







COMPLETING THE EXPANDED MORTGAGE CALL REPORT

The Expanded Mortgage Call Report (EMCR) is required of companies who are approved Fannie Mae or Freddie Mac Seller/Services or a Ginnie Mae Issuer. The EMCR contains a financial condition component and one or more residential mortgage loan activity components based on where the company is actively licensed and required to file. The EMCR must be submitted through NMLS for each calendar quarter within 45 days of calendar quarter end. The EMCR can be created manually by entering data or by uploading an XML file in NMLS. The steps below will walk you through manually creating and completing your EMCR.


Manually Create your EMCR:

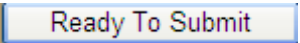
1. Once you are logged into NMLS, select the  Tab.
2. Select .
3. Select .
4. Enter the appropriate year and period (Expanded MCRs are required to be submitted quarterly throughout the year, Q1, Q2, Q3, Q4. Do not select Fiscal quarters).
5. Select .

NMLS will create a **financial condition** component and one or more **residential mortgage loan activity** components based on where the company is actively licensed and required to file.

Complete your Financial Condition component:


1. Under the **Financial Condition** component, select the edit icon ().

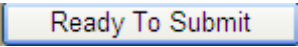
Financial Condition (FC)				
Available Actions	Required	Status	Last Updated By	Last Updated Date
	Y	Pending Initial	RyanT4	4/13/2011

2. Each Schedule on the left navigation panel will need to be completed. Complete Schedule A – Schedule O and save.
3. Select Completeness Check from left Navigation Panel
4. Correct any completeness check errors if applicable. If you are unsure how to correct any errors listed, refer to the [Data Validation Reference Guide](#).
5. Select 

Complete the Residential Mortgage Loan Activity component:

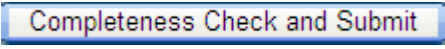
1. Under the **Residential Mortgage Loan Activity** component, select the edit icon () for the first state listed.

Residential Mortgage Loan Activity (RMLA) Component(s)					
Available Actions	Required	State	Status	Last Updated By	Last Updated Date
	Y	Arizona	Pending Initial	RyanT4	4/13/2011

2. If you wish to submit an RMLA that is not listed here, select Add New RMLA, and select the state.
3. Each Section on the left navigation panel will need to be completed. Complete Section I – Section III and save.
4. Select Completeness Check from left Navigation Panel.
5. Correct any completeness check errors if applicable. If you are unsure how to correct any errors listed, refer to the MORTGAGE CALL REPORT COMPLETENESS CHECK ERROR MESSAGES Document.
6. Select 

Once each component is in a “Ready to Submit” Status, the MCR filing can be submitted.

Submit your EMCR Filing:

1. Select  from the MCR Components page to begin the MCR submission process.
2. Select the attestation checkbox and Attest and Submit the filing

If you need additional assistance, please contact the NMLS Call Center at 240-386-4444.