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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 Expanded 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.

Both RMLA and FC components must be submitted quarterly, within 45 days of the end of every calendar quarter for Expanded MCR filers.

Schedule D is the Non-interest Expense and Net Income section of the FC component of the Standard MCR Filing.

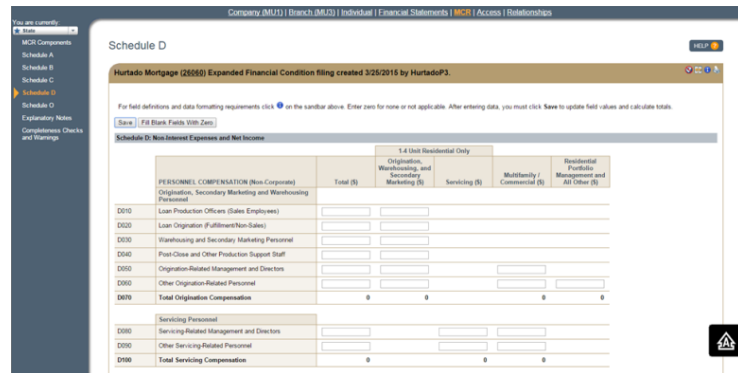


Figure 1: Financial Condition – Schedule D

Definitions and Charts

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

Figure 2: Expanded MCR Field Definitions

How to Complete Schedule D

1. The following quick guide will walk you through creating and completing the Expanded MCR through NMLS: [Expanded MCR Quick Guide](#)

Additional Resources

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