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Policy

All new mortgage loan originator license applications require the completion of a Criminal Background Check (CBC) request.

If an individual does not have existing prints on file via NMLS, individuals must schedule their fingerprints through NMLS within 180 days of completing the Individual Form (MU4). If fingerprints are not submitted within 180 days, the background check window will expire and the individual must pay for a new CBC.

NMLS can use existing fingerprints on file that are less than three years old to process a new CBC request. Fingerprints expire after three years and individuals will need to get re-fingerprinted when submitting a new CBC request.

Upon submission of the new application, NMLS processes and delivers results of the CBC to all state agencies who license, or are considering a new application for licensure. These state agencies individually evaluate the CBC results to determine eligibility for licensure as required under the SAFE Act. Each agency has evaluating criteria that is agency specific. If necessary, regulators will communicate with licensees by placing license items in NMLS.

Demographic information entered in the CBC section of the Individual Form (MU4) is submitted to the FBI for the background check.

CBC results are made available to authorized state agencies and will not be viewable on NMLS Consumer Access.

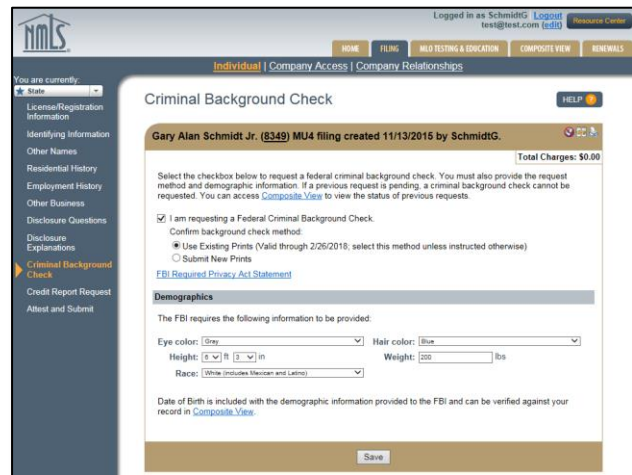


Figure 1: CBC Authorization Page

Definitions and Charts

Term	Definition
Pending Fingerprint	A CBC request has been submitted, but prints have not yet been taken. Appointment may need to be scheduled.
Processing Fingerprints	A CBC request has been submitted, prints have been taken, and the background check is being performed.
Closed – Illegible	Prints must be retaken after a subsequent CBC request is made within the Individual Form (MU4).
Processing Name Check	None, a background check is being performed using the “Name Check” method.
Closed – Results Received	None, CBC results are viewable to applicable state regulators.
Closed – Expired	Fingerprints were not taken within 180 day window from the CBC request submission. Individual is required to submit CBC request within the Individual Form (MU4) and schedule a fingerprinting appointment.

Figure 2: CBC Terms and Definitions

How to Authorize a CBC and Credit Report

- Select the checkbox next to “I am requesting a Federal Criminal Background Check” (see *Figure 2*).
 - Select the appropriate background check method
- Click the **Save** button (see *Figure 3*).

Figure 3: CBC Authorization Page

Additional Resources

- [Completing the Criminal Background Check Process](#)
- [Criminal Background Check Status](#)
- [Criminal Background Check Page of NMLS Resource Center](#)