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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 Standard 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.



Figure 1: RMLA – Section I

The RMLA component must be submitted quarterly, within 45 days of the end of every calendar quarter, for standard filers.

Definitions and Charts

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

Figure 2: Standard MCR Field Definitions

How to Complete RMLA Section I

The following quick guide will walk you through creating and completing the Standard MCR through NMLS: [Standard MCR Quick Guide](#).

Additional Resources

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