The Mortgage Call Report (MCR) Components screen lists all available MCR Components associated with an MCR Filing.

MCR filings contain two components: the Financial Condition (FC) and the Residential Mortgage Loan Activity (RMLA) Report.

The FC contains the company’s financial data. For Standard filers, the FC is required to be filed annually, no later than 90 days after the fiscal year end. For Expanded filers, the FC is filed quarterly. For information on who qualifies as a Standard or Expanded filer, please see the Mortgage Call Report page on the NMLS Resource Center.

The RMLA contains information about the mortgage activities for a company and its Mortgage Loan Originators (MLOs). The RMLA has two components that contain company-level and state-specific information. The company-level RMLA component contains information related to lines of credit and nationwide servicing information, and is completed once within a filing. It is shared with each state where a company is licensed/registered. The state-specific RMLA components, which are completed for each state where a company is licensed/registered, collects application, closed loan, individual MLO, Line of Credit, servicing, and repurchase information by
state. If a company holds licenses in multiple states, it will need to complete a single company-level RMLA and a state-specific RMLA components for each state, even if there was no activity during the reporting period. The RMLA is required to be filed quarterly for both Standard and Expanded filers. Companies have the ability to submit the RMLA for additional states if necessary.

NMLS will determine the required filing type based on the year and period selected as well as the company’s GSE-approval status (Fannie Mae or Freddie Mac Seller/Servicer or a Ginnie Mae Issuer).

Companies may add additional RMLA component(s) for any state(s) that NMLS did not automatically create based on the company’s licensure/registration status. To add an RMLA component, see “Add State-Specific RMLA Component.”

Also, NMLS will not automatically create the required state-specific RMLA component for Oregon. Companies with license/registration in Oregon will need to manually add the state-specific RMLA component.

### Definitions and Charts

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*Figure 2: Standard and Expanded MCR Field Definitions*
How to Edit a MCR Component

Pending Initial Status

1. From the Mortgage Call Components screen, click the Edit icon (see Figure 3).

   ![Figure 3: MCR Component in Pending Initial Status – Edit](image)

   NOTE: A component in “Pending Amendment” status will also display the edit icon.

2. Complete appropriate data field for the component selected.

Ready to Submit Status

1. From the Mortgage Call Components screen, click the Edit icon (see Figure 4).

   ![Figure 4: MCR Component in Ready to Submit Status – Edit](image)

2. Click the Continue button (see Figure 5).
3. Complete appropriate data field for the component selected.

How to View a MCR Component

1. From the Mortgage Call Reports Component screen, click the View icon (see Figure 6).

2. Review the Print MCR Filing version.
NOTE: Close this window when you are done viewing and/or printing the information.

How to Delete a MCR Component

1. Click the Delete icon next to the pending MCR Filing you would like to delete (see Figure 6).
   
   NOTE: A processed filing cannot be deleted; instead any previously submitted filings can be amended.

2. Click OK to confirm the deletion of the pending MCR Filing (see Figure 9).
Figure 9: Deletion Confirmation Message

Additional Resources

- Information Viewable in NMLS Consumer Access
- State MCR Requirements Chart
- Standard MCR RMLA
- Standard MCR Financial Condition
- Expanded MCR
- Making an Amendment to the MCR