The purpose of these release notes is to provide a summary of system enhancements included in NMLS Release 2021.8.

### General Enhancements

<table>
<thead>
<tr>
<th>SCR Number</th>
<th>Title</th>
<th>Description</th>
<th>Context</th>
</tr>
</thead>
<tbody>
<tr>
<td>48215</td>
<td>TransUnion - Handling non-US current address credit report failures</td>
<td>A fix was made to allow the system to handle credit requests for individuals with a non-US current address. The system will send TransUnion the most recent US address determined based on the following:</td>
<td>System</td>
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<td></td>
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<td>- For purposes of IDV status and credit report request, if all current residential addresses are non-US, NMLS will use a previous US residential address from MU2/MU4 filing Residential History, based on this ranking:</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>o most recent “to” date</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>o most recent “from” date</td>
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<td>o most recently added</td>
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<td>Note: This applies only to individuals with a US SSN, currently residing outside of the US. Individuals with a US SSN, and requiring a credit report authorization, will need to provide their most recent US address, even if the period of residence is outside of the 10-year reporting period. Individuals without a US SSN will continue to be unable to authorize a credit report through NMLS.</td>
<td></td>
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</tbody>
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