**Background Information**

This guide shows you how to access and change an individual’s worker classification as it relates to his or her employment relationship with a company.

The Economic Growth, Regulatory Relief, and Consumer Protection Act (S.2155 or the amendments) becomes effective November 24, 2019. The Law added a new section to the federal SAFE Act entitled “Employment Transition of Loan Originators.” It permits temporary authority to act as a mortgage loan originator (MLO) provided certain criteria are met.

To be eligible for Temporary Authority, one criterion is that the MLO must be a W2 employee of the sponsoring state-licensed company. This guide shows you how to classify an MLO as either a W2 or Non-W2 employee in NMLS.

**How to Edit an Individual’s Worker Classification**

1. Log into NMLS with your company username and password.
2. Accept the Industry Terms of Use.

**NOTE:** The information message, “One or more individuals you have a relationship with does not have worker classification information filled in,” continues to appear on the dashboard until every MLO associated with the company has been classified as a W2 employee or Non-W2 Employee.
3. Click the **Filing** tab.
4. Click the **Relationships** hyperlink on the submenu.
5. Search for the individual by typing his or her NMLS ID number into the Individual ID field.
6. Click the **Search** button.
7. Click the individual’s hyperlinked NMLS ID number.
8. Click the **edit icon** to change the active company relationship for this individual.

NOTE: The Company Relationships screen shows the details of the individual’s relationship with the company, including the worker classification status.

9. Click the **Edit** button.
10. Select the radio button for W2 Employee or Non-W2 Employee.

11. Enter the Worker Classification Begin Date.

   NOTE: The Worker Classification Begin Date is most likely the same as the Relationship Begin Date. However, for example, if the individual changed from a Non-W2 Employee to a W2 Employee after the relationship was established, the corresponding Worker Classification Begin Date would be the date when the individual became a W2 Employee.

12. Click the Save button. A message appears confirming the classification was saved.

13. Click the Cancel button to return to the Filings page. Or select any other tab to navigate to the desired section in the record.

Questions? Contact the NMLS Call Center at 1-855-665-7123.