



UPLOADING A STANDARD FINANCIAL CONDITION USING XML

The Standard Mortgage Call Report (S-MCR) requires a Financial Condition (FC) component be submitted through NMLS on an annual basis, 90 days from the fiscal year end as reported on the Company (MU1) Form. The S-MCR can be created manually by entering data or uploading an XML file. The steps below will walk you through completing the Standard FC by uploading an XML file in NMLS.

Upload your S-MCR:

1. Once you are logged into NMLS, click the **Filing** tab.
2. Click the **Call Reports** button.
3. Click the **Mortgage Call Report** button.
4. Click the **Upload New MCR** button.
5. 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 validations pass, NMLS will create 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 upload file. S-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 to "Upload Complete."

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

IMPORTANT NOTE: Uploading your MCR filing does not complete the submission process. Even if you provided all data required to complete your S-MCR filing in the upload file, you must run completeness checks for each component and place the components in a "Ready to Submit" status before you will be able to submit your S-MCR filing. The steps below will assist you with the rest of the process.

Completing the FC Component:

8. Under the *Financial Condition* component, click the **Edit** icon.
9. Each schedule on the left navigation panel will need to be completed. Complete Schedule A – Schedule D and save in each section.
10. Click **Completeness Check and Warnings** from the left navigation panel.
11. Correct any completeness check errors and review any validation warnings if applicable.
12. Click the **Ready to Submit** button.

NOTE: Once the *Financial Condition* component is in a "Ready to Submit" status, the MCR filing can be submitted.

Submit your S-MCR Filing:

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

If you need additional assistance, contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).