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 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 RMLA component must be submitted quarterly, within 45 days of the end of every calendar quarter, for standard 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 a RMLA, however users must acknowledge that the warnings exist by providing an explanatory note prior the marking a RMLA as “Ready to Submit.”
Definitions and Charts

<table>
<thead>
<tr>
<th>Document Name</th>
<th>Description</th>
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<tbody>
<tr>
<td><strong>Standard MCR Field Definitions</strong></td>
<td>This document contains a description of each data field included in the Standard Mortgage Call Report.</td>
</tr>
</tbody>
</table>

*Figure 2: Standard MCR Field Definitions*

How to Complete Completeness Checks and Warnings

This RMLA 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
- Mortgage Call Report – Data Formatting Requirements
- Data Validation Reference Guide
- Quick Guide:
  - Standard MCR – Residential Mortgage Loan Activity
  - Making an Amendment to the MCR