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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.



Figure 1: Expanded MCR – Section III - Loans Serviced by Others

Definitions and Charts

Document Name Description

Expanded MCR Field Definitions

This document contains a description of each data field included in the Expanded Mortgage Call Report.

Figure 2: Expanded MCR Field Definitions

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How to Complete the Expanded MCR

1. The following quick guide will walk you through creating and completing the Expanded MCR through NMLS: Expanded MCR Quick Guide

Additional Resources

- Getting Started: Expanded MCR
- State MCR Requirements Chart
- Mortgage Call Report Data Formatting Requirements
- Data Validation Reference Guide
- Quick Guide:
 - o Expanded MCR Quick Guide
 - o Making an Amendment to the MCR

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