



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

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CONSUMER LOAN ACT AND MORTGAGE BROKER PRACTICES ACT

Interim Guidance, CLAMB-24-01

DATE: February 6, 2024
TO: Consumer Loan Company and Mortgage Broker Licensees
FROM: Ali Higgs, Acting Director, Division of Consumer Services
RE: 60 Day Grace Period for Q1 2024 Mortgage Call Report Filing Version 6

The Department's Guidance

Consumer loan company and mortgage broker licensees are required to submit call reports through the Nationwide Mortgage Licensing System (“NMLS”) in a form and containing the information prescribed by the Department of Financial Institutions (“Department”) or as deemed necessary by the NMLS.¹ Beginning April 1, 2024, consumer loan company and mortgage broker licensees will be required to submit their Mortgage Call Report using the new Mortgage Call Report Form Version 6.

This interim guidance expresses the Department’s intent to provide a 60-day grace period for licensees to file the Mortgage Call Report for the first quarter of 2024 (“Q1 2024 MCR”). As the original deadline to file for the first quarter of 2024 (January 1, through March 31, 2024) is May 15, 2024,² **the new deadline to file the Q1 2024 MCR for Washington State is July 15, 2024.** Licensees are encouraged to file accurately and timely.

Licensees should refer to the [NMLS Resource Center](#) (link) to review the filing requirements for each type of business activity.

This interim guidance does not amend the Consumer Loan Act, chapter 31.04 RCW, or chapter 208-620 WAC, or the Mortgage Broker Practices Act, chapter 19.146 RCW, or chapter 208-660 WAC. This interim guidance is subject to change or withdrawal.

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¹ RCW 19.146.390; WAC 208-660-400(1); RCW 31.04.277; WAC 208-620-431.

² NMLS, Mortgage Call Report, *available at* <https://mortgage.nationwidelicencingsystem.org/slr/common/mcr/pages/default.aspx>.