

CRA *Wiz* and Fair Lending *Wiz* 6.9 Release Notes

Who should install this update?

All users of CRA *Wiz* and Fair Lending *Wiz* 6.8 are strongly encouraged to upgrade to Version 6.9. Version 6.9 is a full release that can be installed without any previous installations, or it can be installed as an update to V6.8. It contains updates for both the Client and the Server portion of CRA *Wiz* and Fair Lending *Wiz*.

What's in This Update:

- **Submission Updates**
- **MSA Changes**
- **Mapping - Time Interval Mapping**
- **Client Enhancements & Bug Fixes**
- **Fair Lending Report Changes**

General

- Added **Activity Year 2014** functionality.
- **MSA 2014 changes** included - On February 28, 2013 the Office of Management and Budget (OMB) released revisions to delineations of MSAs and MDs, **resulting in 43 additional MSAs/MDs and changes to existing MSAs/MDs, including reconfiguring, renaming and renumbering**. The revised delineations will apply to HMDA/CRA data collected in 2014 as well as assessment area definitions for 2014. The FFIEC is expected to release the Median Family Income values for the newly delineated MSAs/MDs in late December, 2013. The CRA *Wiz* and Fair Lending *Wiz* 6.9 release includes only the new delineations, allowing users to determine the scope of the impact on their institution and to redraw assessment areas as needed. Until the FFIEC income data is released, demographic reports will include data on total population, minority population and housing characteristics, but will not include Income information (tract or family/household).
- ***New functionality*** When you launch CRA *Wiz* and Fair Lending *Wiz*, the **Log In** window is now accessible via the **Windows taskbar**. If you navigate away from the Log In window, it is now accessible via the *Wiz* icon in the taskbar.
- **Printing** – If you are using **Internet Explorer 10**, run in **compatibility mode** to print reports.
- Compatibility with the following Microsoft Software:
SQL 2005, SQL 2008, Windows XP, Windows Vista, Windows, 7, Windows 2003, Windows 2008, Office 2003, 2007 & 2010, IE9 & IE10

Create Areas

- *New functionality* New contextual menu (right-click) option, **Synchronize with Web Map**. Use to upload saved assessment areas to Web Map.
Note: Requires a Premium Map license. For additional information, please contact your Wolters Kluwer Financial Services Account Manager.
- Business Demographics and Projected Demographic data for Activity Year 2010 and 2011 no longer display when Census Year is 2010.
- Updated the **Projected Demographic, Trend Analysis Report** to include **Asian and Pacific Islander** as opposed to just Asian in the count for Asian/Pacific Islander.
- When you select 2014 Activity Year 2014, the MSA/MD folders display the newly delineated MSAs/MDs. Wolters Kluwer Financial Services recommends you review all 2013 assessment areas to determine the impact on your institution.

Edit

- 2013 FFIEC HMDA Edits
- 2013 FFIEC CRA Edits
- Resolved issue in which **S040 edit** was not removed on duplicate records.
- Updated description for **Q026 edit**.

File Management

- *New functionality* New contextual menu (right-click) option, **Synchronize with Web Map**. Use to upload data files to Web Map.
Note: Requires a Premium Map license. For additional information, please contact your Wolters Kluwer Financial Services **Account Manager**.

Mapper

- **Custom Coordinate Files**
 - Added new screen to reduce the time required to open/add existing files.
 - When a Current File is mapped as a custom coordinate file, the user can now turn this layer off via **Map Layer Control > Custom Coordinate Files > Current File**.
- **Demographic Data**
 - **GeoDemographic > Income > Income Category** – Changed range label for highest range from “High” to “Upper.”
 - “Women Owned” and “Minority Owned” options added to **Business Demographic > Ownership** category.
- **Map.ini** – Using the Map.ini file you can install Map Data locally without having to update the Map Data path in System Maintenance.
- **Outline** – After an outline is applied, you can now label layers within its boundaries.
- **Plot an Address** – You can now delete a plotted address.
- **Print** – Print quality and map resolution has been significantly improved.
- **Print Layout**
 - Resolved issue where legends were resizing after being moved.
 - You can reposition legends to the lower left hand corner of the layout.
 - Modifications you make to print layouts are now saved and retained throughout the current Map session.
 - **All Others** range for Thematic Shading and Thematic Overlay now correctly displays tract count within the legend.
 - Scale bar now correctly displays on the print layouts.
 - When items on the print layout are selected, they can now be unselected.
 - Resolved issue where title was not displayed on printed maps.
- **Saved Maps**
 - Auto-labels restore correctly.
 - Manually applied labels are restored.
 - User defined symbols for custom coordinate files are now retained and restored with saved maps.
 - Layer order saved and correctly restored when opening a saved map.
 - Saved Maps subfolders are no longer open by default.
 - When you create and save a map using the Premium Mapper modules, all users of Mapper can now see the saved map, whether or not they have a license for the Premium Mapper.

- **Select Tools**
 - When using the selection tools from the toolbar to select an area, the selected area will retain a red-cross hash pattern to indicate that the area remains selected.
 - When selecting multiple census tracts outside an Assessment Area and utilizing the **Display Selected Area Only** function, the Mapper no longer returns a **No Selection Found** message.
- **Show Legend on Map**
 - Legends now retain their location when repositioned.
 - The **All Others** range for **Thematic Shading** and **Thematic Overlay** will now correctly tract count within the legend.
 - Once legend has been selected, it can now be unselected.
- **Themes**
 - When you set a filter for a Current File and then perform thematic mapping of the file, the filter is saved for future mapping sessions.
 - Pie Charts now adjust in size when you zoom in or out.
 - *New Functionality* New option listed for **Pie Charts** under **Options > Layer**. Preference to enable/disable **automatic Pie Charts resizing** when changing **map zoom level**.
Note: This option is enabled by default. Disable if you experience performance problems for large geographic areas.

Submission

- 2013 FFIEC Encryption Utility included.

Premium Mapper

Assessment Area Maps

- Resolved issue in which map title was not printing on the first map of a batch print job.
- When you select the **Include Tracts Outside Assessment Area** option, Mapper continues to display thematic shading.
- When you select the **Include Tracts Outside Assessment Area** option, Mapper retains color palette for thematic shading.
- Fixed issues with **batch export** of **assessment area maps**.

Location Maps

- Location Report
 - Updated the **Nearest LMI Tract** column to provide State, County, and MSA information of the nearest LMI tract.
 - Added new column, **Income Category of Nearest LMI Tract**.
 - Updated Location Report to remove 'NA' tracts from the **Nearest LMI Census Tract Category** column
 - Removed duplicate census tracts from the **LMI Tract with Radius** column.
 - You can now close the Location Report will by clicking the 'X' in the upper right hand corner of the map

Time Interval Maps

- *New Functionality* Use the new **Time Interval Map** Premium Mapper module to select a data file (for example, custom coordinate file), and map the activity in the loan file. Use the slider bar to select the specific time period of the loan activity you want to display on the map (for example, months or quarters). The Time Interval Map provides a dynamic view of lending over the duration of time covered in their data file.

Web Map

- *New Functionality* Web Map now requires **each licensed institution** to have its own authentication credentials (Wolters Kluwer Financial Services will distribute a username and password to each licensed institution). Enter these credentials in the new **Web Map** section of the **Main > System Maintenance > Settings** tab:

The screenshot shows the 'Settings' tab in the 'System Maintenance' section of the CRA Wiz & Fair Lending Wiz 5.0 Build 69.0.0.02 application. The 'Web Map' section is highlighted with a red box and contains the following fields:

- Username: wk98
- Password: [Redacted]
- Enable Synchronization of Data Files
- Enable Synchronization of Assessment Areas

- *New Functionality* You can now upload and plot custom coordinate files.
Note: This option can be enabled/disabled in the **Web Map** section of the **Main > System Maintenance > Settings** tab, depending on your institution's preference.

- ***New Functionality*** You can now display saved assessment areas (saved in Create Areas) in Web Map.
Note: This option can be enabled/disabled, in the **Web Map** section of the **Main > System Maintenance > Settings** tab, depending on your institution's preference.

Reports

- Columnar Reports – **Tract Income Category** data now correctly displays 'NA' tracts (previously displayed as Low Income).
- Worksheet A4 – Age categories now correctly total to 100%.
- Worksheet A7 – Now correctly displays **Owner-Occupied** data (Total and Specified is displayed as a subset of Total).
- Worksheet D1 (Race) – 'Nat Hawaiian/Other Pacific Islander' figure corrected.
- Worksheets A6, J and K1, Create Areas Dashboard and Demographic Reports, and Columnar Reports – Now correctly display data for **1-4 family units**, based on guidance from the FFIEC (previously included mobile and other units).
- Disposition Summary – Calculation for 'Reported' updated (Action =1 and Rate Spread must be 1.5%).
- **Women and Minority Owned** data for businesses has been added to the following:
 - Business Demographic Information Dashboard
 - Business Demographic Information Summary Report
 - Columnar Reports

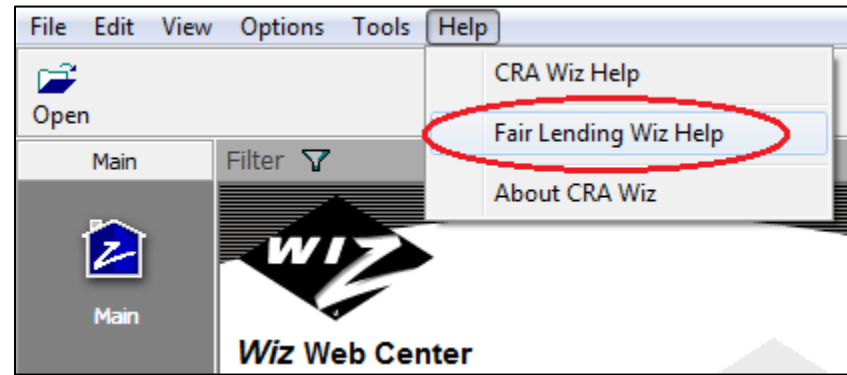
System Maintenance

- Settings
 - ***New Functionality*** New **Web Map** section added. If you are licensed for Premium Mapper, use this section to enter your Web Map credentials (Username and Password).
 - ***New Functionality*** New option to enable/disable synchronization of data files.
 - ***New Functionality*** New option to enable/disable synchronization of assessment areas.
- Web Map ***New***
 - ***New Functionality*** New utility associated with the Premium Mapper's Web Map. A system administrator can use this utility to delete one or more assessment areas and/or data files, cleaning up data files and assessment areas that have been synchronized with Web Map.

Fair Lending Report Changes

Note:

For detailed procedures on how to access and generate Fair Lending reports, refer to the **Fair Lending Wiz Help** system. To display the Fair Lending *Wiz* Help, select **Fair Lending Wiz Help** from the **Help** menu item located in the CRA *Wiz* and Fair Lending *Wiz* menu bar:



- Report Conversions – The following pre-existing reports continue to be converted to the new, easier to read and use format begun in release 6.8. The converted reports use Report Definition Language Client-side (RDLC), which provides greater flexibility and ease of use than existing legacy technology:
 - Comparative File Review
 - Decisioning Comparison
 - Pricing Comparison
 - Difference of Means
 - Focal Point Report
 - Standard Summary Report
 - Summary Report – Actions Taken

Report Wizard

Click the **Comparative File Review** icon from the Fair Lending *Wiz* tab:



Comparative File Review Wizard

FLWiz - Matched Pair Wizard

Comparative File Review

Matched Pair Analysis:
Compare Applicants By:
Restore Saved Model:

Selected LAR: SSB HMDA (2010) (Wiz_00006)
LAR Type: HMZ4
Filters: No filter is applied

▼ Approved and Denied Applicant Definition

Categories considered "Approved":
 Originated
 Approved Not Accepted

Categories considered "Denied":
 Denied
 Withdrawn
 Incomplete
 Approved Not Accepted

▼ Control Group and Protected Class Definition

Select Control Group:
 American Indian or Alaskan
 Asian
 Black or African American
 Native Hawaiian or other Pacific Islander
 Two or more Minority Races
 Joint Race
 White
 Not Provided
 Not Available

Select Protected Class:
 American Indian or Alaskan
 Asian
 Black or African American
 Native Hawaiian or other Pacific Islander
 Two or more Minority Races
 Joint Race
 White
 Not Provided
 Not Available

[Create Group Settings](#)
[Restore System Default](#)

▼ Comparison Factor

- Comparative File Review
 - Decisioning Comparison

FLWiz - Matched Pair Wizard

Comparative File Review

Matched Pair Analysis: **Decisioning Comparison**

Compare Applicants By: **Race**

Restore Saved Model: **[None]**

Selected LAR: **SSB HMDA (2010) (Wiz_00006)**
 LAR Type: **HMZ4**
 Filters: **No filter is applied**

▼ Approved and Denied Applicant Definition

Categories considered "Approved":

- Originated
- Approved Not Accepted

Categories considered "Denied":

- Denied
- Withdrawn
- Incomplete
- Approved Not Accepted

▼ Control Group and Protected Class Definition

Select Control Group:

- American Indian or Alaskan
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- Two or more Minority Races
- Joint Race
- White
- Not Provided
- Not Available

Select Protected Class:

- American Indian or Alaskan
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- Two or more Minority Races
- Joint Race
- White
- Not Provided
- Not Available

[Create Group Settings](#)

[Restore System Default](#)

▼ Comparison Factor

Choose Comparison Factors:

- Match Factors
 - Mortgage
 - Applicant(s) Info
 - Loan Purpose
 - Loan Type
 - Occupancy
 - State
 - MSA
 - Pre-approval
 - HOEPA Status
 - Lien Status
 - Property Type
 - Race 1
 - Race 2
 - Race 3
 - Race 4
 - Race 5
 - Co-App Race 1
 - Co-App Race 2

Selected Factors: Match Factors: Loan Purpose, Loan Type
 Numeric Factors: Loan Amount

Factor Name	Minority vs. Control	Tolerance Factor (%)
Loan Purpose	=	
Loan Type	=	
Loan Amount	+/-	30

▼ Select Records to Return

All Denied Applications

Items with Any Approved Comparators

Items with at Least Approved Comparators

▼ Model Saving Options

Save As New Model

Save As Existing Model

Do Not Save Model

[Go!](#)

FLWiz - Matched Pair Wizard

Comparative File Review

Decisioning Comparison Results Screen

Selected LAR: SSB HMDA (2010) (Wiz_00006)
LAR Type: HMZ4
Filters: No filter is applied

Show Matched Pair Settings
Hide Protected Applicants

Matched Pair Analysis: Decisioning Comparison Results for Race

Protected Class Applicants
View Model

Selected: # 1 of 4

Application #	Comparators	Denial Reason(s)	Race	Loan Purpose	Loan Type
266088349	16	Credit History	Black or African American	Refinancing	FHA
100111830	14	Collateral	American Indian or Alaskan	Home Purchase	Conventional
210292426	14	Credit History	Joint Race	Refinancing	FHA
210295391	8	Credit History	Black or African American	Refinancing	Conventional

Comparison View for Application # 266088349
16 Approved Comparators

Characteristic	Selected: 266088349 (ID - 814)	Comparator: 210298820 (ID - 431)	Comparator: 266070702 (ID - ...)
Distance	0.0000	0.0192	0.0385
APPLICATION CHARACTERISTICS			
Loan Application Information			
Pricing Characteristics			
Annual Percentage Rate (APR)	7.50	6.50	7.50
Rate Spread	NA	12.33	12.49

- Comparative File Review
 - Pricing Comparison

FLWiz - Matched Pair Wizard

Comparative File Review

Matched Pair Analysis: Pricing Comparison

Compare Applicants By: Race

Restore Saved Model: [None]

Selected LAR: SSB HMDA (2010) (Wiz_00006)
LAR Type: HMZ4
Filters: No filter is applied

▼ Pricing Factor Definition

Pricing Factor Definition: APR

▼ Control Group and Protected Class Definition

Select Control Group:

- American Indian or Alaskan
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- Two or more Minority Races
- Joint Race
- White
- Not Provided
- Not Available

Select Protected Class:

- American Indian or Alaskan
- Asian
- Black or African American
- Native Hawaiian or other Pacific Islander
- Two or more Minority Races
- Joint Race
- White
- Not Provided
- Not Available

Create Group Settings

Restore System Default

▼ Comparison Factor

Choose Comparison Factors:

- Match Factors
 - Mortgage
 - Applicant(s) Info
 - Loan Purpose
 - Loan Type
 - Occupancy
 - State
 - MSA
 - Pre-approval
 - HOEPA Status
 - Lien Status
 - Property Type
 - Race 1
 - Race 2
 - Race 3
 - Race 4
 - Race 5
 - Co-App Race 1
 - Co-App Race 2

Selected Factors: Match Factors: Loan Purpose, Loan Type
Numeric Factors: Loan Amount

Factor Name	Minority vs. Control	Tolerance Factor (%)	
Loan Purpose	-	-	✖
Loan Type	-	-	✖
Loan Amount	+/-	30	✖

▼ Statistical Significance

Significance level for the analysis: 95%

▼ Select Records to Return

All Target Applications

Target applications with significantly higher pricing, as determined by selected Significance Level

▼ Model Saving Options

Save As New Model

Save As Existing Model

Do Not Save Model

Go!

FLWiz - Matched Pair Wizard

Comparative File Review

Pricing Comparison Results Screen

Selected LAR: SSB HMDA (2010) (Wiz_00006)
 LAR Type: HMZ4
 Filters: No filter is applied

Show Matched Pair Settings
 Hide Protected Applicants
 Matched Pair Analysis: Pricing Comparison Results for Race
 Protected Class Applicants
 View Model

Selected: # 1 of 20

Application #	Comparators	APR	T-Stat	Race	Loan Purpose	Loan Typ
100111000	25	5.7000	-4.8953	Asian	Refinancing	Conventic
100112075	25	6.7000	0.6174	American Indian or Alaskan	Refinancing	Conventic
264086943	23	5.6000	-5.1649	Asian	Refinancing	FHA
210293892	21	5.6000	-4.9565	Black or African American	Refinancing	Conventic
266095668	18	6.6000	1.4762	Asian	Refinancing	FHA
100114265	15	6.7000	-0.9290	Asian	Refinancing	Conventic
210290259	15	7.2000	0.6396	American Indian or Alaskan	Home Purchase	Conventic
210296859	12	5.6000	-3.2311	Black or African American	Home Purchase	Conventic
210298853	12	5.5000	-2.8382	Joint Race	Home Purchase	Conventic
100114630	11	6.7000	-0.3727	Native Hawaiian or other Pacific Islander	Refinancing	Conventic
100112550	9	6.7000	-0.1789	Asian	Home Improvement	Conventic
100113030	7	4.7000	-4.0387	American Indian or Alaskan	Refinancing	Conventic

Comparison View for Application # 100111000
 25 Approved Comparators

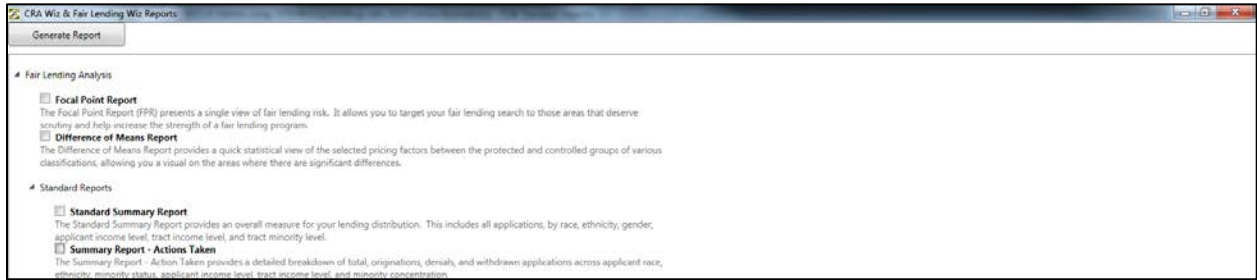
Characteristic	Selected: 100111000 (ID - 1078)	Comparator: 210297982 (ID - 391)	Comparator: 210291119 (1005)
Distance	0.0000	0.0080	0.0080
APPLICATION CHARACTERISTICS			
Loan Application Information			
Pricing Characteristics			
Annual Percentage Rate (APR)	5.70	6.50	6.60
Rate Spread	NA	1.77	1.90

Report Wizard

Click **Fair Lending Reports** icon from the Fair Lending *Wiz* tab:



Fair Lending Reports Wizard



○ Focal Point Report



Report Viewer
 Selected Reports: Focal Point Report Refresh

1 of 2 100% Find | Next

Focal Point Report

File Type: Mortgage
 File Name: SSB HMDA (2010)
 Filter:

Statistically Significant: ■
 Over Benchmark: ■
 Control Group: ■

Toggle: T-Stat Count

Borrower Characteristic	Record Count	Origination			Denial			Above Threshold		APR		Note Rate		APR - Note Rate	
		Count	% Row	% Total	Count	%	Ratio	Count	Ratio	Average	vs Target	Average	vs Target	Average	vs Target
Total															
Total Applications	205	177	86.34%	100.00%	13	6.34%		90		6.65					
Race															
American Indian or Alaskan	4	3	75.00%	1.69%	1	25.00%	4.72	2	1.31	6.20	-0.47				
Asian	9	8	88.89%	4.52%	0	0.00%	0.00	5	1.23	6.65	-0.02				
Black or African American	6	4	66.67%	2.26%	2	33.33%	6.29	2	0.99	5.60	-1.07				
Native Hawaiian or other Pacific Islander	2	2	100.00%	1.13%	0	0.00%	0.00	1	0.99	6.70	0.03				
Two or more Minority Races	2	2	100.00%	1.13%	0	0.00%	0.00	1	0.99	8.60	1.93				
Joint Race	2	1	50.00%	0.56%	1	50.00%	9.43	0	0.00	5.50	-1.17				
White	151	136	90.07%	76.84%	8	5.30%	1.00	69	1.00	6.67	0.00				
Not Provided	19	15	78.95%	8.47%	1	5.26%	0.99	8	1.05	7.11	0.44				
Not Available	10	6	60.00%	3.39%	0	0.00%	0.00	2	0.66	5.51	-1.16				
Ethnicity															
Hispanic or Latino	11	10	90.91%	5.65%	1	9.09%	1.38	7	1.35	6.13	-0.58				
Joint Ethnicity	13	13	100.00%	7.34%	0	0.00%	0.00	11	1.63	6.96	0.26				
Non Hispanic or Latino	121	108	89.26%	61.02%	8	6.61%	1.00	56	1.00	6.71	0.00				
Not Provided	19	15	78.95%	8.47%	1	5.26%	0.80	8	1.03	7.11	0.41				
Not Available	41	31	75.61%	17.51%	3	7.32%	1.11	8	0.50	6.28	-0.43				
Minority Status															
Minority	44	39	88.64%	22.03%	4	9.09%	1.23	25	1.22	6.53	-0.21				
White - Non Hispanic or Latino	108	95	87.96%	53.67%	8	7.41%	1.00	50	1.00	6.74	0.00				
Not Available	53	43	81.13%	24.29%	1	1.89%	0.26	15	0.66	6.58	-0.16				

o Difference of Means

CRA Wiz & Fair Lending Wiz Reports

Generate Report Create Group Settings These group settings are applicable for Difference of Means and Focal Point Report below

Fair Lending Analysis

Focal Point Report
The Focal Point Report (FPR) presents a single view of fair lending risk. It allows you to target your fair lending search to those areas that deserve scrutiny and help increase the strength of a fair lending program.

Difference of Means Report
The Difference of Means Report provides a quick statistical view of the selected pricing factors between the protected and controlled groups of various classifications, allowing you a visual on the areas where there are significant differences.

Execute 'Difference of Means Report' by:

- Race
- Ethnicity
- Race/Ethnicity
- Gender
- Age
- Marital Status
- Applicant Income Category
- Tract Income Category
- Tract Minority
- Minority Status

Choose Comparison Factors:

- Numeric Factors
 - Mortgage
 - Credit Score
 - Financial Ratios
 - Loan/Application
 - Pricing
 - Loan Amount
 - Applicant Income
- User Defined Variables
 - Appl_Incm_perc

Selected Factors: Loan Amount, Applicant Income

Standard Reports

Standard Summary Report
The Standard Summary Report provides an overall measure for your lending distribution. This includes all applications, by race, ethnicity, gender, applicant income level, tract income level, and tract minority level.

Summary Report - Actions Taken
The Summary Report - Action Taken provides a detailed breakdown of total, originations, denials, and withdrawn applications across applicant race, ethnicity, minority status, applicant income level, tract income level, and minority concentration.

Report Viewer

Selected Reports: Difference of Means Report Refresh

1 of 2 100% Find | Next

Difference of Means

File Type: Mortgage
 File Name: SS8 HMDA (2010)
 Filter: Factor = Loan Amount

Significantly Higher: ■
 Significantly Lower: ■
 Control Group: ■

Race	Count	Maximum	Minimum	St. Dev.	Mode	Median	Average	Difference of Means
American Indian or Alaskan	4	162.00	26.00	53.2400	26.00	137.00	115.5000	27.16
Asian	9	266.00	40.00	67.0700	40.00	90.00	104.2200	15.88
Black or African American	6	297.00	52.00	77.4900	52.00	131.00	146.1700	57.83
Native Hawaiian or other Pacific Islander	2	49.00	15.00	17.0000	15.00	32.00	32.0000	-56.34
Two or more Minority Races	2	501.00	178.00	161.5000	178.00	339.50	339.5000	251.16
Joint Race	2	210.00	80.00	65.0000	80.00	145.00	145.0000	56.66
White	151	661.00	9.00	79.6600	50.00	64.00	88.3400	0.00
Not Provided	19	480.00	12.50	108.8500	12.50	80.00	112.2400	23.90
Not Available	10	145.00	37.00	47.1800		37.00	88.8000	0.46
Total	205	661.00	9.00	86.7900	50.00	68.00	96.1300	

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○ Standard Summary Report

CRA Wiz & Fair Lending Wiz Reports

Generate Report

4 Fair Lending Analysis

- Focal Point Report
The Focal Point Report (FPR) presents a single view of fair lending risk. It allows you to target your fair lending search to those areas that deserve scrutiny and help improve the strength of a fair lending program.
- Difference of Means Report
The Difference of Means Report provides a quick statistical view of the selected pricing factors between the protected and controlled groups of various classifications, allowing you a visual on the areas where there are significant differences.

4 Standard Reports

- Standard Summary Report
The Standard Summary Report provides an overall measure for your lending distribution. This includes all applications, by race, ethnicity, gender, applicant income level, tract income level, and tract minority level.
- Summary Report - Actions Taken
The Summary Report - Action Taken provides a detailed breakdown of total, originated, denied, and withdrawn applications across applicant race, ethnicity, minority status, applicant income level, tract income level, and minority concentration.

Report Viewer

Selected Reports: Standard Summary Report Refresh

1 of 2 100% Find | Next

Standard Summary Report

File Name: SSB HMDA (2010)
Filter:

	Total Applications (1)		Originated (2)		Approved Not Accepted		Denied (3)		Withdrawn/Incomplete		Preapproval Denied		Preapproved Not Accepted	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Loan Purpose and Type														
Cvnt Home Purchase	39	19.12	34	19.32	1	25.00	2	5.13	0	0.00	1	100.0	1	100.0
Govt H.purchase	7	3.43	7	3.98	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Home Improvement	51	25.00	44	25.00	1	25.00	5	9.80	1	25.00	0	0.00	0	0.00
Refinancing	104	50.98	92	52.27	2	50.00	6	5.77	3	75.00	0	0.00	0	0.00
Applicant Race														
American Indian or Alaskan	4	1.96	3	1.70	0	0.00	1	25.00	0	0.00	0	0.00	0	0.00
Asian	9	4.41	8	4.55	1	25.00	0	0.00	0	0.00	0	0.00	0	0.00
Black or African American	6	2.94	4	2.27	0	0.00	2	33.33	0	0.00	0	0.00	0	0.00
Hawaiian / Pacific Islander	2	0.98	2	1.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
White	151	74.02	136	77.27	3	75.00	8	5.30	2	50.00	1	100.0	1	100.0
Two or more Minority Races	2	0.98	2	1.14	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Joint Race	2	0.98	1	0.57	0	0.00	1	50.00	0	0.00	0	0.00	0	0.00
Race Not Available	24	11.76	20	11.36	0	0.00	1	4.17	2	50.00	0	0.00	0	0.00
Applicant Ethnicity														
Hispanic or Latino	11	5.39	10	5.68	0	0.00	1	9.09	0	0.00	0	0.00	0	0.00
Not Hispanic or Latino	121	59.31	108	61.36	3	75.00	8	6.61	2	50.00	0	0.00	0	0.00
Joint Ethnicity	13	6.37	13	7.39	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Not Available	55	26.96	45	25.57	1	25.00	4	7.27	2	50.00	1	100.0	1	100.0
Minority Status														
White Non-Hispanic	108	52.94	95	53.98	3	75.00	8	7.41	2	50.00	0	0.00	0	0.00
Total Minority	44	21.57	39	22.16	1	25.00	4	9.09	0	0.00	0	0.00	0	0.00
Applicant Income														
Low < 50%	32	15.69	26	14.77	0	0.00	3	9.38	2	50.00	1	100.0	0	0.00
Moderate 50 - 79.99%	55	26.96	52	29.55	1	25.00	2	3.64	0	0.00	0	0.00	0	0.00
Middle 80 - 119.99%	54	26.47	48	27.27	1	25.00	3	5.56	0	0.00	0	0.00	1	100.0
Upper >= 120%	56	27.45	48	27.27	2	50.00	5	8.93	1	25.00	0	0.00	0	0.00
NA	7	3.43	2	1.14	0	0.00	0	0.00	1	25.00	0	0.00	0	0.00
Minority														
Substantially Minority	45	22.06	42	23.86	0	0.00	3	6.67	0	0.00	0	0.00	0	0.00
Not Substantially Minority	158	77.45	134	76.14	4	100.0	10	6.33	4	100.0	1	100.0	1	100.0
Tract/BNA Characteristics														
Low < 50%	8	3.92	6	3.41	0	0.00	2	25.00	0	0.00	0	0.00	0	0.00
Moderate 50 - 79.99%	30	14.71	30	17.05	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

o Summary Report – Actions Taken

CRA Wiz & Fair Lending Wiz Reports

Generate Report

Fair Lending Analysis

- Focal Point Report
The Focal Point Report (FPR) presents a single view of fair lending risk. It allows you to target your fair lending search to those areas that deserve scrutiny and help increase the strength of a fair lending program.
- Difference of Means Report
The Difference of Means Report provides a quick statistical view of the selected pricing factors between the protected and controlled groups of various classifications, allowing you a visual on the areas where there are significant differences.

Standard Reports

- Standard Summary Report
The Standard Summary Report provides an overall measure for your lending distribution. This includes all applications, by race, ethnicity, gender, applicant income level, tract income level, and tract minority level.
- Summary Report - Actions Taken
The Summary Report - Action Taken provides a detailed breakdown of total, originations, denials, and withdrawn applications across applicant race, ethnicity, minority status, applicant income level, tract income level, and minority concentration.

Report Viewer

Selected Reports: Summary Report - Actions Taken Refresh

1 of 2 100% Find | Next

Summary Report - Actions Taken

File Name: SSB HMDA (2010)
Filter:

	Total Application			Loan Originated (a,b)						Application Denied						Application Withdrawn					
	Count	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.	Count	Index	Row	Column	Portf.			
Applicant Race																					
American Indian or Alaskan	4	1.95	100.0	3	83	75.00	1.69	100.0	1	472	25.00	7.69	100.0	0	0	0.00	0.00	0.0			
Asian	9	4.39	100.0	8	99	88.89	4.52	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
Black or African American	6	2.93	100.0	4	74	66.67	2.26	100.0	2	629	33.33	15.38	100.0	0	0	0.00	0.00	0.0			
Hawaiian / Pacific Islander	2	0.98	100.0	2	111	100.0	1.13	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
White	151	73.66	100.0	136	100	90.07	76.84	100.0	8	100	5.30	61.54	100.0	2	100	1.32	66.67	100.0			
Two or more Minority Races	2	0.98	100.0	2	111	100.0	1.13	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
Joint Race	2	0.98	100.0	1	56	50.00	0.56	100.0	1	944	50.00	7.69	100.0	0	0	0.00	0.00	0.0			
Race Not Available	24	11.71	100.0	20	93	83.33	11.30	100.0	1	79	4.17	7.69	100.0	1	315	4.17	33.33	100.0			
Ethnicity																					
Hispanic or Latino	11	5.37	100.0	10	102	90.91	5.65	100.0	1	138	9.09	7.69	100.0	0	0	0.00	0.00	0.0			
Not Hispanic or Latino	121	59.02	100.0	108	100	89.26	61.02	100.0	8	100	6.61	61.54	100.0	2	100	1.65	66.67	100.0			
Joint Ethnicity	13	6.34	100.0	13	112	100.0	7.34	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
Not Available	55	26.83	100.0	45	92	81.82	25.42	100.0	4	110	7.27	30.77	100.0	1	110	1.82	33.33	100.0			
Minority Status																					
White Non-Hispanic	108	52.68	100.0	95	100	87.96	53.67	100.0	8	100	7.41	61.54	100.0	2	100	1.85	66.67	100.0			
Total Minority	44	21.46	100.0	39	101	88.64	22.03	100.0	4	123	9.09	30.77	100.0	0	0	0.00	0.00	0.0			
Tract Income Level																					
Low < 50%	8	3.90	100.0	6	88	75.00	3.39	100.0	2	338	25.00	15.38	100.0	0	0	0.00	0.00	0.0			
Moderate 50 - 79.99%	30	14.63	100.0	30	117	100.0	16.95	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
Middle 80 - 119.99%	83	40.49	100.0	71	100	85.54	40.11	100.0	5	81	6.02	38.46	100.0	1	49	1.20	33.33	100.0			
Upper > = 120%	81	39.51	100.0	69	100	85.19	38.98	100.0	6	100	7.41	46.15	100.0	2	100	2.47	66.67	100.0			
NA	2	0.98	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
Applicant Income Level																					
Low < 50%	32	15.61	100.0	26	95	81.25	14.69	100.0	3	105	9.38	23.08	100.0	2	350	6.25	66.67	100.0			
Moderate 50 - 79.99%	55	26.83	100.0	52	110	94.55	29.38	100.0	2	41	3.64	15.38	100.0	0	0	0.00	0.00	0.0			
Middle 80 - 119.99%	54	26.34	100.0	48	104	88.89	27.12	100.0	3	62	5.56	23.08	100.0	0	0	0.00	0.00	0.0			
Upper > = 120%	56	27.32	100.0	48	100	85.71	27.12	100.0	5	100	8.93	38.46	100.0	1	100	1.79	33.33	100.0			
NA	7	3.41	100.0	2	33	28.57	1.13	100.0	0	0	0.00	0.00	0.0	0	0	0.00	0.00	0.0			
Minority Concentration																					
Non-Minority <20%	100	48.78	100.0	86	100	86.00	48.59	100.0	4	100	4.00	30.77	100.0	3	100	3.00	100.0	100.0			
Mixed 20-49%	58	28.29	100.0	48	96	82.76	27.12	100.0	6	259	10.34	46.15	100.0	0	0	0.00	0.00	0.0			
Substantially >=50%	45	21.95	100.0	42	109	93.33	23.73	100.0	3	167	6.67	23.08	100.0	0	0	0.00	0.00	0.0			

Documented Issues (included in this release)

Mapper

- Cannot change the **Activity Year** via the **Options > Year** drop-down menu.

Workaround: Select the desired Activity Year in *CRA Wiz* and *Fair Lending Wiz* and then select the **Refresh** button in the Mapper.

- If you have set user-defined preferences for themes, custom coordinate files, and Premium Map modules (using **Options > Layer Preferences...**), you may lose your saved settings when upgrading to *CRA Wiz* and *Fair Lending Wiz* Version 6.9.

Note: This issue does not affect preferences for cartographic layers, i.e. points, boundaries, and lines.

Fix: There are two ways to resolve this issue, depending on how many changes had been made in these areas:

- ✓ If your changes are not extensive, you can manually set preferences in **Options > Layer Preferences...** once again. These settings are saved going forward.
- ✓ If you have an extensive set of saved preferences for themes, custom coordinates, and Premium Map modules, contact Wolters Kluwer Financial Services **Technical Support** at **800-261-3111, Option 1**, for assistance in restoring them.

Geocoding

- Version 6.9 checks for **Q3 2013 Geocoding Data** on both the Client and Server. If this data set is not present, the first time you geocode (single or batch), the system prompts you to install **Geocoding Support Files** for an older version of the Geocoding Data. It is recommended that you allow this installation to successfully complete. Upon installing these files, you can successfully geocode and will not be prompted to install these files again.

Fix: Allow the installer to successfully complete and attempt to geocode again.

- In a client/server environment, *CRA Wiz* & *Fair Lending Wiz* Version 6.9 checks that the Geocoding Support Files on the **Client** match the version of Geocoder installed on the **Server**. If you attempt to geocode and your Client has an older version of support files, the software displays a Geocoder installer, which will stall.

Fix: Cancel the installer. Install the most current Geocoding Support Files on the client (example: Q3 2013 Geocoding Data)

Reports

- A select number of reports will not contain data when Activity Year is set to **2014**. This is a reflection of the **2014 MSA changes** and the lack of available data to calculate specific demographics. Wolters Kluwer Financial Services will release the **2014 MSA Data Update in January of 2014** that will correctly populate these reports.

Web Map

- Users attempting to upload data files with 300,000 records may encounter errors.

Workaround: Close CRA *Wiz* and Fair Lending *Wiz* and attempt to upload the file again.