# MS Help Document

#### **MORTGAGE CALL REPORTS**

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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.

From the *Mortgage Call Reports* screen, a user has the ability to either upload or create a new MCR filing. The instructions below address how to create MCR filings manually. For instructions on the upload functionality, see the <u>Mortgage</u> <u>Call Report XML Specification</u> page. Regardless of how the company initiates the MCR filing, the company must complete all of the components, attest to, and submit the MCR filing. For information on MCR state-specific requirements please see the <u>Mortgage Call Report</u> <u>Requirements by State Agency</u> document found on the <u>NMLS Resource Center</u>.



Figure 1: Screenshot of Mortgage Call Report Page

# **Definitions and Charts**

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

Figure 2: Key Documents

### **How to Create MCR Filings**

- 1. Click the **Create New MCR** button (see *Figure 3*).
- 2. Select the Year from the drop-down menu.
- 3. Select the Period from the drop-down menu.
- 4. Click the Create (Standard or Expanded) MCR button.

Mortgage Call Reports	
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To submit a <u>NEW</u> Mortgage Call Report Filing manually, select Create New MCR below. If you have an XML file of your MCR to upload, select Upload New MCR. Visit the <u>MCR page</u> of the NMLS Resource Center for additional information on the MCR.	
To <u>VIEW</u> or <u>EDIT</u> an existing MCR Filing, select an action below for the appropriate filing. Pending and processed MCR filings are available to edit for up to two years.	
Icon Action	
View, Edit, and/or Submit a filing	
✗ Delete a pending initial filing	
<ul> <li>Undo pending amendments to a processed filing</li> </ul>	
▲ Upload an XML file to amend the filing	
Upload New MCR     Create New MCR     There are no Mortgage Call Reports to display.	

Figure 3: Example of How to Create MCR Filings

## **Additional Resources**

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