S.2155 - Temporary Authority

Worker Classification
Temporary Authority permits qualified MLOs to originate loans while completing any state-specific requirements for licensure, such as education or testing.

Qualified state-licensed MLOs are those seeking licensure in another state or MLOs changing employment from a depository institution.
Temporary Authority Eligibility

MLO must be:
- Employed by a state-licensed mortgage company in the application state, and either:
  - Registered in NMLS as an MLO continuously during the one-year period preceding the application submission; or
  - Licensed as an MLO continuously during the 30-day period preceding the date of application
Key Considerations

⚠️ Sponsorship must be requested by the company

⚠️ An individual will not enter the Temporary Authority workflow if the Worker Classification is blank or if the Classification Status is Non-W2
This information message will appear (and continue to appear) on the Company Dashboard until **every** individual in NMLS associated with the company has been classified as a W2 Employee or Non-W2 Employee.
Generate the Individual Roster (Company) Report to view the Worker Classification and Classification Begin Date of every individual associated with the company.
Worker Classification Quick Reference Guide

Support

Send questions to TA@CSBS.ORG

Be sure to favorite the Temporary Authority to Operate page on the NMLS Resource Center