NMLS Notifications and System Level Emails for State Licensees

Notifications are informational messages that are systematically generated and sent when a license, registration, or filing related event occurs in the Nationwide Multi-State Licensing System. These messages are sent to the account administrators who can can set up system users to receive specific notifications when certain events occur within company, institution, branch and/or individual records.

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

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Notifications for State Licensees (Company)

Notifications are informational messages that are systematically generated and sent when a license, registration, or filing related event occurs in the Nationwide Multi-State Licensing System. These messages are sent to the account administrators who can can set up system users to receive specific notifications when certain events occur within company, institution, branch and/or individual records.

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages. View system level emails for companies or individuals.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Advanced Change Notice

1.1.1 ACN Updated by Regulator

Recipient	Rules	Notification Subject	Notification Detail

Company	• Notification is received by company subscribers of this notification when a regulator user has updated the status and/or comment of an ACN for the company. In other words:
	  ○ **ChangeNotice.EntityId** corresponds to **Company.CompanyId** or a **BranchOffice.BranchOfficeId** where **BranchOffice.CompanyId** corresponds to **Company.CompanyID** and
	  ○ **ChangeNoticeRegulator.Status** and/or **ChangeNoticeRegulator. Comment** has been updated and
	  ○ **ChangeNoticeRegulator.UpdatedByUserName** is NOT 'System'
	• All the Regulator specific information displayed in the notification detail must correspond to the **Regulator** that updated the status and/or the comment i.e. the notification will contain info about the regulator whose **ChangeNoticeRegulator.RegulatorID** is **Regulator.RegulatorID**
	• The **BranchOffice** information(i.e. the Branch Name) displayed in the notification detail must be populated only If **ChangeNotice.EntityID** corresponds to a **BranchOffice.BranchOfficeId**
		Advance Change Notice Regulator Status and/or Comments Updated	The following regulator has taken action on an Advance Change Notice submitted by your company or branch. The details of the action are below:
			
			Company Name: **Company.CompanyName** (NMLS ID **ChangeNotice.CompanyId**)
			Branch Name: **BranchOffice.BranchName** (NMLS ID **BranchOffice.BranchOfficeID**)
			Change Type: **ChangeNotice.Type**
			Change Effective Date: **ChangeNotice.EffectiveDate**
			
			Regulator: **Regulator.RegulatorName**
			Current Regulator Status: **ChangeNoticeRegulator.Status**
			Current Regulator Comments: **ChangeNoticeRegulator.Comment**
			
			To view prior statuses or comments log into NMLS and view the **Advance Change Notice History** in **Composite View**.

1.1.2 ACN Effective Date Upcoming in 5 days (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	• Notification is received by company subscribers of this notification nightly when a **ChangeNotice** exists with an effective date upcoming in 5 days. In other words a **ChangeNotice** exists where all of the following are true. ○ **ChangeNotice.EntityId** corresponds to **Company.CompanyId** or a **BranchOffice.BranchOfficeId** where **BranchOffice.CompanyId**	Advance Change Notice Effective Date Approaching — Final Documentation May Be Required	The effective date is approaching for the following Advance Change Notice event. Instruction is noted below for documentation that has been uploaded related to this change. The details of the action are below: Company Name: **Company.CompanyName** (NMLS ID **ChangeNotice.CompanyId**) Branch Name: **BranchOffice. BranchName** (NMLS IDNMLS ID **BranchOffice.BranchOfficeID**) Change Type: **ChangeNotice.Type** Change Effective Date: **ChangeNotice.EffectiveDate** If you need to cancel or amend the Advance Change Notice, an amended filing must be submitted on or before the Change Effective Date listed above.

	corresponds to **Company.CompanyID**		Documentation submitted in support of the Advance Change Notice is considered proposed. Upon the effective date of the change, documents must be re-submitted under the appropriate Document Type (do not re-submit as Advance Change Notice). If the submission does not meet an existing Document Type, documents must be mailed directly to the state agency; see the state amendment checklist for the appropriate license for details.
	o **ChangeNotice.EffectiveDate** is Current Date+ 5 days.		
	o The **BranchOffice** information (i.e. the Branch Name) displayed in the notification detail must be populated only If **ChangeNotice.EntityID** corresponds to a **BranchOffice.BranchOfficeId.**		
	o Each notification will correspond to one **ChangeNotice.** In other words, if a Company has multiple **ChangeNotice**s with effective date upcoming in 5 days, the subscribed user will receive one notification for each **ChangeNotice**.		

2 Company Access, MU2 Association, Company Relationship and Sponsorship

2.1.1 Company Relationship Terminated

Recipient	Rules	Notification Subject	Notification Detail
Company	• Notification is received by company subscribers when a company relationship is terminated between the company and an individual. • Notification is received by individual when the individual's company relationship is terminated.	**Company.CompanyName** (NMLS ID **Company.CompanyID**) relationship ended with **Individual.FullName**	A relationship between **Individual.FullName** (NMLS ID **Individual.IndividualID**) and **Company.CompanyName** (NMLS ID **Company.CompanyID**) has ended. See below for further details. Individual NMLS ID: **Individual.IndividualID** Individual Name: **Individual.FullName** Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Relationship Effective Date: **CompanyRelationship.EffectiveDate** Relationship End Date: **CompanyRelationship.TerminationDate** Relationship Ended By: **CompanyRelationship.TerminatedBy** ** **Ending a relationship also terminates any sponsorship of licenses by the company in NMLS. ** Ending a relationship also terminates company access to the individual in NMLS. Individuals should make sure that their contact information and employment history is up to date in NMLS. See the Employment Changes Quick Guide** <http://links.nationwidelicensingsystem.org/376-GEN> **for details on how to do this.**

2.1.2 Company Relationship Established

Recipient	Rules	Notification Subject	Notification Detail
Company	• Notification is received by company subscriber to this notification when a company relationship is established between the company and an individual. • Notification is received by individual when the individual's	Company established relationship with **Individual.FullName** (NMLS ID **Individual.IndividualID**).	A relationship between **Individual.FullName** (NMLS ID **Individual.IndividualID**) and **Company.CompanyName** (NMLS ID **Company.CompanyID**) has been established. See below for further details. Individual NMLS ID: **Individual.IndividualID** Individual Name: **Individual.FullName** Company NMLS ID: **Company.CompanyID**

		Company Name: **Company.CompanyName** Relationship Effective Date: **CompanyRelationship.EffectiveDate** A relationship does NOT satisfy sponsorship requirements for an individual's license. If sponsorship of the license is required, **Company.CompanyName (**NMLSID **Company.CompanyID)** must submit a sponsorship request via a separate system process. See the Create Sponsorship Quick Guide <http://links.nationwidelicensingsystem.org/377-GEN> for instructions on completing this task.

2.1.3 Change In License Sponsorship Status

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscriber to this notification when the license sponsorship status of the individual with the company has changed. 2. Notification is received by individual when the individual user's license sponsorship status has changed.	Sponsorship of **Individual.FullName** with **Company.CompanyName** has changed.	The sponsorship status for a license held by **Individual.FullName** (NMLS ID **Individual.IndividualID**) and sponsored by **Company.CompanyName** (NMLS ID **Company.CompanyID**) has been changed. See below for further details. To view any notes placed by the regulator on the license status, access the Composite View tab in NMLS, select View License/Registration List and select the hyperlink of the license for details. Individual NMLS ID: **Individual.IndividualID** Individual Name: **Individual.FullName** License Name: **IndividualLicense.Name** License Status: **IndividualLicense.Status** License Status Date: **IndividualLicense.StatusDate** Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Sponsorship Status: **Sponsorship.Status** Sponsorship Status Date: **Sponsorship.SystemDate** If the sponsorship has been removed, the relationship and company access in the system is not automatically removed. For instructions on removing the company relationship and access, see the Access and Relationship Termination Quick Guide <http://links.nationwidelicensingsystem.org/378-GEN> in NMLS.

2.1.4 Individual Access Granted (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers nightly when the company/institution is granted access to at least one individual between **System.BatchProcessingStartTime** of the previous date and **System.BatchProcessingEndTime** of the current date.	Access Rights have been granted	**Organization.DisplayName** (NMLS ID **Organization.OrganizationID**) has been granted Access Rights. Access Rights allow you to view the individual's record and submit filings on behalf of the individual. For a complete list of all individual records you have access rights to, please login to NMLS and choose the Access link under the Filing Tab.

2.1.5 Individual Access Removed

Recipient	Rules	Notification Subject	Notification Detail			
Company	1. Notification is received by company subscribers to this notification when individual access is removed from the company/institution. 2. The MU2 table must list all MU2Associations where:	Access Rights to **Individual.FullName** (**Individual.IndividualID**) removed.	The Access Rights **Company.CompanyName** (NMLS ID **Company.CompanyID**) had to the NMLS record of **Individual.FullName** (**Individual.IndividualID**) have been removed. In addition, the following MU2 Association(s) has/have been removed:			
			MU2 Association	**Entity ID**	**Industry**	**Start Date**	**End Date**

<table>
<tr><td rowspan="3"></td><td>

MU2Association.EndDate = AccessRightEndDate.
MU2Association.IndividualID = AccessRight.IndividualID
MU2Association.OfficeID = AccessRight.CompanyID or a branch belonging to AccessRight.CompanyID.

3. The text "In addition, the following MU2 Association(s) has/have been removed: ", the table and all text after the table should only appear if there is at least one row in the table.
</td></tr>
</table>

Type				
MU2Association. Type	MU2Association. OfficeID	MU2Association. Industry	MU2Association. StarteDate	MU2Association. EndDate

Next Steps: Submit an amended Company and/or Branch filing, if applicable.

2.1.6 Individual Access Revoked by an Individual (MU2) with a related Change Notice

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when individual access is removed from the company/institution when a **ChangeNotice** exists where all the following are true: • **ChangeNotice.Type** corresponds to **ChangeNoticeTypeList.IsMU2** = 'Y' • **ChangeNotice.RelatedEntityID** is **Individual.IndividualID** • **ChangeNotice.Status** corresponds to a status where **ChangeNoticeStatusList.IsCompleted** = 'N' • **ChangeNotice.EntityID** is **Company.CompanyID** of the company receiving the notification. 2. One notification should be sent per individual, even if the individual had multiple **ChangeNotices** per the above rule.	Access Rights to **Individual.FullName** (NMLS ID **Individual.IndividualID**) removed, pending change notice exists.	**Organization.DisplayName**'s Access Rights to the NMLS record of **Individual.FullName** (NMLS ID **Individual.IndividualID**) have been removed. Pending Change Notices to create or modify the Individual's (MU2) record in the following section(s) have been cancelled: • \<MU1 Section Name(s) corresponding to each **ChangeNotice.Type** meeting the conditions under the Rules column as a bulleted list\> The change notices you requested will not be processed. If access was removed in error, you must contact the individual to have access rights restored. Once access has been restored, create and submit a Company (MU1) filing to reestablish the change notice for the individual. If the change will no longer take place, you must create a new Company (MU1) filing and remove this Individual (MU2) from the filing.

2.1.7 Last License Terminated (Company)

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company when they have lost all their active licenses.	Last License for **Company.CompanyName** (NMLS ID **Company.CompanyID**) has been Terminated	**Company.CompanyName** (NMLS ID **Company.CompanyID**) no longer holds any pending or approved state licenses in NMLS. As a result, all active MU2 Associations have been removed and any pending Advance Change Notices have been cancelled.

2.1.8 Last License Terminated (Branch)

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company when one of their branches has lost all their active licenses.	Last License for **BranchOffice.BranchName** (**BranchOffice.BranchID**) has been Terminated	**BranchOffice.BranchName** (NMLS ID **BranchOffice.BranchID**) no longer holds any pending or approved state licenses in NMLS. As a result, all active MU2 Associations have been removed and any pending Advance Change Notices have been cancelled.

3 Criminal Background Check

3.1.1 Fingerprint Record Returned as Illegible or Rejected

Recipient	Rules	Notification Subject	Notification Detail
Company	The notification is received by company subscribers when all of the following are true ● **A. FingerprintRecord.Status** is set to 'Illegible' and the Individual was not triggered for Name Check (corresponding **CBCAuth.Status** was not set to 'Processing Name Check'). OR **FingerprintRecord.Status** is set to 'Rejected'for an individual ● The company has a relationship with the individual OR the individual has an **Employment** with the institution in an active status (**EmploymentStatusList.Active** is 'Y') OR Individual has an active **MU2Association** with the Company.	Fingerprints for **Individual.FullName (**NMLS ID **Individual.IndividualID)** have been returned as **FingerprintRecord.Status**	The FBI was unable to process the fingerprints received on <**FingerprintRecord.ReceivedDate** as date only with no timestamp> for **Individual.FullName** (NMLS ID **Individual.IndividualID**). The fingerprints were returned as **FingerprintRecord.Status** on <**FingerprintRecord.StatusDate** as date only with no timestamp>. A new set of fingerprints must be submitted for FBI processing. To submit a new set of fingerprints: 1. Log in to NMLS <http://links.nationwidelicensingsystem.org/364-GEN>. 2. Create a new filing under the filing tab. 3. Request a new criminal background check in the filing. 4. Attest to and submit the filing. (Individuals with Illegible prints will not have to pay for the criminal background check request. Individuals with Rejected prints will have to pay.) 5. Once the filing has processed, go to the Fieldprint website < http://links.nationwidelicensingsystem.org/393> to schedule your fingerprinting appointment. 6. Follow the instructions provided by Fieldprint and show up for your scheduled appointment and have your fingerprints captured. Access the NMLS Resource Center <http://links.nationwidelicensingsystem.org/364-GEN> for more information regarding criminal background checks and fingerprinting.

4 Filings

4.1.1 MU1 Filing Processed

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers to this notification when an MU1 filing for company is processed.	Company filing processed for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	The following Company (MU1) filing has been successfully processed by NMLS and submitted to the appropriate regulators for review. Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Form Type: **Filing.FormType** Filing Date: **MU1Filing.FilingDate** Submitted By: **MU1Filing.SubmittedBy**

| | | | Applicable State Specific licensing requirements <http://links.nationwidelicensingsystem.org/364-GEN> should be sent to the state regulator within 5 business days.

You can check the status of your license(s) through the Composite View tab in NMLS. |

4.1.2 MU1 Filing Processed with Payment

Recipient	Rules	Notification Subject	Notification Detail
Company	An MU1 filing was processed with payment.	MU1 filing activated for **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**)	An MU1 filing for **Institution.InstitutionName (**NMLS ID **Institution.InstitutionID)** has been successfully processed by NMLS and has been placed in an active status. Filing details: Filing Date: **MU1Filing.FilingDate** Submitted By: **MU1Filing.SubmittedBy**

4.1.3 MU1 Filing Processed with no fees

Recipient	Rules	Notification Subject	Notification Detail
Company	An MU1 filing was processed with no fees.	MU1 filing processed for **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**)	An MU1 filing has been successfully processed by NMLS for **Institution.InstitutionName (**NMLS ID **Institution.InstitutionID)**. Filing details: Filing Date: **MU1Filing.FilingDate** Submitted By: **MU1Filing.SubmittedBy**

4.1.4 MU3 Filing Processed

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when their branch MU3 filing is processed. 2. Branch Managers list must be sorted by **BranchManager.DisplayFullName Individual.FullName** where **Indivudual.IndividualID** matches **MU2Association.IndividualID**	Branch (MU3) filing processed for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	The following Branch (MU3) filing has been successfully processed by NMLS and submitted to the appropriate regulators for review. Company ID: **Company.CompanyID** Company Name: **Company.CompanyName** Branch ID: **BranchOffice.BranchOfficeID** Branch Name: **BranchOffice.BranchName** Branch Manager(s): <If at least one Branch Manager exists display: each branch manager for the Branch in a table. Columns: Considering active **MU2Associations** (**MU2Association.EndDate** is null), • 'NMLS ID' with **MU2Association.IndividualID** • '**Name**' with **Individual.FullName** where **Indivudual.IndividualID** matches **MU2Association.IndividualID** • '**Industry**' with the list of **MU2Association.Industry** for active **MU2Associations** (**MU2Associations.EndDate** is null) for the individual, separated by a line break presented in alphabetical order and with each industry presented with the active **MU2StateAssociation.State**s (**MU2StateAssociation.EndDate** is null) corresponding to the Industry in parenthesis, separated by a comma, in alphabetical order Example: **Industry:**

			Consumer Finance (Virginia) Debt (District of Columbia, Maryland) Mortgage (Maryland, Virginia) Otherwise display: 'none'>
			Form Type: **Filing.FormType** Filing Date: **MU3Filing.FilingDate** Submitted By: **MU3Filing.SubmittedBy**
			Applicable State Specific licensing requirements <http://links.nationwidelicensingsystem.org/364-GEN> should be sent to the state regulator within 5 business days. You can check the status of your license(s) through the Composite View tab in NMLS.

4.1.5 MU2/MU4 Filing Processed by this company (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers <u>nightly</u> when at least one MU2/MU4 filing submitted by the company was processed since **System.NotificationStartTime** of the prior day.	Individual (MU2/MU4) filing(s) processed	One or more Individual (MU2/MU4) filings submitted by your company have been processed by NMLS. To view details of the filings, please login to NMLS and view Historical Filings in the Composite View tab.

4.1.6 MU2/MU4 Filing Processed by Individual or another Company (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers <u>nightly</u> when at least one MU2/MU4 filing (by the individual or a company other than the notification recipient) was processed for an individual who has a current company relationship with the company. 2. Display the fields listed in the notification as one row per filing.	Individual (MU2/MU4) filing(s) processed	One or more Individual (MU2/MU4) filing(s) submitted by the Individual or another Company have been processed. Details regarding the processed Individual (MU2/MU4) filing(s) can be found below. Full Name: **Individual.FullName** NMLS ID: **Individual.IndividualID** Filing ID: **IndividualFiling.FilingID** Filing Date: **IndividualFiling.FilingDate** Form Type: **Filing.FormType** Submitting Entity: **Entity.EntityName** (**Entity.EntityID**)

4.1.7 MU4R Filing Processed by Individual or another company (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers <u>nightly</u> when at least an one MU4R was submitted for an individual (by the individual or an institution other than the notification recipient) who is in the process of being employed or currently employed by the institution (**Employment.Status** is **EmploymentStatusList.Active** = 'Y')	MU4R Filing(s) Processed	One or more MU4R filings submitted by an Individual or another Institution have been processed. Details regarding the processed MU4R filing(s) can be found below. Full Name: **Individual.FullName** NMLS ID: **Individual.IndividualID** Filing ID: **IndividualFiling.FilingID** Filing Date: **IndividualFiling.FilingDate** Submitting Entity: **Entity.EntityName** (**Entity.EntityID**)

and the filing has been successfully processed since **System.NotificationStartTime** of the prior day. 2. Display the fields listed in the notification as one row per filing.	

4.1.8 MU4R Filings Processed by this company (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers <u>nightly</u> when one or more MU4R filings submitted by a user within the company was processed since **System.NotificationStartTime** of the prior day.	Individual MU4R filings processed	One or more MU4R Filings submitted by your company have been processed. To view details of the filings, please login to NMLS and view Historical Filings under the Filing Tab.

5   Invoices

5.1.1 Change In Invoice Status (State)

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when the invoice is submitted by the company/institution. 2. Notification is received by the individual when the invoice is submitted by the individual. 3. An invoice status change due to an invoice creation does not trigger this notification.	Invoice status changed for **Entity.EntityName** (NMLS ID **Entity.EntityID**)	An invoice status has changed as detailed below: Invoice ID: **Invoice.InvoiceID** Payment Amount: **Payment.Amount** Current Invoice Status: **Invoice.Status** Invoice Status Date: **Invoice.StatusDate** Paid By: **Payment.UserName** Invoice Created by Entity: **Entity.EntityName** (NMLS ID **Invoice.CreatedEntityID)** Invoice Created by User: **Invoice.UserName** Invoice Source: **Invoice.Source** If **Invoice.Source** is 'Filing', Form Type: **Filing.FormType** Filing ID: **Filing. FilingID** Filing Date: **Filing.FilingDate** Submitted By: **Filing.SubmittedBy** If applicable, tips for repaying an invoice can be accessed in the <u>Financial Administration Navigation Guide.</u> <http://links.nationwidelicensingsystem.org/374-GEN>

6 License Items

6.1.1 Company License Item Created/Updated

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when a license item is added to or updated for the company's license. 2. Only include "Individual associated to the license item: **Individual.FullName (Individual.IndividualID)**" if the license item is associated with an MU2 Individual. 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	Company License Item has Been Added or Modified for **CompanyLicense.Name** for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	A license item has been added or modified for a company license for **Company.CompanyName** (NMLS ID **Company.CompanyID**). See below for details. Further action may be required before the license item can be cleared. **Company NMLS ID: Company.CompanyID** **Company Name: Company.CompanyName** **Individual associated to the license item: Individual.FullName (**NMLS ID **Individual.IndividualID)** **License Name: CompanyLicense.Name** **License Status: CompanyLicense.Status** **License Status Date: CompanyLicense.StatusDate** **License Item Type: LicenseItem.Type** **License Item Created Date: LicenseItem.CreatedDate** **License Item Last Updated Date: LicenseItem.LastUpdatedDate** **License Item Notes from Regulator: LicenseItem.ExternalNotes** For tips on viewing the license status in NMLS, see the License Status Review & Definitions Quick Guide < http://links.nationwidelicensingsystem.org/472>.

6.1.2 Branch License Item Created/Updated

Recipient	Rules	Notification Subject	Notification Details
Company	1. Notification is received by company subscribers to this notification when a license item is added to or updated for the company's branch license. 2. Only include "Individual associated to the license item: **Individual.FullName (Individual.IndividualID)**" if the license item is associated with an MU2 Individual 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	Branch License Item has Been Added or Modified for **BranchOfficeLicense.Name** for **Company.CompanyName** (NMLS ID **BranchOffice.BranchOfficeID**)	A license item has been added or modified for a branch license for **Company.CompanyName** (NMLS ID **Company.CompanyID**). See below for details. Further action may be required before the license item can be cleared. Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Branch NMLS ID: **BranchOffice.BranchID** Branch Name: **BranchOffice.BranchName** Individual associated to the license item: **Individual.FullName (**NMLS ID **Individual.IndividualID)** Branch Manager(s): <If at least one Branch Manager exists where: • the active Branch Manager **MU2Association** (**MU2Association.EndDate** is null) is designated to the Industry that matches **LicenseType.IndustryTypes** and • any of the active **MU2StateAssociation.State**s (**MU2StateAssociation.EndDate** is null) corresponding to the Industry matches the state for **LicenseType.RegulatorID**, then display each of those branch managers for the Branch in a table. Columns: • 'NMLS ID' with **MU2Association.IndividualID** • 'Name' with **Individual.FullName** where **Indivudual.IndividualID** matches **MU2Association.IndividualID** • 'Industry' with list of **MU2Association.Industry** for active **MU2Associations** (**MU2Associations.EndDate** is null) for the branch manager separated by a comma in alphabetical order (example: Consumer Finance, Mortgage) Otherwise display: 'none'>

| | | | **License Name: BranchOfficeLicense.Name**
License Status: BranchOfficeLicense.Status
License Status Date: BranchOfficeLicense.StatusDate
License Item Category: LicenseItem.Category
License Item Type: LicenseItem.Type
License Item Created Date: LicenseItem.CreatedDate
License Item Last Updated Date: LicenseItem.LastUpdatedDate
License Item Notes from Regulator: LicenseItem.ExternalNotes

For tips on viewing the license status in NMLS, see the License Status Review & Definitions Quick Guide<
http://links.nationwidelicensingsystem.org/474>. |

6.1.3 *Individual License Item Created/Updated*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when a license item is added to or updated for an individual license that is sponsored by the company. 2. Notification is received by individual when a license item is added to or updated for the individual's license. 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	If **LicenseItem.Type** IS NOT 'Continuing Education Required': Individual License Item has Been Added or Modified for **IndividualLicense.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) If **LicenseItem.Type** IS 'Continuing Education Required': Reminder – CE Requirements	*The following shall be displayed only when **LicenseItem.Type** is 'Continuing Education Required':* **Reminder:** Continuing Education is required before requesting renewal this year. *The following shall be displayed for all notifications, regardless of **LicenseItem.Type***: A license item has been added or modified for an individual license for **Individual.FullName** (NMLS ID **Individual.IndividualID**). See below for details. Further action may be required before the license item can be cleared. **Individual NMLS ID: Individual.IndividualID** **Individual Name: Individual.FullName** **License Name: IndividualLicense.Name** **License Status: IndividualLicense.Status** **License Status Date: IndividualLicense.StatusDate** **License Item Type: LicenseItem.Type** **License Item Created Date: LicenseItem.CreatedDate** **License Item Last Updated Date: LicenseItem.LastUpdatedDate** **License Item Notes from Regulator: LicenseItem.ExternalNotes** To view details of a license item, click the Composite View tab, then click the View License/Registration List link on the navigation panel, and then click the hyperlinked number in the License Items column. For tips on viewing the license status in NMLS see the License Status Review & Definitions Quick Guide <http://links.nationwidelicensingsystem.org/379-GEN>.

6.1.4 *Company License Item Cleared*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when a license item is cleared from the company's license. 2. Only include "Individual associated to the license item: **Individual.FullName (Individual.IndividualID)**" if the license	Company License Item has Been Cleared from **CompanyLicense.Name** for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	A license item has been cleared as detailed below: **Company NMLS ID: Company.CompanyID** **Company Name: Company.CompanyName** **Individual associated to the license item: Individual.FullName (**NMLS ID **Individual.IndividualID)** **License Name: CompanyLicense.Name** **License Status: CompanyLicense.Status**

		License Status Date: CompanyLicense.StatusDate
		License Item Type: LicenseItem.Type
		License Item Created Date: LicenseItem.CreatedDate
		License Item Cleared Date: LicenseItem.ClearedDate
		License Item Notes from Regulator: LicenseItem.ExternalNotes
		For tips on viewing the license status in NMLS, see the License Status Review & Definitions Quick Guide <http://links.nationwidelicensingsystem.org/473>.

6.1.5 Branch License Item Cleared

Recipient	Rules	Notification Subject	Notification Details
Company	1. Notification is received by company subscribers to this notification when a license item is cleared from the company's branch license. 2. Only include "Individual associated to the license item: **Individual.FullName (Individual.IndividualID)**" if the license item is associated with an MU2 Individual 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	Branch License Item has Been Cleared from **BranchOfficeLicense.Name** for **Company.CompanyName** (NMLS ID **BranchOffice.BranchOfficeID**)	A license item has been cleared from a branch license for **Company.CompanyName** (NMLS ID **Company.CompanyID**). See below for details. Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Branch NMLS ID: **BranchOffice.BranchID** Branch Name: **BranchOffice.BranchName** Individual associated to the license item: **Individual.FullName (**NMLS ID **Individual.IndividualID)** Branch Manager(s): <If at least one Branch Manager exists where: • the active Branch Manager **MU2Association** (**MU2Association.EndDate** is null) is designated to the Industry that matches **LicenseType.IndustryTypes** and • any of the active **MU2StateAssociation.State**s (**MU2StateAssociation.EndDate** is null) corresponding to the Industry matches the state for **LicenseType.RegulatorID**, then display each of those branch managers for the Branch in a table. Columns: • 'NMLS ID' with **MU2Association.IndividualID** • 'Name' with **Individual.FullName** where **Indivdual.IndividualID** matches **MU2Association.IndividualID** • 'Industry' with list of **MU2Association.Industry** for active **MU2Associations** (**MU2Associations.EndDate** is null) for the branch manager separated by a comma in alphabetical order (example: Consumer Finance, Mortgage) Otherwise display: 'none'> **License Name: BranchOfficeLicense.Name** **License Status: BranchOfficeLicense.Status** **License Status Date: BranchOfficeLicense.StatusDate** **License Item Category: LicenseItem.Category** **License Item Type: LicenseItem.Type** **License Item Created Date: LicenseItem.ClearedDate** **License Item Notes from Regulator: LicenseItem.ExternalNotes** For tips on viewing the license status in NMLS, see the License Status Review & Definitions Quick Guide<http://links.nationwidelicensingsystem.org/475>.

6.1.6 Individual License Item Cleared

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when a license item is cleared from an individual license that is sponsored by the company. 2. Notification is received by individual when a license item is cleared from the individual's license. 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	Individual License Item has Been Cleared from **IndividualLicense.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	A license item has been cleared as detailed below: **Individual NMLS ID: Individual.IndividualID** **Individual Name: Individual.FullName** **License Name: IndividualLicense.Name** **License Status: IndividualLicense.Status** **License Status Date: IndividualLicense.StatusDate** **License Item Type: LicenseItem.Type** **License Item Created Date: LicenseItem.CreatedDate** **License Item Cleared Date: LicenseItem.ClearedDate** **License Item Notes from Regulator: LicenseItem.ExternalNotes** To view the cleared license item, enter the Composite View tab, select View License/Registration list and select the license item hyperlink for the license.

7 MCR, MSBCR and Financial Statement Filings

7.1.1 MCR Filing Processed

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers when a MCR filing for the company is processed.	Mortgage Call Report filing processed for **CompanyName** (NMLS ID **Company. CompanyID**)	NMLS has completed the processing of the following Mortgage Call Report Filing for **CompanyName (**NMLS ID **Company.CompanyID)**: MCR Filing Year: **MCRFiling.Year** MCR Filing Period: **MCRFiling.PeriodType** MCR Filing Format: **MCRFiling.MCRFormat** Filing Date: **MCRFiling FilingDate** Submitted By: **MCRFiling.SubmittedBy**

7.1.2 Financial Statement Filing Processed

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers when a Financial Statement filing for the company is processed.	Financial Statement filing processed for **Company. CompanyName** (NMLS ID **Company. CompanyID**)	The following Financial Statement filing has been successfully processed by NMLS: Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Financial Filing Type: **FSFiling.Classification** Filing Date: **FSFiling.FilingDate** Submitted By: **FSFiling.SubmittedBy**

7.1.3 MCR Fiscal Year End Filing Required

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers the day following the company's Fiscal Year End. This is	Standard Financial Condition (S-FC) Filing	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses in NMLS that require submission of a Standard Financial Condition (S-FC) within 90 days

triggered when a **CompanyFYESnapshot** exists where all of the following are true: • **CompanyFYESnapshot.FiscalYearEndDate** equals the system date minus one. • **CompanyFYESnapshot.IsGSEApproved** is 'False'. • **CompanyFYESnapshot.FCRequiredLicenses** contains at least one license.	Required for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	of its Fiscal Year End. The Fiscal Year End date is currently set as **Company.FiscalYearEnd.** Your company must submit an S-FC in NMLS. For information on submitting the S-FC through NMLS, see the Mortgage Call Report Page <http://links.nationwidelicensingsystem.org/275-MCR> of the NMLS Resource Center.

7.1.4 MCR Fiscal Year End Deadline Approaching

Recipient	Rules	Notification Subject	Notification Detail
Company	This notification is received by company subscribers when a **CompanyFYESnapshot** exists where all of the following are true: • Exactly **System.MCRFYEFilingReminderDays** days have elapsed since **CompanyFYESnapshot.FiscalYearEndDate**. • **CompanyFYESnapshot.IsGSEApproved** is 'False'. • **CompanyFYESnapshot.FCRequiredLicenses** contains at least one license. • **CompanyFYESnapshot.MCRProcessed** is 'false'.	REMINDER: Standard Financial Condition (S-FC) Filing Required for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses in NMLS that require submission of a Standard Financial Condition (S-FC) within 90 days of its Fiscal Year End. Your company must submit an S-FC in NMLS. For information on submitting the Standard Financial Condition through NMLS, see the Mortgage Call Report Page <http://links.nationwidelicensingsystem.org/276-MCR>of the NMLS Resource Center.

7.1.5 MCR Calendar Quarter Filing Required

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers the day following a calendar quarter end. This is triggered when a **CompanyPeriodSnapshot** exists where all of the following are true: • **CompanyPeriodSnapshot.Period** corresponds to the calendar quarter which ended on system date minus one. • **CompanyPeriodSnapshot.Year** equals the year corresponding to system date minus one. • **CompanyPeriodSnapshot.RMLARequiredLicenses** contains at least one license.	Mortgage Call Report (MCR) Filing Required for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses in NMLS that require submission of a Mortgage Call Report (MCR) within 45 days of the calendar quarter end. Your company must submit an MCR in NMLS. For information on submitting the MCR through NMLS, see the Mortgage Call Report Page <http://links.nationwidelicensingsystem.org/277-MCR>of the NMLS Resource Center.

7.1.6 MCR Calendar Quarter Filing Deadline Approaching

Recipient	Rules	Notification Subject	Notification Detail
Company	This notification is received by company subscribers when a **CompanyPeriodSnapshot** exists where all of the following are true: • Exactly	REMINDER: Mortgage Call Report (MCR) Filing Required for **Company.CompanyName**	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses in NMLS that require the submission of a Mortgage Call Report (MCR) within 45 days of the calendar quarter end. Your company must submit an MCR in NMLS.

	System.MCRCalendarQuarterFilingReminderDays days have elapsed since the end of **CompanyPeriodSnapshot.Period** for the **CompanyPeriodSnapshot.Year**. • **CompanyPeriodSnapshot.RMLARequiredLicenses** contains at least one license. • **CompanyPeriodSnapshot.MCRProcessed** is 'false'	(NMLS ID **Company.CompanyID**)	For information on submitting the MCR through NMLS, see the Mortgage Call Report Page <http://links.nationwidelicensingsystem.org/278-MCR>of the NMLS Resource Center.

7.1.7 *Fiscal Year End 90 Days Remaining*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers the day following the company's Fiscal Year End and the company holds at least one approved equivalent license with an annual requirement.	Financial Statement required within 90 days of Fiscal Year End	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses maintained in NMLS that require submission of a financial statement within 90 days of its Fiscal Year End. The Fiscal Year End date for **Company.CompanyName** (NMLS ID **Company.CompanyID**) is currently set as **Company.LatestElapsedFYEDate**. A financial statement for the recently elapsed fiscal year must be uploaded to NMLS by **Company.AnnualFSDueDate.** See the Financial Statement information on the NMLS Resource Center <http://links.nationwidelicensingsystem.org/381-GEN> for quick guides and state specific requirements. **Companies required to submit Mortgage Call Report (MCR) filings also will need to submit the appropriate Financial Condition filing(s) through Mortgage Call Reports functionality under the Filing Tab. Visit the NMLS Resource Center <**http://links.nationwidelicensingsystem.org/382-GEN**> for more information regarding MCR Filing Requirements**

7.1.8 *Fiscal Year End 15 Days Remaining*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers when 75 days have elapsed since the company's Fiscal Year End date and the company has not provided an annual financial statement meeting the highest Financial Statement requirement of their approved equivalent licenses with a Period End Date = **Company.LatestElapsedFYEDate.**	Financial Statement required within 90 days of Fiscal Year End	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses maintained in NMLS that require submission of a financial statement within 90 days of its Fiscal Year End. The Fiscal Year End date for **Company.CompanyName** (NMLS ID **Company.CompanyID**) is currently set as **Company.LatestElapsedFYEDate**. A financial statement for the recently elapsed fiscal year must be uploaded to NMLS by **Company.AnnualFSDueDate.** See the Financial Statement information on the NMLS Resource Center <http://links.nationwidelicensingsystem.org/383-GEN> for quick guides and state specific requirements. **Companies required to submit Mortgage Call Report (MCR) filings also will need to submit the appropriate Financial Condition filing(s) through Mortgage Call Reports functionality under the Filing Tab. Visit the NMLS Resource Center <**http://links.nationwidelicensingsystem.org/384-GEN**> for more information regarding MCR Filing Requirements**

7.1.9 *MSBCR Calendar Quarter Filing Required*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers after the **MSBCRCompanyPeriodSnapshot is generated** (usually the day following a calendar quarter end). This is triggered when a	Money Services Businesses Call Report (MSBCR) Filing Required for	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses in NMLS that require submission of a Money Services Businesses Call Report (MSBCR) within 45 days of the calendar quarter end. Your company must

| | MSBCRCompanyPeriodSnapshot exists for the company where all of the following are true:
• **MSBCRCompanyPeriodSnapshot.Period** corresponds to the calendar quarter for which the latest **MSBCRCompanyPeriodSnapshot** was generated.
• **MSBCRCompanyPeriodSnapshot.MSBRequiredLicenses** contains at least one license. | **Company.CompanyName** (NMLS ID **Company.CompanyID**) | submit an MSBCR in NMLS.
For information on submitting the MSBCR through NMLS, see the MSB Call Report Page < http://links.nationwidelicensingsystem.org/675 > of the NMLS Resource Center. |

7.1.10   MSBCR Filing Processed

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by company subscribers when a MSBCR filing for the company is processed.	Money Services Businesses Call Report filing processed for **CompanyName** (NMLS ID **Company. CompanyID**)	NMLS has completed the processing of the following Money Services Businesses Call Report Filing for **CompanyName (**NMLS ID **Company.CompanyID)**: MSBCR Filing Year: **MSBCRFiling.Year** MSBCR Filing Period: **MSBCRFiling.PeriodType** Filing Date: **MSBCRFiling FilingDate** Submitted By: **MSBCRFiling.SubmittedBy**

7.1.11   MSBCR Filing Deadline Approaching

Recipient	Rules	Notification Subject	Notification Detail
Company	This notification is received by company subscribers when a **MSBCRCompanyPeriodSnapshot** exists where all of the following are true: • Exactly **System.MSBCRCalendarQuarterFilingReminderDays**[configured to 30] days have elapsed since the end of the calendar quarter for which the latest **MSBCRCompanyPeriodSnapshot** was generated. • **MSBCRCompanyPeriodSnapshot.MSBRequiredLicenses** contains at least one license. • A processed MSBCR filing does not exist for the **MSBCRCompanyPeriodSnapshot.Period**	REMINDER: Money Services Businesses Call Report (MSBCR) Filing Required for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	**Company.CompanyName** (NMLS ID **Company.CompanyID**) currently holds one or more licenses in NMLS that require the submission of a Money Services Businesses Call Report (MSBCR) within 45 days of the calendar quarter end. Your company must submit an MSBCR in NMLS. For information on submitting the MSBCR through NMLS, see the MSB Call Report Page < http://links.nationwidelicensingsystem.org/646 > of the NMLS Resource Center.

8 State Licenses

8.1.1 Company License Status Changed

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when their company license status has changed. 2. A license status change due to a new license request or transition request does not trigger this notification.	Status of **CompanyLicense.Name** for **Company.CompanyName** (NMLS ID **Company.CompanyID**) has changed	The license status of a company license for **Company.CompanyName** (NMLS ID **Company.CompanyID**) license has been changed. See below for further details: **Company NMLS ID: Company.CompanyID** **Company Name: Company.CompanyName** **Licensed with: Regulator.RegulatorName** **License Name: CompanyLicense.Name** **Current License Status: CompanyLicense.Status** Previous **License Status: CompanyLicense.Status** **License Status Date: CompanyLicense.StatusDate**

			License Status Notes from Regulator: License.ReasonForUpdate

8.1.2 *Branch License Status Changed*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when their branch license status has changed. 2. A license status change due to a new license request or transition request does not trigger this notification. 3. Branch Managers list must be sorted by **Individual.FullName** where **Indivudual.IndividualID** matches **MU2Association.IndividualID**.	Status of **BranchOfficeLicense.Name** for **Company.CompanyName** (NMLS ID **BranchOffice.BranchOfficeID)** has changed	The license status of a branch license for **Company.CompanyName** (NMLS ID **Company.CompanyID)** has been changed. See below for further details: Company ID: **Company.CompanyID** Company Name: **Company.CompanyName** Branch ID: **BranchOffice.BranchOfficeID** Branch Name: **BranchOffice.BranchName** Branch Manager(s): <If at least one Branch Manager exists where: • the active Branch Manager **MU2Association** (**MU2Association.EndDate** is null) is designated to the Industry that matches **LicenseType.IndustryTypes** and • any of the active **MU2StateAssociation.State**s (**MU2StateAssociation.EndDate** is null) corresponding to the Industry matches the state for **LicenseType.RegulatorID**, then display: each of those branch managers for the Branch in a table. Columns: • 'NMLS ID' with **MU2Association.IndividualID** • 'Name' with **Individual.FullName** where **Indivudual.IndividualID** matches **MU2Association.IndividualID** • 'Industry' with list of **MU2Association.Industry** for active **MU2Associations** (**MU2Associations.EndDate** is null) for the branch manager separated by a comma in alphabetical order (example: Consumer Finance, Mortgage) Otherwise display: 'none' > **Licensed with: Regulator.RegulatorName** **License Name: BranchOfficeLicense.Name** **Current License Status: BranchOfficeLicense.Status** **Previous License Status: BranchOfficeLicense.Status** **License Status Date: BranchOfficeLicense.StatusDate** **License Status Notes from Regulator: License.ReasonForUpdate**

8.1.3 *Individual License Status Changed - Company*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers to this notification when the license status of an individual license that the company sponsors has changed. 2. A license status change due to a new license request or transition request does not trigger this	Status of **IndividualLicense.Name** for **Individual.IndividualName** (NMLS ID **Individual.IndividualIB**) has changed	The license status of a mortgage loan originator license has been changed. See below for further details: **Company NMLS ID: Company.CompanyID** **Company Name: Company.CompanyName** **Individual NMLS ID: Individual.IndividualID** **Individual Name: Individual.FullName** **Licensed with: Regulator.RegulatorName**

			License Name: **IndividualLicense.Name** Current License Status: **IndividualLicense.Status** Previous License Status: **IndividualLicense.Status** License Status Date: **IndividualLicense.StatusDate** License Status Notes from Regulator: **License.ReasonForUpdate**
	notification.		

9 Regulatory Actions

9.1.1 Company/Institution is Removed as a Respondent from a Public Regulatory Action

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is triggered for a **StateRegAction** where the Company/Institution is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public' AND The Company/Institution is removed as a Respondent from the **StateRegAction**	Regulatory Action removed from **Organization. DisplayName** (NMLS ID **Organization.OrganizationID**)	The regulatory action listed below has been removed from the NMLS Record of **Organization. DisplayName** (NMLS ID **Organization.OrganizationID**). **Action ID: StateRegAction.ActionID** **Action Type: StateRegAction.TypeOfOrder** **Posted By: StateRegAction.PostedByRegulatorName** Contact the Regulator <http://links.nationwidelicensingsystem.org/517> who posted the action if you have any questions.

9.1.2 Regulatory Action Deleted (Company)

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is triggered for a **StateRegAction** where the Company/Institution is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public' AND The **StateRegAction** is deleted.	Regulatory Action removed from **Organization. DisplayName** (NMLS ID **Organization.OrganizationID**)	The regulatory action listed below has been removed from the NMLS Record of **Organization.DisplayName** (NMLS ID **Organization.OrganizationID**). **Action ID: StateRegAction.ActionID** **Action Type: StateRegAction.TypeOfOrder** **Posted By: StateRegAction.PostedByRegulatorName** Contact the Regulator <http://links.nationwidelicensingsystem.org/516> who posted the action if you have any questions.

9.1.3 Regulatory Action Deleted (Company, Individual)

Note that this notification is implemented as three different notifications based on three different triggers. The subject and body of the notifications is the same. Notifications are part of the same subscription – Regulatory Action Removed.

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by: • the individual AND/OR • Each Company having a	Regulatory Action removed from **Individual.IndividualName (**NMLS ID	The regulatory action listed below has been removed from the NMLS Record of **Individual.IndividualName (**NMLS ID **Individual.IndividualID)**. Contact the regulator that originally posted the action for more information.

| | CompanyRelationship with the Individual where **CompanyRelationship.TerminationDate** is null
AND/OR
• Each Company having an **MU2Association** with the Individual where **MU2Association.EndDate** is null
AND/OR
• Each Institution having an **Employment** with the Individual where **Employment.Status** is 'Active'
2. Notification is triggered for a **StateRegAction** where the Individual is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public'
AND
The **StateRegAction** is deleted. | **Individual.IndividualID)** | **Action ID: StateRegAction.ActionID**
Action Type: StateRegAction.TypeOfOrder
Posted By: StateRegAction.PostedByRegulatorName

If this regulatory action is associated as a Disciplinary Action in a federal mortgage loan originator (MU4R) filing, the individual must resubmit their filing to remove the associated regulatory action and make any additional required updates. |

9.1.4 Regulatory Action Privacy Level Changed from 'Public' to any other level

Note that this notification is implemented as three different notifications based on three different triggers. The subject and body of the notifications is the same.

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by: (a) the individual AND/OR b. Each Company having a **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null AND/OR c. Each Company having an **MU2Association** with the Individual where **MU2Association.EndDate** is null AND/OR (c) Each Institution having an **Employment** with the Individual where **Employment.Status** is 'Active' 2. Notification is triggered for a **StateRegAction** where the Individual is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public' AND **StateRegAction.PrivacyLevel** changes from	Regulatory Action removed from **Individual.IndividualName** (NMLS ID **Individual.IndividualID)**	The regulatory action listed below has been removed from NMLS Consumer Access. Please note that the action still may be associated to the individual's NMLS record.Contact the regulator that originally posted the action for more information. **Individual.IndividualName (**NMLS ID **Individual.IndividualID)** **Action ID: StateRegAction.ActionID** **Action Type: StateRegAction.TypeOfOrder** **Posted By: StateRegAction.PostedByRegulatorName** If this regulatory action is associated as a Disciplinary Action in a federal mortgage loan originator (MU4R) filing, the individual must resubmit their filing to remove the associated regulatory action and make any additional required updates.

	'Public' to a status other than 'Public'		

9.1.5 Individual is Removed as a Respondent from a Public Regulatory Action

Note that this notification is implemented as three different notifications based on three different triggers. The subject and body of the notifications is the same.

Recipient	Rules	Notification Subject	Notification Detail

Company	1. Notification is received by:
	• the individual
	    AND/OR
	• Each Company having a **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null
	    AND/OR
	• Each Company having an **MU2Association** with the Individual where **MU2Association.EndDate** is null
	    AND/OR
	• Each Institution having an **Employment** with the Individual where **Employment.Status** is 'Active'
	2. Notification is triggered for a **StateRegAction** where the Individual is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public'
	    AND
	StateRegAction.PrivacyLevel changes from 'Public' to a status other than 'Public'
		Regulatory Action removed from **Individual.IndividualName** (NMLS ID **Individual.IndividualID)**	The regulatory action listed below has been removed from NMLS Consumer Access. Please note that the action still may be associated to the individual's NMLS record.Contact the regulator that originally posted the action for more information.
			Individual.IndividualName (NMLS ID **Individual.IndividualID)**
			
			Action ID: StateRegAction.ActionID
			Action Type: StateRegAction.TypeOfOrder
			Posted By:
			StateRegAction.PostedByRegulatorName
			
			If this regulatory action is associated as a Disciplinary Action in a federal mortgage loan originator (MU4R) filing, the individual must resubmit their filing to remove the associated regulatory action and make any additional required updates.

9.1.6 Company/Institution added as a Respondent to a Public Regulatory Action

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is triggered when one of the following is true: • **StateRegAction.PrivacyLevel** changes to 'Public' from a status other than 'Public' for a **StateRegAction** where the Company/Institution is listed as a Respondent • the Company/Institution is added as a Respondent to a **StateRegAction** for which **StateRegAction.PrivacyLevel** is 'Public'	**Organization.OrganizationName (**NMLS ID **Organization. OrganizationID)** is identified as a respondent to a public Regulatory Action.	**Organization.OrganizationName (**NMLS ID **Organization. OrganizationID)** is identified as a respondent to the Regulatory Action below. Further details regarding this action, including relevant documents, can be viewed through the State Context Composite View, View Regulatory Action in NMLS. In addition, information concerning the action will be viewable in NMLS Consumer Access. Action Posted By: **StateRegAction.PostedByRegulatorName** Date of Action: **StateRegAction.DateOfAction** Action ID: **StateRegAction.ActionID** Action Type: **StateRegAction.TypeOfOrder** Description of Action: **StateRegAction.DescriptionOfOrder**

| | | | Please contact the Regulator who posted the action if you have any questions. Contact information for Regulators can be found below:

<http://links.nationwidelicensingsystem.org/289-NOTIFICATION> |

9.1.7 Individual added as a Respondent to a Public Regulatory Action

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by the individual AND/OR • Each Company having **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null AND/OR • Each Company having **MU2Association** with the Individual where **MU2Association.EndDate** is null AND/OR • Each Institution having **Employment** with the Individual where **Employment.Status** is **EmploymentStatusList.Active** = 'Y' 2. Notification is triggered when one of the following is true: **StateRegAction.PrivacyLevel** changes to 'Public' from a status other than 'Public' for a **StateRegAction** where the Individual is listed as a Respondent the Individual is added as a Respondent to a **StateRegAction** for which **StateRegAction.PrivacyLevel** is 'Public'	**Individual.IndividualName** (NMLS ID **Individual.ID)** is identified as a respondent to a public Regulatory Action.	**Individual.IndividualName** (NMLS ID **Individual.ID)** is identified as a respondent to the Regulatory Action identified below. Further details regarding this action, including relevant documents, can be viewed through the State Context Composite View, View Regulatory Action in NMLS. In addition, information concerning the action will be viewable in NMLS Consumer Access. Action Posted By: **StateRegAction.PostedByRegulatorName** **StateRegAction.PostedByRegulatorName** Date of Action: **StateRegAction.DateOfAction** Action ID: **StateRegAction.ActionID** Action Type: **StateRegAction.TypeOfOrder** Description of Action: **StateRegAction.DescriptionOfOrder** Please contact the Regulator who posted the action if you have any questions. Contact information for Regulators can be found below: <http://links.nationwidelicensingsystem.org/287-NOTIFICATION> State licensed and federally registered individuals should submit a filing with updated disclosure question responses and associated explanations/disciplinary action information, as needed. Individuals should consult the requirements associated to their license(s)/registration(s) to determine the deadline for updating their record.

9.1.8 Public Regulatory Action with Company/Institution Respondent updated (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by company subscribers nightly when at least one **StateRegAction** with **StateRegAction.PrivacyLevel** as 'Public' was updated since **System.NotificationStartTime** of the prior day (any update to **StateRegAction.RegualtorNotes**, **StateRegAction.ContactName**,**StateRegAction.ContactTitle**,**StateRegAction.ContactEmailAddress** or **StateRegAction.ContactPhoneNumb**	One or more Public Regulatory Actions with **Organization.OrganizationName (**NMLS ID **Organization.OrganizationID)** identified as a respondent have been updated.	One or more Public Regulatory Actions with **Organization.OrganizationName (**NMLS ID **Organization.OrganizationID)** identified as a respondent have been updated. Further details regarding the action(s), including relevant documents, can be viewed through the State Context Composite View, View Regulatory Action in NMLS. In addition, information concerning the action will be viewable in NMLS Consumer Access. <Display each **StateRegAction** in a table. Columns: • 'Action Posted By' with **StateRegAction.PostedByRegulatorName** • 'Date of Action' with **StateRegAction.DateOfAction** • 'Action ID' with **StateRegAction.ActionID**

er must be ignored for purposes of this notification) on a **StateRegAction** where the Company/Institution is listed as a Respondent. 2. Actions list must be sorted by **StateRegAction.TypeOfOrder**, ascending and then by **StateRegAction.DateOfAction,** descending			• 'Action Type' with **StateRegAction.TypeOfOrder** • 'Description of Action' with **StateRegAction.DescriptionOfOrder** > Please contact the Regulator who posted the action if you have any questions. Contact information for Regulators can be found below: <http://links.nationwidelicensingsystem.org/290-NOTIFICATION>

9.1.9 Public Regulatory Action with Individual Respondent updated (Nightly)

Recipient	Rules	Notification Subject	Notification Detail

Company	1. Notification is received by:
	• the individual
	    AND/OR
	• Each Company having **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null.
	    AND/OR
	• Each Company having **MU2Association** with the Individual where **MU2Association.EndDate** is null
	    AND/OR
	• Each Institution having **Employment** with the Individual where **Employment.Status** is **EmploymentStatusList.Active** = 'Y'
	2. Notification is received by individual and company subscribers nightly when at least one **StateRegAction** with **StateRegAction.PrivacyLevel** as 'Public' was updated since **System.NotificationStartTime** of the prior day (any update to **StateRegAction.RegualtorNotes** must be ignored for purposes of this notification) on a **StateRegAction** where the Individual is listed as a Respondent.
	3. Actions list must be sorted by **StateRegAction.TypeOfOrder**, ascending and then by **StateRegAction.DateOfAction,** descending
		One or more public Regulatory Actions with **Individual.IndividualName** (NMLS ID **Individual.ID**) identified as a respondent have been updated.	One or more Public Regulatory Actions with **Individual.IndividualName** (NMLS ID **Individual.Id**) identified as a respondent have been updated. Further details regarding the action(s), including relevant documents, can be viewed through the State Context Composite View, View Regulatory Action in NMLS. In addition, information concerning the action will be viewable in NMLS Consumer Access.
			
			<Display each **StateRegAction** in a table.
			Columns:
			'Action Posted By' with **StateRegAction.PostedByRegulatorName**
			• 'Date of Action' with **StateRegAction.DateOfAction**
			• 'Action ID' with
			• **StateRegAction.ActionID**
			'Action Type' with **StateRegAction.TypeOfOrder**
			• 'Description of Action' with
			• **StateRegAction.DescriptionOfOrder**
			>
			
			Please contact the Regulator who posted the action if you have any questions. Contact information for Regulators can be found below:
			<http://links.nationwidelicensingsystem.org/288-NOTIFICATION>
			
			Note: This email may be a duplicate of a previously generated real-time email due to the respondent being associated to a Public Regulatory Action.
			
			State licensed and federally registered individuals should submit a filing with updated disclosure question responses and associated explanations/disciplinary action information, as needed. Individuals should consult the requirements associated to their license(s)/registration(s) to determine the deadline for updating their record.

10 State Renewals

10.1.1 *Company Renewal Approved*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by subscribed company users when a Regulator or the system sets the renewal status of a company license to 'Approved'.	**CompanyLicense.Name** Renewal Approved for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	**Regulator.RegulatorName** has approved the **CompanyLicense.Name** renewal request for **Company.CompanyName** (NMLS ID **Company.CompanyID**). License Status: **License.Status** License Status Date: **License.StatusDate** Renewal Status: **License.RenewalsStatus** Renewal Status Date: **License.RenewalsStatusDate** You may view detailed status information regarding this license under the Composite View tab in NMLS. Please contact your state regulator with any questions.

10.1.2 *Company Renewal Rejected*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by subscribed company users when a Regulator sets the renewal status of a company license to 'Rejected'.	**CompanyLicense.Name** Renewal Rejected for **Company.CompanyName** (NMLS ID **Company.CompanyID**)	The renewal request for a(n) **CompanyLicense.Name** has been rejected for **Company.CompanyName** (NMLS ID **Company.CompanyID**). If a change has been made to the license status of the **CompanyLicense.Name**, a separate notification will be sent to subscribers of the license status change notification reflecting the change. Additionally, you may view status information regarding this license in NMLS Composite View. Click here <http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx> and select the "Log into NMLS" button in the upper right-hand corner of the page to access the login page for NMLS. If you still have questions after reviewing the status of your license in Composite View, please contact your state regulator.

10.1.3 *Branch Renewal Approved (Nightly)*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by subscribed company users <u>nightly</u> when a Regulator or the system sets the renewal status of one or more branch licenses to 'Approved'. 2. Display the fields listed in the notification as one row per branch license. 3. The list must be sorted by **BranchOffice.BranchOfficeID**, ascending, **Regulator.RegulatorCode** ascending, **BranchLicense.Name** ascending.	Renewal Request(s) Approved – Branch Licenses	One or more branch office renewal requests submitted by **Company.CompanyName** (NMLS ID **Company.CompanyID**) have been approved. Details are provided below: Branch Name: **BranchOffice.Name** (NMLS ID **BranchOffice.BranchOfficeID**) Regulator: **Regulator.RegulatorCode** License: **BranchLicense.Name** License Status: **License.Status** License Status Date: **License.StatusDate** Renewal Status: **License.RenewalsStatus** Renewal Status Date: **License.RenewalsStatusDate** You may view detailed status information regarding branch licenses under the Composite View tab in NMLS. Please contact your state regulator with any questions.

10.1.4   *Branch Renewal Rejected*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by subscribed company users when a Regulator sets the renewal status of a branch license to 'Rejected'.	**BranchOfficeLicense.Name** Renewal Rejected for **BranchOffice.BranchName** (NMLS ID **BranchOffice.BranchOfficeID**)	The renewal request for a(n) **BranchOfficeLicense.Name** has been rejected for **BranchOffice.BranchName** (NMLS ID **BranchOffice.BranchOfficeID**). If a change has been made to the license status of the **BranchOfficeLicense.Name**, a separate notification will be sent to subscribers of the license status change notification reflecting the change. Additionally, you may view status information regarding this license in NMLS Composite View. Click here /http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx*]* and select the "Log into NMLS" button in the upper right-hand corner of the page to access the login page for NMLS. If you still have questions after reviewing the status of your branch license in Composite View, please contact your state regulator.

10.1.5   *Individual Renewal Approved (Nightly)*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by subscribed company users <u>nightly</u> when all of the following are true for one or more Individual licenses: (i) The Company currently sponsors the license (**Sponsorship.IsActive** is true) (ii) The Regulator or the system sets the renewal status of the license to 'Approved'. 2. Display the fields listed in the notification as one row per individual license. 3. The list must be sorted by **Individual.LastName**, ascending, **Regulator.RegulatorCode** ascending, **IndividualLicense.Name** ascending.	Renewal Request(s) Approved – Individual Licenses	One or more individual license renewal requests for individuals that have an active sponsorship with **Company.CompanyName** (NMLS ID **Company.CompanyID**) have been approved. Details are provided below: Full Name: **Individual.FullName** NMLS ID: **Individual.IndividualID** Regulator: **Regulator.RegulatorCode** License: **IndividualLicense.Name** License Status: **License.Status** License Status Date: **License.StatusDate** Renewal Status: **License.RenewalsStatus** Renewal Status Date: **License.RenewalsStatusDate** You may view detailed status information regarding individual licenses under the Composite View tab in NMLS. Please contact your state regulator with any questions.

10.1.6   *Individual Renewal Rejected*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by the individual when a Regulator sets the renewal status of an individual license to 'Rejected'. 2. Notification is received by subscribed company users where an individual license **Sponsorship.IsActive** when a Regulator sets the renewal status of the	**IndividualLicense.Name** Renewal Rejected for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	The renewal request for a(n) **IndividualLicense.Name** has been rejected for **Individual.FullName** (NMLS ID **Individual.IndividualID**). If a change has been made to the license status of the **IndividualLicense.Name**, a separate notification will be sent reflecting the change. Additionally, you may view status information regarding this license in NMLS Composite View. Click here <http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx> and select the "Log into NMLS" button in the upper right-hand corner of the page to access the login page for NMLS.

	individual license to 'Rejected'. For renewal rejections during the reinstatement period, **IndividualLicense.Status** and **IndividualLicense.StatusDate** must pertain to statuses after license status updates by the system due to the renewal rejection.		If you still have questions after reviewing the status of your license in Composite View, please contact your state regulator.

10.1.7   *Individual Do Not Renew submitted*

Recipient	Rules	Notification Subject	Notification Detail
Company	Notification is received by: • the individual AND • subscribed company users where an individual license **Sponsorship.IsActive** when the **License.RenewalsStatus** is set to "Do Not Renew" for the individual license. One notification should be sent per license.	Do Not Renew request submitted	**Individual.IndividualName** (NMLS ID **Individual.IndividualID**) has submitted a 'Do Not Renew' request to the regulator for the following license in NMLS. Do Not Renew Submitted For: **License.LicenseName** Do Not Renew Submitted Date: **License.RenewalsStatusDate** The individual should refer to their state's applicable Surrender Checklist on the NMLS Resource Center[http://links.nationwidelicensingsystem.org/428] for any additional steps that may need to be taken to complete this request. If the individual wishes to recall the request they made, they can do so through the Renewal tab in NMLS. The status of license(s)/registration(s) can be viewed through the Composite View tab in NMLS[http://links.nationwidelicensingsystem.org/428].

10.1.8   *Company "Do Not Renew" recalled*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by subscribed company users when a "Do Not Renew" submission for a company license is recalled. 2. Notification is received by subscribed regulators when a "Do Not Renew" submission for a company license in the regulator's agency is recalled.	**Company.CompanyName** (NMLS ID **Company.CompanyID**) recalled a "Do Not Renew" request for **CompanyLicense.Name**	**Company.CompanyName** (NMLS ID **Company.CompanyID**) has recalled a "Do Not Renew" request for its **CompanyLicense.Name**. The license can now be requested for renewal.

10.1.9   *Branch "Do Not Renew" recalled*

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by subscribed company users when a "Do Not Renew" submission for a branch license is recalled. 2. Notification is received by subscribed regulators when a "Do Not Renew" submission for a branch license in the regulator's agency is recalled.	**Company.CompanyName** (NMLS ID **Company.CompanyID**) recalled a "Do Not Renew" request for **BranchLicense.Name**	**Company.CompanyName** (NMLS ID **Company.CompanyID**) recalled a "Do Not Renew" request for the **BranchLicense.Name** held by **BranchOffice.Name** (NMLS ID **BranchOffice.BranchID**). The branch license can now be requested for renewal.

10.1.10   Individual "Do Not Renew" recalled

Recipient	Rules	Notification Subject	Notification Detail
Company	1. Notification is received by the individual when a "Do Not Renew" request for the individual's license is recalled. 2. Notification is received by subscribed company users when a "Do Not Renew" request is recalled for a sponsored individual license (**Sponsorship.IsActive**). 3. Notification is received by subscribed regulators when a "Do Not Renew" submission for an individual license in the regulator's agency has been recalled.	A "Do Not Renew" request for **IndividualLicense.Name** has been recalled for **Individual.FullName (**NMLS ID **Individual.IndividualID)**	The "Do Not Renew" request for a(n) **IndividualLicense.Name** has been recalled for **Individual.FullName** (NMLS ID **Individual.IndividualID**). The license can now be requested for renewal.

10.1.11   Broker of Record Change Pending

Recipient	Rules	Notification Subject	Notification Detail
Company	A broker of record change request has been created for the Company by a Surety Company.	Broker of Record Change Confirmation Required	The following broker of record change was reported on **SuretyBondBORChange.CreatedDate**. Your company must confirm or deny the change. If confirmed, all bonds managed by the outgoing broker of record for the listed surety company will be transferred to the listed incoming broker of record. Surety Company: **SuretyBondBORChange.SuretyCompanyName SuretyBondBORChange.SuretyCompanyNAIC** Outgoing Surety Bond Producer: **SuretyBondBORChange.OutgoingBORName SuretyBondBORChange.OutgoingBORNPN** OR "NONE" *if no Outgoing BOR exists.* Incoming Surety Bond Producer: **SuretyBondBORChange.IncomingBORName SuretyBondBORChange.IncomingBORNPN** Effective Date: **SuretyBondBORChange.EffectiveDate** Access the Broker of Record Changes section through NMLS to confirm or deny the change.

10.1.12   Company Surety Bond/Rider Pending Signature

Recipient	Rules	Notification Subject	Notification Detail
Company	A bond or rider for the Company has been set to 'Pending Principal Signature'.	*For an original bond or a rider:* Surety Bonds Pending Action *For a Revised Form Bond:* Revised Form Bond Pending Action	*For an original bond or a rider:* Below are the details of the surety bond created for **Company.Name** (NMLS ID **Company.CompanyId**) by the surety entity listed. The bond must be signed by an authorized person representing your company. Broker of Record: **SuretyBond.BORName SuretyBond.BORNPN** Underwriting Company: **SuretyBond.UnderwritingCompany SuretyBond.UnderwritingCompanyNAIC** License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber**

| | | | Bond Amount: **SuretyBondRevision.Amount**
Effective Date: **SuretyBond.BondEffectiveDate**

Access the <u>Bonds Pending Action</u> section through NMLS to review and sign the bond.

For a Revised Form Bond:
Below are the details of the revised form bond created for **Company.Name** (NMLS ID **Company.CompanyId**) by the surety entity listed. The bond must be signed by an authorized person representing your company.

Broker of Record: **SuretyBond.BORName** (**SuretyBond.BORNPN**)
Underwriting Company: **SuretyBond.UnderwritingCompany** (**SuretyBond.UnderwritingCompanyNAIC**)
License Type: **SuretyBond.LicenseName**
Bond Number: **SuretyBondRevision.BondNumber**
Bond Amount: **SuretyBondRevision.Amount**
Revised Form Bond Effective Date: **SuretyBondRevision.RevisionEffectiveDate**

Access the <u>Bonds Pending Action</u> section through NMLS to review and sign the bond. |

10.1.13   *Surety Bond Notice of Cancellation Submitted*

Recipient	Rules	Notification Subject	Notification Detail
Company	A bond for the Company has been set to a status of 'Notice of Cancellation' by the SC.	Surety Bond Notice of Cancellation Submitted for **Company.Name** (NMLS ID **Company.CompanyId**)	Below are details of the surety bond for **Company.Name** (NMLS ID **Company.CompanyId**) that has been submitted for cancellation by the surety entity. Review the Cancellation Note for more information. Underwriting Company: **SuretyBond.UnderwritingCompany SuretyBond.UnderwritingCompanyNAIC** License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount** Bond Effective Until: **SuretyBondRevision.CancellationEffectiveDate** Cancellation Note: **SuretyBondRevision.Note** Review your <u>State Licensing Requirements</u> *<http://links.nationwidelicensingsystem.org/651>* to confirm you are satisfying all requirements.

10.1.14   *Surety Bond Notice of Cancellation Rescinded*

Recipient	Rules	Notification Subject	Notification Detail
Company	A bond for the Company has been changed from a status of 'Notice of Cancellation' to 'Executed' due to the SC rescinding the notice of cancellation.	Surety Bond Notice of Cancellation Rescinded for **Company.Name** (NMLS ID **Company.CompanyId**)	Below are details of the surety bond for **Company.Name** (NMLS ID **Company.CompanyId**) for which the pending notice of cancellation has been rescinded. The bond will remain active and requires no further action. Review the Rescind Cancellation Note for more information. Underwriting Company: **SuretyBond.UnderwritingCompany SuretyBond.UnderwritingCompanyNAIC** License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount**

			Rescind Cancellation Note: **SuretyBondRevision.Note**

10.1.15   Surety Bond Reinstated

Recipient	Rules	Notification Subject	Notification Detail
Company	A bond for the Company has been changed from a status of 'Cancelled' to 'Executed' due to the Surety Company reinstating a cancelled bond.	Surety Bond Reinstated for **Company.Name** (NMLS ID **Company.CompanyId**)	Below are details of the cancelled surety bond that has been reinstated for **Company.Name** (NMLS ID **Company.CompanyId**) by the surety entity listed below. The bond has returned to an active status and requires no further action. Review the Reinstate Bond Note for more information. Licensee: **SuretyBond.UnderwritingCompany SuretyBond.UnderwritingCompanyNAIC** License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **tyBondRevision.Amount** Reinstatement Date: **SuretyBondRevision.BondEffectiveDate** Reinstate Bond Note: **SuretyBondRevision.Note**

10.1.16   Surety Bond Returned to Surety (Bond Form Version Change) (Company)

Recipient	Rules	Notification Subject	Notification Detail
Company	A new bond form template has become effective and one or more bonds for the company have been unsigned and returned to the surety for upgrade.	Bond(s) Returned to Surety Due to Bond Form Version Change	One or more undelivered bonds have been returned to the surety for upgrade due to a bond form version change introduced by the state agency. Undelivered bonds for the following license type(s) will need to be upgraded to the new bond form version before delivery to the regulator. [License Type List] Once the bond has been upgraded and signed by the surety, it will be returned to your company for signature and delivery to the regulator.

10.1.17   Surety Bond Signed by Individual

Recipient	Rules	Notification Subject	Notification Detail
Company	Sent to the Company subscribers when a bond or rider that has been issued for the Company has been signed by a designated Individual (MU2). *Note that this is NOT triggered when the bond is signed by a Company user.*	**SuretyBond.LicenseName** Surety Bond Signed By Designated Individual	Below are the details of the surety bond signed for **Company.CompanyName** (**Company.CompanyId**) by **SuretyBondRevision.SignatoryName** (**Individual.IndividualId**). Broker of Record: **SuretyBond.BORName** (NPN **SuretyBond.BORNPN**) Underwriting Company: **SuretyBond.UnderwritingCompanyName** (NAIC **SuretyBond.UnderwritingCompanyNAICId**) License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount** Effective Date: **SuretyBondRevision.BondEffectiveDate** **ACTION REQUIRED:** Access the <u>Bonds Pending Action</u> section through NMLS to review and mark the bond ready for delivery to the regulator.

10.1.18   *Surety Bond/RFB Returned by Regulator*

Recipient	Rules	Notification Subject	Notification Detail
Company	Sent to Company subscribers when a bond or rider is returned by a Regulator.	*Bond returned by Regulator:* Surety Bond Returned by **Regulator.Name** *RFB returned by Regulator:* Revised Form Bond Returned by **Regulator.Name**	*Bond returned by Regulator:* Below are the details of the surety bond returned by the regulator. Review the Return Reason(s) and Return to Surety Note for more information regarding the reason the bond was returned. Any pending revisions for the bond have been deleted and riders issued after the bond have been voided. This information has been provided to the surety. You will be required to sign any updated bonds issued by the surety in response to the regulator's return of the bond. Licensee: **SuretyBond.CompanyName** License Type: **SuretyBond.LicenseName** Surety/Underwriting Company: **SuretyBond.UnderwritingCompany** (**SuretyBond.UnderwritingCompanyNAIC**) Broker of Record: **SuretyBond.BORName** (**SuretyBond.BORNPN**) Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount** Effective Date: **SuretyBondRevision.BondEffectiveDate** Return Reason(s): <comma de-limited list of return reasons> Return to Surety Note: **SuretyBondRevision.Note** A snapshot of the returned bond and any voided riders can be accessed from the Returned Bonds list in the Surety Bonds section under Company Composite View. *Revised Form Bond returned by Regulator:* Below are the details of the revised form bond returned by the regulator. Review the Return Reason(s) and Return to Surety Note for more information regarding the reason the revised form bond was returned. Any pending revisions for the bond have been deleted and riders issued after the revised form bond have been voided. This information has been provided to the surety. You will be required to sign any updated bonds or riders issued by the surety in response to the regulator's return of the revised form bond. Licensee: **SuretyBond.CompanyName** License Type: **SuretyBond.LicenseName** Surety/Underwriting Company: **SuretyBond.UnderwritingCompany** (**SuretyBond.UnderwritingCompanyNAIC**) Broker of Record: **SuretyBond.BORName** (**SuretyBond.BORNPN**) Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount** Term Acceptance Date: **SuretyBondRevision.BondEffectiveDate** Return Reason(s): <comma de-limited list of return reasons> Return to Surety Note: **SuretyBondRevision.Note** A snapshot of the returned revised form bond and any voided riders can be accessed from the Returned Bonds list in the Surety Bonds section under Company Composite View.

10.1.19   *Surety Entity Authorization Removed (by a Surety Entity)*

Recipient	Rules	Notification Subject	Notification Detail
Company	A SC or SBP has removed its authority to issue and manage bonds on behalf of the Company.	Authority to Issue Bonds Removed by **SuretyEntity.Name** (NAIC *(for a SC)* or NPN *(for a SBP)* **SuretyEntity.IndustryIdentifier**)	**SuretyEntity.Name** (NAIC *(for a SC)* or NPN *(for a SBP)* **SuretyEntity.IndustryIdentifier**) has removed its authority to issue and manage bonds on your behalf in NMLS. Granted Date: **SuretyEntityAuthorization.GrantedDate** Removed Date: **SuretyEntityAuthorization.RemovedDate**

11 Testing and Education

11.1.1   New Enrollment Window

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	System is informed that **System.TestAdminProcessor** successfully processed a test enrollment from NMLS, that is, **TestEnrollment.Status** is 'Open'	**Individual.FullName (**NMLS ID **Individual.IndividualID)** is Eligible to Schedule an Appointment to Take the **TestType.Name** Test	A new test enrollment window has been opened and the Candidate Agreement has been accepted, allowing **Individual.FullName** (NMLS ID **Individual.IndividualID**) to schedule the **TestType.Name** Test**.** To schedule the test, log in to NMLS and navigate to the <u>Manage Test Appointments</u> <http://links.nationwidelicensingsystem.org/520 is the link for Individual, http://links.nationwidelicensingsystem.org/528 is the link for Company> page. For more information, including test appointment rescheduling policies, view the <u>MLO Testing Handbook</u> **<http://links.nationwidelicensingsystem.org/477>**. See below for further details regarding the open test enrollment window: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test: **TestType.Name** Window Begin Date: **TestEnrollment.WindowBeginDate** Window End Date: **TestEnrollment.WindowEndDate** If the test is not taken before **TestEnrollment.WindowEndDate**, the current test enrollment window will be closed, and the company or individual must request and pay for a new test enrollment window before the test can be scheduled and taken. The test enrollment window cannot be extended. Candidates who require special accommodations due to a disability should visit the <u>Special Accommodations</u> < http://links.nationwidelicensingsystem.org/521> page on the NMLS Resource Center for details and application information. Additionally, the NMLS dashboard contains a quick view of testing-related information, including Candidate Agreements, unscheduled tests, and test appointments. To view the dashboard, <u>log in to NMLS</u> <http://links.nationwidelicensingsystem.org/519>.

11.1.2   Enrollment Window Expires in x Days

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	Notification is sent during nightly processing window when: • **TestEnrollment.Status** is 'Open' AND • **TestEnrollment.WindowEndDate** is **ApplicationConfig.TestEnrollmentOpenReminderDays**, **ApplicationConfig.TestEnrollmentOpenReminderDays2**, or **ApplicationConfig.TestEnrollmentOpenReminderDays3** days from the current system date for the individual's **TestEnrollment**	The **TestType.Name** Test Enrollment Window for **Individual.FullName** (NMLS ID **Individual.IndividualID**) Expires on **TestEnrollment.WindowEndDate**	The **TestType.Name** Test enrollment window for **Individual.FullName** (NMLS ID **Individual.IndividualID**) will expire on **TestEnrollment.WindowEndDate**. Individuals that have not scheduled a test appointment can access the <u>Manage Test Appointments</u> < http://links.nationwidelicensingsystem.org/523 if the link for Individual, http://links.nationwidelicensingsystem.org/529 is the link for Company> page to take action on their test enrollment window. If the test is not taken before **TestEnrollment.WindowEndDate**, the test enrollment window will be closed and the company or individual must request and pay for a new test enrollment window before the test can be scheduled and taken. The test enrollment window cannot be extended.

| | | | See below for further details regarding the test enrollment window:
Individual Name: **Individual.FullName**
Individual NMLS ID: **Individual.IndividualID**
Test: **TestType.Name**
Window Begin Date: **TestEnrollment.WindowBeginDate**
Window End Date: **TestEnrollment.WindowEndDate**
Test Appointment Scheduled: <Yes/No>

Candidates who require special accommodations due to a disability should visit the Special Accommodations <http://links.nationwidelicensingsystem.org/524> page on the NMLS Resource Center for details and application information.

Additionally, the NMLS dashboard contains a quick view of testing-related information, including Candidate Agreements, unscheduled tests, and test appointments. To view the dashboard, log in to NMLS <http://links.nationwidelicensingsystem.org/519>. |

11.1.3   Enrollment Window Closed or Expired (No Test Results)

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	System sets **TestEnrollment.Status** to 'Expired', 'No Show' or 'Late Cancel' for the individual's **TestEnrollment**	The **TestType.Name** Test Enrollment Window has been closed for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	The **TestType.Name** Test enrollment window for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been closed. The company or individual must request and pay for a new test enrollment window. Log in to NMLS and navigate to the Request New Test Enrollment Windows < http://links.nationwidelicensingsystem.org/526, http://links.nationwidelicensingsystem.org/531 is the link for Individual, is the link for Company> page to request a new test enrollment window. See below for further details regarding the closed enrollment window: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test: **TestType.Name** Window Begin Date: **TestEnrollment.WindowBeginDate** Window End Date: **TestEnrollment.WindowEndDate** Enrollment Status: **TestEnrollment.Status** If **TestEnrollment.IsAgreementAccepted** = 'N', Reason for Expiration: Candidate Agreement Not Accepted Otherwise, Reason for Expiration: Test Not Scheduled Status Date: **TestEnrollment.StatusDate**

11.1.4   Initial Test Results Available

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	System sets **TestEnrollment.Status** to 'Completed' for the individual's **TestEnrollment** where the previous **TestEnrollment.Status** was NOT 'Completed' Note that the Notification Subject and Notification Text are conditional on the value of **TestEnrollment.IsCertified**.	*[When* ***TestEnrollment.IsCertified*** *is False]:* **TestType.Name** Test results are available for **Individual.FullName** (NMLS ID **Individual.IndividualID**) *[When* ***TestEnrollment.IsCertified***	*[When* ***TestEnrollment.IsCertified*** *is False]:* Test Results for the **TestType.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been recorded in NMLS. Log into NMLS through the NMLS Resource Center <http://links.nationwidelicensingsystem.org/364-GEN> to view Testing Information in the Composite View tab. See below for further details: Individual Name: **Individual.FullName**

		is True]:	Individual NMLS ID: **Individual.IndividualID**
			Test Component: **TestType.Name**
		TestType.Name Test Certification has been recorded for **Individual.FullName** (NMLS ID **Individual.IndividualID)**	Test Date: **TestResult.TestDate**
			*[When **TestEnrollment.IsCertified** is True]:*
			Certification for the **TestType.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been recorded in NMLS.
			See below for further details:
			Individual Name: **Individual.FullName**
			Individual NMLS ID: **Individual.IndividualID**
			Test Component: **TestType.Name**
			Certification Effective Date: **TestResult.TestDate**

11.1.5   Test Score or Grade Change

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	System sets **TestEnrollment.Status** to 'Completed' (and also updating **TestResult**) where the previous **TestEnrollment.Status** was 'Completed'	The **TestType.Name** Test results have been updated for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	The **TestType.Name** Test results for **Individual.FullName** (NMLS ID **Individual.IndividualID**) have been updated and posted in NMLS. Individual and Company Users must log into NMLS through the NMLS Resource Center <http://links.nationwidelicensingsystem.org/364-GEN> and access the "View Testing Information" section of the Individual's Composite Information under the Composite View tab to view the test results. In the case of a failing score, waiting periods are imposed before Individuals are allowed to retake the test. Access the "Test Retake" policy on the Testing page of the <u>NMLS Resource Center</u> <http://links.nationwidelicensingsystem.org/364-GEN>. A link to the "MLO Testing Handbook" containing valuable information regarding the testing experience also can be found on this page. See below for further test details: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test Name: **TestType.Name** Test Date: **TestResult.TestDate** Date Updated**: TestResult.SystemDate**

11.1.6   SAFE Certification Invoice Created

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	System creates Invoice where **Invoice.Source** = 'SAFECertification'	NMLS -SAFE Pre-Licensure Education or State Test Certification Invoice Created for **Individual.FullName (Individual.IndividualID)**	**Regulator.Name** has agreed to certify you for SAFE Pre-Licensure Education or the State Component of the SAFE Mortgage Loan Originator Test. To complete the Certification process you must pay a fee of $15.00 for Pre-Licensure Education Certification or $5.00 for the State Test Component Certification. The invoice will indicate the certification you are paying for. The Certification invoice dated **Invoice.Date** is payable upon receipt of this e-mail. Your record will be updated in NMLS shortly after your payment has cleared. You will receive another e-mail notifying you when your compliance has been recorded in NMLS. Follow the steps below to pay the Invoice: 1. Login to NMLS (Click here <http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx > and select the "Log into NMLS" button in the upper right-hand corner of the page to access the login page for

NMLS.).

2. Select the Invoice link at the top of the Home page.

3. Select "Unpaid/Certifications" from the drop-down list next to Invoice Type and click **Search**.

4. Click the **View/Pay icon** for the Invoice listed with "SAFECertification" as the Source.

5. Click **Pay Invoice** at the bottom of the screen and complete the payment process.

To access a Quick Guide for more details on "Paying a Certification Invoice" or for more information regarding the Certification process, please visit the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx>.

IMPORTANT NOTE: *A copy of this e-mail is being provided to each company with access to your NMLS record to notify them you are eligible for certification. As a result, if you are an NMLS account administrator for your company in addition to acting as a MLO, you may receive more than one copy of this e-mail. This does not mean you have multiple Invoices. Any Invoice that has been generated for you is available for payment under the Invoice link at the top of the Home page of NMLS.*

11.1.7   Individual Is National PE Compliant

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	System sets **PENationalEducationCompliance.Status** as 'Compliant' for the individual	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Federal SAFE Pre-Licensure Education Compliance	NMLS now reflects that **Individual.FullName** (NMLS ID **Individual.IndividualID**) has completed the Federal SAFE Pre-Licensure Education requirements. **Next Steps:** Review the new application checklist for the license application <http://links.nationwidelicensingsystem.org/482> you want to submit. State-specific education, if required, and testing requirements must be completed before you can submit your application. **CC:** Any Company with access to your NMLS record

11.1.8   Individual National PE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	Due to the retraction of a PE course, the system updates the **PENationalEducationCompliance.Status** of an individual from 'Compliant' to 'Pending' or 'Not Required' or the system deletes the existing **PENationalEducationCompliance** record.	Retraction – **Individual.FullName** (NMLS ID **Individual.IndividualID**) Federal SAFE Pre-Licensure Education Compliance	Federal SAFE Pre-Licensure Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID**) was retracted on **PENationalEducationCompliance.LastUpdatedDate**. Your Course Completion and Compliance Record in NMLS has changed and your compliance has been removed. **Next Steps:** Contact your Course Provider(s) if you have a question related to the change. **CC:** Any Company with access to your NMLS record

11.1.9   Individual State PE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Company that currently	The system updates the	Retraction –	**IndividualLicense.Name** Pre-Licensure Education Compliance for **Individual.FullName** (NMLS ID

sponsors the license (**Sponsorship.IsActive** is true)	**PEStateCompliance.Status** of an individual license from 'Compliant' to 'Pending' due to the retraction of a PE course.	**Individual.FullName** (NMLS ID **Individual.IndividualID)** **IndividualLicense.Name** Pre-Licensure Education Compliance	**Individual.IndividualID)** was retracted on **PEStateCompliance.LastUpdatedDate** .Your Course Completion and Compliance Record in NMLS has changed and your compliance has been removed. The regulator for your **IndividualLicense.Name** has been notified of the retraction. **Next Steps:** • View your Course Completion and Compliance Record under the Composite View tab in NMLS. • Contact your Course Provider(s) if you have a question related to the change. • If the retraction is valid, you will need to take additional courses to reestablish your pre-licensure education compliance. **CC:** Any Company with access to your NMLS record

Individual State PE Compliance is Retracted-Regulator

Recipient	Rules	Notification Subject	Notification Detail
The notification is sent to the Regulator corresponding to **IndividualLicense.RegulatorID** if the **LicenseStatusList.Active** is 'Y' for the **IndividualLicense.Status**	The system updates the **PEStateCompliance.Status** of an individual license from 'Compliant' to 'Pending' due to the retraction of a PE course.	Retraction – **Individual.FullName** (NMLS ID **Individual.IndividualID)** **IndividualLicense.Name** Pre-Licensure Education Compliance	**IndividualLicense.Name** Pre-Licensure Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID)** was retracted on **PEStateCompliance.LastUpdatedDate**. The current license status is **IndividualLicense.Status** as of **IndividualLicense.StatusDate**. **Next Steps:** You may want to change the license status or add a deficiency to the record instructing the individual to take courses to reestablish pre-licensure education compliance.

11.1.10   Individual National CE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	The system updates the individual **CENationalEducationCompliance.Status** for the **CENationalEducationCompliance.Year** from 'Compliant' to 'Pending' due to the retraction of a CE course for the **CENationalEducationCompliance.Year**.	Retraction - **Individual.FullName** (NMLS ID **Individual.IndividualID)** Federal SAFE Continuing Education Compliance for **CENationalEducationCompliance.Year**	**CENationalEducationCompliance.Year** Federal SAFE Continuing Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID)** was retracted on **CENationalEducationCompliance.LastUpdatedDate**. Your Course Completion and Compliance Record has changed and compliance has been removed. **Next Steps:** • View your Course Completion and Compliance Record under the Composite View tab in NMLS. • Contact your Course Provider(s) if you have a question related to the change. **CC:** Any Company with access to your NMLS record

11.1.11   Individual State CE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Company that currently sponsors the license (**Sponsorship.IsActive** is true)	The system updates the **CEStateCompliance.Status** of an individual license from 'Compliant' to 'Pending' due to the retraction of a CE course for **CEStateCompliance.Year** .	Retraction – **Individual.FullName** (NMLS ID **Individual.IndividualID)** **IndividualLicense.Name** Continuing Education Compliance for **CEStateCompliance.Year**	**IndividualLicense.Name CEStateCompliance.Year** Continuing Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID)** was retracted on **CEStateCompliance.LastUpdatedDate**. Your Course Completion and Compliance Record in NMLS has changed and your compliance has been removed. The regulator for your **IndividualLicense.Name** has been notified of the retraction. **Next Steps:** • View your Course Completion and Compliance Record under the Composite View tab in NMLS. • Contact your Course Provider(s) if you have a question related to the change. • If the retraction is valid, you will need to take additional courses to reestablish your continuing education compliance.

			CC: Any Company with access to your NMLS record

11.1.12   Test Result Will Expire

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	1. Notification shall be sent when one or more test results will expire in exactly 30, 60, or 180 days (represented as "#"). 2. The system determines that **Individual.TestExpirationClockStartDate** plus **System.TestExpirationYears** is exactly # days in the future from the current system date. 2. One notification shall be sent per MLO containing a list of all tests that will expire for the MLO in exactly # days (per the requirements in the System Batch Processing Evaulate Test Result Expiration use case).	**Individual.FullName** (NMLS ID **Individual.IndividualID**) SAFE MLO Test Result(s) Expiring Soon	The following test results for **Individual.FullName** (NMLS ID **Individual.IndividualID**) will expire on **Expiration Date.** Test Component: **TestType.Name** Test Component: **TestType.Name** Test Component: **TestType.Name** **Next Steps:** Visit the NMLS Resource Center for more information on expiring test result(s) and steps you may be able to take to avoid expiration <http://links.nationwidelicensingsystem.org/489>. **CC:** Any Company with Access to your NMLS record.

11.1.13   Test Result Has Expired

Recipient	Rules	Notification Subject	Notification Detail
Companies with access to the individual	1. Notification shall be sent when the system has updated the **TestResult.Status** to "Expired" for one or more of an Individual's **Test Results.** 2. One notification shall be sent per MLO containing a list of all tests that were set to a **TestResult.Status** of "Expired".	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Expired SAFE MLO Test Result(s)	The following test results for **Individual.FullName** (NMLS ID **Individual.IndividualID**) have expired in NMLS. Test Component: **TestType.Name** Test Component: **TestType.Name** Test Component: **TestType.Name** **Next Steps:** Expired test results are no longer valid. You will need to re-take any test with expired results prior to submitting a license request for a mortgage loan originator license requiring passing test results for the test. Visit the NMLS Resource Center for more information regarding paying for a test and scheduling a test appointment <http://links.nationwidelicensingsystem.org/490>. **CC:** Any Company with Access to your NMLS record

12 Two Factor Credentials

12.1.1   Credential Subscription Will Expire for One or More Users (Nightly)

Recipient	Rule	Notification Subject	Notification Detail
Company Users with the Financial Admin user role	The notification is received by Company subscribers nightly when at least one user account exists for the organization where: (i) **UserAccount.IsTwoFactorRequired** is true AND (ii) the user's **Credential.ExpirationDate** is equal to	NMLS Credential Subscription Renewal Required	The NMLS Credential Subscription for one or more users with **Institution.InstitutionName** (NMLS ID **Institution.InstitutionID**) will expire on **Credential.ExpirationDate**. A separate invoice in the amount of $<**Invoice.Amount** corresponding to the 'Credential Subscription' **Invoice** generated> has been created for payment of the Subscription renewal fee for each user. Each user will be given the opportunity to pay the renewal invoice by credit card or ACH debit the next time they log in to NMLS.

	the current system date plus **ApplicationConfig.CredentialRenewalNoticeDays**. (For example, if the **Credential.ExpirationDate** is 2/1/2012, the notification would be sent during the nightly processing which occurs the morning of 1/2/2012.)		Alternatively, an Account Administrator or an institution user with the Financial Admin role can access and pay the invoice for the user. Visit the NMLS Resource Center to view a quick guide with instructions on how to Pay Credential Subscription Fees. **Failure to renew a Credential Subscription prior to the expiration date will result in the credential being de-registered.** After that, the user will not be able to access NMLS until the invoice has been paid and the credential has been registered with NMLS again. The user will be prompted to pay the Subscription renewal invoice each time he/she attempts to log in to NMLS after the Subscription has expired until the invoice is paid. A notification regarding the expiration of the Subscription has also been sent to each user. Each user has been instructed to contact your institution if he/she has any questions regarding who is responsible for payment of the Subscription renewal fee. A quick guide <http://links.nationwidelicensingsystem.org/390>is available for the credential subscription payment.

13 Appendix C - Notification Field References

CompanyIdentifyingInformation	Company ID: **Company.CompanyID** Company Name: **Company.CompanyName**
CompanyLicenseInformation	License Name: **CompanyLicense.Name** License Status: **CompanyLicense.Status** License Status Date: **CompanyLicense.StatusDate**
BranchIdentifyingInformation	Company ID: **Company.CompanyID** Company Name: **Company.CompanyName** Branch ID: **BranchOffice.BranchOfficeID** Branch Manager ID: **BranchOffice.BranchManagerID** Branch Manager Name: **BranchOffice.BranchManagerName**
BranchLicenseInformation	License Name: **BranchLicense.Name** License Status: **BranchLicense.Status** License Status Date: **BranchLicense.StatusDate**

System Level Emails for State Licensees (Company)

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Account Admin

1.1 Attempt to Login to Disabled Account- Account Admin User Account Enabled

Recipient	Rules	Subject	Body
Company	Sent when user account of a Company account administrator is enabled.	An Administrator's Account was recently enabled	This serves as a courtesy notification that an Account Administrator, <**UserAccount.FullName** corresponding to **UserAccount.EntityID**> (User Name: **UserAccount.UserName**), for your organization, <**Entity.Name** corresponding to **UserAccount.EntityID**> (**UserAccount.EntityID**), has recently logged into their account in NMLS after extended inactivity. No further action is required from you if this is an expected event. If this access was unwarranted, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.2 Change Password

Recipient	Rules	Subject	Body
All Users	Sent when the password is changed for the corresponding NMLS user account.	NMLS Password Changed	You have recently changed your password in NMLS. You must use the new password the next time you log into NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.3 Create a UserAccount for a Company, Regulator or Federal Agency (System)

1.3.1 Your NMLS user account has been created

Recipient	Rules	Subject	Body
Company	Sent when the user's account has been created.	Your NMLS user account has been created	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! Your Username associated with **Entity.Name** (**UserAccount.EntityID**) is **UserAccount.UserName**Your password has been sent in a separate email.

			You have the following role(s):**UserAccount.AssignedRoles Notification.Disclaimer**

1.3.2 Regarding your NMLS user account

Recipient	Rules	Subject	Body
Company	Sent when the user's account has been created.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! The temporary password for your account associated with **Entity.Name** (**UserAccount.EntityID**) is **UserAccount.Password** Your Username has been sent in a separate email. Log into the NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and change your password now. Your new password must meet the following criteria: 1) A password must be between 8 and 16 characters in length. 2) A password cannot start with more than 3 characters from the beginning of the user name. 3) A password must contain characters from three of the four following categories: English uppercase characters (A to Z) English lowercase characters (a to z) Base 10 digits (0 to 9) Special characters (For example, #, $, and ^) Tips on copying and pasting the system-generated temporary password:Due to the cryptic nature of the system-generated password, it may be easier for you to copy and paste the password from this e-mail into the password field on the NMLS login page. To copy and paste the password from this e-mail: (1) highlight the temporary password with your mouse (be sure to include ONLY the characters in the password and NOT the blank spaces that precede or follow the password); (2) with the password highlighted, press both the Ctrl key and letter 'C' to copy the password; (3) position your cursor in the password field in the NMLS login screen and press both the Ctrl key and letter 'V' to paste the password into the password field.You will need to again paste (press Ctrl key and V) this password into the Password Change screen after logging into NMLS.Note: these instructions work for PC users only. **Notification.Disclaimer**

1.4 Identify Dormant Entities-Send Email Warning for Dormant Entities

1.4.1 Dormant Company Warning Email

Recipient	Rules	Subject	Body

| Company | Sent to account administrators for each Company which will be considered dormant in a specific number of days. | NMLS State Record will be deleted in 30 days | Due to inactivity, the NMLS state record for **Company.CompanyName** (NMLS ID **Company.CompanyID**)) will be deleted in 30 days. If licensee authority exists for any surety company or surety bond producer, such authority is removed when the record is deleted.

To prevent the record from being deleted, a license/registration request for a state license must be submitted in NMLS. If your company has submitted an MU1 filing, your federal base record is not affected by the deletion of the state account. Visit the NMLS Resource Center for tools and resources to help you with this process. If you do not remember your username and/or password, you can use the "Forgot your Username/Password" hyperlinks on the log in page.

Important: You only need to take action if you are required to become state licensed. If you are a federally regulated Bank or Credit Union who has submitted an MU1 filing, your federal account and associated users are not affected by the deletion of the state account.

For more details regarding inactive accounts, please consult the NMLS Policy Guidebook. |
|---|---|---|---|

1.4.2 Dormant Branch Warning Email

Recipient	Rules	Subject	Body
Company	Sent to the account administrators are notified that their branch will be considered dormant in a specific number of days.	NMLS Branch Record will be deleted in 30 days	Due to inactivity, the branch record in NMLS for **BranchOffice.BranchName** (NMLS ID **BranchOffice.BranchOfficeID**) will be deleted in 30 days. Only the branch record for NMLS ID **BranchOffice.BranchOfficeID** will be deleted. All other branch records will remain in NMLS. To prevent the record from being deleted, a license/registration request must be submitted in NMLS. Visit the NMLS Resource Center for tools and resources to help you with this process and to log into your account. If you do not remember your username and/or password, you can use the "Forgot your Username/Password" hyperlinks on the log in page.
Important: Only the branch record for NMLS ID **BranchOffice.BranchOfficeID** will be deleted. The company headquarters location (MU1) and all other branch records (MU3) will not be affected.
For more details regarding inactive accounts, please consult the NMLS Policy Guidebook

1.5 Password Email for a Company, Regulator or Federal Agency

Recipient	Rules	Subject	Body
Company	Sent when the user's account has been created.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE!

The temporary password for your account associated with **Entity.Name** (**UserAccount.EntityID**) is **UserAccount.Password**

Log into the NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and change your password now.
Your new password must meet the following criteria: |

			1) A password must be between 8 and 16 characters in length. 2) A password cannot start with more than 3 characters from the beginning of the user name. 3) A password must contain characters from three of the four following categories: English uppercase characters (A to Z) English lowercase characters (a to z) Base 10 digits (0 to 9) Special characters (For example, #, $, and ^) Tips on copying and pasting the system-generated temporary password:Due to the cryptic nature of the system-generated password, it may be easier for you to copy and paste the password from this e-mail into the password field on the NMLS login page. To copy and paste the password from this e-mail: (1) highlight the temporary password with your mouse (be sure to include ONLY the characters in the password and NOT the blank spaces that precede or follow the password); (2) with the password highlighted, press both the Ctrl key and letter 'C' to copy the password; (3) position your cursor in the password field in the NMLS login screen and press both the Ctrl key and letter 'V' to paste the password into the password field.You will need to again paste (press Ctrl key and V) this password into the Password Change screen after logging into NMLS.Note: these instructions work for PC users only. **Notification.Disclaimer**

1.6   Process Dormant Branches

Recipient	Rules	Subject	Body
Company	Sent when the branch record has been marked as dormant due to inactivity.	NMLS Branch Record (Branch ID **BranchOffice.BranchOfficeID**) has been deleted	The NMLS branch record for **BranchOffice.BranchName** (NMLS ID **BranchOffice.BranchOfficeID**) associated with your company has been deleted due to inactivity. You will need to establish a new branch record if you wish to apply for a license for the branch location. **Important:** Only the branch record for NMLS ID **BranchOffice.BranchOfficeID** has been deleted. The company headquarters location (MU1) and all other branch records (MU3) will not be affected. For more details regarding inactive accounts, please consult the NMLS Policy Guidebook

1.7   Process Dormant Companies

Recipient	Rules	Subject	Body
Company	Sent when the company has been marked as dormant due to inactivity.	NMLS State Record has been deleted	The NMLS state record for **Company.CompanyName** (NMLS ID **Company.CompanyID**) has been deleted due to inactivity. If licensee authority existed for any surety company or surety bond producer, such authority was also removed. In addition, any bonds in "Pending Rep Signature" status have been deleted. You must create a new account to apply for state licensure in NMLS. **Important:** You only need to create a new account if you are required to become state licensed. If you are a federally regulated Bank or Credit Union who has submitted an MU1 filing, your federal account and associated users are not affected by the deletion of the state account.

			For more details regarding inactive accounts, please consult the NMLS Policy Guidebook.

1.8 Reset Password (Account Admin or Support User)

1.8.1 Regarding your NMLS account-UserName

Recipient	Rules	Subject	Body
Company	Sent when the user requests to reset the password for his/her account in NMLS.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! Pursuant to your request, a new password was generated for your user account: **UserAccount.UserName** Your password has been sent in a separate email. **Notification.Disclaimer**

1.8.2 Regarding your NMLS account-Password

Recipient	Rules	Subject	Body
Company	Sent when the user requests to reset the password for his/her account in NMLS.	Regarding your NMLS password	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! The temporary password for your user account associated with **Entity.Name** (**UserAccount.EntityID**) is: **UserAccount.Password** Your username has been sent in a separate email. Log into NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and change your password now. Your new password must meet the following criteria: 1) A password must be between 8 and 16 characters in length. 2) A password cannot start with more than 3 characters from the beginning of the user name. 3) A password must contain characters from three of the four following categories: English uppercase characters (A to Z) English lowercase characters (a to z) Base 10 digits (0 to 9) Special characters (For example, #, $, and ^) Tips on copying and pasting the system-generated temporary password:Due to the cryptic nature of the system-generated password, it may be easier for you to copy and paste the password from this e-mail into the password field on

			the NMLS login page. To copy and paste the password from this e-mail: (1) highlight the temporary password with your mouse (be sure to include ONLY the characters in the password and NOT the blank spaces that precede or follow the password); (2) with the password highlighted, press both the Ctrl key and letter 'C' to copy the password; (3) position your cursor in the password field in the NMLS login screen and press both the Ctrl key and letter 'V' to paste the password into the password field.You will need to again paste (press Ctrl key and V) this password into the Password Change screen after logging into NMLS.Note: these instructions work for PC users only. **Notification.Disclaimer**

1.9   Self-Retrieve Forgotten User Name

Recipient	Rules	Subject	Body
Company	Sent when the user requests to retrieve his/her user name in NMLS.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! Pursuant to your request, the User Name for your account is: **UserAccount.UserName** Log into NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>. **Notification.Disclaimer**

1.10 Security Question Update

Recipient	Rules	Subject	Body
All Users	Sent when the password question or answer is changed for the corresponding NMLS user account.	NMLS Password or Security Q&A Updated	You have recently changed your password question and/or password answer in NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.11 User Account Locked (Company Admin, Regulator Admin, Federal Agency Admin, Individual users)

Recipient	Rules	Subject	Body
Company Admin	Sent when the user is locked out	Unsuccessful Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record for <**Entity.Name**, **Regulator.RegulatorName** or **FederalAgency.AgencyName** corresponding to NMLS ID **UserAccount.EntityID**> (**UserAccount.EntityID**) with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you need assistance to access your record, please contact the NMLS Call Center at

			CallCenter.TelephoneNumber.
			Notification.Disclaimer

1.12 User Account Locked (Company Non-Admin, Institution, Regulator Non-Admin, Federal Agency Non-Admin users)

Recipient	Rules	Subject	Body
Company Non-Admin	Sent when the user is locked out.	Unsuccessful Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record for <**Entity.Name**, **Regulator.RegulatorName** or **FederalAgency.AgencyName** corresponding to **UserAccount.EntityID**> (NMLS ID **UserAccount.EntityID**) with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you need assitance to access your record, please contact your Account Admininstrator. **Notification.Disclaimer**

1.13 User Account Locked (Support, SRR users)

Subject	Body
Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you still need to access your record, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.14 User Account Pre-Locked for an Individual

Subject	Body
Attempt to Access NMLS with your User Account	An attempt was made to log into the NMLS record for **Individual.IndividualName (Individual.IndividualID)** with your user account. The attempt was not successful and you will be required to provide additional information upon your next log in attempt. If this attempt was made without your knowledge or if you still need to access your record, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.15 User Profile Update

Recipient	Rules	Subject	Body
All Users	Sent when the user profile is changed for the corresponding NMLS user account.	NMLS User Profile Updated	You have recently changed your user profile information for user name **UserAccount.Username**. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

			Notification.Disclaimer

1.16 User Profile Update by Support

Recipient	Rules	Subject	Body
All Users	Sent when the user profile is changed for the corresponding NMLS user account by support user.	NMLS User Profile Updated	An update was made to your user profile information for user name **UserAccount.Username**. If you did not make or request this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

2 Agency Fee Invoice

2.1 Agency Fee Invoice Cancelled Email-Company

Recipient	Rules	Subject	Body
Company	Sent when an agency fee invoice is cancelled by the agency.	Agency Fee Invoice cancelled in NMLS	The agency fee invoice that was previously generated for **Company.CompanyName** (**Company.CompanyID**) has been cancelled by **Invoice.Agency**. You can view all invoices and their status in the invoice section on the Home tab. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Status: **Invoice.InvoiceStatus** Please contact your state regulator if you have any questions regarding the cancelled invoice.

2.2 Agency Fee Invoice Created Email-Company

Recipient	Rules	Subject	Body
Company	Sent when an agency fee invoice is created.	Agency Fee Invoice generated that requires payment	An agency fee invoice has been generated for **Company.CompanyName** (**Company.CompanyID**). You must log into NMLS to view and pay for the invoice. The invoice can be found in the invoice section on the Home tab. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generate by: **Invoice.Agency** Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact your state regulator if you have any questions regarding this invoice.

2.3 Agency Fee Invoice Due Email-Company

Recipient	Rules	Subject	Body

| Company | Sent every 15 days after the invoice has been created and on the due date of a corresponding agency fee invoice. | Agency Fee Invoice is Due | The agency fee invoice generated for **Company.CompanyName** (**Company.CompanyID**) is due on **Invoice.DueDate**. Log into NMLS and select Invoice from the Home Tab to view and pay the invoice. Missing the due date for the invoice may result in additional fees.
Invoice ID: **Invoice.InvoiceID**
Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent**
Invoice Date: **Invoice.Date**
Invoice Generate by: **Invoice.Agency**
Invoice Amount: **Invoice.Amount**
Invoice Due Date: **Invoice.DueDate**
Please contact your state regulator if you have any questions regarding this invoice. |

2.4 Agency Fee Invoice Overdue Email-Company

Recipient	Rules	Subject	Body
Company	Sent when the corresponding agency fee invoice is overdue by 30, 60, 90, and 120 days.	Agency Fee Invoice is overdue	The agency fee invoice generated for **Company.CompanyName** (**Company.CompanyID**) is overdue. You can log into NMLS and select Invoice from the Home Tab to view and pay the invoice. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generate by: **Invoice.Agency** Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact your state regulator if you have any questions regarding this invoice.

3 Authorized Delegates

3.1 Attest Authorized Delegate File Upload -Authorized Delegate File Successfully Processed and submitted Email

Recipient	Rules	Subject	Body
Company	This system email is sent to the company user when their uploaded file has successfully processed	Authorized Agent Upload File Successfully Processed in and Submitted in NMLS	The Authorized Agent file uploaded by **Company.CompanyName** (NMLS ID **AuthorizedDelegateFile.UploadedBy**) has been attested to and submitted to your regulator(s) in NMLS. File Name: **AuthorizedDelegateFile.FileName** File Description: **AuthorizedDelegateFile.Description** File Uploaded On: **AuthorizedDelegateFile.UploadedOn** Records Uploaded: **AuthorizedDelegateFile.TotalRecords**

| | | | The uploaded file can be viewed under the Tasks tab in NMLS. |
| | | | in NMLS |

3.2   Process Authorized Delegate File -Authorized Delegate File Failed Processing Email

Recipient	Rules	Subject	Body
Company	This system email is sent to the Company user when row level validation fails.	Authorized Agent upload file failed to process in NMLS	The Authorized Agent file uploaded by **Company.CompanyName** (NMLS ID **AuthorizedDelegateFile.UploadedBy**) failed to process in NMLS. Log in to NMLS <http://links.nationwidelicensingsystem.org/512 > for details of the failed file upload under the Tasks tab.You will need to resubmit the file in order to order to successfully complete the Authorized Agent reporting process. File Name: **AuthorizedDelegateFile.FileName** File Description: **AuthorizedDelegateFile.Description** File Uploaded On: **AuthorizedDelegateFile.UploadedOn** Records Uploaded: **AuthorizedDelegateFile.TotalRecords**

3.3   Process Authorized Delegate File -Authorized Delegate File Pending Attestation

Recipient	Rules	Subject	Body
Company	This system email is sent to the company user when their uploaded file has successfully passed all validations.	Authorized Agent Upload File Pending Attestation	The Authorized Agent file uploaded by **Company.CompanyName** (NMLS ID **AuthorizedDelegateFile.UploadedBy**) was successfully processed and is pending attestation. File Name: **AuthorizedDelegateFile.FileName** File Description: **AuthorizedDelegateFile.Description** File Uploaded On: **AuthorizedDelegateFile.UploadedOn** Records Uploaded: **AuthorizedDelegateFile.TotalRecords** The file will not be submitted to your regulator(s) until attestation is complete. Log in <http://links.nationwidelicensingsystem.org/511 > to NMLS to attest to or delete the uploaded file. The uploaded file can be viewed under the Tasks tab in NMLS.

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4 Entity Access Restriction

4.1 Access Restoration Email

Recipient	All non-deleted user accounts for the entity.
Rule	Sent when an account restricted is restored
Subject	NMLS Account Access Restored
Body	Your access to NMLS has been restored. If you need additional assistance, please contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

4.2 Account Restriction Email

Recipient	User assigned to the invoice and all accounts with access restricted due to the aged invoice
Rule	Sent when an account is restricted due to unpaid or failed payment
Subject	NMLS Account Access Restricted
Body	You are receiving this email because your access to NMLS has been restricted because you have failed to pay overdue invoices in NMLS. Payment is required for all outstanding invoices before you can regain full access to your NMLS account. To pay the invoices, click here <http://links.nationwidelicensingsystem.org/542>. If you need assistance, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543> or contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

5 Fees

5.1 Process Returned ACH Payments

5.1.1 User ACH Returned Email1

Recipient	Rules	Subject	Body
Company	Sent when the ACH payment was returned and where	Your NMLS ACH Payment has	This is to notify you that your NMLS ACH payment was returned and requires repayment. **INVOICE DETAILS**

		failed.	
	• **Invoice.Source** is NOT 'Credential Subscription' OR • **Invoice.Source** is 'Credential Subscription' but **Invoice.UserName** is NOT **Payment.UserName**		**Entity.Name (Invoice.CreatedEntityID)** **Invoice Soure:** Invoice.Source **Filing ID:** Invoice.FilingID **Form Type:** Filing.FormType **Confirmation Number:** Payment.ConfirmationNumber **Timestamp:** Payment.AcceptanceDate **Payment Return Reason:** Return.Reason To repay the outstanding invoice, follow the steps described in these quick quides: • **Federal:** Paying a Failed Invoice Quick Guide <http://fedregistry.nationwidelicensingsystem.org/Resources/Paying%20a%20Failed%20Payment%20Invoice_Institution.pdf> • **State Non-Depository:** How to Pay an Invoice Quick Guide <http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_C.pdf> If you need assistance, please contact the NMLS Call Center at 1-855-665-7123. **Notification.Disclaimer**

5.1.2 User ACH Returned Email2

Recipient	Rules	Subject	Body
Company	Sent when the ACH payment was returned and where • **Invoice.Source** is 'Credential Subscription' AND **Invoice.UserName** = **Payment.UserName**	Your NMLS Credential Subscription Payment has failed.	This is to notify you that the NMLS Credential Subscription Payment for your user account associated with **Entity.Name** has failed. **INVOICE DETAILS** **Confirmation Number:** Payment.ConfirmationNumber **Date Paid:** Payment.AcceptanceDate **Payment Return Reason:** Return.Reason You will not be able to log in to NMLS until you repay this invoice. During your next login attempt, you must submit a successful payment. Then you must register your credential with NMLS again. To log in to NMLS, go to the NMLS Resource Center

| | | | <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and click the **Log into NMLS** button in the upper right corner.

Notification.Disclaimer |

6 Form Filing

6.1 Attest to an MU2/MU4 Filing

Recipient	Rules	Subject	Body
Company	Sent when the individual attests to a MU2/MU4 filing.	Attestation has been completed	**Individual.FirstName Individual.LastName** (**Individual.IndividualID**) has attested to an **IndividualFiling.FormType** with Filing ID **IndividualFiling.IndividualFilingID** for **Company.CompanyName** (**Company.CompanyID**).**Notification.Disclaimer**

6.2 Failed Processing Email - MU1, MU2, MU3, MU4, MU1, MU4R, MCR and MSBCR

Recipient	Rules	Subject	Body
Company	Sent when the form submission failed to process.	Your **Filing.FormType** submission failed to process	The **Filing.FormType** submission for **Entity.Name** (**Entity.EntityID**) failed to process**.** Any payment you have made for the filing has been voided. We regret any inconvenience this may cause. *Display only if filing failed due to an error encountered while processing a credit report request* The processing failure may have been caused by a security freeze placed on the individual's TransUnion credit report. Information regarding temporarily lifting the security freeze <http://mortgage.nationwidelicensingsystem.org/profreq/credit> can be found on the NMLS Resource Center. Once the security freeze has been lifted or if you do not believe the processing failure was caused by a security freeze, please attempt to resubmit your filing. *Display only if filing failed due to an unexpected system error* Your filing failed to process due to an unexpected system error. Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> to login and resubmit this filing along with the appropriate payment. *Display the following sentence only if filing failed due to a concurrency error:* You may be required to refresh the information included on this filing before you will be allowed to resubmit. If your second filing attempt fails or if you have questions or need further assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber** and provide them with the Filing Date: **Filing.SubmissionTimeStamp** and Filing ID number: **Filing.FilingID.** **Notification.Disclaimer**

6.3 Failed Processing for Credit Report Freeze Email – MU1, MU2, MU3, MU4

Recipient	Rules	Subject	Body
Company	Sent when the form submission failed to process due to an individual's frozen credit record.	Your **Filing.FormType** submission failed to process	The **Filing.FormType** submission for **Entity.Name (Entity.EntityID)** failed to process. Any payment you made for the filing is voided. We regret any inconvenience this may cause. The processing failure was caused by a security freeze placed on the TransUnion credit report for **Individual.name (Individual.NMLSID)**. Information regarding temporarily lifting the security freeze <http://mortgage.nationwidelicensingsystem.org/profreq/credit> is available on the NMLS Resource Center. Please resubmit your filing after you lift the security freeze.

6.4 Filing Processed Email - MSB CR

Recipient	Rules	Subject	Body
Company	Sent when the MSB CR form submission processed successfully.	Money Services Businesses Call Report filing processed for **Entity.Name** (**Entity.EntityID**)	NMLS has completed the processing of the following Money Services Businesses Call Report Filing for **Entity.Name** (**Entity.EntityID**) **MSB CR Filing Year:** <YYYY> **MSB CR Filing Period:** <Period Year and Quarter> **Filing Date:** <MM/DD/YYYY> **Submitted By:** <Submitted user name> **Notification.Disclaimer**

6.5 Process Financial Statement Filing Failed

Recipient	Rules	Subject	Body
Company	Sent when the submitted FS form failed to process.	Your **Filing.FormType** submission failed to process	Due to an error, your **Filing.FormType** submitted **Filing.SubmissionTimeStamp** with Filing ID **FSFiling.FSFilingID** for **Company.CompanyName** (**Company.CompanyID**) failed to process. We regret any inconvenience this may have caused. Please log back into NMLS to resubmit this filing. If you have any further questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

6.6 Process MU2/MU4 Filing - Sponsorship Required

Recipient	Rules	Subject	Body
Company	Sent when the user successfully submitted an MU4.	NMLS - Sponsorship Is Required for **Individual.FullName** (**Individual.IndividualID**)	Sponsorship of mortgage loan originators (MU4 licenses/registrations) is required prior to approval of a new license/registration or transition request. Sponsorship is the authorization for a mortgage loan originator to conduct business under a specific license/registration on behalf of a state licensed company. The following filing has been processed by the NMLS and includes at least one new license/registration application and/or transition request.

| | | | Individual ID: **Individual.IndividualID**
 Individual Name: **Individual.FullName**
 Filing ID: **IndividualFiling.FilingID**
 Filing Date: **IndividualFiling.FilingDate**
 New License/Transition Request(s): **IndividualLicense.Name** for each new license request or transition request in the filing.
 Submitted By: **IndividualFiling.SubmittedBy**
 Entity that submitted the filing:
 Entity.EntityName (**Entity.EntityID**)

 The Company must submit the appropriate Sponsorship Request (s) under the FILING tab, Company Relationship submenu item. Click here <http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx> and select the "Log into NMLS" in the upper right-hand corner of the page to access the login page for NMLS.

 Failure to file Sponsorship Requests can result in the placement of deficiencies and cause a delay in processing the filing.

 Click here <http://mortgage.nationwidelicensingsystem.org/licensees/resources/Pages/QuickGuides.aspx> to access the "Create Sponsorship" Quick Guide for step-by-step instructions on how to create a sponsorship request. |

6.7   Process Sponsorship Cart Items Failed

Recipient	Rules	Subject	Body
Company	Sent when the submitted Sponsorship cart failed to process.	Your sponsorship cart failed to process.	Your sponsorship cart failed to process. Please note that any payment you have made for the filing has been voided. If you have any further questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. < **Notification.Disclaimer**>

7 Individual Test Result Invalidated

7.1   Individual Test Result Invalidated For Adminsitrative Purposes(Company and Individual)

Recipient	Rules	Subject	Body
Companies with current access to the Individual.	a. Sent when a support user updates the **TestResult.Status** of a **TestResult** to 'Invalid' and the **TestResult.InvalidationReason** is 'Administrative Action' b. For Individual, the 'Manage Test Appointments' will be a link	**TestType.Name** Test Result Invalidated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) in Compliance with a	A test result for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been invalidated for administrative purposes. See below for further detail: 1. Test Name: **TestType.Name**

		State Agency's Request to Retest	2. Test Date: **TestResult.Date** 3. Reason: **TestResult.InvalidationReason** 4. External Note: **TestResult.ExternalNote** **Next Steps:** The individual will now be able to retake the test component by opening and paying for a new test enrollment on the Manage Test Appointments *<See Rules>* page in NMLS. Contact the respective state agency for more information about this agency's requirement to retest. **NOTE:** This notification has also been sent to any companies with access to the individual's record. **Notification.Disclaimer**
	to <http://links.nationwidelicensingsystem.org/532> C. For companies, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/533>		

7.2   Individual Test Result Invalidated For Non-Adminsitrative Purposes(Company and Individual)

Recipient	Rules	Subject	Body
Companies with current access to the Individual.	• Sent when a support user updates the **TestResult.Status** of a **TestResult** to 'Invalid' and the **TestResult.InvalidationReason** is NOT 'Administrative Action' • For Individual, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/534> • For companies, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/535>	**TestType.Name** Test Result Invalidated for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	A test result for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been invalidated due to the following reason: **TestResult.InvalidationReason**. See below for further detail: • Test Name: **TestType.Name** • Test Date: **TestResult.Date** • Reason: **TestResult.InvalidationReason** • External Note: **TestResult.ExternalNote** **Next Steps:** The individual may be required to retake the test component by opening and paying for a new test enrollment on the Manage Test Appointments page in NMLS. For more information, contact NMLStest@csbs.org. **NOTE:** This notification has also been sent to any companies with access to the individual's record **Notification.Disclaimer**

7.3 Sponsorship Cart Failed Processing

Recipient	Rules	Subject	Body
Company	(See use case)	NMLS Error-Sponsorship Cart failed to process.	Your Sponsorship Cart failed to process. Please note that any payment you have made for your sponsorship(s) has been voided. You will need to resubmit your cart and any associated payment after addressing any cart exceptions. If you have any further questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8 Outstanding, Overdue and SRR Invoices

8.1 Invoice Canceled (Immediate) – Company

Recipient	Company user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Company.CompanyName** (**Company.CompanyID**) has been cancelled. To view the invoice, click here <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **SRRInvoiceRequest.FeeEvent** Invoice Status: **Invoice.InvoiceStatus** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

8.2 Invoice Canceled (Immediate) - Individual

Recipient	Individual user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been cancelled. To view the invoice, click here <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Status: **Invoice.Status**

	Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

8.3   Invoice Created (Nightly) – Company/Individual

Recipient	Rules	Subject	Body
User assigned to the invoice.	Sent when an SRR invoice is created.	SRR Invoice generated requiring payment	An SRR invoice has been generated for **Company.CompanyName** (**Company.CompanyID**). Log in to NMLS to view and pay the invoice. To view the invoice click here <http://links.nationwidelicensingsystem.org/537>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **SRRInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generated by: SRR Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber**if you have any questions regarding this invoice.

8.4   Invoice Outstanding – Day Before Due Date (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when the due date of a corresponding invoice is a day away and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay for invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/539>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/541>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8.5   Invoice Outstanding – Every 15 Days Up to Due Date (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    o All non-deleted users for the company with the Financial Admin role
	    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent every 15 days after an invoice is created if the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/538>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/540>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8.6   Invoice Overdue – 30 Days Past Due (Nightly) - Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    o All non-deleted users for the company with the Financial Admin role
	    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 30 days passed the due date or 30 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (30 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/542>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8.7   Invoice Overdue – 60 Days Past Due (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 60 days passed the due date or 60 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (60 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/544>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/545>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8.8   Invoice Overdue – 90 Days Past Due (Nightly) – Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 90 days passed the due date or 90 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (90 Days Past Due)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/546>.

	To pay for the outstanding invoice, follow the steps described in the <u>Paying an Invoice Quick Guide</u> <http://links.nationwidelicensingsystem.org/547>.
	If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8.9 Invoice Overdue – 120 Days Past Due (Nightly) - Company/Individual

Recipients	- User assigned to the invoice. - For company invoices: - All non-deleted users for the company with the Financial Admin role - All non-deleted users for the company where **UserAccount.AccountAdmin** is true
Rule	Sent when an invoice is 120 days passed the due date or 120 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (120 DAYS PAST DUE)
Body	You are receiving this email because you have one or more open invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click <u>here</u> <http://links.nationwidelicensingsystem.org/548>. To pay for the outstanding invoice, follow the steps described in the <u>Paying an Invoice Quick Guide</u> <http://links.nationwidelicensingsystem.org/549>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

9 State Renewal

9.1 Company Cart Failed Processing

Recipient	Rules	Subject	Body
Company	(See use case)	Renewals Cart failed to process in NMLS for **Company.CompanyName** (**Company.CompanyID**)	***Always Included:*** Your Renewals Cart failed to process in NMLS due to the issue described below. Please note that any payment you have made for your renewal(s) has been voided. You will need to resubmit your renewal cart and any associated payment through the Renewal tab in NMLS after addressing the cart issue identified below. ***Included only if a Cart Exception occurred:*** One or more issues with your renewal cart were encountered when processing your renewal request(s). Please go to your Renewals Cart in the Renewal section of NMLS to review the issue(s) that occurred, clear any exceptions, and submit the renewal cart and payment again.

			Included only if a Credit Report Error occurred:
			The processing failure was caused by a failed credit report that occurred when processing the renewal request(s) for individual <**Individual.IndividualName** (NMLS ID **Individual.IndividualID**) *of the individual that caused the credit report exception*>. You may attempt to resubmit the renewal request(s) through the Renewal tab in NMLS. If you continue to experience issues, please contact the NMLS Call Center at **CallCenter.TelephoneNumber** for additional assistance.
			Included only if a Unexpected system error occurred:
			Your renewal cart failed to process due to an unexpected system error. Please attempt to resubmit the renewal cart and any associated payments through the Renewal tab in NMLS.
			Always Included:
			Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://links.nationwidelicensingsystem.org/422> to login to your account and resubmit the cart along with the appropriate payment
			Notification.Disclaimer

9.2 Renewal Credit Report Frozen Email (Company)

Recipient	Rules	Subject	Body
Company	Sent when the Company User submits the renewals cart.	Credit Report authorization failed to process for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**)	The credit report authorization for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**) failed to process due to an issue with the credit report authorization associated with the latest renewal request. The processing failure was caused by a security freeze placed on the individual's TransUnion credit report. The individual must lift the security freeze before the credit report can be processed. Information regarding temporarily lifting the security freeze can be found on the NMLS Resource Center. Once the security freeze has been lifted, the individual can submit another credit report authorization through an individual filing. If the individual needs to request renewal for another license, they may also authorize the credit report through the renewal request. Failure to take this action may result in delayed processing for your renewal request. **Notification.Disclaimer**

10 Testing

10.1 Submit Test Enrollment Cart -Test Enrollment Cart Processing Fails

Recipient	Rules	Subject	Body

Company	Sent when the processing of the user's test enrollment cart has failed.	NMLS - Your test enrollment cart failed to process.	Your test enrollment cart failed to process. The payment you made when submitting the cart has been voided. We regret any inconvenience this may have caused. Click here [*http://www.stateregulatoryregistry.org/nmls*] and select the 'Log into NMLS' button in the upper right corner of the page to log into NMLS and resubmit your test enrollment cart along with the appropriate payment. If you have any questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

11 Two Factor Credentials

11.1.1 *Credential Subscription Will Expire for One or More Users (Nightly)*

Recipient	Rule	Notification Subject	Notification Detail
Company Users with the Financial Admin user role	The notification is received by Company subscribers nightly when at least one user account exists for the organization where: (i) **UserAccount.IsTwoFactorRequired** is true AND (ii) the user's **Credential.ExpirationDate** is equal to the current system date plus **ApplicationConfig.CredentialRenewalNoticeDays**. (For example, if the **Credential.ExpirationDate** is 2/1/2012, the notification would be sent during the nightly processing which occurs the morning of 1/2/2012.)	NMLS Credential Subscription Renewal Required	The NMLS Credential Subscription for one or more users with **Company.CompanyName** (NMLS ID **Company.CompanyID**) will expire on **Credential.ExpirationDate**. A separate invoice in the amount of $<**Invoice.Amount** corresponding to the 'Credential Subscription' **Invoice** generated> has been created for payment of the Subscription renewal fee for each user. Each user will be given the opportunity to pay the renewal invoice by credit card or ACH debit the next time they log in to NMLS. Alternatively, an Account Administrator or an Company user with the Financial Admin role can access and pay the invoice for the user. Visit the NMLS Resource Center to view a quick guide with instructions on how to Pay Credential Subscription Fees. **Failure to renew a Credential Subscription prior to the expiration date will result in the credential being de-registered.** After that, the user will not be able to access NMLS until the invoice has been paid and the credential has been registered with NMLS again. The user will be prompted to pay the Subscription renewal invoice each time he/she attempts to log in to NMLS after the Subscription has expired until the invoice is paid. A notification regarding the expiration of the Subscription has also been sent to each user. Each user has been instructed to contact your Company if he/she has any questions regarding who is responsible for payment of the Subscription renewal fee. A quick guide <http://links.nationwidelicensingsystem.org/390>is available for the credential subscription payment.

Notifications for State Licensees (Individual)

Notifications are informational messages that are systematically generated and sent when a license, registration or filing related event occurs in the Nationwide Multi-State Licensing System. Regulator and company users must specify which notifications they would like to receive when certain events occur within company, institution, branch and/or individual records. Regulator and company users will have the ability to set up system users as notification contacts.

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages. View system level emails for companies or individuals.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Company Access, MU2 Association, Company Relationship and Sponsorship

1.1.1 *Company Relationship Terminated*

Recipient	Rules	Notification Subject	Notification Detail
Individual	• Notification is received by company subscribers when a company relationship is terminated between the company and an individual. • Notification is received by individual when the individual's company relationship is terminated.	**Company.CompanyName** (NMLS ID **Company.CompanyID**) relationship ended with **Individual.FullName**	A relationship between **Individual.FullName** (NMLS ID **Individual.IndividualID**) and **Company.CompanyName** (NMLS ID **Company.CompanyID**) has ended. See below for further details. Individual NMLS ID: **Individual.IndividualID** Individual Name: **Individual.FullName** Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Relationship Effective Date: **CompanyRelationship.EffectiveDate** Relationship End Date: **CompanyRelationship.TerminationDate** Relationship Ended By: **CompanyRelationship.TerminatedBy** **** Ending a relationship also terminates any sponsorship of licenses by the company in NMLS. ** Ending a relationship also terminates company access to the individual in NMLS. Individuals should make sure that their contact information and employment history is up to date in NMLS. See the Employment Changes Quick Guide** <http://links.nationwidelicensingsystem.org/376-GEN> **for details on how to do this.**

1.1.2 *Company Relationship Established*

Recipient	Rules	Notification Subject	Notification Detail
Individual	• Notification is received by company subscriber to this notification when a company relationship is established between the company and an individual. • Notification is received by individual when the individual's company relationship is established.	Company established relationship with **Individual.FullName** (NMLS ID **Individual.IndividualID**).	A relationship between **Individual.FullName** (NMLS ID **Individual.IndividualID**) and **Company.CompanyName** (NMLS ID **Company.CompanyID**) has been established. See below for further details. Individual NMLS ID: **Individual.IndividualID** Individual Name: **Individual.FullName** Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Relationship Effective Date: **CompanyRelationship.EffectiveDate** A relationship does NOT satisfy sponsorship requirements for an individual's license. If sponsorship of the license is required, **Company.CompanyName (NMLSID Company.CompanyID)** must submit a sponsorship request via a separate system process.

			See the Create Sponsorship Quick Guide <http://links.nationwidelicensingsystem.org/377-GEN> for instructions on completing this task.

1.1.3 Change In License Sponsorship Status

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by company subscriber to this notification when the license sponsorship status of the individual with the company has changed. 2. Notification is received by individual when the individual user's license sponsorship status has changed.	Sponsorship of **Individual.FullName** with **Company.CompanyName** has changed.	The sponsorship status for a license held by **Individual.FullName** (NMLS ID **Individual.IndividualID**) and sponsored by **Company.CompanyName** (NMLS ID **Company.CompanyID**) has been changed. See below for further details. To view any notes placed by the regulator on the license status, access the Composite View tab in NMLS, select View License/Registration List and select the hyperlink of the license for details. Individual NMLS ID: **Individual.IndividualID** Individual Name: **Individual.FullName** License Name: **IndividualLicense.Name** License Status: **IndividualLicense.Status** License Status Date: **IndividualLicense.StatusDate** Company NMLS ID: **Company.CompanyID** Company Name: **Company.CompanyName** Sponsorship Status: **Sponsorship.Status** Sponsorship Status Date: **Sponsorship.SystemDate** If the sponsorship has been removed, the relationship and company access in the system is not automatically removed. For instructions on removing the company relationship and access, see the Access and Relationship Termination Quick Guide <http://links.nationwidelicensingsystem.org/378-GEN> in NMLS.

1.1.4 MU2/MU4 Filing Processed

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is received by individual for whom the MU2/MU4 filing was processed.	Individual **Filing.FormType** filing processed for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	Your Individual (**Filing.FormType**) filing has been processed by NMLS and submitted to the appropriate regulators for review. Filing Details: Form Type: **Filing.FormType** Filing Date: **IndividualFiling.FilingDate** Submitting Entity: **Entity.EntityName** (**Entity.EntityID**) Applicable State Specific licensing requirements <http://links.nationwidelicensingsystem.org/364-GEN> should be sent to the state regulator within 5 business days. You can check the status of your license(s) through the Composite View tab in NMLS. If you submitted your own MU4 filing but currently are affiliated with a mortgage company, you must grant the company access to your record so the company can create a relationship and sponsor your license(s) where appropriate. A quick guide <http://links.nationwidelicensingsystem.org/371-GEN> for this task is available.

2 Invoices

2.1.1 Change In Invoice Status (State)

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by company subscribers to this notification when the invoice is submitted by the company/Company. 2. Notification is received by the individual when the invoice is submitted by the individual. 3. An invoice status change due to an invoice creation does not trigger this notification.	Invoice status changed for **Entity.EntityName** (NMLS ID **Entity.EntityID**)	An invoice status has changed as detailed below: Invoice ID: **Invoice.InvoiceID** Payment Amount: **Payment.Amount** Current Invoice Status: **Invoice.Status** Invoice Status Date: **Invoice.StatusDate** Paid By: **Payment.UserName** Invoice Created by Entity: **Entity.EntityName** (NMLS ID **Invoice.CreatedEntityID**) Invoice Created by User: **Invoice.UserName** Invoice Source: **Invoice.Source** If **Invoice.Source** is 'Filing', Form Type: **Filing.FormType** Filing ID: **Filing. FilingID** Filing Date: **Filing.FilingDate** Submitted By: **Filing.SubmittedBy** If applicable, tips for repaying an invoice can be accessed in the <u>Financial Administration Navigation Guide.</u> <http://links.nationwidelicensingsystem.org/374-GEN>

2.1.2 Individual License Item Created/Updated

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by company subscribers to this notification when a license item is added to or updated for an individual license that is sponsored by the company. 2. Notification is received by individual when a license item is added to or updated for the individual's license. 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	If **LicenseItem.Type** IS NOT 'Continuing Education Required': Individual License Item has Been Added or Modified for **IndividualLicense.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) If **LicenseItem.Type** IS 'Continuing Education Required': Reminder – CE Requirements	*The following shall be displayed only when **LicenseItem.Type** is 'Continuing Education Required':* **Reminder:** Continuing Education is required before requesting renewal this year. *The following shall be displayed for all notifications, regardless of **LicenseItem.Type**:* A license item has been added or modified for an individual license for **Individual.FullName** (NMLS ID **Individual.IndividualID**). See below for details. Further action may be required before the license item can be cleared. **Individual NMLS ID: Individual.IndividualID** **Individual Name: Individual.FullName** **License Name: IndividualLicense.Name** **License Status: IndividualLicense.Status** **License Status Date: IndividualLicense.StatusDate** **License Item Type: LicenseItem.Type** **License Item Created Date: LicenseItem.CreatedDate** **License Item Last Updated Date: LicenseItem.LastUpdatedDate** **License Item Notes from Regulator: LicenseItem.ExternalNotes** To view details of a license item, click the Composite View tab, then click the View License/Registration List link

			on the navigation panel, and then click the hyperlinked number in the License Items column. For tips on viewing the license status in NMLS see the License Status Review & Definitions Quick Guide <http://links.nationwidelicensingsystem.org/379-GEN>.

2.1.3 Individual License Item Cleared

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by company subscribers to this notification when a license item is cleared from an individual license that is sponsored by the company. 2. Notification is received by individual when a license item is cleared from the individual's license. 3. This notication is not sent when **LicenseItem.Type** = "Funds Pending".	Individual License Item has Been Cleared from **IndividualLicense.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	A license item has been cleared as detailed below: **Individual NMLS ID: Individual.IndividualID** **Individual Name: Individual.FullName** **License Name: IndividualLicense.Name** **License Status: IndividualLicense.Status** **License Status Date: IndividualLicense.StatusDate** **License Item Type: LicenseItem.Type** **License Item Created Date: LicenseItem.CreatedDate** **License Item Cleared Date: LicenseItem.ClearedDate** **License Item Notes from Regulator: LicenseItem.ExternalNotes** To view the cleared license item, enter the Composite View tab, select View License/Registration list and select the license item hyperlink for the license.

3 State Licenses

3.1.1 Individual License Status Changed - Individual

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by individual when the individual's license status has changed. 2. A license status change due to a new license request or transition request does not trigger this notification.	Status of **IndividualLicense.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has changed	The license status of a mortgage loan originator license has been changed. See below for further details: **Individual NMLS ID: Individual.IndividualID** **Individual Name: Individual.FullName** **Licensed with: Regulator.RegulatorName** **License Name: IndividualLicense.Name** **Current License Status: IndividualLicense.Status** **Previous License Status: IndividualLicense.Status** **License Status Date: IndividualLicense.StatusDate** **License Status Notes from Regulator: License.ReasonForUpdate**

4 Regulatory Actions

4.1.1 Regulatory Action Deleted (Company, Individual)

Note that this notification is implemented as three different notifications based on three different triggers. The subject and body of the notifications is the same. Notifications are part of the same subscription – Regulatory Action Removed.

Recipient	Rules	Notification Subject	Notification Detail

Individual	1. Notification is received by:
	• the individual
	    AND/OR
	• Each Company having a **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null
	    AND/OR
	• Each Company having an **MU2Association** with the Individual where **MU2Association.EndDate** is null
	    AND/OR
	• Each Company having an **Employment** with the Individual where **Employment.Status** is 'Active'
	2. Notification is triggered for a **StateRegAction** where the Individual is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public'
	    AND
	The **StateRegAction** is deleted.
		Regulatory Action removed from **Individual.IndividualName** (NMLS ID **Individual.IndividualID)**	The regulatory action listed below has been removed from the NMLS Record of **Individual.IndividualName (**NMLS ID **Individual.IndividualID)**. Contact the regulator that originally posted the action for more information.
			
			Action ID: StateRegAction.ActionID
			Action Type: StateRegAction.TypeOfOrder
			Posted By: StateRegAction.PostedByRegulatorName
			
			If this regulatory action is associated as a Disciplinary Action in a federal mortgage loan originator (MU4R) filing, the individual must resubmit their filing to remove the associated regulatory action and make any additional required updates.

4.1.2 Regulatory Action Privacy Level Changed from 'Public' to any other level

Note that this notification is implemented as three different notifications based on three different triggers. The subject and body of the notifications is the same.

Recipient	Rules	Notification Subject	Notification Detail

Individual	1. Notification is received by:
	(a) the individual
	    AND/OR
	c. Each Company having a **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null
	    AND/OR
	d. Each Company having an **MU2Association** with the Individual where **MU2Association.EndDate** is
		Regulatory Action removed from **Individual.IndividualName** (NMLS ID **Individual.IndividualID)**	The regulatory action listed below has been removed from NMLS Consumer Access. Please note that the action still may be associated to the individual's NMLS record.Contact the regulator that originally posted the action for more information.
			Individual.IndividualName (NMLS ID **Individual.IndividualID)**
			
			Action ID: StateRegAction.ActionID
			Action Type: StateRegAction.TypeOfOrder
			Posted By: StateRegAction.PostedByRegulatorName
			
			If this regulatory action is associated as a Disciplinary Action in a federal mortgage loan originator (MU4R) filing, the individual must resubmit their filing to remove the associated regulatory action and

| | null AND/OR (c) Each Company having an **Employment** with the Individual where **Employment.Status** is 'Active' 2. Notification is triggered for a **StateRegAction** where the Individual is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public' AND **StateRegAction.PrivacyLevel** changes from 'Public' to a status other than 'Public' | | make any additional required updates. |

4.1.3 Individual is Removed as a Respondent from a Public Regulatory Action

Note that this notification is implemented as three different notifications based on three different triggers. The subject and body of the notifications is the same.

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by: • the individual AND/OR • Each Company having a **CompanyRelationship** with the Individual where **CompanyRelationship.Termination Date** is null AND/OR • Each Company having an **MU2Association** with the Individual where **MU2Association.EndDate** is null AND/OR • Each Company having an **Employment** with the Individual where **Employment.Status** is 'Active' 2. Notification is triggered for a **StateRegAction** where the Individual is listed as a Respondent and where **StateRegAction.PrivacyLevel** is 'Public' AND **StateRegAction.PrivacyLevel** changes from 'Public' to a status other than 'Public'	Regulatory Action removed from **Individual.IndividualName (**NMLS ID **Individual.IndividualID)**	The regulatory action listed below has been removed from NMLS Consumer Access. Please note that the action still may be associated to the individual's NMLS record.Contact the regulator that originally posted the action for more information. **Individual.IndividualName (**NMLS ID **Individual.IndividualID)** **Action ID: StateRegAction.ActionID** **Action Type: StateRegAction.TypeOfOrder** **Posted By:** **StateRegAction.PostedByRegulatorName** If this regulatory action is associated as a Disciplinary Action in a federal mortgage loan originator (MU4R) filing, the individual must resubmit their filing to remove the associated regulatory action and make any additional required updates.

4.1.4 Individual added as a Respondent to a Public Regulatory Action

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by the individual AND/OR • Each Company having **CompanyRelationship** with the	**Individual.IndividualName (**NMLS ID **Individual.ID)** is identified as a respondent to a public Regulatory Action.	**Individual.IndividualName (**NMLS ID **Individual.ID)** is identified as a respondent to the Regulatory Action identified below. Further details regarding this action, including relevant documents, can be viewed through the State Context Composite View, View Regulatory Action in NMLS. In addition, information concerning the action will be viewable in NMLS Consumer Access.

		Action Posted By: **StateRegAction.PostedByRegulatorName**
Individual where **CompanyRelationship.TerminationDate** is null AND/OR		**StateRegAction.PostedByRegulatorName** Date of Action: **StateRegAction.DateOfAction**
• Each Company having **MU2Association** with the Individual where **MU2Association.EndDate** is null AND/OR		Action ID: **StateRegAction.ActionID** Action Type: **StateRegAction.TypeOfOrder**
• Each Company having **Employment** with the Individual where **Employment.Status** is **EmploymentStatusList.Active** = 'Y'		Description of Action: **StateRegAction.DescriptionOfOrder** Please contact the Regulator who posted the action if you have any questions. Contact information for Regulators can be found below:
2. Notification is triggered when one of the following is true: **StateRegAction.PrivacyLevel** changes to 'Public' from a status other than 'Public' for a **StateRegAction** where the Individual is listed as a Respondent the Individual is added as a Respondent to a **StateRegAction** for which **StateRegAction.PrivacyLevel** is 'Public'		<http://links.nationwidelicensingsystem.org/287-NOTIFICATION> State licensed and federally registered individuals should submit a filing with updated disclosure question responses and associated explanations/disciplinary action information, as needed. Individuals should consult the requirements associated to their license(s)/registration(s) to determine the deadline for updating their record.

4.1.5 Public Regulatory Action with Individual Respondent updated (Nightly)

Recipient	Rules	Notification Subject	Notification Detail

Individual	1. Notification is received by:
	• the individual
	  AND/OR
	• Each Company having **CompanyRelationship** with the Individual where **CompanyRelationship.TerminationDate** is null.
	  AND/OR
	• Each Company having **MU2Association** with the Individual where **MU2Association.EndDate** is null
	  AND/OR
	• Each Company having **Employment** with the Individual where **Employment.Status** is **EmploymentStatusList.Active** = 'Y'
	2. Notification is received by individual and company subscribers nightly when at least one **StateRegAction** with **StateRegAction.PrivacyLevel** as 'Public' was updated since **System.NotificationStartTime** of the prior day (any update to **StateRegAction.RegualtorNotes** must
		One or more public Regulatory Actions with **Individual.IndividualName** (NMLS ID **Individual.ID**) identified as a respondent have been updated.	One or more Public Regulatory Actions with **Individual.IndividualName** (NMLS ID **Individual.Id**) identified as a respondent have been updated. Further details regarding the action(s), including relevant documents, can be viewed through the State Context Composite View, View Regulatory Action in NMLS. In addition, information concerning the action will be viewable in NMLS Consumer Access.
			
			<Display each **StateRegAction** in a table. Columns: 'Action Posted By' with **StateRegAction.PostedByRegulatorName**
			• 'Date of Action' with **StateRegAction.DateOfAction**
			• 'Action ID' with
			• **StateRegAction.ActionID**
			'Action Type' with **StateRegAction.TypeOfOrder**
			• 'Description of Action' with
			• **StateRegAction.DescriptionOfOrder**
			>
			
			Please contact the Regulator who posted the action if you have any questions. Contact information for Regulators can be found below:
			<http://links.nationwidelicensingsystem.org/288-NOTIFICATION>
			
			Note: This email may be a duplicate of a previously generated real-time email due to the respondent being associated to a Public Regulatory Action.
			
			State licensed and federally registered individuals should submit a filing with updated disclosure question responses and associated explanations/disciplinary action information, as needed. Individuals should consult the requirements associated to their license(s)/registration(s) to determine the deadline for updating their

	be ignored for purposes of this notification) on a **StateRegAction** where the Individual is listed as a Respondent. 3. Actions list must be sorted by **StateRegAction.TypeOfOrder**, ascending and then by **StateRegAction.DateOfAction,** descending		record.

5 State Renewals

5.1.1 Individual Renewal Approved

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is received by the individual when a Regulator or the system sets the renewal status of an individual license to 'Approved'.	Your **IndividualLicense.Name** Renewal Request has been Approved	**Regulator.RegulatorName** has approved the **IndividualLicense.Name** renewal request for **Individual.FullName** (NMLS ID **Individual.IndividualID**). License Status: **License.Status** License Status Date: **License.StatusDate** Renewal Status: **License.RenewalsStatus** Renewal Status Date: **License.RenewalsStatusDate** You may view detailed status information regarding your license under the Composite View tab in NMLS. Please contact your state regulator with any questions.

5.1.2 Individual Renewal Rejected

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by the individual when a Regulator sets the renewal status of an individual license to 'Rejected'. 2. Notification is received by subscribed company users where an individual license **Sponsorship.IsActive** when a Regulator sets the renewal status of the individual license to 'Rejected'. For renewal rejections during the reinstatement period, **IndividualLicense.Status** and **IndividualLicense.StatusDate** must pertain to statuses after license status updates by the system due to the renewal rejection.	**IndividualLicense.Name** Renewal Rejected for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	The renewal request for a(n) **IndividualLicense.Name** has been rejected for **Individual.FullName** (NMLS ID **Individual.IndividualID**). If a change has been made to the license status of the **IndividualLicense.Name**, a separate notification will be sent reflecting the change. Additionally, you may view status information regarding this license in NMLS Composite View. Click here <http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx> and select the "Log into NMLS" button in the upper right-hand corner of the page to access the login page for NMLS. If you still have questions after reviewing the status of your license in Composite View, please contact your state regulator.

5.1.3 Individual Do Not Renew submitted

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is received by: • the individual AND • subscribed company users where an individual license **Sponsorship.IsActive** when the **License.RenewalsStatus** is set to "Do Not Renew" for the individual license. One notification should be sent per license.	Do Not Renew request submitted	**Individual.IndividualName** (NMLS ID **Individual.IndividualID**) has submitted a 'Do Not Renew' request to the regulator for the following license in NMLS. Do Not Renew Submitted For: **License.LicenseName** Do Not Renew Submitted Date: **License.RenewalsStatusDate** The individual should refer to their state's applicable Surrender Checklist on the NMLS Resource Center[http://links.nationwidelicensingsystem.org/428] for any additional steps that may need to be taken to complete this request. If the individual wishes to recall the request they made, they can do so through the Renewal tab in NMLS. The status of license(s)/registration(s) can be viewed through the Composite View tab in NMLS[http://links.nationwidelicensingsystem.org/428].

5.1.4 Individual "Do Not Renew" recalled

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification is received by the individual when a "Do Not Renew" request for the individual's license is recalled. 2. Notification is received by subscribed company users when a "Do Not Renew" request is recalled for a sponsored individual license (**Sponsorship.IsActive**). 3. Notification is received by subscribed regulators when a "Do Not Renew" submission for an individual license in the regulator's agency has been recalled.	A "Do Not Renew" request for **IndividualLicense.Name** has been recalled for **Individual.FullName (**NMLS ID **Individual.IndividualID)**	The "Do Not Renew" request for a(n) **IndividualLicense.Name** has been recalled for **Individual.FullName** (NMLS ID **Individual.IndividualID**). The license can now be requested for renewal.

5.1.5 Individual Renewal Attestation Completed

Recipient	Rules	Notification Subject	Notification Detail
Individual	• Notification is received by the individual when a **RenewalsAttestation** record is created <u>through the Attest workflow</u>. • Notification should <u>NOT</u> be triggered when a **RenewalsAttestation** record is created or updated through the Attest and Submit workflow. • One notification should be sent per jurisdiction.	Renewal Attestation Completed	Renewal Attestation has been completed for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**) for the state agency listed below. Your company may now submit and pay for the renewal request through their company account in NMLS for any renewable license that you hold with the state regulator. Additional details can be found below related to the renewal attestation. Renewal Attestation Completed For: **RenewalsAttestation.Jurisdiction** Renewal Attestation Completion Date: **RenewalsAttestation.AttestationDate** Renewal Status: Unrequested You can check the status of your license renewal request through the Composite View tab in NMLS. For more information related to renewals, visit the NMLS Resource Center [http://links.nationwidelicensingsystem.org/425]

5.1.6 Individual Renewal Request Submitted by the Individual

Recipient	Rules	Notification Subject	Notification Detail
Individual	• Notification is received by the individual when a sponsoring Company successfully submits a renewal request for one of the individual's licenses. (I.e. The **License.RenewalsStatus** is set to 'Requested' and the **License.RenewalsRequestedEntityID** DOES NOT correspond to the **Individual.IndividualID**.) • One notification should be sent per license.	Renewal Request Submitted	**Company.CompanyName** (NMLS ID **Company.CompanyID**) has submitted a renewal request on behalf of **Individual.IndividualName** (NMLS ID **Individual.Individual.ID**) for the following license in NMLS. Renewal Request Submitted For: **License.LicenseName** Renewal Request Submitted Date: **License.RenewalsRequestedDate** Renewal Status: **License.RenewalsStatus** You can check the status of your license renewal request through the Composite View tab in NMLS. For more information related to renewals, visit the NMLS Resource Center[http://links.nationwidelicensingsystem.org/426.]

5.1.7 Individual Renewal Request Submitted by a Sponsoring Company

Recipient	Rules	Notification Subject	Notification Detail
Individual	• Notification is received by the individual when a sponsoring Company successfully submits a renewal request for one of the individual's licenses. (I.e. The **License.RenewalsStatus** is set to 'Requested' and the **License.RenewalsRequestedEntityID** DOES NOT correspond to the **Individual.IndividualID**.) • One notification should be sent per license.	Renewal Request Submitted	**Company.CompanyName** (NMLS ID **Company.CompanyID**) has submitted a renewal request on behalf of **Individual.IndividualName** (NMLS ID **Individual.Individual.ID**) for the following license in NMLS. Renewal Request Submitted For: **License.LicenseName** Renewal Request Submitted Date: **License.RenewalsRequestedDate** Renewal Status: **License.RenewalsStatus** You can check the status of your license renewal request through the Composite View tab in NMLS. For more information related to renewals, visit the NMLS Resource Center[http://links.nationwidelicensingsystem.org/427].

6 Testing and Education

6.1.1 New Enrollment Window

Recipient	Rules	Notification Subject	Notification Detail
Individual	System is informed that **System.TestAdminProcessor** successfully processed a test enrollment from NMLS, that is, **TestEnrollment.Status** is 'Open'	**Individual.FullName (**NMLS ID **Individual.IndividualID) is** Eligible to Schedule an Appointment to Take the **TestType.Name** Test	A new test enrollment window has been opened and the Candidate Agreement has been accepted, allowing **Individual.FullName** (NMLS ID **Individual.IndividualID**) to schedule the **TestType.Name** Test**.** To schedule the test, log in to NMLS and navigate to the Manage Test Appointments <http://links.nationwidelicensingsystem.org/520 is the link for Individual, http://links.nationwidelicensingsystem.org/528 is the link for Company> page. For more information, including test appointment rescheduling policies, view the MLO Testing Handbook **<http://links.nationwidelicensingsystem.org/477>**. See below for further details regarding the open test enrollment window: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test: **TestType.Name**

			Window Begin Date: **TestEnrollment.WindowBeginDate**
			Window End Date: **TestEnrollment.WindowEndDate**
			If the test is not taken before **TestEnrollment.WindowEndDate**, the current test enrollment window will be closed, and the company or individual must request and pay for a new test enrollment window before the test can be scheduled and taken. The test enrollment window cannot be extended.
			Candidates who require special accommodations due to a disability should visit the <u>Special Accommodations</u> < http://links.nationwidelicensingsystem.org/521> page on the NMLS Resource Center for details and application information.
			Additionally, the NMLS dashboard contains a quick view of testing-related information, including Candidate Agreements, unscheduled tests, and test appointments. To view the dashboard, <u>log in to NMLS</u> <http://links.nationwidelicensingsystem.org/519>.

6.1.2 Window Created, Candidate Agreement Required

Recipient	Rules	Notification Subject	Notification Detail
Individual	Generated when a **TestEnrollment** has been created in a 'Pending' status	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Must Accept the Candidate Agreement for One or More Test Enrollment Windows	A test enrollment window has been opened for **Individual.FullName** (NMLS ID **Individual.IndividualID**). You must accept the Candidate Agreement prior to scheduling the **TestType.Name** Test**.** To accept the Candidate Agreement, log in to NMLS and navigate to the <u>Candidate Agreement for SAFE MLO Tests</u> < http://links.nationwidelicensingsystem.org/518> page. Once the Candidate Agreement is accepted, you or your employer can schedule the test.
			If the Candidate Agreement is not accepted and the test is not taken by **TestEnrollment.WindowEndDate**, the current test enrollment window will be closed and you or your company must request and pay for a new test enrollment window in order to take the test. The test enrollment window cannot be extended.
			See below for further details regarding the open test enrollment window:
			Individual Name: **Individual.FullName**
			Individual NMLS ID: **Individual.IndividualID**
			Test: **TestType.Name**
			Window Begin Date: **TestEnrollment.WindowBeginDate**
			Window End Date: **TestEnrollment.WindowEndDate**
			Additionally, the NMLS dashboard contains a quick view of testing-related information, including Candidate Agreements, unscheduled tests, and test appointments. To view the dashboard, <u>log in to NMLS</u> <http://links.nationwidelicensingsystem.org/519>.

6.1.3 One or more enrollments require candidate agreement (Nightly)

Recipient	Rules	Notification Subject	Notification Detail
Individual	• Only individuals who have not yet accepted the candidate agreement will receive these notifications • This notification will be sent nightly • This notification will be sent based on the following time-based triggers: • **TestEnrollment.CandidateAgreement1stReminderDays** • **TestEnrollment.CandidateAgreement2ndReminderDays** • **TestEnrollment.CandidateAgreement3rdReminderDays**	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Must Accept the Candidate Agreement for One or More Test Enrollment Windows	A test enrollment window has been opened for **Individual.FullName** (NMLS ID **Individual.IndividualID**). You must accept the Candidate Agreement prior to scheduling the **TestType.Name** Test**.** To accept the Candidate Agreement, log in to NMLS and navigate to the <u>Candidate Agreement for SAFE MLO Tests</u> < http://links.nationwidelicensingsystem.org/518> page. Once the Candidate Agreement is accepted, you or your employer can schedule the test. If the Candidate Agreement is not accepted and the test is not taken by **TestEnrollment.WindowEndDate**, the current test enrollment window will be closed and

| | TestEnrollment.CandidateAgreement4thReminderDays
• TestEnrollment.CandidateAgreement5thReminderDays
• TestEnrollment.CandidateAgreement6thReminderDays
• TestEnrollment.CandidateAgreement7thReminderDays | | you or your company must request and pay for a new test enrollment window in order to take the test. The test enrollment window cannot be extended.

See below for further details regarding the open test enrollment window:
Individual Name: **Individual.FullName**
Individual NMLS ID: **Individual.IndividualID**
Test: **TestType.Name**
Window Begin Date: **TestEnrollment.WindowBeginDate**
Window End Date: **TestEnrollment.WindowEndDate**

Additionally, the NMLS dashboard contains a quick view of testing-related information, including Candidate Agreements, unscheduled tests, and test appointments. To view the dashboard, log in to NMLS <http://links.nationwidelicensingsystem.org/519>. |

6.1.4 Enrollment Window Expires in x Days

Recipient	Rules	Notification Subject	Notification Detail
Individual	Notification is sent during nightly processing window when: • **TestEnrollment.Status** is 'Open' AND • **TestEnrollment.WindowEndDate** is **ApplicationConfig.TestEnrollmentOpenReminderDays**, **ApplicationConfig.TestEnrollmentOpenReminderDays2**, or **ApplicationConfig.TestEnrollmentOpenReminderDays3** days from the current system date for the individual's **TestEnrollment**	The **TestType.Name** Test Enrollment Window for **Individual.FullName** (NMLS ID **Individual.IndividualID**) Expires on **TestEnrollment.WindowEndDate**	The **TestType.Name** Test enrollment window for **Individual.FullName** (NMLS ID **Individual.IndividualID**) will expire on **TestEnrollment.WindowEndDate**. Individuals that have not scheduled a test appointment can access the Manage Test Appointments < http://links.nationwidelicensingsystem.org/523 if the link for Individual, http://links.nationwidelicensingsystem.org/529 is the link for Company> page to take action on their test enrollment window. If the test is not taken before **TestEnrollment.WindowEndDate**, the test enrollment window will be closed and the company or individual must request and pay for a new test enrollment window before the test can be scheduled and taken. The test enrollment window cannot be extended. See below for further details regarding the test enrollment window: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test: **TestType.Name** Window Begin Date: **TestEnrollment.WindowBeginDate** Window End Date: **TestEnrollment.WindowEndDate** Test Appointment Scheduled: <Yes/No> Candidates who require special accommodations due to a disability should visit the Special Accommodations <http://links.nationwidelicensingsystem.org/524> page on the NMLS Resource Center for details and application information. Additionally, the NMLS dashboard contains a quick view of testing-related information, including Candidate Agreements, unscheduled tests, and test appointments. To view the dashboard, log in to NMLS <http://links.nationwidelicensingsystem.org/519>.

6.1.5 Enrollment Window Closed or Expired (No Test Results)

Recipient	Rules	Notification Subject	Notification Detail
Individual	System sets **TestEnrollment.Status** to 'Expired', 'No Show' or 'Late Cancel' for the individual's **TestEnrollment**	The **TestType.Name** Test Enrollment Window has been closed for	The **TestType.Name** Test enrollment window for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been closed. The company or individual must request and pay for a new test enrollment window. Log in to NMLS and navigate to the Request New Test Enrollment Windows <

		Individual.FullName (NMLS ID Individual.IndividualID)	http://links.nationwidelicensingsystem.org/526, http://links.nationwidelicensingsystem.org/531 is the link for Individual, is the link for Company> page to request a new test enrollment window. See below for further details regarding the closed enrollment window: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test: **TestType.Name** Window Begin Date: **TestEnrollment.WindowBeginDate** Window End Date: **TestEnrollment.WindowEndDate** Enrollment Status: **TestEnrollment.Status** If **TestEnrollment.IsAgreementAccepted** = 'N', Reason for Expiration: Candidate Agreement Not Accepted Otherwise, Reason for Expiration: Test Not Scheduled Status Date: **TestEnrollment.StatusDate**

6.1.6 Initial Test Results Available

Recipient	Rules	Notification Subject	Notification Detail
Individual	System sets **TestEnrollment.Status** to 'Completed' for the individual's **TestEnrollment** where the previous **TestEnrollment.Status** was NOT 'Completed' Note that the Notification Subject and Notification Text are conditional on the value of **TestEnrollment.IsCertified**.	*[When **TestEnrollment.IsCertified** is False]:* **TestType.Name** Test results are available for **Individual.FullName** (NMLS ID **Individual.IndividualID**) *[When **TestEnrollment.IsCertified** is True]:* **TestType.Name** Test Certification has been recorded for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	*[When **TestEnrollment.IsCertified** is False]:* Test Results for the **TestType.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been recorded in NMLS. Log into NMLS through the NMLS Resource Center <http://links.nationwidelicensingsystem.org/364-GEN> to view Testing Information in the Composite View tab. See below for further details: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test Component: **TestType.Name** Test Date: **TestResult.TestDate** *[When **TestEnrollment.IsCertified** is True]:* Certification for the **TestType.Name** for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been recorded in NMLS. See below for further details: Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test Component: **TestType.Name** Certification Effective Date: **TestResult.TestDate**

6.1.7 Test Score or Grade Change

Recipient	Rules	Notification Subject	Notification Detail
Individual	System sets **TestEnrollment.Status** to 'Completed' (and also updating **TestResult**) where the previous **TestEnrollment.Status** was 'Completed'	The **TestType.Name** Test results have been updated for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	The **TestType.Name** Test results for **Individual.FullName** (NMLS ID **Individual.IndividualID**) have been updated and posted in NMLS. Individual and Company Users must log into NMLS through the NMLS Resource Center <http://links.nationwidelicensingsystem.org/364-GEN> and access the "View Testing Information" section of the Individual's Composite Information under the Composite View tab to view the test results.

			In the case of a failing score, waiting periods are imposed before Individuals are allowed to retake the test. Access the "Test Retake" policy on the Testing page of the <u>NMLS Resource Center</u> <http://links.nationwidelicensingsystem.org/364-GEN>. A link to the "MLO Testing Handbook" containing valuable information regarding the testing experience also can be found on this page.
			See below for further test details:
			Individual Name: **Individual.FullName** Individual NMLS ID: **Individual.IndividualID** Test Name: **TestType.Name** Test Date: **TestResult.TestDate** Date Updated**: TestResult.SystemDate**

6.1.8 SAFE Certification Invoice Created

Recipient	Rules	Notification Subject	Notification Detail
Individual	System creates Invoice where **Invoice.Source** = 'SAFECertification'	NMLS -SAFE Pre-Licensure Education or State Test Certification Invoice Created for **Individual.FullName (Individual.IndividualID)**	**Regulator.Name** has agreed to certify you for SAFE Pre-Licensure Education or the State Component of the SAFE Mortgage Loan Originator Test. To complete the Certification process you must pay a fee of $15.00 for Pre-Licensure Education Certification or $5.00 for the State Test Component Certification. The invoice will indicate the certification you are paying for. The Certification invoice dated **Invoice.Date** is payable upon receipt of this e-mail. Your record will be updated in NMLS shortly after your payment has cleared. You will receive another e-mail notifying you when your compliance has been recorded in NMLS. Follow the steps below to pay the Invoice: 1. Login to NMLS (Click here <<http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx> > and select the "Log into NMLS" button in the upper right-hand corner of the page to access the login page for NMLS.). 2. Select the <u>Invoice</u> link at the top of the Home page. 3. Select "Unpaid/Certifications" from the drop-down list next to Invoice Type and click **Search**. 4. Click the **View/Pay icon** for the Invoice listed with "SAFECertification" as the Source. 5. Click **Pay Invoice** at the bottom of the screen and complete the payment process. To access a Quick Guide for more details on "Paying a Certification Invoice" or for more information regarding the Certification process, please visit the <u>NMLS Resource Center</u> <<http://mortgage.nationwidelicensingsystem.org/slr/Pages/default.aspx>>. **IMPORTANT NOTE:** *A copy of this e-mail is being provided to each company with access to your NMLS record to notify them you are eligible for certification. As a result, if you are an NMLS account administrator for your company in addition to acting as a MLO, you may receive more than one copy of this e-mail. This does not mean you have multiple Invoices. Any Invoice that has been generated for you is available for payment under the Invoice link at the top of the Home page of NMLS.*

6.1.9 Individual Is National PE Compliant

Recipient	Rules	Notification Subject	Notification Detail
Individual	System sets **PENationalEducationCompliance.Status** as 'Compliant' for the individual	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Federal SAFE Pre-Licensure Education Compliance	NMLS now reflects that **Individual.FullName** (NMLS ID **Individual.IndividualID**) has completed the Federal SAFE Pre-Licensure Education requirements. **Next Steps:** Review the new application checklist for the license application <http://links.nationwidelicensingsystem.org/482> you want to submit. State-specific education, if required, and testing requirements must be completed before you can submit your application. **CC:** Any Company with access to your NMLS record

6.1.10   Individual National PE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Individual	Due to the retraction of a PE course, the system updates the **PENationalEducationCompliance.Status** of an individual from 'Compliant' to 'Pending' or 'Not Required' or the system deletes the existing **PENationalEducationCompliance** record.	Retraction – **Individual.FullName** (NMLS ID **Individual.IndividualID**) Federal SAFE Pre-Licensure Education Compliance	Federal SAFE Pre-Licensure Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID**) was retracted on **PENationalEducationCompliance.LastUpdatedDate**. Your Course Completion and Compliance Record in NMLS has changed and your compliance has been removed. **Next Steps:** Contact your Course Provider(s) if you have a question related to the change. **CC:** Any Company with access to your NMLS record

6.1.11   Individual State PE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Individual	The system updates the **PEStateCompliance.Status** of an individual license from 'Compliant' to 'Pending' due to the retraction of a PE course.	Retraction – **Individual.FullName** (NMLS ID **Individual.IndividualID**) **IndividualLicense.Name** Pre-Licensure Education Compliance	**IndividualLicense.Name** Pre-Licensure Education Compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID**) was retracted on **PEStateCompliance.LastUpdatedDate** .Your Course Completion and Compliance Record in NMLS has changed and your compliance has been removed. The regulator for your **IndividualLicense.Name** has been notified of the retraction. **Next Steps:** • View your Course Completion and Compliance Record under the Composite View tab in NMLS. • Contact your Course Provider(s) if you have a question related to the change. • If the retraction is valid, you will need to take additional courses to reestablish your pre-licensure education compliance. **CC:** Any Company with access to your NMLS record

6.1.12   Individual National CE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Individual	The system updates the individual **CENationalEducationCompliance.Status** for the **CENationalEducationCompliance.Year** from 'Compliant' to 'Pending' due to the retraction of a CE course for the	Retraction - **Individual.FullName** (NMLS ID **Individual.IndividualID**) Federal SAFE Continuing Education Compliance for **CENationalEducationCompliance.Year**	**CENationalEducationCompliance.Year** Federal SAFE Continuing Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID**) was retracted on **CENationalEducationCompliance.LastUpdatedDate**. Your Course Completion and Compliance Record has changed and compliance has been removed. **Next Steps:**

			View your Course Completion and Compliance Record under the Composite View tab in NMLS.
	CENationalEducationCompliance.Year.		• View your Course Completion and Compliance Record under the Composite View tab in NMLS. • Contact your Course Provider(s) if you have a question related to the change. **CC:** Any Company with access to your NMLS record

6.1.13   Individual State CE Compliance is Retracted

Recipient	Rules	Notification Subject	Notification Detail
Individual	The system updates the **CEStateCompliance.Status** of an individual license from 'Compliant' to 'Pending' due to the retraction of a CE course for **CEStateCompliance.Year** .	Retraction – **Individual.FullName** (NMLS ID **Individual.IndividualID**) **IndividualLicense.Name** Continuing Education Compliance for **CEStateCompliance.Year**	**IndividualLicense.Name CEStateCompliance.Year** Continuing Education compliance for **Individual.FullName** (NMLS ID **Individual.IndividualID)** was retracted on **CEStateCompliance.LastUpdatedDate**. Your Course Completion and Compliance Record in NMLS has changed and your compliance has been removed. The regulator for your **IndividualLicense.Name** has been notified of the retraction. **Next Steps:** • View your Course Completion and Compliance Record under the Composite View tab in NMLS. • Contact your Course Provider(s) if you have a question related to the change. • If the retraction is valid, you will need to take additional courses to reestablish your continuing education compliance. **CC:** Any Company with access to your NMLS record

6.1.14   Test Result Will Expire

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification shall be sent when one or more test results will expire in exactly 30, 60, or 180 days (represented as "#"). 2. The system determines that **Individual.TestExpirationClockStartDate** plus **System.TestExpirationYears** is exactly # days in the future from the current system date. 2. One notification shall be sent per MLO containing a list of all tests that will expire for the MLO in exactly # days (per the requirements in the System Batch Processing <u>Evaulate Test Result Expiration</u> use case).	**Individual.FullName** (NMLS ID **Individual.IndividualID**) SAFE MLO Test Result(s) Expiring Soon	The following test results for **Individual.FullName** (NMLS ID **Individual.IndividualID**) will expire on **Expiration Date.** Test Component: **TestType.Name** Test Component: **TestType.Name** Test Component: **TestType.Name** **Next Steps:** Visit the NMLS Resource Center for <u>more information on expiring test result(s) and steps you may be able to take to avoid expiration</u> <http://links.nationwidelicensingsystem.org/489>. **CC:** Any Company with Access to your NMLS record.

6.1.15   Test Result Has Expired

Recipient	Rules	Notification Subject	Notification Detail
Individual	1. Notification shall be sent when the system has updated the **TestResult.Status** to "Expired" for one or more of an Individual's **Test Results.** 2. One notification shall be sent per MLO containing a list of all tests that	**Individual.FullName** (NMLS ID **Individual.IndividualID**) Expired SAFE MLO Test Result(s)	The following test results for **Individual.FullName** (NMLS ID **Individual.IndividualID**) have expired in NMLS. Test Component: **TestType.Name** Test Component: **TestType.Name** Test Component: **TestType.Name**

	were set to a **TestResult.Status** of "Expired".		**Next Steps:** Expired test results are no longer valid. You will need to re-take any test with expired results prior to submitting a license request for a mortgage loan originator license requiring passing test results for the test. Visit the NMLS Resource Center <u>for more information regarding paying for a test and scheduling a test appointment</u> <http://links.nationwidelicensingsystem.org/490>. **CC:** Any Company with Access to your NMLS record

7 Appendix C - Notification Field References

IndividualIdentifyingInformation	Individual ID: **Individual.IndividualID**
	Individual Name: **Individual.FullName**
IndividualLicenseInformation	License Name: **IndividualLicense.Name**
	License Status: **IndividualLicense.Status**
	License Status Date: **IndividualLicense.StatusDate**

System Level E-mails for State Licensees (Individual)

System Level Emails are messages that are sent to a specific licensed/registered individual after a system event affecting their record occurs. Individuals do not have the ability to opt out of these messages.

Use recommendation: Press CTRL + F (Command + F if using mac) to search this document by keyword.

1 Account Admin

1.1 Change Password

Recipient	Rules	Subject	Body
All Users	Sent when the password is changed for the corresponding NMLS user account.	NMLS Password Changed	You have recently changed your password in NMLS. You must use the new password the next time you log into NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.2 Create Individual User Account

1.2.1 *Your NMLS user account has been created*

Recipient	Rules	Subject	Body
Individual	Sent to the Individual when creating an account in NMLS.	Your NMLS user account has been created	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! The username associated to your new NMS account is: **UserAccount.UserName** Your password has been sent in a separate email. Note: Your NMLS Unique ID may be required for pre-licensure requirements; however, your NMLS Unique ID is not valid until a state license or federal registration has been issued. **Notification.Disclaimer**

1.2.2 *Regarding your NMLS user account*

Recipient	Rules	Subject	Body
Individual	Sent to the Individual when creating an account in NMLS.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS THE NMLS - DO NOT LOSE THIS MESSAGE! The temporary password for your user account in NMLS is: **UserAccount.Password** Your username has been sent in a separate email.

			Log into the NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and change your password now. Your new password must meet the following criteria: 1) A password must be between 8 and 16 characters in length. 2) A password cannot start with more than 3 characters from the beginning of the user name. 3) A password must contain characters from three of the four following categories: English uppercase characters (A to Z) English lowercase characters (a to z) Base 10 digits (0 to 9) Special characters (For example, #, $, and ^) Tips on copying and pasting the system-generated temporary password:Due to the cryptic nature of the system-generated password, it may be easier for you to copy and paste the password from this e-mail into the password field on the NMLS login page. To copy and paste the password from this e-mail: (1) highlight the temporary password with your mouse (be sure to include ONLY the characters in the password and NOT the blank spaces that precede or follow the password); (2) with the password highlighted, press both the Ctrl key and letter 'C' to copy the password; (3) position your cursor in the password field in the NMLS login screen and press both the Ctrl key and letter 'V' to paste the password into the password field.You will need to again paste (press Ctrl key and V) this password into the Password Change screen after logging into NMLS.Note: these instructions work for PC users only. Note: Your NMLS Unique ID may be required for pre-licensure requirements; however, your NMLS Unique ID is not valid until a state license or federal registration has been issued. **Notification.Disclaimer**

1.3   Identify Dormant Entities-Send Email Warning for Dormant Entities

1.3.1 Dormant Individual Warning Email

Recipient	Rules	Subject	Body
Individual	Sent when user account will be considered dormant in a specific number of days.	NMLS Account will be deleted in 30 days	Due to inactivity, your NMLS account (NMLS ID **Individual.IndividualID**) will be deleted in 30 days. To prevent your account from being deleted, a test enrollment window must be opened, a pre-licensure education course banked, or a license/registration request must be submitted in NMLS. Visit the NMLS Resource Center for tools and resources to help you with this process and to log into your account. If you do not remember your username and/or password, you can use the "Forgot your Username/Password" hyperlinks on the log in page. For more details regarding inactive accounts, please consult the NMLS Policy Guidebook .

1.4 Password Email-Individual User

Recipient	Rules	Subject	Body
Individual	Sent to the Individual when creating an account in NMLS.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS THE NMLS - DO NOT LOSE THIS MESSAGE! The temporary password for your user account in NMLS is: **UserAccount.Password** Log into the NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and change your password now. Your new password must meet the following criteria: 1) A password must be between 8 and 16 characters in length. 2) A password cannot start with more than 3 characters from the beginning of the user name. 3) A password must contain characters from three of the four following categories: English uppercase characters (A to Z) English lowercase characters (a to z) Base 10 digits (0 to 9) Special characters (For example, #, $, and ^) Tips on copying and pasting the system-generated temporary password:Due to the cryptic nature of the system-generated password, it may be easier for you to copy and paste the password from this e-mail into the password field on the NMLS login page. To copy and paste the password from this e-mail: (1) highlight the temporary password with your mouse (be sure to include ONLY the characters in the password and NOT the blank spaces that precede or follow the password); (2) with the password highlighted, press both the Ctrl key and letter 'C' to copy the password; (3) position your cursor in the password field in the NMLS login screen and press both the Ctrl key and letter 'V' to paste the password into the password field.You will need to again paste (press Ctrl key and V) this password into the Password Change screen after logging into NMLS.Note: these instructions work for PC users only. Note: Your NMLS Unique ID may be required for pre-licensure requirements; however, your NMLS Unique ID is not valid until a state license or federal registration has been issued. **Notification.Disclaimer**

1.5 Process Dormant Individual

Recipient	Rules	Subject	Body
Individual	Sent when the user account has been marked as dormant due to inactivity.	NMLS Account has been deleted	Your NMLS Account (NMLS ID **Individual.IndividualID**) has been deleted due to inactivity. You will need to create a new account if you wish to establish a record in NMLS. For more details regarding inactive accounts, please consult the NMLS Policy Guidebook

1.6 Reset Password (Account Admin or Support User)

1.6.1 Regarding your NMLS account-UserName

Recipient	Rules	Subject	Body
Individual	Sent when the user requests to reset the password for his/her account in NMLS.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! Pursuant to your request, a new password was generated for your user account: **UserAccount.UserName** Your password has been sent in a separate email. **Notification.Disclaimer**

1.6.2 Regarding your NMLS account-Password

Recipient	Rules	Subject	Body
Individual	Sent when the user requests to reset the password for his/her account in NMLS.	Regarding your NMLS password	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! The temporary password for your user account associated with **Entity.Name** (**UserAccount.EntityID**) is: **UserAccount.Password** Your username has been sent in a separate email. Log into NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> and change your password now. Your new password must meet the following criteria: 1) A password must be between 8 and 16 characters in length. 2) A password cannot start with more than 3 characters from the beginning of the user name. 3) A password must contain characters from three of the four following categories: English uppercase characters (A to Z) English lowercase characters (a to z) Base 10 digits (0 to 9) Special characters (For example, #, $, and ^) Tips on copying and pasting the system-generated temporary password:Due to the cryptic nature of the system-generated password, it may be easier for you to copy and paste the password from this e-mail into the password field on the NMLS login page. To copy and paste the password from this e-mail: (1) highlight the temporary password with your mouse (be sure to include ONLY the characters in the password and NOT the blank spaces that precede or follow the password); (2) with the password highlighted, press both the Ctrl key and letter 'C' to copy the password; (3) position your cursor in the password field in the NMLS login screen and press both the Ctrl key and letter 'V' to paste the

			password into the password field.You will need to again paste (press Ctrl key and V) this password into the Password Change screen after logging into NMLS.Note: these instructions work for PC users only. **Notification.Disclaimer**

1.7   Self-Retrieve Forgotten User Name

Recipient	Rules	Subject	Body
Individual	Sent when the user requests to retrieve his/her user name in NMLS.	Regarding your NMLS user account	THIS E-MAIL CONTAINS IMPORTANT INFORMATION PERTAINING TO YOUR ABILITY TO ACCESS NMLS - DO NOT LOSE THIS MESSAGE! Pursuant to your request, the User Name for your account is: **UserAccount.UserName** Log into NMLS by clicking the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center<http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx>. **Notification.Disclaimer**

1.8   Security Question Update

Recipient	Rules	Subject	Body
All Users	Sent when the password question or answer is changed for the corresponding NMLS user account.	NMLS Password or Security Q&A Updated	You have recently changed your password question and/or password answer in NMLS. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.9   User Account Locked (Company Admin, Regulator Admin, Federal Agency Admin, Individual users)

Recipient	Rules	Subject	Body
Individual users	Sent when the user is locked out	Unsuccessful Attempt to Access NMLS with your User Account	An attempt was made to log in to the NMLS record for <**Entity.Name**, **Regulator.RegulatorName** or **FederalAgency.AgencyName** corresponding to NMLS ID **UserAccount.EntityID**> (**UserAccount.EntityID**) with your user account (User Name: **UserAccount.UserName**). The attempt was not successful. If this attempt was made without your knowledge or if you need assistance to access your record, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.10 User Account Pre-Locked for an Individual

Subject	Body
Attempt to Access NMLS with your User Account	An attempt was made to log into the NMLS record for **Individual.IndividualName (Individual.IndividualID)** with your user account. The attempt was not successful and you will be required to provide additional information upon your next log in attempt. If this attempt was made without your knowledge or if you still need to access your record, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.11 User Profile Update

Recipient	Rules	Subject	Body
All Users	Sent when the user profile is changed for the corresponding NMLS user account.	NMLS User Profile Updated	You have recently changed your user profile information for user name **UserAccount.Username**. If you did not make this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

1.12 User Profile Update by Support

Recipient	Rules	Subject	Body
All Users	Sent when the user profile is changed for the corresponding NMLS user account by support user.	NMLS User Profile Updated	An update was made to your user profile information for user name **UserAccount.Username**. If you did not make or request this change, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**

2 Agency Fee Invoice

2.1 Agency Fee Invoice Cancelled Email-Individual

Recipient	Rules	Subject	Body
Individual	Sent when an agency fee invoice is cancelled by the agency.	Agency Fee Invoice cancelled in NMLS	The agency fee invoice that was previously generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been cancelled by **Invoice.Agency**. You can view all invoices and their status in the invoice section on the Home tab. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Status: **Invoice.Status** Please contact your state regulator if you have any questions regarding the cancelled invoice.

2.2   Agency Fee Invoice Created Email-Individual

Recipient	Rules	Subject	Body
Individual	Sent when an agency fee invoice is created.	Agency Fee Invoice generated that requires payment	An agency fee invoice has been generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**). You must log into NMLS to view and pay for the invoice. The invoice can be found in the invoice section on the Home tab. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generate by: **Invoice.Agency** Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact your state regulator if you have any questions regarding this invoice.

2.3   Agency Fee Invoice Due Email-Individual

Recipient	Rules	Subject	Body
Individual	Sent every 15 days after the invoice has been created and on the due date of a corresponding agency fee invoice.	Agency Fee Invoice is Due	The agency fee invoice generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) is due on **Invoice.DueDate**. Log into NMLS and select Invoice from the Home Tab to view and pay the invoice. Missing the due date for the invoice may result in additional fees. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generate by: **Invoice.Agency** Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact your state regulator if you have any questions regarding this invoice.

2.4   Agency Fee Invoice Overdue Email-Individual

Recipient	Rules	Subject	Body
Individual	Sent when the corresponding agency fee invoice is overdue by 30, 60, 90, and 120 days.	Agency Fee Invoice is overdue	The agency fee invoice generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) is overdue. You can log into NMLS and select Invoice from the Home Tab to view and pay the invoice. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generate by: **Invoice.Agency** Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact your state regulator if you have any questions regarding this invoice.

3 Entity Access Restriction

3.1 Access Restoration Email

Recipient	All non-deleted user accounts for the entity.
Rule	Sent when an account restricted is restored
Subject	NMLS Account Access Restored
Body	Your access to NMLS has been restored. If you need additional assistance, please contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

3.2 Account Restriction Email

Recipient	User assigned to the invoice and all accounts with access restricted due to the aged invoice
Rule	Sent when an account is restricted due to unpaid or failed payment
Subject	NMLS Account Access Restricted
Body	You are receiving this email because your access to NMLS has been restricted because you have failed to pay overdue invoices in NMLS. Payment is required for all outstanding invoices before you can regain full access to your NMLS account. To pay the invoices, click here <http://links.nationwidelicensingsystem.org/542>. If you need assistance, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543> or contact the NMLS Call Center at 855-NMLS-123 (855-665-7123).

4 Fees

4.1 Process Disbursements

Recipient	Rules	Subject	Body
System. DisbursementTotalEmailRecipient i.e. a distribution list within the CSBS email system.	Sent to the CSBS distribution list with the disbursements control total for every disbursement	NMLS - Control Totals for **Disbursement.Date**	Here are the control totals for today's file: **File Name**- **System.NACHFileName** **Total Debit Entry Dollar Amount**- 000000000000 **Total Credit Entry Dollar Amount**- **Disbursement.ControlTotalFormatAmt**

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4.2 Process Returned ACH Payments

4.2.1 User ACH Returned Email1

Recipient	Rules	Subject	Body
Individual	Sent when the ACH payment was returned and where • **Invoice.Source** is NOT 'Credential Subscription' OR • **Invoice.Source** is 'Credential Subscription' but **Invoice.UserName** is NOT **Payment.UserName**	Your NMLS ACH Payment has failed.	This is to notify you that your NMLS ACH payment was returned and requires repayment. **INVOICE DETAILS** **Entity.Name** (**Invoice.CreatedEntityID**) **Invoice Soure:** Invoice.Source **Filing ID:** Invoice.FilingID **Form Type:** Filing.FormType **Confirmation Number:** Payment.ConfirmationNumber **Timestamp:** Payment.AcceptanceDate **Payment Return Reason:** Return.Reason To repay the outstanding invoice, follow the steps described in these quick quides: • **Federal:** Paying a Failed Invoice Quick Guide <http://fedregistry.nationwidelicensingsystem.org/Resources/Paying%20a%20Failed%20Payment%20Invoice_Company.pdf> • **State Non-Depository:** How to Pay an Invoice Quick Guide <http://mortgage.nationwidelicensingsystem.org/licensees/resources/LicenseeResources/Paying%20an%20Invoice_C.pdf> If you need assistance, please contact the NMLS Call Center at 1-855-665-7123. **Notification.Disclaimer**

5 Form Filing

5.1 Failed Processing Email - MU1, MU2, MU3, MU4, MU1, MU4R, MCR and MSBCR

Recipient	Rules	Subject	Body
Individual	Sent when the form submission failed to process.	Your **Filing.FormType** submission failed to process	The **Filing.FormType** submission for **Entity.Name** (**Entity.EntityID**) failed to process**.** Any payment you have made for the filing has been voided. We regret any inconvenience this may cause. *Display only if filing failed due to an error encountered while processing a credit report request*

			The processing failure may have been caused by a security freeze placed on the individual's TransUnion credit report. Information regarding temporarily lifting the security freeze <http://mortgage.nationwidelicensingsystem.org/profreq/credit> can be found on the NMLS Resource Center. Once the security freeze has been lifted or if you do not believe the processing failure was caused by a security freeze, please attempt to resubmit your filing. *Display only if filing failed due to an unexpected system error* Your filing failed to process due to an unexpected system error. Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx> to login and resubmit this filing along with the appropriate payment. *Display the following sentence only if filing failed due to a concurrency error:* You may be required to refresh the information included on this filing before you will be allowed to resubmit. If your second filing attempt fails or if you have questions or need further assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber** and provide them with the Filing Date: **Filing.SubmissionTimeStamp** and Filing ID number: **Filing.FilingID.** **Notification.Disclaimer**

5.2 Failed Processing for Credit Report Freeze Email – MU1, MU2, MU3, MU4

Recipient	Rules	Subject	Body
Individual	Sent when the form submission failed to process due to an individual's frozen credit record.	Your **Filing.FormType** submission failed to process	The **Filing.FormType** submission for **Entity.Name (Entity.EntityID)** failed to process. Any payment you made for the filing is voided. We regret any inconvenience this may cause. The processing failure was caused by a security freeze placed on the TransUnion credit report for **Individual.name (Individual.NMLSID)**. Information regarding temporarily lifting the security freeze <http://mortgage.nationwidelicensingsystem.org/profreq/credit> is available on the NMLS Resource Center. Please resubmit your filing after you lift the security freeze.

5.3 MU2 Removal Email

Recipient	Rules	Subject	Body
Individual	(See use case)	An MU2 filing has been removed	On **IndividualFiling.RemovedDate IndividualFiling.RemovedBy** with **Company.CompanyName** (**Company.CompanyID**) removed an MU2 with Filing ID **IndividualFiling.IndividualFilingID.** Therefore, your attestation is no longer required. Please contact **Company.CompanyName** (**Company.CompanyID**) for more information.**Notification.Disclaimer**

5.4 MU4 Removal Email

Recipient	Rules	Subject	Body
Individual	(See use case)	An MU4 filing has been removed	On **IndividualFiling.RemovedDate IndividualFiling.RemovedBy** with **Company.CompanyName** (**Company.CompanyID**) removed an MU4 with Filing ID **IndividualFiling.IndividualFilingID.** Therefore, your attestation is no longer required. Please

| | | contact **Company.CompanyName** (**Company.CompanyID**) for more information.**Notification.Disclaimer** |

5.5   Recall MU2/MU4 Filing- Individual Filing Status is Attestation Requested

5.5.1 An MU2 filing has been recalled

Recipient	Rules	Subject	Body
Individual	Sent when the MU2 filing was recalled by the Company.	An MU2 filing has been recalled	**Company.CompanyName** (**Company.CompanyID**) has recalled your MU2 with Filing ID **IndividualFiling.IndividualFilingID.** The filing is no longer available for attestation. Please contact **Company.CompanyName** (**Company.CompanyID**) for more information.**Notification.Disclaimer**

5.5.2 An MU4 filing has been recalled

Recipient	Rules	Subject	Body
Individual	Sent when the MU4 filing was recalled by the Company.	An MU4 filing has been recalled	**Company.CompanyName** (**Company.CompanyID**) has recalled your MU4 with Filing ID **IndividualFiling.IndividualFilingID.** The filing is no longer available for attestation. Please contact **Company.CompanyName** (**Company.CompanyID**) for more information.**Notification.Disclaimer**

5.6   Request Attestation Email - MU2 MU4

Recipient	Rules	Subject	Body
Individual	(See use case)	Attestation is required	**Company.CompanyName** (**Company.CompanyID**) has created an **IndividualFiling.FormType** filing on your behalf that requires your attestation. Access your Pending Filings by clicking the 'Log into NMLS' button at http://mortgage.nationwidelicensingsystem.org/Pages/default.aspx and attest to your **IndividualFiling.FormType.** View the Attestation <http://mortgage.nationwidelicensingsystem.org/slr/resources/Pages/QuickGuides.aspx> Quick Guide for tips on attestation. Please contact your employer if you need additional information. **Notification.Disclaimer**

5.7   Request MU2/MU4 Attestation

Recipient	Rules	Subject	Body
Individual	Sent when the Company requests the individual user attest to a form filing that will be submitted on the individual's behalf.	Attestation is required	**Company.CompanyName** (**Company.CompanyID**) has created an **IndividualFiling.FormType** filing on your behalf that requires your attestation. Log in to NMLS <http://links.nationwidelicensingsystem.org/648> to complete your attestation. <If at least one PendingCHRIAuth exists for the MU2 Individual corresponding to the Company associated to the MU2's parent MU1 or MU3>

			As part of this filing, your company has requested CBC Agency Access for the state agencies listed below. You must choose to approve or reject these requests. <**Regulator.RegulatorName**>, < **Regulator.RegulatorName** > View the Attestation Quick Guide <http://links.nationwidelicensingsystem.org/647> for tips on attestation. Please contact your employer if you need additional information.

5.8 \View Unprocessed Filings (Company User) - Alternate: User Deletes Filing

5.8.1 MU4 Removal Email

Recipient	Rules	Subject	Body
Individual	Sent when the MU4 filing was deleted by the Company.	An MU4 filing has been removed	On **IndividualFiling.RemovedDate IndividualFiling.RemovedBy** with **Company.CompanyName** (**Company.CompanyID**) removed an MU4 with Filing ID **IndividualFiling.IndividualFilingID.** Therefore, your attestation is no longer required. Please contact **Company.CompanyName** (**Company.CompanyID**) for more information.**Notification.Disclaimer**

5.9 Individual Rejected CHRI State Auth Email

Subject	Criminal Background Check Results Access for <**Regulator.RegulatorName**> Rejected by <**Individual.IndividualName**> <(**Individual.IndividualID**)>
Body	<**Individual.IndividualName**> <(**Individual.IndividualID**)> associated to company <**Company.CompanyName** (**Company.CompanyID**)> has rejected your company's Criminal Background Check access request for <**Regulator.RegulatorName**>.

5.10 Individual Test Result Invalidated For Adminsitrative Purposes(Company and Individual)

Recipient	Rules	Subject	Body
• Individual • Companies with current access to the Individual.	d. Sent when a support user updates the **TestResult.Status** of a **TestResult** to 'Invalid' and the **TestResult.InvalidationReason** is 'Administrative Action' e. For Individual, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/532> f. For companies, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/533>	**TestType.Name** Test Result Invalidated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) in Compliance with a State Agency's Request to Retest	A test result for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been invalidated for administrative purposes. See below for further detail: 5. Test Name: **TestType.Name** 6. Test Date: **TestResult.Date** 7. Reason: **TestResult.InvalidationReason** 8. External Note: **TestResult.ExternalNote** **Next Steps:** The individual will now be able to retake the test component by opening and paying for a new test enrollment on the Manage Test

				Appointments *<See Rules>* page in NMLS. Contact the respective state agency for more information about this agency's requirement to retest. **NOTE:** This notification has also been sent to any companies with access to the individual's record. **Notification.Disclaimer**

5.11 Individual Test Result Invalidated For Non-Adminsitrative Purposes(Company and Individual)

Recipient	Rules	Subject	Body
a. Individual • Companies with current access to the Individual.	• Sent when a support user updates the **TestResult.Status** of a **TestResult** to 'Invalid' and the **TestResult.InvalidationReason** is NOT 'Administrative Action' • For Individual, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/534> • For companies, the 'Manage Test Appointments' will be a link to <http://links.nationwidelicensingsystem.org/535>	**TestType.Name** Test Result Invalidated for **Individual.FullName** (NMLS ID **Individual.IndividualID**)	A test result for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been invalidated due to the following reason: **TestResult.InvalidationReason**. See below for further detail: • Test Name: **TestType.Name** • Test Date: **TestResult.Date** • Reason: **TestResult.InvalidationReason** • External Note: **TestResult.ExternalNote** **Next Steps:** The individual may be required to retake the test component by opening and paying for a new test enrollment on the Manage Test Appointments page in NMLS. For more information, contact NMLStest@csbs.org. **NOTE:** This notification has also been sent to any companies with access to the individual's record **Notification.Disclaimer**

6   Sponsorship and Employment

6.1   Sponsorship Cart Failed Processing

Recipient	Rules	Subject	Body
Individual Company	(See use case)	NMLS Error-Sponsorship Cart failed to process.	Your Sponsorship Cart failed to process. Please note that any payment you have made for your sponsorship(s) has been voided. You will need to resubmit your cart and any associated payment after addressing any cart exceptions.

			If you have any further questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7 Outstanding, Overdue and SRR Invoices

7.1 Invoice Canceled (Immediate) - Individual

Recipient	Individual user assigned to the invoice.
Rule	Sent when an SRR invoice is cancelled by SRR.
Subject	Invoice Cancelled in NMLS
Body	The invoice that was previously generated for **Individual.FullName** (NMLS ID **Individual.IndividualID**) has been cancelled. To view the invoice, click here <link to invoice>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **AgencyInvoiceRequest.FeeEvent** Invoice Status: **Invoice.Status** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber** if you have any questions.

7.2 Invoice Created (Nightly) – Company/Individual

Recipient	Rules	Subject	Body
User assigned to the invoice.	Sent when an SRR invoice is created.	SRR Invoice generated requiring payment	An SRR invoice has been generated for **Company.CompanyName** (**Company.CompanyID**). Log in to NMLS to view and pay the invoice. To view the invoice click here <http://links.nationwidelicensingsystem.org/537>. Invoice ID: **Invoice.InvoiceID** Invoice Fee Type: **SRRInvoiceRequest.FeeEvent** Invoice Date: **Invoice.Date** Invoice Generated by: SRR Invoice Amount: **Invoice.Amount** Invoice Due Date: **Invoice.DueDate** Please contact the NMLS Call Center at **CallCenter.TelephoneNumber**if you have any questions regarding this invoice.

7.3 Invoice Outstanding – Day Before Due Date (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.

	• For company invoices:
	   o All non-deleted users for the company with the Financial Admin role
	   o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when the due date of a corresponding invoice is a day away and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay for invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/539>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/541>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.4   Invoice Outstanding – Every 15 Days Up to Due Date (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	   o All non-deleted users for the company with the Financial Admin role
	   o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent every 15 days after an invoice is created if the status is still 'Unpaid' or 'Failed Payment'.
Subject	Unpaid Invoice(s) in NMLS
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To view the invoice(s), click here<http://links.nationwidelicensingsystem.org/538>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/540>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.5   Invoice Overdue – 30 Days Past Due (Nightly) - Company/Individual

Recipients	• User assigned to the invoice.

	• For company invoices:
	    o All non-deleted users for the company with the Financial Admin role
	    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 30 days passed the due date or 30 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (30 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Log in to NMLS to view and pay the invoice(s) to prevent lock-out of your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/542>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/543>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.6 Invoice Overdue – 60 Days Past Due (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    o All non-deleted users for the company with the Financial Admin role
	    o All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 60 days passed the due date or 60 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (60 DAYS PAST DUE)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/544>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/545>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.7 Invoice Overdue – 90 Days Past Due (Nightly) – Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    ○ All non-deleted users for the company with the Financial Admin role
	    ○ All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 90 days passed the due date or 90 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (90 Days Past Due)
Body	You are receiving this email because you have one or more outstanding invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/546>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/547>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

7.8 Invoice Overdue – 120 Days Past Due (Nightly) - Company/Individual

Recipients	• User assigned to the invoice.
	• For company invoices:
	    ○ All non-deleted users for the company with the Financial Admin role
	    ○ All non-deleted users for the company where **UserAccount.AccountAdmin** is true

Rule	Sent when an invoice is 120 days passed the due date or 120 days after the invoice is created and the status is still 'Unpaid' or 'Failed Payment'.
Subject	Past Due Invoice(s) in NMLS (120 DAYS PAST DUE)
Body	You are receiving this email because you have one or more open invoice(s) in NMLS that require payment and are past their payment deadline. Payment is required for all outstanding invoice(s) before you can regain full access to your NMLS account. To pay the invoice(s), click here <http://links.nationwidelicensingsystem.org/548>. To pay for the outstanding invoice, follow the steps described in the Paying an Invoice Quick Guide <http://links.nationwidelicensingsystem.org/549>. If you need assistance, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**.

8 State Renewal

8.1 Individual Cart Failed Processing

Recipient	Rules	Subject	Body
Individual	(See use case)	Renewals Submission failed to process in NMLS for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**)	***Always Included:*** Your Renewal request(s) failed to process in NMLS due to the issue described below. Please note that any payment you have made for your renewal request(s) has been voided. You will need to resubmit your renewal request and any associated payment through the Renewal tab in NMLS. ***Included only if a Cart Exception occurred:*** One or more issues with your renewal request were encountered when processing your submission. You will need to resubmit your renewal request(s) and any associated payment through the Renewal tab in NMLS. ***Included only if a Credit Report Error occurred:*** The processing failure was caused by a failed credit report that occurred when processing the renewal request(s). You may attempt to resubmit the renewal request(s) through the Renewal tab in NMLS. If you continue to experience issues, please contact the NMLS Call Center at **CallCenter.TelephoneNumber** for additional assistance. ***Included only if a Unexpected system error occurred:*** Your renewal request(s) failed to process due to an unexpected system error. Please attempt to resubmit the renewal request(s) and any associated payments through the Renewal tab in NMLS. ***Always Included:*** Use the 'Log into NMLS' button in the upper right corner of the NMLS Resource Center <http://links.nationwidelicensingsystem.org/424> to login and resubmit the renewal request(s) along with any appropriate payment. **Notification.Disclaimer**

8.2 Renewal Credit Report Frozen Email (Individual)

Recipient	Rules	Subject	Body
Individual	Sent when the credit report was not authorized due to a security freeze.	Credit Report authorization failed to process for **Individual.IndividualName** (NMLS ID **Individual.IndividualID**)	The credit report authorization you submitted failed to process due to an issue with the credit report authorization from your latest renewal request. The processing failure was caused by a security freeze placed on your TransUnion credit report. You must lift the security freeze before the credit report can be processed. Information regarding temporarily lifting the security freeze can be found on the NMLS Resource Center. Once the security freeze has been lifted, you can

| | | | submit another credit report authorization through an individual filing. If you need to request renewal for another license, you may also authorize the credit report through the renewal request.

Failure to take this action may result in delayed processing for your renewal request.

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9 Surety Bonds

9.1.1 Individual Signatory Assigned to a Bond/Rider

Recipient	Rules	Notification Subject	Notification Detail
Individal	A company has assigned the individual as the signatory on a bond or rider.	Surety Bond Signatory Designation for **Company.Name** (NMLS ID **Company.CompanyId**)	You have been designated as the authorized signatory of a surety bond or rider. Below are the details of the bond or rider. Licensee: **SuretyBond.CompanyName** License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount** Access the Bonds Pending Signature section through your individual account in NMLS to review and sign the bond.

9.1.2 Individual Signatory Removed from a Bond/Rider

Recipient	Rules	Notification Subject	Notification Detail
Individal	A company has removed the individual who was assigned as the signatory on a bond or rider. *Note: This may occur because the Company explicity removed the signatory or because the signatory was removed by the system due to a*	Surety Bond Signatory Designation Removed for by **Company.Name** (NMLS ID **Company.CompanyId**)	You have been removed as authorized signatory for the following bond or a related rider. Licensee: **SuretyBond.CompanyName** License Type: **SuretyBond.LicenseName** Bond Number: **SuretyBondRevision.BondNumber** Bond Amount: **SuretyBondRevision.Amount** Effective Date: **SuretyBondRevision.BondEffectiveDate** This may have been done to allow for the bond to be updated or to change the signatory to meet state requirements. Contact the account administrator for further details.

Return to Surety event or the release of a new bond form.		

9.2   Underwriting Company Management

9.2.1 *Underwriting Company Requested*

Recipient	Rules	Subject	Body
System.SuretySupportEmailGroup	Underwriting Company Requested after Surety Company has been approved.	Underwriting Company Requested	Underwriting Company **UnderwritingCompany.Name** has been requested for Surety Company **SuretyCompany.Name**.

10 Testing

10.1 Submit Test Enrollment Cart -Test Enrollment Cart Processing Fails

Recipient	Rules	Subject	Body
Individual	Sent when the processing of the user's test enrollment cart has failed.	NMLS - Your test enrollment cart failed to process.	Your test enrollment cart failed to process. The payment you made when submitting the cart has been voided. We regret any inconvenience this may have caused. Click here [*http://www.stateregulatoryregistry.org/nmls*] and select the 'Log into NMLS' button in the upper right corner of the page to log into NMLS and resubmit your test enrollment cart along with the appropriate payment. If you have any questions, please contact the NMLS Call Center at **CallCenter.TelephoneNumber**. **Notification.Disclaimer**