



NMLS Modernization: What We've Learned From Users So Far and What's Next

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NMLS users tell us what they think about recent enhancements

NMLS enhancements completed in July 2024 introduced a new login process for NMLS users, including the ability to access multiple NMLS accounts using a single login.

In October 2024, we surveyed a select group of NMLS users to find out what they think about the system updates. The pool of users, known as the [NMLS User Experience Group \(NXg\)](#), include MLOs, state agency and company users who have volunteered to participate in modernization activities to help ensure we create the best system experience possible.

At the time of the survey, the NXg was comprised of **296** NMLS users. All 296 users were invited to participate in the [survey](#). There were **88 survey respondents**, representing **33%** of NXg participants.

Key findings from NXg survey respondents:

- 79% rated the new login experience as “very easy” or “easy.”
- 85% indicated they did not need help completing their new login.
- 91% found consolidating their NMLS accounts to be “very easy” or “easy.”
- 85% did not experience any issues consolidating their NMLS accounts.
- Opportunities for improvement included:
 - Reducing the number of clicks (resolved in a subsequent system release)
 - Providing more state agency and industry engagement before system releases

[View a summary of survey results.](#)

NMLS user feedback is invaluable. NMLS users can sign up for the [NMLS User Experience Group \(NXg\)](#) to get involved with modernization activities.

What's next for NMLS modernization

Modernizing NMLS requires using a long-term strategy focused on enhancing the system and improving the user experience. With the first phase of enhancements complete, the second phase – **focused on making it easier for individuals in the mortgage industry to apply for a state license(s) in NMLS** – is in progress and expected to go live in the second half of 2025.

This [development roadmap](#) highlights key NMLS enhancements that will occur over the next six years.

Consistent with our long-term strategy, we will make incremental changes on a yearly basis that will improve the NMLS experience for the broadest user groups.

As we modernize NMLS, we will continue to gather feedback from NMLS users, those who have keen insights and first-hand experience critical to informing ongoing enhancements.

Visit csbs.org/mod to sign up for updates on NMLS modernization activities.

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202.296.2840

newsroom@csbs.org

1129 20th Street, N.W., 9th Floor, Washington, DC 20036