



STANDARD MCR FINANCIAL CONDITION

The Standard Mortgage Call Report (S-MCR) requires a Financial Condition (FC) component be submitted through NMLS on an annual basis, 90 days from the fiscal year end as reported on the Company (MU1) Form. The S-MCR can be created by manually entering the data in NMLS or by uploading an XML file. The steps below will walk you through creating and completing the Standard FC manually in NMLS. For details on uploading an S-FC MCR, see [XML Specification](#).

Manually Create your S-MCR:

1. Once you are logged into NMLS, click the **Filing** tab.
2. Click the **Call Reports** button.
3. Click the **Mortgage Call Report** button.
4. Click the **Create New MCR** button.
5. Select the appropriate year and period (Only the “Annual” option fulfills the minimum yearly requirement).
6. Click the **Create Standard MCR** button.
7. Under the *Financial Condition* component, click the **Edit** icon.
8. Each schedule on the left navigation panel will need to be completed. Complete Schedule A - Schedule D and save each section.
9. Click **Completeness Check and Warnings** from the left navigation panel.
10. Correct any completeness check errors if applicable. If you are unsure how to correct errors listed, refer to the [Data Validation Reference Guide](#).
11. Warning messages will appear to indicate if the data provided in the FC may be incorrect. You can correct the warnings by satisfying the issues that are described in the message. If you choose not to correct the warnings, you must provide an explanatory note indicating why you have chosen not to satisfy them and select the box that you acknowledge the existence of the warnings.
12. Once all completeness checks are satisfied and any warning messages are addressed, click the **Ready to Submit** button from *Completeness Checks and Warnings* page.
NOTE: Once the FC component is in a “Ready to Submit” status, the MCR filing can be submitted.
13. Click the **Completeness Check and Submit** button from the *MCR Components* page to begin the MCR submission process.
14. Select the attestation checkbox and click the **Attest and Submit** button.

For additional assistance, contact the NMLS Call Center at 1-855-NMLS-123 (1-855-665-7123).