

FINANCIAL STATEMENT & NET WORTH FILING

NMLS enables company account administrators and designated company users to file financial statements (FS) in a single PDF document through the system. Companies are often required to file a financial statement prior to submitting a license application, on an annual basis or at other designated times during the year. In addition, companies holding licenses with a net worth (NW) requirement can also provide this information through NMLS.

A. General Instructions

Filing – Companies holding one or more license types in one or more jurisdictions should consult the financial statement and net worth requirements for each license. Companies are expected to meet the most stringent financial statement and net worth requirement for their licenses. Filing the financial statements and meeting the net worth requirement to satisfy the most stringent jurisdiction requirement will satisfy all FS and NW requirements for jurisdictions participating in NMLS.

Terms Used - For uniformity, terms used in Financial Statement & Net Worth Filing are defined in the glossary

MANAGE FILINGS – FINANCIAL STATEMENTS

Manage Filings - Financial Statements

Pending Filings
Below is a list of Financial Statement filings created for your company's record but not yet submitted through NMLS. Click to complete and submit any Financial Statement filing listed below.

There are no pending filings. Use the button below to create a new filing.

Processed Filings
Below is a list of Financial Statement filings that have been submitted through NMLS. To amend the most recently submitted Financial Statement filing for a particular Fiscal Year and Period Type, select the respective Period Type link below.

Fiscal Year	Period Type
2008	Annual/Initial Year To Date
2006	Annual/Initial

[Create Filing](#)

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As required by the license type for which you are applying, new applicants will not be able to submit completed Form MU1s in the system unless the appropriate financial statement has been attached to your record.

Existing licensees will have the ability to file financial statements on NMLS throughout the year. NMLS regulators have set a policy that all licensees required to file an annual financial statement must do so within 90 days of their fiscal year end. The system will allow for quarterly updates and semi-annual and year-to-date financial statements as required by some jurisdictions.

MANAGE FILINGS – FINANCIAL STATEMENTS

Enter the Period Type and Fiscal Year for the financial statement you would like to attach and submit, then click the **Create** button to begin your filing. The Fiscal Year should be entered as the year reflected in the period end date for the financial statement.

Period Type:

Fiscal Year (YYYY):

A separate filing must be created for each financial statement with the accurate Period Type indicator. Generally, only financial statements dated as of the company's fiscal year end should be attached under the Annual/Initial Period Type. However, a company (including a sole proprietor) that does not have sufficient financial data to produce an annual financial statement to comply with financial statement requirements for a particular jurisdiction may attach a financial statement under the Annual/Initial Period Type with a period end date that does not correspond to the company's fiscal year end date.

Click [here](#) to obtain additional information regarding financial statement requirements specific to jurisdiction and license types.

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A separate filing must be created for each financial statement with the accurate Period Type indicator. Generally, only financial statements dated as of the company's fiscal year end should be attached under the Annual/Initial Period Type. However, a company (including a sole proprietor) that does not have sufficient financial data to produce an annual financial statement to comply with financial statement requirements for a particular jurisdiction may attach a financial statement under the Annual/Initial Period Type with a period end date that does not correspond to the company's fiscal year end date.

If new application requirements state previous fiscal year financial statement(s) are necessary for the application (other than the most current year), only submit the most current Annual financial statement under Annual/Initial Period Type. Previous periods should be submitted under another appropriate period type with the corresponding fiscal year.

If your company prepares consolidated financial statements and the jurisdictions in which you are applying or are currently licensed accept them to satisfy the financial statement requirement, you may submit those through the system. Please note that most jurisdictions ALSO require consolidated schedules reflecting the financial condition of the licensee itself.

FINANCIAL INFORMATION

The screenshot shows the NMLS Financial Information form for Ryan Mortgage Co. (8052) 2002 Annual/Initial Financial Statement filing, created on 6/18/2009 by RyanN. The form is titled "Financial Information" and includes a sidebar with navigation options: Financial Information, Accountant Information, Financial Statement Attachment, and Completeness Check and Submit. The main form area is divided into three sections: Financial Statement Details, CIK Number, and Key Financial Data. The Financial Statement Details section includes fields for Classification (a dropdown menu), Period End Date (a text field with a date format MM/DD/YYYY), and Description (a text area). The CIK Number section includes a text field for the CIK Number. The Key Financial Data section includes text fields for Assets, Liabilities, and Owners' Equity. A Save button is located at the bottom of the form.

Financial Information

Accountant Information
Financial Statement Attachment
Completeness Check and Submit

Financial Information

Ryan Mortgage Co. (8052) 2002 Annual/Initial Financial Statement filing created 6/18/2009 by RyanN.

Financial Statement Details
Select the appropriate Classification and enter the exact Period End Date for the financial statement being attached.

Classification:

Period End Date: MM/DD/YYYY

Description: Use the Description field to provide additional details of the attached financial statement. If attaching an Annual/Initial financial statement with a Period End Date that does not match your fiscal year end date, please explain the circumstances that prohibit your company from attaching an annual financial statement.

CIK Number
The CIK Number is an optional field but should be provided if your company is publicly traded.

CIK Number:

Key Financial Data
Key Financial Data provided here **must** correspond to the information reported in your financial statement attachment.

Assets:

Liabilities:

Owners' Equity:

Save

Licensees are required to submit a financial statement and meet the net worth requirement that satisfy the highest, or most stringent, standard among all NMLS jurisdictions in which they are licensed or are applying for licensure.

If attaching an Annual/Initial financial statement with a Period End Date that does not correlate with your fiscal year end date, please explain the circumstances that prohibit your company from attaching an annual financial statement.

Key Financial Data must correspond to the financial statement filed under the Annual/Initial filing and reflect the assets, liabilities and owners' equity values *of the licensee*. Whenever net worth values are changed from a prior submission, a financial statement reflecting these new values must be submitted with the net worth changes.

ACCOUNTANT INFORMATION

Financial Information

Accountant Information

Financial Statement Attachment

Completeness Check and Submit

MU1 | MU3 | Individual | **Financial Statements** | Company Access | Company Relationships | Logged in as RyanN | Logout

Accountant Information

Ryan Mortgage Co. (8052) 2002 Annual/Initial Financial Statement filing created 6/18/2009 by RyanN.

If your financial statement attachment was prepared, audited, reviewed, or compiled by an accounting firm, you must provide the following information.

Accounting Firm Name:

Contact Name:

Business Address:

City:

State:

Postal Code:

Country:

Business Phone: 999-999-9999-9999

Email Address:

Save

Previous Next

You must provide the information listed on this page if your financial statement was prepared by an accounting firm. Filings designated as *audited*, *unaudited (reviewed)* or *unaudited (compiled)* are required to complete this section.

FINANCIAL STATEMENT ATTACHMENT

Financial Information
Accountant Information
▶ **Financial Statement Attachment**
Completeness Check and Submit

Financial Statement Attachment

Ryan Mortgage Co. (8052) 2002 Annual/Initial Financial Statement filing created 6/18/2009 by RyanN.

Attach the financial statement that corresponds to the Period Type, Classification and Period End Date designated for this filing. The financial statement and all relevant attachments/exhibits must be attached as a single document, including a copy of the accountant's cover letter, if applicable.

To attach the appropriate financial statement to this filing, click the Add button below. If a document has already been attached to this filing, you can select to remove the document, to replace the current attachment with another document, or to view the document. If you delete an attachment, you must attach a new document before you can submit this filing.

No Record found.

Add

◀ Previous Next ▶

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You must attach the financial statement that corresponds to the Period Type, Classification and Period End Date you selected under **MANAGE FILINGS – FINANCIAL STATEMENTS** and **FINANCIAL INFORMATION**.

This entire attachment must be in ONE, SEARCHABLE PDF file. Licensees may not submit this attachment as a password protected file. If the file is currently password protected, you must remove the password requirement before attaching it as part of your filing.

If an accountant or other accounting professional has prepared the financial statements, you must also submit the CPA or accountant cover letter with the financial statements. If signatures are required on the letter, regulators will accept them through this submission process.

Do not submit PERSONAL FINANCIAL STATEMENTS through the system for MU2 and MU4 licenses if required in your jurisdiction. Sole proprietors required to file financial statements to satisfy MU1 license requirements may submit personal financial statements through NMLS to satisfy these requirements if allowed in your jurisdiction.

COMPLETENESS CHECK

Financial Information
Accountant Information
Financial Statement Attachment
▶ Completeness Check and Submit

MU1 | MU3 | Individual | **Financial Statements** | Company Access | Company Relationships | Logged in as RyanN | Logout

Completeness Check

Ryan Mortgage Co. (8052) 2008 Annual/Initial Financial Statement filing created 6/18/2009 by RyanN.

All completeness checks pass for this filing.

I, Nick Ryan, of Ryan Mortgage Co. (Company) certify that to the best of my knowledge and belief, the information contained in this submission – including but not limited to the accompanying financial statements and information upload and data fields – is accurate and complete for the period described in the financial information section. By submitting this filing, I declare that the foregoing is true and correct and I am the named person above and that I am authorized to attest to and submit this information on behalf of the Company.

I verify that I am the named person above and that I am authorized to attest to and submit this filing on behalf of the Applicant.

Submit Filing

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The “Submit Filing” button will only appear if the Financial Statements Filing passes all completeness checks.

When hitting the “Submit Filing” button, applicants and licensees are making a legal attestation to all jurisdictions in which they are applying for or maintaining a license through the NMLS.

After hitting the “Submit Filing” button, the financial statement filing is submitted to the regulator(s) for review. If you are submitting a financial statement in conjunction with a new company license application, return to the MU1 filing to complete this submission.

Certain jurisdictions may require designated individuals attest to and submit the financial statements. Please consult jurisdiction specific documents to ensure the appropriate individual is performing this function.