



Nationwide Mortgage Licensing System & Registry

Release 2011.3 – Release Notes

Release Date: August 1, 2011

SUMMARY: These release notes describe the enhancements and system fixes for Release 2011.3 of the Nationwide Mortgage Licensing System & Registry (NMLS), released August 1, 2011. Release 2011.3 is mainly comprised of incorporating Federal Registry data in Consumer Access, providing credit report request capability for MU2 Individuals and enforcing PE & Testing Compliance at application. In addition, there are a number of General Enhancements and Problem Reports that also make up the 2011.3 Release.

Incorporate Federal Registry Data in NMLS Consumer Access

SCR Number(s)	SCR Title/Content	Description	NMLS Context
256599, 264009 264010, 264012 264014, 264019 264077, 264488 264020, 264022 264023, 264030	Federal Registry Data in Consumer Access	<p>NMLS Consumer Access enhancement to include information regarding federal agency-regulated institutions and their registered mortgage loan originators (MLOs). Further details regarding publicly-available information and sample screens can be found on the NMLS Resource Center.</p> <p>NMLS Consumer Access is a fully-searchable website that allows the public to view information concerning companies, branches, and individuals licensed or registered by state regulatory agencies or registered as federal agency-regulated entities in NMLS.</p>	N/A

Enforce PE and Testing Compliance at Application

SCR Number(s)	SCR Title/Content	Description	NMLS Context
251048	Enforce PE and Testing Compliance at Application	State regulators are being given the opportunity to indicate whether NMLS should enforce compliance with SAFE pre-licensure education (PE) requirements and successful completion of the SAFE MLO Test (including passing scores on both state and national components) prior to submission of a license request. MLOs completing a license application for such licenses after the release will be prevented by completeness check from submitting the license request until the requirements have been met. Most states have elected to have NMLS enforce the requirements at initial application.	State



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Credit Reports for MU2 Individuals

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260269, 263494 263496, 264082, 264083, 264165, 264028, 265120	Credit Reports for MU2 Individuals	<p>NMLS will be enhanced to allow for submission of credit report requests by MU2 individuals including direct owner/executive officer, indirect owner with control, qualifying individual and/or branch manager association types. State regulators will define which MU2 Individuals, based on the association type, must submit credit report requests in connection with the initial application for an MU1 or MU3 license in their jurisdiction or when being added as an MU2 individual for an existing licensee. Jurisdiction defined requirements will be enforced by completeness check.</p> <p>To clarify for company users which MU2 filings require submission of credit report requests, credit report completeness checks will display on the MU2 Forms page. If a credit report request is required for an MU2 Form in an attested status, the company user will have to recall attestation to allow for completion of the credit report request and request attestation again so the MU2 Individual can acknowledge the credit report request through the attestation process.</p> <p>The credit report request workflow for MU2 Individuals is substantially similar to the MU4 workflow and will require completion of the <i>Identity Verification process (IDV)</i> prior to the initial credit report request. In addition, text is being added to the MU2 and MU4 credit report request and attestation pages to describe which regulators will have access to the credit report requested.</p>	State



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General Enhancements

SCR Number(s)	SCR Title/Content	Description	NMLS Context
253164	Remove Auto-population of Creation and Termination Date Fields for RLLs	Auto-population of creation and termination dates for Registered Location Links (RLLs) will be removed and text on the screen will be updated to assist companies in providing accurate dates. Auto-population of the dates prior to the release resulted in gaps between RLL associations and other errors.	State
263413	Provide ability to limit view of External Notes to MLO only (exclude company)	To allow state regulators to communicate confidentially with Individual users, a mechanism is being implemented allowing regulators to mark external notes for an Individual license item as private. External notes marked as private by the regulator will display PRIVATE in the external notes field for company or support users viewing the license item.	State
264431	MU2 completeness checks to be suppressed from MU1	Prior to the release, MU2 completeness checks displayed on the MU1 Completeness Check page along with MU1 completeness checks causing the list to be long and sometimes confusing. In addition, users still have to access the MU2 form to resolve the completeness checks. This enhancement will cause NMLS to present a single completeness check on the MU1 Completeness Check page for each MU2 with outstanding completeness checks directing the user to the MU2 Forms page where they can work directly with the MU2 forms associated to the filing.	State
261409	Update text throughout user account creation process	Text is being added to the following: 1) Individual User Account creation confirmation page, 2) User Id created notification, and 3) Password notification to clarify that an NMLS User ID is not considered “valid” until a filing is submitted. This enhancement is in response to a perception in the industry that the existence of an NMLS ID fully authorizes them to conduct business.	State and Federal



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262325	Make DisabledBy field visible to Support and AppAdmin users.	A 2011.1 change was introduced to disable user accounts that have not logged in after a pre-defined number of days. When the call center receives a request to enable an account, the call center is only authorized to enable the accounts disabled by the system due to inactivity and must defer other requests to production support. To support this work process, the Disabled By username will be made available with the User Account info for Support and Account Admin users for all accounts disabled after 8/1/2011.	State and Federal
264508	Text Update Fingerprint Record Returned as Illegible or Rejected email notification	The text of the email notification sent when fingerprints are returned as Illegible or Rejected is being updated to clarify if fingerprints are returned as illegible, the individual will not have to pay for the second criminal background check request.	State and Federal
258771, 263213 264001, 264002 264004, 264362 264363, 264365 264367, 264368 264947, 263940	Section 508 Compliance Updates	<p>Web pages have been modified in NMLS to meet the legal requirements of Section 508. Changes in this release may be for pages in the federal registry, state context or NMLS Consumer Access.</p> <p>Section 508, an amendment to the United States Workforce Rehabilitation Act of 1973, is a federal law mandating that all electronic and information technology developed, procured, maintained, or used by the federal government be accessible to people with disabilities. Section 508 is limited to the federal sector only.</p>	State and Federal
265072	Update Industry Terms of Use	The NMLS Industry Terms of Use will be updated on August 1, 2011. Changes include: (i) clarification of the definition of “Applicant Data”; (ii) additional language regarding an individual’s granting access to a company; (iii) addition of the Privacy Act of 1974 Notice; (iv) removal of reference to use of Applicant Data for purposes under Section 603(d) of the Fair Credit Reporting Act; (v) addition of references to SAFE Mortgage Loan Originator Test components in Section 8; and (vi) addition of right of termination or suspension of access to the system for failure to pay any fees required for services under the Agreement.	State and Federal
260051	On pending filings - MU4R, the filter message is not clear	The message displayed on the Pending Filings page when no pending filings are displayed is being updated for clarity.	Federal



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263746	Allow Employment Start Date to be amended	For error correction purposes, NMLS is being enhanced to give Employment Start Date edit capability for confirmed employments to the relevant Institution through an Institution-created MU4R. The MLO is required to attest to the filing prior to submission of the change in NMLS. The amended start date must be on or before the existing Confirmation Date for the employment record.	Federal
260049, 264637	Text needed on the MLO Post attestation/ submission landing page	Language has been added to the page presented to MLOs in the Federal Registry subsequent to MU4R submission/attestation to clarify what additional actions may be required to complete the registration process. The page that displays subsequent to MU4R attestation was created in connection with this release.	Federal
255904	Consumer Access: Branch List to designate active locations	Consumer Access is being enhanced to include a new column in the Branch listing identifying whether the branch is Authorized to Conduct business (based on whether the branch holds any active licenses). This gives users access to important high-level status information without having to view the branch details.	N/A
264955, 265081	Consumer Access: Restrict the number of Results To Be Returned from Search	A large number of results maybe returned when searching Consumer Access (CA) with broad search criteria, making the overall search ineffective. Therefore, the number of items a CA search will identify and return is being limited to 270. Should a search identify a number of results that is greater than the specified return limit, the user will be prompted to add additional criteria to reduce the number of results.	N/A



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Problem Reports

SCR Number	Title	Description	NMLS Context
250114	Only allow one active license of the same type at a time	Only one license of the same type should be permitted to have an active status. NMLS will prevent the status of an inactive license being updated to an active status in cases where there already is an active license of the same type.	State
262864	Validation on Residential Address	To prevent Credit Report requests from getting rejected by Trans Union due to an invalid address, a validation will be performed on the Residential Address to ensure that at least one alpha character exists in the combined Street 1 and Street 2.	State
264638	NMLS Form Filing EFC completeness check error	A system error resulting in incorrect completeness check information being displayed to users for different entities running an MCR completeness check simultaneously has been resolved.	State
264793	Prevent cycle of navigating back to inaccessible pages	Certain Section links from the Completeness Check page take users to role-based NMLS pages (i.e. the section link for the Test Compliance Completeness Check takes the user to the Professional Requirements home page that is not accessible to users without the Manage Test Enrollment role). Previously, users without the appropriate role to access the linked section would be taken back to the Login page and would be caught in a loop that would require the browser to be closed. NMLS has been enhanced not to display Section links in Completeness Checks for users who do not have the appropriate user role.	State
265142	Update Completeness check section label for MU2 Forms completeness checks.	MU2 related completeness checks that appear on the MU1/MU3 take the user to the MU2 Forms section. The Section name on the MU1/MU3 for these completeness checks previously appeared as 'MU2'. The links will be updated to 'MU2 Forms' to match the name of the section the link directs the user to.	State
260040	System not displaying Account.Locked message on 5th Invalid Attempt	To comply with security standards, NMLS is required to lock the user account and display a message to the user following the 5th invalid attempt to log into the system with incorrect credentials. Previously, the system locked the account after the 5 th attempt, but did not display the message to the user until after the 6 th attempt. Now the appropriate message will display after the 5 th invalid attempt.	State and Federal



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263150	CBC- Fee to be assessed if last background check was completed by Name Check	NMLS will assess a fee for a CBC request submitted subsequent to a Name Check.	State and Federal
263703	Consumer Access - Oracle Text Error received	The issue related to conducting searches with the term “about” (as a reserved Oracle text operator) has been resolved.	State and Federal
264128	Contact Full Name not being updated in company table	The Contact Full Name used to populate system-generated Reports will now be updated when contact information is updated in NMLS.	State and Federal
259798	Linked Employment record should be created by default for an Institution creating pending MU4R	NMLS will create a linked employment record corresponding to the Institution creating a pending MU4R under the filing tab, if an active employment does not already exist.	Federal
263290	Federal Criminal Background Check Report - Error in display logic of "Payment Responsibility" column	The Criminal Background Check report displays a flag indicating if the CBC request has been paid for. If payment has not yet been submitted by the institution requesting the report, the user name of the user with the charge pending in their MU4R Cart is provided. If payment is due from another institution, the report reflects “Another Company”. Previously, the report was displaying “Another Company” when the payment had actually been made by any user. The report will now correctly display the user responsible for the payment (if due by the requesting institution), “Another Company” (if due by another institution) or as empty (if payment has already been made).	Federal
263457	Row items on the MLO Upload file are rejected when there is comma in the Group Name column of the csv file	A comma in the Group Name column causes the item on the MLO Upload file to be rejected. The MLO Upload is being enhanced to handle instances where a comma is in the Group Name column of the upload file.	Federal



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265179	Update MLO Batch processing to handle invalid email address containing emphasis characters.	NMLS will handle emphasis characters (such as accented characters) in email addresses during MLO batch processing by rejecting the record for an invalid email format rather than causing an error with the upload file. Example: "sgonzález@Myemail.com"	Federal
255898	Consumer Access - Add Other Trade Name Fields to Individual	The ability to search for an individual in Consumer Access using Company Prior Other Names, Branch Other Trade Names and Branch Prior Other Trade Names will be provided.	N/A
256291	Consumer Access - If "terms of use" hyperlink is clicked all the icons are misaligned in production as if it is web locked	Consumer Access is being adjusted to fix the misalignment that occurs when "terms of use" is selected when the system is web locked.	N/A
256445	Consumer Access - Searching by Mailing Address Postal Code with a hyphen not returning any results.	Consumer Access is being updated to allow a user to search and obtain results when a four digit extension is added to the zip code.	N/A
259845	Consumer Access— Add "Revoked" to the category of the "final disposition"	Consumer Access is being updated to display "Revoked" licenses, even if the license was never placed in an approved status in NMLS.	N/A
262732	Consumer Access- Original License Date showing as 01/01/0001 when underlying data is null	Consumer Access was displaying 01/01/0001 when the Original License Date value is null. Consumer Access will be adjusted to the Original License Date as null when it does not contain a date.	N/A