



Nationwide Mortgage Licensing System

Loan Officer MU4 Filing
Instructions

Are you Ready?



If you are required by your state regulator or your mortgage company to complete and submit your own Form MU4, the instructions below will help you file, provide access to your company, and follow-up on your license status.

Have on hand the following:

- Residential history, including to and from dates (mm/yy) and addresses for the past 10 years
- Employment history, including to and from dates (mm/yy) and addresses for the past 10 years
- All names used since age the age of 18, including alias, aka, maiden name, etc.
- Documentation evidencing that all state specific requirements have been completed, such as testing or education requirements.

These can be found here:

<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>

- You will be required to pay the applicable fees (licensing, criminal background check and NMLS processing fees); available payment methods are Visa or MasterCard
- Verify with your Company the States you should be filing with



Go to the NMLS website at:

<http://mortgage.nationwidelicensingsystem.org>



Log into NMLS

Welcome to the NMLS Resource Center

The NMLS Resource Center is the official gateway into the Nationwide Mortgage Licensing System (NMLS) and provides users with tools, tips, news and updates.



Getting Started with NMLS...

| Companies | Mortgage Loan Originators | Course Providers |
|---|--|---|
| NMLS streamlines the licensing process by using a single record for all state agencies. Learn how to get an account and set up your company record under Getting Started: Company . | NMLS allows either the company or the individual to manage the licensing process. To learn more and to get set up on NMLS, go to Getting Started: Mortgage Loan Originator . | Apply to become an approved course provider, submit courses, maintain offerings, and report course completions here: Getting Started: Course Provider . |

Annual License Renewal

Popular Links

- [Criminal Background Check](#)
- [Testing](#)
- [Getting Started: Mortgage Loan Originator Education](#)
- [NMLS Consumer Access](#)

NMLS News & Events

NMLS Introduces Criminal Background Check, MU Form Changes

NMLS has been upgraded incorporating federal criminal background check functionality and changes to the national MU Forms approved by regulators this past fall. Starting January 25, 2010, all new mortgage loan originator application filings will require a federal

State Licensing News

Missouri Announces Participation in NMLS

The Missouri Division of Finance will start accepting new mortgage loan originator applications through NMLS starting April 2, 2010. For details see the [Missouri Transition Plan](#).

Texas SML Announces Participation in NMLS

State Licensing Requirements

Find license information for your state



Enter the State Licensing Resource Page.



Log into NMLS

State Licensing Requirements

Common Requirements

Renewals

Financial Statements

Professional Requirements

Policy

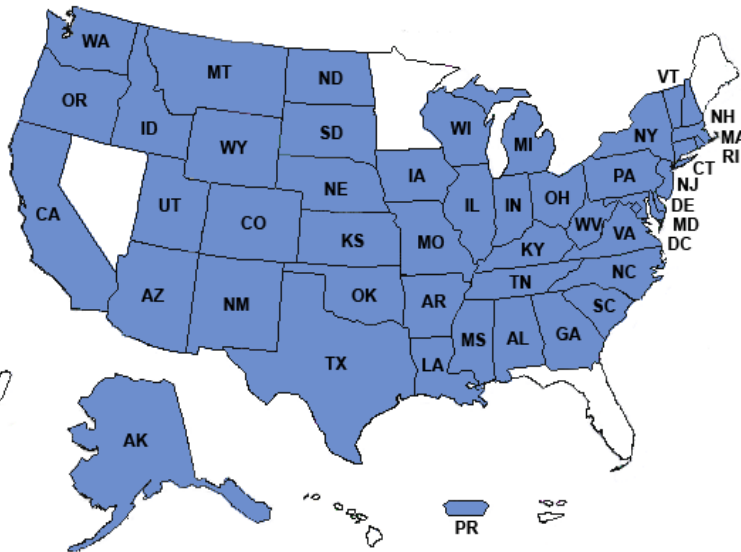
Transition Chart

NMLS Resource Center > State Licensing

State Licensing Requirements

Use the map to view a specific jurisdiction's transition plan, license requirements and requirements. Use the list of topics to view Common Requirements.

Click on the map or select state here...



Common Requirements

The following requirements are handled through a common process for all jurisdictions:

[Renewals](#) - Annual license renewal for 2010

[Financial Statements](#) - Submitting financial statements electronically through NMLS

[Professional Requirements](#) - Testing, education and background check requirements for individual Mortgage Loan Originators

[Policy](#) - Reference materials and policy guides including:

- Policy Guidebook for Licensees
- Information on Consumer Access

Choose the appropriate license state.



State Licensing Requirements

Common Requirements

Renewals

Financial Statements

Professional Requirements

Policy

Transition Chart

NMLS Resource Center > State Licensing > State Licensing Requirements

State Licensing Requirements

Alaska

Electronic filings through NMLS may be delayed if all required items on the appropriate checklist below are not submitted to the regulator.

Check state agency website for further information: [Alaska Department of Commerce, Community & Economic Development: Division of Banking & Securities](#)

Common Requirements

The following requirements are handled through a common process for all jurisdictions:

[Renewals](#) - Annual license renewal for 2010

[Financial Statements](#) - Submitting financial statements through NMLS

[Professional Requirements](#) - Testing, education and background check requirements for individual Mortgage Loan Originators

[Policy](#) - Common policies, including the Policy Guidebook for Licensees

| Company Licenses | Description | Requirements Checklist |
|----------------------------------|--|---|
| Mortgage Broker / Lender License | This License is required of any mortgage broker, who is a company or sole proprietorship, who for compensation or gain, or in the expectation of compensation or gain, directly or indirectly arranges with a variety of lending sources to provide financing for mortgage loans or assists or offers to assist a borrower or potential borrower to obtain financing for mortgage loans on Alaska residential property. This License is required of any mortgage lender who is a company or sole proprietor, who consummates and funds a mortgage loan and who is named as the payee in the promissory note and as the beneficiary of the deed of trust on Alaska residential properties. (More Details) | <ul style="list-style-type: none"> New Application Amendment Surrender |

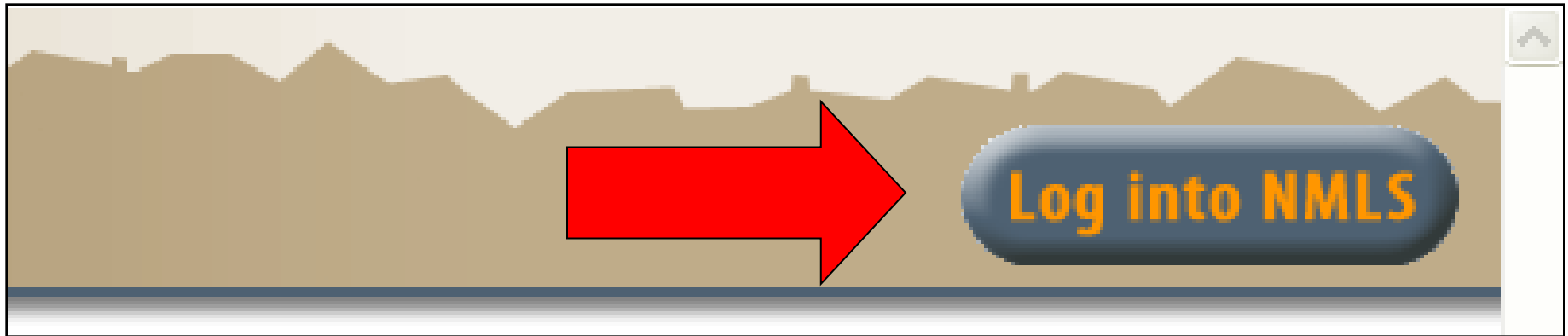


Identify the appropriate license. Consult license description and details.

Existing Licensees print “Transition to NMLS” checklist

New Licensees print “New Application” checklist.

- Gather all required documentation listed on the Requirements Checklist.
- Include your NMLS Unique ID# on the top of the checklist once you have created your NMLS account. *(your ID# can be obtained by going to Composite View and View Individual. The ID# will be in parenthesis next to your name)*
- Mail the checklist and all required docs within 5 days of submitting your filing in NMLS.



Click the “Log into NMLS” button in the top right corner of the NMLS Resource Center

Nationwide Mortgage Licensing System

Welcome to NMLS. From here, you may:

- [Log in](#)
- [Create an Individual Account](#)
(For MU2/MU4 attestation and filings)



Helpful Hints:

- Company user (filing MU1, MU3, or MU4) and regulator user accounts are established by the organization's account administrator.
- If you are an individual who:
 - Holds or is applying for a license/registration (MU4 form)
 - Needs to attest to a company or branch filing (MU2 form)
 You will need to create your own account by selecting the [Create an Individual Account Link](#).

Choose “Create an Individual Account.”



Create an Individual User Account

Enter the characters as they appear in the image below. This step helps prevent unauthorized use of NMLS by automated programs.



[Next](#)

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Enter requested information and click Next.

Create an Individual User Account

If you are a **Loan Officer** who currently holds or is applying for a license/registration for yourself (Form MU4) or a **Control Person** (e.g. executive officer, owner, branch manager, qualified person in charge) who needs to attest to your record in the NMLS (Form MU2) as part of a company or branch license filing, please complete the following form.

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

| | |
|---------------------------------|----------------------|
| First Name: | <input type="text"/> |
| Middle Name: | <input type="text"/> |
| Last Name: | <input type="text"/> |
| Suffix: | <input type="text"/> |
| Date of Birth: | <input type="text"/> |
| Confirm Date of Birth: | <input type="text"/> |
| Social Security Number: | <input type="text"/> |
| Confirm Social Security Number: | <input type="text"/> |
| Phone Number: | <input type="text"/> |
| Email Address: | <input type="text"/> |
| Confirm Email Address: | <input type="text"/> |
| Password Question: | <input type="text"/> |
| Password Answer: | <input type="text"/> |

Next

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Fill in all information, be sure to use your Legal Name and click Next.

[Login](#)[Reset Password](#)[Create Individual Account](#)[Company Account Request](#)

Create an Individual User Account

An Individual User Account will be established for the information below. Click **Finish** below to confirm.

First Name: Example

Middle Name:

Last Name: Originator

Suffix:

Date of Birth: 4/10/1980

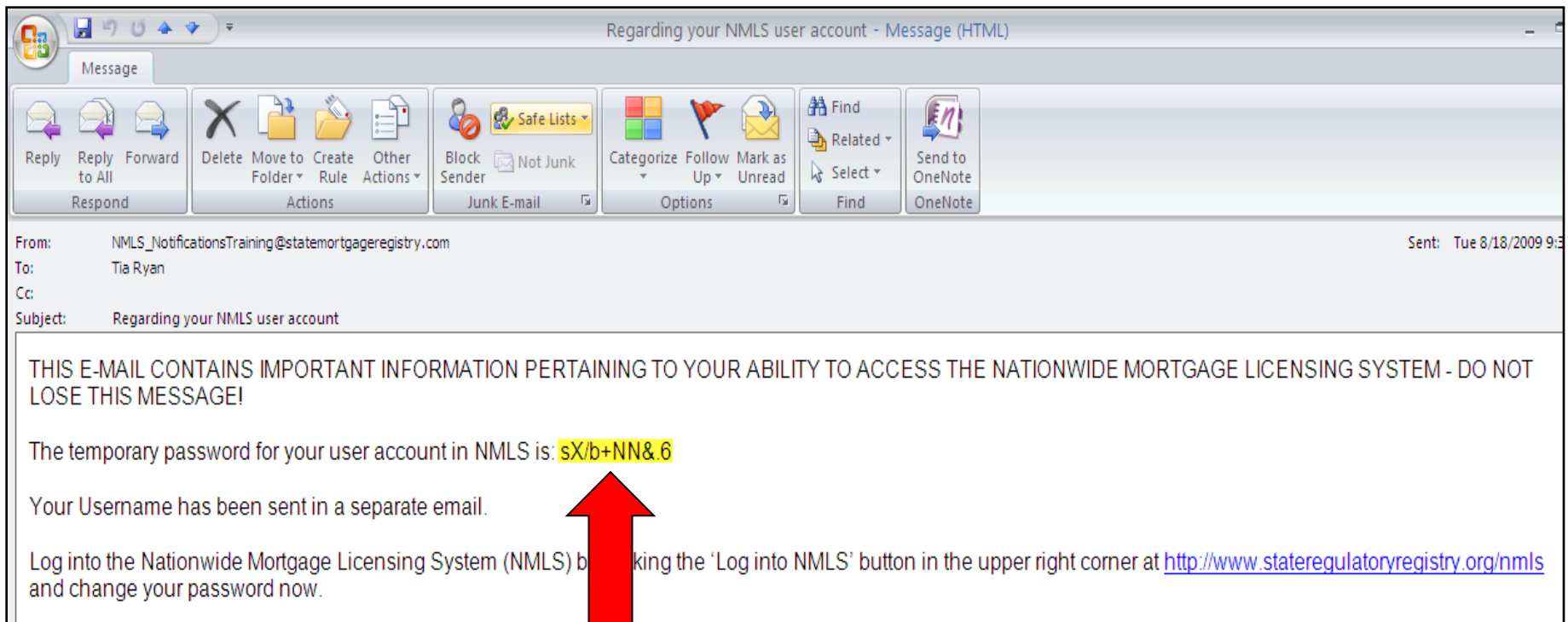
Social Security Number: 211-12-1312

Email Address: tryan@csbs.org

[Previous](#)[Finish](#)

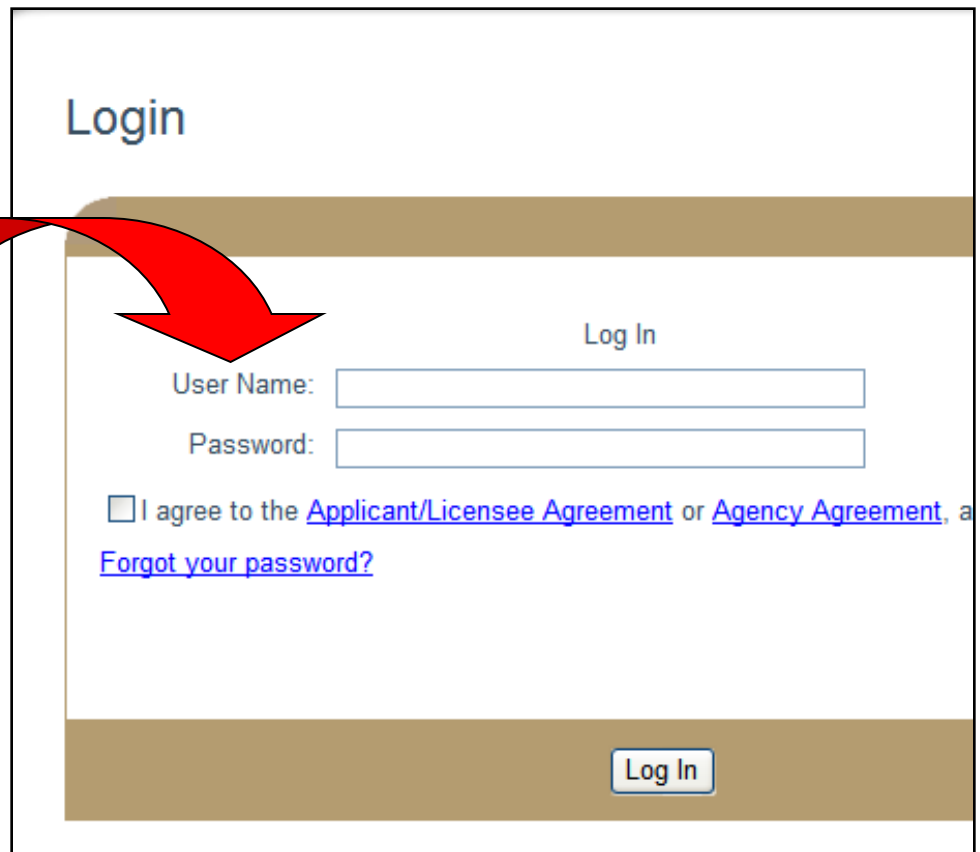
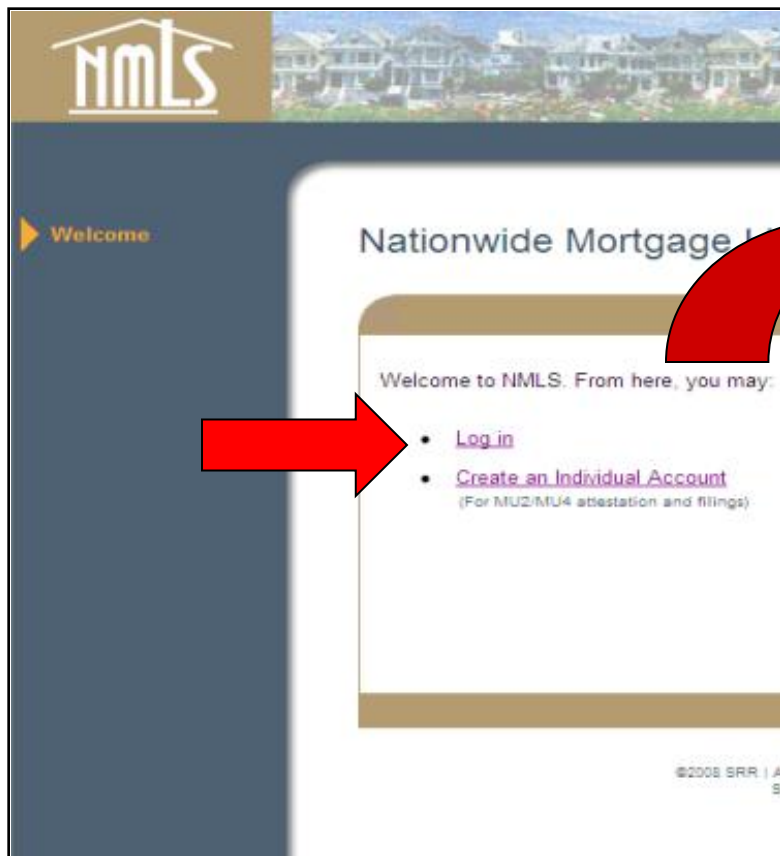
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Confirm all data entered is correct, then choose Finish.
NOTE: Once you choose finish, only the NMLS Call Center can correct the Date of Birth and Social Security Number fields. This process can take several days.



NMLS_Notifications will send two emails. One will contain your user name. The other will contain your temporary password.

Copy and paste your temporary password



When you receive your emails, return to the NMLS login. Type in your user name. Copy and paste in the temporary password. Check the box to agree to legal terms. Click Log In.

Change your Password

I You logged in with a system-generated password. You must change it before continuing.

Passwords must be between 8 and 16 characters in length, and contain characters from 3 of the following 4 categories:

- English uppercase characters (A to Z)
- English lowercase characters (a to z)
- Base 10 digits (0 to 9)
- Special characters (For example, #, \$, and ^)

Current Password:

New Password:

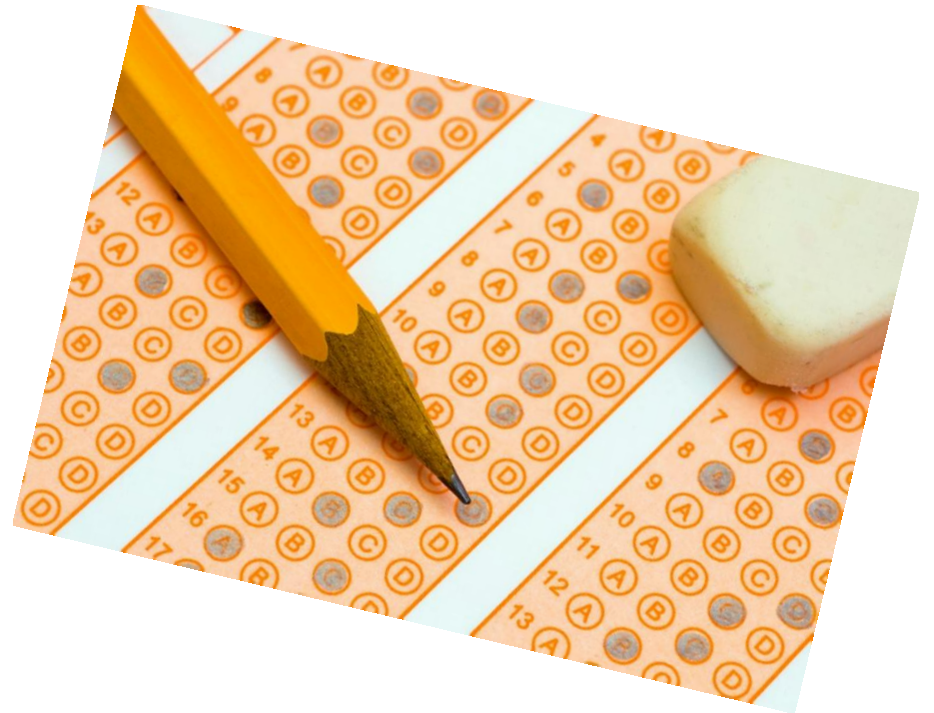
Confirm New Password:

Change Password

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After logging in you will be required to change your password. Paste in your temporary password again, then create your new password.

ENROLLING IN A TEST





To enroll in the National or State Component of the SAFE MLO Test, select the Professional Requirements Tab.

NMLS

FILING PROFESSIONAL REQUIREMENTS COMPOSITE VIEW RENEWALS HOME

Testing Logged in as TaborT | Logout

Testing

Test Enrollments

Test Enrollment Cart

Testing

In order to schedule tests with a Test Delivery Vendor, mortgage loan originators first must request and pay for a test enrollment window in NMLS by using the **Test Enrollments** and **Test Enrollment Cart** functions.

National and state tests will be made available according to the Test Availability Schedule posted on the Testing page of the NMLS Resource Center found [here](#).

Test Enrollments
Choose this option on the left-hand navigation panel to access a test enrollment wizard that will allow you to select national or state tests you must take to satisfy the SAFE testing requirements for existing licenses or for new license request filings. Your selections will be added to the Test Enrollment Cart for payment.

Test Enrollment Cart
Choose this option on the left-hand navigation panel to pay for previously selected national and/or state tests. This will result in one or more test enrollment windows being opened allowing you to schedule and take the test(s).

Click [here](#) to access the MLO Testing Handbook on the Testing page of the NMLS Resource Center.

Select the Composite View tab above to view test enrollment window and compliance information under the "View Testing Information" section.

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Select the Testing submenu and proceed to the Test Enrollments section from the left navigation panel.

Test Enrollments

All jurisdictions participating in NMLS are listed below regardless of whether a test currently is available for enrollment in the jurisdiction. Tests will become available for enrollment based on the Test Availability Schedule found [here](#).

Select one or more jurisdictions in which you are required to comply with a testing requirement and click **Next**.

NATIONAL TEST: If you wish to take only the National Test and your jurisdiction does not appear below, select any jurisdiction and click Next.

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Alabama | <input type="checkbox"/> Indiana-DFI | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> South Carolina-DCA |
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Indiana-SOS | <input type="checkbox"/> New Jersey | <input type="checkbox"/> South Dakota |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Iowa | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Tennessee |
| <input type="checkbox"/> Arkansas | <input type="checkbox"/> Kansas | <input type="checkbox"/> New York | <input type="checkbox"/> Texas - OCCC |
| <input type="checkbox"/> California - DOC | <input type="checkbox"/> Kentucky | <input type="checkbox"/> North Carolina | <input type="checkbox"/> Texas - SML |
| <input type="checkbox"/> California - DRE | <input type="checkbox"/> Louisiana | <input type="checkbox"/> North Dakota | <input type="checkbox"/> Utah-DRE |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Maryland | <input type="checkbox"/> Ohio | <input type="checkbox"/> Vermont |
| <input type="checkbox"/> Connecticut | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> Oklahoma | <input type="checkbox"/> Virgin Islands |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Michigan | <input type="checkbox"/> Oregon | <input type="checkbox"/> Virginia |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Mississippi | <input type="checkbox"/> Pennsylvania | <input type="checkbox"/> Washington |
| <input type="checkbox"/> Georgia | <input type="checkbox"/> Missouri | <input type="checkbox"/> Puerto Rico | <input type="checkbox"/> West Virginia |
| <input type="checkbox"/> Idaho | <input type="checkbox"/> Montana | <input type="checkbox"/> Rhode Island | <input type="checkbox"/> Wisconsin |
| <input type="checkbox"/> Illinois | <input type="checkbox"/> Nebraska | <input type="checkbox"/> South Carolina-BFI | <input type="checkbox"/> Wyoming |

**Select the state that you wish to take a test in and click Next.
If you want to take the National Test, select ANY state and
the National Test will be an option.**

Test Enrollments

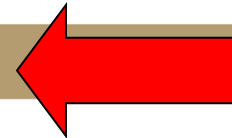
Below is a list of tests available for the jurisdiction(s) you selected. Select one or more of the tests for which you would like to open an enrollment window and click **Add to Cart**. The national test is required for all jurisdictions.

[Select All](#) [Unselect All](#)

- SAFE Mortgage Loan Originator Test - National Component
- SD - SAFE Mortgage Loan Originator - State Component

A test may not appear for a selected jurisdiction for any of the following reasons: (i) an open enrollment window exists for the test; (ii) the test has been passed; (iii) the test is not yet available for enrollment; or (iv) the test is in the Test Enrollment Cart. Tests will become available for enrollment based on the Test Availability Schedule posted [here](#).

A 180 day test enrollment window will be opened for each selected test once the Test Enrollment Cart is submitted and payment is made. If the test is not scheduled and taken prior to the end of the enrollment window, the window will expire and you must request and pay for a new window prior to being able to schedule the test.

[Previous](#)
[Add to Cart](#)


Select the test you wish to take and click Add to Cart.

Test Enrollment Cart

[Proceed to Invoice](#) [Empty Cart](#)

Below please find a list of tests that have been selected for enrollment.

Click **X** to delete any test for which you do not want to request enrollment. Select **Proceed to Invoice** to view and pay the invoice for the cart. You also can return to Test Enrollments to select additional tests for enrollment.

| Actions | Individual | Test Name | Amount |
|---------------|-----------------|--|---------|
| X | Bloom, Vallarie | SD - SAFE Mortgage Loan Originator - State Component | \$69.00 |
| Total Charges | | | \$69.00 |

[Proceed to Invoice](#) [Empty Cart](#)

Review the payment for the test enrollment and select “Proceed to Invoice”.

Test Enrollment Cart

Invoice Amount: \$69.00

Invoice Date: 3/26/2010

[Pay Invoice](#)
[Return To Cart](#)

| Individual | Test Name | Fee | Amount |
|-----------------|--|---------------------------|---------|
| Bloom, Vallarie | SD - SAFE Mortgage Loan Originator - State Component | State Test Enrollment Fee | \$69.00 |
| Total Charges | | | \$69.00 |

[Pay Invoice](#)
[Return to Cart](#)

**Review the payment invoice and select “Pay Invoice”.
 Complete the payment process.**

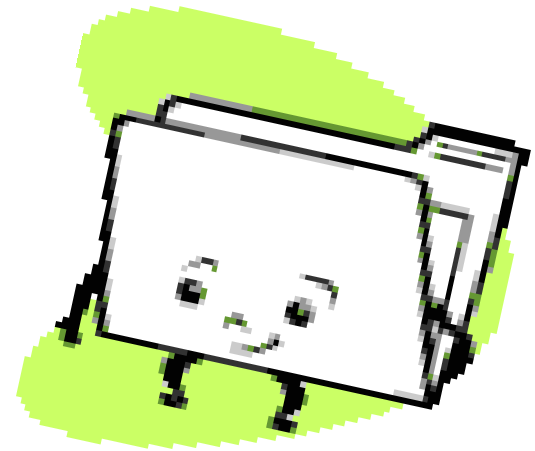


You have successfully enrolled in a test!

**You should receive an email confirmation
instructing you to schedule your test.**

**You must proceed to the testing section of the
NMLS Resource Center to schedule your
test.**

SUBMITTING AN MU4 FILING






Click on the Filing tab at the top of the screen.





Click on Individual.

Pending Filings

Attestation Requested Filings
This section displays unsubmitted MU2 or MU4 filings pertaining to your individual record in NMLS that have been initiated by a company with access to your record. In order for the company to submit the filing for processing by the NMLS, you must review the filing for accuracy and attest to the information contained within. Select  to view, edit, and attest to a filing for which the status is "Attestation Requested". Filings displaying an "Attested" status require no further action on your part.

There are no filings for Attestation.

My MU4 Filings
This section displays MU4 filings pertaining to your individual record in NMLS, initiated by you, that have not yet been submitted or currently are being processed by the NMLS. The system will allow only one pending filing at a time. Select  to view, edit, or submit a pending filing. Select  to delete a pending filing without submitting the information to NMLS. If you have no pending filings and need to create your first MU4 or amend information filed on a previous MU4, select the **Create New Filing** button below.

Note: If an MU2 or MU4 filing has not already been submitted on your record, your first submission on the NMLS will require you to complete a full, initial filing and submit it for processing. Subsequent filings will be considered 'amendments' and will be pre-populated with the information from the most recently submitted filing. Please consult your company before completing and submitting any information in the NMLS.

A matching record was not found.


[Create New Filing](#)



If there are no current filings, click Create New Filing.



Pending Filings

Attestation Requested Filings



This section displays unsubmitted MU2 or MU4 filings pertaining to your individual record in NMLS that have been initiated by a company with access to your record. In order for the company to submit the filing for processing by the NMLS, you must review the filing for accuracy and attest to the information contained within. Select  to view, edit, and attest to a filing for which the status is "Attestation Requested". Filings displaying an "Attested" status require no further action on your part.

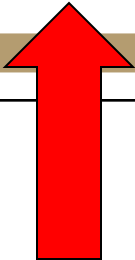
There are no filings for Attestation.

My MU4 Filings

This section displays MU4 filings pertaining to your individual record in NMLS, initiated by you, that have not yet been submitted or currently are being processed by the NMLS. The system will allow only one pending filing at a time. Select  to view, edit, or submit a pending filing. Select  to delete a pending filing without submitting the information to NMLS. If you have no pending filings and need to create your first MU4 or amend information filed on a previous MU4, select the **Create New Filing** button below.

Note: If an MU2 or MU4 filing has not already been submitted on your record, your first submission on the NMLS will require you to complete a full, initial filing and submit it for processing. Subsequent filings will be considered 'amendments' and will be pre-populated with the information from the most recently submitted filing. Please consult your company before completing and submitting any information in the NMLS.

| Available Actions | Filing ID | Creation Date | Created By | Applicant Name | Status |
|---|-----------|----------------------|------------|----------------------------|-------------|
|   | 31481 | 8/18/2009 9:48:06 AM | OriginaE | Example Originator (14099) | Unsubmitted |



If there are pending filings in an Unsubmitted status, click the Edit icon to add a license, make changes or finish a filing.

License/Registration Information

- Identifying Information
- Other Names
- Residential History
- Employment History
- Other Business
- Disclosure Questions
- Jurisdiction Participation
- Criminal Background Check
- Credit Report Request
- Completeness Check and Submit

License/Registration Information

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$15.00

Below are a list of Requests Pending Submission and a list of Approved Licenses/Registrations and Pending Applications being managed in NMLS for your record. If you have questions about the types of licenses you need to apply for, click [here](#) to access the State License Requirements on the NMLS Resource Center.

To *apply for or transition* a license or registration, click **Add** at the bottom of the page.
 To *complete or amend* your record, select the appropriate section on the left panel.
 To *attest to and submit a filing*, select **Completeness Check and Submit** on the left panel.

Requests Pending Submission

The list below reflects license, transition, surrender and/or withdrawal requests that will be submitted in connection with this pending filing. To remove a request from the filing, click the Cancel Action icon next to the appropriate request.

No Record found.

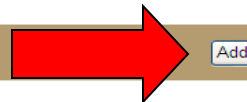
Approved Licenses/Registrations and Pending Applications

Below is a list of the approved licenses/registrations and applications pending with the regulator that are being managed in NMLS for your record, excluding those with a request pending submission with this filing as indicated above. To surrender, withdraw or cancel a license/registration or pending application click the corresponding icon in the Available Action column.

| Regulator | License | Status | License Number | Available Action |
|----------------|-----------------------------------|----------------------|----------------|------------------|
| North Carolina | Exclusive Mortgage Broker License | Pending - Incomplete | | Withdraw |

Initial Filings:

First time users should begin by *identifying the jurisdiction(s)* for their current license(s)/registration(s) and/or for any new application(s) they wish to submit by clicking **Add**. Once one or more license type(s) have been identified through the license wizard, complete each section on the panel at left, starting with **Identifying Information** and ending with **Jurisdiction Participation**. Then click **Completeness Check and Submit**.



Add

Any existing license filings will appear. Click Add to select additional licenses.



**Before you proceed, note:
NMLS will allow you to select all states,
even if your company or branch is not
licensed in those states.
Verify which state licenses you need.
FEES ARE NON-REFUNDABLE**

- ▶ License/Registration Information
- Identifying Information
- Other Names
- Residential History
- Employment History
- Other Business
- Disclosure Questions
- Jurisdiction Participation
- Criminal Background Check
- Credit Report Request
- Completeness Check and Submit

License Wizard

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.

Total Charges: \$15.00

Select the jurisdiction(s) below in which you currently hold or wish to apply for a loan officer license or registration. Please select the appropriate jurisdiction and click **Next**

NOTE: If you currently hold a loan officer license or registration in a jurisdiction, you will need to enter your license or registration number on a future screen. This will allow for the transition of your license onto the NMLS without new application fees being charged.

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Alabama | <input type="checkbox"/> Indiana-DFI | <input type="checkbox"/> Nevada | <input type="checkbox"/> South Carolina-DCA |
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Indiana-SOS | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> South Dakota |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Iowa | <input type="checkbox"/> New Jersey | <input type="checkbox"/> Tennessee |
| <input type="checkbox"/> Arkansas | <input type="checkbox"/> Kansas | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Texas - OCCC |
| <input type="checkbox"/> California - DOC | <input type="checkbox"/> Kentucky | <input type="checkbox"/> New York | <input type="checkbox"/> Texas - SML |
| <input type="checkbox"/> California - DRE | <input type="checkbox"/> Louisiana | <input type="checkbox"/> North Carolina | <input type="checkbox"/> Utah-DFI |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Maine | <input type="checkbox"/> North Dakota | <input type="checkbox"/> Utah-DRE |
| <input type="checkbox"/> Connecticut | <input type="checkbox"/> Maryland | <input type="checkbox"/> Ohio | <input type="checkbox"/> Vermont |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Massachusetts | <input type="checkbox"/> Oklahoma | <input type="checkbox"/> Virgin Islands |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Michigan | <input type="checkbox"/> Oregon | <input type="checkbox"/> Virginia |
| <input type="checkbox"/> Florida | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Pennsylvania | <input type="checkbox"/> Washington |
| <input type="checkbox"/> Georgia | <input type="checkbox"/> Mississippi | <input type="checkbox"/> Puerto Rico | <input type="checkbox"/> West Virginia |
| <input type="checkbox"/> Hawaii | <input type="checkbox"/> Missouri | <input type="checkbox"/> Rhode Island | <input type="checkbox"/> Wisconsin |
| <input type="checkbox"/> Idaho | <input type="checkbox"/> Montana | <input type="checkbox"/> South Carolina-BFI | <input type="checkbox"/> Wyoming |
| <input type="checkbox"/> Illinois | <input type="checkbox"/> Nebraska | | |

Next Cancel

Select only the states you have verified with your company and click Next.



FILING

PROFESSIONAL REQUIREMENTS

COMPOSITE VIEW

RENEWALS

HOME

Individual | [Company Access](#) | [Company Relationships](#)

Logged in as lachenaer | [Logout](#)

▶ **License/Registration Information**

Identifying Information

Other Names

Residential History

Employment History

Other Business

Disclosure Questions

Jurisdiction Participation

Criminal Background Check

Credit Report Request

Completeness Check and Submit

License Wizard

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$15.00

I It is important that you consult the jurisdiction-specific requirements for each license in order to determine that you qualify and that you are identifying the correct license for the activity you wish to conduct in each jurisdiction. Select the jurisdiction from the following list to view the jurisdiction-specific requirements:

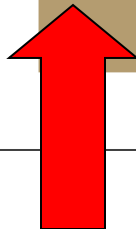
- [Alaska](#)

Below are the loan officer licenses available in the jurisdiction(s) that you selected.

Please select the license(s) or registration(s) that you wish to transition or new application(s) you wish to file and select **Next**.

- Alaska Mortgage Loan Originator License

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Select the license type you wish to transition or apply for and click Next.

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License Wizard

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$15.00

EXISTING LICENSEES/REGISTRANTS

For any EXISTING license/registration(s) listed below being transitioned onto NMLS, enter the license or registration number(s), exactly as provided to you by the jurisdiction, in the space provided. *FAILURE TO DO SO MAY RESULT IN YOU BEING CHARGED NEW APPLICATION FEES.* Click **Next** after all existing license/registration numbers have been provided.

| License/Registration Type | License/Registration Number |
|---|-----------------------------|
| Alaska Mortgage Loan Originator License | <input type="text"/> |

NEW LICENSE/REGISTRATION APPLICANTS

If you do not have any license/registration(s) to transition and are applying for a new license or registration, please click **Next**.

When you are transitioning an existing LO license, enter your current LO license number (not the company number). If you do not have a current license, leave blank. Click Next.



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License Wizard

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$15.00

Below is a list of the mortgage loan originator license/registration(s) that you have identified to transition or apply for at this time.

If this list is correct, click **Finish** to save these license/registration(s) and continue on with the filing. You will be returned to the License/Registration Information page and can complete and/or amend information about your record before submitting the filing.

If this is not correct, click **Previous** to return to the previous pages and make changes.

- Alaska Mortgage Loan Originator License



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**Confirm the license type(s) selected are accurate.
Click Finish.**

License/Registration Information

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License/Registration Information

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Below are a list of Requests Pending Submission and a list of Approved Licenses/Registrations and Pending Applications being managed in NMLS for your record. If you have questions about the types of licenses you need to apply for, click [here](#) to access the State License Requirements on the NMLS Resource Center.

To apply for or transition a license or registration, click **Add** at the bottom of the page.
 To complete or amend your record, select the appropriate section on the left panel.
 To attest to and submit a filing, select **Completeness Check and Submit** on the left panel.

Requests Pending Submission

The list below reflects license, transition, surrender and/or withdrawal requests that will be submitted in connection with this pending filing. To remove a request from the filing, click the Cancel Action icon next to the appropriate request.

| Regulator | License | Current Status | License Number | Pending Action | Available Action |
|-----------|----------------------------------|----------------|----------------|-------------------|----------------------|
| Alaska | Mortgage Loan Originator License | | | License Requested | Cancel Action |

Approved Licenses/Registrations and Pending Applications

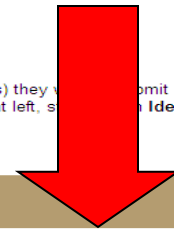
Below is a list of the approved licenses/registrations and applications pending with the regulator that are being managed in NMLS for your record, excluding those with a request pending submission with this filing as indicated above. To surrender, withdraw or cancel a license/registration or pending application click the corresponding icon in the Available Action column.

| Regulator | License | Status | License Number | Available Action |
|----------------|-----------------------------------|----------------------|----------------|------------------|
| North Carolina | Exclusive Mortgage Broker License | Pending - Incomplete | | Withdraw |

Initial Filings:

First time users should begin by identifying the jurisdiction(s) for their current license(s)/registration(s) and/or for any new application(s) they wish to submit by clicking **Add**. Once one or more license type(s) have been identified through the license wizard, complete each section on the panel at left, starting with **Identifying Information** and ending with **Jurisdiction Participation**. Then click **Completeness Check and Submit**.

Add



Next

Total Charges appear in the upper right hand corner of the screen. The globe icon will link you back to the Jurisdiction Specific Requirement Checklists. To continue, click Next.

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Identifying Information

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Individual's identifying information:

Full Name: ETHEL I LACHENAUER

Gender: Female Male

State of Birth:

Country / Province of Birth:

Business phone, home phone, cell phone, fax and email:

Business Phone: 999-999-9999x99999

Home Phone: 999-999-9999x99999

Cell Phone: 999-999-9999x99999

Fax Line: 999-999-9999

Email Address:

Do you want to amend your legal name?

If yes, check here:

First Name:

Full Middle Name:

Last Name:

Suffix:

Any other business activities?

Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise? Yes No

Save

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Next ▶

Enter all data. Click Save. Then click Next.



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Other Names

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Other than your legal name, list all name(s) you are using or have used since the age of 18. Examples include nicknames, aliases, and names used before or after marriage. If none, continue to [Residential History](#).

No Record found.

Add

◀ Previous

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Add any “other names” you have been known by or used since the age of 18. Click Next.

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Residential History

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Starting with current address, provide all residential addresses over the last ten years. Records must contain a complete ten year history without gaps.

No Record found.[◀ Previous](#)[Next ▶](#)

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Ten years of residential history with NO GAPS is required. Click Add to enter details for each location. Once complete, click Next.

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Residential History

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

From:

(MM/YYYY)

To:

(MM/YYYY)

Do not enter a To date if this is your current address.

 Check here if this is your current address.Address: City: State: Country / Province: Postal Code:

Save

Cancel

When entering your CURRENT address, leave the “To” field blank.

License/Registration Information

Identifying Information

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Employment History

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Provide a complete employment history for the past ten years. Account for all time including full & part-time employment, self-employment, military service, and homemaking. Also include periods such as unemployment, retirement, full-time student, extended travel, etc. Indicate by "yes" or "no" whether this employment was financial service-related business. Records must contain a complete ten year history without gaps.

There are no existing employment records.

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Ten years of employment history with NO GAPS is required. Click Add to enter details for each period. Once complete, click Next.

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Employment Record

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Employer (company name):

From :
(MM/YYYY)

Check here if this is your current employer.

To:
(MM/YYYY)

Do not enter a To date if this is your current employer.

Position Held:
(no abbreviations)

Address:

City:

State:

Country / Province:

Postal Code:

Is the employment financial services-related? Yes No

If a student, enter school name and address.

If unemployed, enter “Unemployed” in “Position Held” field and list home address.

Indicate at the bottom of the screen if the position held is financial services related. Click Save.

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Other Business

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAIEI.



Total Charges: \$111.00

Are you currently engaged in any other business either as a proprietor, partner, officer, director, employee, trustee, agent or otherwise? Please exclude non-financial services-related activity that is exclusively charitable, civic, religious, or fraternal and is recognized as tax exempt.

No Record found.

[◀ Previous](#)[Next ▶](#)

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**Add any “Other Business” you are involved in.
If none, click Next.**

- License/Registration Information
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Disclosure Questions

ETHEL I LACHENAUER (103036) MU4 filing created 10/27/2010 by LACHENAEI.

Total Charges: \$111.00

If the answer to any of the following is "YES", provide complete details of all events or proceedings. Send the details to the jurisdictions where you are licensed/registered or requesting licensure/registration. Remember to file updates of these disclosures as needed.

Financial Disclosure

- (A) Within the past 10 years:
- (1) have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition? Yes No
- (2) based upon events that occurred while you exercised control over any organization, have you filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition? Yes No
- (B) Has a bonding company ever denied, paid out on, or revoked a bond for you? Yes No
- (C) Do you have any unsatisfied judgments or liens against you? Yes No

Criminal Disclosure

- (D)
- (1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No
- (2) Are there pending charges against you for any felony? Yes No
- (E) Based upon activities that occurred while you exercised control over an organization:
- (1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? Yes No
- (2) Are there pending charges against any organization for any felony? Yes No
- (F)
- (1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion? Yes No
- (2) Are there pending charges against you for a misdemeanor specified in (F)(1)? Yes No
- (G) Based upon activities that occurred while you exercised control over an organization:
- (1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any misdemeanor specified in (F)(1)? Yes No
- (2) Are there pending charges against any organization for any misdemeanor specified in (F)(1)? Yes No

Civil Judicial Disclosure

- (H) (1) Has any domestic or foreign court ever:
- (a) enjoined you in connection with any financial services-related activity? Yes No
- (b) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)? Yes No
- (c) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority? Yes No
- (2) Are you named in any pending financial services-related civil action that could result in a "yes" answer to any part of H(1)? Yes No

Regulatory Action

- (I) Has any State or federal regulatory agency or foreign financial regulatory authority ever:
- (1) found you to have made a false statement or omission or been dishonest, unfair or unethical? Yes No
- (2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)? Yes No
- (3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted? Yes No
- (4) entered an order against you in connection with a financial services-related activity? Yes No
- (5) revoked your registration or license? Yes No
- (6) denied or suspended your registration or license, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities? Yes No
- (7) barred you from association with an entity regulated by such commissions, authority, agency, or officer, or from engaging in a financial services-related business? Yes No
- (8) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct? Yes No
- (J) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended? Yes No
- (K) Are you now the subject of any regulatory action proceeding that could result in a "yes" answer to any part of I or J? Yes No

Customer Arbitration/Civil Litigation Disclosure

- (L) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:
- (1) is still pending; or Yes No
- (2) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or Yes No
- (3) was settled for any amount? Yes No

Termination Disclosure

- (M) Have you ever voluntarily resigned, been discharged, or permitted to resign after allegations were made that accused you of:
- (1) violating statute(s), regulation(s), rule(s), or industry standards of conduct? Yes No
- (2) fraud, dishonesty, theft, or the wrongful taking of property? Yes No

Save

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Next ▶

Answer all disclosure questions. Any "yes" answer will require explanation and possible documentation with your Jurisdiction Specific Requirements checklist.

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Jurisdiction Participation

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

Please select the jurisdiction(s) where you have applied for a loan officer license/registration, are currently licensed/registered, or were formerly licensed/registered in the past. You should include any jurisdictions in which you have a pending filing through the NMLS.

- Jurisdiction(s): [select all](#)
- | | | | |
|---|--|--|---|
| <input type="checkbox"/> Alabama | <input type="checkbox"/> Illinois | <input type="checkbox"/> Nebraska | <input type="checkbox"/> South Carolina-DCA |
| <input type="checkbox"/> Alaska | <input type="checkbox"/> Indiana - DFI | <input type="checkbox"/> Nevada | <input type="checkbox"/> South Dakota |
| <input type="checkbox"/> Arizona | <input type="checkbox"/> Indiana - SOS | <input type="checkbox"/> New Hampshire | <input type="checkbox"/> Tennessee |
| <input type="checkbox"/> Arkansas | <input type="checkbox"/> Iowa | <input checked="" type="checkbox"/> New Jersey | <input type="checkbox"/> Texas - OCC |
| <input type="checkbox"/> California - DOC | <input type="checkbox"/> Kansas | <input type="checkbox"/> New Mexico | <input type="checkbox"/> Texas - SML |
| <input type="checkbox"/> California - DRE | <input type="checkbox"/> Kentucky | <input type="checkbox"/> New York | <input type="checkbox"/> Utah - DFI |
| <input type="checkbox"/> Colorado | <input type="checkbox"/> Louisiana | <input checked="" type="checkbox"/> North Carolina | <input type="checkbox"/> Utah - DRE |
| <input type="checkbox"/> Connecticut | <input type="checkbox"/> Maine | <input type="checkbox"/> North Dakota | <input type="checkbox"/> Vermont |
| <input type="checkbox"/> Delaware | <input type="checkbox"/> Maryland | <input type="checkbox"/> Ohio | <input type="checkbox"/> Virgin Islands |
| <input type="checkbox"/> District of Columbia | <input type="checkbox"/> Massachusetts | <input checked="" type="checkbox"/> Oklahoma | <input type="checkbox"/> Virginia |
| <input type="checkbox"/> Florida | <input type="checkbox"/> Michigan | <input type="checkbox"/> Oregon | <input type="checkbox"/> Washington |
| <input type="checkbox"/> Georgia | <input type="checkbox"/> Minnesota | <input type="checkbox"/> Pennsylvania | <input type="checkbox"/> West Virginia |
| <input type="checkbox"/> Guam | <input type="checkbox"/> Mississippi | <input type="checkbox"/> Puerto Rico | <input type="checkbox"/> Wisconsin |
| <input type="checkbox"/> Hawaii | <input type="checkbox"/> Missouri | <input type="checkbox"/> Rhode Island | <input type="checkbox"/> Wyoming |
| <input type="checkbox"/> Idaho | <input type="checkbox"/> Montana | <input type="checkbox"/> South Carolina-BFI | |

Save

◀ Previous

Next ▶

Indicate the areas you currently have a license in, have had a license in previously, or where you have submitted a MU4 through NMLS. Click Save. Then click Next.

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Criminal Background Check

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$111.00

To request a federal criminal background check with this filing, you must mark the checkbox requesting a background check, confirm the method and provide demographic information below. If a previous request is still pending, a criminal background check cannot be requested. You can access [Composite View](#) to view the status of an existing request.

I am requesting a Federal Criminal Background Check.

Confirm background check method:

Submit New Prints

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](#).

Save

◀ Previous

Next ▶

Indicate if you are requesting a Federal Criminal Background Check. Complete the demographic information and click Save. Select Next to submit the application. Be sure to obtain your CBC certificate once the filing has been submitted to obtain your PIN number.

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Credit Report Request

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



The following completeness check issues exist on this page:

Total Charges: \$15.00

- Individual must complete an [Identity Verification \(IDV\)](#) prior to submitting this filing.

Mark a 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. Regulators will be granted access to the credit report if you hold a license/registration or have applied for a license/registration in their jurisdiction.


I am requesting a new credit report; and I agree to the [TransUnion\(r\) SmartMove\(r\) Service Agreement](#).

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. [Information regarding temporarily lifting the security freeze](#) can be found on the NMLS Resource Center.

Save

◀ Previous

Next ▶

Select that you are requesting a new credit report and agree to the TransUnion Service Agreement. Select Save.
Turn on the Completeness Check icon () to generate the Identify Verification link. Select the Identify Verification (IDV) link in the yellow bar.

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Credit Report Request

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$15.00

Completing the Identity Verification

The Identity Verification (IDV) is a series of questions pertaining to the credit history of an individual and is used to validate the identity of an individual requesting a credit report. The IDV must be completed only by the individual whose credit report is being requested. The IDV is administered by TransUnion, the third-party provider under contract with NMLS to generate credit reports for use in NMLS.

You must lift any security freeze on your TransUnion credit report prior to completing your IDV. [Information regarding temporarily lifting the security freeze](#) can be found on the NMLS Resource Center.

Click **Proceed to IDV** to complete the IDV. Click **Return to Filing** if you do not wish to complete the IDV at this time or if you have returned to this page after completing the IDV.

[Proceed to IDV](#)[Return to Filing](#)

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Select “Proceed to IDV” to complete the Identify Verification Process.



Identity Verification

[Log Out](#)

ETHEL LACHENAUER



Unverified

SSN: XXX-XX-6454
DOB: XXX/XX/1980

1666 BLACKWALL ..
SIMI VALLEY, CA 93063

Verify Me

Frequently Asked Questions ?

[What is TransUnion?](#)

[I am unable to log in. Who do I contact?](#)

[My information needs to be updated. What should I do?](#)

[Is there an activity statement I can keep for my records?](#)

[What information do I need to provide in order to verify my identity?](#)

[Why am I being asked to verify my identity?](#)

[How long will the identity verification process take?](#)

Prev [Next](#)

Verification History

| Event Date | Event Description |
|--------------------|---|
| 10/27/2010 2:13 PM | Identity details communicated to TransUnion |

**Select “Verify Me” to proceed to the verification questions.
Answer the questions appropriately and select Continue.
Proceed back to NMLS to complete the MU4 filing.**

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Credit Report Request

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.



Total Charges: \$15.00

Completing the Identity Verification

The Identity Verification (IDV) is a series of questions pertaining to the credit history of an individual and is used to validate the identity of an individual requesting a credit report. The IDV must be completed only by the individual whose credit report is being requested. The IDV is administered by TransUnion, the third-party provider under contract with NMLS to generate credit reports for use in NMLS.

You must lift any security freeze on your TransUnion credit report prior to completing your IDV. [Information regarding temporarily lifting the security freeze](#) can be found on the NMLS Resource Center.

Click **Proceed to IDV** to complete the IDV. Click **Return to Filing** if you do not wish to complete the IDV at this time or if you have returned to this page after completing the IDV.

[Proceed to IDV](#)[Return to Filing](#)

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Select “Return to Filing” to complete the MU4.

- License/Registration Information
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- Credit Report Request

▶ **Completeness Check and Submit**



Completeness Check

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.

- ⚠ Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. Click [here](#) to view details on what is considered public.
- ⚠ SAFE Pre-Licensure Education requirements have not been met. Click [here](#) to access information regarding these requirements.
- ⚠ One or more SAFE required test components have not been successfully completed. Click [here](#) to access information regarding testing requirements, including the MLO Testing Handbook.

NOTE: Prior to submitting, it is important that you consult the corporate policies of any company that you have an established relationship with as some companies require that loan officers notify them PRIOR to submitting any information to regulatory agencies through the NMLS.

Your filing cannot be submitted until the actions detailed below have been taken. Click on the section name to access the section of the filing and complete the listed action. Certain action items may require you to access other functions under the Filing Tab by clicking a link provided in the Action Required section. After completing all required actions, a **Submit Filing** button will appear.

| Section | Action Required |
|-------------------------------------|--|
| Residential History | There must be at least one current residential address. |
| Residential History | At least 10 years of residential history is required. There cannot be a gap between residential addresses. |
| Residential History | A current residence is required. |

| Subject | Fee Type | Amount |
|----------------------|------------------------------|----------------|
| Credit Report Check | Credit Report Processing Fee | \$15.00 |
| Total Charges | | \$15.00 |

The completeness check will list any incomplete areas of the MU4. Click on the link to go to an incomplete area. When all outstanding items are satisfied, click on the Completeness Check again to see a breakdown of fees, attestation language, and submit.

- License/Registration Information
- Identifying Information
- Other Names
- Residential History
- Employment History
- Other Business
- Disclosure Questions
- Jurisdiction Participation
- Criminal Background Check
- Credit Report Request
- ▶ Completeness Check and Submit**

Completeness Check

ETHEL I LACHENAUER (103035) MU4 filing created 10/27/2010 by LACHENAEI.

- ⚠ Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. Click [here](#) to view details on what is considered public.
- ⚠ SAFE Pre-Licensure Education requirements have not been met. Click [here](#) to access information regarding these requirements.
- ⚠ One or more SAFE required test components have not been successfully completed. Click [here](#) to access information regarding testing requirements, including the MLO Testing Handbook.

NOTE: Prior to submitting, it is important that you consult the corporate policies of any company that you have an established relationship with as some companies require that loan officers notify them PRIOR to submitting any information to regulatory agencies through the NMLS.

All completeness checks pass for this filing.

| Subject | Fee Type | Amount |
|---------------|----------|--------|
| Total Charges | | \$0.00 |

I **ETHEL I LACHENAUER**, (Applicant) on this date **Wednesday, October 27, 2010** make oath and say that I executed this application on my own behalf, and agree to and represent the following:

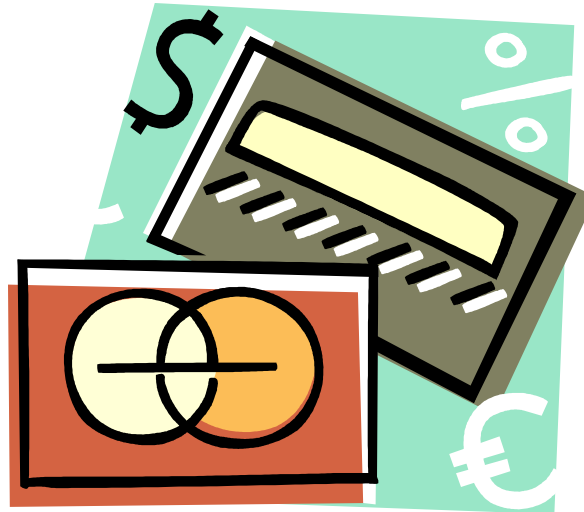
- (1) That the information and statements contained herein, including exhibits attached hereto, and other information filed herewith, all of which are made a part of this application, are current, true, accurate and complete and are made under the penalty of perjury, or un-sworn falsification to authorities, or similar provisions as provided by law;
- (2) To the extent any information previously submitted is not amended and hereby, such information remains accurate and complete;
- (3) That the jurisdiction(s) to which an application is being submitted may conduct any investigation into my background, in accordance with all laws and regulations;
- (4) To keep the information contained in this form current and to file accurate supplementary information on a timely basis; and
- (5) To comply with the provisions of law, including the maintenance of accurate books and records, pertaining to the conduct of business for which I am applying.

If an Applicant has made a false statement of a material fact in this application or in any documentation provided to support the foregoing application, then the foregoing application may be denied.

I verify that I am the named person above and agree to the language as stated.

Submit Filing

Once complete and all Jurisdiction Specific Requirements have been dropped in the mail, review the legal attestation and click Submit Filing. If you submitted a CBC request, wait for the filing to process and obtain your CBC certificate.



You can pay the licensing and processing fees by Visa or Master Card. Once you pay, you will receive a payment confirmation number. Print the confirmation number for your records.

CONGRATULATIONS!



You have submitted your MU4 filing!

Next Steps



1. Provide your company access to your NMLS record so that they can sponsor your license (if their license is managed through NMLS).
2. Follow-up on your license status.

The next few slides will show you how.



To provide Company Access to your NMLS record:

- 1. Login to NMLS**
- 2. Click the Filing tab**
- 3. Click Company Access**

Company Access

You have granted access to your record in the NMLS to the companies listed below. Access allows a company to view your record, create a relationship with you and sponsorship specific licenses, and/or submit a filing of your record (Form MU2/MU4) on your behalf to a regulatory agency. Any filing of your record initiated by a company will require your attestation before submission to a regulatory agency.

Current Company Access

There are no Company Access records.

Click **Add** to search for a company and grant access to your NMLS record. Select the checkbox(es) and click **Remove** to remove a company's access to your record.

NOTE: Removing a company's access to your record does not terminate the relationship. To terminate a relationship with a company, select **Company Relationships** above.

If you would like additional instruction before you begin, please go to <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>.

Add

Click Add.

Company Access

In order to find a company, you must search by the company's NMLS ID or the name of the company. To narrow the search further you may additionally search by the jurisdiction in which the company holds a license. You should request this information from the company itself.

ID:

Name:

State:

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Obtain the NMLS ID from your company. Enter the company NMLS ID number or the company exact name and click Search.

Company Access

From the search results below, select the company you wish to grant access to and click **Save**.

| ID | Name | Matched Name | Street | City | State | Country | Postal Code |
|-------------------------------------|-------------------------|-------------------|-------------------|-----------|---------|---------------|-------------|
| <input checked="" type="checkbox"/> | 13239 June Bug Mortgage | June Bug Mortgage | 123 Mayflower Way | Daysville | Georgia | United States | 15426 |

Check the box next to the company or branch you are associated with and click Save.

Company Access

You have granted access to your record in the NMLS to the companies listed below. Access allows a company to view your record, create a relationship with you and sponsorship specific licenses, and/or submit a filing of your record (Form MU2/MU4) on your behalf to a regulatory agency. Any filing of your record initiated by a company will require your attestation before submission to a regulatory agency.

Current Company Access

| Company ID | Company Name | Company Main Address |
|--------------------------------|---------------------------|--|
| <input type="checkbox"/> 26152 | Mortgage Associates, Inc. | 22 Hampton Avenue Jamestown, Pennsylvania 78956 |
| <input type="checkbox"/> 14799 | Rainy Days Mortgage | 800 12th Avenue Worcester, South Carolina 58692 |
| <input type="checkbox"/> 13239 | June Bug Mortgage | 123 Mayflower Way Daysville, Georgia 15426 |

Click **Add** to search for a company and grant access to your NMLS record. Select the checkbox(es) and click **Remove** to remove a company's access to your record.

NOTE: Removing a company's access to your record does not terminate the relationship. To terminate a relationship with a company, select **Company Relationships** above.

If you would like additional instruction before you begin, please go to <http://www.stateregulatoryregistry.org/nmls>.

The company selected now has access to your NMLS record.

Notify your company that access has been granted so they can sponsor your license.



Viewing your Status in NMLS

NMLS

FILING PROFESSIONAL REQUIREMENTS **COMPOSITE VIEW** RENEWALS HOME

[View Individual](#) Logged in as tabort | [Logout](#)

View Home

View - Home

VIEWING INDIVIDUAL RECORDS

The record of an individual (mortgage loan originator, control person, qualified person in charge or branch manager) can be viewed here. You may view your own record, including historical filings, the status of any of your licenses, jurisdiction-specific requirements and/or deficiencies attached to your licenses, company relationships and current MU2 associations.

To view your record, select **View Individual** above.

To edit your record, select the **FILING** tab above.

NOTE: Any company to whom you have granted access to your record can also view the above items.

Individuals are fully accountable for information contained in their record in the NMLS each time they attest to a filing.

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To check your license, test, CBC, and education status:

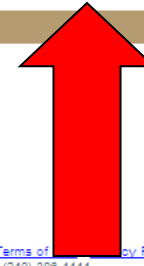
1. Click the Composite View tab
2. Click View Individual

- View Individual
- View Personal Information
- View License/Registration List**
- View Relationships
- View Current MU2 Associations
- View Renewals Attestation History
- View Historical Filings
- View Education Information
- View Testing Information
- View Criminal Background Check Requests
- View Individual Snapshot

View License/Registration List

Example Originator (14099)

| License Number | License Name | Status | Status Date | Original License Date | License Items | Current Renewal Status |
|----------------|---|------------------------|-------------|-----------------------|-------------------|------------------------|
| | Alaska Mortgage Loan Originator License | Pending - Incomplete | 8/18/2009 | | 3 | |
| | North Dakota Mortgage Loan Originator License | Approved - Conditional | 11/1/2009 | | 2 | Not Requested |
| T1001 | Tennessee Mortgage Loan Originator License | Approved | 4/16/2004 | 4/16/2004 | 2 | Not Requested |
| | Virginia Mortgage Loan Originator License | Pending - Incomplete | 8/18/2009 | | 3 | |



Click View License/Registration List on the left navigation panel. Filings you have submitted will appear with the current status. Click on the link under License Items to see Requirements or Deficiencies noted by the Regulator.

A Pending-Incomplete Status will appear for all new applicants and a Transition Requested Status will appear for those transitioning until the regulator changes the status during the review process.

License Item Information

Example Originator (14099)



License Name Alaska Mortgage Loan Originator License

Individual ID 14099

Active License Items

| License Item Type | Title | Category | External Note | Created Date | Created By |
|----------------------------|------------|------------|--|--------------|------------|
| Disclosure | Disclosure | Deficiency | Please submit documents regarding "yes" answers to disclosure questions. | 8/18/2009 | SrrAKReG |

Inactive License Items

There were no inactive license items found.

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The regulator will indicate items needed to resolve Deficiencies.

A common Deficiency is Company Sponsorship. Once you have submitted your MU4 filing, alert your company so they can create a sponsorship request.

[FILING](#)[PROFESSIONAL REQUIREMENTS](#)[COMPOSITE VIEW](#)[RENEWALS](#)[HOME](#)[View Individual](#)Logged in as FitzhugG | [Logout](#)[View Individual](#)[View Personal Information](#)[View License/Registration List](#)[View Relationships](#)[View Current MU2 Associations](#)[View Renewals Attestation History](#)[View Historical Filings](#)[View Education Information](#)[View Testing Information](#)[View Criminal Background Check Requests](#)[View Individual Snapshot](#)

View Education Information

Gretchen Fitzhugh (8081)

The table below displays when an Individual became compliant with SAFE Pre-Licensure Education (PE) and/or Continuing Education (CE) requirements. Click [here](#) to access the Education page of the NMLS Resource Center for more information about SAFE PE/CE requirements.

Click the **Year** in the table to view the corresponding NMLS PE/CE Course Completion Record. Progress toward compliance with PE and/or annual CE requirements for the current year or previous years not reflected in the table can be viewed by requesting an NMLS PE/CE Course Completion Record below.

| Compliance Type | Year | Status | Effective Date | Last Update Date |
|-----------------|----------------------|-----------|----------------|---------------------|
| Pre-Licensure | 2009 | Compliant | | 7/7/2009 2:39:39 PM |

Request an NMLS PE/CE Course Completion Record

Use this function to request course completion records. Select PE to view a record of all completed Pre-Licensure Education courses. Select CE and enter a year to view a record of all Continuing Education courses completed in the specified year.

Compliance Type:

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Select “View Education Information” from the left hand navigation panel to determine PE and CE compliance details.

- [View Individual](#)
- [View Personal Information](#)
- [View License/Registration List](#)
- [View Relationships](#)
- [View Current MU2 Associations](#)
- [View Renewals Attestation History](#)
- [View Historical Filings](#)
- [View Education Information](#)
- [View Testing Information](#)**
- [View Criminal Background Check Requests](#)
- [View Individual Snapshot](#)

View Testing Information

Official Test Results

Below is a list of official test results for each unique national and/or state test the Individual has taken. The Result Changed flag, if applicable, indicates the result (Pass/Fail) for the corresponding test has been changed due to a rescoring of the test.

Select the Test Name link to view all results for the selected test.

| Test Name | Test Date | Result | Score | Result Changed | Last Updated |
|---|-----------|--------|-------|----------------|-----------------------|
| SAFE Mortgage Loan Originator Test - National Component | 1/21/2010 | Pass | 76 | - | 1/22/2010 12:38:20 AM |
| GA - SAFE Mortgage Loan Originator - State Component | 2/23/2010 | Fail | 60 | - | 2/24/2010 12:39:11 AM |

Open Enrollment Windows

Below is a list of open enrollment windows for the Individual. Additional enrollment windows can be requested through the Test Enrollment functionality under the Professional Requirements tab. Click [here](#) to access the MLO Testing Handbook for more information on Open Enrollment Windows.

| Test Name | Window Begin Date | Window End Date | Status | Last Updated | Created By Entity Id | Payment Cleared |
|--|-------------------|-----------------|--------|----------------------|----------------------|-----------------|
| CA - SAFE Mortgage Loan Originator - State Component | 3/16/2010 | 9/11/2010 | Open | 3/16/2010 1:38:26 PM | | Yes |
| GA - SAFE Mortgage Loan Originator - State Component | 3/25/2010 | 9/20/2010 | Open | 3/4/2010 1:48:52 PM | | Yes |

[View Closed Enrollment Windows](#)

Select “View Testing Information” from the left hand navigation panel to see open test enrollment windows and test results.



- [View Individual](#)
- [View Personal Information](#)
- [View License/Registration List](#)
- [View Relationships](#)
- [View Current MU2 Associations](#)
- [View Renewals Attestation History](#)
- [View Historical Filings](#)
- [View Education Information](#)
- [View Testing Information](#)
- [View Criminal Background Check Requests](#)**
- [View Individual Snapshot](#)

View Criminal Background Check Requests

Criminal Background Check Requests

| Status | Reason Closed | Status Date | Method | Fingerprints Taken Date | TSN |
|------------------------|-----------------|-------------|-------------|-------------------------|-----|
| Closed | Result Received | 3/25/2010 | Fingerprint | 2/10/2010 | |
| Closed | Result Received | 3/12/2010 | Fingerprint | 2/10/2010 | |

Select “View Criminal Background Check Requests” from the left hand navigation panel to view pending fingerprint requests and closed requests.

Final Notes



1. Monitor your license status until Approval is confirmed.
2. Keep your record up to date. Amendments to your record require a new filing.
3. Additional Quick Guides can be found on the NMLS Resource Center.
4. For additional assistance, contact the NMLS Call Center at (240) 386-4444.