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Policy

Companies that hold a state license or state registration through NMLS are required to complete a Mortgage Call Report (MCR). The Expanded MCR contains two components; the Residential Mortgage Loan Activity Report (RMLA) and the Financial Condition (FC). The RMLA component collects application, closed loan, individual mortgage loan originator, Line of Credit, servicing and repurchase information by state, in addition to company level information related to lines of credit and nationwide servicing information.

Both RMLA and FC components must be submitted quarterly, within 45 days of the end of every calendar quarter for Expanded MCR filers.

If errors exist in the *Completeness Check* section, click the section link to go to the corresponding schedule and correct the error. Warnings will not prevent submission of an FC, however users must acknowledge that the warnings exist by providing an explanatory note prior the marking an FC as "Ready to Submit."

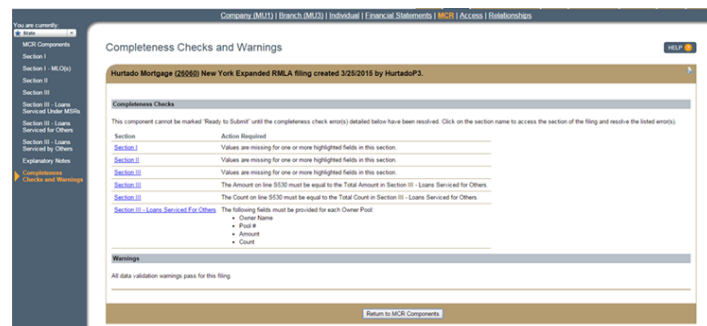


Figure 1: RMLA – Completeness Checks and Warnings



## Definitions and Charts

Document Name	Description
<a href="#"><u>Expanded MCR Field Definitions</u></a>	This document contains a description of each data field included in the Expanded Mortgage Call Report.

Figure 2: Expanded MCR Field Definitions

## How to Complete Completeness Checks and Warnings

The FC component cannot be marked "Ready to Submit" until the completeness check error(s) detailed on the *Complete Completeness Checks and Warnings* page have been resolved. Click on the section name to access the section of the filing and resolve the listed error(s), which are highlighted in yellow.

## Additional Resources

- [Getting Started: Expanded MCR](#)
- [State MCR Requirements Chart](#)
- [Mortgage Call Report – Data Formatting Requirements](#)
- [Data Validation Reference Guide](#)
- [Quick Guide:](#)
  - [Expanded MCR Quick Guide](#)
  - [Making an Amendment to the MCR](#)