



Annual Conference and Training

Individual Filing Summary of Changes

Enhancements to NMLS in Release 2012.2 incorporates changes to filing forms and the expansion of the system to accommodate the management of additional non-depository license types. The purpose of the updated forms is to provide better information to state regulators and make improvements in the use of NMLS to support these changes.

The MU4 is used to apply for an individual license/registration, withdraw an application, surrender/cancel a license/registration, or update individual information. The Individual (MU4) is filed by a company on behalf of an individual, or by the individual themselves. Individual users must have a system account in order to file an Individual (MU4) or to request test enrollments.

License/Registration Information

Changes to the License/Registration Information screen include adding active links at the top of the screen. (Note the new sections are magnified.)

1. Select Add to Access the License Wizard.

State

License/Registration Information

Identifying Information

Other Names

Residential History

Employment History

Other Business

Disclosure

Disclosure Explanation

Criminal Background Check

Credit Report Request

Completeness Check and Submit

License/Registration Information

Heidi M Montag (829224) MU4 filing created 12/14/2011 by IdonisP. Total Charges: \$99.00

Below are a list of Requests Pending Submission and a list of Approved Licenses/Registrations and Pending Applications being managed in NMLS for your record. If you have questions about the types or number of licenses you are requesting, please contact your state regulator.

- Request a new license/registration or transition an existing license - click [Add](#)
- Complete or amend your record - select a section on the left panel.
- Attest and submit the filing - select [Completeness Check and Submit](#) on the left panel.

Requests Pending Submission

The list below reflects license, transition, surrender and/or withdrawal requests that will be submitted in connection with this pending filing. Click the Cancel Action icon to remove the corresponding request from the filing.

Regulator	License	Current Status	License Number	Pending Action	Available Action
California - DOC	Mortgage Loan Originator License			License Requested	Cancel Action
California - DRE	Real Estate Broker License			License Requested	Cancel Action
California - DRE	Real Estate Salesperson License			License Requested	Cancel Action

Approved Licenses/Registrations and Pending Applications

Below is a list of the approved licenses/registrations and applications pending with the regulator that are being managed in NMLS for your record, excluding those with a request pending submission with this filing as indicated above. Click the icon in the Available Action column and submit the filing to surrender, withdraw or cancel the corresponding license/registration or pending application.

Regulator	License	Status	License Number	Available Action
Idaho	Mortgage Loan Originator License	Transition Requested	ID-01248	Cancel Transition
Maryland	Mortgage Originator License	Transition Requested	MD-01020	Cancel Transition
Maryland	Affiliated Insurance Producers-Mortgage Loan Originator License	Transition Requested	MD-01020	Cancel Transition
North Carolina	Exclusive Mortgage Broker License	Transition Requested	NC-01020	Cancel Transition
North Carolina	Mortgage Loan Originator License	Transition Requested	NC-01020	Cancel Transition
Rhode Island	Mortgage Loan Originator License	Transition Requested	5983271534	Cancel Transition

Initial Filings:

Click Add to identify the jurisdiction(s) for current license(s)/registration(s) requiring transition and/or for any new application(s). Once one or more license type(s) have been identified through the license wizard, complete each section on the panel at left, starting with [Identifying Information](#). Then click [Completeness Check and Submit](#).

[Add](#)

Access the License Wizard (New)

Once the License Wizard is used this section displays the licenses requested on this pending filing.

Once a license has been approved or transitioned then this section can be used to surrender the license or cancel the transition.

Access the License Wizard

License Wizard

There are no changes to the MU4 License Wizard.

2. Select the State. **Note the *Jurisdiction Participation* section has been removed from NMLS.**

The screenshot shows the 'License Wizard' interface. On the left is a sidebar with a 'State' dropdown menu and a list of steps: License/Registration Information, Identifying Information, Other Names, Residential History, Employment History, Other Business, Disclosure Questions, Disclosure Explanations, Criminal Background Check, Credit Report Request, Completeness Check and Submit. The main area is titled 'License Wizard' and contains the text: 'Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.' and 'Total Charges: \$0.00'. Below this is a note: 'Select the jurisdiction(s) below in which you currently hold or wish to apply for a loan officer license or registration. Please select the appropriate jurisdiction and click Next'. A second note states: 'NOTE: If you currently hold a loan officer license or registration in a jurisdiction, you will need to enter your license or registration number on a future screen. This will allow for the transition of your license onto the NMLS without new application fees being charged.' A grid of checkboxes lists various states and territories, with several checked: Alabama, Alaska, Arizona, Arkansas, California - DOC, California - DRE, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana-DFI, Indiana-SOS, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina-BFI, South Carolina-DCA, South Dakota, Tennessee, Texas - OCCG, Texas - SML, Utah-DFI, Utah-DRE, Vermont, Virgin Islands, Virginia, Washington, West Virginia, Wisconsin, and Wyoming. At the bottom are 'Next' and 'Cancel' buttons.

3. Select the appropriate license.

The screenshot shows the 'License Wizard' interface at the license selection step. The sidebar is the same as the previous screenshot. The main area is titled 'License Wizard' and contains the text: 'Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.' and 'Total Charges: \$6.00'. A note states: 'It is important that you consult the jurisdiction specific requirements for each license in order to determine that you qualify and that you are identifying the correct license for the activity you wish to conduct in each jurisdiction. Select the jurisdiction from the following list to view the jurisdiction specific requirements:'. A list of jurisdictions is shown with a dropdown arrow next to each: Alabama, Alaska, Arkansas, California - DOC, California - DRE, Colorado, Iowa, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina-BFI, South Carolina-DCA, South Dakota, Tennessee, Texas - OCCG, Texas - SML. Below this is a note: 'Below are the loan officer licenses available in the jurisdiction(s) that you selected. Please select the license(s) or registration(s) that you wish to transition or new application(s) you wish to file and select Next.' A list of license types is shown with checkboxes: Alabama Mortgage Loan Originator License, Alaska Mortgage Loan Originator License, Arkansas Mortgage Loan Officer License, California - DOC Mortgage Loan Originator License, California - DRE Real Estate Broker License, California - DRE Real Estate Salesperson License, Delaware Mortgage Loan Originator License, Iowa Mortgage Loan Originator License, Maryland Affiliated Insurance Producer/Mortgage Loan Originator License, Maryland Mortgage Originator License, Michigan Mortgage Loan Originator License, Minnesota - OCCG Residential Mortgage Loan Originator License, Texas - SML Auxiliary Mortgage Loan Activity Residential Mortgage Loan Originator License, Texas - SML Credit Union Subsidiary Organization Residential Mortgage Loan Originator License, Texas - SML Financial Services Company Exclusive Agent, Texas - SML Independent Contractor Processor/Underwriter License, and Texas - SML Mortgage Banker Residential Mortgage Loan Originator License.

4. Enter the existing license number if applicable (used for transitioning licenses).

The screenshot shows the 'License Wizard' application window. On the left is a vertical navigation menu with options: License/Registration Information (highlighted), Identifying Information, Other Names, Residential History, Employment History, Other Business, Disclosure Questions, Disclosure Explanations, Criminal Background Check, Credit Report Request, Completeness Check and Submit. The main content area is titled 'License Wizard' and shows a header for 'Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.' with a 'Total Charges: \$0.00' label. Below the header is a section titled 'EXISTING LICENSEE S/REGISTRANTS' with a warning: 'For any EXISTING license/registration(s) listed below being transitioned onto NMLS, enter the license or registration number(s), exactly as provided to you by the jurisdiction, in the space provided. FAILURE TO DO SO MAY RESULT IN YOU BEING CHARGED NEW APPLICATION FEES. Click Next after all existing license/registration numbers have been provided.' A table follows with two columns: 'License/Registration Type' and 'License/Registration Number'. The table lists several license types with corresponding input fields for their numbers. Below the table is a section titled 'NEW LICENSE/REGISTRATION APPLICANTS' with instructions: 'If you do not have any license/registration(s) to transition and are applying for a new license or registration, please click Next.' At the bottom are 'Previous', 'Next', and 'Cancel' buttons.

License/Registration Type	License/Registration Number
Texas - OCC Residential Mortgage Loan Originator License	
Texas - SML Financial Services Company Exclusive Agent	
Texas - SML Independent Contractor Processor/Underwriter License	
Texas - SML Mortgage Banker Residential Mortgage Loan Originator License	
Texas - SML Mortgage Company Residential Mortgage Loan Originator License	
Utah-DRE Associate Lending Manager License	
Utah-DRE Branch Lender Manager License	
Utah-DRE Mortgage Loan Originator License	
Utah-DRE Principal Lending Manager License	

5. Review the licenses selected.

The screenshot shows the 'License Wizard' application window at the review stage. The left navigation menu is the same as in the previous screenshot. The main content area is titled 'License Wizard' and shows a header for 'Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.' with a 'Total Charges: \$0.00' label. Below the header, it states: 'Below is a list of the mortgage loan originator license/registration(s) that you have identified to transition or apply for at this time.' It then provides instructions: 'If this list is correct, click Finish to save these license/registration(s) and continue on with the filing. You will be returned to the License/Registration Information page and can complete and/or amend information about your record before submitting the filing.' and 'If this is not correct, click Previous to return to the previous pages and make changes.' A bulleted list of the selected licenses is shown. At the bottom are 'Previous', 'Finish', and 'Cancel' buttons.

- Texas - OCC Residential Mortgage Loan Originator License
- Texas - SML Financial Services Company Exclusive Agent
- Texas - SML Independent Contractor Processor/Underwriter License
- Texas - SML Mortgage Banker Residential Mortgage Loan Originator License
- Texas - SML Mortgage Company Residential Mortgage Loan Originator License
- Utah-DRE Associate Lending Manager License
- Utah-DRE Branch Lender Manager License
- Utah-DRE Mortgage Loan Originator License
- Utah-DRE Principal Lending Manager License

Identifying Information

Changes include the 5 new fields under *Individual's Identifying Information* section and the *Mailing Address* section. Existing individuals can use the copy from residential address feature.

6. Complete all the required fields. (Note the new sections are magnified.)

State

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Criminal Background Check

Credit Report Request

Completeness Check and Submit

Identifying Information

Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP. Total Charges: \$165.70

Individual's Identifying Information:

Full Name: Stephen Colletti

Gender: ☐ Female ☐ Male

State of Birth:

US Citizen: ☐ Yes ☐ No

State of Government Issued Identification:

Government Issued Identification Number:

Passport Issuing Country:

Passport Number:

Business Phone: 999-999-9999

Extension: -99999

Home Phone: 999-999-9999x99999

Cell Phone: 999-999-9999x99999

Mailing Address

Current Residential Address

Mailing Address:

City:

State:

Country / Province:

Postal Code:

First Name:

Full Middle Name:

Last Name:

Suffix:

Any other business activities?

Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise? ☐ Yes ☐ No

Other Names

There are no changes to *Other Names*.

7. If applicable, MU4 individuals are required to provide any name(s) other than their Legal name used since the age of 18. Examples include nicknames, aliases, names used before or after marriage.

The screenshot shows the 'Other Names' form in a web application. The left sidebar contains a menu with options: License/Registration Information, Identifying Information, Other Names (highlighted), Residential History, Employment History, Other Business, Disclosure Questions, Disclosure Explanations, Criminal Background Check, Credit Report Request, and Completeness Check. The main content area displays the 'Other Names' form for Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP. The form shows 'Total Charges: \$165.70' and a message 'No Record found.' Below the message is an 'Add' button. A 'Previous' button is also visible. A detailed view of the form shows fields for First name, Middle name, Last name, and Suffix, with 'Save' and 'Cancel' buttons at the bottom.

Residential

There are no changes to *Residential History*.

8. Enter a current residence and the past 10 years of residential history without any gaps.

The screenshot shows the 'Residential History' form in a web application. The left sidebar contains a menu with options: License/Registration Information, Identifying Information, Other Names, Residential History (highlighted), Employment History, Other Business, Disclosure Questions, Disclosure Explanations, Criminal Background Check, Credit Report Request, and Completeness Check and Submit. The main content area displays the 'Residential History' form for Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP. The form shows 'Total Charges: \$165.70' and a message 'Starting with current address, you must provide all of your residential addresses for the last ten years without gaps.' Below the message is a table with columns: From, To, Address, City, State, Country / Province. The table contains one row: 05/2000, Present, 123 Main Street, Rock, Maryland, United States. An 'Add' button is visible. A 'Previous' button is also visible. A detailed view of the form shows fields for From, To, Address, City, State, Country / Province, and Postal Code, with 'Save' and 'Cancel' buttons at the bottom.

Employment History

There are no changes to *Employment History*.

9. Enter a current employer and the past 10 years of employment history without any gaps.

The first screenshot shows the 'Employment History' form. It features a sidebar with navigation links: License/Registration Information, Identifying Information, Other Names, Residential History, **Employment History**, Other Business, Disclosure Questions, Disclosure Explanations, Criminal Background Check, Credit Report Request, and Completeness Check and Submit. The main content area is titled 'Employment History' and includes a header 'Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.' and a 'Total Charges: \$165.70' label. Below this is a text box with instructions: 'Provide a complete employment history for the past ten years without gaps. Account for all time including full & part-time employment, self-employment, military service, and homemaking. Also include periods such as unemployment, retirement, full-time student, extended travel, etc.' A table with columns 'From', 'To', 'Employer', 'City', 'State', and 'Country / Province' contains one entry: '05/2000', 'Present', 'The Hills Mortgage', 'Rock', 'Maryland', 'United States'. An 'Add' button is at the bottom right of the table, and a 'Previous' button is at the bottom left.

The second screenshot shows the 'Employment Record' form. It has the same sidebar as the first form. The main content area is titled 'Employment Record' and includes the same header and charges. It contains several input fields: 'Employer (company name):', 'From (MM/YYYY):', 'To (MM/YYYY):', 'Position Held (no abbreviations):', 'Address:', 'City:', 'State:', 'Country / Province:', and 'Postal Code:'. There is a checkbox 'Check here if this is your current employer.' and a note 'Do not enter a To date if this is your current employer.' At the bottom, there is a question 'Is the employment financial services related?' with 'Yes' and 'No' radio buttons, and 'Save' and 'Cancel' buttons.

Other Business

There are no changes to *Other Business*.

10. Other Business is required if answered "yes" to the other business question under *Identifying Information*, enter other business information.

The screenshot shows the 'Other Business' form. It has the same sidebar as the previous forms. The main content area is titled 'Other Business' and includes the header 'Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.' and a 'Total Charges: \$165.70' label. It contains several input fields: 'Business Name:', 'Does this business conduct financial services related activities?' with 'Yes' and 'No' radio buttons, 'Address:', 'City:', 'State:', 'Country / Province:', 'Postal Code:', 'Nature of business:', 'Position, Title or Relationship with business:', 'Start Date:', 'Hours per month:', and a text area 'Describe your duties:'. At the bottom, there are 'Save' and 'Cancel' buttons.

Disclosure Questions

The following is a list of Disclosure Question sections. All new or updated questions will be blank for existing individuals and must be completed to file any Individual (MU4) amendment/ adding a new license.

- Financial Disclosure (**5 new or updated questions**)
 - Criminal Disclosure (no changes)
 - Civil Judicial Disclosure (**2 new or updated questions**)
 - Regulatory Action (**12 new or updated questions**)
 - Customer Arbitration/Civil Litigation Disclosure (no changes)
 - Termination Disclosure (no changes)
 - NMLS or SRR Testing Rules of Conduct Disclosure (**new section with 2 questions**)
11. Answer all disclosure questions (existing individuals will need to answer new and updated questions before submitting an MU4 amendment).

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Employment History

Other Business

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Criminal Background Check

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Completeness Check and Submit

Disclosure Questions

Stephen Colletti (831627) MU4 filing created 1/6/2012 by IdonisP.

If the answer to any of the following is "YES", provide complete details of all events or jurisdictions where you are licensed/registered or requesting licensure/registration. **Report disclosures as needed.**

Financial Disclosure

(A)

(1) Have you filed a personal bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years? ☐ Yes ☒ No

(2) Based upon events that occurred while you exercised control over any organization, have any of these organizations filed a bankruptcy petition or been the subject of an involuntary bankruptcy petition within the past 10 years? ☐ Yes ☒ No

(3) Have you been the subject of a foreclosure action within the past 10 years? ☐ Yes ☒ No

(B) Has a bonding company ever denied, paid out on, or revoked a bond for you? ☐ Yes ☒ No

(C) Based upon activities that occurred while you exercised control over an organization, has any bonding company ever denied, paid out on, or revoked a bond for any organization? ☐ Yes ☒ No

(D) Do you have any unsatisfied judgments or liens against you? ☐ Yes ☒ No

(E) Are you delinquent on any court ordered child support payments? ☐ Yes ☒ No

Criminal Disclosure

(F)

(1) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? ☐ Yes ☒ No

(2) Are there pending charges against you for any felony? ☒ Yes ☐ No

(G) Based upon activities that occurred while you exercised control over an organization:

(1) Has any organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any felony? ☐ Yes ☒ No

(2) Are there pending charges against any organization for any felony? ☒ Yes ☐ No

Existing individuals must answer any new/updated questions.

Disclosure Explanations

The Disclosure Explanation is a new feature that will be added to all forms that include disclosure questions: Company (MU1), Individual (MU2, MU4, MU4R.) Disclosure Explanations provide the capability to provide an explanation for any “Yes” answer to a Disclosure Question and upload a single PDF document for each explanation.

12. Add the disclosure explanation.

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Disclosure Questions

Disclosure Explanations

Criminal Background Check

Credit Report Request

Disclosure Explanations

Stephen Colletti (831627) MU4 filing created 1/5/2012 by ldonisP.

Total Charges: \$165.70

An explanation must be provided for each disclosure question with a “yes” response. Click Add to provide a new explanation or to amend an existing explanation. Explanations for “no” responses cannot be provided through NMLS.

Below is a list of explanations currently associated to this filing.

An explanation must be provided for each disclosure question with a “yes” response. Click Add to provide explanation(s).

Add

13. Enter the Explanation Details.

Explanation Detail

Enter Brief Description of Explanation:

Disposition:

If “Other” Disposition, please describe:

Explanation for Regulatory Authority

14. Select the question(s) associated with the explanation. Each “Yes” answer to a Disclosure Question must be associated with a Disclosure Explanation. NMLS allows one or multiple Disclosure Questions to be associated with one explanation, as well as, multiple Disclosure Explanations to be associated with one Disclosure question.

Explanation Provided For	Current Response:	Question(s)
Criminal Disclosure		
☐	Yes	(F) (1) Have you ever been convicted of or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military court to any felony?
☐	Yes	(H) (1) Have you ever been convicted of or pled guilty or nolo contendere (“no contest”) in a domestic, foreign, or military court to committing or conspiring to commit a misdemeanor involving: (i) financial services or a financial services-related business, (ii) fraud, (iii) false statements or omissions, (iv) theft or wrongful taking of property, (v) bribery, (vi) perjury, (vii) forgery, (viii) counterfeiting, or (ix) extortion?
Customer Arbitration/Civil Litigation Disclosure		
☐	Yes	(P) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which: (3) was settled for any amount?

15. If applicable, select and upload a PDF document. Only one optional PDF document is associated with a single Disclosure Explanation.

Supporting File (PDF Only):

✖ fake rap sheet.pdf uploaded on 1/17/2012 2:55:01 PM

File:

1. Save the information. Each Disclosure Explanation may be edited. Once the Disclosure Explanation is open for editing, it may be deleted if necessary (e.g., a disclosure question changed from a “Yes” answer to a “No” answer.) Disclosure Explanations may not be provided for “No” answers.

Disclosure Explanations

Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdenisP.

Total Charges: \$171.10

An explanation must be provided for each disclosure question with a “yes” response. Click **Add** to provide a new explanation or to amend an existing explanation. Explanations for “no” responses cannot be provided through NMLS.

Below is a list of explanations currently associated to this filing.

Description	Applicable Question(s)	Date Updated
2003 DUI Event	F(1)	1/9/2012 3:04:00 PM
Civil Judicial event	J(1)(a) , J(1)(b)	1/17/2012 2:56:35 PM
Judgement	(D)	1/17/2012 2:51:03 PM
Lien	(D)	1/17/2012 2:52:05 PM

Criminal Background Check

The Criminal Background Check may be required for individuals completing an MU2 and/or MU4.

16. Check the print selection and complete demographics information.

The screenshot shows the 'Criminal Background Check' form for Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP. The form includes a sidebar with navigation links: License/Registration Information, Identifying Information, Other Names, Residential History, Employment History, Other Business, Disclosure Questions, Disclosure Explanations, Criminal Background Check (highlighted), Credit Report Request, Completeness Check and Submit. The main content area has a title bar with the filing information and a 'Total Charges: \$171.10' label. Below the title bar, there is a checkbox for 'I am requesting a Federal Criminal Background Check.' and a radio button for 'Submit New Prints'. A link for 'FBI Required Privacy Act Statement' is provided. The 'Demographics' section contains fields for Eye color (Green), Hair color (Brown), Height (6 ft 1 in), Weight (180 lbs), and Race (White (includes Mexican and Latino)). A note states that the Date of Birth is included with the demographic information and can be verified against the record in the 'Composite View'. A 'Save' button is at the bottom.

Credit Report Request

There are no changes to the Credit Report Request section.

17. Check the "Request a new credit report" or select to use a recent credit report (generated less than 30 days ago), if necessary.

The screenshot shows the 'Credit Report Request' form for Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP. The sidebar is identical to the previous form, with 'Credit Report Request' highlighted. The main content area has a title bar with the filing information and a 'Total Charges: \$171.10' label. Below the title bar, there is a checkbox for 'Request a new credit report.' which is checked. A note states that if a credit report was generated less than 30 days ago, the user may choose to use the recent credit report. An 'IMPORTANT NOTICE' is provided regarding security freezes on TransUnion credit reports. A 'Save' button is at the bottom.

Completeness Check and Submit

There are new completeness checks as there are new/updated Individual (MU4) sections.

18. Complete all outstanding completeness check items, attest, submit filing and pay for the filing.

State

License/Registration Information

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Completeness Check and Submit

Completeness Check

Stephen Colletti (831627) MU4 filing created 1/5/2012 by IdonisP.

- ⚠ Please be aware that certain information from this filing and related to your licenses/registrations will be considered public. [For details on what is considered public, click here.](#)
- ⚠ SAFE Pre-Licensure Education requirements have not been met. [For information regarding pre-licensure education requirements, click here.](#)
- ⚠ One or more SAFE required test components have not been successfully completed. [For information regarding testing requirements, including the MLO Testing Handbook, click here.](#)

NOTE: Prior to submitting, you should consult the corporate policies of any company you have an established relationship with as some companies require employees to notify them PRIOR to submitting any information to regulatory agencies through NMLS.

Your filing cannot be submitted until the actions detailed below have been taken. Click on the section name to access the section of the filing and complete the listed action. Certain action items may require you to access other functions under the Filing Tab by clicking a link provided in the Action Required section. After completing all required actions, a **Submit Filing** button will appear.

Section	Action Required
Other Business	Since 'Are you currently engaged in any other business as a proprietor, partner, officer, director, employee, trustee, agent, or otherwise?' is yes, 1 or more Other Business must be provided.
Disclosure Explanations	Each Question that is currently answered yes must have at least one Explanation associated with it.
Disclosure Explanations	This explanation currently is associated to a disclosure question with a "no" response. You must either change the response to the disclosure question or uncheck the box next to any question with a "no" response.
MU4	This filing must be attested by individual.
MU4	In order to submit this filing there must be an active company relationship between the individual and the company creating the filing.
Credit Report Request	You must complete an Identity Verification (IDV) prior to submitting this filing.