Individual Account Creation

Individuals require an NMLS Account to create and attest to your record in NMLS.

Create an Account

1. Navigate to the [NMLS Resource Center](#).
2. Click to [Log into NMLS](#) button in the upper right corner.
3. Click the [Request an Account](#) link.
4. Click the [Individual](#) button.
5. Retype the security letter & numbers shown on the screen in the space provided and click the [Next](#) button.
6. Enter your information on the [Create an Individual User Account](#) page.

   **NOTE:** Use your [FULL LEGAL NAME](#) (as it shows on a government issued ID) and an [EMAIL ADDRESS](#) that is readily accessible.

7. Click the [Next](#) button.
8. Confirm the Individual Account Information. If correct click the [Finish](#) button. If incorrect, click the [Previous](#) button and correct any information.

   **NOTE:** If you enter your SSN or DOB incorrectly, you must contact the NMLS Call Center to correct the mistake.

   **NOTE:** Individuals without a social security number must contact the NMLS Call Center and provide supporting documentation to obtain an account in NMLS.

9. After completing the process, you will receive two emails from [NMLS_Notifications@NMLSNotifications.com](mailto:NMLS_Notifications@NMLSNotifications.com). The first contains your user name and the second contains your temporary password.

10. Log into NMLS.

11. Update your password. (Please see the [Important Information](#) section of this guide)

   **NOTE:** Creating an individual account establishes a permanent record in NMLS. Individual records are NOT to be created for training purposes. For training materials, access the [State Licensing](#) Section of the [NMLS Resource Center](#) that provides links to Quick Guides, Tutorials, Navigation Guides and the Policy Guidebook.
**Important Information**

**User Name and Password:**
Maintain your User Name and Password in a safe location. You will use these in the future when you need to access your record in NMLS to attest to your record, give a company access to your record, or terminate a relationship with a company. Mortgage Loan Originators will also need to renew their license.

**Individual ID (NMLS Unique ID Number):**
Maintain your Individual ID in a safe location. You will need this for:
- Course Enrollment – course provider will require in order to bank your credits
- Test Enrollment
- Criminal Background Authorization
- Credit Report Authorization

Contact the NMLS Call Center at (855) 665 – 7123 for further assistance.