



NMLS Release Overview

NMLS Release September 21, 2024

The September release for NMLS includes minor enhancements, as described below.

Improvements to the Login and Account Experience

We have heard our users' feedback and are providing several enhancements to improve upon the user experience.

- For users who only have one account in NMLS, they will no longer have to select that one account to get into NMLS. With this release, users will be taken into their account after accepting the Terms of Use.
- For users who have many consolidated accounts, the selection screen has been expanded to see more before scrolling is needed. In addition, a search bar has been added to look for the correct account instead of using the scroll bar.
- The profile page has been updated to have an enhanced look for users with multiple accounts.
- Users will be allowed to remove their optional account recovery method details. Additionally, an email will be sent to the user to verify this activity has occurred.
- Forgot password/username options have been added to the account consolidation screen.

Mortgage Call Report (MCR) Form Version 6 Improvements

Improvements with completing the MCR include:

- Improved general instructional text at the beginning of each section (Section I, II, III) to help provide clearer instructions and in some areas an icon glossary. This applies to both Form Version 5 and Form Version 6, for quarterly and annual filings.
- Populate fields from the previous quarterly reporting period and annual reporting period. The values are transferred from the latest processed revision of the previous period (quarterly or annual). This change applies only when the previous filing is Form Version 6 or later, so this change will not take effect for annual reporting until 2026.



- Enhancements to the rules and text for the MCR Annual Filing notifications. Companies required to file an MCR Annual Filing will receive a notification on Jan. 1 and then a reminder notification 30 days before the due date if the filing has not been submitted.
- Add the "MCR-Annual" deadline to the Company Dashboard deadlines widget.

Disabling/Deleting Inactive User Accounts

As a result of new rules stipulated by the FBI, the following changes are included in this release:

- Automatically disable any user account with access to criminal history record information (CHRI) after 90 days, or more, of inactivity. The previous timeframe was 120 days.
- The state regulator account administrator of the respective regulatory user account in their agency will receive an email 15 days prior to disablement, if that regulatory user account is the default assignee for work list items.
- Automatically delete regulatory user accounts after 365 days of inactivity.
- The state regulator account administrator of the respective regulatory user in their agency will receive an email 15 days prior to deleting the account after 365 days of inactivity, if that regulatory user account is the default assignee for work list items.