



NMLS Policy Guidebook Changes – March 15, 2024¹

- **Pg 123: Mortgage Call Report (MCR)**

The MCR section of the Guidebook was updated in response to the release of MCR FV6.

The Mortgage Call Report (MCR) must be completed by all state-licensed companies and companies employing state licensed mortgage loan originators (MLOs). Companies will complete a single MCR filing each quarter containing one or more Residential Mortgage Loan Activity (RMLA) components. Companies ~~completing the Expanded MCR reporting~~ **mortgage lending or servicing business activities** must also complete the Financial Condition (FC) component each quarter.

Companies ~~completing the Standard MCR reporting~~ **brokerage business activities** complete the FC component annually at their ~~fiscal~~ **calendar** year end.

Filing – The MCR functionality is found under the Filing tab for a company user.

Terms used – Terms, definitions, and instructions for the MCR can be found on the NMLS Resource Center Mortgage Call Report page.

State Specific Supplemental Form (SSSF) – A small number of states require the SSSF to be submitted by specific licensees. The list of states that require the SSSF and state-specific guidance on SSSF submissions can be found on the NMLS Resource Center Mortgage Call Report page.

~~Company specific Mortgage Call Reports are not made publicly available.~~

~~Companies that are an approved Fannie Mae or Freddie Mac Seller/Servicer or Ginnie Mae Issuer are required to complete the Expanded Mortgage Call Report.~~

Company specific reports will not be made publicly available by NMLS. NMLS may aggregate data and release aggregated data to the public at a future date. State regulators may be subject to state public records law requirements to make the state's MCR information available to the public in certain circumstances.

The MCR is due 45 days from the end of each calendar quarter. Companies ~~completing the Standard MCR reporting~~ **brokerage business activities** must submit the Financial Condition (FC) component no later than 90 days from their ~~fiscal year end (FYE)~~ **calendar year end**.

¹ These changes will be effective April 1.