



COMPANY WORKFLOW

SUBMITTING MORTGAGE LOAN ORIGINATOR REQUESTS FOR INDIVIDUALS WITHOUT A RECORD ON NMLS

Companies have the ability to manage the license application process for all mortgage loan originators they employ. Below is the recommended workflow to eliminate unnecessary steps for both the company and individual mortgage loan originators. Note that when the company submits the license application/Form MU4, the company will be required to pay all license fees.

Recommended Workflow When Individual Does Not Have A Record in NMLS

1. Consult the Nebraska License Description and New Application Checklist to confirm all requirements which must be met for an individual to obtain a license from the Nebraska Department of Banking & Finance. You can find the description and checklist on the NMLS Resource Center [State Licensing Resource](#) page.
2. Log into your Company Account, enter the Filing Tab, and select Individual to initiate the creation of the individual's record in NMLS.

Note: You will be required to search for an individual before initiating the creation of their record. For best results use their social security number to perform the search. You can also search by first and last name.

3. The company can complete the Form MU4 in its entirety or in part, based on the information available to them.

Note: The paper Form MU4 is available on the NMLS Resource Center page and can be completed by the individual in advance to allow the company to perform data entry on their behalf.

4. Complete as much of the Form MU4(s) as desired. Prior to requesting attestation, the individual must be instructed to create a user name and password by following the instructions on the quick guide entitled "[Create an Individual Account](#)".
5. Once the individual MLO has created an individual account record, the individual should email the company contact person to notify them that the record has been created.
6. The company can request attestation once the individual has created an account and has a user name and password to log into the NMLS. Re-enter the Individual MU4 form and finish the completeness check and request attestation.

7. A system generated email will be sent to the individual's email notifying them that attestation is required.
8. The individual should log in and enter the filing tab to review the MU4, complete or edit any fields necessary in order to attest. A quick guide entitled [Attestation](#) is available on the NMLS Resource Center.
9. A system generated email will be sent to the company contact notifying them that attestation has been completed by the individual MLO.
10. The company must re-enter the Filing Tab and MU4 and clear any outstanding completeness check items which will include the requirement that a Relationship be created. A [Relationship](#) quick guide is available on the NMLS Resource Center if you need help with this requirement.
11. Once the relationships are created, the company should return to the MU4 to attest, submit payment, and file Form MU4.
12. Once Form MU4 is filed, enter the Relationship submenu item and create a sponsorship request for each individual MLO. A [Sponsorship](#) quick guide is available on the NMLS Resource Center if you need help with this process.

Next Steps

Account Administrators will receive emails each time a license status is updated or a license item is set and/or cleared by the regulator after submission. Log into the NMLS to check details of the license status or license items for all submitted filings by entering the Tasks Tab or Composite View.

- A license status of "pending-incomplete" indicates that the application has been submitted through the NMLS but that jurisdiction-specific requirements have not been received and/or the application has yet to be reviewed by Department staff.
- A license status of "pending-deficient" indicates that the application has been reviewed and license items must be met and cleared before a final decision will be issued (either approval or denial).
- A license status of "pending-accepted" indicates that the Department has received all of the required items and has accepted the application for filing while pending a final review. No business may be conducted until an "approved" status is posted.

For more information about managing the license process after submission, refer to the ["Reviewing License Status Quick Guide"](#).

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