If a user forgets their password, a system-generated temporary password can be sent to the User Profile email address. If a user is unsuccessful in logging in after three attempts, the System locks the user account. In order to unlock an account, Organization Users (OU) must contact their Account Administrator (AA); all other users, including AAs, must contact the NMLS Call Center at 1-855-NMLS123 (1-855-665-7123).

When contacting the NMLS Call Center, the user must verify their profile email address before an account is unlocked or a password reset.

Unlocking an account in NMLS or requesting a password reset results in a temporary password being sent to the user. After using the temporary password to log in, the System requires the user to create a new password.

Account Disablement

NMLS will disable any account if it has not been accessed in 120 days by a company account user or 15 months by an individual user. If a user account is disabled, the System will prompt the user to provide identifying information before they can log in to the account.

There are also certain instances when a user account is disabled due to an outstanding invoice or other non-compliance issue. If this occurs, the user is able to pay the outstanding invoice in the System or, if non-invoice related, must contact the NMLS Call Center.
An Account Administrator (AA) for a company has the ability to create and manage user accounts for their organization. The organization appoints a Primary and Secondary AA during the entitlement process. The organization’s AA(s) establish accounts with roles and permissions for other users within their organization.

Organization Users (OU's) are employees within an organization that are responsible for performing tasks for the organization in NMLS such as creating filings or managing work queues.

Figure 2: Key Terms

Getting Started: Managing User Accounts

1. Navigate to the NMLS Resource Center.
2. Click Log in to NMLS in the upper right corner.
3. If prompted to, select the appropriate context, State, then log in to NMLS.
4. Click the Admin tab in the top right corner.
5. Click User Account Profiles on the left navigation panel.
6. Enter the individual’s UserName, First, or Last Name, or leave the search criteria blank to get a list of all users.
7. Click the Search button.
8. Click the desired username hyperlink (Figure 3).

Figure 3: Search Results
How to Manage User Information

The following information for any OU can be modified by an AA:

- First Name
- Middle Name
- Last Name
- Phone Number
- Email Address

1. From the User Account Profile page, click the Manage User Info button to the right of the User Account Information section header.
2. Change the appropriate information for the selected user.
3. Click Save to save the updates or Cancel to return to the User Account profile.

How to Unlock an Account

1. From the User Account Profile page, click Unlock under the User Account Information section to unlock a user account.

How to Reset a Password

1. From the User Account Profile page, click Reset Password at the bottom of the page.
   NOTE: The user will receive an email with a complex system generated password, which they will be required to enter at the time of their next login. Users are encouraged to copy and paste the system generated password. The user will then be required to create a new password.

How to Enable/Disable an Account

A user whose account has been disabled by an AA will not be able to log in to NMLS. The user will be able to log in to NMLS only after the account has been enabled by an AA. As an example, a user who is out on extended leave could have their account disabled by an AA until they return.

1. From the User Account Profile page, click Disable or Enable under the User Account Information section.
   NOTE: Click New Search to return to the User Account Search screen.
How to Delete an Account

A deleted user account cannot be re-used. A new user account will have to be created by an AA in order for the user to log in to NMLS.

1. From the User Account Profile page, click Delete Account under the User Account Information section.
2. Click OK to confirm the deletion of the user account.

Additional Resources

- Account Administration for Company Users