



STATE OF ALABAMA  
STATE BANKING DEPARTMENT



To: All Licensees under the Alabama Consumer Credit Act and Alabama Mortgage Brokers Act

From: Jeremy Windham, Supervisor, Bureau of Loans

RE: Mortgage Call Report filings

All persons licensed under the Alabama Consumer Credit Act, who conduct mortgage activity, and all licensees under the Alabama Mortgage Brokers Licensing Act, should complete the Mortgage Call Reports through NMLS and upload the previous year's financial statements. This will take the place of the annual report that is required to be filed by May 1<sup>st</sup> of each year.

Licensees will file the Standard Mortgage Call Report or the Expanded Mortgage Call Report. The Standard Mortgage Call Report will require you to complete the company's financial data annually and will require loan information to be submitted quarterly. Only companies that are Fannie Mae or Freddie Mac Approved Seller/Service or Ginnie Mae Issuers would be required to file the Expanded Mortgage Call Report.

Go to the NMLS Resource Center homepage <http://mortgage.nationwidelicencingsystem.org> and look for the Mortgage Call Report link under the Popular Links section for more information.

If you are a Consumer Credit Act licensee that conducts loan activity other than mortgage activity, you should complete the Mortgage Call Reports through NMLS for the mortgage activity, and complete a separate annual report form for the other loan activity such as auto loans, personal loans, or retail sales. Go to [http://www.banking.alabama.gov/bol\\_annual\\_rep.aspx](http://www.banking.alabama.gov/bol_annual_rep.aspx) to find a blank copy of the Consumer Credit Act Annual Report for non-mortgage activity.