at Application
 - o **Values:** Required and Enforced, Required not Enforced or Not Required
- State-Specific PE Hours
 - o **Value:** Must be greater than or equal to 0.
- State Total PE Hours
 - o **Value:** Must be greater than or equal to 20 (Federal SAFE Act required Total CE Hours). Unless Not Required when hours will be 0.
- Continuing Education Requirements at Renewal
 - o **Values:** Required and Enforced, Required not Enforced or Not Required
- State-Specific CE Hours
 - o **Value:** Must be greater than or equal to 0.
- State Total CE Hours
 - o **Value:** Must be greater than or equal to 8 (Federal SAFE Act required Total CE Hours). Unless Not Required when hours will be 0.

*SRR will have the ability to update education related license settings when required through the License Settings Management Interface.

Completeness Check/Renewal Prevention:

- *At Application:* Submission of a license or transition request will not be permitted for individual licenses with the Pre-Licensure Education and Testing Requirement at Application license setting "Required and Enforced":
 - o if the individual has not complied with the State-Specific PE Hour and State Total PE Hour requirements for the license;
 - o if the individual has not complied with the State-Specific CE Hour and State Total CE Hour requirements for the license in the last year the license was held; and/or
 - o if the individual has not passed the required SAFE Mortgage Loan Originator Test (National and State components).
- *At Renewal:* NMLS will be enhanced in Release 2013.4 to prevent submission of a renewal request for individual licenses with the Continuing Education Requirement at Renewal license setting "Required and Enforced":
 - o if the individual did not achieve Federal PE Compliance the renewal year; or
 - o if the individual has not complied with the State-Specific and State Total CE requirements for the license during the renewal year.

Evaluating and Enforcing Education Compliance (cont'd)

Federal and State Education Compliance Tracking:

- *Compliance Evaluation:*
 - NMLS will track compliance with Federal and State PE and CE Requirements by creating Federal PE, Federal CE (YYYY), State PE and State CE (YYYY) Records as described below.
 - NMLS will evaluate and update the appropriate applied hours and compliance status(es) for an individual when a course is banked or retracted.
 - Applied hours, required hours and/or compliance statuses for the appropriate records may also be updated: i) when a license/transition request is submitted; or ii) state requirements are changed.
 - There will be three compliance statuses: "Not Required," "Pending" and "Compliant".
 - When a course is retracted resulting in an individual no longer being Compliant, the status will return to Pending instead of Retracted as it did prior to this Release.
- *Federal PE Record:*
 - NMLS will create a Federal PE Record to track Federal PE requirements for an Individual when a PE course is banked to their record or a license or transition application is submitted.
 - The Federal PE Record will track compliance with Federal SAFE Act education requirement types and hours.
 - The compliance status will be "Pending" or "Compliant" depending on the courses that have been taken and/or if the individual applied for or holds one or more licenses that require education compliance.
 - The compliance status will be "Not Required" if the individual only applied for or holds licenses that do not require education compliance and does not have any banked PE courses.
- *Federal CE (YYYY) Record:*
 - NMLS will create a Federal CE Record to track Federal CE requirements for an Individual for each year an approved license is held requiring education compliance if Federal PE compliance was not obtained in the same year.
 - The Federal CE Record will track compliance with Federal SAFE Act education requirement types and hours.
 - The compliance status will be "Pending" or "Compliant" if the individual holds one or more licenses that require education compliance. "Pending" records will be updated to "Compliant" once courses have been banked that satisfy the requirements.
 - The compliance status will be "Not Required" and hours for any courses taken will not apply to requirements if the individual only holds licenses that do not require education compliance.
- *State PE Record:*
 - NMLS will create a State PE Record to track state education requirements (State-specific PE hours and State Total PE hours) for each license when the license or transition request is submitted.
 - The compliance status will be "Pending" or "Compliant" depending on the application requirement and the courses that have been taken. "Pending" records will be updated to "Compliant" once courses have been banked that satisfy the requirements.
 - The compliance status will be "Not Required" if the individual applies for a license that does not require education compliance.

Evaluating and Enforcing Education Compliance (cont'd)

- *State CE (YYYY) Record:*
 - NMLS will create a State CE Record to track state education requirements (State-specific CE hours and State Total CE hours) for each license: i) on January 1st of each year the license is held in an approved status and ii) upon approval of a license with an approval status date before November 1st if Federal PE compliance was achieved in a prior year.
 - The compliance status will be “Pending” or “Compliant” if the individual holds one or more licenses that require education compliance. “Pending” records will be updated to “Compliant” once courses have been banked that satisfy the requirements.
 - The compliance status will be “Not Required” if the individual only holds licenses that do not require education compliance.

Course Completion and Compliance Record:

- *Access:*
 - Entitled users (industry and regulators) will be able to access an individual’s Course Completion and Compliance Record through a left navigation panel link in Individual Composite View and through the Individual Snapshot.
 - Federally-regulated institutions will still be blocked from viewing the education records of individuals they have access to.
- *Content:*
 - The Course Completion and Compliance Record will be updated to display all PE and CE course and compliance information in a single record.
 - A “No education records to display.” message will display if the individual has not taken any courses that have been banked to NMLS or applied for any licenses.
 - A PE section will display in the record once PE courses are banked for the individual or the individual submits a license/transition request.
 - A CE section will be displayed in the record starting with one of the following instances and for each year thereafter:
 - a) The year the MLO achieves Federal PE compliance.
 - b) The year corresponding to the Completion Date of a CE Course banked to the individual’s record.
 - Each PE and CE section has three sub-sections:
 - a) Federal Requirements – displaying Requirement Type, Hours Applied /Required, Compliance Status, Compliance Status Date and Last Updated Date from the corresponding Federal Record
 - b) State Requirements – displaying License Type, State Hours Applied/Required, Total Federal and State Hours Applied/Required, Compliance Status, Compliance Status Date and Last Updated date from the corresponding State Record
 - c) Courses Taken – displaying the following course information for the courses that correspond to the education type and year (for CE): Course ID, Course Name, Provider Name, Category, Credit Hours, Hours Applied, Completion Date, Processed Date and Instruction Type.
 - A no requirements message will display in the CE section for Federal and State CE Requirements if: (i) no renewable licenses are held during the year that require education compliance or (ii) Federal PE compliance was achieved in the same year.

Evaluating and Enforcing Education Compliance (cont'd)

- Navigation/Display:

- When accessed, the Record will display in a new tab/window.
- Users will be able to print the record using the Print Icon in the upper left corner of the page.
- Users will be instructed to close the tab/window when done with viewing or printing the record to return to their active NMLS session.
- The record will display with only the PE section and the last three year CE sections expanded by default.
- The user will be able to use the Show All / Hide All links at the top of the record to show or hide all sections of the record.
- Each section of the record will be shown or hidden individually if the user clicks the icon in the section header row.
- Icons are associated with the statuses to make the record easier to read – green checkmark for “Complaint” and yellow caution for “Compliant.”

Continuing Education License Item: A Continuing Education Required (YYYY) license item will be set on each approved individual license requiring continuing education compliance in July 15th of each year if the licensee has not complied with the State-Specific CE Hour and State Total CE Hour requirements for the renewal year. The license item will also be set upon approval of a license prior to November 1st requiring CE compliance for the renewal year. NMLS will automatically remove the license item from the license when the individual completes the required continuing education. Regulators will also have the ability to set a Continuing Education Required license item. However the regulator set license item must be cleared by the regulator when the requirement has been satisfied.

Notifications

Notifications associated with education compliance tracking are summarized in the General Enhancements section below.

SCR Number	Title		SCR Number	Title
273097	NMLS - Education Management System (EMS)		271567	License item management for CE for State Renewals
273066	Refactor Education-related Completeness Checks		274531	Evaluate Compliance (Parent SCR)
274799	Evaluate Compliance for Federal CE		274801	Evaluate Compliance for Federal PE
274800	Evaluate Compliance for State PE		274802	Evaluate Compliance for State CE
274834	NMLS-EMS: Retract Banked PE Course Hours		274835	NMLS-EMS: Retract Banked CE Course Hours
274536	Course Completion and Compliance Record – PE		275028	Course Completion and Compliance Record - CE National
275369	Course Completion and Compliance Record - CE State		274534	Update License Settings Interface
275041	Evaluate Compliance following a change to State PE Requirements		275042	Evaluate Compliance following a change to State CE Requirements

SCR Number	Title		SCR Number	Title
275029	Individual Snapshot to include link to Course Completion Record			

Education Course Completion Data Migration

SUMMARY: Course Completion and Compliance Information previously maintained on a third party vendor's server will be imported to NMLS. The Course Completion and Compliance data will be used to rebuild Federal pre-licensure education (PE) and continuing education (CE) compliance and create corresponding State-specific PE and CE compliance records in NMLS.

Federal PE and CE Compliance Transition: All Federal PE and CE Compliance records will be reflected in the restructured NMLS Course Completion and Compliance Record with the compliance status and compliance status date existing on June 22, 2013.

Creating State PE/CE Records for licenses with education requirements:

- A Compliant State PE Record will be created for each license an individual held in an approved status between June 22, 2009 and June 22, 2013, if the individual is Federal PE Compliant.
- A Compliant State CE Record will be created for each year (2010, 2011 or 2012) a license was held in an approved status by an individual who was Federal CE Compliant, other than the year Federal PE Compliance was achieved.
- A Pending State PE Record will be created for each license an individual held in a pending or approved status between June 22, 2009 and June 22, 2013 if the individual is not Federal PE Compliant.
- A Pending State CE Record will be created for each year (2010, 2011 or 2012) a license was held in an approved status by an individual if the individual was not Federal CE Compliant for that year, other than the year Federal PE Compliance was achieved.
- Any individual with a pending application as of June 22, 2013 will have a State PE record created for the license and will be evaluated for compliance based on current state education requirements and the individual's banked courses.
- Any individual with a license in a renewable status between January 1, 2013 and June 22, 2013 will have a State CE record created for the license and will be evaluated for compliance based on current state education requirements and the individual's banked courses.

Creating State PE/CE Records for licenses with no education requirements:

- A Not Required State PE Record will be created for each license an individual held in an approved status between June 22, 2009 and June 22, 2013.
- A Not Required State CE Record for each year (2010, 2011 or 2012) a license was held in an approved status by an individual, other than the year the Federal PE record was created.

SCR Number	Title		SCR Number	Title
274539	Transition of Existing MLOs for State PE compliance (Parts 1-3)		275032	NMLS-EMS: Transition of Existing MLOs for State CE compliance
274857	Evaluate Pending State CE Compliance (Transition)		274928	Data Migration from PULSE to NMLS - Course and Course Completions
274978	Retire PULSE interfaces		274607	Load Pearson View Course Completion Records
275302	Transition of MLOs to Validate PE State Compliance using Course Completions			

Education – Administration

SUMMARY: Tools will be developed giving SRR users administrative capability to post or retract courses: i) posted incorrectly by course providers, ii) at the request of a state regulator or iii) that cannot be processed automatically by NMLS.

Exception Interface: This interface will allow SRR to review and manage any banked courses that generated an exception because they could not systematically be applied toward the individual's education record.

Manage Education Records: SRR users will be able to post and retract courses for individuals to correct errors made by course providers or at the request of a state regulator. Users will be able to: i) post a single course for a single individual; ii) retract a course for a single individual; iii) transfer a group of individuals from one course to another; or iv) view all posted/retracted courses.

Course Roster: SRR users will have access to a Course Roster under the Reports tab that provides a list of all individuals with a course completion corresponding to the specified Course ID and falling within user-specified date range.

SCR Number	Title		SCR Number	Title
274530	Exception management interface		274537	Course Roster for SRR
274535	Administrative Interface to Manage Banked Courses - PE		275030	NMLS-EMS: Administrative Interface to Manage Banked Courses - CE
275062	Administrative Interface - View Posted/Retracted actions		274979	SAFE Certifications to reject Education certifications
275085	Individual Search to Not Return Logically Deleted records for the EMS Administrative Interface		275110	Transfer Course for multiple MLOs

Education – Credit Banking

SUMMARY: A third party vendor is building an Education Management System that will be used by course providers to obtain/maintain provider and course approvals and course offerings. The system will also bank courses to NMLS for compliance evaluation and inclusion in individual Course Completion and Compliance Records. NMLS is being enhanced to verify information that will allow providers to accurately bank courses to the appropriate record in NMLS.

Course Listing Interface: The Course Listing Interface will be developed to allow NMLS to request and receive Course information from the course provider software for verification and display purposes.

MLO Identity Verification: The MLO Identity Verification Service will allow the course provider software to send a batch of up to 100 MLOs who have completed a Course to NMLS for the purposes of validating the following information:

1. The Course exists in NMLS (based on Course Number).
2. The NMLS ID is a valid individual NMLS ID.
3. The Last Name provided matches the Last Name on the base record in NMLS.
4. The course being banked is not a duplicate banking for the same course and offering.
5. For CE courses: The MLO has not completed the same course in the same year, the previous year, or the year after the year of the Course Completion Date.

Course Completion Interface: The Course Completion Interface will allow NMLS to receive properly validated records from the provider software to apply to individual records in NMLS.

Application of Credit Hours: Upon receipt of the course information through the Course Completion Interface or the Education-Administrative Interface, NMLS will post the course to the appropriate record and apply the credit hours toward the corresponding requirements as follows:

1. PE courses will be applied to the individual's PE requirements.
2. CE courses (except Late CE) will be applied to the individual's CE requirements for the year the course was completed (based on the Course Completion Date). If the individual doesn't have a CE requirement for that year, the course completion will be associated with that year, but no hours will be applied since no requirement exists.

Education – Credit Banking – Application of Credit Hours (cont'd)

3. Late CE courses will be placed in the Education Exception list for processing by SRR staff. Prior to the next reinstatement period, NMLS will be enhanced to applied Late CE Courses to the calendar year immediately prior to the year in which the course was completed (based on the course completion date) IF:

- The course information is received/posted during the Reinstatement Period.
- The Course Completion Date falls within the same Reinstatement Period.
- The MLO has an outstanding Federal CE or State CE requirement for the prior calendar year.

The Course Completion Date for Late CE courses will be retained, but will be displayed as 12/31/YYYY on the Course Completion and Compliance Record.

Upon the retraction of a banked course, the corresponding course and applied credit hours will be removed from the individual's education record.

SCR Number	Title		SCR Number	Title
274517	MLO Identity Verification Interface		274526	Course Completion Interface
274527	Course Listing Interface		274529	Apply Credit Hours (Parent SCR)
274795	NMLS-EMS: Apply Credit Hours for Federal PE		274,797	NMLS-EMS: Apply Credit Hours for Federal CE
274796	NMLS-EMS: Apply Credit Hours for State PE		274,798	NMLS-EMS: Apply Credit Hours for State CE

General Enhancements

NOTIFICATIONS

New and Updated Notifications (State Context)

Advance Change Notice

- Four new subscribable notifications* will be added:
 - o A Regulator has updated the status and/or comments on an ACN Alert (Company, real-time)
 - o A Regulator has updated the status of an ACN Alert to Rejected (Regulator, real-time)
 - o An advanced change notice with a status other than Approved has become effective (Regulator, real time)
 - o An advanced change notice was created or updated on the previous day (Regulator, nightly)
- The existing notifications related to license items will apply to the newly created license items

Education Compliance (Company and Individual)

- The four existing education-related notification subscriptions will be combined into a single *PE/CE Compliance Changes* subscription. All company users currently subscribed to one or more of the existing subscriptions will be automatically subscribed to the new combined subscription. Additional company users can be designated as notification contacts for the notifications using the Manage Notifications option under the Admin tab in NMLS.
- The following education-related notifications will be available after the release:
 - o Individual is Federal PE Compliant (Individual and Company with Access, real-time)
 - o Individual Federal PE Compliance is Rescinded (Individual and Company with Access, real-time)
 - o Individual State PE Compliance is Rescinded (Individual and Company Sponsoring License, real-time)
 - o Individual Federal CE Compliance is Rescinded (Individual and Company with Access, real-time)
 - o Individual State CE Compliance is Rescinded (Individual and Company Sponsoring License, real-time)

Education Compliance (Regulator)

- The two existing education-related notification subscriptions will be combined into a single *State PE/CE Compliance Retracted* subscription. All regulator users currently subscribed to one or both of the existing subscriptions will be automatically subscribed to the new combined subscription. Additional regulator users can be designated as notification contacts for the notifications using the Manage Notifications option under the Admin tab in NMLS.
- The following education-related notifications will be available to subscribed regulator users after the release:
 - o Individual State PE Compliance is Rescinded (Individual and Company Sponsoring License, real-time)
 - o Individual State CE Compliance is Rescinded (Individual and Company Sponsoring License, real-time)

General Enhancements - NOTIFICATIONS (cont'd)

License Item Notifications (Company and Individual)

- The License Item External Note field will be added and minor text updates made to the following license item notifications:
 - Company License Item Created (Company, real-time)
 - Company License Item Cleared (Company, real-time)
 - Branch License Item Created (Company, real-time)
 - Branch License Item Cleared (Company, real-time)
 - Individual License Item Created (Individual and Company Sponsoring License, real-time)
 - Individual License Item Cleared (Individual and Company Sponsoring License, real-time)
- If the External Note is marked as Private, the External Note field will display as “PRIVATE” in the notification.

License Status Notifications

- The License Status External Note field will be added and minor text updates made to the following license status notifications:
 - Company License Status Changed – Sanctioned (Regulator, real-time)
 - Branch License Status Changed – Sanctioned (Regulator, real-time)
 - Individual License Status Changed – Sanctioned (Regulator, real-time)
 - Company License Status Changed (Company, real-time)
 - Branch License Status Changed (Company, real-time)
 - Individual License Status Changed (Company Sponsoring License, real-time)
 - Individual License Status Changed (Individual, real-time)

**Subscribable notifications will be sent to Company Account Administrators unless other users are designated as notification contacts for the new notifications. Regulators must actively assign notifications to users who should receive them. The Manage Notifications option under the Admin tab in NMLS should be used to assign notifications.*

General Enhancements - REPORTS

Retired Reports (State Context)

Continuing Education Compliance and Non-Compliance Reports (Company/Regulator) – Retired

Pursuant to feedback from state regulators and the Industry Development Working Group, both continuing education reports will be retired effective with the release. The Continuing Education Required (YYYY) license item will be placed on licenses by NMLS on July 15th if the individual has not completed the continuing education requirements required for the renewal period starting November 1st. The license item will also be set upon approval of a license prior to November 1st requiring CE compliance for the renewal year. Companies and Regulators will be able to use the Active License Item Report to track Individuals who have not complied with the State CE Requirement once the license items have been placed. As CE Compliance is a condition of renewal, renewal reports are expected to be updated in the 2013.4 Release Targeted for October 2013 to include annual CE Compliance information by license.

General Enhancements (cont'd)

SCR Number	Title	Description	Context
252988	Original License Date warning message when date not in synch with status history	NMLS will display a warning message when the Original License Date entered does not match the earliest Status Date associated with an Approved-equivalent license status in the license status history. The warning will instruct the regulator to attempt to correct the License Status history through NMLS or via a datafix request if the application rules are preventing a status date update on a prior license status.	State
267044	Hyperlink Company ID on the View Relationships/ Company Relationship Details screen	The NMLS ID on the View Relationships/Company Relationship Details screen will be updated to provide a hyperlink to Composite View for the location to reduce the number of keystrokes and mouse clicks an examiner must take to verify the loan originator is associated with a company location is licensed by the state.	State
268460	Branch Filing: Books and Records missing check for a location for each jurisdiction selected	The Branch filing does not enforce a Books and Records location to be provided for each jurisdiction in which the branch is licensed or requesting licensure.	State
273817, 274719	NMLS-Authorized Delegates: Reporting Activity Composite View	A new page will be added to the Company Composite View that will display the reporting history for Authorized Agents. The page will contain the date, time, and user name of the user who uploaded changes or indicated that there were no changes to report as well as the date, time, and user name of the user who attested to the submission.	State

General Enhancements (cont'd)

SCR Number	Title	Description	Context
274183	NMLS-Authorized Delegates: Work Item detail link to Reporting Activity page	The work items created when a user uploads changes or indicates that there are no changes to report for Authorized Agents will be updated to include a link to the composite page that was created in the previously listed SCR (273817).	State
274538	EMS: Data Downloads - RequiresEducationTypes AVT	Regulators will need to accommodate new a RequiresEducationTypes AVT that will be referenced from a new flag in the IndividualLicenseTypes table.	State
275044	NMLS-Doc Uploads: New document upload type for MU1 and MU3	In support of the Advanced Change Notice Functionality, a new Document Upload type "Advanced Change Notice" will be added to the available document types for both the Company and Branch filings. This document type will be general allows all regulators to view the documents uploaded.	State
275083	Analytics-Source Data for SRR's Education Reports	Data will be provided to the Analytics warehouse to source SRR's education reports that will be developed in QlikView: i) Credit Banking Reports – to query all credit banking activity and ii) Ad Hoc Reports – to be pulled on an as needed basis in order to clean records, find trends, and assess anything else of value to SRR.	State
275935	Update Language on Identifying Information Page on Individual (MU2/MU4) Filings	Update the text <i>Has your Legal Name Changed?</i> to <i>Do you want to change your Full Name in NMLS?</i> The text will only be updated on the individual forms in the state context. A separate SCR will be opened to make changes to the text in the federal context in a future release.	State
272010	Dormant Account Logic updates	The Dormant Account logic will be updated for individual users. Users will now be considered dormant after 180 days, rather than the current 720 days. Users will also not be considered dormant if they have any pre-licensure or continuing education courses banked.	State and Federal
275031	Account Admin: New Roles for Support Users	The Support User class will be updated to include roles currently available to the SRR User class as well as a new Education Management role to support new functionality. The SRR user class will be retired in a future release, with a separate SCR, and all SRR users will be created as Support Users.	State and Federal
268636	NMLS-Composite: Regulatory Actions for Federal Agency-regulated entities	Information regarding public state regulatory actions posted against Federal Institutions and MLOs will be displayed in a State Regulatory Action section in Composite View. This information is currently available in the State context only.	Federal

General Enhancements (cont'd)

SCR Number	Title	Description	Context
275116	NMLS-Consumer Access B2B-Add Federal Disciplinary Actions	Federal Disciplinary Action Information will be made available as part of the NMLS B2B subscription service.	Consumer Access

System Maintenance Updates

SCR Number	Title	Description	Context
To be determined.			

APPENDIX A

Company Filing (MU1) Attestation Changes in Redline:

I <UserAccount.FullName> of <Company.CompanyName> (<Company.CompanyID>) (Applicant) on this date <System.CurrentDate> swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended, such information remains accurate and complete;
- (3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission.
- ~~(34)~~ That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;
- ~~(35)~~ To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- ~~(56)~~ To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

Company Filing (MU1) Attestation Changes (Clean):

I <UserAccount.FullName> of <Company.CompanyName> (<Company.CompanyID>) (Applicant) on this date <System.CurrentDate> swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended, such information remains accurate and complete;

(3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission.

(4) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;

(5) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and

(6) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

Branch Filing (MU3) Attestation Changes in Redline:

I <UserAccount.FullName> of <Company.CompanyName> (<Company.CompanyID>) (Applicant) on this date <System.CurrentDate> swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended such information remains accurate and complete;
- (3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission.
- ~~(34)~~ That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;
- ~~(45)~~ To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- ~~(56)~~ To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

Branch Filing (MU3) Attestation Changes (Clean):

I <UserAccount.FullName> of <Company.CompanyName> (<Company.CompanyID>) (Applicant) on this date <System.CurrentDate> swear (or affirm) as follows, that I executed this form on behalf, and with the authority, of said Applicant and said Applicant agrees to and represents the following:

- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended such information remains accurate and complete;
- (3) To the extent any information submitted is part of an advance change notice with a delayed effective date, such information is accurate and complete as of this submission.
- (4) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into the background of the applicant, and any related individuals or entities, in accordance with all laws and regulations for purposes of making a determination on the application;

- (5) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (6) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which the applicant is applying.

If the Applicant has knowingly made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.