

Installing 2012 Peer Mortgage Data for Entire U.S. and Puerto Rico

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.

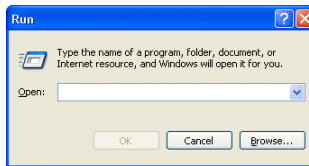
In order to use these data sets you should be running Microsoft Windows XP or later.

If you are licensed to install 2012 Peer Mortgage data for the entire United States, follow these steps:

Note:

Installation of Peer Mortgage data for the entire U.S. requires approximately 4GB (gigabytes) of hard drive space.

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.



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 Screen

Click the **Next** button.

The software displays the **SQL Server Login** screen.



SQL Server Login Screen

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

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 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 **Choose Destination Folders** screen.

Choose Destination Folders Screen

You use the **Choose 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.

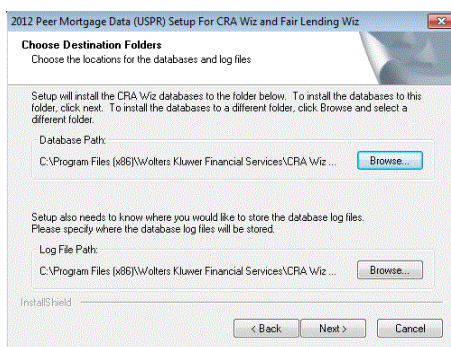
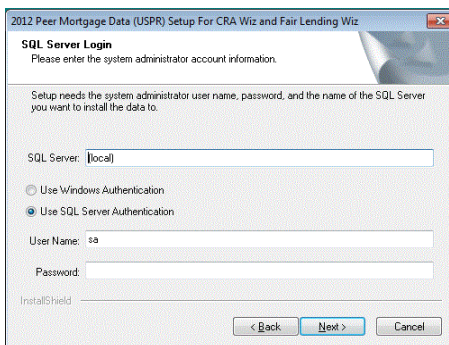
Note:

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.

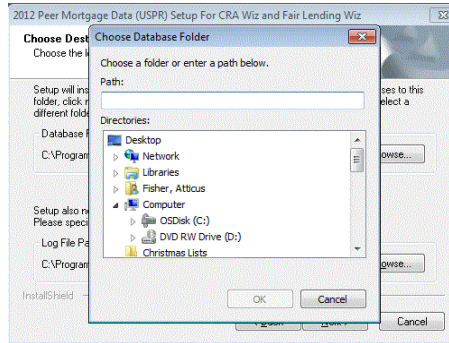


- ✓ To install to an alternate location, follow these steps:
- 1.1. Click the **Browse** button for the data path you want to change.

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

- 1.2. Use the **Directories** tree view to select an alternate installation location.

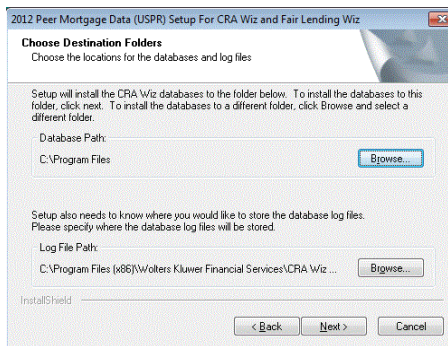
- 1.3. Click the **OK** button.



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

- 1.4. Click the **Next** button.

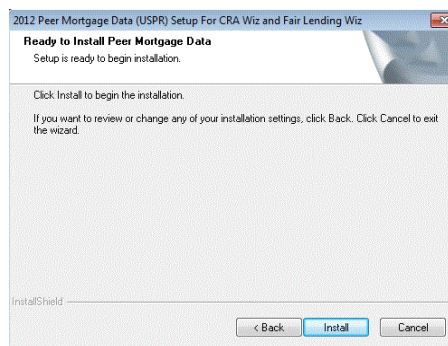
The software displays the **Ready to Install Peer Mortgage Data** screen.



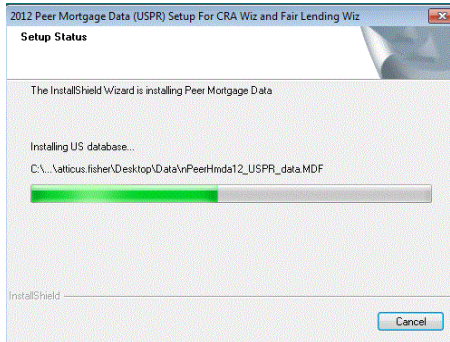
Ready to Install Screen

To begin installing the data sets, click the **Install** button.

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



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



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

