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Policy

You must create an account in NMLS if you are an individual who currently holds or is applying for a state license/registration (MU4) or a federal mortgage loan originator registration (MU4R), or a control person (MU2 – i.e., executive officer, owner, branch manager, or qualifying individual) who needs to attest to your record in NMLS as part of a company or branch license filing.

If you are not one of the above, do not create an individual account.

The information you submit must be accurate, complete and reflect information found on legal documentation. Inaccurate information may result in one or more duplicate accounts. If duplicate accounts are created, the responsible individual or company is liable for all fees associated with resolving the error.

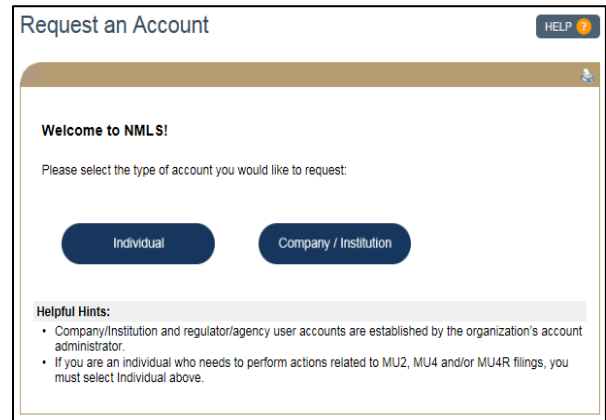


Figure 1: Request an Account

Definitions and Charts

Term	Definition
<b>CAPTCHA</b>	Completely Automated Public Turing Test to Tell Computers and Humans Apart

How to Create an Individual User Account

1. Click the **Individual** button on the Request an Account page (see *Figure 2*).

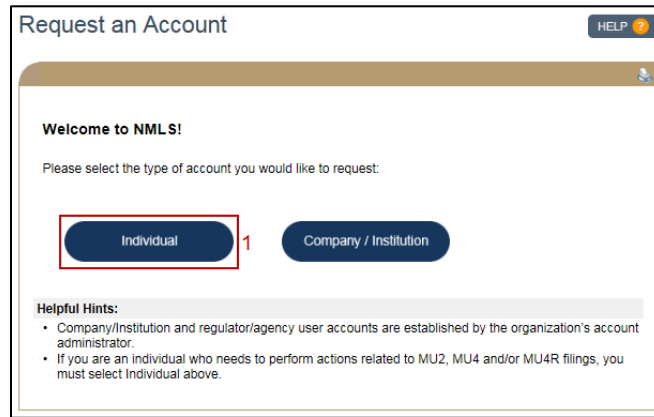


Figure 2: Request an Account

2. Enter the CAPTCHA code and click the **Next** button (see Figure 3).

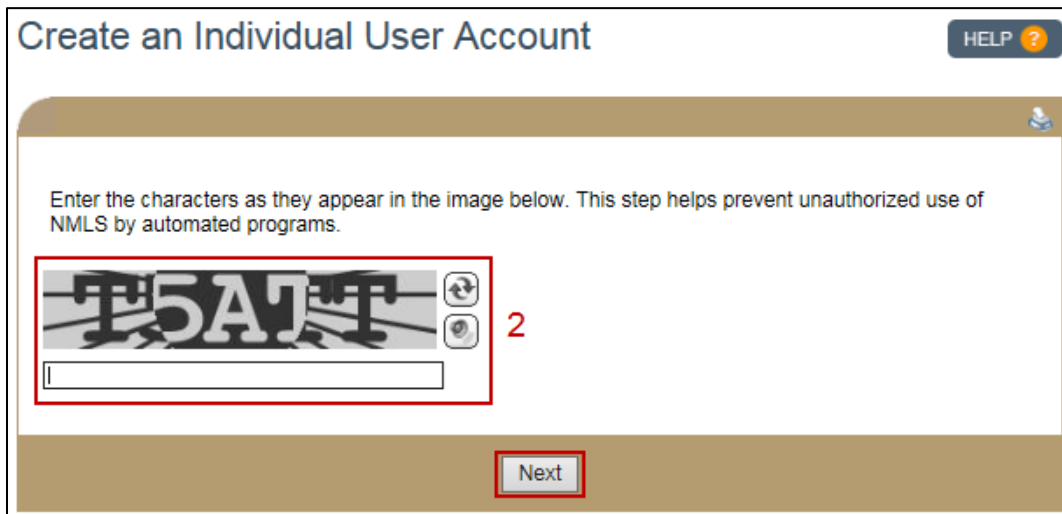


Figure 3: CAPTCHA Code

3. Enter all required identifying information and click the **Next** button (see Figure 4).

Figure 4: Identifying Information

- Review the information you have provided and click the **Confirm** button (see Figure 5).

Figure 5: Review

- Receive email confirmation and follow the instructions provided in the notifications (see Figure 6).

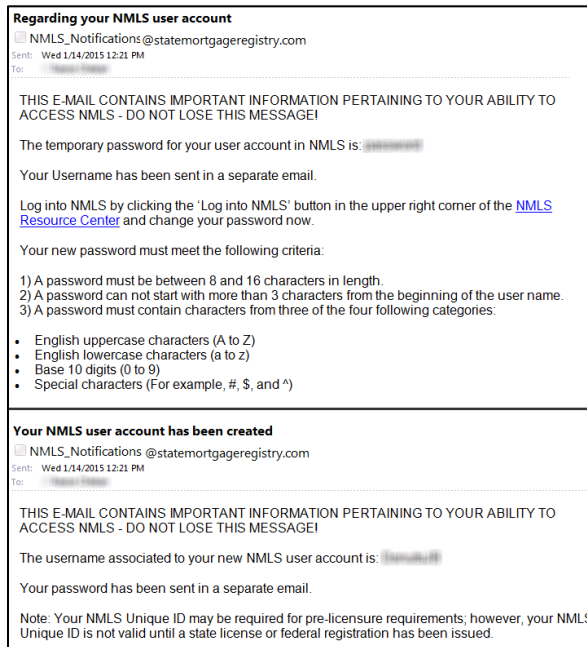


Figure 6: Email Notifications

## Additional Resources

- [Getting Started: State-Licensed MLO](#)