



EXPANDED MCR

The Expanded Mortgage Call Report (E-MCR) is required of companies who are approved Fannie Mae or Freddie Mac Seller/Serviceers 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 manually creating and completing your E-MCR. For information on uploading an XML file, see [Mortgage Call Report XML Specification](#).

Manually Create Your E-MCR:

1. Once you are logged in to NMLS, select the **Filing** tab.
2. Click the **Call Reports** button.
3. Click the **Mortgage Call Report** button.
4. Click the **Create New MCR** button.
5. Enter the appropriate year and period (Only the Q1, Q2, Q3, and Q4 options fulfill the minimum quarterly requirement).
6. Click the **Create Expanded MCR** button.

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, click the **Edit** icon.
2. Each Schedule on the left navigation panel will need to be completed. Complete *Schedule A* through *Schedule O* and click the **Save** button on each page.
3. Click **Completeness Check and Warnings** 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. Warning Messages will appear to serve as a warning that the data provided in the financial condition may be incorrect. You can correct the warnings by satisfying the issues that are described in the warning message. If you choose not to correct the warnings, you must provide an explanatory note indicating why you have not satisfied them and select the box that you acknowledge the existing of the warnings.
6. Once all completeness checks are satisfied and any warning messages are addressed, select **Ready to Submit**.

Complete the Residential Mortgage Loan Activity component:

Under the Residential Mortgage Loan Activity component, the State-Specific Information and the Company-Level Information must be completed.










| Residential Mortgage Loan Activity (RMLA) Component(s) | | | | | | |
|---|-----------------|-----------------|-----------------------|----------------------|--------------|--|
| State-Specific Information | | | | | | |
| Available Actions | State | Status | Last Updated By | Last Updated Date | Form Version | |
|    | Florida | Pending Initial | StateR | 4/3/2015 9:52:18 AM | V4 | |
|    | Rhode Island | Ready to Submit | StateR | 3/16/2015 6:26:18 PM | V4 | |
| Company-Level Information | | | | | | |
| Available Actions | Status | Last Updated By | Last Updated Date | Form Version | | |
|    | Pending Initial | StateR | 3/18/2015 12:38:56 PM | V4 | | |

Figure 1: Expanded – RMLA

State-Specific Information:

1. Click the **Edit** icon under the *State-Specific Information* section.
NOTE: If you wish to submit an RMLA for a state that is not listed here, click the **Add New RMLA** button and select the state.
2. Each Section on the left navigation panel will need to be completed.
NOTE: You can complete the Section I – MLO data by uploading a .csv file through NMLS. For details on the file specifications and instructions, see the [MLO Upload Specification and Sample](#).
3. Click **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 [MCR Data Validation Quick Guide](#).
5. Click the **Ready to Submit** button.
6. Repeat steps 1-5 for each state that is listed.
7. Once each RMLA 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.

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