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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.

From the *Mortgage Call Reports* screen, a user has the ability to either upload or create a new MCR filing. The instructions below address how to create MCR filings manually. For instructions on the upload functionality, see the [Mortgage Call Report XML Specification](#) page. Regardless of how the company initiates the MCR filing, the company must complete all of the components, attest to, and submit the MCR filing. For information on MCR state-specific requirements please see the [Mortgage Call Report Requirements by State Agency](#) document found on the [NMLS Resource Center](#).

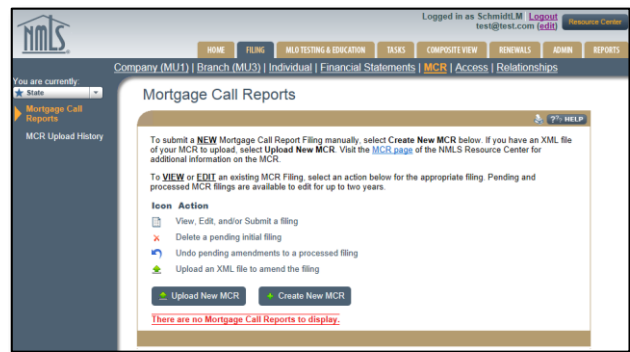


Figure 1: Screenshot of Mortgage Call Report Page

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

How to Create MCR Filings

1. Click the **Create New MCR** button (see *Figure 3*).
2. Select the Year from the drop-down menu.
3. Select the Period from the drop-down menu.
4. Click the **Create (Standard or Expanded) MCR** button.

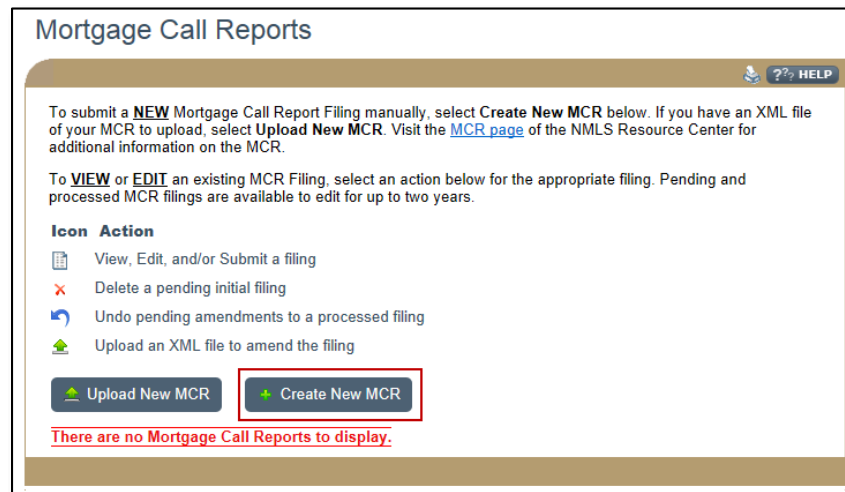


Figure 3: Example of How to Create MCR Filings

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](#)