



Practice Worksheet for the Standard Mortgage Call Report

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](#).

Schedule D: Non-Internet Expenses and Net Income

	PERSONNEL COMPENSATION (Non-Corporate) Origination, Secondary Marketing and Warehousing Personnel	Total (\$)
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

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

	Other Personnel Expenses	Total (\$)
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)

Corporate Administration/Overhead Allocations		\$
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

Income Taxes, Non-recurring Items, and Minority Interest		\$
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	