



EXPANDED MCR UPLOAD

The Expanded Mortgage Call Report (E-MCR) is required of companies who are a Fannie Mae or Freddie Mac Seller/Servicer or a Ginnie Mae Issuer. The E-MCR contains a Financial Condition (FC) component and one or more Residential Mortgage Loan Activity (RMLA) components based on where the company is actively licensed and required to file. The E-MCR must be submitted through NMLS for each calendar quarter within 45 days of calendar quarter end. The E-MCR can be created manually by entering data or by uploading an XML file in NMLS. The steps below will walk you through completing the E-MCR by uploading an XML file in NMLS.

Upload your E-MCR:

1. Once you are logged into NMLS, click the **Filing** tab.
2. Click **MCR** on sub-menu.
3. Click the **Upload New MCR** button.
4. Browse for your XML file, click the **Open** button, and then click the **Upload** button.

NOTE: Visit the NMLS Resource Center for additional information regarding [MCR XML specifications](#).

If all file specifications are met, NMLS will create an FC component and one or more RMLA components based on where the company is actively licensed and required to file. NMLS will also populate the components with any data provided in the uploaded file. E-MCR components can be uploaded in a single or multiple files. It can take a minute or two for the system to finish uploading; continue to refresh the screen until the status changes from "Upload Pending" to "Upload Complete" then click the **Mortgage Call Reports** link on the left navigation panel.

5. Click the **Mortgage Call Reports** link on the left navigation panel.
6. Click the **View/Edit** icon next to the appropriate filing to access the components of the pending E-MCR.

IMPORTANT NOTE: Uploading your MCR filing does not complete the submission process. Even if you provide all data required to complete your E-MCR filing in the XML file (including all FC and required RMLA component data), you must proceed to the completeness check for each component and place the components in a "Ready to Submit" status before you will be able to submit your E-MCR filing.

Complete the FC component:

1. Under the *Financial Condition* component, click the **Edit** icon.
2. Each schedule on the left navigation panel will need to be completed. Complete Schedule A – Schedule O and save in each section.
3. Click **Completeness Check and Warnings** from the 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. Click the **Ready to Submit** button.

Complete the RMLA component:

1. Under the **Residential Mortgage Loan Activity** component, select the **Edit** icon for the first state listed.
NOTE: If you wish to submit an RMLA to a state that is not listed, click the **Add New RMLA** button and select the state.
2. Each section on the left navigation panel will need to be completed. Complete Section I – Section III and save in each section.
3. Click **Completeness Check and Warnings** from the 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. Click the **Ready to Submit** button.

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

Company-Level Information:

1. Click the **Edit** icon under the *Company-Level Information* section.
2. Each section on the left navigation panel must be completed.
3. Click **Completeness Check and Warnings** on the left navigation panel.
4. Review any outstanding completeness check items or click the **Ready to Submit** button.
5. Click the **Completeness Check and Submit** button at the bottom of the *MCR Components* page to begin the MCR submission process.
6. Select the attestation checkbox and click the **Attest and Submit** button to submit the filing.

Submit your E-MCR Filing:

1. Click the **Completeness Check and Submit** button on the *MCR Components* page to begin the MCR submission process.
2. Select the attestation checkbox and click the **Attest and Submit** button.

For additional assistance, please contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).