



# Mortgage Call Report User Guide

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## About the Mortgage Call Report

The mortgage call report (MCR) is required to be completed by all state licensed companies and companies employing state licensed mortgage loan originators (MLOs). The MCR collects standardized mortgage company data at the state level for all state-licensed mortgage companies. Collecting this data allows regulators to gain insights into industry trends, helping them identify potential issues that could harm consumers.

## Helpful Resources

### State Requirements

Download the state-specific details on MCR requirements [here](#).

### Field Definitions

Download the definitions and formatting requirements for the MCR [here](#).

### Frequently Asked Questions

Download the answers to common questions about the MCR [here](#).

### Sample MCR

Download a [PDF](#) or [Excel](#) sample MCR to review all the fields required in the RMLA and FC components of the MCR.

### Previous Form Versions

If you are amending a filing from a previous form version, refer to documentation for that version [here](#).

## MCR Components

The MCR contains two components:

### Residential Mortgage Loan Activity (RMLA)

This component collects loan application, closed loan, individual mortgage loan originator (MLO), Line of Credit, servicing, and repurchase information by state.

### Financial Condition (FC)

This component collects financial information at the company level; it does not have to be completed for each state.

## MCR Submission Dates

### RMLA

The RMLA is due quarterly, within 45 days of the end of the calendar quarter.

- Q1 data (January 1 - March 31) is due May 15
- Q2 data (April 1 - June 30) is due August 14
- Q3 data (July 1 - September 30) is due November 14



- Q4 data (October 1 - December 31) is due February 14

## FC

For mortgage lenders and servicers, the FC is due quarterly at the same time as the RMLA.

For mortgage brokers, the FC is due annually, within 90 days of the calendar year end.

## NMLS Business Activity Information

### Business Activity Mapping

When filling out the new form, the system will present the user with only the MCR sections relevant to their company's indicated business activities.

Mortgage Business Activities	Mortgage Broker	Mortgage Lender	Mortgage Servicer
First mortgage brokering	Y	N	N
First mortgage lending	N	Y	N
First mortgage servicing	N	N	Y
Foreclosure consulting/foreclosure rescue	Y	Y	Y
High cost home loans	Y	Y	N
High-cost home loans - Broker	Y	N	N
High-cost home loans - Lender	N	Y	N
Home equity lending/lines of credit	Y	Y	N
Home equity lending/lines of credit - Broker	Y	N	N
Home equity lending/lines of credit - Lender	N	Y	N
Manufactured housing financing	Y	Y	N
Manufactured housing financing - Broker	Y	N	N
Manufactured housing financing - Lender	N	Y	N
Master servicing	N	N	Y
Mortgage loan modifications	N	N	Y
Mortgage loan purchasing	N	N	Y
Other - Mortgage	Y	Y	Y
Reverse mortgage activities	Y	Y	Y
Reverse mortgage brokering	Y	N	N
Reverse mortgage lending	N	Y	N
Reverse mortgage servicing	N	N	Y
Second mortgage brokering	Y	N	N
Second mortgage lending	N	Y	N
Subordinate lien mortgage servicing	N	N	Y
Third party first mortgage servicing	N	N	Y
Third party subordinate lien mortgage servicing	N	N	Y
Appraisal Management Services	N	N	N
Commercial mortgage brokering or lending	N	N	N
Credit insurance services	N	N	N



Mortgage Business Activities	Mortgage Broker	Mortgage Lender	Mortgage Servicer
Lead generation	N	N	N
Short sale	N	N	N
Third party mortgage loan processing	N	N	N
Third party mortgage loan underwriting	N	N	N

### Amended Business Servicing Activities with MCR Field

The first mortgage servicing, master servicing, and subordinate lien servicing business activities were split into two for clarity purposes. Companies that conduct these business activities must total sums where necessary and submit in the appropriate field according to the table below.

Approved Business Activity Name	Approved Definition	MCR (State/National)
First Mortgage Servicing – Whole Loan	Providing services including, but not limited to, the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures for first lien mortgage loans which the company wholly owns. (Excluding interim servicing).	<ul style="list-style-type: none"> <li>• S510</li> <li>• LS010</li> </ul>
First Mortgage Servicing – MSR	Providing services including, but not limited to, the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures for first lien mortgage loans for which the company owns the servicing rights. (Excluding interim servicing).	<ul style="list-style-type: none"> <li>• S520</li> <li>• LS020</li> </ul>
Third Party First Mortgage Servicing	Providing services for another party that owns the first lien mortgage loan and/or a party that owns the mortgage servicing rights on such a loan, including, but not limited to, the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures. Third-party servicers, which may be referred to as subservicers, do not own the loan or the mortgage servicing rights associated with the loan. (Excluding interim servicing).	<ul style="list-style-type: none"> <li>• S530</li> <li>• LS030</li> </ul>
Master Servicing - MSR	Owning mortgage servicing rights and contracting with a third-party servicer to manage the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures related to these servicing rights. (Excluding interim servicing).	<ul style="list-style-type: none"> <li>• S540</li> <li>• LS040</li> </ul>
Master Servicing – Whole Loan	Owning the whole loan and contracting with a third-party servicer to manage the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures related to wholly owned loans. (Excluding interim servicing).	<ul style="list-style-type: none"> <li>• S540</li> <li>• LS040</li> </ul>



Approved Business Activity Name	Approved Definition	MCR (State/National)
Subordinate Lien Servicing – Whole Loan	Providing services including, but not limited to, the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures for subordinate lien mortgage loans which the company wholly owns. (Excluding interim servicing).	<ul style="list-style-type: none"><li>• S510</li><li>• LS010</li></ul>
Subordinate Lien Servicing – MSR	Providing services including, but not limited to, the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures for subordinate lien mortgage loans for which the company owns the servicing rights. (Excluding interim servicing).	<ul style="list-style-type: none"><li>• S520</li><li>• LS020</li></ul>
Third Party Subordinate Lien Mortgage Servicing	Providing services for another party that owns the subordinate lien mortgage loan and/or a party that owns the mortgage servicing rights on such a loan, including, but not limited to, the receipt of payments, customer service, escrow administration, investor accounting, collections, loss mitigation, or foreclosures. Third-party servicers, which may be referred to as subservicers, do not own the loan or the mortgage servicing rights associated with the loan. (Excluding interim servicing).	<ul style="list-style-type: none"><li>• S530</li><li>• LS030</li></ul>

## Submitting the MCR in NMLS

### Creating an MCR Filing

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.
6. Click the **Create MCR** button.

**RESULT:** NMLS will create an FC component and one or more RMLA components based on where the company is actively licensed and required to file.

### Completing the FC Component

1. Under the Financial Condition component, click the **Edit** icon.  
**NOTE:** If you filed an MCR in the previous annual reporting period, fields are automatically populated with the values from the previous year.
2. Complete Schedule A through Schedule O and click the **Save** button on each page.
3. Click **Completeness Check and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.

**NOTE:** Warning Messages appear to serve as a warning that the data provided in the FC 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 existence of the warnings.

5. Select **Ready to Submit** once all completeness checks are satisfied and any warning messages are addressed.

### Completing the RMLA Component

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

#### 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.  
**NOTE:** If you filed an MCR in the previous quarterly reporting period, fields are automatically populated with the values from the previous quarter.
2. Complete each section on the left navigation panel.  
**NOTE:** You can complete the Section I – MLO data by uploading a .csv file through NMLS. For details on the file specifications and instructions, download the MLO Upload Specification and Sample [here](#).
3. Click **Completeness Checks and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.
5. Click the **Ready to Submit** button.
6. Repeat steps 1-5 for each state that is listed.

#### Company-Level Information

1. Click the **Edit** icon under the Company-Level Information section.
2. Complete each section on the left navigation panel.
3. Click **Completeness Check and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.
5. Click the **Ready to Submit** button.
6. Click the **Completeness Check and Submit** button at the bottom of the MCR Components page to begin the MCR submission process.
7. Select the attestation checkbox and click the **Attest and Submit** button to submit the filing.

### Amending an 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 **View** icon next to the desired filing.
5. Click the **Edit** icon next to the desired component of the filing.
6. Click the **Continue** button to proceed with the amendment.
7. Make and save any necessary edits to the appropriate sections of each component.
8. Select **Explanatory Notes** and enter an explanation for the submission of the amendment, ensuring all relevant notes are on each component.
9. Click **Completeness Check** on the left navigation panel.



10. Correct any completeness check errors, if applicable.
11. Click the **Ready to Submit** button.
12. Click the **Completeness Check and Submit** button at the bottom of the MCR Components page to begin the amendment submission process.
13. Select the attestation checkbox and click the **Attest and Submit** button to submit the amendment.

## Submitting the MCR with XML

NMLS provides company users with the ability to submit an MCR filing either through manual data entry within NMLS, or through an upload of a properly formatted XML file to NMLS.

The MCR XML upload feature provides a streamlined option for creating an MCR filing for those companies that are able to extract MCR information from their internal systems. The upload feature may be used to create an initial MCR filing, change information on a pending MCR filing, or amend information on a previously submitted MCR filing.

### MCR XML Specification and Sample Pack

Download the specification for XML submission [here](#).

Download the XML sample pack, a zip file containing schemas and samples [here](#).

### Uploading the MCR with XML

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 **Upload New MCR** button.
5. Browse for your XML file, click the **Open** button, and then click the **Upload** button.
  - a. **RESULT:** If all file specifications are met, NMLS creates an FC component and one or more RMLA components based on where the company is actively licensed and required to file. NMLS also populates the components with any data provided in the uploaded file. MCR components can be uploaded in a single or multiple files. It can take a few minutes for the system to finish uploading; continue to refresh the screen until the status changes from “Upload Pending” to “Upload Complete.”
6. Click the **Mortgage Call Reports** link on the left navigation panel.
7. Click the **View** icon next to the appropriate filing to access the components of the pending MCR.

**NOTE:** Uploading your MCR filing does not complete the submission process. Even if you provide all data required to complete your 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 MCR filing.
8. Follow the steps in [Completing the FC Component](#) and [Completing the RMLA Component](#) to submit your MCR filing uploaded with XML.



## Manual Input vs. Data Upload

NMLS offers both the manual input and data upload options. The two options are complementary to each other. This means the user has the ability to upload data and subsequently manually enter or correct data before submitting the filing.

The data upload feature utilizes XML. The MCR-XML format provides a means to file the MCR without requiring manual data entry. The organization filing the MCR will have the option to extract the data from their internal systems, format to the MCR-XML format, and upload the file to NMLS as part of their MCR form filing. Regardless of the feature used to populate the MCR and similar to other filings, the user will need to run completeness checks, attest, and submit the MCR through NMLS.

The user providing the MCR XML file must log into NMLS and manually start the MCR filing. The MCR XML file has to be manually uploaded to NMLS by browsing to the file that is stored on the user accessible file system and then uploading the file. Afterwards, the user will have to complete the filing. Regardless of the feature used to populate the MCR and similar to other filings, the user will need to run completeness checks, attest, and submit the MCR through NMLS.

## Uploading Data from Multiple Systems

The user will be able to upload multiple MCR XML files that are used to complete one MCR filing. The user will also be able to manually enter data in the NMLS before and after the MCR XML upload as another means to complete the MCR filing. Please note that data that coincides between multiple files will result in the prior information being overwritten by the subsequent information if the subsequent upload occurs before the filing is submitted. If the subsequent upload occurs after the filing has been submitted it will create an amendment to the filing.

## Printing Components of an MCR Filing

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 **View** icon next to the desired filing.
5. Click the **View** icon next to the desired RMLA or FC component.  
**RESULT:** The MCR component opens in a new tab.
6. Use your browser options to print the page.

## Additional Help

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