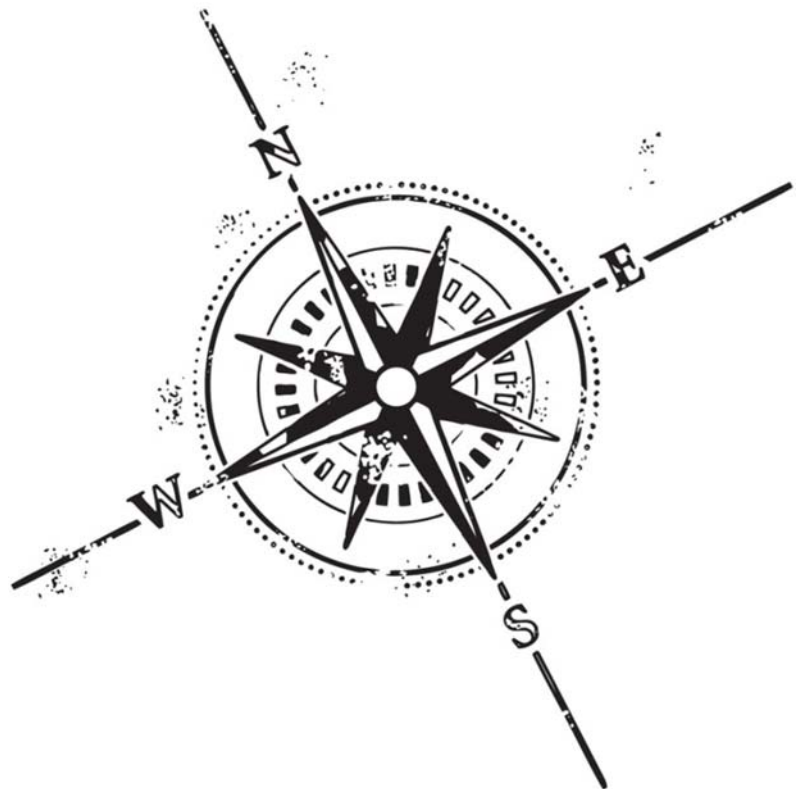




NAVIGATION GUIDE

Renewals Handbook for Individuals



Purpose

This Handbook is designed to give individual users best practices related to submission of renewals through NMLS.

Copyright

©2012 SRR. All rights reserved. Materials may not be reprinted or republished without the express permission of SRR. Individuals, companies, and data mentioned in these materials are fictitious and are presented exclusively for purposes of illustration or example.

Resources

Resources for NMLS:

- NMLS Resource Center at: <http://mortgage.nationwidelicensingsystem.org>
- NMLS Call Center at: (240) 386-4444

Table of Contents

Renewals Overview	2
Getting Prepared for Renewals	5
NMLS Resource Center	5
Updating Information in NMLS	6
Additional Requirements	6
Renewal Process for Individual Licenses	7
Attestation	7
Submitting a Renewal Request	9
Selecting Licenses to Renew	9
Selecting Licenses as Do Not Renew	15
Not Available For Renewal List	16
Recalling a Do Not Renew Request	17
Reinstatement Period	18
Additional Information for Individuals	19
Attestation History	19
Key Terms	20

Renewals Overview

Companies and individuals that hold a state license are required to renew their licenses using NMLS, following the streamlined renewal processes defined in this handbook.

Annually, NMLS provides functionality for company and individual users to submit their license and registration renewals, and also provides functionality for regulator users to view, approve, or reject the renewal requests that are submitted through the system.

The renewal period in NMLS begins November 1 and ends December 31 of each year. During this time, users are able to attest that their record is accurate and submit and pay for their renewal requests to regulators. Some states may have different deadlines for renewing a License. Review the state specific deadlines and requirements on the NMLS Resource Center.

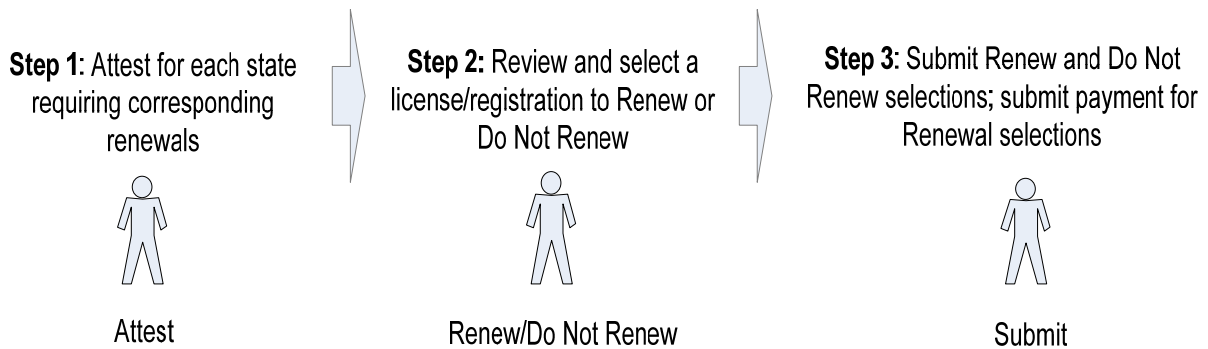
If a licensee fails to request renewal for a license during the renewal period or by the submission date required by their regulator, the licensee can submit their renewal request through NMLS during a reinstatement period. Licensees will be required to pay a late fee to reinstate their licenses during this time. The reinstatement period is a system-set available time, however, some regulators provide for different timeframes for reinstatement, or may prohibit reinstatement altogether. Reinstatement is discussed further in the Reinstatement Period section of this handbook. The reinstatement deadlines and requirements are located on the NMLS Resource Center.

If an individual fails to request renewal or reinstatement of a license/registration within a state's deadline, the regulator may choose to terminate the license, thereby causing any related licenses and sponsorships for the company to be removed. Regulators will likely suspend or terminate any branch licenses as well. This will result in significant expenses for the company to reapply for the licenses and sponsorships.

An individual should consult with their sponsoring company before requesting renewal to determine if the company will be paying for their renewal request or if the individual should submit the request themselves.






Company and individual users must complete the Renewal Process in order to renew a license/registration. The steps an individual must follow to complete the renewal process are illustrated below.

Individual Renewals Process (Steps 2 and 3 may be completed by sponsoring company)



Renewals Icons

The following icons are used throughout the renewals functionality:

-  Renew Icon - Indicates that the entity intends to renew the license/registration, and moves the request to the Renewal Cart.
-  Do Not Renew Icon - Indicates that the entity does not intend to renew the license/registration, and moves the request to the Recall List. Regulators are notified of any license/registration marked as Do Not Renew.
-  View Composite Icon - Links the user to Composite View for the specified entity.
-  Recall Icon - Allows a license/registration previously marked as Do Not Renew to be renewed by returning the license/registration to the Renewal Selection List. This icon is only available on the *Recall List* screen. The option to recall a request not to renew a license/registration is only available if the license is still eligible for renewal.
-  Delete Icon - Removes the renewal request from the Renewals Cart and returns the request to the Renewal Selection List. This icon is only available on the *Renewals Cart* screen.

Before an individual can submit a renewal request they must first attest to their information in NMLS. Individuals should verify that they have met all state-specific requirements for renewal prior to attesting. Individuals can only attest if their licenses are in a renewable status. Licenses/registrations with a renewable status dated before November 1 are eligible to be renewed in NMLS.

If a transitioning license is approved after November 1, with a status date **prior** to November 1, that license will be considered Renewable in NMLS and a renewal request must be submitted for the current renewal year. For instance, if a company applied for a license on 9/1 and the regulator approved the application on 10/15, but did not update NMLS until 11/5, but set the Approval Date to 10/15, this license would become renewal eligible as soon as the status is set, because the status date is prior to 11/1.

Licenses/Registrations with the following license statuses ARE eligible for renewal:

- Approved
- Approved - Conditional
- Approved - Deficient
- Approved - Failed to Renew
- Approved - Inactive
- Approved - On Appeal
- Approved - Surrender/Cancellation Requested
- Revoked - On Appeal
- Suspended
- Suspended - On Appeal
- Terminated - Failed to Renew

Licenses/Registrations with the following license statuses are NOT eligible for renewal:

- Denied
- Denied - On Appeal
- Pending - Review
- Pending - Deficient
- Pending - Incomplete
- Pending - Withdrawal Requested
- Revoked
- Temporary Cease and Desist
- Terminated - Expired
- Terminated Ordered to Surrender
- Terminated - Surrendered/Cancelled
- Transition Cancelled
- Transition Rejected

Getting Prepared for Renewals

NMLS Resource Center

The NMLS Resource Center displays information that licensees will need to prepare for renewals. Due to varying statutes, rules, and policies, therefore many of the requirements to renew a license differ from state to state. Licensees should review all material to determine if there are any submission deadlines, further documentation requirements, continuing education requirements, etc. Timely submission of any additional requirements along with the renewal request ensures regulators will have all the information necessary to process the renewal request. To find the Company and Individual Uniform Renewal Checklists, visit the NMLS Resource Center [Streamlined Annual Renewals page](#).

The screenshot shows the NMLS Resource Center website. The header includes the NMLS logo and navigation links: Home, News & Events, State Licensing, Federal Registration, Professional Standards, Course Providers, and a Log into NMLS button. The main content area is titled 'Streamlined Annual Renewals (STATE)' and is divided into three steps:

- Step 1 – Prepare for the renewal process**: NMLS has prepared a [Renewal Handbook](#) to guide you through the renewal process. Training workshops are available for company users to provide a demonstration of the renewal process in NMLS. For dates and details, see [Renewal Workshop](#).
- Step 2 – Log in to NMLS and make sure your record is up to date**: Make sure you can log in, with your user name and password. Licenses must be in an approved status in order to request renewal. To check your license status, follow the easy steps on the [License Status Review and Definitions Quick Guide](#).
- Step 3 – Review deadlines and requirements**: Review your state(s) requirements. Select your state(s) below to see renewal deadlines, details, fees, etc. You can also download all of this information for all states using the following spreadsheets: 1. [Renewal Deadlines Chart](#), 2. [Renewal Fees Chart](#).

A dropdown menu for 'State(s)' is visible at the bottom of the page.

Follow the renewal steps to locate the state(s) for which a license/registration is held that needs to be renewed. Use the drop-down list to select the appropriate state-specific requirements. If licenses are held in multiple states, two spreadsheets are available to use to simplify the requirement review process.

NOTE: Pay specific attention to the name of the license next to the requirement.

NMLS Call Center

The NMLS Call Center is available to assist licensees with NMLS renewal navigation as needed. Licensees who wait until the deadline will experience longer wait times and in some cases receive a message that lines are busy and to call back. Submission of renewal requests and all requirements is recommended in November to allow regulators time to review the requests and to experience the most effective call center assistance. The NMLS Call Center phone number is 240-386-4444. Hours of Operation during the renewal period are: 9am to 7pm Eastern Time (ET).

Updating Information in NMLS

An individual user must attest that all of their information in NMLS is up to date prior to requesting renewals. Users should review the current information and ensure that it is correct. If the information is not correct, it needs to be updated via an amendment filing. For example, if an individual has a different address, but had not updated the information in NMLS, an MU4 amendment must be filed. For detailed information on how to amend a filing view the [Amendments \(MU4\)](#) quick guide.

Additional Requirements

Along with state-specific renewal requirements, licensees may be required to submit additional information to NMLS with their renewal request. For example, individuals may be required to have continuing education beyond what is required by the SAFE Act. Licensees should review all state requirements on the NMLS Resource Center, and should become familiar with the information contained in the Composite View section of NMLS. The different sections contained within this area of the system will show all filings and statuses for licenses, education, testing, criminal background check, and other added pieces of information related to licensing.

Renewal Process for Individual Licenses

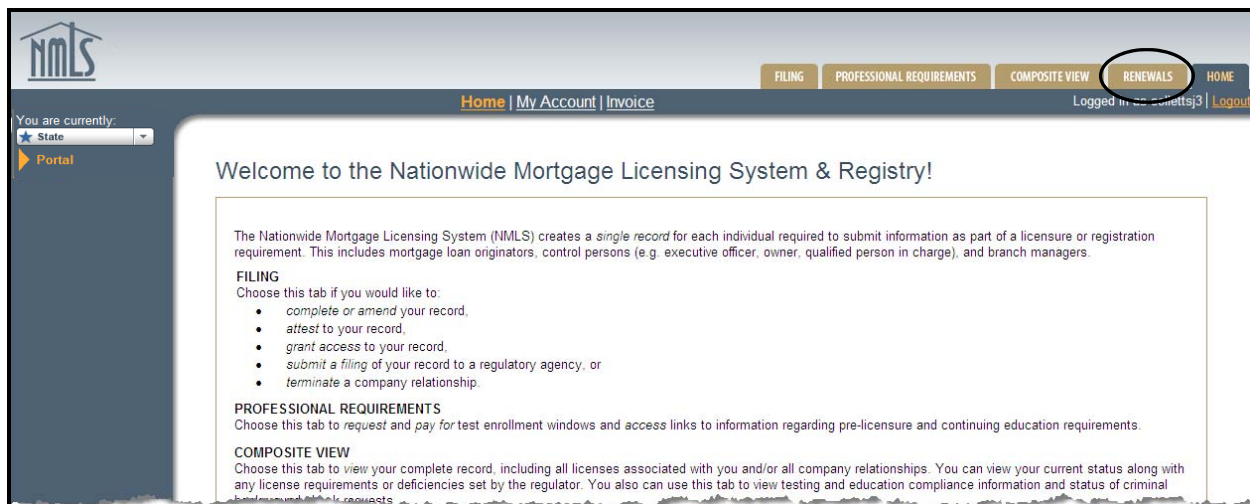
Attestation

Before an individual can submit a renewal request they must first attest to their information in NMLS. Individuals should verify that they have met all state-specific requirements for renewal prior to attesting. All regulators for which an individual holds a renewable license will appear on the Renewals Attestation List. If a regulator does not appear on the list, it is possible that the individual's license is not in a renewal eligible status or has been flagged as prevent renewal by the regulator. A list of eligible and non eligible statuses are on [page 3](#).

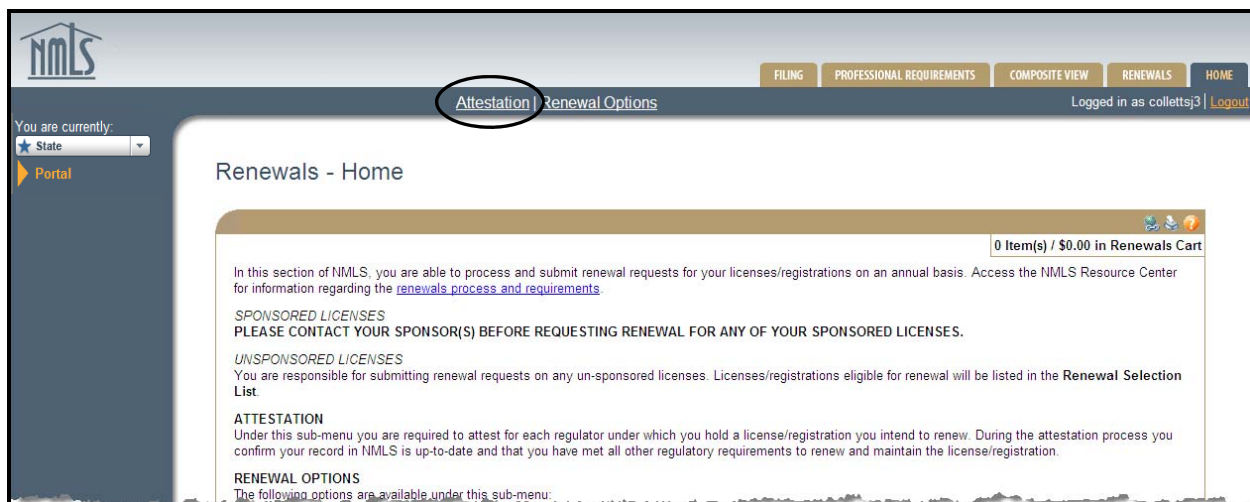
Once an individual's record has been attested to there are two options for submission: the sponsoring company pays for and submits the renewal request or the individual pays for and submits the renewal request. Individuals should contact their employer to determine who will pay for and submit renewal requests.

To attest to a record:

1. From the *NMLS Home* screen, click the **Renewals** tab.



2. Click **Attestation** on the sub-menu.



[Result:] The *Renewals Attestation List* displays.

3. Select the **checkbox** next to the regulator(s) to be attested.

NOTE: Clicking the green checkmark icon  selects all regulators listed for attestation.

4. Review the **attestation language**.

5. Select the **checkbox** next to I verify that I am the named person above and agree to the language as stated.

6. Click **Attest and Submit**.

You are currently:

State State

Attestation List



Attestation History

Renewals Attestation List




0 Item(s) / \$0.00 in Renewals Cart

The list below displays all regulators under which you hold at least one license/registration that is eligible for renewal. This list includes regulators for which attestation is required. Any attested license may be submitted for renewal. If a regulator you expect to see is not listed, access the [Not Available for Renewal list](#) to review licenses/registrations not eligible for renewal at this time.

To attest for renewal:

1. Select the checkbox under  for the desired regulator(s).
2. Read and click the box to agree to the Attestation language. (You can select  to view your most recently submitted filing to verify the accuracy of your online record. If you need to update your record, follow the instructions in the [Amendments \(MU4\) Quick Guide](#) to make the changes prior to completing your renewal attestation.)
3. Click **Attest**.

If you are submitting and paying for your own renewal request, access the [Renewal Selection List](#) to complete the steps to submit your renewal request. If your sponsoring company will be submitting and paying for your renewal request, log out and notify your company that you have completed the renewal attestation.

<input checked="" type="checkbox"/>	Entity Name	Entity Type	Regulator
<input checked="" type="checkbox"/>	 Colletti, Stephen James (777726)	Individual	Kentucky
<input type="checkbox"/>	 Colletti, Stephen James (777726)	Individual	Iowa
<input type="checkbox"/>	 Colletti, Stephen James (777726)	Individual	North Carolina

Execution: I, [Stephen Colletti](#), swear (or affirm) on **08/17/2011** that to the best of my knowledge and belief the information contained in my online record, including jurisdiction specific requirements where I am licensed or registered, is true, accurate and complete in accordance with the appropriate jurisdiction's law. Additionally, I acknowledge that I have a duty and agree to expediently update and correct the information as it changes.

I understand that submitting any false or misleading information, or omitting pertinent or material information, may be grounds for administrative action and/or criminal action.

As part of this request for license/registration renewal, I swear and affirm to the following:

1. In all jurisdictions that apply, I affirm/attest that I have completed the continuing education requirements mandated by the jurisdiction(s) in which I am licensed and/or registered.
2. In all jurisdictions that apply, I affirm/attest that I meet the financial responsibility requirements and/or net worth requirements as required by each jurisdiction which I am licensed and/or registered.
3. I affirm/attest that I am abiding by all terms and conditions of any order or disciplinary agreement in effect in any jurisdiction.
4. I acknowledge that I understand and will comply with the laws and regulations pertaining to the conduct of the business for which the Licensee/Registrant is requesting the renewal of such license or registration.
5. I affirm/attest that I have updated the documents on file with the jurisdiction(s) to disclose any new event or proceeding requiring an affirmative answer to any Disclosure Question which has occurred since submission of my license/registration application or renewal application to the applicable jurisdiction(s). Any documents explaining affirmative answers to any Disclosure Questions previously submitted to each jurisdiction(s) remain true and accurate.
6. I certify that I grant permission to each jurisdiction in which I am licensed or registered to verify information with any state, federal, or local government agency, or current or former employers.

I verify that I am the named person above and agree to the language as stated.

Attest and Submit

[Result:] The screen will refresh with a gold bar message confirming the attestation selections were saved.



At this point individuals should not continue with the renewals process until speaking with their employer/sponsoring company. If an employer/sponsoring company is going to submit an individual's renewal request then the individual can stop here. If the individual will be paying for and submitting their own renewal request continue onto the next page.

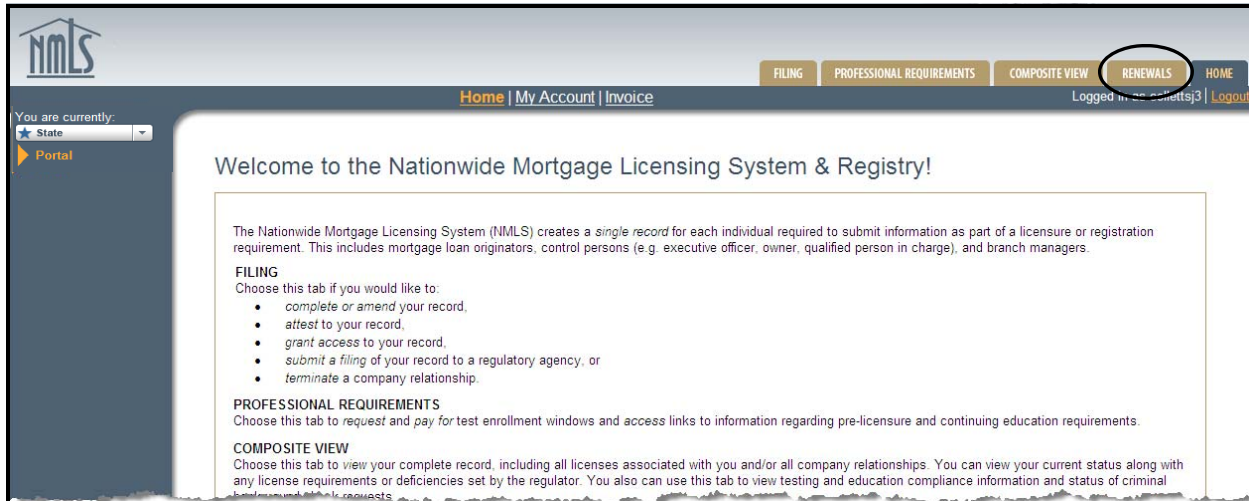
Submitting a Renewal Request

The Renewal Selection List allows an Individual to submit renewal requests and the associated payment. If a company is going to pay for an individual's renewal request(s), they **SHOULD NOT COMPLETE ANY OF THE STEPS IN THE REST OF THIS SECTION.**

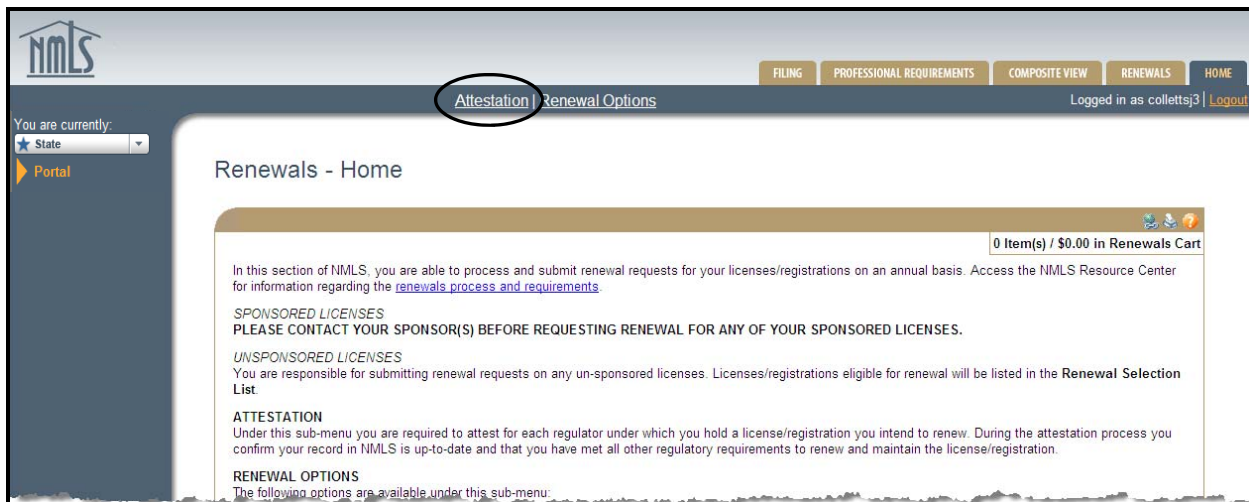
Selecting Licenses to Renew

To request to renew a license/registration:

1. From the *NMLS Home* screen, click the **Renewals** tab.



2. Click **Renewal Options** on the sub-menu.



[Result:] The *Renewal Selections List* screen displays.

The Renewal Selection List displays all license(s)/registration(s) available for renewal. Licenses cannot be selected for renewal until the individual attests to the state's record. Individuals should not attest to state records and submit renewal requests until they verify that they have met all state requirements. Some states may have renewal requirements that cannot be enforced by the system. In this case NMLS will not prevent a user from submitting a renewal request, but the renewal request may be denied by the state regulator.

License(s)/registration(s) will display on the list only if the following criteria are met:

- Licenses are in a renewal-eligible status (see the [complete list](#) on page four)
- Licenses are NOT marked as Prevent Renewal by the regulator
- License renewal requests were not previously submitted for the current year

Most license types require an individual to complete Pre-Education (PE) or Continuing Education (CE) prior to submitting a renewal request. Typically, an individual going through their first renewal period will have satisfied their Pre-Education requirements, including any state-specific education, during the current year (the year in which their license was initially approved). Individuals going through a second, or subsequent, renewal period must satisfy the current year federal and/or state-specific Continuing Education requirements. Individuals should reference the State-Specific Education Requirements Charts available on the NMLS Resource Center for specific details about each state's education requirements and deadlines. Regulators may also require individuals to have submitted fingerprints for the SAFE Act-required criminal background check (CBC).

You are currently: State

Renewal Selection List

Renewals Cart

Recall List

Not Available For Renewal

Renewal Selection List

0 Item(s) / \$0.00 in Renewals Cart

The list below displays all of your licenses/registrations available for renewal.

You can not mark a license/registration as *Renew* until attestation has been completed for the corresponding regulator. However, such licenses/registrations can be marked as *Do Not Renew*.

Select the box under to mark a license/registration as *Renew*.

Select the box under to mark a license/registration as *Do Not Renew*.

Any license/registration not marked as *Renew/Do Not Renew* will remain in this list and will be available for renewal selection at a later date. Once you have made all necessary designations, click **Apply Selections**.


After applying your selections, the license(s)/registration(s) will no longer be available in this list. Each license/registration marked as *Renew* will be moved to the **Renewals Cart**. Each license/registration marked as *Do Not Renew* will be submitted to the corresponding regulators and will be added to the **Recall List**.

This does not complete the renewals process for the licenses/registrations selected for renewal. You must go to the **Renewals Cart** to pay for and submit your renewal request(s).

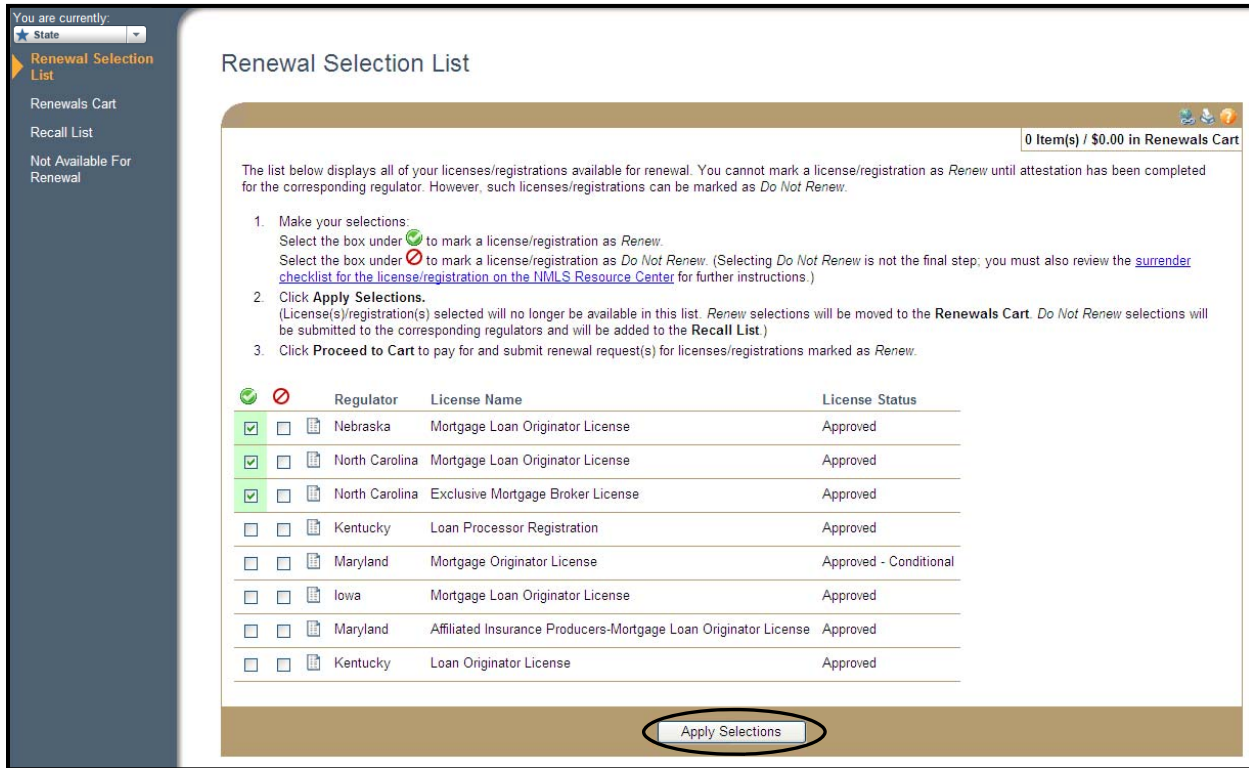
		Regulator	License Name	License Status
<input type="checkbox"/>	<input type="checkbox"/>	Nebraska	Mortgage Loan Originator License	Approved
<input type="checkbox"/>	<input type="checkbox"/>	North Carolina	Mortgage Loan Originator License	Approved
<input type="checkbox"/>	<input type="checkbox"/>	North Carolina	Exclusive Mortgage Broker License	Approved



NOTE: Licenses cannot be selected for renewal until the individual attests to their record for the corresponding regulator. If the individual has not attested the license will display, but users will not be able to select the checkbox next to the license. Also, any previously submitted renewal requests will not display on this screen. If an individual goes through the process of submitting and paying for their renewal request, the sponsoring company will not be able to submit and pay for it a second time.



3. Select the **checkbox(s)** in the 1st column to mark the license(s) as Renew.

NOTE: Clicking the Renew icon  selects all licenses listed. Also, If attestation has not been completed for a regulator then the Renew checkbox will not be available.

4. Click **Apply Selections**.



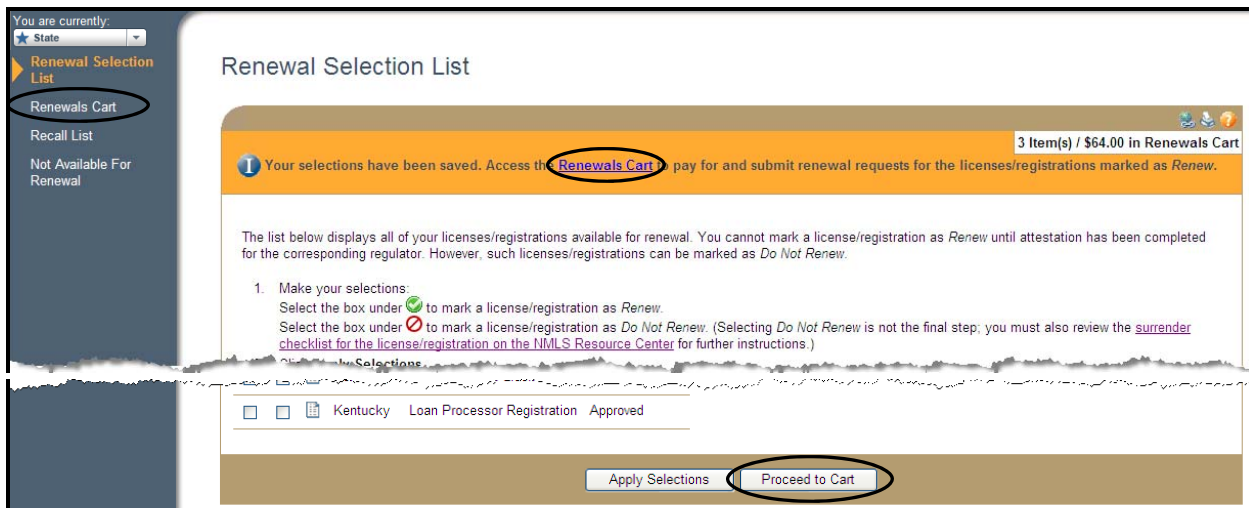
The screenshot shows the 'Renewal Selection List' interface. On the left is a navigation panel with options: 'Renewal Selection List', 'Renewals Cart', 'Recall List', and 'Not Available For Renewal'. The main content area has a title 'Renewal Selection List' and a status bar indicating '0 Item(s) / \$0.00 in Renewals Cart'. Below this is a message: 'The list below displays all of your licenses/registrations available for renewal. You cannot mark a license/registration as *Renew* until attestation has been completed for the corresponding regulator. However, such licenses/registrations can be marked as *Do Not Renew*.' This is followed by instructions: 1. Make your selections: Select the box under  to mark a license/registration as *Renew*. Select the box under  to mark a license/registration as *Do Not Renew*. (Selecting *Do Not Renew* is not the final step; you must also review the [surrender checklist for the license/registration on the NMLSR Resource Center](#) for further instructions.) 2. Click **Apply Selections**. (License(s)/registration(s) selected will no longer be available in this list. *Renew* selections will be moved to the **Renewals Cart**. *Do Not Renew* selections will be submitted to the corresponding regulators and will be added to the **Recall List**.) 3. Click **Proceed to Cart** to pay for and submit renewal request(s) for licenses/registrations marked as *Renew*.

 	Regulator	License Name	License Status
<input checked="" type="checkbox"/>	Nebraska	Mortgage Loan Originator License	Approved
<input checked="" type="checkbox"/>	North Carolina	Mortgage Loan Originator License	Approved
<input checked="" type="checkbox"/>	North Carolina	Exclusive Mortgage Broker License	Approved
<input type="checkbox"/>	Kentucky	Loan Processor Registration	Approved
<input type="checkbox"/>	Maryland	Mortgage Originator License	Approved - Conditional
<input type="checkbox"/>	Iowa	Mortgage Loan Originator License	Approved
<input type="checkbox"/>	Maryland	Affiliated Insurance Producers-Mortgage Loan Originator License	Approved
<input type="checkbox"/>	Kentucky	Loan Originator License	Approved

At the bottom of the list, the 'Apply Selections' button is circled in red.

[Result:] The selected license(s) are moved to the Renewals Cart.

5. Click **Renewals Cart** on the navigation panel or gold bar message or click **Proceed to Cart** at the bottom of the screen.



The screenshot shows the 'Renewal Selection List' interface after selections. The navigation panel now has 'Renewals Cart' circled in red. The main content area has a status bar indicating '3 Item(s) / \$64.00 in Renewals Cart'. Below this is a message: 'Your selections have been saved. Access the [Renewals Cart](#) to pay for and submit renewal requests for the licenses/registrations marked as *Renew*.' This is followed by the same instructions as in the previous screenshot. The table now only shows the 'Kentucky Loan Processor Registration' row. At the bottom of the list, the 'Proceed to Cart' button is circled in red.

6. Click **Proceed to Invoice**.

You are currently: State

- Renewal Selection List
- Renewals Cart**
- Recall List
- Not Available For Renewal

Renewals Cart

Use the **Renewals Cart** to pay for and submit renewal requests to the appropriate regulators. Return to the **Renewal Selection List** if you wish to add more items to your cart. When you are finished adding items to your cart, click **Proceed to Invoice** to pay for and submit your renewal request(s). If you wish to remove an item from the **Renewals Cart** click **X**. Items removed from the cart that remain eligible for renewal will be returned to the **Renewal Selection List**.

Exception Items
If a license/registration is no longer eligible to be submitted for renewal, you will receive an exception message. Any item with an exception must be removed before you can submit the cart. Click **X** to remove exception items from your **Renewals Cart**.

The fees displayed on this screen reflect total fees by license type. A full breakdown of renewals fees will be displayed when you select **Proceed to Invoice**. **RENEWAL FEES ARE NON-REFUNDABLE.**

To check the status of a submitted renewal request, refer to the Renewal Status of the license/registration in Composite.

Actions	Entity Name	License Name	Amount
X	Colletti, Stephen James (777726)	Nebraska Mortgage Loan Originator License	\$15.50
X	Colletti, Stephen James (777726)	North Carolina Exclusive Mortgage Broker License	\$33.00
X	Colletti, Stephen James (777726)	North Carolina Mortgage Loan Originator License	\$15.50
Total Charges			\$64.00

NOTE: Clicking the Delete icon **X** removes the renewal request from the cart and returns the license to the Renewal Selection List. Clicking Empty Cart, returns all items to the Renewal Selection List.

7. Click **Pay Invoice**.

You are currently: State

Renewals Invoice

Invoice Amount: \$64.00
Invoice Date: 8/17/2011

A breakdown of the renewal fees associated with the items in the cart is provided below. Click **Pay Invoice** to proceed with your submission.

Entity Name	License Name	Fee	Amount
Colletti, Stephen James (777726)	Nebraska Mortgage Loan Originator License	License/Registration Renewal Fee	\$12.50
Colletti, Stephen James (777726)	Nebraska Mortgage Loan Originator License	NMLS Annual Processing Fee	\$3.00
Colletti, Stephen James (777726)	North Carolina Exclusive Mortgage Broker License	License/Registration Renewal Fee	\$30.00
Colletti, Stephen James (777726)	North Carolina Exclusive Mortgage Broker License	NMLS Annual Processing Fee	\$3.00
Colletti, Stephen James (777726)	North Carolina Mortgage Loan Originator License	License/Registration Renewal Fee	\$12.50
Colletti, Stephen James (777726)	North Carolina Mortgage Loan Originator License	NMLS Annual Processing Fee	\$3.00
Total Charges			\$64.00

8. Review the Payment Terms and Conditions, click **I Agree**.

One Time Payment

PAYMENT TERMS AND CONDITIONS

Thank you for using NMLS (the Nationwide Mortgage Licensing System & Registry or the Nationwide Multistate Licensing System & Registry) for your licensing or registration needs. Licensing and registration payment services on this web site (the "Payment Site") are provided by the State Regulatory Registry LLC ("SRR"), and are subject to these payment terms and conditions (these "Payment Terms"). To the extent that you use the Payment Site, these Payment Terms supplement, and are incorporated into, the user agreement ([Applicant Agreement](#); [State Agency Agreement](#); [Federal Agency Agreement](#)) applicable to you for your use of NMLS. It is important that you read carefully and understand these Payment Terms. You must agree to these Payment Terms prior to using the Payment Site to make payments to register for SAFE Mortgage Loan Originator Test Components, to apply for, amend or renew a license or registration, or for subscription fees. If you do not agree to these Payment Terms, please do not click "I agree" and do not use the Payment Site to make any payments. We reserve the right at any time to change these Payment Terms. Any changes we make will be effective immediately.

No Refunds or Changes. All fees paid through NMLS are non-refundable, non-changeable and non-transferable.

Making Payments. The Payment Site is solely provided to allow you and other users to make payments to register for SAFE Mortgage Loan Originator

[Printable Page](#)

9. Select a **Payment Type** (Credit Card or Bank Account).

One Time Payment

ALL NMLS SYSTEM PROCESSING FEES ARE NON-REFUNDABLE.

Invoice Details

Payment Amount \$: Payment Date: User Id:

Payment Type

Credit Card
 Bank Account

Credit Card Information

* Indicates a mandatory field where applicable.

Credit Card Type: *

Credit Card Number: *

Credit Card Expiration: Month: Year: *

Card Security ID Number: * [What's This?](#)

Name on Credit Card: *

Billing Address: *

City: *

State: *

Zip Code: *

Save this payment information for future payments (note: information is saved for 12 months)

WARNING: Once you click Confirm and Submit, your payment will be submitted. You will not have another chance to confirm payment.

10. Complete all **required fields** of the Credit Card Information or Bank Account Information sections. Required fields are denoted with a red asterisk.

NOTE: Credit Card payments can be made using Visa or MasterCard only. To save credit card payment information, click the checkbox next to "Save this payment information for future payments (note: information is saved for 12 months only)." This allows the same credit card to be used on future payments without re-typing the information.

11. Click **Confirm and Submit**.

One Time Payment

ALL NMLS SYSTEM PROCESSING FEES ARE NON-REFUNDABLE.

Invoice Details

Payment Amount \$: Payment Date: User Id:

Payment Type

Credit Card

Credit Card ending with 4444 (entry saved until 02/24/2013)

Bank Account

Credit Card Information

* Indicates a mandatory field where applicable.

Credit Card Type: *

Credit Card Number: *

Credit Card Expiration: Month: Year: *

Card Security ID Number: * [What's This?](#)

Name on Credit Card: *

Billing Address: *

City: *

State: *

Zip Code: *

Save this payment information for future payments (note: information is saved for 12 months only)

WARNING: Once you click Confirm and Submit, your payment will be submitted. You will not have another chance to confirm payment.

[Result]: The *One Time Payment* screen displays with Payment Confirmation information.

12. Click **Finish**.

One Time Payment

Payment Confirmation

Thank you, your payment was successfully processed. Payment details are below. Please print a copy for your records.

Pay to the order of: **NMLS**

User Id: **MillerF7**

Payment Method: **Credit Card**

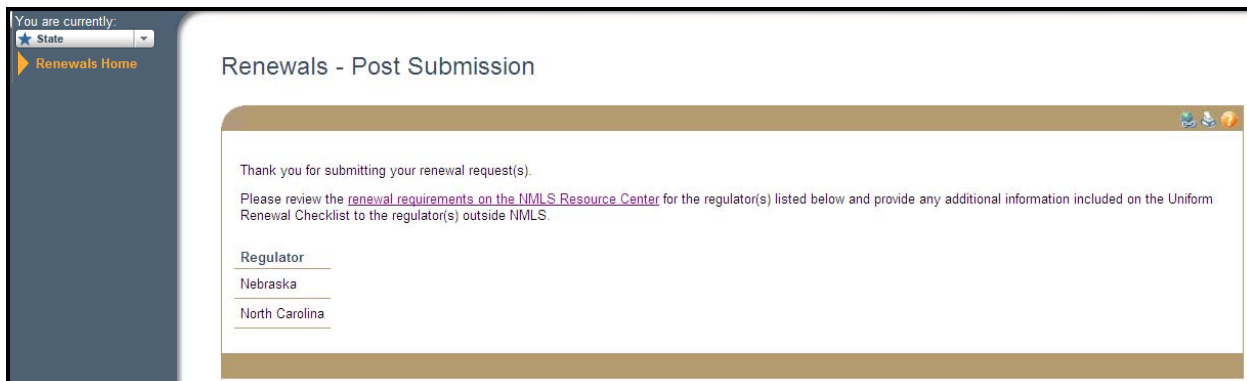
Payment Date: **03/26/2012**

Amount: **6.90**

Your **Payment Confirmation Number** is **V34A1EE198B6**

Print this page for your records. Your bank or credit card statement will read "NMLS PMT" for this transaction. To view full invoice details, access the [Invoice](#) option from your Home tab and enter the **Payment Confirmation Number** provided above as your search criteria.

[Result]: The post submission landing page displays with a message indicating that the renewal requests have been submitted. There is also a hyperlink available on the page that takes users to the renewal requirements on the NMLS Resource Center.



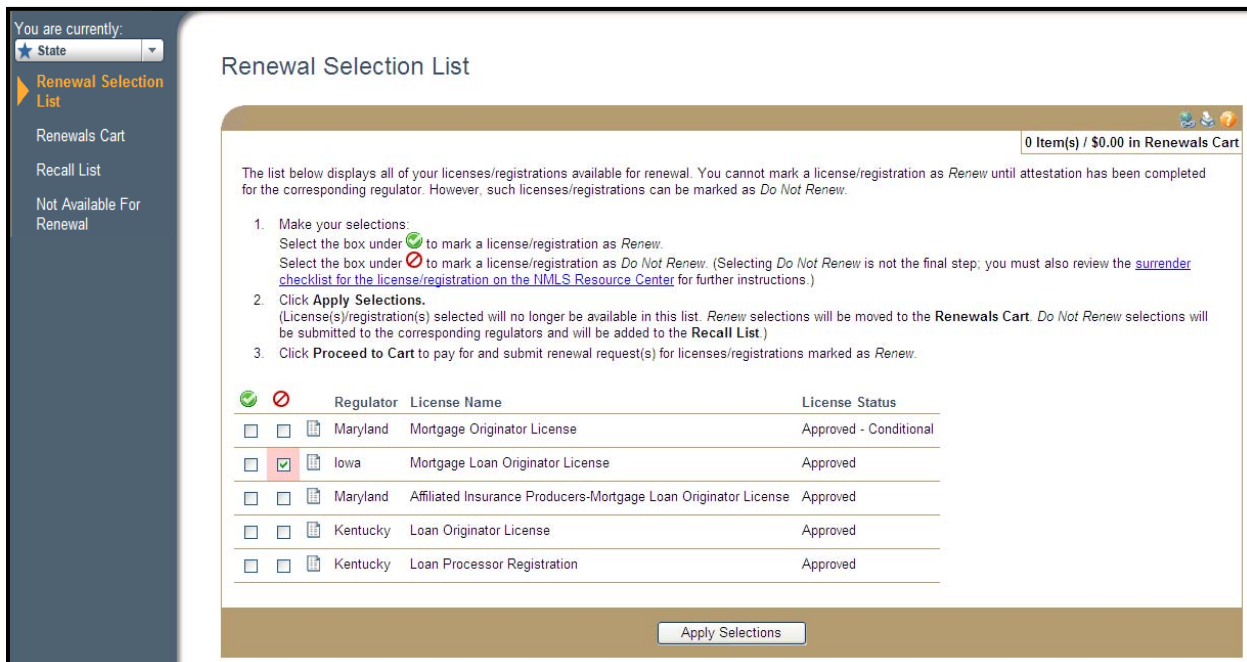
NOTE: Individual users will receive an e-mail notification once the regulators have approved a renewal request.

Selecting Licenses as Do Not Renew

An individual has the ability to notify the regulator if they do not intend to renew a license/registration. Licenses marked as Do Not Renew automatically expire at the end of the calendar year.

To request not to renew a license/registration:

1. From the *NMLS Home* screen, click the **Renewals** tab.
2. Click **Renewals Options** on the sub-menu.
3. Select the checkbox in the 2nd column to mark a license do not renew.



NOTE: Clicking the Do Not Renew icon selects all licenses listed.

4. Click **Apply Selections**.

You are currently:

★ State

Renewal Selection List

Renewals Cart

Recall List

Not Available For Renewal

Renewal Selection List

0 Item(s) / \$0.00 in Renewals Cart

The list below displays all of your licenses/registrations available for renewal. You cannot mark a license/registration as *Renew* until attestation has been completed for the corresponding regulator. However, such licenses/registrations can be marked as *Do Not Renew*.

- Make your selections:
 Select the box under to mark a license/registration as *Renew*.
 Select the box under to mark a license/registration as *Do Not Renew*. (Selecting *Do Not Renew* is not the final step; you must also review the [surrender checklist for the license/registration on the NMLS Resource Center](#) for further instructions.)
- Click **Apply Selections**.
 (License(s)/registration(s) selected will no longer be available in this list. *Renew* selections will be moved to the **Renewals Cart**. *Do Not Renew* selections will be submitted to the corresponding regulators and will be added to the **Recall List**.)
- Click **Proceed to Cart** to pay for and submit renewal request(s) for licenses/registrations marked as *Renew*.

<input checked="" type="checkbox"/> <input type="checkbox"/>	Regulator	License Name	License Status
<input type="checkbox"/> <input type="checkbox"/>	Maryland	Mortgage Originator License	Approved - Conditional
<input checked="" type="checkbox"/> <input type="checkbox"/>	Iowa	Mortgage Loan Originator License	Approved
<input type="checkbox"/> <input type="checkbox"/>	Maryland	Affiliated Insurance Producers-Mortgage Loan Originator License	Approved
<input type="checkbox"/> <input type="checkbox"/>	Kentucky	Loan Originator License	Approved
<input type="checkbox"/> <input type="checkbox"/>	Kentucky	Loan Processor Registration	Approved

NOTE: Licenses that have already had an action taken on them will not appear in the Renewal Selection List. Licenses previously marked Do Not Renew will display on the Recall List.

[Result:] The *Renewal Selection List* displays, confirming the changes made have been saved. Licenses selected as Do Not Renew are moved to the Recall List.

Not Available For Renewal

The *Not Available for Renewal* screen displays licenses/registrations that currently are not available for renewal, including previously submitted renewal requests. The *Not Available For Renewal* screen also displays the reason the license/registration is not available for renewal. The reasons are listed below:

Reason	Description
License status prevents submission of a renewal request	License is not in a renewable status and the renewal has not yet been requested.
Regulator has prevented renewal	The Regulator has set the Prevent Renewal flag.
Renewal action (Renew/Do Not Renew) has already been submitted	Renewal Request has already been submitted.
Renewal is not required this year	License type is not considered renewable for current year.
You have not completed CE Requirements	Individual has not completed Continuing Education (CE) Requirements and the license type requires it.

To access the *Not Available For Renewal* screen:

1. From the *NMLS Home* screen, click the **Renewals** tab.
2. Click **Renewal Options** on the sub-menu.
3. Click **Not Available For Renewal** on the navigation panel.

[Result:] The *Not Available for Renewal* screen displays.

You are currently: State

Renewal Selection List
Renewals Cart
Recall List
Not Available For Renewal

Not Available For Renewal

0 Item(s) / \$0.00 in Renewals Cart

The list below displays all licenses/registrations you hold that are not available for renewal at this time, including the reason each license/registration is unavailable. This includes licenses/registrations with previously submitted renewal requests.

To check the status of a submitted renewal request, you can refer to the Renewals Status of the license/registration in Composite.


Regulator	License Name	License Status	License Status Date	Reason
Iowa	Mortgage Loan Originator License	Approved	12/12/2009	Renewal action (Renew/Do Not Renew) has already been submitted.
Nebraska	Mortgage Loan Originator License	Approved	12/12/2009	Renewal action (Renew/Do Not Renew) has already been submitted.
North Carolina	Exclusive Mortgage Broker License	Approved	1/1/2009	Renewal action (Renew/Do Not Renew) has already been submitted.
North Carolina	Mortgage Loan Originator License	Approved	1/1/2009	Renewal action (Renew/Do Not Renew) has already been submitted.

Recalling a Do Not Renew Request

An Individual may recall a license previously marked as Do Not Renew as long as the license is still eligible for renewal. Licenses which are recalled are returned to the Renewal Selection List. Notification that the Do Not Renew action has been recalled is sent to the regulator.

To recall a license/registration previously marked as Do Not Renew:

1. From the *NMLS Home* screen, click the **Renewals** tab.
2. Click **Renewal Options** on the sub-menu.
3. Click **Recall List** on the navigation panel.
4. Select the **checkbox** next to the license(s) to recall.

NOTE: Selecting the Recall icon  selects all Do Not Renew requests listed to be recalled.

5. Click **Apply Selections**.


You are currently: State

Renewal Selection List
Renewals Cart
Recall List
Not Available For Renewal

Recall List

0 Item(s) / \$0.00 in Renewals Cart

The list below displays all licenses/registrations that have been submitted to the appropriate regulators as *Do Not Renew*. These licenses/registrations still may be eligible for renewal and the *Do Not Renew* submission for the licenses/registrations may be recalled from the regulator.

Select the checkbox under  to mark the corresponding license/registration for recall. Once you have made all desired selections, click **Apply Selections** to confirm the recall. Once recalled, the license(s)/registration(s) will be available for selection from the **Renewal Selection List**.

Regulator	License Name	License Status
<input checked="" type="checkbox"/> Iowa	Mortgage Loan Originator License	Approved

Apply Selections

[Result:] The *Recall List* screen will refresh and the selected items will be moved to the Renewal Selection List. The regulator will also receive a notification that the Do Not Renew action has been cancelled.

Reinstatement Period

If licensees fail to renew their license by December 31, 2011, they may still be able to take advantage of the late-renewal period in NMLS, called the Reinstatement Period. This period begins January 1 and runs through the end of February.

Renewal requests can be submitted during the reinstatement period using the same steps as renewal requests during the normal renewals period. Licensees may be required to pay a late renewal or reinstatement fee as indicated by the regulator. The fees are located on the NMLS Resource Center.

While NMLS allows for the Reinstatement Period to run for two months, some states do not allow reinstatement at all, or do not allow it for the full two months. See the Renewals Deadline and Requirement section on the NMLS Resource Center to see if your regulator is participating in reinstatement. If the regulator does not participate in reinstatement, one of the following things will likely happen:

1. The regulator will reject any renewal request that is submitted after its deadline.
2. The regulator may check the Prevent Renewal checkbox, which would prevent submission of a renewal request.
3. The regulator may change the license status to a non-renewable status and that license will no longer display on either the Dashboard or the Renewal Selection List.

If you have specific questions about your state's participation in reinstatement, contact your regulator after reading the information on the NMLS Resource Center.

Additional Information for Individuals

Attestation History

Attestation History allows the user to view their NMLS record as they have attested to it for past and present renewal cycles.

To view attestation history:

1. From the *NMLS Home* screen, click the **Renewals** tab.
2. Click **Attestation** on the sub-menu.
3. Click **Attestation History** on the navigation panel.

[Results]: The *Renewals Attestation History* screen displays.

The screenshot shows the 'Renewals Attestation History' screen. On the left is a navigation menu with 'Attestation History' selected. The main content area has a title 'Renewals Attestation History' and a sub-header '0 Item(s) / \$0.00 in Renewals Cart'. Below this is a text block explaining the list and filtering options. A 'Filtering Options' box contains a 'Year' dropdown set to '2012' and a 'Regulator' dropdown. Below the filter is a table with the following data:

Entity Name	Entity Type	Regulator	Renewal Year	Attested By	Attestation Date
Colletti, Stephen James (777726)	Individual	North Carolina	2012	CollettSJ3	8/17/2011
Colletti, Stephen James (777726)	Individual	Iowa	2012	CollettSJ3	8/17/2011
Colletti, Stephen James (777726)	Individual	Kentucky	2012	CollettSJ3	8/17/2011
Colletti, Stephen James (777726)	Individual	Nebraska	2012	CollettSJ3	8/16/2011
Colletti, Stephen James (777726)	Individual	Maryland	2012	CollettSJ3	8/16/2011

NOTE: The Renewals Attestation History list is automatically filtered to show attestations for the current renewal year. Use the filtering options to look at a different year or to filter the results by regulator.

Key Terms

Action Not Required List - The Action Not Required List contains a list of all Individual licenses that the Individual is not able to take renewal action on as well as the reason why no action is available. No action will be required if the license is not a Renewable License, or renewal action has already been submitted on the license.

Attestation - Attestation is the act of confirming for each jurisdiction that an entity's record in NMLS is up-to-date and that the entity continues to meet all other jurisdiction requirements. A Company is required to attest to their NMLS record at the time of the renewal request and payment, whereas Individuals are required to attest prior to requesting renewal of their license. Attestation is not required for any jurisdiction in which a licensee does not intend to renew at least one license.

Do Not Renew - The Do Not Renew function is used to indicate company, branch and individual licenses which the entity (company or individual) does not intend to renew. The user may recall licenses that have been marked as Do Not Renew through the Recall List.

Prevent Renewal Flag - The Prevent Renewal Flag may be set by a Regulator to prevent a renewal request from being submitted for a license. Licenses with the Prevent Renewal Flag set will not be available for renewal.

Recall - Company and Individual users have the option to rescind a Do Not Renew request placed on a license. Do Not Renew requests can be rescinded as long as the license is still eligible for renewal.

Recall List - The Recall List provides a list of licenses that are able to be recalled.

Recallable License - A license is recallable if it is still in a renewable status, the Regulator has not set the Prevent Renewal Flag, and a renewal request has not already been submitted.

Renew - The act of marking a license to indicate to the Regulator that the entity plans to maintain a license for the upcoming year.

Renewable License - A Renewable License is one that has a renewable status as of the start of the Renewal Period and for which the Prevent Renewal Flag has not been set by the Regulator.

Renewal Period - The Renewal Period is the time during which Company and Individual users are required to submit renewal actions including Renew or Do Not Renew requests.

Renewal Status - Each renewable license has a Renewal Status which indicates the state of the license in regards to renewals processing. The Renewal Status will represent whether or not renewal of the license has been requested, license has been designated as not renewing, or renewal request has been approved or rejected. The Renewal Status is maintained separately from the License Status.

Renewal Status Date - The Renewal Status Date is the date that the Renewal Status took effect.

Key Terms

Renewal Year - The Renewal Year is the year for which a renewal is/was processed.

Renewals Attestation List - The Renewals Attestation List displays all the jurisdictions in which the individual has at least one license eligible for renewal.

Renewals Cart - The Renewals Cart contains licenses which have been marked to renew, but have not been submitted to the regulator. Submitting the Renewals Cart allows a user to pay for and submit the renewal requests to the applicable regulator.

Renewals Cart Exception - A message that displays in the renewal cart notifying the company or individual user that a license is no longer eligible for renewal (e.g., a license that has already been processed for renewal). Any license with an exception must be removed before the cart can be submitted.