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Policy

The Mortgage Call Report (MCR) Components screen lists all available MCR Components associated with an MCR Filing.

MCR filings contain two components: the Financial Condition (FC) and the Residential Mortgage Loan Activity (RMLA) Report.

The FC contains the company’s financial data. For Standard filers, the FC is required to be filed annually, no later than 90 days after the fiscal year end. For Expanded filers, the FC is filed quarterly. For information on who qualifies as a Standard or Expanded filer, please see the [Mortgage Call Report](#) page on the NMLS Resource Center.

The RMLA contains information about the mortgage activities for a company and its Mortgage Loan Originators (MLOs). The RMLA has two components that contain company-level and state-specific information. The company-level RMLA component contains information related to lines of credit and nationwide servicing information, and is completed once within a filing. It is shared with each state where a company is licensed/registered. The state-specific RMLA components, which are completed for each state where a company is licensed/registered, collect application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by

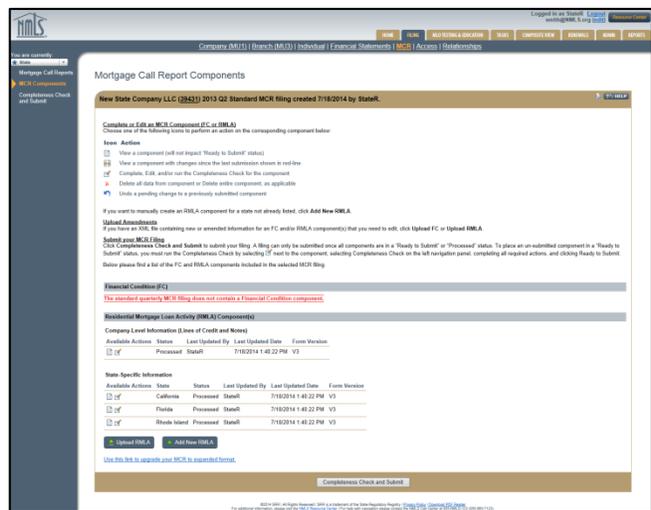


Figure 1: Mortgage Call Report Components

state. If a company holds licenses in multiple states, it will need to complete a single company-level RMLA and a state-specific RMLA components for each state, even if there was no activity during the reporting period. The RMLA is required to be filed quarterly for both Standard and Expanded filers. Companies have the ability to submit the RMLA for additional states if necessary.

NMLS will determine the required filing type based on the year and period selected as well as the company's GSE-approval status (Fannie Mae or Freddie Mac Seller/Service or a Ginnie Mae Issuer).

Companies may add additional RMLA component(s) for any state(s) that NMLS did not automatically create based on the company's licensure/registration status. To add an RMLA component, see "Add State-Specific RMLA Component."

Also, NMLS will not automatically create the required state-specific RMLA component for Oregon. Companies with license/registration in Oregon will need to manually add the state-specific RMLA component.

Definitions and Charts

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

Figure 2: Standard and Expanded MCR Field Definitions

How to Edit a MCR Component

Pending Initial Status

1. From the *Mortgage Call Components* screen, click the **Edit** icon (see *Figure 3*).

Residential Mortgage Loan Activity (RMLA) Component(s)					
Company-Level Information (Lines of Credit and Notes)					
Available Actions	Status	Last Updated By	Last Updated Date	Form Version	
	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3	
State-Specific Information					
Available Actions	State	Status	Last Updated By	Last Updated Date	Form Version
	California	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3
	Florida	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3
	Rhode Island	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3

Figure 3: MCR Component in Pending Initial Status – Edit

NOTE: A component in “Pending Amendment” status will also display the edit icon.

2. Complete appropriate data field for the component selected.

Ready to Submit Status

1. From the *Mortgage Call Components* screen, click the **Edit** icon (see *Figure 4*).

Residential Mortgage Loan Activity (RMLA) Component(s)					
Company-Level Information (Lines of Credit and Notes)					
Available Actions	Status	Last Updated By	Last Updated Date	Form Version	
	Ready to Submit	StateR	8/28/2014 7:24:55 AM	V3	
State-Specific Information					
Available Actions	State	Status	Last Updated By	Last Updated Date	Form Version
	California	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3
	Florida	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3
	Rhode Island	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3

Figure 4: MCR Component in Ready to Submit Status – Edit

2. Click the **Continue** button (see *Figure 5*).

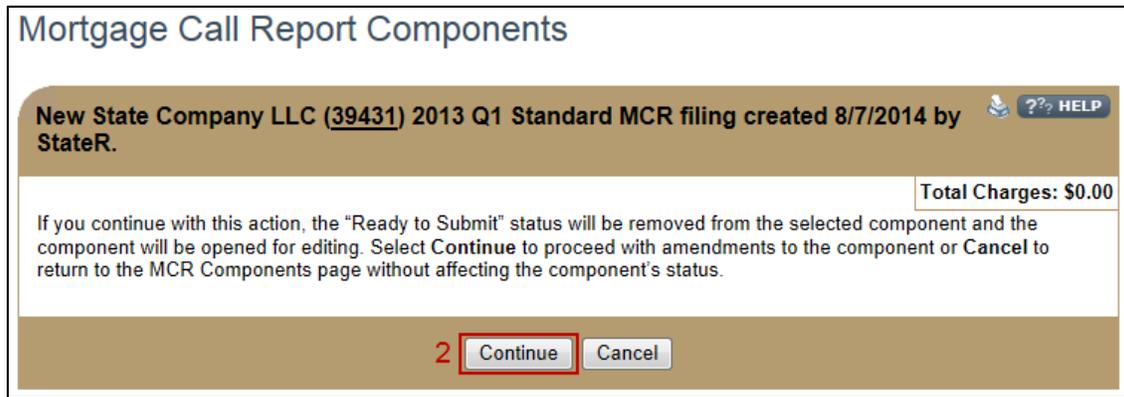


Figure 5: MCR Component - Continue

3. Complete appropriate data field for the component selected.

How to View a MCR Component

1. From the *Mortgage Call Reports Component* screen, click the **View** icon (see *Figure 6*).

Residential Mortgage Loan Activity (RMLA) Component(s)					
Company-Level Information (Lines of Credit and Notes)					
Available Actions	Status	Last Updated By	Last Updated Date	Form Version	
  	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3	
State-Specific Information					
Available Actions	State	Status	Last Updated By	Last Updated Date	Form Version
  	California	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3
  	Florida	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3
  	Rhode Island	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3

Figure 6: Mortgage Call Report Component - View

2. Review the *Print MCR Filing* version.

Please return to the previous screen by closing this window when you are done viewing and/or printing the information.

2013 Q2 California Standard RMLA V3 (Revision 0) for New State Company LLC (39431) submitted 07/18/2014 by StateR.

[View the most recent RMLA-General form submitted by the company for this reporting period.](#)

Section I

APPLICATION DATA						
Type of Action Taken	DIRECTLY RECEIVED FROM BORROWER			RECEIVED FROM 3RD PARTY		
	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC010 Applications In Process at the Beginning of the Period	0	0	0	0	0	0
AC020 Applications Received	800,000	3	266,667	0	0	0
AC030 Applications Approved but not Accepted	0	0	0	0	0	0
AC040 Applications Denied	0	0	0	0	0	0

Figure 7: Print View of MCR Component

NOTE: Close this window when you are done viewing and/or printing the information.

How to Delete a MCR Component

1. Click the **Delete** icon next to the pending MCR Filing you would like to delete (see *Figure 9* Figure 6).

NOTE: A processed filing cannot be deleted; instead any previously submitted filings can be amended.

Residential Mortgage Loan Activity (RMLA) Component(s)						
Company-Level Information (Lines of Credit and Notes)						
Available Actions	Status	Last Updated By	Last Updated Date	Form Version		
  	Ready to Submit	StateR	8/28/2014 7:24:55 AM	V3		
State-Specific Information						
Available Actions	State	Status	Last Updated By	Last Updated Date	Form Version	
  	California	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3	
  	Florida	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3	
   1	Rhode Island	Pending Initial	StateR	8/7/2014 9:44:30 PM	V3	

Figure 8: MCR Component in Pending Initial – Delete

2. Click **OK** to confirm the deletion of the pending MCR Filing (see *Figure 9*).

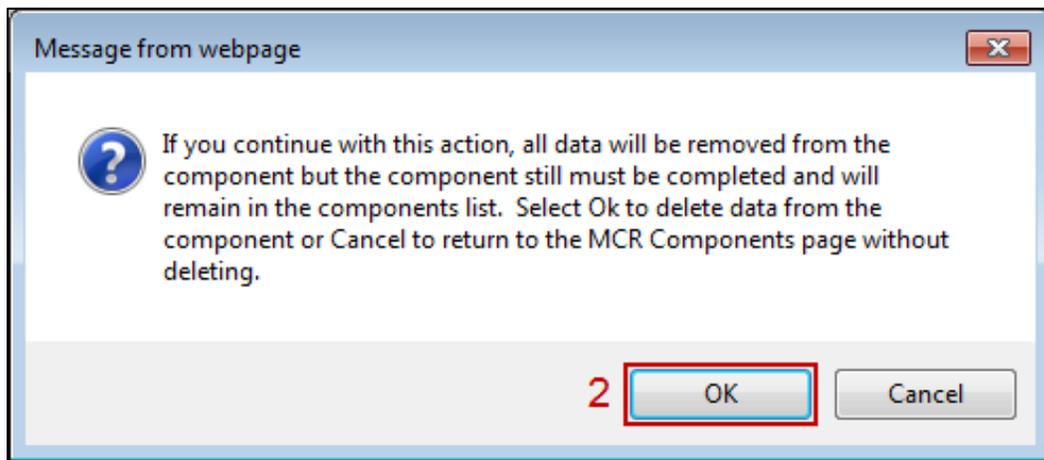


Figure 9: Deletion Confirmation Message

Additional Resources

- [Information Viewable in NMLS Consumer Access](#)
- [State MCR Requirements Chart](#)
- [Standard MCR RMLA](#)
- [Standard MCR Financial Condition](#)
- [Expanded MCR](#)
- [Making an Amendment to the MCR](#)