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## **Practice Worksheet for the Standard Mortgage Call Report**

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This Practice Worksheet is designed to help users prepare for their quarterly submission of the Residential Mortgage Loan Activity (RMLA) component and annual submission of the Financial Condition (FC) component of the Standard Mortgage Call Report (Standard MCR). The RMLA component is due within 45 days from the end of each calendar quarter and the FC component is due within 90 days from a company's fiscal year end.

### **Who is the Practice Worksheet for?**

Any company can use this worksheet. However, companies who are a Fannie Mae or Freddie Mac Approved Seller/Servicers or Ginnie Mae Issuers will have additional sections to complete which are not in this practice worksheet.

### **Why should I use the Practice Worksheet?**

The Practice Worksheet is intended to help you gather all of the pieces of information you will need for your quarterly and annual Standard MCR filings. If you are able to accurately fill out the worksheet provided, then you will simply have to log into NMLS and type in the numbers you put down on this worksheet. (You will NOT be able to attach this document. It is for practice only).

If your company holds licenses in multiple states (or territories) you will need to fill out a separate state-specific worksheet for each state. The company-level information, which contains your company's line of credit (LOC) information, only needs to be filled out one time. The form will be available to all relevant state regulators.

### **What is in the Practice Worksheet?**

The Practice Worksheet contains the following items:

- Worksheet showing each section that will be completed on each quarterly RMLA component.
- Worksheet showing each section that will be completed on each annual FC component.

Line-by-line definitions and glossary terms are available on the [Mortgage Call Report Page](#).

### **When does my company have to complete the FC component of the Standard MCR?**

The FC component of the Standard MCR must be submitted one time per year and is *due within 90 days from **your company's fiscal year end***. The information on the FC is NOT state specific and must reflect your company's overall financial condition.

Companies who must complete an Expanded Mortgage Call Report will complete RMLA Sections I, II and III, along with Financial Condition information. The Expanded MCR contains additional components that are not available in this practice worksheet.

For additional resources, go to the [Mortgage Call Report Page](#).













## Schedule D: Non-Internet Expenses and Net Income (cont)

<b>Corporate Administration/Overhead Allocations</b>		<b>\$</b>
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	
D410	Corporate Technology Charges	
D420	Goodwill Improvements	
D430	Other Corporate Expenses or Allocations not Included Above	
D440	Total Corporate Administration/Allocation	Sum of D400 through D430
D500	Total Gross Non-Interest Expenses (After Corporate Allocation)	Sum of D310 and D440

<b>Income Taxes, Non-recurring Items, and Minority Interest</b>		<b>\$</b>
D510	Income/(Loss) before Taxes, Nonrecurring Items & Minority Interest	
D520	Income Taxes	
D530	Net Income/(Loss) before Nonrecurring Items & Minority Interest	D510 minus D520
D540	Nonrecurring Items	
D550	Net Income (Loss) before Minority Interest	Sum of D530 and D540
D560	Minority Interest	
D600	Net Income (Loss) after Corporate Allocations and Minority Interest	D550 minus D560

## Explanatory Notes

<b>Field #</b>	<b>Explanatory Notes - Free Text</b>
FCNOTE	