

NATIONWIDE MORTGAGE LICENSING SYSTEM & REGISTRY

REGISTRATION OF MORTGAGE LOAN ORIGINATORS

FEDERAL AGENCY CONTACTS*

AGENCY	CONTACT INFORMATION
Farm Credit Administration (FCA)	Contact: SAFEAct@fca.gov
	Website: http://www.fca.gov/home/SafeAct.html
Federal Deposit Insurance Corporation (FDIC)	Contact: SafeActSystem@fdic.gov
	Website: http://www.fdic.gov/regulations/laws/safe/index.html
Board of Governors of the Federal Reserve System (FRB)	Technical: Frank P. Mongiello, Manager/ IT Support SafeActSystem@frb.gov
	Policy: Stanley Rediger, Supervisory Financial Analyst SafeActSystem@frb.gov
	Legal: Anne Zorc, Counsel, Legal Division (202) 452-3876
	Website: http://www.federalreserve.gov/bankinforeg/safeact.htm
National Credit Union Administration (NCUA)	Contact: Office of Examination & Insurance (800) 827-6282 x 6360 EIMail@ncua.gov
	Website: http://www.ncua.gov/Resources/SAFEAct.aspx
Office of the Comptroller of the Currency (OCC)	Contact: SafeActSystem@occ.treas.gov
	Website: http://www.occ.gov/topics/laws-regulations/occregulations/safeact.html
Office of Thrift Supervision (OTS)	Contact: SAFE@ots.treas.gov
	Website: http://www.ots.treas.gov/?p=RegistrationOfMortgageLoanOriginators
FOUR STEP PROCESS	
<p>Step 1: Determine requirement to be federally registered through NMLS - Any individual who meets the definition of a mortgage loan originator and is employed by a federal agency-regulated institution will need to be registered on NMLS.</p> <p>Step 2: Prepare - Review Form MU4R.</p> <p>Step 3: Obtain NMLS Account - Employer creates the MLO's account on NMLS. A user name and password are automatically generated. Upon receipt of the access information, the MLO logs into NMLS, changes email/password. Existing NMLS users: login as usual, grant employer access to your existing NMLS account.</p> <p>Step 4: Login to NMLS and complete Form MU4R - Three options: Option 1: Employer is initiating, submitting and paying for registration. Option 2: Employer is initiating registration but MLO submitting and paying. Option 3: Employer is requiring MLO to initiate, submit, and pay for registration.</p>	
<p>Getting Started: Institutions http://mortgage.nationwidelicencingsystem.org/fedreg/Pages/GettingStartedFedCo.aspx</p> <p>Getting Started: Mortgage Loan Originator http://mortgage.nationwidelicencingsystem.org/fedreg/Pages/GettingStartedRMLO.aspx</p>	

*For Further Information: <http://mortgage.nationwidelicencingsystem.org/fedreg/Pages/GettingStartedRMLO.aspx>