MS Help Document

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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 MCR contains two components; the Residential Mortgage Loan Activity Report (RMLA) and the Financial Condition (FC). The RMLA component collects application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by state, in addition to company level information related to lines of credit and nationwide servicing information. The FC component collects financial information at the company level; it does not have to be completed by state.

Fannie Mae or Freddie Mac Sellers/Services or Ginnie Mae Issuers must submit an Expanded MCR. All other companies are required to submit the Standard MCR.

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 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.

The <u>MCR XML Specification</u> provides detailed information about the MCR XML file, including the MCR XML schema.

	ile History				
Below is a list of your h	TO YES Statements	for the sout of data -			
Based on the file status	the following action	s are required			
	Action(s)				
		process to finish. You must refresh this pay Reports on the left navigation panel to revie			replete, the file status will be updated and you can take the appropriate action.
Invalid	Click View Errors to	review the errors discovered during the valid	lation process. Once em	or correction is comple	ete, click Upload MCR Filling to upload the corrected file.
Upload Failed	AVLS failed to comp	lete the file validation and you will need to co	intact the NMLS Call Ce	nter at 855-NMLS-123	(855-665-7123) to proceed.
File Name	Status	Description	Uploaded Cm	Uploaded By	
Sample_S-RMLA.xm	I Upload Complete	Standard, 2011, Q2, 05/30/2011	5/2/2011 11:05 16 AM	HutadoP3	
	Upload Complete	Standard, 2011, Year To Date, 01/01/2011	5/2/2011 11:00:54 AM	HutadoP3	
Sample_S-FC.xml			Upload Fi	le 1 - 2 of 2	
Sample_S-FC ami					

Figure 1: Screenshot of MCR Upload File History Page

Definitions and Charts

Document Name	Description
Standard MCR Field Definitions	This document contains a description of each data field included in the Standard Mortgage Call Report.
Expanded MCR Field Definitions	This document contains a description of each data field included in the Expanded Mortgage Call Report.

Figure 2: Key Documents

Additional Resources

- Getting Started: Standard MCR
- Getting Started: Expanded MCR
- State MCR Requirements Chart
- <u>Standard MCR RMLA Quick Guide</u>
- <u>Standard MCR Financial Condition Quick Guide</u>
- Expanded MCR Quick Guide
- MCR Amendments Quick Guide