



Mergers and Acquisitions Upload File and Results Files Specifications

Overview

The Mergers and Acquisitions transfer functionality allows an institution to transfer the employment records within NMLS of large numbers of mortgage loan originators (MLOs) that have come to work for that institution as the result of a merger, acquisition or corporate reorganization (“transaction”). This functionality is controlled by the Acquiring, or Purchasing, Institution, and this functionality is only available to those institutions that have been approved by the NMLS Entitlement Group. If your institution is acquiring MLOs as the result of a merger, acquisition or corporate reorganization, please contact the NMLS Call Center to request this functionality.

This process closely resembles the batch upload process currently used by institutions to create base records and initiate filings for multiple MLOs:

1. The Acquiring, or Purchasing, Institution user uploads a Mergers and Acquisitions Upload batch file containing the pertinent information of those actively registered MLOs currently employed by the Acquired Institution that will be employed by the Acquiring, or Purchasing, Institution as a result of the transaction.
2. NMLS processes the batch file row by row. If a row fails validation, that specific row is not processed, and NMLS moves on to the next row.
3. When all rows are processed, NMLS will make 2 files available: one containing all successfully processed rows and another with all unsuccessfully processed rows.
4. Successfully processed records will create a pending Employment Transfer request for those identified MLOs. The MLO must log into NMLS and accept the Employment Transfer request in order for the employment transfer to become effective. If the MLO fails to accept the transfer within the allotted time, the MLO will need to complete the standard change of employment process.

Mergers and Acquisitions Upload File

The Mergers and Acquisitions Upload File is the file that is provided by the Acquiring, or Purchasing, Institution to initiate the transfer of Employments for MLOs from an Acquired Institution as a result of a merger, acquisition or corporate reorganization. Each record in the file must be provided in the format specified below. If the file does not meet the expected format, it will not be processed.

Upload File Format Specifications

- Failure to provide the file in “.csv” format will prevent the upload of the file to NMLS.
- Failure to provide the column headers as identified below will prevent the upload of the file to NMLS.
- Failure to provide the data for each record within the file as identified below will prevent the processing of the respective row but will NOT prevent the upload of the file to NMLS or impact the processing of any other row within the filing.

Column Header	Format	Required?	Constraints
Individual ID	Numeric	Yes	Individual MLO’s NMLS ID#
Last Name	Text	Yes	
First Name	Text	Yes	
Middle Name	Text	No	
Suffix	Text	No	
Employer Name	Text	Yes	Name of the acquiring/purchasing institution Maximum of 150 characters,



			including spaces.
Work Location Street 1	Text	Yes	Maximum of 50 characters, including spaces.
Work Location Street 2	Text	No	Maximum of 50 characters, including spaces.
Work Location City	Text	Yes	Maximum of 50 characters, including spaces.
Work Location State	State Code	Yes, when country is 'USA'.	See State Code List below.
Work Location Postal Code	##### or #####-#### when country is 'USA'.	Yes	Maximum of 16 characters, including spaces.
Work Location Country Code	Country Code	Y	See Country Code List below.

State Code List

AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas
CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
DC	District of Columbia
FL	Florida
GA	Georgia
GU	Guam
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas

KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NY	New York
NC	North Carolina
ND	North Dakota

OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
PR	Puerto Rico
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
VI	US Virgin Islands
UT	Utah
VT	Vermont
VA	Virginia
WA	Washington
WV	West Virginia
WI	Wisconsin
WY	Wyoming

Country Code List

AFG	Afghanistan
ALB	Albania
DZA	Algeria
ASM	American Samoa
AND	Andorra
AGO	Angola
AIA	Anguilla
ATG	Antigua and Barbuda
ARG	Argentina

ARM	Armenia
ABW	Aruba
AUS	Australia
AUT	Austria
AZE	Azerbaijan
BHS	Bahamas, The
BHR	Bahrain
BGD	Bangladesh
BRB	Barbados



BLR	Belarus
BEL	Belgium
BLZ	Belize
BEN	Benin
BMU	Bermuda
BTN	Bhutan
BOL	Bolivia
BIH	Bosnia and Hercegovena
BWA	Botswana
BRA	Brazil
VGB	British Virgin Islands
BRN	Brunei
BGR	Bulgaria
BFA	Burkina Faso
MMR	Burma (Myanmar)
BDI	Burundi
KHM	Cambodia
CMR	Cameroon
ABC	Canada - Alberta
BCC	Canada - British Columbia
MBC	Canada - Manitoba
NBC	Canada - New Brunswick
NLC	Canada - Newfoundland
NTC	Canada - Northwest Territories
NSC	Canada - Nova Scotia
ONC	Canada - Ontario
PEC	Canada - Prince Edward Isle
QCC	Canada - Quebec
SKC	Canada - Saskatchewan
YTC	Canada - Yukon Territory
CPV	Cape Verde Islands
CYM	Cayman Islands
CAF	Central African Republic
TCD	Chad
CHL	Chile
CHN	China
CXR	Christmas Island
CCK	Cocos (Keeling) Islands
COL	Colombia
COM	Comoros
COD	Congo (Democratic Republic Or Zaire)
COG	Congo, Republic of
COK	Cook Islands
CRI	Costa Rica
CIV	Cote De Ivoire (Ivory Coast)
HRV	Croatia
CUB	Cuba
CYP	Cyprus
CZE	Czech Republic
DNK	Denmark
DJI	Djibouti
DMA	Dominica
DOM	Dominican Republic

TLS	East Timor
ECU	Ecuador
EGY	Egypt (United Arab Republic)
SLV	El Salvador
GNQ	Equatorial Guinea
ERI	Eritrea
EST	Estonia
ETH	Ethiopia
FLK	Falkland Islands (Islas Malvinas)
FRO	Faroe Islands
FJI	Fiji Islands
FIN	Finland
FRA	France
GUF	French Guiana
PYF	French Polynesia
GAB	Gabon
GMB	Gambia
GEO	Georgia/Gruzinskaya
DEU	Germany
GHA	Ghana
GIB	Gibraltar
GRC	Greece
GRL	Greenland
GRD	Grenada
GLP	Guadeloupe
GTM	Guatemala
GUE	Guernsey
GIN	Guinea
GNB	Guinea Bissau
GUY	Guyana
HTI	Haiti
VAT	Holy See, Vatican City
HND	Honduras
HKG	Hong Kong
HUN	Hungary
ISL	Iceland
IND	India
IDN	Indonesia
IRN	Iran
IRQ	Iraq
IRL	Ireland
ISM	Isle of Man
ISR	Israel
ITA	Italy
JAM	Jamaica
JPN	Japan
JER	Jersey
JOR	Jordan
KAZ	Kazakhstan
KEN	Kenya
KIR	Kiribati
PRK	Korea, North
KOR	Korea, South



KWT	Kuwait
KGZ	Kyrgyzstan
LAO	Laos
LVA	Latvia
LBN	Lebanon
LSO	Lesotho
LBR	Liberia
LBY	Libya
LIE	Liechtenstein
LTU	Lithuania
LUX	Luxembourg
MAC	Macau
MKD	Macedonia
MDG	Madagascar
MWI	Malawi
MYS	Malaysia
MDV	Maldives
MLI	Mali
MLT	Malta
MHL	Marshall Islands
MTQ	Martinique
MRT	Mauritania
MUS	Mauritius
MYT	Mayotte
MEX	Mexico
FSM	Micronesia, Federated States of
MDA	Moldova
MCO	Monaco
MNG	Mongolia
MNT	Montenegro
MSR	Monteserrat
MAR	Morocco
MOZ	Mozambique
NAM	Namibia
NRU	Nauru
NPL	Nepal
NLD	Netherlands
ANT	Netherlands Antilles
NCL	New Caledonia
NZL	New Zealand
NIC	Nicaragua
NER	Niger
NGA	Nigeria
NIU	Niue
NFK	Norfolk Island
MNP	Northern Mariana Islands
NOR	Norway
OMN	Oman
PAK	Pakistan
PLW	Palau
PAN	Panama
PNG	Papua New Guinea
PRY	Paraguay

PER	Peru
PHL	Philippines
PCN	Pitcairn Islands (Ducie, Henderson, Oeno)
POL	Poland
PRT	Portugal
QAT	Qatar
REU	Reunion
ROU	Romania
RUS	Russia
RWA	Rwanda
SHN	Saint Helena
KNA	Saint Kitts and Nevis
LCA	Saint Lucia
SPM	Saint Pierre and Miquelon
VCT	Saint Vincent and the Grenadines
WSM	Samoa
SMR	San Marino
STP	Sao Tome and Principe
SAU	Saudi Arabia
SEN	Senegal
SCG	Serbia and Montenegro
SYC	Seychelles
SLE	Sierra Leone
SGP	Singapore
SVK	Slovakia
SVN	Slovenia
SLB	Solomon Islands
SOM	Somalia
ZAF	South Africa
SGS	South Georgia/South Sandwich Islands
ESP	Spain
LKA	Sri Lanka
SDN	Sudan
SUR	Surinam
SJM	Svalbard
SWZ	Swaziland
SWE	Sweden
CHE	Switzerland
SYR	Syria
TWN	Taiwan, Republic of China
TJK	Tajikistan
TZA	Tanzania
THA	Thailand
TGO	Togo
TKL	Tokelau
TON	Tonga
TTO	Trinidad and Tobago
TUN	Tunisia
TUR	Turkey
TKM	Turkmenistan
TCA	Turks and Caicos Islands
TUV	Tuvalu
VIR	US Virgin Islands



UGA	Uganda
UKR	Ukraine
ARE	United Arab Emirates
GBR	United Kingdom
USA	United States
URY	Uruguay
UZB	Uzbekistan
VUT	Vanuatu

VEN	Venezuela
VNM	Vietnam
WLF	Wallis and Futuna
ESH	Western Sahara
YEM	Yemen
ZWB	Zambia
ZWE	Zimbabwe

Results Files

After an uploaded file has been processed by NMLS, the results of processing will be generated and made available entitled users as a Completed Records File and/or a Rejected Records File. Each file is only generated when at least one record exists to be provided in the respective file.

Completed Records File

The Completed Records file indicates those records which were successfully processed (i.e. for which a pending transfer of Employment has been created). The following information will be provided for each record in this file:

Column Header	Format
Individual ID	Numeric
Last Name	Text
First Name	Text
Middle Name	Text
Suffix	Text

Rejected Records File

The Rejected Records file indicates those records which were not successfully processed due to one or more errors. The file will contain all information provided in the Mergers and Acquisitions Upload File as well as an indication of the error(s) encountered. The user may elect to correct the error(s) and upload a new file containing the rejected record(s) in order to transfer the Employment.

NOTE: Records that are improperly formatted (such as a comma in a field) may result in some of the information in the Rejected Records File not lining up correctly.

Column Header	Description
Individual ID	These fields will contain information as provided in the Merger and Acquisition Upload File.
Last Name	
First Name	
Middle Name	
Suffix	
Employer Name	
Work Location Street 1	
Work Location Street 2	
Work Location City	



Work Location State	
Work Location Postal Code	
Work Location Country Code	
Error Description	Contains one or more Error Descriptions (as shown in the table below), each separated by a semi-colon (;).

Error Descriptions

Display	Description
Pending or confirmed employment record with Purchasing Institution exists	The MLO already has a non-terminal Employment with the Purchasing Institution.
CBC Status is not sufficient	A Paid CBCAuth with the confirmed employment must exist that is not pending fingerprints.
City exceeds max characters	The Work Location City provided exceeds the maximum allowable characters.
City must be provided	The Work Location City has not been provided.
Row does not have required number of columns	The row does not contain the columns required in the file specifications.
Row contains improperly-formatted data	The row contains improperly-formatted data.
MLO does not have a confirmed employment record with the Acquired Institution	The MLO does not have an Employment with the Acquired Institution meeting all of the requirements to be eligible for transfer through the merger process.
Country must be provided	The Work Location Country is not provided.
Country code provided is an invalid value	The Work Location Country Code provided is not an accepted Country Code.
Employer Name exceeds max characters	The Employer Name provided exceeds the maximum allowable characters.
Employer Name must be provided	The Work Location Employer Name has not been provided.
Pending employment transfer to Purchasing Institution exists	A pending transfer of Employment for the Purchasing Institution which is awaiting acceptance by the MLO already exists.
End Date is earlier than Start Date on the existing employment record with the Acquired Institution	The end date provided for the employment to be transferred (i.e. terminated) is earlier than the start date for the employment.
First Name must be provided	The First Name has not been provided.
Individual ID is an invalid format	The Individual ID provided is not in the correct format.
Individual ID must be provided	The Individual ID has not been provided.
Individual ID is not valid	The Individual ID provided does not belong to an Individual in NMLS.
Last Name must be provided	The Last Name has not been provided.
Postal Code exceeds max characters	The Postal Code provided exceeds the maximum allowable characters.
Postal Code is an invalid format	The Work Location Postal Code provided is not in the required format when Country is United States.
Postal Code must be provided	The Work Location Postal Code has not been provided.
State code provided is an invalid value	The Work Location State code provided is not an accepted



	State Code.
State must be blank when Country is not United States	The Work Location State must be blank when the Country is not United States.
State must be provided when Country is United States	The Work Location State has not been provided when Country is United States.
Street1 exceeds max characters	The Work Location Street 1 provided exceeds the maximum allowable characters.
Street1 must be provided	The Work Location Street 1 has not been provided.
Street2 exceeds max characters	The Work Location Street 2 provided exceeds the maximum allowable characters.