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From: Lending (CED), Mortgage (CED sponsored)
Sent: Friday, February 14, 2014 9:25 AM
Subject: Alaska MCR 4th Quarter Due Today

To Whom it May Concern:

The Division of Banking and Securities (The Division) is directing this email to you as the Nationwide Mortgage Licensing System (NMLS) contact for your company. If your company held an Alaska Mortgage Broker/Lender License for at least one day in the fourth quarter of 2013. AS 06.60.100 requires that each mortgage broker/lender file a Mortgage Call Report (MCR) and include a Residential Mortgage Lending Activity Report (RMLA) for Alaska, as required by NMLS. The Statute requires the MCR filing within 45 days following the calendar quarter.

As the calendar quarter ended on December 31, 2013, this is a reminder that your company must file its MCR including, the Alaska RMLA, for the fourth quarter of 2013 no later than Friday, February 14, 2014.

The MCR is filed through the NMLS. Once you have logged into your NMLS company account, you will find the MCR under the Filing Tab. Information about the MCR, including quick guides and "getting started" instructions can be found on the [NMLS Resource Center – Mortgage Call Report page](#). When you log into the NMLS to file the MCR, you may see a number of states where you hold licenses already listed for you to file that state's residential mortgage lending activity report (RMLA).

Starting on February 18, 2014, we will begin placing deficiencies on the licenses of those companies that have failed to file the fourth quarter 2013 MCR. We may take enforcement action against any company that has not filed the fourth quarter 2013 MCR with Alaska RMLA by February 14, 2014. Under 3AAC 14.414, a mortgage licensee who fails to submit the report on or before the deadline date is subject to a civil penalty of \$25 for each day's failure to file the report. Failure to file the report may result in an administrative action against the licensee. This action may require an amendment to the disclosure questions within the NMLS.

If you have questions about how to navigate the NMLS to file the MCR AND your question is not answered in the materials on the [NMLS Resource Center – Mortgage Call Report page](#), please contact the NMLS Call Center at (855) NMLS-123 (855-665-7123).

Please be aware that Call Center volumes may be higher than normal during this time period. If your questions are about how to answer or interpret questions asked on the MCR AND your question is not answered in the materials on the [NMLS Resource Center – Mortgage Call Report page](#), please contact the undersign.

Very Respectfully,



KAITLIN MORRIS
Licensing Examiner

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