



Douglas B. Foster
Commissioner

TEXAS DEPARTMENT OF SAVINGS & MORTGAGE LENDING

NOTICE FROM THE COMMISSIONER

Subject: Use of Unique Identifier Numbers Issued Through Enrolling in the NMLS

There is apparent confusion in the industry as to when it is appropriate to use the unique identifier number that is issued through use of the Nationwide Mortgage Licensing System (NMLS). With new federal and state requirements, some licensees and lenders have the understanding that as soon as the number is assigned it can be used to meet these new requirements.

The fact is that until your state regulator, the Texas Department of Savings and Mortgage Lending, in this case, has approved your application for a license through the NMLS, the unique identifier number should be considered a reference number for your application process and should not be used in any other official capacity. In actuality, use of the unique identifier number prior to the regulator's approval of an application would be considered a violation of licensing requirements and could constitute a basis for administrative enforcement action.

If you have any questions, do not hesitate to contact the department at licensing@sml.state.tx.us.

Sincerely,

Douglas B. Foster
Commissioner
January 4, 2010