



Individual Account Creation

Individuals require an NMLS Account to create and attest to your record in NMLS.

Create an Account

1. Navigate to the [NMLS Resource Center](#).
2. Click to **Log into NMLS** button in the upper right corner.
3. Click the **Request an Account** link.
4. Click the **Individual** button.
5. Retype the security letter & numbers shown on the screen in the space provided and click the **Next** button.
6. Enter your information on the *Create an Individual User Account* page.

NOTE: Use your **FULL LEGAL NAME** (as it shows on a government issued ID) and an **EMAIL ADDRESS** that is readily accessible.

7. Click the **Next** button.
8. Confirm the Individual Account Information. If correct click the **Finish** button. If incorrect, click the **Previous** button and correct any information.

NOTE: If you enter your SSN or DOB incorrectly, you must contact the NMLS Call Center to correct the mistake.

NOTE: Individuals without a social security number must contact the NMLS Call Center and provide supporting documentation to obtain an account in NMLS.

9. After completing the process, you will receive two emails from NMLS_Notifications@NMLSNotifications.com. The first contains your user name and the second contains your temporary password.
10. Log into NMLS.
11. Update your password. (Please see the [Important Information](#) section of this guide)

NOTE: Creating an individual account establishes a permanent record in NMLS. Individual records are NOT to be created for training purposes. For training materials, access the [State Licensing](#) Section of the [NMLS Resource Center](#) that provides links to Quick Guides, Tutorials, Navigation Guides and the Policy Guidebook.



IMPORTANT INFORMATION

User Name and Password:

Maintain your User Name and Password in a safe location. You will use these in the future when you need to access your record in NMLS to attest to your record, give a company access to your record, or terminate a relationship with a company. Mortgage Loan Originators will also need to renew their license.

Individual ID (NMLS Unique ID Number):

Maintain your Individual ID in a safe location. You will need this for:

- Course Enrollment – course provider will require in order to bank your credits
- Test Enrollment
- Criminal Background Authorization
- Credit Report Authorization

Contact the NMLS Call Center at (855) 665 – 7123 for further assistance.