



Consumer Compliance Solutions

CRA *Wiz* and Fair Lending *Wiz*: 2018 Peer Mortgage Data - **Final**

Release Notes and Installation Instructions

Release Date: September 2019

Table of Contents

| | |
|-----------------------------------|---|
| Overview | 3 |
| Institution ID | 3 |
| Data source | 3 |
| Who should install | 3 |
| Prerequisites | 3 |
| Required permissions..... | 4 |
| Required free space | 4 |
| Approximate install time..... | 4 |
| Confirming installation..... | 4 |
| Installation Instructions | 5 |
| Welcome Screen | 5 |
| Database Server Login Screen..... | 6 |
| Ready to Install Screen..... | 7 |
| Setup Status Screen | 8 |
| Setup Complete Screen..... | 9 |

Overview

On August 30th, 2019, The Federal Financial Institutions Examination Council (FFIEC) posted the final release of the 2018 Snapshot on Mortgage Lending.

The data include a total of 48 data points providing information about the applicants, the property securing the loan or proposed to secure the loan in the case of non-originated applications, the transaction, and identifiers. This update allows users to incorporate this data into their CRA Wiz and Fair Lending Wiz reporting and analysis.

This release of the data contains **15,119,651** records from **5,678** institutions.

Institution ID

- For Preliminary 2018 Peer Mortgage Data, the **respondent ID** was not available for lenders, and as result, CRA Wiz and Fair Lending Wiz used a portion of the LEI to identify lenders. An ID was created from the LEI that excluded the **last two** (2) characters out of 20 total characters in the LEI, and used the **last ten** (10) characters to create a new Institution ID value.
For Example: LEI = ABCDEFGH**IGKLMNOPQRST** -> Institution ID = **IGKLMNOPQR**
- For the 2018 Final Peer Mortgage Data, the CFPB has posted a Reporter Panel with information on the Respondent ID and the LEI (see links below).
- CRA Wiz and Fair Lending Wiz used the Respondent IDs and updated additional information such as Agency Code and assets (when available). For those institutions that did not have a Respondent ID, the software used the previously created ID from the LEI.

A list of the 2018 reporters can be found here:

Reporter Panel

- [CSV](#)
- [Pipe Delimited](#)
- [Public Panel Schema](#)

Data source

[FFIEC / CFPB HMDA Snapshot](#)

Who should install

Any client licensed for Peer Mortgage Data should install this update. To determine if you are licensed for Peer Mortgage Data, go to the **System Maintenance** screen and select **License and Access Management**.

Prerequisites

CRA Wiz and Fair Lending Wiz 7.3 Service Pack 2 (SP2) with the 2019 HMDA DF Update (Build 73.23.25) or higher is required to install this update. To check your CRA Wiz and Fair Lending Wiz version, go to the program menu bar and select **Help > About CRA Wiz**. Build numbers starting with "73.23" are acceptable.

Important! For client/server environments, Peer Mortgage data is installed on the **SQL Server only**.

Required permissions

This update is installed as a single database, so both Windows read/write permissions and SQL Server database creation permissions are required. Wolters Kluwer recommends that the user running the install have both a Windows admin and SQL Server admin login credentials.

Required free space

Data folder: 10 GB (recommended)

Log folder: 20 MB

Temp folder: 2 MB

Note: The **Temp** folder is generally located on the **C:** drive.

The **Data** and **Log file** locations can be found in **System Maintenance** or by running the below query in **SQL Server Management Studio** if you do not have access to the application:

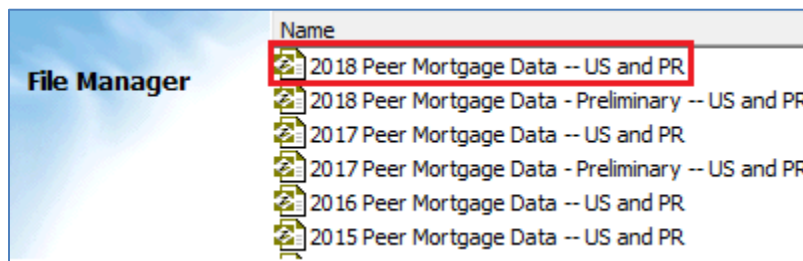
```
use objectstore
select location from dbo.elementlocations
where elementname='Database File Location on Server'
or elementname='Log File Location on Server'
```

Approximate install time

5 - 10 minutes, depending on hardware configuration and specifications.

Confirming installation

Once the installation is complete, you can verify the installation by selecting the **File Management** option in the *CRA Wiz* and *Fair Lending Wiz* sidebar. You will also need to set **Census boundaries to 2010**, located in the **Options** menu bar item. The software will then display a file named **2018 Peer Mortgage Data – US & PR** in the **Peer Mortgage Data** folder of the **File Management** screen:



Note: The *CRA Wiz* and *Fair Lending Wiz* build number (as found in **Help > About CRA Wiz**) is **not** updated by the 2018 Peer Mortgage Data installer.

Installation Instructions

To install 2018 Peer Mortgage Data, follow these steps:

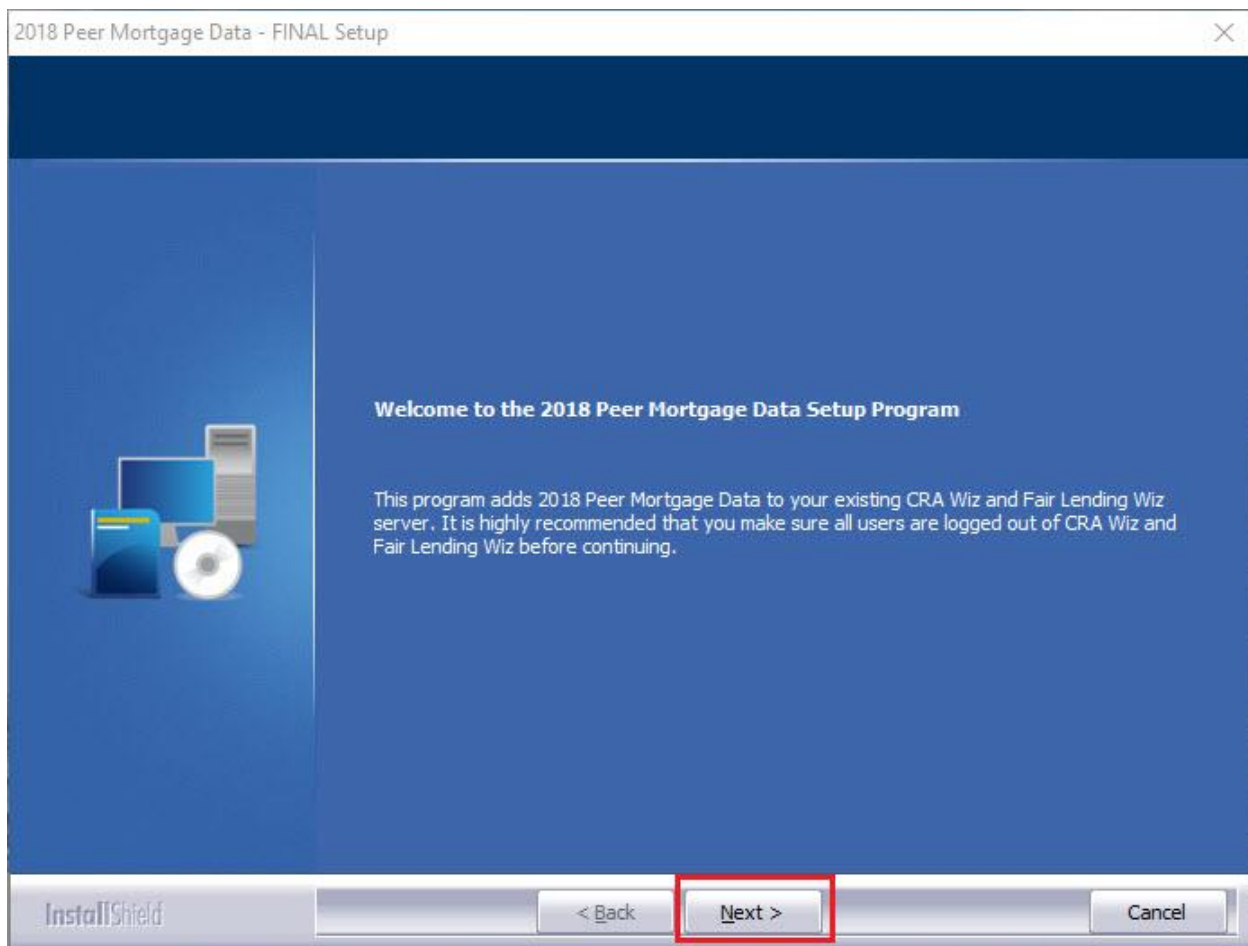
1. After downloading the update locally onto the SQL Server where CRA *Wiz* and Fair Lending *Wiz* is installed, locate and double-click the **2018PeerMortgageDataFinal** installation file.

The installer displays the **Welcome** screen.

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

Welcome Screen

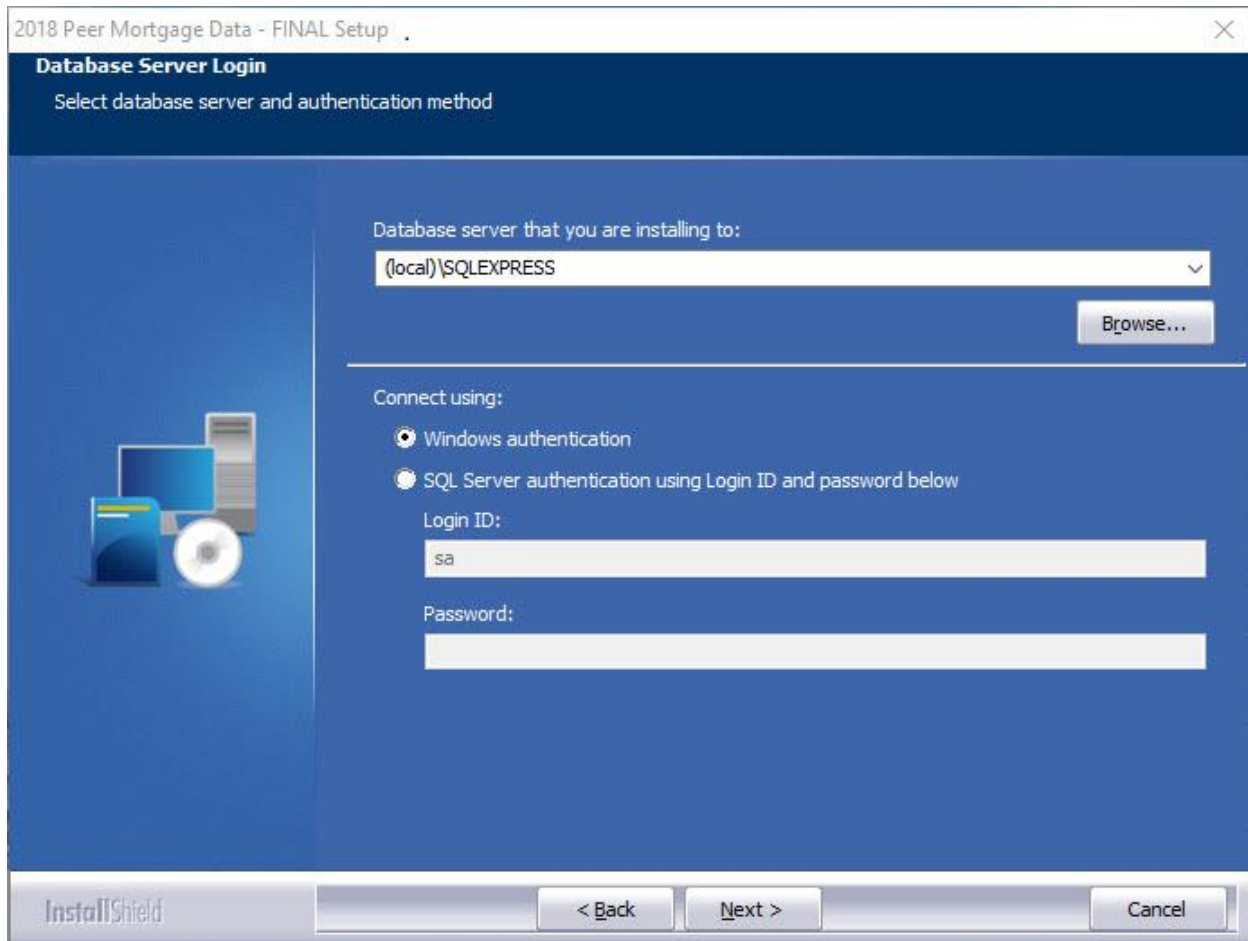
Click the **Next** button:



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

Database Server Login Screen

You use the **Database Server Login** screen to specify the SQL Server to which you are installing to, and also SQL Server login information:



To configure SQL Server options, follow these steps:

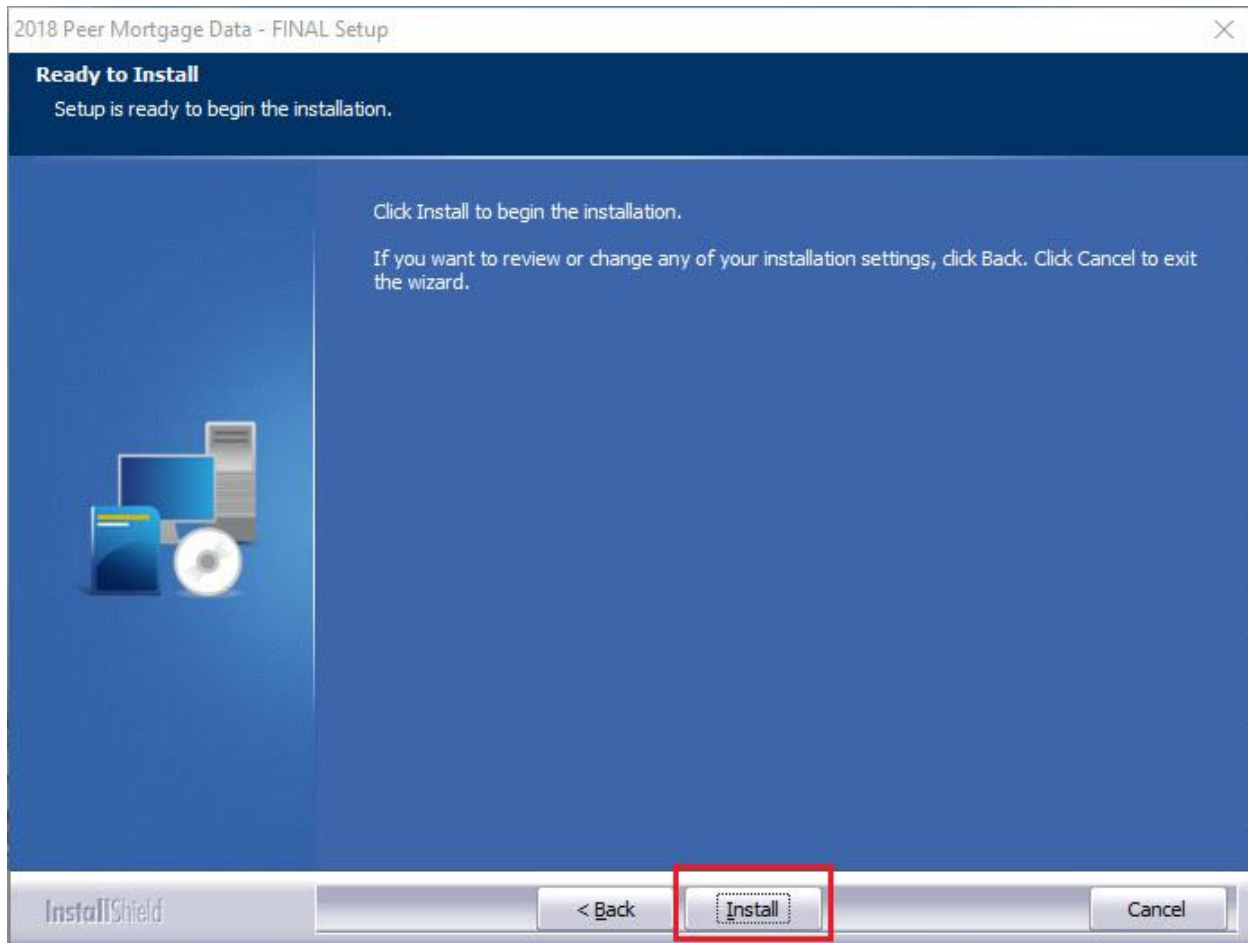
1. Do one of the following:
 - In the **Database server that you are installing to** field, enter the **SQL Server name and instance** to which you are installing the data.
Example: SVRBOS01\SQLEXPRESS
 - Click the **Browse** button and in the resultant dialog box, select the SQL Server.
2. Choose one of the following authentication options:
 - Use Windows Authentication
 - Use SQL Server Authentication - If you select this option, you must also enter your SQL Server account **User Name** and **Password** in the **User Name** and **Password** fields.

3. Click the **Next** button.

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

Ready to Install Screen

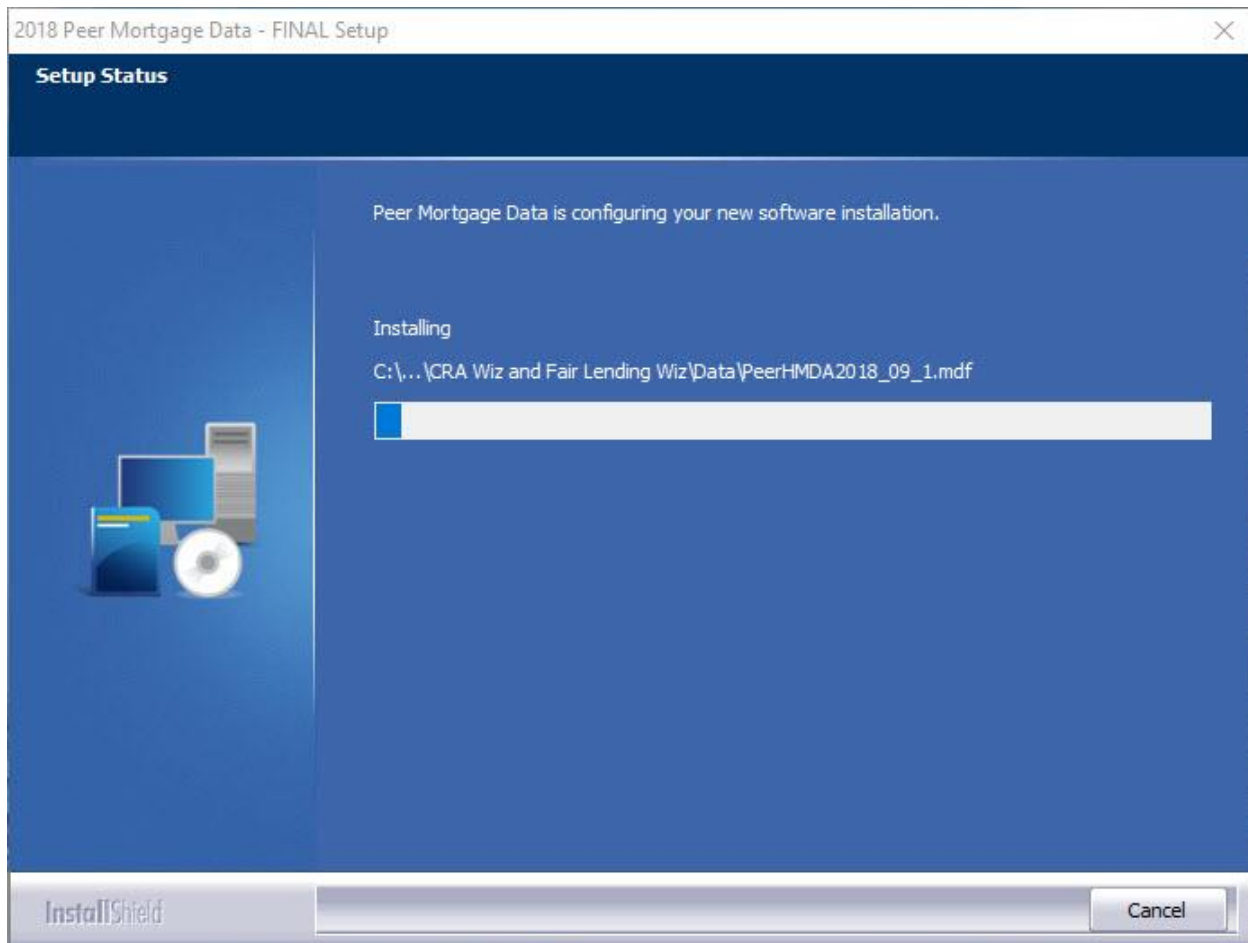
To begin installing the data sets, click the **Install** button:



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

Setup Status Screen

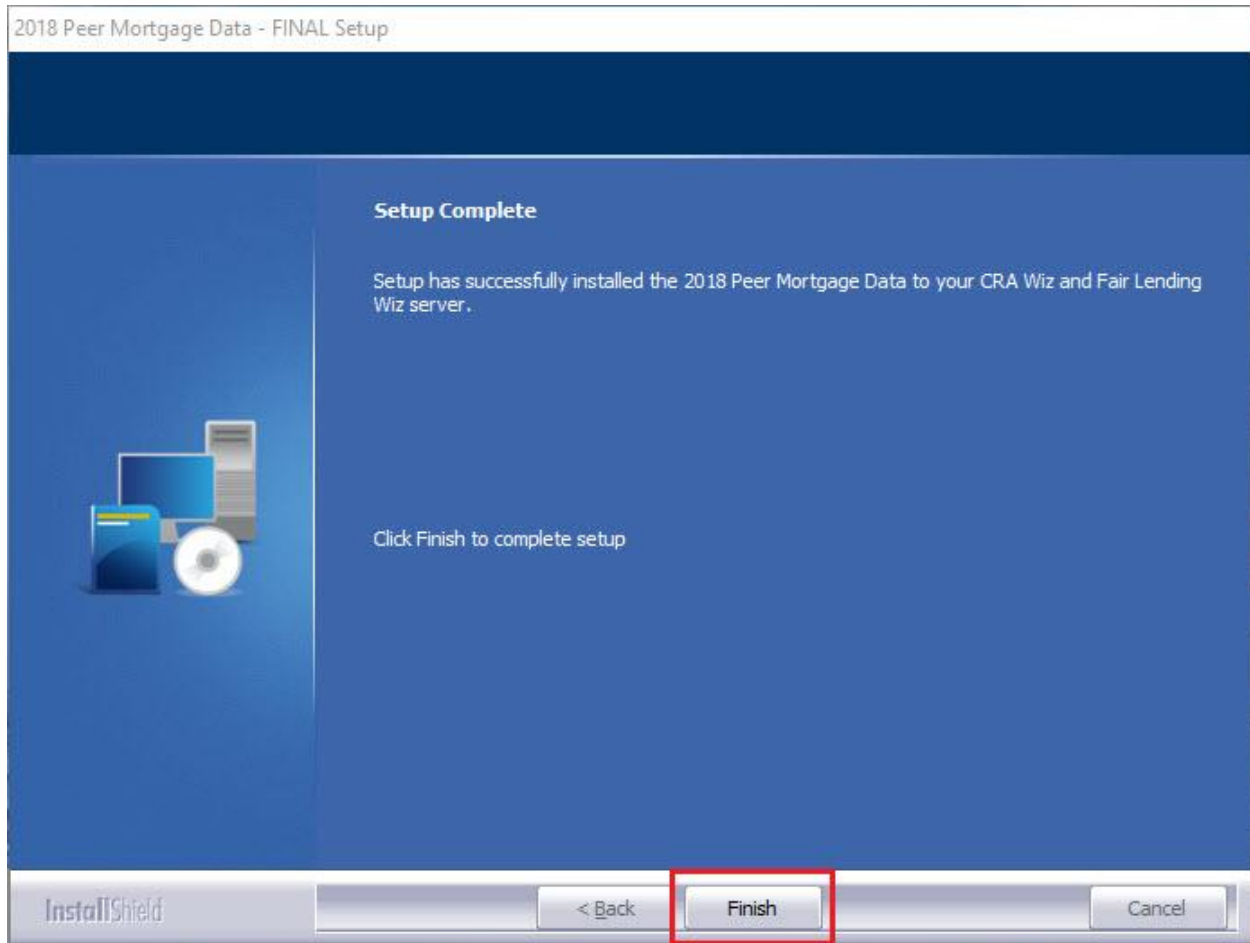
The **Setup Status** screen displays a progress bar that reports the progress of the installation:



When installation is complete, the installer displays the **Setup Complete** screen.

Setup Complete Screen

Click the **Finish** button:



Installation is complete.

About Wolters Kluwer - Wolters Kluwer provides audit, risk and compliance solutions that help financial organizations improve efficiency and effectiveness across their enterprise. Whether complying with regulatory requirements, addressing a single key risk, or working toward a holistic risk management strategy, more than 15,000 customers worldwide count on Wolters Kluwer for a comprehensive and dynamic view of risk management and compliance. With more than 30 offices in over 20 countries, the company's prominent brands include: FRSGlobal, ARC Logics for Financial Services, PCi, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS, AuthenticWeb™ and Uniform Forms™. Wolters is a leading global information services and publishing company with annual revenues of (2011) €3.4 billion (\$4.7 billion) and approximately 19,000 employees worldwide. Please visit our website for more information.

Wolters Kluwer
130 Turner Street
Building 3, 4th Floor
Waltham, MA 02453

800.261.3111

© 2019 Wolters Kluwer