Nationwide Mortgage Licensing System (NMLS): Release Notes

NMLS Release 1.2

Release Date: June 28, 2008

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1 Overview

These release notes describe the enhancements for Release 1.2 of the Nationwide Mortgage Licensing system, released on June 28, 2008. Release 1.2 is comprised of three major enhancements: system reports for industry and regulators, system generated notifications of actions taken in the NMLS and the addition of a fee for changing the company sponsorship of a licensed individual.

New features/enhancements available:

1. License Sponsorship Fees
2. System Reports
3. System generated Notifications
4. Form Filing Updates
5. Regulator Work List Updates
6. Administration Enhancements
7. ‘Composite View’ Updates and Enhancements
8. Miscellaneous Enhancements

2 Release Highlights

1. License Sponsorship Fees

The system will now charge fees associated with a change in the sponsorship of an individual's license. This can also be described as a ‘change in employment’. When the individual is originally sponsored by the company in NMLS (the first time) there is no charge. However, for every subsequent sponsorship there is a system processing fee of $30.00 and may also include a fee charged by the regulator in the jurisdictions the license is held. These fees will be included in the amount owed upon submission to the regulator. The system will include a record of this in licensee's invoice records as well as in the payment and disbursement reports for regulators.

The details of this feature are as follows:

Only a company can sponsor a license in NMLS; therefore it is the company that will be charged the fee(s) associated with a change in sponsorship of the individual’s license. When licenses are selected from the list of individual licenses, sponsorships are not created
immediately. Instead a “Sponsorship Cart Item” is created. This allows a company user to pay for any number of sponsorships for any number of individuals with a single payment. At any time the user can view all their existing sponsorship cart items. When viewing sponsorship cart items the system displays any applicable fees. Users can also delete sponsorship cart items from this view. If any cart items have associated fees, the user must complete the payment process before any of the sponsorships are created. If none of the sponsorships in the cart have any fees associated with them (i.e. they are all first time sponsorships), the user must simply confirm the sponsorship cart items before they are created. Sponsorship items are removed from the cart once the sponsorship is successfully created.

2. System Reports

NMLS system users will be able to request several management reports. These reports will reflect data through midnight ET of the previous day. The ability to request reports is a new system role. Account administrator can assign the role of “Manage Reports” to any system user. The user assigned this role will see a “Reports” tab after they log into NMLS. The reports can be requested under this tab. Please refer to the ‘Reports’ navigational guide document for steps to run the reports.

Note: The Navigational guide document provides a general overview of how to request a report, the types of reports available, as well as how to view and filter a report. The Navigational guide can be found on the NMLS website by clicking on Navigation Guides. This document is also available in the NMLS under the ‘Reports’ tab. Click on the icon under ‘Reports Home’ screen to access this document. Additionally the document can be accessed from the ‘Reports Home’ screen. Click on the ‘Report Requests’ hyperlink. Click on the icon under ‘Reporting’ screen to access this document.

Note: The reports available to Regulator user will be different than the reports available to the Company user.

Regulator Reports:

Samples of these reports can be found at Regulator Sample Reports.

Please note that you will need a secured login to the regulator section of the website to access these samples.
1. Company/Branch Roster Report
   - This report provides list of all licensed companies and branches and their license information within a regulatory agency as of a past or present date.

2. Individual Roster Report
   - This report provides a list of all individuals licensed or requested to be licensed in the regulator's agency and their license and sponsorship information as of a past or present date.

3. License Status Report
   - This report provides regulator users with the number of licenses in each status as of a past or present date.

4. License Status Update Report
   - This report provides users with the number of new license requests, license transition requests, approvals, denials, revocations and surrender/cancellations within a date range.

5. Approved Applications - Pending Duration Report
   - This report provides regulator users with the number of days each application stayed in each pending status for all licenses which were approved within a date range.

6. Transition Requests – Duration Report
   - This report provides the regulator with the list of all pending transition requests as of the report request date and the number of days spent in a ‘Transition Requested’ status.

7. Transitioned Entities Report
   - This report provides the regulator a list of all licenses that have successfully transitioned (License status was updated to a status other than ‘Transition Requested’, ‘Transition Rejected’ or ‘Transition Cancelled’) as of the report request date.

**Industry Reports (company Users):**

Samples of these reports can be found at [Company Sample Reports](#)

1. Company/Branch Roster Report
This report provides list of a company’s branch licenses as of a past or present date.

2. Individual Roster Report
   - This report provides a list of all individuals *sponsored* or requested to be sponsored by the company as of a past or present date.

3. System generated Notifications

   NMLS will send appropriate email notifications to system users assigned to receive notifications. Notifications are informational messages that are systematically generated and sent when a pre-defined event such as a license status change or form filing related event occurs in NMLS. A separate notification is sent each time an event occurs within NMLS.

   A new user role has been created in NMLS. This role, “Manage Notification Contacts’ can be assigned to any system user by the Account Administrator. It is automatically assigned to current Account Administrators. This new role, called “Notification Administrator”, will be responsible for maintaining the notifications received for all other system users.

**Additional Details:**

- There is no limit to the number of users at the State Agency or company that can receive notifications and there is no limit to the number of users that can receive a specific notification.

- Each user receiving emails is considered a contact. Contacts can be added/ enabled or removed/disabled at any point of time by the designated Notification Administrators.

- If the contact is disabled, the user will not receive notifications until they are enabled. **Please note:** Disabling a notification contact does not disable the user’s account.

- Notifications will be sent to the company, regulator and/or individual from the following email address: NMLS_Notifications@statemortgageregistry.com. Please ensure you can accept emails from this address so they do not get caught in a spam filter.

- Regulator and company users must specify, via the Notification Administrator, which notifications they would like to receive when certain events occur within company, branch or individual records.
Regulator and company users who are designated as a Notification Administrator will have the ability to enroll system users as a notification contacts. Notifications are sent to the email address provided when the system user's company account is created and it is important to provide an active email address to ensure the notifications are received.

Regulator and company Account Administrators are automatically designated Notification Administrators; however any other system user can also be designated as a Notification Administrator by the Account Administrator.

Licensed individuals who have created an individual user account will receive notifications for all events affecting their record, including changes to a company who is currently sponsoring them. They do not have the option to specify which notifications they would like to receive. Please refer to the ‘Notifications’ navigational guide document for steps to administer the notifications feature.

Note: The Navigational guide can be found on the NMLS website by clicking on Navigation Guides. This document is also available in the NMLS under the ‘Admin’ tab. Click on ‘Manage Notifications’ link and click on the 📹 icon to access this document.

Companies can receive notifications regarding their company record as well as for all associated branches and individuals.

Regulators can receive notifications for companies, branches and individuals that are licensed or have requested licensure in their jurisdiction.
Notifications in the system include:

**For Regulator:**

<table>
<thead>
<tr>
<th>Notification Name</th>
<th>Sent when:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Another regulator revoked, suspended, denied, ordered to surrender or approved-on appeal.</td>
<td>Another regulator has updated the company’s license status to ‘Revoked’, ‘Suspended’, ‘Denied’, ‘Terminated - Ordered to Surrender’ or ‘Approved–On Appeal’ for a company that is also licensed or requesting a license in the recipient Regulator’s agency</td>
</tr>
<tr>
<td>Another regulator revoked, suspended, denied, ordered to surrender or approved–on appeal</td>
<td>Another regulator has updated the branch's license status to ‘Revoked’, ‘Suspended’, ‘Denied’, ‘Terminated - Ordered to Surrender’ or ‘Approved–On Appeal’ for a branch that is also licensed or requesting a license in the recipient Regulator's agency</td>
</tr>
<tr>
<td>Another regulator revoked, suspended, denied, ordered to surrender or approved–on appeal</td>
<td>Another regulator has updated the Individual's license status to ‘Revoked’, ‘Suspended’, ‘Denied’, ‘Terminated - Ordered to Surrender’ or ‘Approved–On Appeal’ for a Individual that is also licensed or requesting a license in the recipient Regulator's agency</td>
</tr>
<tr>
<td>Surrender/Cancellation requested</td>
<td>A company has requested a license surrender/cancellation for a license in the regulators jurisdiction</td>
</tr>
</tbody>
</table>

**For Company user:**

<table>
<thead>
<tr>
<th>Notification Name</th>
<th>Sent when:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change of application/license status</td>
<td>The application/license status has been updated for:</td>
</tr>
<tr>
<td></td>
<td>• Company</td>
</tr>
<tr>
<td></td>
<td>• Branch</td>
</tr>
<tr>
<td></td>
<td>• Individual (sponsored by the company)</td>
</tr>
<tr>
<td>Change of invoice status</td>
<td>There is a change of invoice status for a processed:</td>
</tr>
<tr>
<td></td>
<td>• MU1</td>
</tr>
<tr>
<td></td>
<td>• MU3</td>
</tr>
<tr>
<td></td>
<td>• MU4 (submitted by the individual or company)</td>
</tr>
<tr>
<td></td>
<td>• Sponsorship request(s)</td>
</tr>
<tr>
<td>Change of license sponsorship status</td>
<td>An individual’s sponsorship status was updated by the regulator or individual.</td>
</tr>
<tr>
<td>Company relationship established</td>
<td>The company has established a relationship with an individual.</td>
</tr>
<tr>
<td>Filing Processed</td>
<td>One of the following filing types has been successfully processed by the system:</td>
</tr>
<tr>
<td></td>
<td>• MU1</td>
</tr>
<tr>
<td></td>
<td>• MU2</td>
</tr>
<tr>
<td></td>
<td>• MU3</td>
</tr>
<tr>
<td></td>
<td>• MU4 (submitted by the individual, company or a different company)</td>
</tr>
<tr>
<td>Individual access has been granted</td>
<td>A company has been given access rights to file on behalf of an individual or establish a relationship with the individual</td>
</tr>
<tr>
<td>Individual access has been removed</td>
<td>A company’s access rights, to file on behalf of an individual or establish a relationship with the individual, have been removed</td>
</tr>
</tbody>
</table>
Individual has terminated the relationship | An individual has terminated the relationship with the company
---|---
License item created | A license item has been added to a company application/license
License item cleared | A license item has been cleared for a company application/license
License item created (Individual) | A License Item has been added to an individual application/license that is sponsored by the company
License item cleared (Individual) | A License Item has been cleared for an individual application/license that is sponsored by the company

For Individual (licensed loan officer/processor) user:

<table>
<thead>
<tr>
<th>Notification Name</th>
<th>Sent when:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change of application/license status</td>
<td>The application/license status has been changed for an individual</td>
</tr>
<tr>
<td>Change of invoice status</td>
<td>The invoice status has been changed for a processed individual filing or license sponsorship request(s)</td>
</tr>
<tr>
<td>Change of license sponsorship status</td>
<td>An individual's sponsorship status was updated by the regulator or company</td>
</tr>
<tr>
<td>Company established relationship</td>
<td>A company has established a relationship with the Individual</td>
</tr>
<tr>
<td>Company has terminated relationship</td>
<td>A company relationship between has been terminated</td>
</tr>
<tr>
<td>Company's license is revoked, suspended, surrendered, ordered to surrender</td>
<td>The company's License Status has been updated to 'Revoked', 'Suspended', 'Surrendered', or 'Ordered to Surrender' in the regulator's agency where the company has sponsored the individual's license and Sponsorship Status is 'Accepted'</td>
</tr>
<tr>
<td>Company's license is withdrawal requested or surrender/cancellation requested</td>
<td>The company’s License Status has been updated to 'Withdrawal Requested' or 'Surrender/Cancellation Requested' in the regulator’s agency where the company has sponsored the individual's license and Sponsorship Status is 'Accepted'</td>
</tr>
<tr>
<td>Individual filing (MU2 or an MU4) has been submitted</td>
<td>An individual filing has been submitted by the individual or a company</td>
</tr>
<tr>
<td>License item cleared</td>
<td>A license item (requirement or deficiency) has been cleared from an individual application/license</td>
</tr>
<tr>
<td>License item created</td>
<td>A license item (requirement or deficiency) has been added to an individual application/license</td>
</tr>
</tbody>
</table>

4. Form Filing Updates

1. A filter option is now available for company users to search for pending MU4 filings. System users can filter using the following criteria: Filing ID, Individual ID, Applicant name or by a specific filing status (blank, attestation requested, attested, processing, submitted and unsubmitted).

2. A completeness check error message (upon form filing submission) will be displayed when there is a month (or more) gap in the individuals employment or residential history when submitting a filing.
3. In the MU1: Other Business Name section, an indicator to identify a forced DBA is now available.

4. The link to the jurisdiction specific requirements is now available earlier during the filing process. The link will be available in the License Wizard in the screen following the jurisdiction selection screen.

5. A Completeness Check was added to re-validate license transition numbers on the MU1, MU3 and MU4.

6. An oath upon submission checkbox was added to the MU1, MU2, MU3 and MU4. This check box has to be checked for the user to be able to submit the filing.

7. The character limit for the comments field was increased from 100 to 512 characters for the following sections: MU1 - Books and Records Information, Control Information, Legal Status, Control Affiliate and Financial Institutions and MU3 - Books and Records Information.

8. Users can no longer remove all registered locations for a relationship for an individual when more than one registered location exists.

9. The Residential History and Employment History section of the MU4 and MU2 forms will now require the current address checkbox to be selected for at least one address.

10. A Completeness Check is added in the system to validate the license numbers put in at the time of transition against the numbers supplied by the state. This will keep pending filings from being filed as transitions after the hard deadline as specified by the jurisdiction the license is being filed to. This validation is in place for forms MU1, MU3 and MU4.

11. The text on the Indirect Owners section of the MU1 was changed from "Status examples include..." to "Ownership Type examples include..."

12. Form MU1 versioning is now available in NMLS. User will be able to view/print historical MU1 filing Form versions whenever the MU1 Form is edited and submitted with the changes.
5. Regulator Work List Update

On the Regulator Work List, Other Business Name can no longer be selected as a Review Item when the Entity Type is Individual.

Regulator can customize the license item title descriptor when adding custom license item (Custom license item is selected if the desired license item is not available in the pre populated drop down list).

The Entity Name filter will now search for names using a CONTAINS clause instead of an exact match search. This will help filter the entity even though the user knows only part of the entity name and not the exact name.

An ‘All Completed/Incomplete Items’ radio button was added so that all incomplete and complete items can be displayed at the same time (rather than requiring the user to toggle between the two). User will be able to display Complete, Incomplete or Both Complete and Incomplete work items in the work list.

Pagination options were added to allow a specific page number to be selected or skip to the last set of pages.

6. Administration Enhancements

Following enhancements are completed for the following administration feature in NMLS:

1. Entitlement users (Call Center) can now update Social Security Number, Date of Birth and Federal Tax ID using an additional screen developed in the system.

2. Additional informational text is added to the “Company Account Request Form”. Following is the actual text added “Note: This form is to request a company account for the first time. For a change in a company account or Account Administrator please call the NMLS Call Center at 240-386-4444.”

3. A user's account will be locked out if an incorrect Password answer is entered 5 times within 30 minutes.
7. ‘Composite View’ Updates and Enhancements

Following updates and enhancements are completed for the Composite View feature in NMLS:

1. Branch search criteria will have the following additional criteria: *Company ID* and *Company Name* to help search for a branch in the system. These additional criteria are available only to regulators.

2. When the company searches for an individual they don’t have the right to access to, the historical filings will no longer have the view instructions for viewing the related filings and a message “*You don’t have the rights to access this record*” is displayed on the screen.

3. The search criteria on the Branch search screen will now clear when the “New Search” button is selected by the user.

4. Employment history changes in MU4 will be redlines when the user is comparing the two filings when using the view historic filing feature.

5. The Financial Disclosure section within Disclosure questions now correctly displays the question “Has a bonding company ever denied, paid out on, or revoked a bond for you?” as (B) instead of A (3) in MU2 and MU4 forms.

6. The system will pre-populate the “License Item Type Title” field with the selected License Item Type. Additionally, user will be able to edit this field as needed.

7. Any updates to the Qualifying Individual section of form MU1 will be displayed in a redline mode when the user sees the historical submitted filings. This change will also trigger a work item for the appropriate regulator in the Regulator Work List.

8. When viewing a historic MU2 filing, “*Form MU2*” correctly displays on top of the left navigation panel of the print version along with the rest of the form sections.

9. Any updates to the Books and Records section of form MU1 and MU3 and to Consumer Compliant Employee section of form MU1 will be displayed in a redline mode when the user sees the historic submitted filings. This change will also trigger a work item for the appropriate regulator in the Regulator Work List.
10. The column heading on the Individual Search Results screen is changed from “Date of Birth” to “Year of Birth”.

8. **Miscellaneous Enhancements**

Following miscellaneous updates and enhancements are completed in NMLS:

1. Cursor defaults to the User Name field on the login screen.

2. Data Download files will now include the individuals Residential Address and Contact information, customized License item types and any forced DBA (Other Business Name).
3 Support

A. *World Wide Web Site*:

To access the latest information for Nationwide Mortgage Licensing System on our world wide website, please enter this URL into your Internet browser

http://www.stateregulatoryregistry.org/NMLS

**Note:** Regulator section of the website is secured. You need to have a login ID and password to access this information. Please visit our website to request the login details

B. *Call Center*

For questions relating to the Nationwide Mortgage Licensing System, user can contact the call center between 9:00 a.m. to 7:00 p.m. EST from Monday through Friday.

1. Industry: The call center number for Industry is 240-386-4444

2. For questions concerning the development of the Nationwide Mortgage Licensing System, user can contact State Regulatory Registry LLC at

http://www.stateregulatoryregistry.org