

## Criminal Background Check

### Overview/Policy

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

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

If you have recent fingerprints in NMLS, you will not need to be reprinted. NMLS can use the existing fingerprints on file that are less than three years old to process a new CBC request. If fingerprints on file are older than three years old, the individual will need to get re-fingerprinted.

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

The demographic information entered in the CBC section of the Individual (MU4) Form will be submitted to the FBI for the background check.

A state may require submission of fingerprints through an alternative process for a state background check.

CBC results will not be viewable on NMLS Consumer Access.

### Definitions and Charts

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| <b>Criminal Background Check Status:</b> | <b>Action Required:</b>   |
|--|---|
| Pending Fingerprint                      | A CBC request has been submitted, but prints have not yet been taken. Appointment must 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 request is made within the Individual (MU4) Form.   |
| 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 the 180 day allotted time of submitting the request. You are required to authorize through NMLS again and schedule an appointment to be printed. |

## How To

### Enter Criminal Background Check Information

1. From the Criminal Background Check section of the Individual (MU4) Form, select the **checkbox** next to "I am requesting a Federal Criminal Background Check" (Refer to the State Specific Checklist to determine whether you are required to authorize a criminal background check through NMLS for a specific license or registration type).
2. Confirm background check method: i.e. Use Existing Prints or Submit New Prints.
3. Complete all **Required Fields** in the Demographics section.
4. Click **Save**.

Criminal Background Check



Total Charges: \$0.00

Select the checkbox below to request a federal criminal background check. You must also provide the request method and demographic information. If a previous request is pending, a criminal background check cannot be requested. You can access [Composite View](#) to view the status of previous requests.

I am requesting a Federal Criminal Background Check.

Confirm background check method:

Use Existing Prints (Valid through MMDD/YYYY; select this method unless instructed otherwise)

Submit New Prints

[FBI Required Privacy Act Statement](#)

**Demographics**

The FBI requires the following information to be provided:

Eye color:       Hair color:

Height:  ft  in      Weight:  lbs

Race:

Date of Birth is included with the demographic information provided to the FBI and can be verified against your record in [Composite View](#).

## Helpful Hints

1. CBC results are considered outdated as soon as the results are posted to the system, therefore CBC results cannot be used on subsequent occasions.
2. Name Check results can take up to eight weeks for the FBI to complete.

## Additional Resources:

- [State Specific Requirements](#).
- For more information on the Criminal Background Check, see the [FBI Required Privacy Act Statement](#).
- Quick Guide:
  - [MU4 Filing Instructions](#)
  - [Amendments \(MU4\)](#)
  - [How To Submit a CBC Request Quick Guide](#)

[See Individual Help Table of Contents](#)