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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 MCR contains two components; the Residential Mortgage Loan Activity Report (RMLA) and the Financial Condition (FC).

The RMLA component collects application, closed loan, individual mortgage loan originator, Line of Credit, servicing, and repurchase information by state, in addition to company-level information related to lines of credit and nationwide servicing information.

The FC component collects financial information at the company level; it does not have to be completed by state.



Figure 1: Completeness Check and Submit



Definitions and Charts

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

Figure 2: Standard Expanded MCR Field Definitions

How to Complete Completeness Check and Submit

Each component must be in a “Ready to Submit” status in order to submit the MCR filing on the *Mortgage Call Report Component* screen. See the [Mortgage Call Reports and Financial Statements Navigation Guide](#) for steps on marking each component as “Ready to Submit.”

Additional Resources

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