



MU4R Requirements

The MU4R must be submitted through the Nationwide Mortgage Licensing System & Registry (NMLS) by either the employing institution or the individual MLO. In either case, the MLO must attest to his or her information before the MU4R can be filed.

The MU4R includes the information outlined below.

Identifying Information

Individual's identifying information:

Field	Description
First Name	Registrant's legal first name
Last Name	Registrant's legal last name
Middle Name	Registrant's legal middle name
Suffix	Registrant's legal suffix
Gender	Male/Female
Social Security Number	As issued by Social Security Administration
Date of Birth	Month/Day/Year of Birth
State of Birth	State of registrant's birth
Country / Province of Birth	Country/Province of registrant's birth

Business phone, home phone, cell phone, fax and email:

Field	Description
Business Phone	Work phone number
Home Phone	Home phone number
Cell Phone	Business mobile phone number, if available
Fax Line	Business fax number if available
Email Address	Business email address

Other Names

Other than your legal name, list all name(s) you are using or have used since the age of 18. Examples include nicknames, aliases, and names used before or after marriage.

Field	Description
First Name	First Name Alias
Middle Name	Full Middle Name Alias
Last Name	Last Name Alias
Suffix	Suffix Alias

Employment History

Current Financial Services-Related Employment

Field	Description
Employer (company name)	Current employer
Employer NMLS ID	NMLS Unique ID for employer
Will you be engaging in mortgage loan origination activities in your capacity as an employee of a financial institution (bank, savings and loan association, credit union, Farm Credit System institution or a subsidiary of	(Y/N)

the foregoing) that is regulated by the OCC, OTS, FDIC, Federal Reserve, NCUA, or Farm Credit Administration? If you are uncertain, please contact your employer before continuing.	
From : (MM/DD/YYYY)	Start date of current employment in month, day and year format
Work Location	
Address	Work address
City	Work city
State	Work state
Country / Province	Work country / province
Postal Code	Work postal code

Prior Financial Services-Related Employment

Field	Description
Employer (company name):	Previous employer's name
From : (MM/YYYY)	Start date (Month and year format)
To: (MM/YYYY)	End date
Address	Previous work address
City	Previous work city
State	Previous work state
Country / Province	Previous work country / province
Postal Code	Previous work postal code

Current Residence

Provide the street address for current primary residence.

Field	Description
Address	Physical address for primary residence
City	Physical city for primary residence
State	Physical state for primary residence
Country / Province	Physical Country / Province for primary residence
Postal Code	Physical zip+4 for primary residence

Disclosure Questions

Answer Yes to any that are true.

Field	Description
Criminal Disclosure	
(A) Have you ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any criminal offense involving dishonesty, breach of trust, or money laundering or agreed to enter into a pretrial diversion or similar program in connection with the prosecution of such offense(s)?	'Y' or 'N'
(B) Based upon the activities that occurred while you exercised control over an organization, has any such organization ever been convicted of or pled guilty or nolo contendere ("no contest") in a domestic, foreign, or military court to any criminal offense involving dishonesty, breach of trust, or money laundering or agreed to enter into a pretrial diversion or similar program in connection with the prosecution of such offense(s)?	'Y' or 'N'
Civil Judicial Disclosure	

(C) Has any domestic or foreign court ever:	'Y' or 'N'
(1) enjoined you, or taken other action against you, in connection with any financial services-related activity?	
(2) found that you were involved in a violation of any financial services-related statute(s) or regulation(s)?	'Y' or 'N'
(3) dismissed, pursuant to a settlement agreement, a financial services-related civil action brought against you by a State, federal, or foreign financial regulatory authority?	'Y' or 'N'
Regulatory Action	
(D) Has any State or federal regulatory agency or foreign financial regulatory authority ever:	
(1) found you to have made a false statement or omission or been dishonest, unfair or unethical?	'Y' or 'N'
(2) found you to have been involved in a violation of a financial services-related business regulation(s) or statute(s)?	'Y' or 'N'
(3) found you to have been a cause of a financial services-related business having its authorization to do business denied, suspended, revoked or restricted?	'Y' or 'N'
(4) entered an order against you in connection with a financial services-related activity?	'Y' or 'N'
(5) denied, suspended or revoked your registration or license to engage in a financial services-related activity, disciplined you, or otherwise by order, prevented you from associating with a financial services-related business or restricted your activities?	'Y' or 'N'
(6) barred you from association with an entity or its officers regulated by such agency or foreign financial regulatory authority or from engaging in a financial services-related business?	'Y' or 'N'
(7) issued a final order against you based on violations of any law or regulations that prohibit fraudulent, manipulative, or deceptive conduct?	'Y' or 'N'
(E) Have you ever had an authorization to act as an attorney, accountant, or State or federal contractor that was revoked or suspended?	'Y' or 'N'
Customer Arbitration/Civil Litigation Disclosure	
(F) Have you ever been named as a respondent/defendant in a financial services-related consumer-initiated arbitration or civil litigation which:	
(1) resulted in an arbitration award or civil judgment against you, regardless of amount, or that required corrective action; or	'Y' or 'N'
(2) was settled for any amount?	'Y' or 'N'

Criminal Background Check

Demographic information required by the FBI to process fingerprint cards.

Field	Description
Eye Color	Registrant's eye color
Hair Color	Registrant's hair color
Height	Registrant's height in feet and inches

Weight	Registrant's weight in pounds
Race	Registrant's race

The employing institution or MLO will be required to attest, pay and submit their MU4R request through NMLS.

MU4R Definitions

Below are definitions of certain terms contained in the MU4R. If you require further clarification of these terms, or any other terms, please contact your federal regulator.

CHARGED – Being accused of a crime in a formal complaint, information, or indictment (or equivalent formal charge).

CONTROL – The power, directly or indirectly, to direct the management or policies of a institution, whether through ownership of securities, by contract, or otherwise. Any *person* that (i) is a general partner or executive officer, including Chief Executive, Chief Financial Officer, Chief Operations Officer, Chief Legal Officer, Chief Credit Officer, Chief Compliance Officer, Director, and individuals occupying similar positions or performing similar functions; (ii) directly or indirectly has the right to vote 10% or more of a class of a voting security or has the power to sell or direct the sale of 10% or more of a class of voting securities; or (iii) in the case of a partnership, has the right to receive upon dissolution, or has contributed, 10% or more of the capital, is presumed to control that institution.

ENJOINED – Includes being subject to a mandatory injunction, prohibitory injunction, preliminary injunction, or a temporary restraining order.

FELONY – For jurisdictions that do not differentiate between a *felony* and a *misdemeanor*, a *felony* is an offense punishable by a sentence of at least one year imprisonment and/or a fine of at least \$1,000. The term also includes a general court martial.

FINANCIAL SERVICES OR FINANCIAL SERVICES RELATED – Pertaining to securities, commodities, banking, insurance, consumer lending, or real estate (including, but not limited to; acting as or being associated with a bank or savings association, credit union, Farm Credit System institution, mortgage lender, mortgage broker, real estate salesperson or agent, appraiser, closing agent, title institution, or escrow agent).

FOREIGN FINANCIAL REGULATORY AUTHORITY – Includes (1) a *financial services* authority of a foreign country; (2) other governmental body empowered by a foreign government to administer or enforce its laws relating to the regulation of *financial services* or *financial services-related* activities; and (3) a foreign membership organization, a function of which is to regulate the participation of its members in *financial services* activities listed above.

FOUND – Includes adverse final actions, including consent decrees in which the respondent has neither admitted nor denied the findings, but does not include agreements, deficiency letters, examination reports, memoranda of understanding, letters of caution, admonishments, and similar informal resolutions of matters.

INVOLVED – Doing an act or omission or aiding, abetting, counseling, commanding, inducing, conspiring with or failing reasonably to supervise another in doing an act or omission.

MISDEMEANOR – For jurisdictions that do not differentiate between a *felony* and a *misdemeanor*, a *misdemeanor* is an offense punishable by a sentence of less than one year imprisonment and/or a fine of less than \$1,000. The term also includes a special court martial.

ORDER – A written directive issued pursuant to statutory authority and procedures, including orders of denial, suspension, or revocation; does not include special stipulations, undertakings

or agreements relating to payments, limitations on activity or other restrictions unless they are included in an *order*.

PROCEEDING – Includes a formal administrative or civil action initiated by a governmental agency, self-regulatory organization or a *foreign financial regulatory authority*; a *felony* criminal indictment or information (or equivalent formal charge); or a *misdemeanor* criminal information (or equivalent formal charge). The term does not include other civil litigation, investigations, or arrests or similar charges affected in the absence of a formal criminal indictment or information (or equivalent formal charge).