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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 MLO, 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.

Fannie Mae or Freddie Mac Sellers/Services or Ginnie Mae Issuers must submit an Expanded MCR. All other companies are required to submit the Standard MCR.

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 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.

The [MCR XML Specification](#) provides detailed information about the MCR XML file, including the MCR XML schema.



Figure 1: Screenshot of MCR Upload File History Page



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: Key Documents

Additional Resources

- [Getting Started: Standard MCR](#)
- [Getting Started: Expanded MCR](#)
- [State MCR Requirements Chart](#)
- [Standard MCR RMLA Quick Guide](#)
- [Standard MCR Financial Condition Quick Guide](#)
- [Expanded MCR Quick Guide](#)
- [MCR Amendments Quick Guide](#)