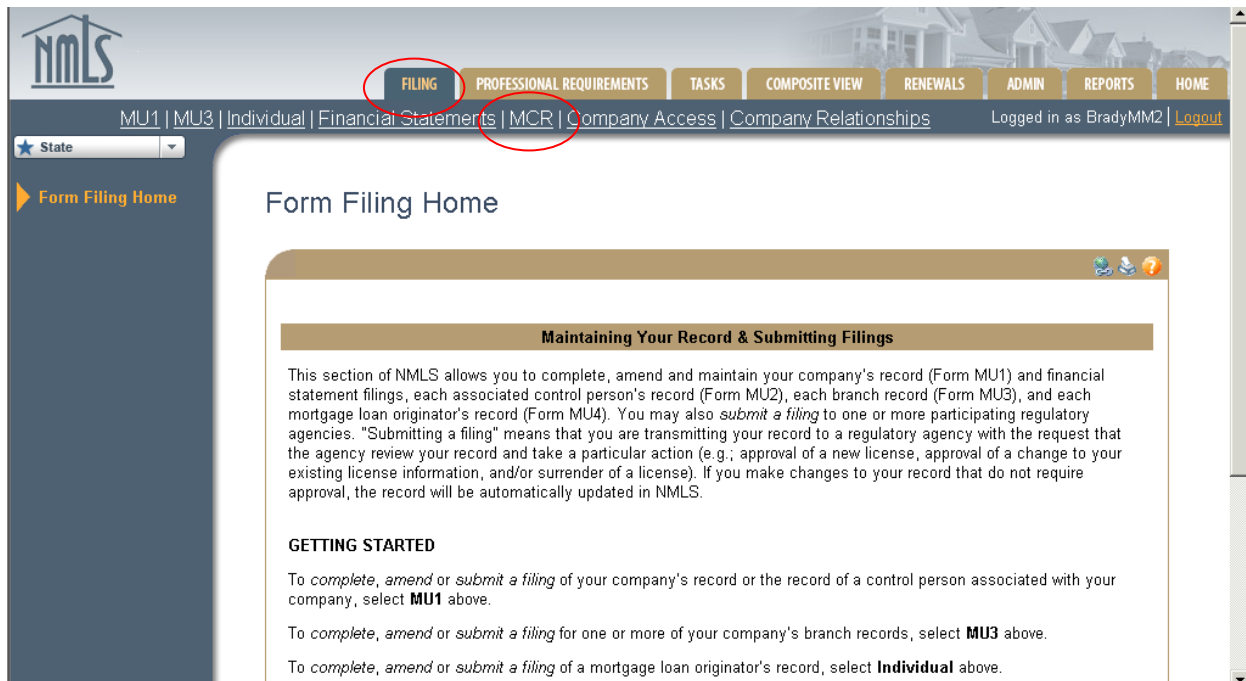
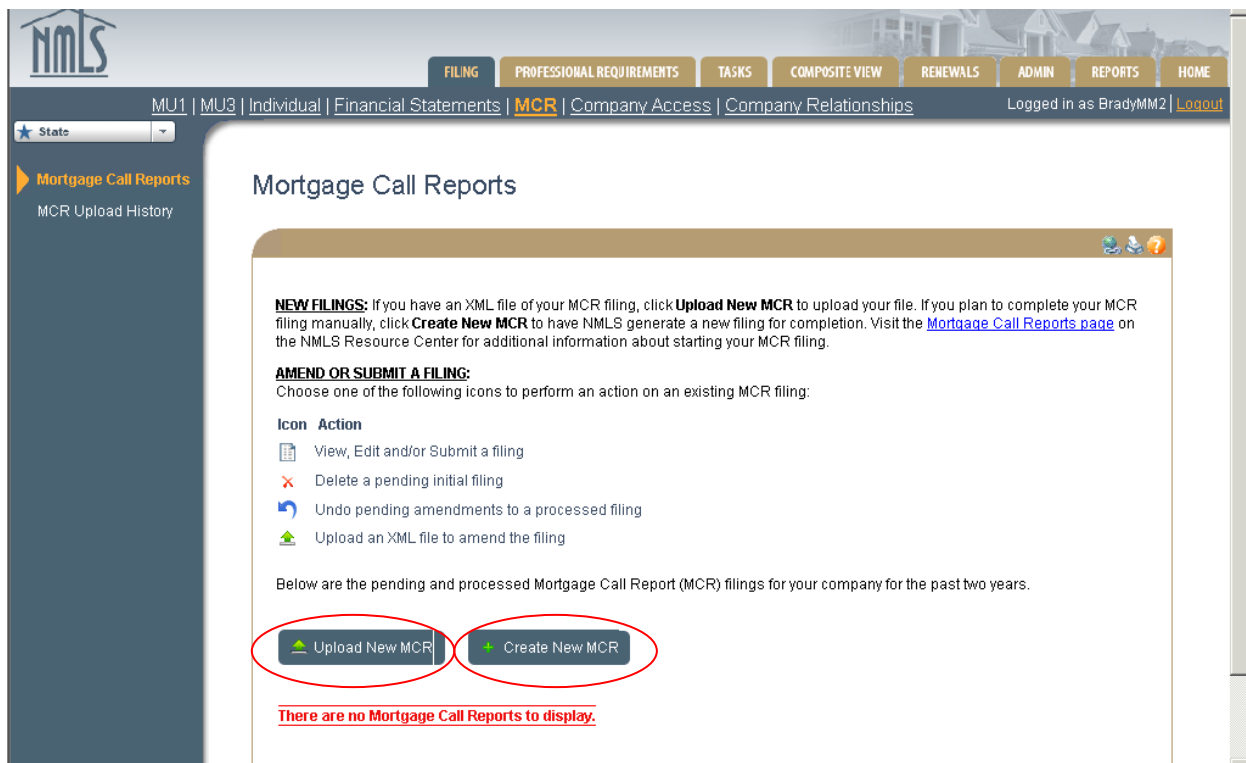


How to File

To file the report, the company administrator needs to log into the NMLS. Under the “Filing” tab, select “MCR”:



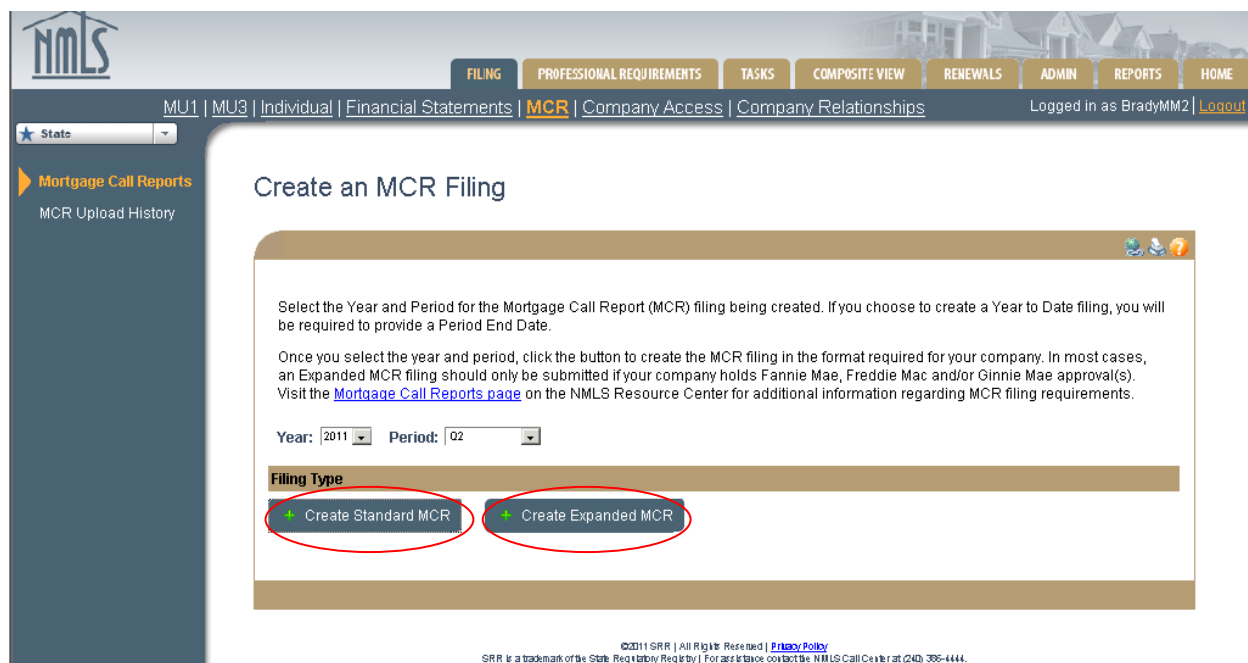
The MCR main screen will appear. If your company is going to upload a report using a XML file, select “Upload New MCR.” The Division cannot help you navigate the XML upload. You will need to have your own experts assist you with the XML filing. If your company is going to manually enter its data, select “Create New MCR”.



If you select "Create New MCR," the following screen will appear:

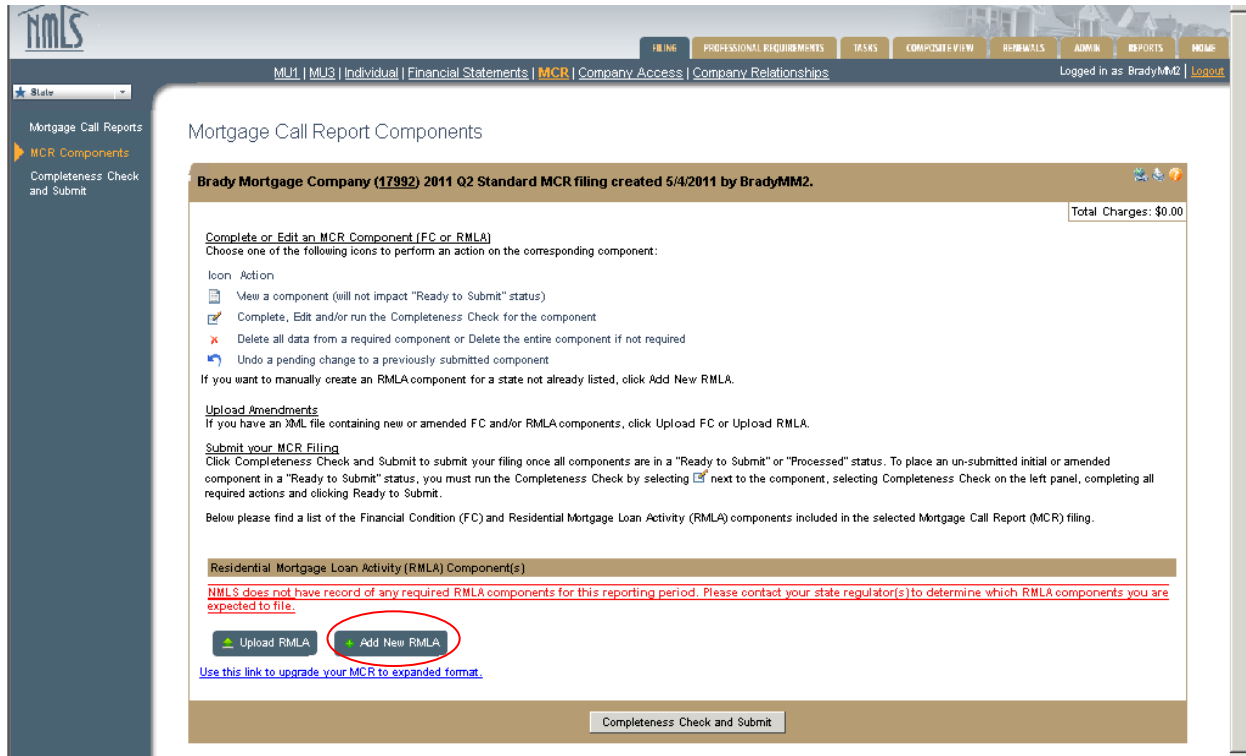


Using the drop down menus, select the Year and Period of your filing, when you do, it will give you the option to select a standard or an expanded MCR:

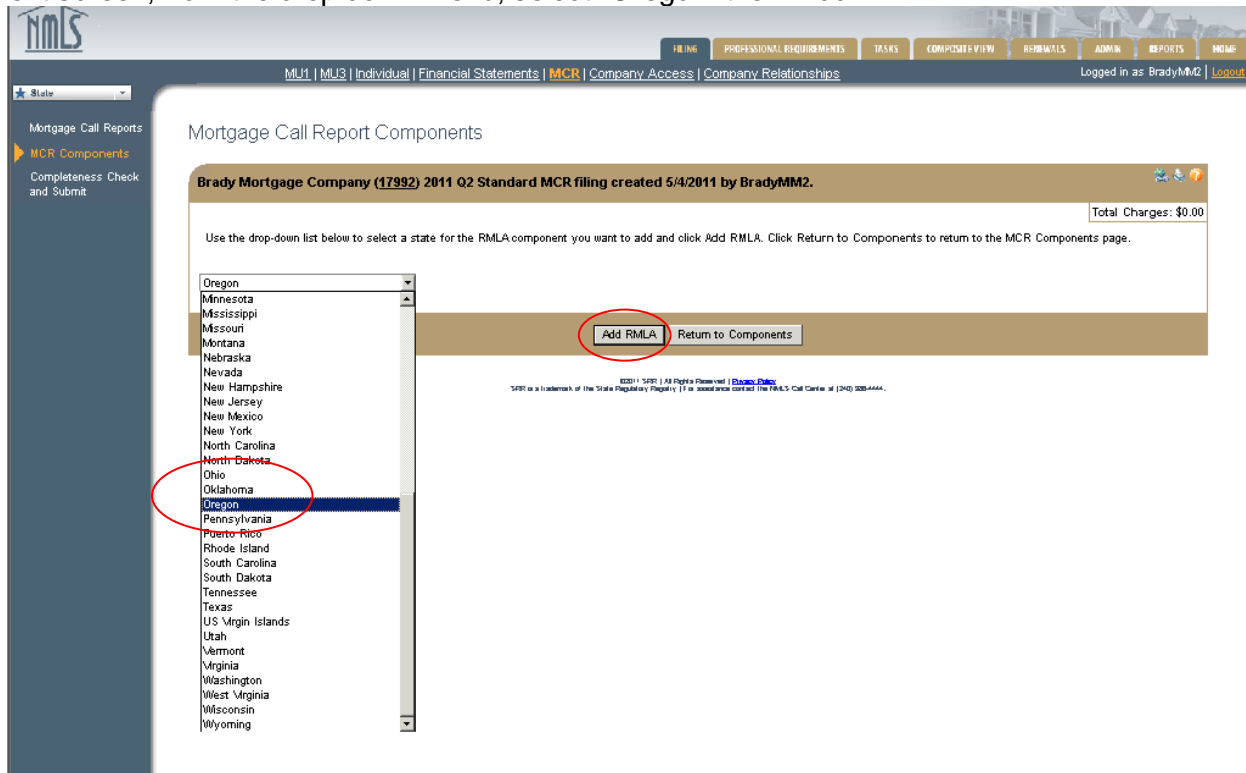


For this explanation, the Division will use the Standard MCR since that is the one that most companies will file. Companies that have listed in the "Other Business" section of their MU1 Record that they are Fannie Mae or Freddie Mac Approved Seller/Serviceicers or Ginnie Mae Issuers will be required to submit the Expanded MCR. The report for such lenders is substantially similar to information currently submitted as part of the Mortgage Bankers' Financial Reporting Form. If your company's MU-1 "Other Business" section indicates that you are a Fannie Mae or Freddie Mac Approved Seller/Serviceicer or Ginnie Mae Issuer, you are required to file this more comprehensive report even if you mistakenly selected the box, so it is imperative that you verify that the correct boxes are checked on the "Other Business" section of your MU1 before you must file the report. All other companies will file the Standard MCR.

Once the selection is made, the next screen is the Mortgage Call Report Components screen. This screen may or may not already show RMLAs that need to be completed by your company. NMLS will pre-set the screen with RMLAs for the states that require every company to file the MCR. Since Oregon does not require every company to file a MCR, Oregon will NOT be listed. **This does not mean that you do not have to file for Oregon.** Since the company used for this training demonstration is only licensed in Oregon, no state RMLA is listed. To add Oregon, select "Add New RMLA":



In the next screen, from the drop down menu, select "Oregon" then "Add RMLA":



The next screen is where you can start to enter your loan data for Oregon. Unlike Oregon's annual report, this time you will only report data for loans where the property securing the loan is located in Oregon. (Note: You will need to complete separate RMLAs for each state in which you made a residential mortgage loan secured by property in that state.)

If you made no loans in Oregon, you still must file the RMLA, but you can select the "No Activity to Report" button which, after a warning box, will populate the report with all zeros.

Section I

Brady Mortgage Company (17992) Oregon Standard RMLA filing created 5/4/2011 by BradyMM2

For line-by-line instructions on completing the MCR filing and data formatting requirements click [?](#) on the sidebar above. After entering data, you must click Save to update field values and calculate totals.

No Activity To Report

Type of Action Taken	DIRECTLY RECEIVED FROM BORROWER		RECEIVED FROM 3RD PARTY	
	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC010 Applications In Process at the Beginning of the Period				
AC020 Applications Received				
AC030 Applications Approved but not Accepted				
AC040 Applications Denied				
AC050 Applications Withdrawn				
AC060 File Closed for Incompleteness				
AC070 Loans Originated				
AC080 Applications in Process at the End of the Period				

Forward Mortgages	BROKERED		CLOSED-RETAIL APPLICATION		CLOSED-WHOLESALE APPLICATION	
	Amount (\$)	Count (#)	Amount (\$)	Count (#)	Amount (\$)	Count (#)
AC100 Conventional						
AC110 FHA-Insured						
AC120 VA Guaranteed						

Once you have completed the data entry for that page by either selecting the "No Activity to Report" button or entering the data in each box, select "Save" and then "Next" at the bottom of the page:

AC710	HECM-Saver						
AC720	Proprietary/Other						
Purpose of Reverse Mortgage							
AC800	Home Purchase						
Fee Information		Amount (\$)		Amount (\$)		Amount (\$)	
AC820	Broker Fees Collected-Reverse Mortgages						
AC830	Lender Fees Collected-Reverse Mortgages						
Forward and Reverse Mortgage Loans		Count (#)		Count (#)		Count (#)	
AC900	Total Loans Brokered by your Company						
AC910	Total Loans Funded by your Company						
Repurchase Information		Amount (\$)	Count (#)				
AC1000	Loans Made and Assigned but Required to Repurchase in Period						

Save

Previous Next

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Now you will provide data about the company's lines of credit, if any:

The screenshot shows the NMLS MCR filing interface for 'Section I - Lines of Credit'. The header includes the NMLS logo and navigation tabs: FILING, PROFESSIONAL REQUIREMENTS, TASKS, COMPOSITE VIEW, RENEWALS, ADMIN, REPORTS, HOME. The breadcrumb trail is: MU1 | MU3 | Individual | Financial Statements | MCR | Company Access | Company Relationships. The user is logged in as BradyMM2. The left sidebar shows 'Section I - Lines of Credit' selected. The main content area has a title 'Section I - Lines of Credit' and a sub-header 'Brady Mortgage Company (17992) Oregon Standard RMLA filing created 5/4/2011 by BradyMM2'. Below this, there is instructional text: 'Click **Add New** to provide information regarding all of your company's lines of credit, not just those specific to this state. After you enter information in a row and click [Save], the row will be saved and a new row will be generated allowing you to provide information regarding multiple lines of credit. Click [i] on the sandbar above for information on data formatting requirements and line-by-line instructions on completing your MCR filing.' A table header is shown: Record ID, Name of Provider, Credit Limit, Remaining Credit Available at Period End. Below the header, a red message states: 'No information regarding lines of credit has been provided.' A red circle highlights the '+ Add New' button. At the bottom, there are 'Previous' and 'Next' navigation arrows. The footer contains copyright information: ©2011 SRR | All Rights Reserved | Privacy Policy. SRR is a trademark of the State Regulatory Registry | For assistance contact the NMLS Call Center at (240) 386-4444.


To add a line of credit, select "Add New." Once you have entered all the lines of credit, or if you have no lines of credit, simply select "Next". The next screen is the beginning of the section to enter data about the loans that each mortgage loan originator originated in that state. To begin entering data, select "Add New":


The screenshot shows the NMLS MCR filing interface for 'Section I - MLO(s)'. The header and breadcrumb trail are identical to the previous screenshot. The left sidebar shows 'Section I - MLO(s)' selected. The main content area has a title 'Section I - MLO(s)' and a sub-header 'Brady Mortgage Company (17992) Oregon Standard RMLA filing created 5/4/2011 by BradyMM2'. Below this, there is instructional text: 'Click **Add New** to provide information regarding your mortgage loan originators (MLOs). After you enter information in a row and click [Save], the row will be saved and a new row will be generated allowing you to provide information regarding multiple MLOs. Click [i] on the sandbar above for information on data formatting requirements and line-by-line instructions on completing your MCR filing.' A table header is shown: Record ID, MLO NMLS ID, Employee Name, Amount (\$), Count (#). Below the header, a red message states: 'No information regarding MLOs has been provided.' A red circle highlights the '+ Add New' button. At the bottom, there are 'Previous' and 'Next' navigation arrows. The footer contains copyright information: ©2011 SRR | All Rights Reserved | Privacy Policy. SRR is a trademark of the State Regulatory Registry | For assistance contact the NMLS Call Center at (240) 386-4444.


Now enter the NMLS ID of the mortgage loan originator, the dollar amount of loans that the mortgage loan originator originated and the number of loans the mortgage loan originator originated. Once you have entered the data, click the little “disc” sign on the left of the row (see the red arrow) to save the data and allow you to enter the information for the next mortgage loan originator. Once you have entered all the mortgage loan originators, select “Next.”

Section I - MLO(s)

Brady Mortgage Company (17992) Oregon Standard RMLA filing created 5/4/2011 by BradyMM2.

Click **Add New** to provide information regarding your mortgage loan originators (MLOs). After you enter information in a row and click , the row will be saved and a new row will be generated allowing you to provide information regarding multiple MLOs.

Click  on the sandbar above for information on data formatting requirements and line-by-line instructions on completing your MCR filing.


Record ID	MLO NMLS ID	Employee Name	Amount (\$)	Count (#)
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Totals:		0	0	0

Previous Next

Once you select next, you can enter any notes you want to share about the data you have entered:

Explanatory Notes

Brady Mortgage Company (17992) Oregon Standard RMLA filing created 5/4/2011 by BradyMM2.

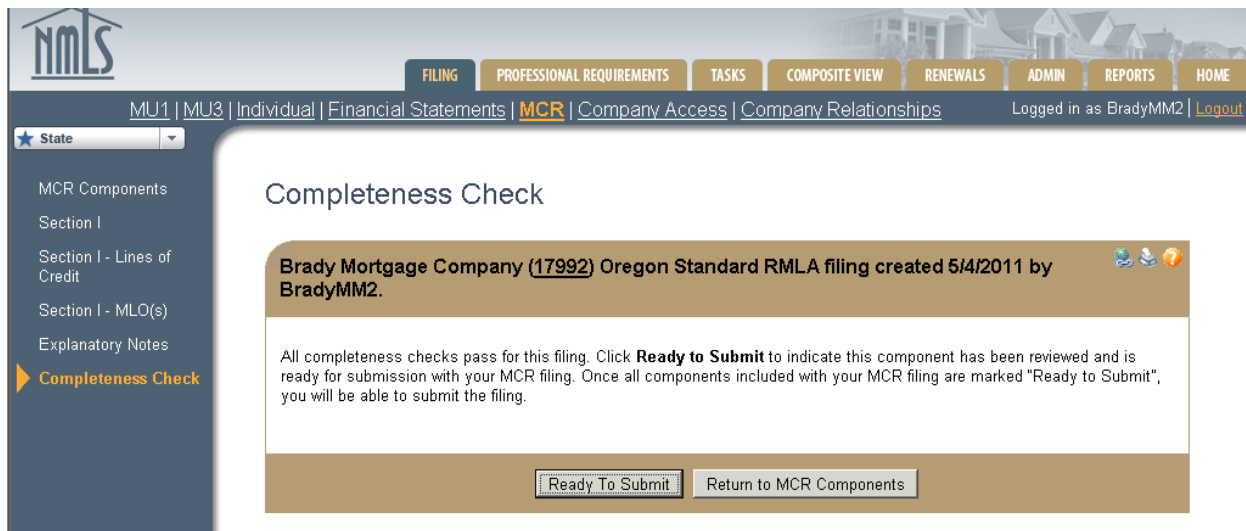
For line-by-line instructions on completing the MCR filing and data formatting requirements click  on the sandbar above. After entering data, you must click **Save** to update field values and calculate totals.

ACNOTE	Explanatory Notes - Free Text
	<input type="text"/>

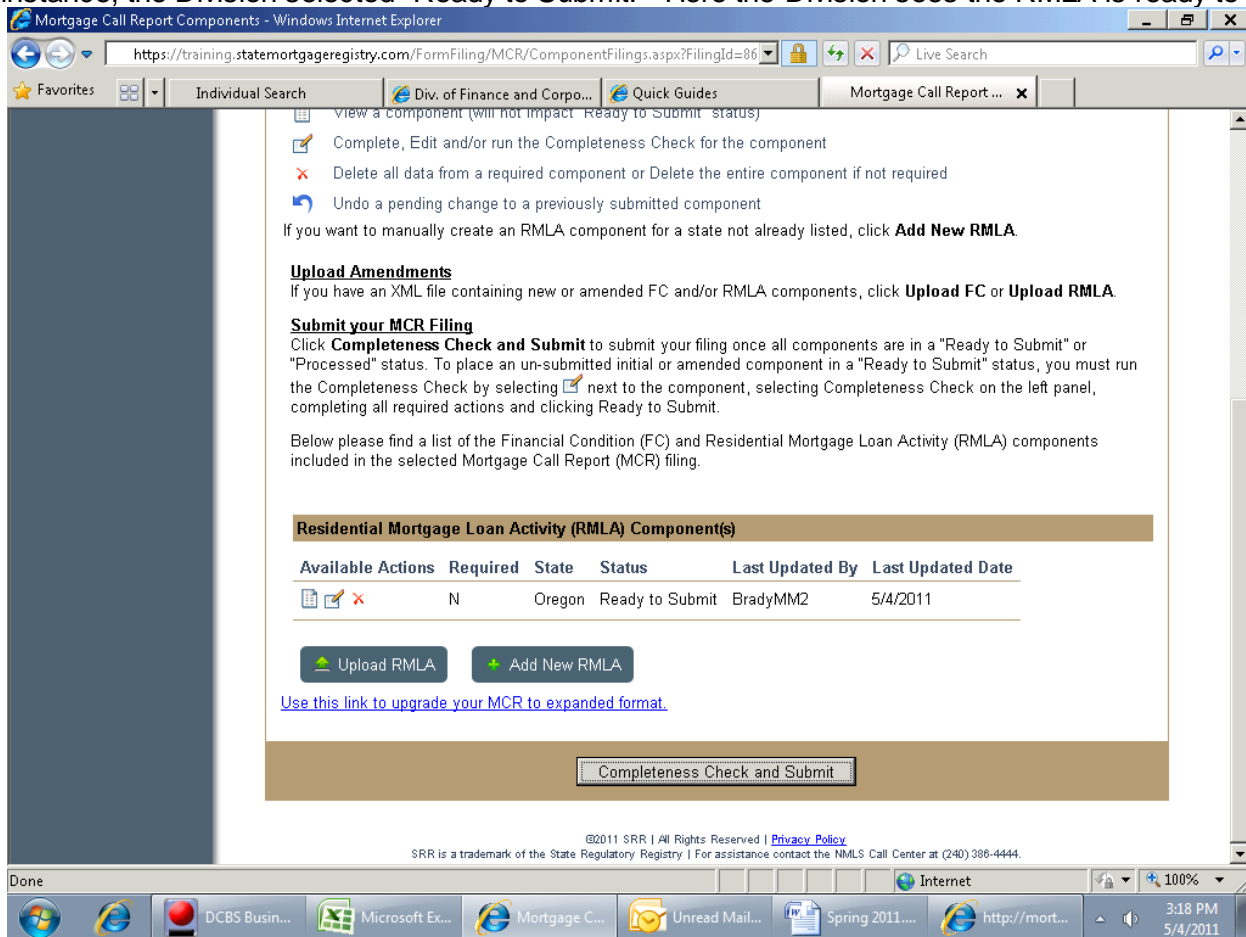
Save

Previous Next

Now the RMLA is finished. Select "Ready to Submit" if you have completed the RMLA with all the data and are ready to submit that RMLA. If you will need to return at a later date to add information, such as a missing mortgage loan originator's data, select "Return to MCR Components."



In this instance, the Division selected "Ready to Submit." Here the Division sees the RMLA is ready to be filed:



If Oregon is the only state that you need to file for, or if you have completed RMLAs for all the states that you need to file for, select "Completeness Check and Submit." You will need to attest to the accuracy of the MCR and then submit the report.