



Federal Registrant Information Available through Consumer Access

As outlined in the federal agencies' [Final Rule](#) implementing the SAFE Act's federal registration requirement, certain pieces of federal registrant information will be made publicly available through Consumer Access (www.nmlsconsumeraccess.org). Federal registrant information is currently scheduled to be made publicly available through Consumer Access on August 1, 2011, shortly following the end of the federal registration initial transition period.

Federal registration information will be displayed in Consumer Access using a format similar to that currently used for state licensing information. Below are examples of how information will be displayed in Consumer Access for both institutions and individual mortgage loan originators, as well as explanations regarding how Consumer Access will derive specific pieces of information.

If you have any questions regarding how to update information on either a Form MU1R or MU4R, please see the [Amending an MU1R](#) or [Amending an MU4R](#) quick guides.


Institution Record Screenshot

An institution's Consumer Access record will be displayed as follows. An institution's Consumer Access record will also include any relevant state licensing information.

NMLS ID: 7171	Street Address: 2020 Elm Street Providence, RI 02910	Phone: 401-555-1234	Website: N/A
	Mailing Address: P.O. Box 2020 Providence, RI 02910	Toll-Free Number: N/A	Email: customerservice@XYZ.com
		Fax: 401-555-4321	
Prior Legal Names [?] : EFG Bank			
Federal Registration			
Primary Federal Regulator [?]			Status [?]
Board of Governors of the Federal Reserve System			Active

Individual Mortgage Loan Originator Record Screenshot

An individual mortgage loan originator's Consumer Access record will be displayed as follows. An individual mortgage loan originator's Consumer Access record will also include any relevant state licensing information.



John Edward Smith, Jr.

NMLS ID: 123321	Phone: 401-555-4343	Fax: 401-555-8901
Other Names [?] : Jack Smith	Prior Other Names [?] : Ted Smith	Prior Legal Names [?] : John Smith
Authorized to Represent: [?] XYZ Bank		
Engaged in other businesses [?] : N/A		

Employment

[\[+\] View Employment History](#)

From	To	Employer	Position	City	State	Zip Code	Financial Services [?]
01/2011	Present	XYZ Bank	N/A	Warwick	RI	02910	Yes

Office Locations [?]

Company	NMLS ID	Type	Street Address	City	State	Zip Code	Start Date
XYZ Bank	7171	Main	1 Main St	Warwick	RI	02910	02/02/2011

Federal Registration

Registration Name	Status [?]	Authorized to Conduct Business [?]	Currently Authorized to Represent [?]
Federal Mortgage Loan Originator	Active	Yes	XYZ Bank

[\[+\] View Details](#)

Information displayed in an institution's Consumer Access record

This table details which fields on an institution's Form MU1R will become publically viewable in Consumer Access. Fields in **bold** can be updated through an amended MU1R filing

Consumer Access Field	Corresponding MU1R Field(s)
Name	Entity Name
NMLS ID	Not applicable; assigned by NMLS at the time of entitlement
Street Address	Main Address fields: <ul style="list-style-type: none"> • Number & Street • City • State • Country/Province • Postal Code
Mailing Address	Mailing Address, if different from Main Address fields: <ul style="list-style-type: none"> • Number & Street • City • State • Country/Province • Postal Code
Phone	Business Phone
Toll Free Number	Not applicable to federally regulated institutions
Fax	Fax Line
Website	Not applicable to federally regulated institutions
Email	Email Address
Prior Legal Names	Entity Name provided in a previous MU1R filing
Primary Federal Regulator	Primary Federal Regulator
Status	Not applicable; determined by the current status of the institution's MU1R ('Active'/'Inactive')

Information displayed in an individual mortgage loan originator's Consumer Access record

This table details which fields on an individual mortgage loan originator's Form MU4R will become publically viewable in Consumer Access. Fields in **bold** can be updated through an amended MU4R filing

Consumer Access Field	Corresponding MU4R Field(s)
Name	<ul style="list-style-type: none"> • First Name • Middle Name • Last Name • Suffix
NMLS ID	Not Applicable; assigned by NMLS at the time the account is created
Phone	Business Phone
Fax	Fax Line
Other Names	Other Names fields: <ul style="list-style-type: none"> • First Name • Middle Name • Last Name • Suffix
Prior Legal Names	Legal Names provided in previous MU4R filing
Prior Other Names	Other Names provided in previous MU4R filing
Authorized to Represent	Not applicable; determined by the existence of an active registration and confirmed employment
Engaged in other businesses	Not applicable to federally regulated MLOs
Employment	Employment History fields: <ul style="list-style-type: none"> • Employer (company name) • City • State • Zip Code • From date • To date (if previous employment) • Is the employment financial services related? Consumer Access will display an individual's entire employment history, including history that is non-financial services related, if such information has been provided to NMLS in the most recent Form MU4R filing.

Office Location	<p>Employment History fields:</p> <ul style="list-style-type: none"> • Employer (company name) • Employer NMLS ID • Address • City • State • Country/Province • Zip Code • From
Status	Not applicable; determined by the existence of all required elements of a federal registration, including employment confirmation. A registered mortgage loan originator's status will display as either 'Active' or 'Inactive'
Authorized to Conduct Business	Not applicable; determined by the existence of an active registration
Currently Authorized to Represent	Not applicable; determined by the existence of an active registration and confirmed employment
Currently Authorized to Represent institution information	Not applicable; derived from that institution's MU1R
Previously Authorized to Represent institution information	Not applicable; derived from the MU1R of any institution that previously confirmed an MLO's employment for federal registration purposes.