



## WORKER CLASSIFICATION QUICK REFERENCE GUIDE

### Background Information

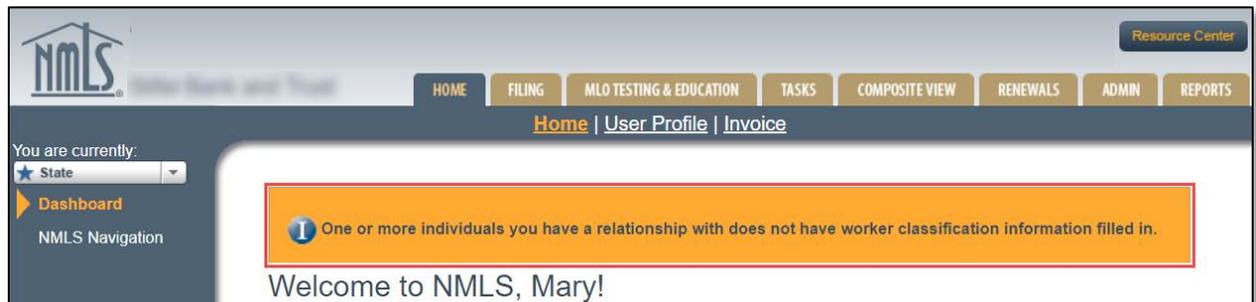
This guide shows you how to access and change an individual's worker classification as it relates to his or her employment relationship with a company.

The Economic Growth, Regulatory Relief, and Consumer Protection Act (S.2155 or the amendments) becomes effective November 24, 2019. The Law added a new section to the federal SAFE Act entitled "Employment Transition of Loan Originators." It permits temporary authority to act as a mortgage loan originator (MLO) provided certain criteria are met.

To be eligible for Temporary Authority, one criterion is that the MLO must be a W2 employee of the sponsoring state-licensed company. This guide shows you how to classify an MLO as either a W2 or Non-W2 employee in NMLS.

### How to Edit an Individual's Worker Classification

1. Log into [NMLS](#) with your company username and password.
2. Accept the Industry Terms of Use.



**NOTE:** The information message, "One or more individuals you have a relationship with does not have worker classification information filled in," continues to appear on the dashboard until every MLO associated with the company has been classified as a W2 employee or Non-W2 Employee.

3. Click the **Filing** tab.
4. Click the **Relationships** hyperlink on the submenu.
5. Search for the individual by typing his or her NMLS ID number into the Individual ID field.

The screenshot shows the NMLS Relationships page. The top navigation bar includes 'HOME', 'FILING', 'MLO TESTING & EDUCATION', 'TASKS', 'COMPOSITE VIEW', 'RENEWALS', 'ADMIN', and 'REPORTS'. The 'FILING' tab is highlighted. Below the navigation bar, the breadcrumb trail reads 'Company (MU1) | Branch (MU3) | Individual | Financial Statements | Call Reports | Access Relationships'. The 'Relationships' link is highlighted. On the left sidebar, 'Company Relationships' is selected. The main content area is titled 'Individual Search' and contains a search form with the following fields: 'Individual ID', 'License Number', 'First Name', and 'Last Name'. There are also checkboxes for 'Search by Soundex' next to the 'First Name' and 'Last Name' fields. A red box highlights the 'Individual ID' field.

6. Click the **Search** button.
7. Click the individual's hyperlinked NMLS ID number.

The screenshot shows the 'Individual Search Results' page. The search result is displayed in a table with the following columns: 'Full Name', 'Matched Name', 'Month and Day of Birth', and 'License(s) Sponsored By'. The search result for 'Gregg' is shown, with the NMLS ID number '123456' highlighted in a red box. Below the table, there are three buttons: 'Create Individual', 'New Search', and 'Cancel'.

| Full Name | Matched Name | Month and Day of Birth | License(s) Sponsored By |
|-----------|--------------|------------------------|-------------------------|
| Gregg     | Gregg        | 03/07                  |                         |

8. Click the **edit icon** to change the active company relationship for this individual.

**Gregg** Michael Williams 123456

This page displays any active relationship your company has with the individual named above.

Click the **Create Company Relationship** button to establish a company relationship, if no active relationship exists.

Click  to:

- (i) Add/remove registered locations
- (ii) Add/remove a sponsorship
- (iii) End the company relationship (if an active relationship exists)

Click the [View Inactive](#) link to view any previous relationship(s) between your company and the individual named above.

**Active Company Relationship** [View Inactive](#)

| Relationship<br>Begin Date  | Established By | Latest Worker<br>Classification | Latest Classification<br>Begin Date |
|---|----------------|---------------------------------|-------------------------------------|
|  12/4/2009 |                |                                 |                                     |

**NOTE:** The Company Relationships screen shows the details of the individual's relationship with the company, including the worker classification status.

9. Click the **Edit** button.

**Gregg** Michael Williams 123456

Relationship Begin Date: 12/4/2009  
Worker Classification:  
Worker Classification Begin Date:

10. Select the radio button for W2 Employee or Non-W2 Employee.

11. Enter the Worker Classification Begin Date.

**NOTE:** The Worker Classification Begin Date is most likely the same as the Relationship Begin Date. However, for example, if the individual changed from a Non-W2 Employee to a W2 Employee after the relationship was established, the corresponding Worker Classification Begin Date would be the date when the individual became a W2 Employee.

12. Click the **Save** button. A message appears confirming the classification was saved.

The screenshot shows a web form with the following elements:

- A text input field labeled "Edit the Relationship Begin Date:" containing "10/9/2003" and a "MM/DD/YYYY" placeholder.
- A list of roles with their corresponding date fields:
  - **W2 Employees:** Date of employment
  - **Independent Contractors:** Contract start date
  - **Appointed Officers or Directors:** Date of appointment
  - **Owners:** Date ownership interest was acquired
- A red-bordered box containing:
  - Text: "Select the worker classification below. If the individual is a W2 Employee that also has a Non-W2 Employee role (e.g. Appointed Officer), select W2 Employee."
  - Two radio buttons:
    - W2 Employee
    - Non-W2 Employee (Independent Contractors, Appointed Officers or Directors, Owners, etc.)
  - Text: "Edit the Worker Classification Begin Date:"
  - A text input field containing "10/9/2003" and a "MM/DD/YYYY" placeholder.
- A brown bar at the bottom with two buttons: "Save" (highlighted with a red box) and "Cancel".

13. Click the **Cancel** button to return to the Filings page. Or select any other tab to navigate to the desired section in the record.

**Questions?** Contact the NMLS Call Center at 1-855-665-7123.