



NMLS Release 2015.1 Release Portfolio

Scheduled for Release: January 26, 2015

The purpose of this portfolio is to communicate system enhancements targeted for Release 2015.1. Targeted system enhancements and updates listed in this portfolio are committed to Release 2015.1. However, as development proceeds, it is possible that changes will be made to the approach to some enhancements or that some of the enhancements may be removed from the release.

Roadmap enhancements targeted for Release 2015.1 include:

- Mortgage Call Report (MCR) – The MCR will be updated to allow licensees to report servicing activity as well as more accurate application information.

Mortgage Call Report

SUMMARY: The MCR will be updated to allow licensees to report servicing activity as well as more accurate application information.

NOTE: MCR Updates will be developed in 2015.1 but will not be deployed until April 1, 2015, the first day to begin reporting Q1 2015 MCR information. Any new initial MCR filing (quarterly, FYE, any available year) created on or after April 1, 2015 will be in this new form version until a future form version is released.

Financial Condition (FC)

Schedule A-060: Mortgage Loans Held for Sale and Held for Investment, UPB will be modified to include values for Qualified and Non-Qualified Mortgages. Completeness Checks will also be added to ensure data entry integrity. The new fields will only be required for licensees completing the Expanded MCR filing.

Residential Mortgage Loan Activity (RMLA)

Section I – The following information will be collected for both Standard and Expanded MCR filings:

- The Application Data will be updated to include Net Changes in Application Amount as well as totals for the Application Pipeline and Application Pipeline Results. Completeness Checks will also be added to ensure data entry integrity.
- The Closed Loan Data will be updated to include values for Qualified and Non-Qualified Mortgages.
- A new grouping will be added to the end of Section I and will contain rows to account for Loans Serviced.

Section III – The following information will be collected for only Expanded MCR filings:

- Loans Paid Through Short Sale
- Servicing Activity
- Rate Type on Loans Serviced
- Loan Type on Loans Serviced
- Serviced Loans LTV Distribution

Completeness Checks will also be added to ensure data entry integrity.

Mortgage Call Report

RMLA – General

A new navigation panel section will be added for Loans Serviced – Nationwide Totals. The following information will be collected for both Standard and Expanded MCR filings:

- Servicing Activity
- Servicing Transfers During the Quarter

Nationwide Delinquency Status of Loans Serviced as of End Date (All Loans)

SCR Number	Title		SCR Number	Title
20169	MCR: Form Changes for 2015			
20606	Analytics: MCR updates from MCR Form Version 2015 Enhancement		20491	MCR: RMLA Section I Changes for 2015.1 Enhancement
20744	CR: Add CC to RMLA to Support Data Warnings Enhancement		20729	MCR: RMLA Section I Data Warnings - Add new warnings Enhancement
20553	Create new version of the MCR Filing Enhancement		20726	MCR: RMLA Section I Data Warnings - Back Out Completeness Checks Enhancement
20490	MCR: FC Changes for 2015.1 Enhancement		20728	MCR: RMLA Section I Data Warnings - XR Tables Enhancement
20615	MCR: Form Version on April 1 to reflect new 2015.1 form version Datafix		20492	MCR: RMLA Section III Changes for 2015.1 Enhancement
20848	MCR: Implement missed CCs from 20491 - RMLA Section I Enhancement		20621	MCR: Text Updates for Field-Related Completeness Checks Enhancement
20495	MCR: New RMLA Section for 2015.1 (Loans Serviced by Others) Enhancement		20750	MCR: Update Instructional Text on New Sections of Component Filings Enhancement
20494	MCR: New RMLA Section for 2015.1 (Loans Serviced for Others) Enhancement		20617	MCR: Update the Industry Specifications Task
20493	MCR: New RMLA Section for 2015.1 (Loans Serviced Under MSRs) Enhancement		20497	MCR: Update XML Upload Functionality for 2015.1 Enhancement
20609	MCR: Reorder Sections on Components List Page Enhancement		20605	MCR: XR table impacts from new MCR Form Version for Analytics database Enhancement

SCR Number	Title		SCR Number	Title
20496	MCR: RMLA- New General RMLA Section for 2015.1 Enhancement		20616	Test Only - MCR: Form Version with 2015.1 release to remain current version Enhancement
20530	MCR: Add Data Validation Warning Across RMLA and RMLA-General Components			
20544	MCR: "Recall" RMLA-General (to support Data Validation Warnings)		20740	MCR: Split Existing MCR Completeness Check into Separate Check for RMLA-G
20543	MCR: Add CC to RMLA-General (to support Data Validation Warnings)		20622	MCR: Text Updates for RMLA-General Data Validation Warnings
20545	MCR: Add Data Validation Warning(s) to RMLA-General		20833	MCR: Undo Text Message Changes made to Earlier Form Versions
20838	MCR: Put Link for DW details in Print Filing view		20894	MCR: Update RMLA-G "View Details" Page for Data Warnings
20832	MCR: Remove RMLA-G "Recall" Functionality from Earlier Form Versions			

General Enhancements

NOTIFICATIONS

New and Updated Notifications (State Context)

Test Enrollment Notifications – Company and Individual

Notification text will be updated to reference the NMLS Industry Dashboard.

**Subscribable notifications will be sent to Company Account Administrators unless other users are designated as notification contacts for the new notifications. Regulators must actively assign notifications to users who should receive them. The Manage Notifications section of the left navigation panel under the Admin tab in NMLS should be used to assign notifications.*

REPORTS

Disbursement Reports Added to SFTP Server (State Context)

The Control Total, the Daily Ledger by Disbursement Date, and Daily Ledger by Transaction Date reports will be added to the SFTP server.

Payment Processing Report Enhancements (State Context)

The following updates will be made to the payment processing reports:

- Add a Repayment Indicator to the Daily Ledger by Disbursement Date and Daily Ledger by Transaction Date reports to identify transactions that are repayments for a previous failed payment.
- Add the license status to the Failed Payment Aging Report.
- Add the timestamp for transactions on all payment processing reports.
- Conform the payment processing reports to other reports by adding report name and time stamp to every report.

General Enhancements (cont'd)			
SCR Number	Title	Description	Context
16813	Books and Records – Shared Locations	Company users will be able to update branch Books and Records locations to share a location from their company’s MU1 filing. A company Books and Records location can be shared by one or many branch locations. If a company updates a shared location, attests to, and submits the MU1 filing, then branches will no longer need to update the MU3 filing for that same shared location.	State
20053	Composite View – View Document Uploads Enhancements	<p>The View Document Uploads section under the Composite View tab will be updated as follows:</p> <ul style="list-style-type: none"> • State Filter – A filter will be added to allow users to filter the view by state. For company users, the filter will default to All States. For regulator users, the filter will default to the user’s state. Documents not associated to a specific state will be included in all views. • Sorting – By default, documents will be sorted by the following criteria in the order listed: 1) state; 2) processed timestamp (descending); and 3) file name. • History –When a user selects the <i>History</i> link for a document type, the history view will default to the filter currently in effect on the <i>Document Uploads</i> page. Users will be able to change the filter on the <i>Document Uploads History</i> page if desired. 	State

General Enhancements (cont'd)			
SCR Number	Title	Description	Context
18535	Industry Dashboard – Current Action Items Section – Test Enrollments Component	<p>The Current Action Items section of the Industry Dashboard will be updated to include a Test Enrollments component. For companies, the component will only display if the company has not submitted a license application or the company holds a mortgage license, regardless of status.</p> <p>The component will include counts for open Test Enrollments in the following status categories:</p> <ul style="list-style-type: none"> • Candidate Agreement Required • Unscheduled Tests • Scheduled Test Appointments • Enrollments Expiring within 30 days <p>Users will be able to use links from the counts to navigate to pages including information relevant to the counts. Only company users with the Manage Test Enrollments role will be able to see and use links in the Test Enrollments component.</p>	State
18816	NMLS Consumer Access – License History in NMLS Consumer Access	NMLS Consumer Access will be updated to include the License Status History for companies, branches, and individuals.	State
19810	Test Enrollments – Bypass Eligibility Page in Prometric	There will be a workflow update to allow users to bypass the <i>Eligibility</i> page in Prometric when scheduling or rescheduling a test appointment. This enhancement is a follow-up to the Test Enrollment Streamlining enhancement in 2014.3, as it required additional development by Prometric.	State
20034, 20099, 20132	Test Enrollments – Display of Window End Dates	All Company and Individual pages that display Open Test Enrollment windows will be updated to display the Window End Dates for test enrollments expiring within 30 days in red font with a warning icon.	State
19987	Test Enrollments – Expiration Filter for Company All Open Test Enrollment Windows Page	Company users will be able to filter the <i>All Open Test Enrollment Windows</i> page to display only test enrollment windows that will expire within 30 days. This filter will be applied to the page when company users navigate to the page using the <i>Enrollments Expiring within 30 Days</i> link on the Industry Dashboard.	State

General Enhancements (cont'd)			
SCR Number	Title	Description	Context
19374, 20471	General – Display Regulatory Agency Name in Banner	The agency’s name will be displayed in the banner, next to the NMLS logo, for both State and Federal agency users.	State and Federal
20035	MU1R Legal Name Change	To ensure institutions submit name changes consistent with federal databases, Institutions will no longer be able to change the entity’s Legal Name through an MU1R filing. Similar to the EIN, changes to an institution’s Legal Name will now be processed through the NMLS Call Center, and subsequently vetted by the NMLS Operations Division.	State and Federal
20215	Password Expiration	NMLS passwords will expire every 90 days instead of every 120 days.	State and Federal
20626	Replace and Resize Help Button	The Help button on NMLS system pages will be moved from the brown sandbar to just above the sandbar throughout NMLS. The redesigned button will also be larger to improve visibility.	State and Federal
19800, 20282	Consumer Access – Federal Registration History in Consumer Access and B2B	Consumer Access and the B2B Extract will be updated to include the Federal Registration History for Individual MLOs.	Federal