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November 3, 2010

To: Clients and Friends

From: David F. Dulock

Subject: NMLS Annual License Renewal Process Starts November 1, 2010

The Texas Department of Savings and Mortgage Lending and the Office of Consumer Credit Commissioner require company and individual licensees to renew their respective licenses through NMLS by **no later than December 31, 2010**. In view of this requirement, we redacted for brevity the following NMLS Streamline Annual Renewal Web page, which provides all the information you will need for the renewal process:
<http://mortgage.nationwidelicencingsystem.org/SLR/COMMON/RENEWALS/Pages/default.aspx>.

Step 1 – Prepare for the renewal process

NMLS has prepared a Renewal Handbook to guide you through the renewal process. This handbook will provide detailed instructions for both companies and individuals.

NOTE: Credit report functionality becomes available on November 1. (*See Black, Mann & Graham's October 14, 2010 credit report memorandum on our Website.*)

Step 2 – Log in to NMLS and make sure your record is up to date

Make sure you can log in, with your user name and password. Licenses must be in an approved status in order to request renewal. To check your license status, follow the easy steps on the License Status Quick Guide.

Step 3 – Review your state(s) deadlines and requirements

(*Note: Click on the above Web address for access capabilities for specific information.*)

Step 4 – Request renewal

Beginning November 1st, licensees can log into NMLS, click the Renewal Tab and request renewal of their licenses, or indicate to their regulator the licenses they do not intend to renew.

Individuals should log in and, through the Renewal Tab, attest to each license as they meet the requirements listed in the attestation language. Prior to submitting a renewal request, individuals should coordinate with their company.

Additional resources

- Renewal Handbook
- MLO SAFE Requirements and Deadlines Chart
- Company Uniform Renewal Checklist
- Individual Uniform Renewal Checklist

Quick Guides (handy 1-2 page how-to documents)

- Companies
 - Company Renewal Quick Guide - Guides company account users through the process of submitting company/branch licenses for renewal (and how to recall a "Do Not Renew" request). Includes instructions on how to view the status of submitted renewals.
 - Renewal Role Quick Guide - Walks the company account administrator through the process of granting company users the Renewal Role in NMLS.
 - Companies without a license on NMLS - Managing MLOs - For companies that do not hold a license on NMLS; how to manage their MLO's during the renewal period
- Individuals
 - Individual Renewal Quick Guide - Guides the individual licensee through the process of submitting licenses for renewal (and how to recall a "Do Not Renew" request). Includes instructions on how to view the status of submitted renewals.
 - Renewal Navigation Quick Guide - Provides the individual licensee with a step by step guide for attesting to and submitting a request to renew a license.