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## **Practice Worksheet** for the **Standard Mortgage Call Report Form Version 4** Effective for Q1 2015 Reporting

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This Practice Worksheet is designed to help users prepare for their quarterly submission of the Residential Mortgage Loan Activity (RMLA) component and annual submission of the Financial Condition (FC) component of the Standard Mortgage Call Report (Standard MCR). The RMLA component is due within 45 days from the end of each calendar quarter and the FC component is due within 90 days from a company's fiscal year end.

### **Who is the Practice Worksheet for?**

Any company can use this worksheet. However, companies who are a Fannie Mae or Freddie Mac Approved Seller/Servicers or Ginnie Mae Issuers will have additional sections to complete which are not in this practice worksheet.

### **Why should I use the Practice Worksheet?**

The Practice Worksheet is intended to help you gather all of the pieces of information you will need for your quarterly and annual Standard MCR filings. If you are able to accurately fill out the worksheet provided, then you will simply have to log into NMLS and type in the numbers you put down on this worksheet. (You will NOT be able to attach this document. It is for practice only).

If your company holds licenses in multiple states (or territories) you will need to fill out a separate state-specific worksheet for each state. The company-level information, which contains your company's line of credit (LOC) information, only needs to be filled out one time. The form will be available to all relevant state regulators.

### **What is in the Practice Worksheet?**

The Practice Worksheet contains the following items:

- Worksheet showing each section that will be completed on each quarterly RMLA component.
- Worksheet showing each section that will be completed on each annual FC component.

Line-by-line definitions and glossary terms are available on the [Mortgage Call Report Page](#).

### **When does my company have to complete the FC component of the Standard MCR?**

The FC component of the Standard MCR must be submitted one time per year and is *due within 90 days from **your company's fiscal year end***. The information on the FC is NOT state specific and must reflect your company's overall financial condition.

Companies who must complete an Expanded Mortgage Call Report will complete RMLA Sections I, II and III, along with Financial Condition information. The Expanded MCR contains additional components that are not available in this practice worksheet.

For additional resources, go to the [Mortgage Call Report Page](#).

# Standard Mortgage Call Report

## Practice Worksheet - Quarterly RMLA Data

### Company-Level Information:

This information is completed ONCE and shared with all states.

### Lines of Credit at Period End

Field #	Name of Provider	Credit Limit	Remaining Credit Available at Period End
LOC1			
LOC2			
LOC3			
LOC4			
LOC5			

### Loans Serviced - Nationwide Totals

Field #	Servicing Activity	UPB (\$)	Loan Count (#)
LS010	Wholly Owned Loans Serviced		
LS020	Loans Serviced Under MSRs		
LS030	Subservicing for Others		
LS040	Subservicing by Others		
LS090	<b>Total Servicing Activity</b>		

Field #	Servicing Transfers During the Quarter	UPB (\$)	Loan Count (#)
LS100	Loan Servicing Transferred In During the Period		
LS110	Loan Servicing Transferred Out During the Period		
LS190	<b>Total Loans Transferred In and Out During the Period</b>		

Field #	Nationwide Delinquency Status of Loans Serviced as of End Date (All Loans)	UPB (\$)	Loan Count (#)
LS200	Less than 30 Days Delinquent (includes loans that are not delinquent)		
LS210	30 to 60 Days Delinquent		
LS220	61 to 90 Days Delinquent		
LS230	91 or more Days Delinquent		
LS290	<b>Total Loans Serviced</b>		

### Explanatory Notes

Field #	Explanatory Notes - Free Text
NOTE	

**State-Specific Information:**

This information must be completed for EACH STATE in which you are required to submit an MCR filing.

State Agency: \_\_\_\_\_

**APPLICATION DATA**

Field #	Type of Action Taken	DIRECTLY RECEIVED FROM BORROWER		RECEIVED FROM 3RD PARTY	
		Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC010	Applications In Process at the Beginning of the Period				
AC020	Applications Received				
AC030	Applications Approved but not Accepted				
AC040	Applications Denied				
AC050	Applications Withdrawn				
AC060	File Closed for Incompleteness				
AC062	Pre-Approval Requests Denied				
AC064	Pre-Approval Requests Approved but not Accepted				
AC065	Net Changes in Application Amount (decreases should be reflected as negative)		N/A		
AC066	Total Application Pipeline				
AC070	Loans Closed and Funded				
AC080	Applications in Process at the End of the Period				
AC090	Total Application Pipeline Results (System Calculated)				

AC010+AC020-AC030 through AC064+AC065

AC070+AC080; Equal to AC066

**CLOSED LOAN DATA**

Field #	Forward Mortgages Loan Type	BROKERED		CLOSED-RETAIL APPLICATION		CLOSED-WHOLESALE	
		Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC100	Conventional						
AC110	FHA-Insured						
AC120	VA-guaranteed						
AC130	FSA/RHS-guaranteed						
AC190	Total Loan Type - Forward Mortgages						

Sum of AC100 through AC130

Field #	Property Type	Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC210	Manufactured housing						
AC220	Multifamily Dwelling						
AC290	Total Property Type						

Sum of AC200 through AC220

Field #	Purpose of Loan or Application	Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC310	Home Improvement						
AC320	Refinancing						
AC390	Total Purpose of Loan or Application						

Sum of AC300 through AC320

AC400	HOEPA						
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Field #	Lien Status	Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC510	Subordinate Lien						
AC520	Not Secured by a Lien						
AC590	Total Lien Status						

Sum of AC500 through AC520

Field #	Fee Information	Amount (\$)	Amount (\$)	Amount (\$)
		AC600	Broker Fees Collected-Forward Mortgages	
AC610	Lender Fees Collected-Forward Mortgages			

**CLOSED LOAN DATA (cont)**

Reverse Mortgages		BROKERED		CLOSED-RETAIL APPLICATION		CLOSED-WHOLESALE APPLICATION	
Loan Type		Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC700	HECM-Standard						
AC710	HECM-Saver						
AC720	Proprietary/Other						
AC790	Total Loan Type - Reverse Mortgages						

Sum of AC700 through AC720

Purpose of Reverse Mortgages							
AC800	Home Purchase						
AC810	Other						
AC890	Total Purpose of Reverse Mortgage						

Sum of AC800 through AC810

Fee Information		Amount (\$)	Amount (\$)	Amount (\$)
AC620	Broker Fees Collected-Reverse Mortgages			
AC630	Lender Fees Collected-Reverse Mortgages			

Forward and Reverse Mortgage Loans		Count (#)	Count (#)	Count (#)
AC900	Total Loans Brokered by your Company			
AC910	Total Loans Funded by your Company			

QM and Non-QM		Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC920	Qualified Mortgage (QM)						
AC930	Non-Qualified Mortgage						
AC990	Total QM and Non-QM						

Sum of AC920 and AC930

Repurchase Information		Amount (\$)	Count (#)
AC1000	Loans Made and Assigned but Required to Repurchase in Period		

**Revenue Data**

		Amount (\$)
AC1100	Gross Revenue from Operations	

**Servicing Disposition on Closed Loans**

		Amount (\$)	Count (#)
AC1200	Closed Loans During the Quarter with Servicing Retained		
AC1210	Closed Loans During the Quarter with Servicing Released		
AC1290	Total Closed Loans		

Sum of AC1200 and AC1210

**Mortgage Loan Originator Data**

Field #	MLO NMLS ID	Employee Name	Amount (\$)	Count (#)
ACMLO1				
ACMLO2				
ACMLO3				
ACMLO4				
ACMLO5				
ACMLO6				
ACMLO7				
ACMLO8				
ACMLO9				
ACMLO10				
ACMLO11				
ACMLO12				
ACMLOTOT				

Sum of all MLO data entered

## Explanatory Notes

Field #	Explanatory Notes - Free Text
ACNOTE	

# Standard NMLS Mortgage Call Report

## Practice Worksheet - Annual FC Data

### Schedule A: Assets

		\$
A010	Cash and Cash Equivalents, Unrestricted	
A050	Receivables from Unrelated Parties	
A180	Property, Equipment, Leasehold, Net of Accumulated Depreciation	
A190	Receivables from Related Parties	
A210	Goodwill and Other Intangible Assets	
A230	Other Assets	
A240	Total Assets	

Sum of A010 through A230

### Schedule B: Liabilities and Equity

		\$
B010	Outstanding Balance on Debt Facilities	
B080	Other Short-Term Payables to Related Parties	
B090	Other Short-Term Notes Payable to Unrelated Parties	
B100	Accrued Expenses	
B120	Other Short-term Liabilities	
B130	Other Long-Term Liabilities to Related Parties	
B140	Other Long-Term Liabilities to Unrelated Parties	
B190	Taxes Payable	
B220	Total Liabilities	

Sum of B010 through B190

	<b>Owner's Equity</b>	\$
	<b>For Corporations</b>	
B250	Preferred Stock, Issued and Outstanding	
B260	Common Stock, Issued and Outstanding	
B270	Additional Paid-In Capital	
B280	Retained Earnings	
B290	Treasury Stock	
B300	Other Comprehensive Income (OCI)	
B310	Noncontrolling Interest	
	<b>For Partnerships and Sole Proprietorships:</b>	
B320	General Partners' Capital	
	<b>For Partnerships:</b>	
B330	Limited Partners' Capital	
B340	Members' Capital	
	<b>For All Companies</b>	
B350	Total Equity	
B360	Total Liabilities and Equity	

Sum of B250 through B340

Sum of B220 and B350

## Schedule C: Income

NET INTEREST INCOME		Total (\$)
<b>Interest Income</b>		
C010	Warehousing Interest Income from Loans Held For Sale Residential and Multifamily/Commercial	
C060	Other Interest Income	
C070	Recognition of Yield Adjustment	
C090	Total Interest Income	Sum of C010 through C070

Interest Income		Total (\$)
C100	Warehousing Interest Expense Residential and Multifamily/Commercial	
C110	Income Property Interest Expense	
C150	Other Interest Expense	
C160	Total Interest Expense	Sum of C100 through C160
C170	Net Interest Income	C090 minus C160

NON-INTEREST INCOME		Total (\$)
<b>Originations-Related Non-Interest Income</b>		
C200	(Discounts)/Premiums Recognized As Income (only if FV option elected for LHS)	
C210	Origination Fees	
C220	Fees Received from Correspondents and Brokers	
C230	Broker Fees Received on Loans Brokered Out	
C240	Other Originations-Related Income	
C260	Total Origination-Related Non-Interest Income	Sum of C200 through C240

Secondary Marketing Gains/(Losses) On Sale		Total (\$)
C440	Other Secondary Marketing Gains/(Losses)	
C450	Net Secondary Marketing Gains/(Losses)	Equals C440

Servicing-Related Non-Interest Income		Total (\$)
C640	Other Servicing-Related Income	
C650	Total Servicing-Related Income	Equals C640

Other Non-Interest Income		Total (\$)
C700	Provision for Credit Losses on Loans Held For Investment	
C770	Other Non-Interest Income	
C780	Total Other Non-Interest Income	Sum of C700 through C770
C800	Total Gross Income	Sum of C090, C260, C450, C650, and C780

## Schedule CF: Selected Cash Flow Data

		\$
CF010	Net Cash (Used)/Provided by Operating Activities	
CF020	Cash Flows from Investing Activities	
CF030	Cash Flows from Financing Activities	
CF040	Total Increase/(Decrease) in Cash	Sum of CF010 through CF030

## Schedule D: Non-Internet Expenses and Net Income

	<b>PERSONNEL COMPENSATION (Non-Corporate)</b>	<b>Total (\$)</b>
	<b>Origination, Secondary Marketing and Warehousing Personnel</b>	
D010	Loan Production Officers (Sales Employees)	
D020	Loan Origination (Fulfillment/Non-Sales	
D030	Warehousing and Secondary Marketing Personnel	
D040	Post-Close and Other Production Support Staff	
D050	Origination-Related Management and Directors	
D060	Other Origination-Related Personnel	
D070	Total Origination Compensation	Sum of D010 through D060

	<b>Other Personnel</b>	
D110	Other Personnel	
D130	Total Non-Corporate Compensation	Sum of D070 and D110
D140	MEMO Amount of Direct Compensation Related to Temporary/ Contractor Personnel	

	<b>Other Personnel Expenses</b>	<b>Total (\$)</b>
D150	Employee Benefits (including Education and Training)	
D160	Other Personnel Expenses	
D170	Total Other Personnel Expenses	Sum of D150 through D160
D180	Total Personnel Expenses	Sum of D130 and D170

D200	Occupancy and Equipment (including depreciation)	
D210	Technology-Related Expenses (including depreciation)	
D220	Outstanding Fees	
D230	Professional Fees Including Consulting/Advisory/Legal	
D240	Subservicing Fees Paid Including Intercompany Subservicing Fees Paid	
D270	Provision For Other Losses	
D280	All Other Non-Interest Expenses	
D300	Total - Other Non-Interest Expenses	Sum of D200 through D280
D310	Total Gross Non-Interest Expenses (before Corporate Allocation)	Sum of D180 and D300
D320	Net Income/(Loss) before Corporate Allocations and Minority Interest	



## Schedule D: Non-Internet Expenses and Net Income (cont)

<b>Corporate Administration/Overhead Allocations</b>		<b>\$</b>
D400	Corporate Management, Support, and Other Corporate Personnel Expenses	
D410	Corporate Technology Charges	
D420	Goodwill Improvements	
D430	Other Corporate Expenses or Allocations not Included Above	
D440	Total Corporate Administration/Allocation	Sum of D400 through D430

D500	Total Gross Non-Interest Expenses (After Corporate Allocation)	Sum of D310 and D440
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<b>Income Taxes, Non-recurring Items, and Minority Interest</b>		<b>\$</b>
D510	Income/(Loss) before Taxes, Nonrecurring Items & Minority Interest	
D520	Income Taxes	
D530	Net Income/(Loss) before Nonrecurring Items & Minority Interest	D510 minus D520
D540	Nonrecurring Items	
D550	Net Income (Loss) before Minority Interest	Sum of D530 and D540
D560	Minority Interest	
D600	Net Income (Loss) after Corporate Allocations and Minority Interest	D550 minus D560

## Explanatory Notes

Field #	Explanatory Notes - Free Text
FCNOTE	