# Installing 2012 Regional Peer Mortgage Data

## **Overview**

Note: This is the first release of HMDA data using 2010 Census Boundaries.

The 2012 Peer Mortgage data represents over 16.7 million lending transactions as submitted by 7,400 financial institutions covered by the Home Mortgage Disclosure Act (HMDA). The FFIEC prepares and distributes the peer mortgage data on behalf of member agencies including the FDIC, FRB, NCUA, OCC, HUD, and CFPB. The data was submitted by each institution to its supervisory agency March 1st, 2013, and the collective results covering all institutions were released six months later, in mid-September.

With the continued intense scrutiny of HMDA Data, it is imperative that lending institutions understand exactly what their HMDA data may imply about their lending decisions and pricing. The analysis tools available in CRA *Wiz* and Fair Lending *Wiz* 6.8 for use with the peer mortgage lending data help institutions understand their position in the market, benchmark their lending and pricing performance against peers, and help illustrate how the mortgage credit needs of their communities are being met. Please keep in mind that while peer data includes pricing information that is and will be highly scrutinized, additional information is needed to provide a fair and comprehensive analysis of your lending program(s). It is important to note that elements tied to higher-priced loans - primarily an applicant's credit score and loan-to-value ratios - are not included with the peer data. By providing supporting information to various patterns found in the data, these elements can contextualize results.

2012 Peer Mortgage Lending data is available for the entire U.S. and Puerto Rico, and also regionally, for SQL Server environments.

In order to use these data sets you should be running Microsoft Windows XP or later.

If you are licensed to install 2012 Peer Mortgage data for a specific region or regions, follow these steps:

- 1. Insert your Peer Data DVD:
- 2. Select Start ➤ Run.
- 3. Type **d:\setup** in the **Run** dialog box where d: is the letter of your DVD-ROM drive.

Run	2 🛛
	Type the name of a program, folder, document, or Internet resource, and Windows will open it for you.
Open:	
	OK Cancel Browse

#### Note:

If necessary, substitute the letter designating your DVD-ROM drive.

4. Click the **OK** button.

The installer displays the Welcome screen.

5. Follow the directions for each of the following screens.

Welcome Click the Next button. Screen The software displays the

SQL Server Login screen.



SQL Server You use this screen to enter the name of the SQL Server that will be running the peer Login mortgage data. Screen

## Note:

If you do not know the name of your SQL Server or the type of authentication you use to log into the server, please contact your institution's computer support staff.

To configure your SQL Server information, follow these steps:

- 1. Enter the name of your SQL Server in the SQL Server text field.
- 2. Complete one of the following:
  - If you use Windows Authentication to log into SQL Server, confirm the Use Windows Authentication option button is selected..
  - If you use SQL Server Authentication to log into SQL Server, select

SQL Server Please ente	Login the system administrator account information.	
Setup need you want to	; the system administrator user name, password, and the name install the data to.	of the SQL Serve
SQL Server:	(local)	
🔘 Use Wind	ows Authentication	
O Use SQL	Server Authentication	
User Name:	\$8	
Password		
InstallShield		

the Use SQL Server Authentication option button and enter the following information:

- ✓ User Name Enter a User Name for **System Administrator** account for your SQL Server.
- ✓ Password Enter a password for **SA** account for your SQL Server.
- 3. Click the **Next** button.

The software displays the Setup Type screen.

Setup Type You use this screen to select Screen the type of installation you want to perform.

> To select an installation type, follow these steps:

- 1. Select one of the following options:
  - ✓ Complete select to install all components of the software.

etup Type				
Select the se	tup type to install.			1
Please select	t a setup type.			
<u>Complete</u>				
1	All program features will be in	nstalled. (Requires t	he most disk spa	ce.)
Custom				
1	Select which program featur advanced users.	es you want installe	d. Recommende	d for
allShield				
		Rack	Neuts	Cancel

- ✓ Custom select if you want to install only some components of the software.
- 2. Click the **Next** button.

The software displays the Choose Destination Folders screen.

## Choose You use the Choose Folders Screen

Destination Destination Folders screen to select the location where you want to install the Peer Mortgage databases and database log files. You can either install the data to the default locations, or you can select an alternate location.

Setup util Initial the CPA Vice database to the folde below. To initial the databases to this different folder. Database Patr. C:V-Program Files (x66)/Wolkes Kluwer Financial Services/CRA Wiz Browse Setup also needs to know where you would like to store the database log files. Please specify where the database log files will be stored.	Setup will install the CRA W/k database to the fidde balow. To install the database to this folder, click flowne and select a different folder. Database Park. C:\Program Files (x86)\Wolters Kluwer Financial Services\CRA W/z Browse Setup also needs to know where you would like to store the database log files. Please specify where the database log files will be stored. Log File Park: C:\Program Files (x86)\Wolters Kluwer Financial Services\CRA W/z Browse	Choose Destination Folders Choose the locations for the databases a	and log files		
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nstallShield					

#### Note:

If you select a unrecognized

drive or volume for example, a mapped networked drive, the installer will display an error. You must select a drive or volume that SQL recognizes.

- 1. Do one of the following:
  - ✓ To install to the default locations, click the **Next** button.

The installer displays the Ready to Install Peer Mortgage Data screen.

 $\checkmark$  To install to an alternate location, follow these steps:

1.1. Click the **Browse** button for the data path you want to change.

The software displays the **Choose Folder** dialog box.

- 1.2. Use the **Directories** tree view to select an alternate installation location.
- 1.3. Click the **OK** button.

Choose Dest	Choose Database Folder	×
Choose the li	Choose a folder or enter a path below.	
Setup will ins folder, click r	Path:	ses to this elect a
different folde	Directories:	
Database F	Desktop	
C:\Program	Vetwork     Control Control Control	e owse
Setup also n Please speci	Computer     Solisk (C:)	
Log File Pa	DVD RW Drive (D:)	-
C:\Program		owse
nstallShield -	OK	
		Cana

The installer makes the **Choose Destination Folder** screen the active screen.

1.4. Click the **Next** button.

> Depending on whether you are performing a

Choose the locations for the database	and log files	
Setup will install the CRA Wiz databas folder, click next. To install the databa different folder.	es to the folder below. To ins ises to a different folder, click	tall the databases to th Browse and select a
Database Path:		
C:\Program Files (x86)		Browse
Setup also needs to know where you Please specify where the database log	vould like to store the databa   files will be stored.	se log files.
Log File Path:		

Complete or Custom installation, the software displays one of the following screens:

- Complete Ready to Install screen
- Custom Select Components screen.

#### **Installation Instructions**

 
 Select Components Screen
 You use the Select Components screen to select the CRA Wiz components you want to install.
 2012 Peer Mortgage Data (MW) Setup For CRA Wiz and Fair Lending Wiz Select Features Select the colores you want to install.

 Note: The installer displays this
 2012 Peer Mortgage Data (MW) Setup For CRA Wiz and Fair Lending Wiz Select the colores you want to install.

> screen only if you select Custom on the Select Setup Type screen.

> To select components, follow these steps:

- 1. Select one or both of the available components.
- 2. Click the Next button.

The software displays the **Ready to Install** screen.



Select All Clear All

< Back Next > Cancel

Ready to To begin installing the data Install Screen The installer displays the

The installer displays the **Setup Status** screen.

Ready to Install Peer Mortgage Data Setup in ready to begin installation. Citck Install to begin the installation. If you want to review or change any of your installation settings, click Back. Click Cancel to exit the wizard.	2012 Peer Mortgage Data (MW) Setup For CR	A Wiz and Fair Lending Wiz 📃
Cick Instal to begin the installation. If you want to review or change any of your installation settings, click Back. Elick Cancel to exit the witcard.	Ready to Install Peer Mortgage Data	A second s
Click Instal to begin the instalation. If you want to review or change any of your installation settings, click Back. Click Cancel to exit the witzerd.	Solup is ready to begin installation.	Contraction of the second seco
If you want to review or change any of your installation settings, click Back. Click Cancel to exit the withord.	Click Install to begin the installation.	
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< Back Install Cancel		< Back Install Cancel

Setup Status Screen The Setup Status screen displays a progress bar that reports the progress of the installation.

Setup Status	
The InstallShield Wizard is installing Peer Mortgage Data	
Getting next available database name	
taliShield	

Setup Click the Finish button. Complete Screen Installation is complete.

