









COMPANY INSTRUCTIONS FOR SUBMITTING CREDIT REPORT REQUEST FOR MORTGAGE LOAN ORIGINATOR (MLO)


The instructions below will walk a company through the process of submitting a credit report request in NMLS on behalf of a MLO(s). Upon requesting a credit report for the first time, the MLO will be required to complete an identity verification (IDV) process in which a series of questions will be asked regarding to the individuals credit history and attest to the filing prior to company being able to pay for the credit report request.

Submitting a Credit Report Request:

1. Navigate to the [NMLS Resource Center](#).
2. Select  in the upper right corner.
3. Log into NMLS.
4. Select  in the top right corner.
5. Select the **Individual** sub-menu option.
6. Search for the MLO by NMLS ID or first and last name.
7. You will need to select either the  button or the edit icon  if you have a pending filing outstanding.
8. On the left navigation panel, select *Credit Report Request*.
9. Select the “*Generate New Credit Report*” and click Save.
10. Select *Completeness Check and Submit* on the left navigation panel.
11. Select “*Request Attestation*”

MLO will be notified via email to go into NMLS to complete the following steps:

12. Navigate to the [NMLS Resource Center](#).
13. Select  in the upper right corner.
14. Log into NMLS.
15. Select  in the top right corner.

16. Select the **Individual** sub-menu option.
17. Select the *Edit Filing* icon  under “*Attestation Requested Filings*”
18. Select *Completeness Check and Submit* on the left navigation panel.
19. Select the link entitled “Identify Verification (IDV)” to proceed to the verification process.

| Section | Action Required |
|---------------------------------------|--|
| Credit Report Request | Individual must complete an Identity Verification (IDV) prior to submitting this filing. |

Note: The IDV process is only required on the initial submission of credit report. Once the IDV process is completed once, it will only be required again if information on the individual’s record changes. .

20. Select *Proceed to IDV*.
21. You will be directed to the TransUnion Identity Verification website. Confirm the information listed is accurate and click “*Verify Me*”.
22. Read the instructions and select *Continue*.
23. Answer the questions and select *Continue*.
24. Select *Finish*.
25. Close out the browser window to return to NMLS to complete and attest to your MU4 filing.
26. Click *Completeness Check and Submit* on the left navigation panel. A legal attestation will appear. Click the oath box and then the “*Attest*” button that appears at the bottom of the page.
27. The company will receive an email notification that the MLO has attested to the filing and the filing is available for the company to complete the filing and submit payment.

For further assistance, please contact the NMLS Call Center at 240-386-4444.