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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 Standard MCR contains two components; the Residential Mortgage Loan Activity Report (RMLA) and the Financial Condition (FC). The FC component collects financial information at the company level; it does not have to be completed by state.

The FC component is due annually, within 90 days of the company's Fiscal Year End as reported in the Company (MU1) Form, for Standard MCR filers.

If errors exist in the *Completeness Check* section, click the section link to go to the corresponding schedule and correct the error. Warnings will not prevent submission of an FC, however users must acknowledge that the warnings exist by providing an explanatory note prior to marking an FC as "Ready to Submit."

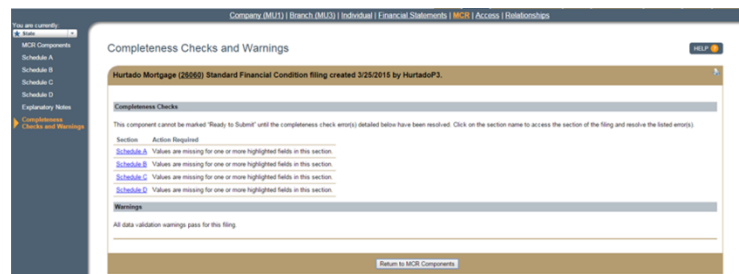


Figure 1: Financial Condition – Completeness Checks and Warnings



## Definitions and Charts

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

*Figure 2: Standard MCR Field Definitions*

## How to Complete Completeness Checks and Warnings

The FC component cannot be marked "Ready to Submit" until the completeness check error(s) detailed on the *Complete Completeness Checks and Warnings* page have been resolved. Click on the section name to access the section of the filing and resolve the listed error(s), which are highlighted in yellow.

## Additional Resources

- [Getting Started: Standard MCR](#)
- [State MCR Requirements Chart](#)
- [MCR Amendments Quick Guide](#)
- [Mortgage Call Report – Data Formatting Requirements](#)
- [Data Validation Reference Guide](#)
- [Quick Guide:](#)
  - [Standard MCR Financial Condition Quick Guide](#)
  - [Making an Amendment to the MCR](#)