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Policy

An individual listed as a Direct Owner, Indirect Owner, Qualifying Individual, or Branch Manager on a company or branch application may be required to authorize a credit report through NMLS. To determine requirements, individuals should consult the [state licensing requirements](#).

The System allows an applicant to grant any additional state agency access to an existing credit report, if done so within 30 days of the original credit report retrieval.

The System requires that anyone authorizing a credit report to be at least 15 years old and have a United States Social Security Number.

The first time a credit report is authorized, individuals must complete an Identity Verification (IDV) process. The verification process must be completed by the individual prior to completing the Individual (MU2) attestation process. Individuals are notified via email once their company is ready for them to complete attestation.

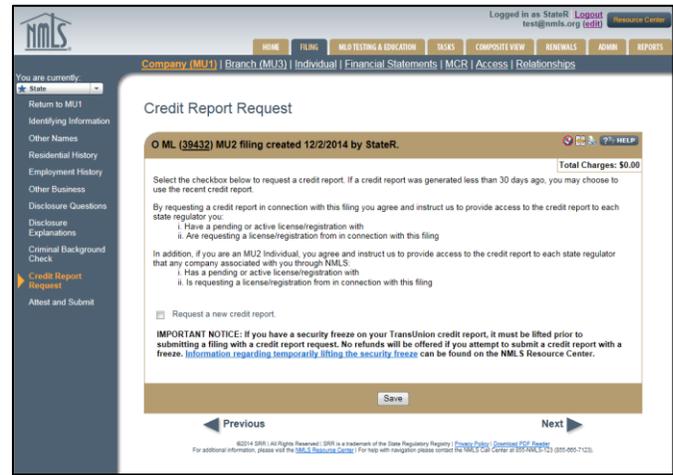


Figure 1: Credit Report Request

Definitions and Charts

	Definition
<b>Identity Verification (IDV)</b>	The IDV contains a series of questions pertaining to an individual’s credit history and is used to validate the identity of the individual requesting a credit report. The IDV can only be completed by the individual whose credit report is being requested.

Figure 2: Key Word

## How to Request a New Credit Report

1. Select the **Request a new credit report** checkbox (see *Figure 3*).
2. Click the **Save** button.

**Credit Report Request**

O ML (39432) MU2 filing created 12/2/2014 by StateR. HELP

Total Charges: \$0.00

Select the checkbox below to request a credit report. If a credit report was generated less than 30 days ago, you may choose to use the recent credit report.

By requesting a credit report in connection with this filing you agree and instruct us to provide access to the credit report to each state regulator you:

- Have a pending or active license/registration with
- Are requesting a license/registration from in connection with this filing

In addition, if you are an MU2 Individual, you agree and instruct us to provide access to the credit report to each state regulator that any company associated with you through NMLS:

- Has a pending or active license/registration with
- Is requesting a license/registration from in connection with this filing

1  Request a new credit report.

**IMPORTANT NOTICE:** If you have a security freeze on your TransUnion credit report, it must be lifted prior to submitting a filing with a credit report request. No refunds will be offered if you attempt to submit a credit report with a freeze. [Information regarding temporarily lifting the security freeze](#) can be found on the NMLS Resource Center.

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Figure 3: Credit Report Request

3. Click the **Attest and Submit** link on the left navigation panel.
4. Click the **Identity Verification (IDV)** link (see *Figure 4*).

**Attest and Submit**

O ML (39432) MU2 filing created 12/2/2014 by StateR - New State Company LLC. HELP

**!** Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. [For details on what is considered public, click here.](#)

Clear all outstanding items below before you can proceed. Click on the hyperlink to access the section of the filing that needs to be completed or corrected. After completing all outstanding items, you can attest to and submit your filing.

Section	Action Required
<a href="#">Credit Report Request</a>	You must complete an <b>4</b> <a href="#">Identity Verification (IDV)</a> prior to attesting to this filing.

Figure 4: Attest and Submit

5. Select the **I agree** checkbox.
6. Click the **I Agree** button (see *Figure 5*).



Figure 5: Credit Report Request

7. Click the **Proceed to IDV** button (see *Figure 6*).

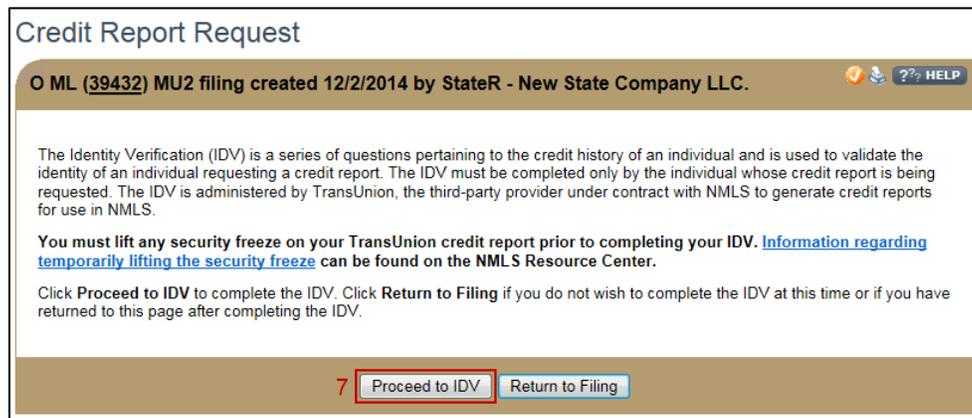


Figure 6: Credit Report Request - IDV

8. Review the basic information on the TransUnion page.
9. Click the **Verify Me** button (see *Figure 7*).

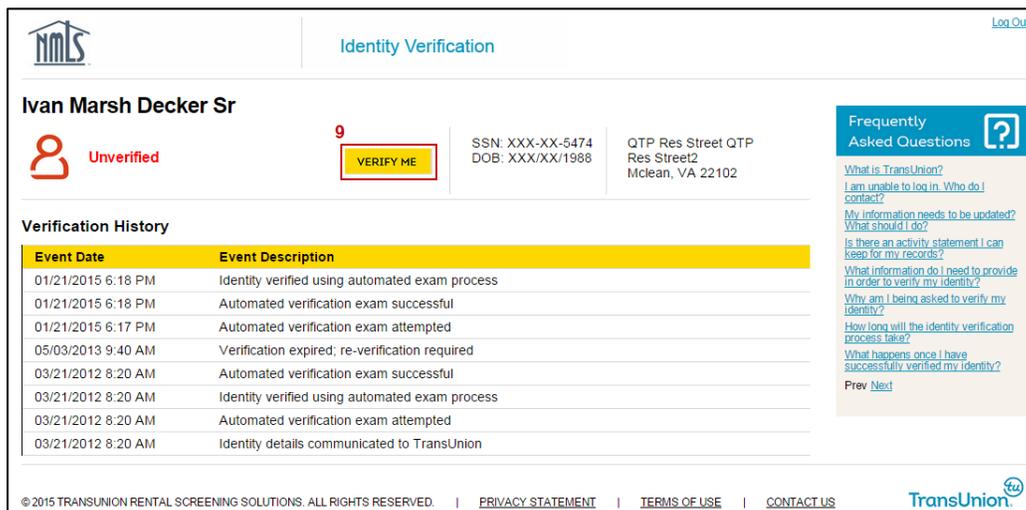
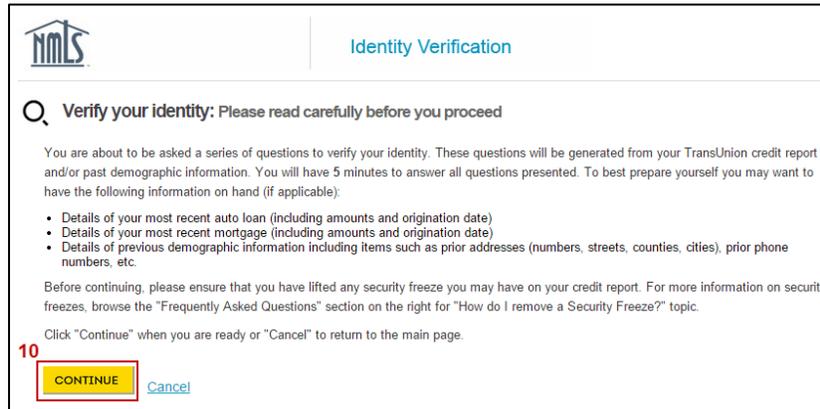


Figure 7: Identity Verification

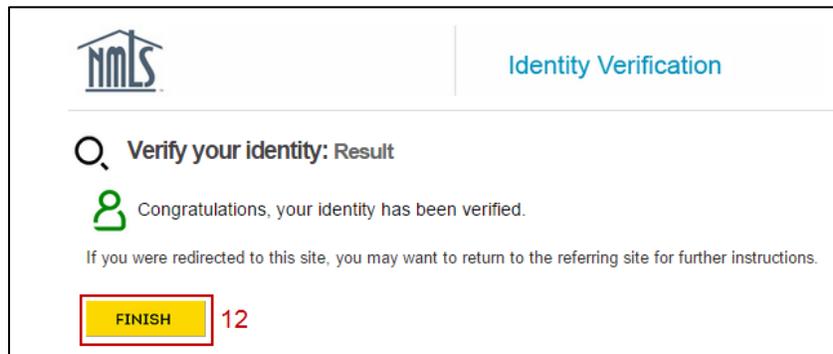
10. Click the **Continue** button (see *Figure 8*).



*Figure 8: Verify your Identity - Instructions*

11. Answer the identifying questions and click the **Continue** button.

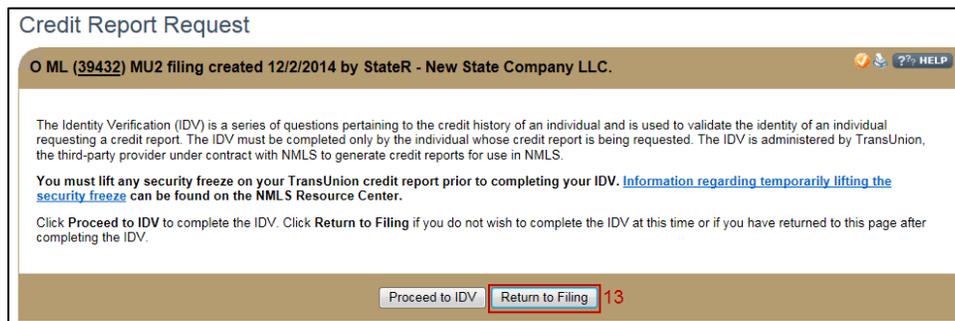
12. Click the **Finish and see activity** button (see *Figure 9*).



*Figure 9: Verify your Identity - Results*

**NOTE:** The TransUnion verification process is completed on a separate internet tab or window; you must return to the tab or window that contains NMLS.

13. Click the **Return to Filing** button (see *Figure 10*).



*Figure 10: Credit Report Request*

