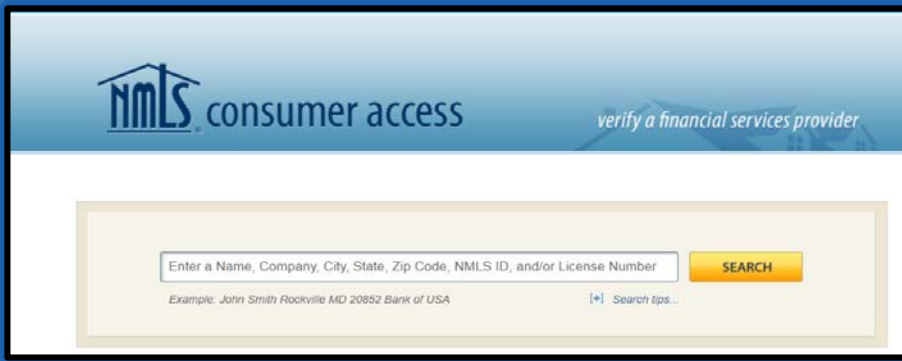




S.2155 – Temporary Authority

Consumer Access

Consumer Access



The screenshot shows the NMLS Consumer Access search interface. At the top, the NMLS logo is on the left, followed by the text "consumer access" and "verify a financial services provider" on the right. Below this is a search box with the placeholder text "Enter a Name, Company, City, State, Zip Code, NMLS ID, and/or License Number" and a yellow "SEARCH" button. Below the search box, there is an example: "Example: John Smith Rockville MD 20852 Bank of USA" and a link for "Search tips...".

Temporary Authority License Statuses in Consumer Access

TA License Status Scenarios in Consumer Access

The following scenarios illustrate how the dates and statuses are shown in Consumer Access for licenses that are or were in the TA Workflow.

NOTE: All applications have an initial status history entry of Pending-Incomplete

Scenario 1 – Not Yet TA Active

Pending – Deficient
(TA Eligible)

NMLS License History

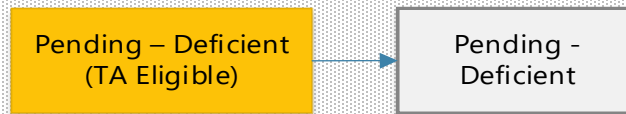
Status	Date	Updated By	Updated Date
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Not displayed in Consumer Access

Temporary Authority License Statuses in Consumer Access

Scenario 2 – Removed from Workflow before TA Active



NMLS License History

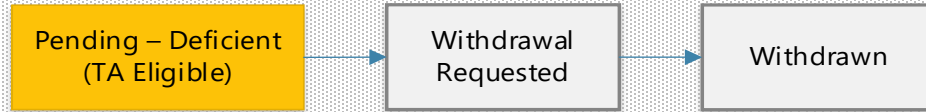
Status	Date	Updated By	Updated Date
Pending – Deficient	6/15/2020	StateguyJ	6/15/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Not displayed in Consumer Access

Temporary Authority License Statuses in Consumer Access

Scenario 3 – Withdrawn before TA Active



NMLS License History

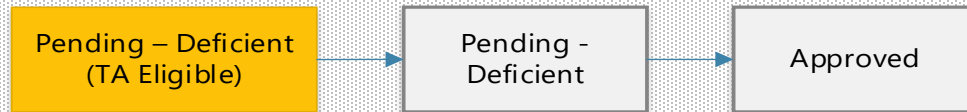
Status	Date	Updated By	Updated Date
Withdrawn	7/1/2020	StateguyJ	7/1/2020
Withdrawal Requested	6/15/2020	LoanerS	6/15/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Not displayed in Consumer Access

Temporary Authority License Statuses in Consumer Access

Scenario 4 – Removed from Workflow before TA Active But Eventually Approved



NMLS License History

Status	Date	Updated By	Updated Date
Approved	7/1/2020	StateguyJ	7/5/2020
Pending – Deficient	6/15/2020	StateguyJ	6/15/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Approved

Status Date: 7/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
7/5/2020	Present	Yes	

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	Yes	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Approved** Status Date: 7/01/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

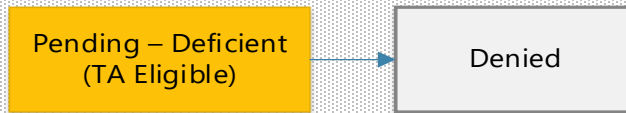
[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
7/05/2020	Present	Yes	

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 5 – Denied before TA Active



NMLS License History

Status	Date	Updated By	Updated Date
Denied	6/15/2020	StateguyJ	6/15/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Denied

Status Date: 6/15/2020

License Status History:

(None)

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator ?	Lic/Reg Name	Authorized to Conduct Business ?	Consumer Complaint ?	[+] View All Details
Florida	Mortgage Loan Originator License	No	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date ? :

Status ? **Denied** Status Date: 6/15/2020 Renewed Through ? : None

Currently Authorized to Represent ?

None

[View Previously Authorized to Represent ?](#)

[Hide License Status History ?](#)

Start	End	Authorized to Conduct Business ?	Temporary Authority Begin Date

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 6 –TA Active

Pending – Deficient
(TA Eligible)

Any Temporary
Authority
Active Status

NMLS License History

Status	Date	Updated By	Updated Date
Pending – Deficient (TA)	6/4/2020	System	6/6/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Temporary Authority

Status Date: 6/4/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
6/6/2020	Present	Yes	6/4/2020

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	Yes	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Temporary Authority** Status Date: 6/04/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

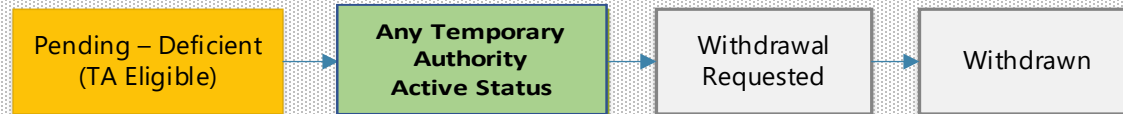
[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
6/06/2020	Present	Yes	6/04/2020

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 7 – Withdrawn after TA Active



NMLS License History

Status	Date	Updated By	Updated Date
Withdrawn	7/15/2020	StateguyJ	7/15/2020
Withdrawal Requested	7/1/2020	LoanerS	7/1/2020
Pending – Deficient (TA)	6/4/2020	System	6/6/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Temporary Authority Ended

Status Date: 7/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
7/01/2020	Not currently Authorized	No	
6/06/2020	6/30/2020	Yes	6/4/2020

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	No	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Temporary Authority Ended** Status Date 7/01/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
7/1/2020	Not currently authorized	No	
6/6/2020	6/30/2020	Yes	6/04/2020

History displays in reverse-chronological order

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 8 – Removed from Workflow after TA Active



NMLS License History

Status	Date	Updated By	Updated Date
Pending - Deficient	7/1/2020	System	7/1/2020
Pending – Deficient (TA)	6/4/2020	System	6/6/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Temporary Authority Ended

Status Date: 7/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
7/01/2020	Not currently Authorized	No	
6/06/2020	6/30/2020	Yes	6/4/2020

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	No	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Temporary Authority Ended** Status Date 7/1/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
7/1/2020	Not currently authorized	No	
6/06/2020	6/30/2020	Yes	6/04/2020

History displays in reverse-chronological order

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 9 – Removed from Workflow after TA Active (Same Day)



NMLS License History

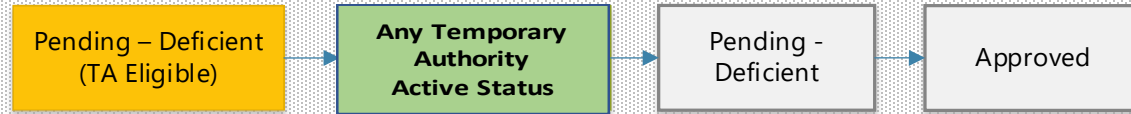
Status	Date	Updated By	Updated Date
Pending - Deficient	6/1/2020	System	6/1/2020
Pending – Deficient (TA)	6/1/2020	System	6/1/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Not displayed in Consumer Access

Temporary Authority License Statuses in Consumer Access

Scenario 10 – Approved after TA Active and Removed from Workflow



NMLS License History

Status	Date	Updated By	Updated Date
Approved	8/1/2020	StategalM	8/1/2020
Pending - Deficient	7/1/2020	System	7/1/2020
Pending – Deficient (TA)	6/4/2020	System	6/4/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Approved

Status Date: 8/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
8/1/2020	Present	Yes	
7/1/2020	7/31/2020	No	
6/4/2020	6/30/2020	Yes	6/4/2020

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	Yes	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Approved** Status Date 8/01/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

[Hide License Status History [?]](#)

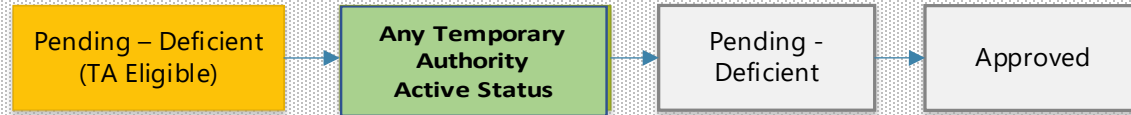
Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
8/01/2020	Present	Yes	
7/01/2020	7/31/2020	No	
6/04/2020	6/30/2020	Yes	06/04/2020

History displays in reverse-chronological order

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 11 – Approved after TA Active and Removed from Workflow (Same Day)



NMLS License History

Status	Date	Updated By	Updated Date
Approved	8/1/2020	StategalM	8/1/2020
Pending - Deficient	6/1/2020	System	6/1/2020
Pending – Deficient (TA)	6/1/2020	System	6/1/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Approved

Status Date: 8/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
8/1/2020	Present	Yes	

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	Yes	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Approved** Status Date: 8/01/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
8/01/2020	Present	Yes	

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 12 – Approved after TA Active



NMLS License History

Status	Date	Updated By	Updated Date
Approved	7/1/2020	StategalM	7/5/2020
Pending – Deficient (TA)	6/4/2020	System	6/6/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Approved

Status Date: 7/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
6/6/2020	Present	Yes	6/4/2020

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	Yes	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Approved** Status Date: 7/01/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
6/06/2020	Present	Yes	6/04/2020

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details

Temporary Authority License Statuses in Consumer Access

Scenario 13 – Denied after TA Active



NMLS License History

Status	Date	Updated By	Updated Date
Denied	7/1/2020	StateguyB	7/1/2020
Pending – Deficient (TA)	6/4/2020	System	6/6/2020
Pending – Deficient (TA Eligible)	6/1/2020	System	6/1/2020
Pending – Incomplete	6/1/2020	System	6/1/2020

Consumer Access

Status: Denied

Status Date: 7/1/2020

License Status History:

Start	End	Authorized to Conduct Business	Temporary Authority Begin Date
7/1/2020	Not currently Authorized	No	
6/6/2020	6/30/2020	Yes	6/4/2020

State Licenses/Registrations (Displaying 5 Active of 5 Total)

Regulator [?]	Lic/Reg Name	Authorized to Conduct Business [?]	Consumer Complaint [?]	[+] View All Details
Florida	Mortgage Loan Originator License	No	Submit to Regulator	Hide Details

Lic/Reg #: None Original Issue Date [?] :

Status [?] **Denied** Status Date 7/01/2020 Renewed Through [?] : None

Currently Authorized to Represent [?]

[View Previously Authorized to Represent [?]](#)

[Hide License Status History [?]](#)

Start	End	Authorized to Conduct Business [?]	Temporary Authority Begin Date
7/01/2020	Not currently authorized	No	
6/06/2020	6/30/2020	Yes	6/04/2020

History displays in reverse-chronological order

New Jersey	Qualified Individual License	Yes	Submit to Regulator	View Details
New York	Mortgage Loan Originators License	Yes	Submit to Regulator	View Details
Pennsylvania	Mortgage Originator License	Yes	Submit to Regulator	View Details



Support

- Send questions to TA@CSBS.ORG
- Be sure to favorite the [Temporary Authority to Operate page](#) on the NMLS Resource Center