CAPITAL AREA REALTORS®
FEDERAL CREDIT UNION

Updated October 22, 2026

# Your federal registration, start to finish

How to get your NMLS ID, link your record to the credit union, and book your fingerprints. Most people finish in one sitting.

**Create your account**
Part 1

**File your MU4R**
Part 2

**Book fingerprints**
After you pay

**Done**
Prints booked

## Have these ready

- Social Security number and date of birth
- Home mailing address
- An email you check daily
  NMLS sends your username and password there
- A card or bank account
  Fees are paid in NMLS

## What it costs

| | |
|---|---|
| NMLS registration fee | $65.00 |
| Background check fee | $36.25 |
| **Total** | **$101.25** |

Paying by card adds a 2.5% service fee.

## Three habits that save time

- Click Save, then Next
  Next on its own does not save the page
- Red messages are normal
  They show on sections you haven't filled in yet
- The credit union's NMLS ID is 811806

## You're done when your fingerprint appointment is booked

Not when you get your NMLS ID, and not when you give the credit union access. After your prints are taken, the credit union reviews your filing and activates your registration.

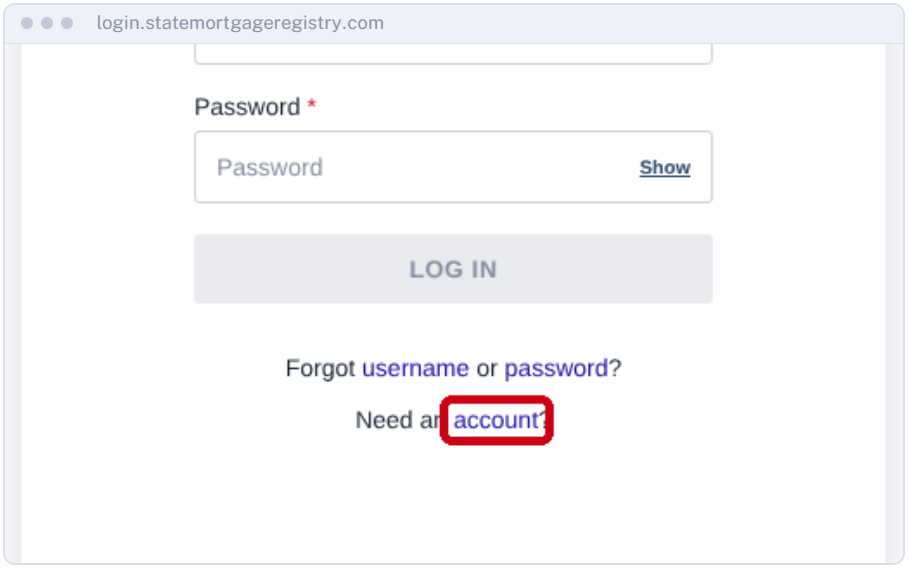
Screens show sample data. If NMLS looks different or you get stuck, use the "Book 15 minutes" link in your welcome email.

# Part 1. Create your NMLS account

Already have an NMLS ID? Skip to Part 2.

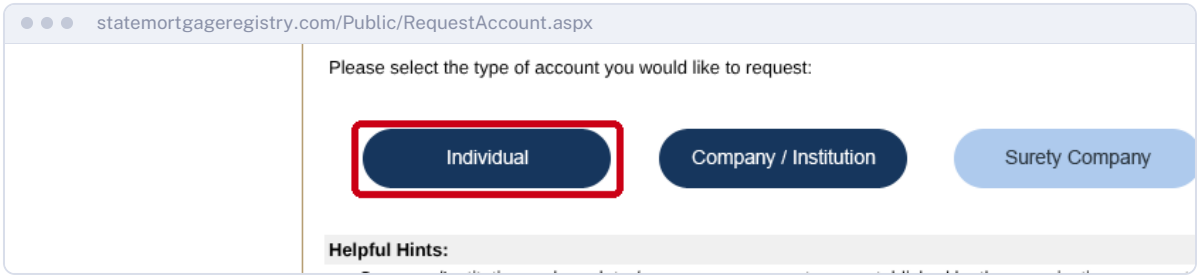
## 1 Open the login page and ask for an account

Go to **login.statemortgageregistry.com**. Under the Log In button, click **Need an account?**, then **I Agree to the Terms of Use**.




## 2 Choose Individual

Company / Institution is for the credit union, not for you.

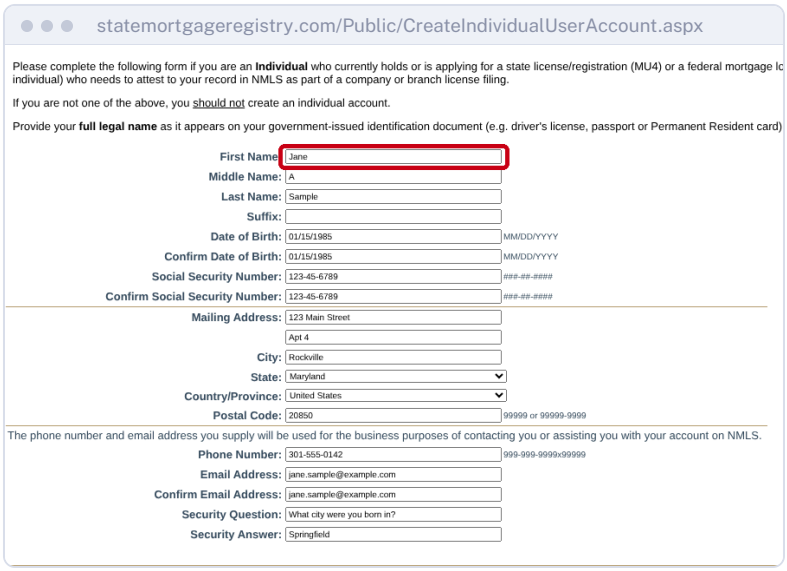



## 3 Type the security characters

Enter the characters shown in the image, then click **Next**.

## 4 Fill in the account form

Your full legal name as it appears on your driver's license or passport, then your date of birth and Social Security number (each typed twice), home address, phone, an email you check, and a security question. Click **Next**.

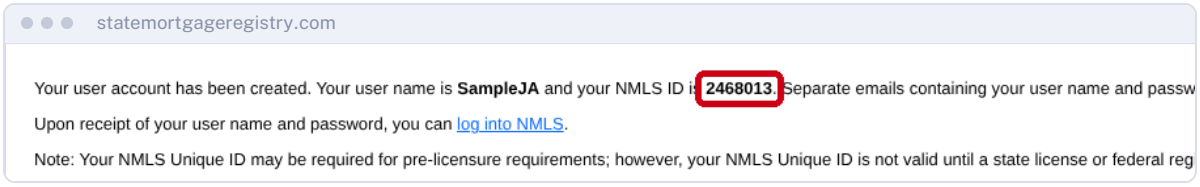



## 5 Check and confirm

Click **Cancel** to fix anything, or **Confirm** to create the account.

## 6 Save your NMLS ID

Screenshot this page or write the ID down, then reply to your welcome email with it. Your password comes in a separate email from NMLS.




✓ You have an NMLS ID. It isn't active until your registration is approved, so go on to Part 2.

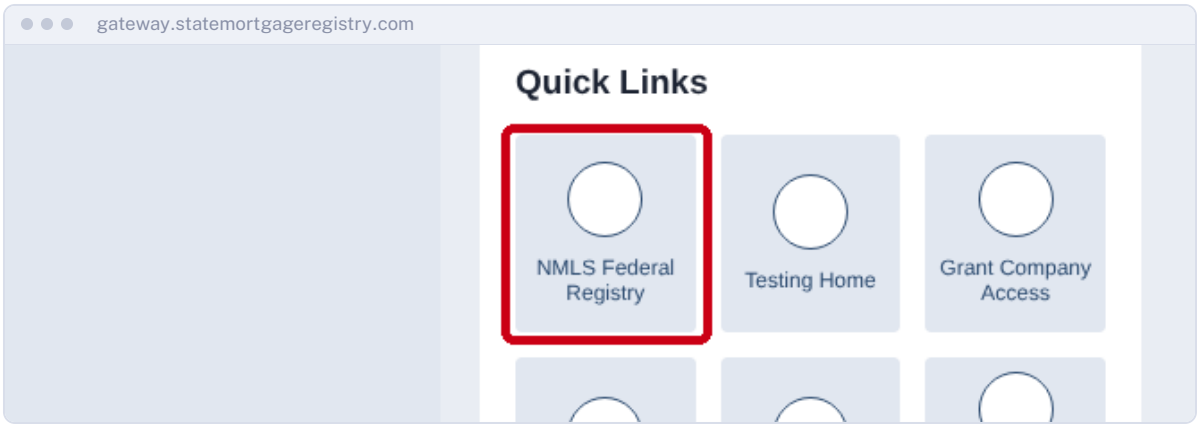
# Part 2. File your MU4R and book your fingerprints

The MU4R links your record to the credit union and starts your background check.

## 1 Open the Federal Registry

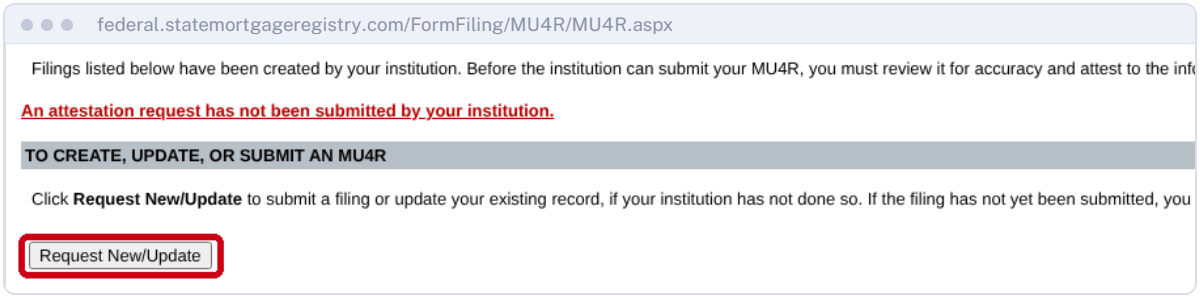
Log in to NMLS. Under **Quick Links**, click **NMLS Federal Registry**.

**Watch out.** Grant Company Access and Add New License are for state licenses. Don't use them.




## 2 Start a new MU4R

Under **To Create, Update, or Submit an MU4R**, click **Request New/Update**, then **Continue**. The red line about an attestation request is normal.



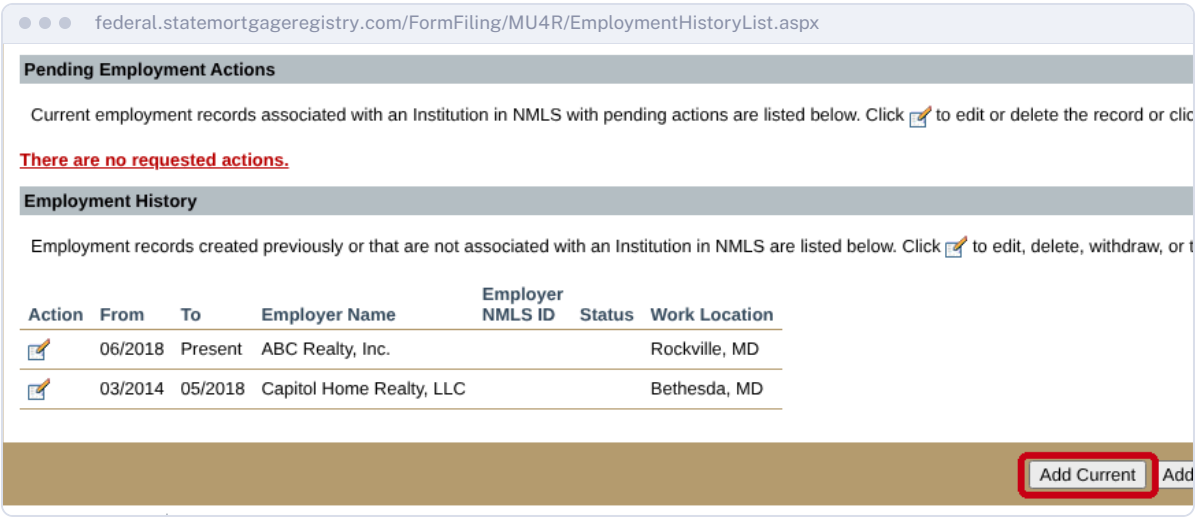
## 3 Your details, other names and home address

Check your name and birth details and fill in your contact information. A business phone is required. Add any other names you've used since age 18, then your home address. Save, then Next on each page.



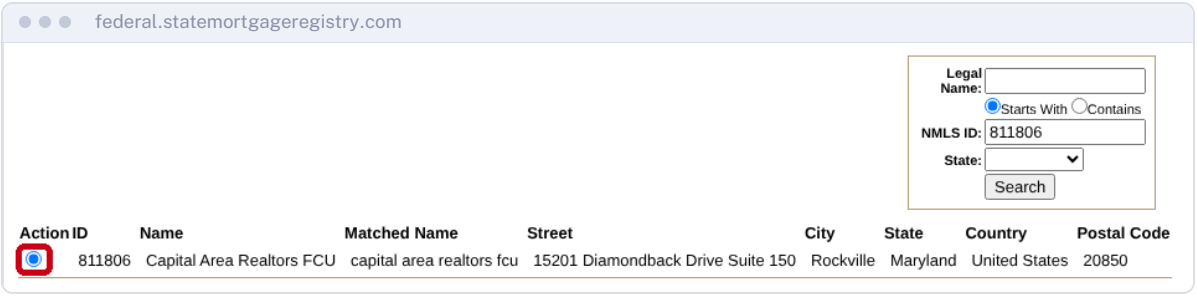

## 4 Employment Records: add the credit union

List financial services jobs from the past 10 years with **Add Prior**. Then click **Add Current** and answer **Yes** when asked if you'll originate loans for a financial institution.



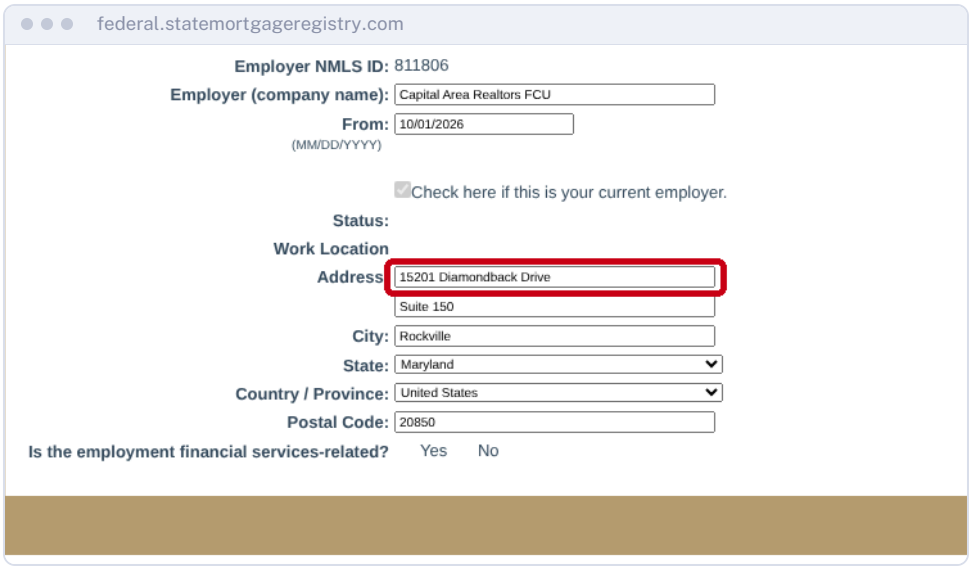

## 5 Search for 811806

Type **811806** in NMLS ID and click **Search**. Select the button next to Capital Area Realtors FCU, then click **Select**.



## 6 Start date and the credit union's address

From: your start date. Work location: **15201 Diamondback Drive, Suite 150, Rockville, MD 20850**. Financial services-related: **Yes**. Click **Save**.




✓ Capital Area Realtors FCU shows under Pending Employment Actions. Submitting gives the credit union access to your record; there's no separate access step.

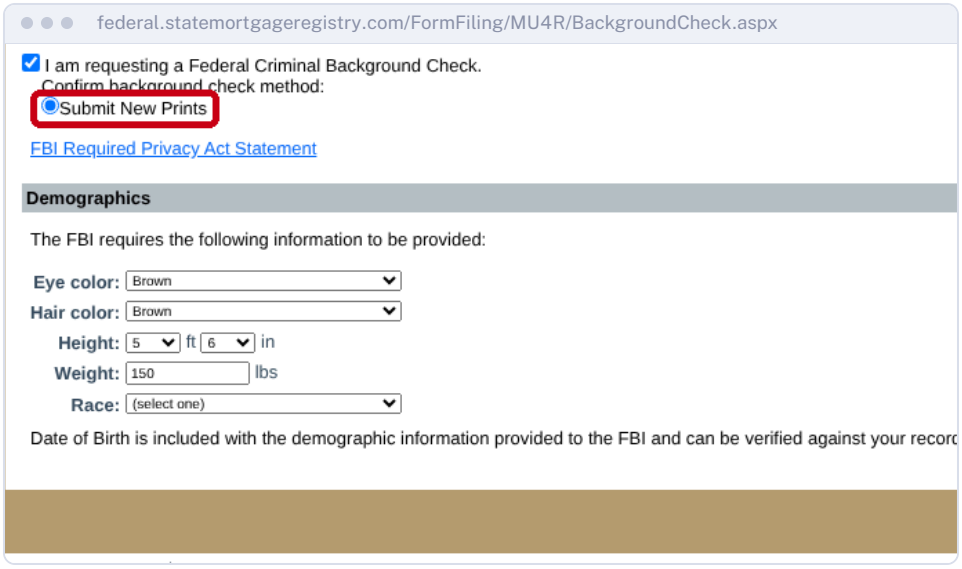
## 7 Disclosure Questions and Disciplinary Actions

Answer every question. If any answer is Yes, book a call with us before you file. If they're all No, Disciplinary Actions stays empty; click Next.

## 8 Criminal Background Check

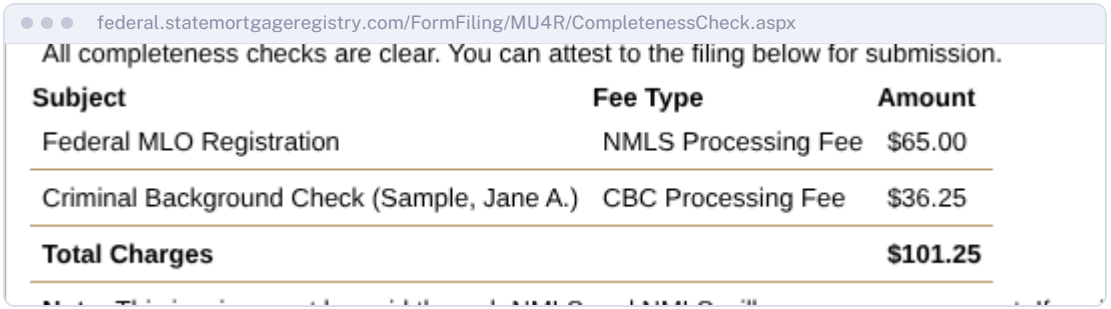
Check **I am requesting a Federal Criminal Background Check**, choose **Submit New Prints**, and answer the FBI demographic questions.

> **Watch out.** Click Save before Next. Otherwise Attest and Submit says “You must request a background check” and you have to come back.




## 9 Attest, submit and pay

Check the certification box, click **Submit Filing**, and pay the $101.25 (cards add 2.5%).




**Create your account** — Part 1
**File your MU4R** — Part 2
**Book fingerprints** — After you pay
**Done** — Prints booked

## 10 Book your fingerprints right after you pay

In NMLS: **Composite View**, then **View Individual**, then **View Criminal Background Check Requests**, then **Schedule Your Fingerprinting Appointment**. Fieldprint opens: create a login, choose **None above apply**, and pick a location and time. Bring a photo ID.

✓ Your appointment is booked. That’s the finish line.