



NMLS Enhancement: Creating One Account for Users to Access NMLS

Feb 05

Streamlined, simplified and secure. When you create an account to access a technology system, there is satisfaction in knowing you can log into that system again using the same credentials, regardless of your role within a company.

CSBS is enhancing NMLS to provide users with a simplified account setup and management process - eliminating the need for users to have multiple accounts when they fulfill different roles within a company.

How managing multiple accounts works today

NMLS users who have multiple roles within a company must maintain a separate username and password for each account. An individual may have multiple accounts because NMLS allows individuals who fulfill different types of roles to complete different tasks based on overall requirements for establishing and maintaining licensure through NMLS. For example, a state-licensed mortgage company has the following four different NMLS user types - each having a specific objective:

- Company Account Administrator
- Company Organization User
- Individual Licensee (MLO)
- Control Person

At large companies, the roles listed above are often assigned to different people. However, at small companies (e.g., sole proprietorship), it is likely that one individual will be responsible for all or multiple roles.

Having multiple NMLS accounts becomes a problem for individuals who must switch between roles regularly. These individuals have multiple username and password combinations to track, manage and update. In addition, moving between roles requires users to log out of NMLS and log back in - creating a disjointed user experience that can

lead to confusion and frustration.

Future account management process

NMLS users will have one username, password to access NMLS – regardless of the different tasks or roles they fulfill within a company. After logging in to NMLS, users will be able to switch between accounts associated with their login credentials. Simplifying the account setup and management process will eliminate the need for NMLS users to manage multiple usernames and passwords and make it easier to switch roles within the system to perform various tasks.

NMLS user benefits

- Save time by creating one username and password for all system access needs
- Navigate NMLS more efficiently instead of having to log in and out to perform different tasks
- Maintain one set of credentials to access NMLS instead of tracking and storing multiple usernames and passwords

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