



PREPARING FOR INDIVIDUAL RENEWAL

Each mortgage loan originator must renew their license in NMLS beginning November 1 through December 31 annually.

What can I do prior to November 1?

To ensure a smooth and timely renewal process, follow the steps below to allow you or your sponsoring company to submit renewal requests early in the renewal period.

1. [Confirm you are ready for Renewal in NMLS](#)
2. [Update your NMLS Record](#)
3. [How to complete Continuing Education \(CE\)](#)

Confirm you are ready for Renewal in NMLS

1. Log in to your NMLS account.
2. Click the **Composite View** tab.
3. Click the **View Individual** link from the submenu.
4. Click the **View License/Registration List** link on the left navigation panel to review outstanding license items.
5. Your current license status(es) will display. Click the hyperlinked number under the License Items column header.

NOTE: Outstanding license items can prevent your ability to renew.

6. To review the most up to date version of your Individual (MU4) Form, click the **View Historical Filings** link on the left navigation panel.
7. Click the **View** icon. The form will open in another tab in your browser (*Figure 1*).

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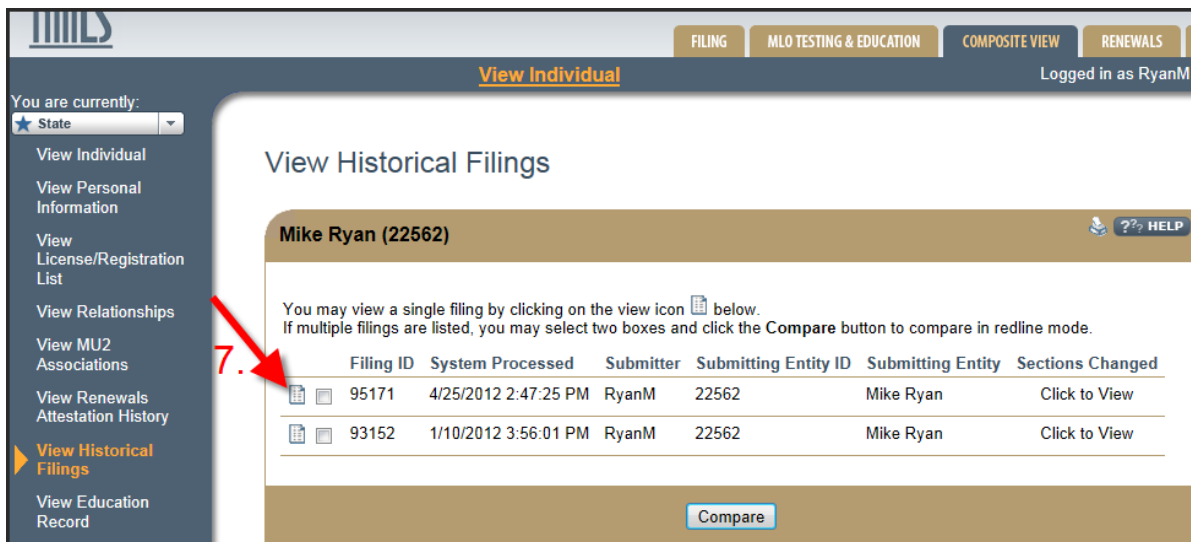


Figure 1: View Historical Filings

8. Review all the information in your current form and determine if updates are required.
9. Click the **View Education Record** link on the left navigation panel. A new tab will open in your browser, displaying your NMLS Course Completion and Compliance Record.
10. Review your Course Completion and Compliance Record to confirm that you have completed required CE for the current year (*Figure 2*).

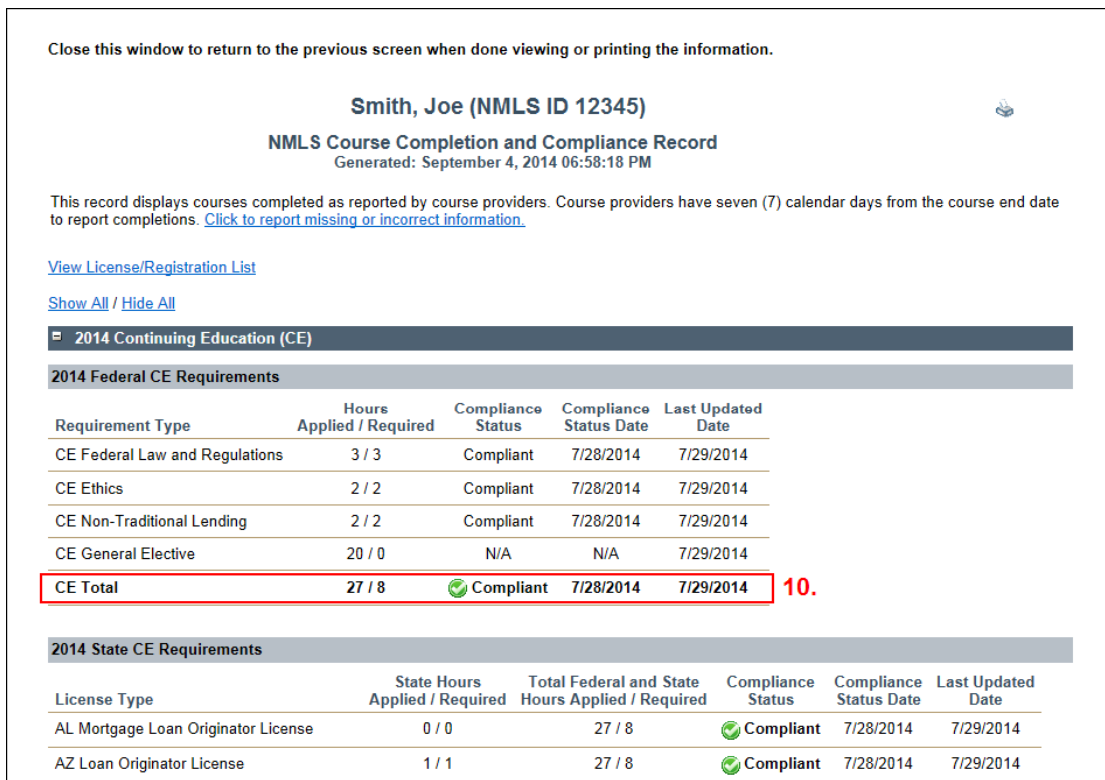


Figure 2: Course Completion and Compliance Record

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NOTE: To review CE requirements and deadline, access the [State-Specific Education Chart](#).

Many state agencies require a new Criminal Background Check (CBC) with a renewal request. Review the [Streamlined Annual Renewal page](#) to review all renewal requirements, including CBC requirements. If you have determined that your state agency does require a CBC, make sure you have valid (non-expired) fingerprints on record **before** you request renewal.

11. Click the **View Criminal Background Check Requests** link on the left navigation panel of the Composite View tab to review your Fingerprint Expiration Date.
12. Review the **Current Fingerprint Record Expiration Date** to determine when your archived fingerprints expire (*Figure 3*).

Status	Reason Closed	Status Date	Method	Fingerprints Taken Date	TSN
Closed	Result Received	11/5/2013	Fingerprint	2/6/2013	N131105092208
Closed	Result Received	11/5/2012	Fingerprint	3/2/2010	R121105172127
Closed	Result Received	11/2/2011	Fingerprint	3/2/2010	R111102135814

Current Fingerprint Record Expiration Date: 2/6/2016 12.

The fingerprint record expiration date indicates the date "existing prints" can no longer be processed through NMLS. New prints will be required if a criminal background check authorization is required after the expiration date.

Figure 3: Fingerprint Record Expiration Date

NOTE: If your fingerprints have expired or will expire during the renewal period, **and you are licensed in a state that requires a CBC for renewal**, follow the instructions included in the [Fingerprint Exceptions Quick Guide](#).

13. If you have determined that updates need to be made to your record or if CE has not been completed, continue to [Update your NMLS Record](#) below.

Update your NMLS Record

1. Click the **Filing** tab.
2. Click the **Individual** link in the submenu.
3. Click the **Request New/Update** button.

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- You will see the below message. To proceed into your filing to make updates, click the **Continue** button (*Figure 4*).

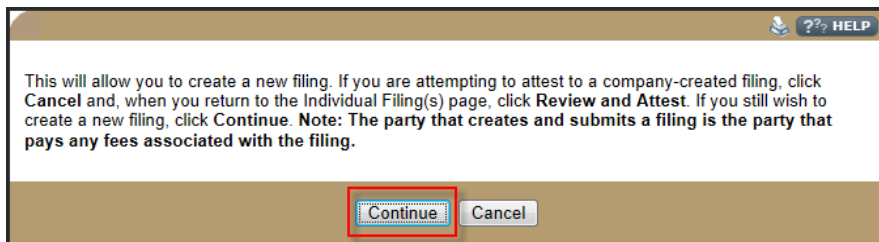


Figure 4: Proceed to Filing

- Review each section of the form on the left navigation panel. Make updates to information while reviewing.

NOTE: If you are changing your employment information in NMLS, follow the instructions in the [Change of Employer Quick Guide](#) to make sure you cover all the necessary steps to keep your record accurate.

If your fingerprints will expire prior to the end of the year, proceed through Steps 6-7. If your fingerprints are still valid (non-expired), proceed to [Step 10](#).

- On the left navigation panel, click **Criminal Background Check**.
- Select the checkbox for *I am requesting a Federal Criminal Background Check*.
- Select **Submit New Prints** as the background check method.
- Review the **Demographics** section and click the **Save** button.

A screenshot of the "Criminal Background Check" form. The title "Criminal Background Check" is at the top. Below it, a header bar shows "Mike Ryan (22562) MU4 filing created 9/25/2013 by RyanM." and "Total Charges: \$0.00". The main text says: "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." There are two numbered red annotations: "7." next to a checked checkbox "I am requesting a Federal Criminal Background Check." and "8." next to the "Submit New Prints" radio button under "Confirm background check method:". Below this is a link for "FBI Required Privacy Act Statement". A section titled "Demographics" contains the text: "The FBI requires the following information to be provided:". It includes dropdown menus for "Eye color: Green", "Hair color: Brown", and "Race: White (includes Mexican and Latino)". It also has input fields for "Height: 5 ft 7 in" and "Weight: 180 lbs". At the bottom, there is a note: "Date of Birth is included with the demographic information provided to the FBI and can be verified against your record in [Composite View](#)." and a "9." next to a "Save" button.

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10. When all applicable updates are made, click the **Attest and Submit** link on the left navigation panel.
11. Check the box verifying the attestation language and click the **Submit Filing** button and remit payment.
NOTE: You must click the Submit Filing button to submit the changes made to your record. Your state regulator is NOT able to see any updates to your record until the form is submitted.
12. After the payment screens are completed, your filing will be submitted and a message will display indicating the filing is processing. Processing may take a few moments. **DO NOT NAVIGATE AWAY FROM THIS PAGE.**
13. If you indicated you will “Submit New Prints” in connection with your criminal background check request, a link to schedule your fingerprint appointment will appear on the filing submission page.
14. Click the **Schedule your fingerprinting appointment** link.
15. Follow the instructions on the scheduling site to schedule an appointment at a convenient location to have your fingerprints captured. For additional information, follow the [Completing the Criminal Background Check Process Quick Guide](#).

How to complete Continuing Education (CE)

1. Navigate to the [NMLS Resource Center](#).
2. Move your mouse over **Professional Standards** in the top menu bar.
3. Click **Education** from the drop-down menu.
4. To determine your CE requirements, review the [State-Specific Education Chart](#).
5. Click the **Provider List** button. This list displays approved NMLS course providers and some of their contact information.
6. Contact the course provider or visit their website to schedule the courses.

NOTE: Have your NMLS Individual ID number available, your course provider needs it to bank your hours.

NOTE: Taking the same course two years in a row results in CE credit not applying to license renewal which can result in license suspension! Before registering for a course, check the course description to see if the course uses licensed content or shares content with another course. Courses using licensed content or sharing content with another course use the same unique course title or unique title phrase which is stated at the beginning of the course description. *Do not take a course with the same title or title phrase two years in a row.*

For additional assistance, contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).