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About the Mortgage Call Report

The mortgage call report (MCR) must be completed by all state-licensed companies and companies employing state-licensed mortgage loan originators (MLOs). The MCR collects standardized mortgage company data at the state level for all state-licensed mortgage companies. Collecting this data allows regulators to gain insights into industry trends, helping them identify potential issues that could harm consumers.

Helpful Resources

Title	Description	Link
State Requirements	State-specific details on MCR requirements.	Excel
Field Definitions	Definitions and formatting requirements for the MCR.	PDF
Redline Comparison of V5 to V6 Field Definitions	Redline comparison of definitions and formatting requirements for the MCRFV6 compared to MCR FV5.	Excel
FAQs	Answers to common questions about the MCR.	Web Page
Sample MCR	Sample files to help you review all fields required in the Residential Mortgage Loan Activity and Financial Condition components of the MCR.	Excel
MCR Business Activity Mapping	The MCR automatically enters zeroes for all fields that are not relevant to your company's indicated business activities in NMLS. This file shows how those business activities are mapped to the MCR.	Excel
State-Specific Supplemental Form Guidance	Guidance for completing the SSSF.	Excel
Previous Form Versions	Documentation for previous form versions of the MCR.	Web Page
Business Activity Definitions	A list of defined Business Activities broken into four categories.	PDF

MCR Components

MCR Business Activity Mapping

Residential Mortgage Loan Activity (RMLA)

- This component collects loan application, closed loan, individual mortgage loan originator (MLO), Line of Credit, servicing, and repurchase information by state on a quarterly basis.

Financial Condition (FC)

- This component collects financial information at the company level; it does not have to be completed for each state. Some users will file quarterly, and some will file annually based on the calendar year. See [MCR Business Activity Mapping](#) for more information.

State-Specific Supplemental Form (SSSF)

- To eliminate reporting on commercial and consumer lending from mortgage reporting, some states allow for the submission of the SSSF. The SSSF will only be generated for states that require it in addition to the RMLA. Download guidance for completing the SSSF [here](#).

MCR Business Activity Mapping

The MCR uses the business activities entered in your company's MU1 filing to fill irrelevant RMLA component sections with zeroes and determine whether you need to submit an annual or quarterly FC. Use the [MCR Business Activity Mapping](#) document to see how the business activities are mapped to the MCR. See the table below for details on how the MCR will be configured based on your company's business activities. [Business Activity Definitions](#) can be helpful when updating or viewing company Business Activities.

Business Activity Designation	RMLA: Company Level Information	RMLA: Section I	RMLA: Section II	RMLA: Section III	FC
Broker Only	-	Y	-	-	Annual
Broker & Servicer	Y	Y	-	Y	Quarterly
Lender Only OR Broker & Lender	Y	Y	Y	-	Quarterly
Broker, Lender, & Servicer	Y	Y	Y	Y	Quarterly
Servicer Only	Y	-	-	Y	Quarterly

MCR Submission Dates

Download a list of state agencies that have provided information on offering a grace period for the Q1 2024 filing submission [here](#).

RMLA & SSSF

The RMLA is due quarterly, within 45 days of the end of the calendar quarter.

- Q1 data (January 1 - March 31) is due May 15
- Q2 data (April 1 - June 30) is due August 14
- Q3 data (July 1 - September 30) is due November 14
- Q4 data (October 1 - December 31) is due February 14

FC

For mortgage lenders and servicers, the FC is due quarterly at the same time as the RMLA.

For mortgage brokers, the FC is due annually, within 90 days of the calendar year end.

Submitting the MCR in NMLS


Creating an MCR Filing

1. Once you are logged in to NMLS, select the **Filing** tab.
2. Click the **Call Reports** button.
3. Click the **Mortgage Call Report** button.
4. Click the **Create New MCR** button.
5. Enter the appropriate year and period.
6. Click the **Create MCR** button.

RESULT: NMLS will create an FC component if it is required based on the business activities identified in your company's MU1 filing or if you are creating an annual MCR filing. NMLS will also create one or more RMLA components based on where the company is actively licensed and required to file.

Completing the FC Component

The FC component will only populate if it is required. If the FC component does not populate in NMLS when you create an MCR filing, skip to [Completing the RMLA Component](#).

1. Under the Financial Condition component, click the **Edit**  icon under the Available Actions section next to the corresponding component.
2. Complete Schedule A through Schedule O and click the **Save** button on each page.
3. Click **Completeness Check and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.

NOTE: Warning Messages appear to serve as a warning that the data provided in the FC may be incorrect. You can correct the warnings by satisfying the issues that are described in the warning message. If you choose not to correct the

warnings, you must provide an explanatory note indicating why you have not satisfied them and select the box that you acknowledge the existence of the warnings.


5. Select **Ready to Submit** once all completeness checks are satisfied and any warning messages are addressed.

NOTE: All components must be in Ready to Submit status.

Completing the RMLA Component

Under the Residential Mortgage Loan Activity component, the State-Specific Information and the Company-Level Information must be completed.

State-Specific Information

1. Click the **Edit**  icon under the State-Specific Information section.

NOTE: If you wish to submit an RMLA for a state that is not listed here, click the **Add New RMLA** button and select the state.


2. Complete each section on the left navigation panel.

NOTE: You can complete the Section I – MLO data by uploading a .csv file through NMLS. For details on the file specifications and instructions, download the MLO Upload Specification and Sample [here](#).

3. Click **Completeness Checks and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.
5. Click the **Ready to Submit** button.
6. Repeat steps 1-5 for each state that is listed.

NOTE: All components must be in Ready to Submit status.


Company-Level Information

1. Click the **Edit**  icon under the Available Actions section next to the corresponding component.
2. Complete each section on the left navigation panel.
3. Click **Completeness Check and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.
5. Click the **Ready to Submit** button.
6. Click the **Completeness Check and Submit** button at the bottom of the MCR Components page to begin the MCR submission process.
7. Select the attestation checkbox and click the **Attest and Submit** button to submit the filing.

NOTE: All components must be in Ready to Submit status.

Completing the SSSF



To eliminate reporting on commercial and consumer lending from mortgage reporting, some states allow for the submission of the SSSF. The SSSF will only be generated for states that require it in addition to the RMLA. Download guidance for completing the SSSF [here](#).

1. Click the **Edit**  icon under the Available Actions section next to the corresponding component.
2. Complete the Supplemental State-Specific Form.
3. Click **Completeness Checks and Warnings** on the left navigation panel.
4. Correct any completeness check errors, if applicable.
5. Click the **Ready to Submit** button.
6. Repeat steps 1-5 for each state that is listed.

NOTE: All components must be in Ready to Submit status.

Amending an MCR

You can amend an MCR filing after it has been submitted.

1. Once you are logged in to NMLS, select the **Filing** tab.
2. Click the **Call Reports** button.
3. Click the Mortgage Call Report button.
4. Click the **View**  icon next to the desired filing.
5. Click the **Edit**  icon under the Available Actions section next to the corresponding component.
6. Click the **Continue** button to proceed with the amendment.
7. Make and save any necessary edits to the appropriate sections of each component.
8. Select **Explanatory Notes** and enter an explanation for the submission of the amendment, ensuring all relevant notes are on each component.
9. Click **Completeness Check** on the left navigation panel.
10. Correct any completeness check errors, if applicable.
11. Click the **Ready to Submit** button.
12. Click the **Completeness Check and Submit** button at the bottom of the MCR Components page to begin the amendment submission process.
13. Select the attestation checkbox and click the **Attest and Submit** button to submit the amendment.

Submitting the MCR with XML

NMLS provides company users with the ability to submit an MCR filing either through manual data entry within NMLS, or through an upload of a properly formatted XML file to NMLS.

The MCR XML upload feature provides a streamlined option for creating an MCR filing for those companies that can extract MCR information from their internal systems. The upload feature may be used to create an initial MCR filing, change information on a pending MCR filing, or amend information on a previously submitted MCR filing.

Manual Input vs. Data Upload

NMLS offers both the manual input and data upload options. The two options are complementary to each other. This means the user can upload data and subsequently manually enter or correct data before submitting the filing.

The data upload feature utilizes XML. The MCR-XML format provides a means to file the MCR without requiring manual data entry. The organization filing the MCR will have the option to extract the data from their internal systems, format to the MCR-XML format, and upload the file to NMLS as part of their MCR form filing. Regardless of the feature used to populate the MCR and similar to other filings, the user will need to run completeness checks, attest, and submit the MCR through NMLS.

The user providing the MCR XML file must log into NMLS and manually start the MCR filing. The MCR XML file has to be manually uploaded to NMLS by browsing to the file that is stored on the user accessible file system and then uploading the file. Afterwards, the user will have to complete the filing. Regardless of the feature used to populate the MCR and like other filings, the user will need to run completeness checks, attest, and submit the MCR through NMLS.

Uploading Data from Multiple Systems

The user will be able to upload multiple MCR XML files that are used to complete one MCR filing. The user will also be able to manually enter data in the NMLS before and after the MCR XML upload as another means to complete the MCR filing. Please note that data that coincides between multiple files will result in the prior information being overwritten by the subsequent information if the subsequent upload occurs before the filing is submitted. If the subsequent upload occurs after the filing has been submitted it will create an amendment to the filing.

MCR XML Specification and Sample Pack

Download the XML Specification [here](#). Download the XML sample pack, a zip file containing schemas and samples [here](#).


XML specifications and sample packs for previous form versions can be found [here](#).

Uploading the MCR with XML

1. Once you are logged in to NMLS, select the **Filing** tab.
2. Click the **Call Reports** button.
3. Click the Mortgage Call Report button.
4. Click the **Upload New MCR** button.
5. Browse for your XML file, click the **Open** button, and then click the **Upload** button.

RESULT: If all file specifications are met, NMLS creates an FC component and one or more RMLA components based on where the company is actively licensed and required to file. NMLS also populates the components with any data provided in the uploaded file. MCR components can be uploaded in a single or

multiple files. See [Uploading Data from Multiple Systems](#) for more information. It can take a few minutes for the system to finish uploading; continue to refresh the screen until the status changes from “Upload Pending” to “Upload Complete.”

6. Click the **Mortgage Call Reports** link on the left navigation panel.
7. Click the **View**  icon next to the appropriate filing to access the components of the pending MCR.

NOTE: Uploading your MCR filing does not complete the submission process. Even if you provide all data required to complete your MCR filing in the XML file (including all FC and required RMLA component data), you must proceed to the completeness check for each component and place the components in a “Ready to Submit” status before you will be able to submit your MCR filing.

8. Follow the steps in [Completing the FC Component](#) and [Completing the RMLA Component](#) to submit your MCR filing uploaded with XML.

Support

[Click here](#) to access an interactive, self-led course including a demo of MCR FV6 functionality presented during the 2024 NMLS Annual Conference & Training.

For questions on Mortgage Call Report policies or interpretations of field definitions, email NMLSMCR@csbs.org.

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