



## NMLS Mortgage Call Report

### Purpose

Timely and uniform company mortgage activity and financial condition reporting through the NMLS Mortgage Call Report<sup>i</sup> will provide state mortgage regulators with the data necessary for effective monitoring of their licensees and mortgage activities in their state. The NMLS Mortgage Call Report will also provide companies with uniform reporting requirements across state lines.

### The Basics

1. All state licensed companies and companies employing state licensed MLOs must submit the NMLS Mortgage Call Report on a calendar quarterly basis. The NMLS Mortgage Call Report is a single report of condition and companies complete the appropriate sections of the report as determined by the types of business they engage in during a reporting period.
  - Standard Section
    - All companies complete the Standard Section of the NMLS Mortgage Call Report.
      - The production data must be completed on a calendar quarterly basis and the information must reflect the total mortgage activity of the company and be segregated by each state.
      - The financial information data must be completed on an annual fiscal basis and must reflect company level financial information.  
*Note:* If state law requires an annual unaudited financial statement, the submission of the annual unaudited financial information through the NMLS Mortgage Call Report may satisfy the state's annual unaudited financial statement requirement.
  - Expanded Section
    - Companies that are approved Fannie Mae or Freddie Mac Sellers/Serviceers or are Ginnie Mae Issuers must complete the Expanded Section on a calendar quarterly basis. *For convenience, the Expanded Section includes the data elements from the Standard Section.*
      - The Expanded Section primarily consists of information collected on the Mortgage Bankers' Financial Reporting Form (MBFRF)<sup>ii</sup> as well as the production/origination data from the Standard Section.

- All production/origination data must be submitted on a calendar quarterly basis and the information must be reported at the state level.
  - The financial information data must be submitted on a calendar quarterly basis and must be reported at the company level.
  - Companies completing the Expanded Section are not required to complete the annual financial portion of the Standard Section
2. For companies that do not submit the NMLS Mortgage Call Report on behalf of their sponsored Mortgage Loan Originators, functionality will be available for the individual MLO to submit the Standard Section of the NMLS Mortgage Call Report. The vast majority of state agencies require by law or regulation that companies complete the report on behalf of their MLOs. You should consult your state agency prior to allowing your MLOs to complete the NMLS Mortgage Call Report.

### **General Information**

1. The activity information submitted on the NMLS Mortgage Call Report must reflect the complete residential mortgage activity of the company by state. This must include all data for the MLOs a company is employing.
2. Terms and instructions used in the NMLS Mortgage Call Report that are also used in HMDA or MBFRF reporting will utilize the same definitions to the greatest extent possible. State regulators will adopt uniform definitions and instructions for the remaining terms and components of the NMLS Mortgage Call Report.
3. The information is to be reflective of that quarter specified in the report and is not cumulative. It is due within 45 days of the end of the quarter.
4. The financial condition report of the Standard Section is due annually 90 days from a company's fiscal year end.
5. Not all information on the forms may be applicable to a company. If information is not applicable, the company will be able to provide a N/A or 0 (zero) value in these fields.
6. A text box is provided for the NMLS Mortgage Call Report in case a company needs to provide explanatory notes to a regulator.

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<sup>i</sup> The S.A.F.E. Mortgage Licensing Act of 2008 requires mortgage licensees to submit reports of condition to the Nationwide Mortgage Licensing System and Registry in such form and containing such information as the Nationwide Mortgage Licensing System and Registry may require [12 USC 5014(e)].

<sup>ii</sup> The MBFRF collects activity and financial information on a quarterly basis from approved Fannie Mae, Freddie Mac Sellers/Serviceers and Ginnie Mae Issuers.